

The Influence of Perception of Ease and Perception of Trust on Intention to Reuse E-Wallet Dana in Surabaya

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ABSTRACT

The purpose of this study is to explain the influence of convenience perception and trust perception on reuse interest with fund e-wallet research objects in Surabaya. This study used a quantitative approach. The population in this study is Surabaya residents who have shopped and transacted using e-wallet funds. While the sample in this study is students using e-wallet funds in Surabaya. The method used to collect non-probability sampling samples with purposive sampling techniques with a total of 96 respondents. Tests using the SmartPLS application show that all tests get values above the values that have been required for the test to be declared reliable. This study used quantitative research design, data analysis in the form of descriptive statistics and PLS analysis. The results showed that the perception of convenience had a positive and significant effect on interest in reuse. Then on the perception of trust has a positive and significant effect on interest in reuse.

INTRODUCTION

The global spread and use of the internet and mobile are contributing to the development of new forms of banking and financial payments. Digital payments and banking have been introduced as a new way to carry out convenient and effective financial transactions (Alkhowaiter, 2020). The impact of this rapid development has also made the e-commerce business world begin to adapt and develop in the Cellular Business (M-Commerce) (Hidayatuloh & Aziati, 2020).

One of the innovations in technological development in the financial sector is Financial Technology or fintech. The use of fintech is also supported by the current conditions where post-covid-19 activities minimize the use of goods in contact, this also includes transaction activities that make people reduce direct transactions for fear of being exposed to the covid-19 virus and are replaced by the use of transactions online or the fintech technology.

The current condition is that more and more shopping places and outlets are using transaction methods in the form of digital money payments (e-money) or non-cash (cashless payments). The use of digital wallets (e-wallets) is increasing in level accompanied by the existence of supporting factors, for example, today's youth, namely teenagers and students. Digital payment is a payment method that is widely used today by most small to large businesses. Business to Business (B2B) or Business to Customer (B2C), many have switched to digital payment methods. Digital payments in Indonesia are growing rapidly thanks to an idea created by Bank Indonesia (BI). The definition of an e-wallet as reported by Glints. It is a form of monetary innovation or financial technology (fintech), which can be made optional in the payment system by utilizing the internet network.

In Indonesia, there are currently many types of digital wallets or E-Wallets such as Dana, OVO, Link Aja, ShopeePay, Gopay, etc. Dana is one of the largest digital wallet platforms in Indonesia and has many users. Digital wallet sites will be operating in Indonesia in 2022. It can be seen that Gopay is in first position as the first top brand, followed by Dana as second after Gopay. Dana passes OVO and Shoppe Pay which are ranked 3rd and 4th. In 2022, funds will get a percentage of 83%, many factors influence users to use the Dana digital wallet, such as considering the application features and convenience that users experience. Some of the features currently available in DANA services include Qris Payment, Send Money or Send Money, purchase prepaid credit for cell phones, Online Commerce payments and the BILLER feature for bill payments. From these data, it can be concluded that Dana has an interest in being used by the public for online transactions because it offers many payment features and is easy to understand. According to YouGov's research, funds users in Indonesia increased in the third quarter of 2021 to reach 43%, this growth was triggered by an increase in new users among the ages of 20-25 years, and among those aged 35 and over as many as 34% of them were new users.

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example, today's youth, namely teenagers and students. A Cashless Society is an initiation of people who carry out non-cash transactions in their daily lives. According to Aulia (2019), the realization of the Cashless Society is not always focused on shifting transaction methods but is more directed towards shifts in behavior and culture, the use of digital wallets (e-wallets) is increasing at an increasing level accompanied by the existence of supporting factors, for example the younger generation. now that of teenagers and students.

The realization of a Cashless Society does not always focus on shifting transaction methods but rather focuses on shifts in behavior and culture. Students are a Generation Z group of people whose daily social life is inseparable from digital devices. Research conducted by (Badri, 2020) found that Generation Z in Pekanbaru is active smartphone users who know and use digital wallet applications, which are e-money storage applications. Research from Fatmasari and Wulandari (2016) states that the development of e-money among teenagers can change individual behavior in carrying out consumption activities. Consumers have wide access to carry out financial transactions due to the convenience and practicality of using e-money, this trend is responded positively by students.

From the various conveniences offered by the fund, several problems arise that can harm its users. Judging from one of the webs, Kompas.com provides an example of a case for users of funds in 2021, several users have submitted complaints on Twitter by uploading screenshots that payment transactions have been refused by funds, and not only one to two people have complained about payment errors but many even dozens of people. From the various complaints submitted by all users of funds, a feeling of distrust arose which resulted in a decrease in the sense of comfort and security provided by funds to users. Another factor to triggers someone's interest in reusing the digital wallet application is the trust factor. Therefore, trust becomes an important thing that can influence consumer repurchase intention in the future.

Based on the various phenomena described above, the researchers will create the title "The Influence of Perceptions of Convenience and Perceptions of Trust on Interest in Reusing DANA E-Wallets in Surabaya"

LITERATURE REVIEW

Perception of Ease

Davis (Rahmad & Astuti, 2017) define perceived convenience as a level where a person believes that using a particular system can free someone from effort. Perceived ease of use is defined as the extent to which a person believes that using a technology will be effortless. In addition, Stephanie & Wiyata, (2020) argue that convenience is a level of one's perception that technology can be used easily. The indicators for Perceived Ease according to Hartono in Nadya (2019) are as follows:

1. Easy to use
2. Easy to control
3. Easy to understand
4. Flexible

H1: It is suspected that the Perceived Convenience has a positive effect on the Interest in Reusing E-Wallet Funds

Perception of Trust

According to (Rahmad & Astuti, 2017), Perception of trust is the process of forming trust in an individual towards a service based on understanding the information known about the service provider. According to (Fajarratri, 2010) Trust refers to the customer's belief that the promises made by the company to customers can be trusted and provide mutually beneficial actions for the company. Based on the explanation above, in simple terms, trust is the belief that the trusted party will fulfill all their obligations as expected. The indicators of perceived trust according to Chauhan (2015) are as follows:

1. Trustworthy
2. Can provide protection
3. Can provide security
4. Can keep promises

H2: It is suspected that Perceived Trust has a positive effect on Intention to Reuse E-Wallet Funds

Reuse Interest

According to Atriani (2020: 56), the interest in reusing is the condition of a person who has previously received stimulus from the product he saw so that an urge or desire arises within him to use the product. Interest in using is a person's situation before taking action. According to Hellier, Geursen, Carr and Rickard (2003), repurchase interest is the process of individuals purchasing goods and services from the same company. Consumers can purchase this product through e-commerce. The indicators of interest in reuse according to Ferdinand (2006), namely:

1. Transactional interest
2. Referential interest
3. Prefential interest
4. Exploratory interest

METHODOLOGY

The research approach used in this research is quantitative research. To produce quantitative data in this study, a measurement scale was used, namely the ordinal measuring scale with the Likert weighting technique. The population in this study were Surabaya students who had used the DANA E-wallet. The sampling technique in this study used non-probability sampling with a purposive sampling technique, with a sample of 96 respondents.

RESEARCH RESULT AND DISCUSSION

Of the 96 respondents who answered the questionnaire, the gender of the respondents can be seen in the table below:

Table 1. Characteristics of Respondents

Gender	Amount	Percentage (%)
Man	42	40%
Woman	54	60%
Total	96	100%

Based on the results in Table 1, it can be seen that respondents were divided into two categories, namely women and men. The data collection carried out resulted in data from 54 female respondents or 60% and 42 male respondents or 40%. Thus, it shows that the results of the questionnaire that has been distributed and filled out, female respondents tend to use the DANA E-wallet in Surabaya.

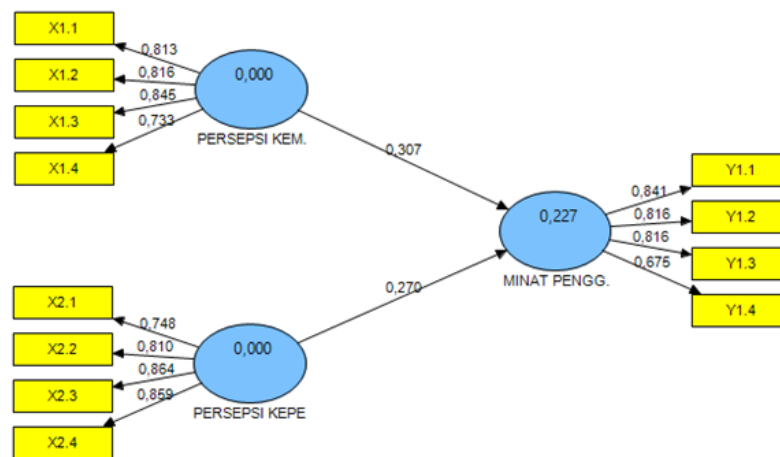


Figure 1. Outer Model with Factor Loading, Path Coefficient and R-Square

From the outer model figure, it can be seen that the value of the factor loading for each indicator is located above the arrow between the variable (construct) and the indicator, it can also be seen that the path coefficient (path coefficient) is above the arrow line between the exogenous variables and the endogenous variables. Apart from that, you can also see the size of the R-Square which is right inside the circle of the endogenous variable (Intention to Reuse). Based on the outer loading image above, all reflective indicators on the indicators Easy to use, Easy to control, Easy to understand, and Flexible are Perceived Convenience variables (X1), as well as indicators Can be trusted, Can provide protection, Can provide security and Can keep promises from the variables Perceived Trust (X2), and Reuse Interest (Y), show factor loading (original sample) Figure 1. Outer Model with factor loading, Path Coefficient and R Square greater than 0.50 and or significant (T-Statistic Value more than the value of $Z \alpha = 0.05 (5\%) = 1.96$), the estimation results of all indicators have met Convergent validity or good validity.

Table 2. Hypothesis Test Results

	Path Coefficients (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STERR)	P Values
PERCEPTION OF CONVENIENCE (X1) -> INTEREST IN REUSE (Y)	0,307258	0,315946	0,076750	4,003362	0,000
PERCEPTION OF TRUST (X2) -> INTEREST IN REUSE (Y)	0,270189	0,291108	0,081977	3,295933	0,001

Based on the results of the table above, hypothesis 1: Perception of convenience has a positive effect on the intention to reuse, which is acceptable, with path coefficients of 0.307258, and a T-statistic value of 4.003362 > 1.96 (from the table value $Z_{\alpha} = 0.05$) or P-Value 0.000 < 0.05, with significant (positive) results. So the hypothesis regarding the perception of ease of interest in reusing the Dana application can be accepted. The results of the analysis based on the loading factor on the perception of ease variable show that the indicators with the highest percentage are easy to understand. Most consumers or users of the Dana digital money application find it easy to understand when using the application, with various easy and uncomplicated features making it easy for users to apply when they want to make transactions using the Dana application. The results of this research are research conducted by (Priambodo & Prabawani, 2016) and (Utami & Kusumawati, 2017) that perceived ease of use has a significant positive effect on interest in using e-money. Research (Sari & Endy Saputro, 2019) shows that perceived ease of use and perceived trustworthiness have a positive and significant influence on the intention to reuse. So it can be concluded that the perception of ease can influence interest in reusing the fund application in Surabaya because the more features in the fund application that are easy to understand and the layout is clear, the more it will make users repeatedly use the fund digital money application when they want to make transactions.

Hypothesis 2: Perceived trust has a positive effect on purchasing decisions acceptable, with a path coefficient of 0.270189, and a T-statistic value of 3.295933 > 1.96 (from table $Z_{\alpha} = 0.05$) or a P-Value of 0.001 < 0.05, with significant (positive) results. Then the hypothesis regarding the perception of trust in the intention to reuse the DANA application is acceptable. The results of the analysis based on factor loading on the perceived trust variable show that the indicator that has the highest percentage is providing security to all users of digital money and fund applications. Fund application users feel safe and comfortable because the application is supported by guaranteed strict security such as data protection and security when transacting using a PIN or face ID. The results of this study are the results of research by Pratama & Saputra (2019) stating that trust has a positive effect on interest in using e-money. According to (Chauhan, 2015), trust can influence a person to behave positively. So it can be concluded that the perception of trust can influence the intention to reuse funds in Surabaya applications because the higher the level of security in a digital

money application, will increase the user confidence to make buying or selling transactions repeatedly.

CONCLUSIONS AND RECOMMENDATIONS

The perception of ease contributes to the interest in the reuse of fund applications in Surabaya because the features provided by the fund application are very easy to understand by all users and new users, which makes funds increasingly used by all Surabaya people. Apart from that, the perception of trust contributes to interest in reusing the fund application because the higher level of security in the fund digital money application will give users a high sense of trust, causing users to make repeated transactions. As for suggestions for companies, it is hoped that the Dana application will provide advanced features that are better understood by all its users to increase the number of digital money application users to switch from manual transaction payments to modern transactions, thereby increasing the number of users from various levels of society. Apart from that, the security system can be improved when making transactions, because there may be still many naughty individuals who use this application to carry out various criminal acts. The point is to provide a sense of security and comfort to all users when making transactions.

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