

THE EFFECT OF PERCEIVED EASE OF USE, PERCEIVED OF SECURITY, AND EXPERIENCE ON GENERATION Z'S INTEREST IN USING E-WALLET PAYMENT SYSTEMS

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ABSTRACT

This study aims to examine the effect of perceived ease of use, perceived security, and experience on interest in using e-wallets in Generation Z. This research model is associative research with a quantitative approach. The population in this study is the e-wallet user Z generation. The sampling technique used the purposive sampling method with a total sample of 160 respondents. Data collection in this study used a questionnaire distributed in the form of a google form with the criteria of respondents being aged 10 to 25 years and having used e-wallets for transactions. The data analysis method used is multiple linear regression analysis and using SPSS software. Based on the results of the study, it was concluded that there was a positive and significant influence on the perceived ease of use, security, and experience variables on the interest in using e-wallets in the Z Generation.

Keywords: Perceived Ease of Use, Perceived Security, Experience, Interest in Using, E-Wallet.

INTRODUCTION

Technological developments make the economy in Indonesia more advanced, this happens because of new innovations, for example in the payment system. At first, the payment system only used cash payments, but with the development of technology slowly made payments can also be made cashless or non-cash. The current payment system is considered more efficient and practical so that consumers can avoid the spread of counterfeit money and make transactions easily where there is no risk of criminal acts (Brahanta & Wardhani, 2021).

Along with changes that occur in the economic field, making it a habit for millennials and generation Z, who initially had to meet face-to-face with the seller when shopping, but with changes in the payment system, now shopping can be done online and transactions using the e-wallet system. E-Wallet is a digital payment tool that in its use can provide a sense of security, comfort, and speed for millennials and Z generations and with the e-wallet, everyone can make transactions wherever

they are. Now the millennial generation has made e-wallets a substitute for wallet functions that use cards or cash (Humairoh, et., al, 2020).

The survey conducted by Kandence International under the title "Digital Payment and Financial Services Usage and Behavior in Indonesia" was released in August 2021, based on the results of the study, data obtained that the E-Wallet most used by respondents was OVO (31%), then GoPay. (25%), ShopeePay (20%), DANA (19%), and LinkAja (4%). The tests carried out can also show that OVO and GoPay online users are the most widely used for ordering food. Meanwhile, ShopeePay is used for online shopping in e-commerce, and for DANA and LinkAja it is used as bill payments & top-up credit. The use of OVO E-Wallet is widely used in productive ages, namely between the ages of 25 to 45 years. While GoPay and ShopeePay are mostly used at a young age, namely between the ages of 18 to 24 years, with GoPay users being dominated by men, and for ShopeePay users being dominated by women.

The use of digital wallets is influenced by several factors, namely convenience, being able to maintain data security, and experience when using digital wallets. Consumers believe that using a service or product must have a memorable experience. Consumers also consider the experience they have when consuming a product or service when deciding which product or service to consume next (Astarina., et. al., 2017). Through this study, researchers hope to measure how many Generations Z people (generations born from 1996-2009) are interested in using e-wallets as a payment method in the digital or non-unai era. The purpose of this study was to examine the effect of these three variables on the interest in using e-wallets among Generation Z.

THEORETICAL BASIS

Digital Marketing

Digital marketing is a term used to describe how rapidly the development of the internet network has resulted in the information revolution in the digital era, which is able to transform various aspects of life, especially in the field of marketing. The internet in this digital marketing era serves as a distribution channel for marketing communications and information (Kusuma & Sugandi, 2018). Digital marketing is a marketing or product promotion activity that involves using digital media or the internet to promote a brand or product.

Kairupan & Yovanda (2021) added that marketing must be done using a modern concept with a more market and consumer oriented. To strengthen consumer confidence in the products offered, the company's management needs to design the right strategy to retain old customers and get new customers. For example, by doing promotions indirectly and expanding the network of loyal customers.

E-commerce

E-commerce or also known as electronic commerce is a technology that is

developing today. E-commerce transactions are transactions where buyers and sellers reach an agreement on the price and delivery of products or services through electronic media on the internet and complete payment transactions for goods or services in accordance with the agreement (Sudarsono, 2020). E-commerce conducts business activities using communication networks and computers. E-commerce activities are also an application or application of e-business related to commercial transactions.

E-wallet

An e-wallet is a digital payment instrument that is made electronically in the form of a server used to store money (Mulyana & Wijaya, 2018). An e-wallet is a digital payment tool that in its use can provide a sense of security, comfort, and speed for consumers, and with the e-wallet, everyone can make transactions wherever they are. Now consumers use e-wallets as a substitute for wallet functions that use cards or cash (Humairoh, et. al., 2020).

Perceived Ease of Use

Perceived ease of use can be interpreted as the belief that no effort is required when one uses an existing information technology system. This perception aims to ensure that the use of information technology systems can increase consumer productivity in carrying out daily work (Kademaunga & Phiri, 2019). According to Rodiah & Melati (2020), convenience is defined as the belief inconvenience or the extent to which users believe that technology or system can be used comfortably and problem-free.

Perceived of Security

Perception of security is defined as a form of belief contained in individuals regarding the level of security obtained from the use of technological systems. Security and confidentiality are the cornerstones of any transaction involving the exchange of personal information. Security and privacy considerations are the single most important factors in convincing

customers to use an e-wallet. With this perception, it is possible for a person to be able to believe in the use or utilization of information technology systems that must have been considered safe.

The security factor is one of the most important aspects of an e-wallet information management system. The purpose of having a security system in an e-wallet is to protect, monitor, and mitigate the risks associated with various information systems. The security perceived by consumers is the most influential factor in determining consumer interest in transacting using e-wallet services (Kholid & Soemarsono, 2019).

Experience

The experience of using a service or product forms a consumer's assessment of the service or product, such as service quality and ease of access. This evaluation then builds trust in a product or service that was previously felt. According to research (Yolandari & Kusumadewi, 2018), experience is one of several interactions between individuals that occur when they interact with a product or company that can produce positive or negative reactions.

According to Astarina et.al (2017), experience is an important part of consumers' lives, and consumers consider that consumption is not just about using a product or service but must have an impressive experience in consuming a product or service.

Interest in Using E-Wallet

Interest is the process of receiving stimulation or encouragement from a visible object or product, making consumers interested in the object, and ultimately causing a desire or intention to get and buy the object (Kotler & Armstrong, 2018). The interest that arises from the stimulus can affect how strong the desire or encouragement of consumers in deciding to transact using an e-wallet.

A person's interest plays an important role and has a considerable influence on an individual's behavior. Behavioral intention

can be defined as the tendency or desire that a person must do something. In terms of decision making, interest can also be interpreted as a statement of someone's interest before they act in making a purchase. According to (Kotler & Armstrong, 2018), said that interest in use is an interest in using a system that arises because of the belief in a system that is used.

HYPOTHESES

Perceived Ease of Use and Interest in Use

According to Rodiah & Melati (2020), perceived ease is a measurement of the level of trust a person has if they think that using an information technology system can be free from all forms of effort. Perception of convenience can be interpreted as an individual process in making decisions to achieve a goal. If the information technology system is easy to use, more and more people will be interested in utilizing or using the system.

Meanwhile, if the information technology system is not easy to use, it can result in the least interest of several people in using the system. This perception aims to ensure that the use of information technology systems can increase consumer productivity in carrying out daily work (Kademaunga & Phiri, 2019). In this perception of ease, there are several indicators, namely easy to learn, flexible, and easy to use.

H1: Perception of ease of use has an influence on interest in using e-wallets in generation Z

Perceived of Security and Interest in Use

According to Alwafi & Magnadi (2016), perception of security is a form of trust that technology users have towards information from personal identity data that cannot be misused by others. Distributed personal data can threaten loss because the personal data owned is very important and private, meaning that it can only be known personally. Perception of security is defined as a form of belief contained in individuals

regarding the level of security obtained from the use of technological systems.

With this perception, it is possible for a person to be able to believe in the use or utilization of information technology systems which of course are already considered safe (Alif & Pratama, 2021). There are several indicators studied in the perception of security, namely the level of security trust, company confidentiality, user security level, and trust in maintaining the privacy of personal identification (Utami & Kusumawati, 2017).

H2: Perception of security have an influence on the interest in using e-wallet in Generation Z.

Experience and Interests of Use

Experience is an important part of consumers' lives, and consumers think that when using a product or service, consumers must have a memorable experience. The experience that customers have when consuming a product or service is one of the elements they evaluate when choosing the next product or service to consume. According to (Suandana, et. al., 2014) customers are more likely to make a second purchase after getting a good experience. Experience is used to determine whether customers will be interested in using the product or service in the future. There are indicators that exist in experience, namely experience on reputation, experience on service features, and experience on promotion (Astarina, et., al, 2017).

H3: Experience has an influence on the interest in using e-wallet in Generation Z.

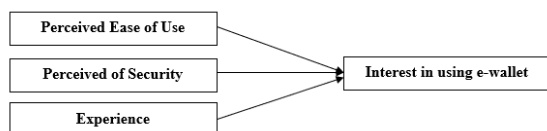


Figure 1. Research Model

METHOD

This research focuses on the perception of convenience, perceived security, and experience of interest in using e-wallets in Generation Z. The unit of

analysis is a crucial and important issue to determine so that the validity and reliability of the data are maintained. Therefore, this research is only limited to the object under study which is expected not to expand to issues that are not related to the thing being studied. The population used in this study are all people who have used e-wallets as a means of payment in the transaction process through e-commerce and are age between 10 years to 25 years (generation Z).

The technique used is purposive sampling, namely the technique of determining the sample with one thing considered (Sugiyono, 2016) and the thing being considered is the community that has links with the company, both customers, potential customers, and so on. The population in this study is very large, according to Algifari (2013) to determine the sample size in determining the estimated population proportion with the procedure for estimating the average. A total of 160 respondents were used in this study while still considering that the number of samples is quite representative in representing the population.

The data is said to be normal if the significance value is more than 0.5% (sig. > 0.5%), This test can be seen through the VIF value, if the VIF value < 10 then multicollinearity occurs in the regression, but if the VIF value > 10 then it does not occur. multicollinearity in regression. If the value is > 0.05 then there is no heteroscedasticity, on the contrary, if the value is <0.05, then there is heteroscedasticity in the regression and needs to be corrected.

RESULTS AND DISCUSSION

To obtain completeness of data, this study uses google form as a tool in distributing and distributing questionnaires to respondents online. Characteristics of respondents include name, gender, age, and occupation. From information sourced from questionnaires, most respondents are female (65.6%).

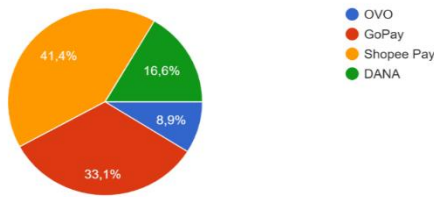


Figure 2. Characteristics of Frequently Used E-Wallet Brands

Based on the picture above shows several e-wallet applications that are often used by respondents. From a total of 160 respondents, the e-wallet application that is often used by respondents is dominated by ShopeePay, which is 41.4% of respondents, then in second place is the GoPay e-wallet application with a percentage of 33.1%. often used by respondents, namely DANA as many as 16.6% of respondents, and continued with the OVO application by obtaining a percentage of 8.9% of respondents.

Table 1. Validity Test Table

Varibel	Item	r_{hitung}	r_{tabel}	Ket.
Perceived ease of use (X1)	X1.1	0,703	0,155	Valid
	X1.2	0,748	0,155	Valid
	X1.3	0,722	0,155	Valid
	X1.4	0,785	0,155	Valid
	X1.5	0,687	0,155	Valid
	X1.6	0,729	0,155	Valid
	X1.7	0,818	0,155	Valid
	X1.8	0,806	0,155	Valid
	X1.9	0,710	0,155	Valid
Perceived of security (X2)	X2.1	0,775	0,155	Valid
	X2.2	0,793	0,155	Valid
	X2.3	0,847	0,155	Valid
	X2.4	0,782	0,155	Valid
	X2.5	0,829	0,155	Valid
	X2.6	0,783	0,155	Valid
	X2.7	0,859	0,155	Valid
	X2.8	0,756	0,155	Valid
	X2.9	0,774	0,155	Valid
Experience (X3)	X3.1	0,663	0,155	Valid
	X3.2	0,741	0,155	Valid
	X3.3	0,749	0,155	Valid
	X3.4	0,771	0,155	Valid
	X3.5	0,728	0,155	Valid
	X3.6	0,797	0,155	Valid
	X3.7	0,761	0,155	Valid
	X3.8	0,811	0,155	Valid
Interest in using e-wallet (Y)	Y.1	0,753	0,155	Valid
	Y.2	0,774	0,155	Valid
	Y.3	0,774	0,155	Valid
	Y.4	0,742	0,155	Valid
	Y.5	0,842	0,155	Valid
	Y.6	0,754	0,155	Valid
	Y.7	0,598	0,155	Valid
	Y.8	0,639	0,155	Valid

Source: Processed data

The total number of respondents in this study was 160 respondents and the r-table value was 0.150. so that each question item is said to be valid if the coefficient of validity $> r$ -table is 0.150. Based on table 1, the following is the result of processing data validity which shows that all statement units in the questionnaire are valid because r -count > 0.150 and all items from the statement can be used as valid data collection tools.

Table 2. Reliability Test

Variable	Cronbach's Alpha	Information
Perceived ease of use (X1)	0,897	Reliable
Perceived of security (X2)	0,929	Reliable
Experience (X3)	0,891	Reliable
Interest in using e-wallet (Y)	0,877	Reliable

Source: Processed data

Based on the table above shows that the results of the reliability test for each variable, namely the perceived ease of use variable (X1), security perception variable (X2), experience variable (Y), and usage interest variable (Y) are declared reliable because all the Cronbach's Alpha values obtained are reliable. generated in this test is greater than 0.60.

Table 3. Hypothesis Test

Variable Independent	t-count	P Value Significance Value
Perceived ease of use (X1)	3,869	0,000
Perceived of security (X2)	1,366	0,174
Experience (X3)	7,476	0,000

Source: Processed data

The confidence level used is 95% with a value of 0.05 then from the calculations that have been carried out, it is known that the T-table value is 1.975. The results of the t-test can be seen from the table that has been presented, it is known that the significance value for the perceived convenience variable is $0.000 < 0.05$ and the t-count value is $3.869 > 1.975$ which means that the alternative hypothesis is accepted, and it can be concluded that there is an influence between the variables of

perception of ease of use. against Y. Next is the security perception variable with a significance value of $0.174 > 0.05$ and t count of $1.366 < 1.975$ which means the hypothesis is rejected and there is no effect between X2 and Y. The results of the last t test are experience variables with a significance value of $0.000 < 0, 05$ and the t-count value is $7.476 > 1.975$, which means that there is also an influence between the X3 and Y variables. It can be concluded that all t-tests on each independent variable have a partial effect or impact on the dependent variable.

Table 4. Test of Determination (R^2)

R	Adjusted R^2
0,815	0,664

Source: Processed data

Based on the results from the table above, the coefficient of determination value is 0.683. This means that as much as 68.3% of interest in using e-wallets in generation Z is influenced by perceptions of convenience, perception of security, and experience. While the remaining 31.7% interest in use is influenced by variables other than the variables discussed in this study.

Discussion

Based on the results of hypothesis testing that has been carried out, the perceived convenience variable produces a positive regression coefficient of 0.284 and a significance value of <0.05 , which is 0.000 and the t-count value is greater than t-table of $3.869 > 1.975$. This means that the perception of convenience has a positive effect on interest in using e-wallet in generation Z. This means that the easier it is to use or operate an e-wallet for transactions, the higher the interest of generation Z people who switch from cash payment systems to non-cash. So, the first hypothesis of this research is proven. This is also proven in previous research conducted by Rahmawati & Yuliana (2020); Alwafi & Magnadi (2016), show that the perception of convenience

positively and significantly influences the decision to use e-wallet.

Based on the results of the hypothesis testing that has been carried out, the security perception variable produces a positive regression coefficient of 0.092 and a significance value greater than > 0.05 which is 0.174 and the t-count value is smaller than t-table of $1.366 < 1.975$. This shows that the perception of security has no effect on the interest in using e-wallet in Generation Z. So, the second hypothesis in this study is not proven. This is also in accordance with previous research conducted by (Liliani, 2020); (Umaningsih & Wardani, 2020), shows that security does not have a positive effect on the use of electronic payment systems. The research also explains that consumers have full confidence and trust in the ability of e-wallets to properly manage and maintain consumer personal data.

Based on the results of hypothesis testing that has been carried out, the experience variable has a significance value of 0.000 which is lower than 0.05 and a t-count value that is greater than the t-table of $3.869 > 1.975$ and produces a positive regression coefficient of 0.284. This means that experience has a positive and significant effect on interest in using e-wallets in generation Z. This means that the more experienced consumers feel, the higher the interest of generation Z people to transact using e-wallets from cash payment systems to non-cash payment systems. cash. So, the third hypothesis of this research is proven. This is also proven in previous research conducted by (Liliani, 2020); (Prakosa & Wintaka, 2020), which states that experience has a positive and significant effect on interest in using the e-wallet. This is because if consumers have a positive experience when transacting with an e-wallet, then that positive experience can affect other consumers who have never used an e-wallet. So that consumers tend to have a higher intention to use e-wallets.

CONCLUSION

Based on the results of data analysis and discussions that have been carried out, the researchers concluded that the easier it is to operate the e-wallet application for transactions, the higher the interest of generation Z people who switch from cash payment systems to non-cash, namely using an e-wallet in daily economic activities. This means that e-wallets must improve technology that is easy to learn, easy to understand, easy to control, and must be easy to use so that consumers are interested in transacting using e-wallets. Perception of security has no effect on interest in using e-wallets in generation Z. This means that security itself is not the main factor influencing interest in using e-wallets in generation Z, consumers themselves already feel confident and believe in e-wallets in managing data and storing consumer data.

The experience variable has a positive and significant effect on the interest in using e-wallets in generation Z. The better the experience felt by consumers doing transactions on e-wallet, the higher the interest in generation Z who switch from cash payment systems to non-cash, namely in using applications e-wallet as a daily transaction tool.

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