The Influence of Security, Easy, Benefits and Community Interest on The Use of Digital Payment as A Payment Tool in Jabodetabek

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Abstract
This study aims to analyze and test the variables of security, convenience, usefulness and public interest in the use of digital payment as a means of payment in Jabodetabek. This Study uses a qualitative method with purposive sampling technique. The population in this study is the user community of application-based digital payments such as DANA, GOPAY, OVO, SHOPEEPAY, SAKUKU, ISAKU, PAYTREN, DOKU, and LINKAJA. The number of samples is 233 respondents. The analysis method is a structural equation model. The result of this study show that security and public interest have a significant effect on the use of digital payments as a means of payment and for convenience and usefulness are not a benchmark for the community, especially at this time the impact of behavior who are used to make payments using digital payments.

Keywords	Security, Convenience, Usefulness, Public Interest, Digital Payment

INTRODUCTION

Technological advances that have developed in Indonesia, especially in the Jabodetabek area, are increasingly advanced, as we can see in the use of digital payment instruments or often called non-cash payments such as DANA, GOPAY, OVO, SHOPEEPAY, SAKUKU, ISAKU, DOKU, LINKAJA, PAYTREN. This is also supported by the sophistication of the internet technology system in Indonesia, which experienced growth from 2019-2020 of 73.7% or 196.71 million of the 266.91 million population in Indonesia (APJII, 2019-2020).

With the emergence of the digital payment application, this is useful for the public in the efficiency of electronic transactions, this is supported by Bank Indonesia data which recorded that in October 2021 the total number of electronic transactions reached Rp. 29.23 trillion or grew by 5.80% from September. 2021 which amounted to IDR 27.63 trillion.

Changes in behavior that occur in the community are findings from demands for the adoption of new habits in transactions in the era of the covid-19 pandemic, so this has prompted an increase in digital payments from Rp145 trillion in 2019 to Rp 205 trillion in 2020. But this new habit not only makes it easier for people to do transactions, but there are risks that cannot be underestimated in transacting electronically.

Bseveral factors that must be considered include (1) the security factor, because several cases that occur require the public to be careful in the use of digital payments. Digital wallet break-ins that often occur are the result of users being easily manipulated. (2) The

convenience factor is a measure where a person believes that using technology does not require much effort in its use. (3) The usability factor is a factor that becomes a benchmark in using technological advances as a means of payment through services provided to the community. (4) The Community Interest Factor is a person's stance that can be stated to be interested in using a certain option.

Referring to the background above, the formulation of the problem in this study is as follows: (1) Does security affect the use of digital payments as a means of payment in Greater Jakarta? (2) Does convenience affect the use of digital payments as a means of payment in Jabodetabek? (3) Does benefit affect the use of digital payments as a means of payment in Jabodetabek? (4) Does public interest affect the use of digital payments as a means of payment in Jabodetabek?

LITERATURE REVIEW

Digital payment is a non-cash payment system that makes it easy for the public as users without having to use cash in transaction activities both in shopping centers, parking, tolls, public transportation and payments for electricity, water and the internet. In theory, digital payments are a method of payment transactions through digital media according to (developers.bri.co.id). in accordance with the objectives of Bank Indonesia which launched the National Non-Cash Movement (GNNT) on August 14, 2014 with the aim of creating a safe, efficient and smooth transaction system which is expected to improve the national financial system to work effectively and efficiently.

Effect of Security on the use of digital payments as a means of payment

Security is a factor in running a technology in any case, especially in transactions. According to research (Yoebriliati & Nurhayani, 2021) shows that security has a positive effect on the use of electronic money. Meanwhile, according to (Jelita, 2020) shows that the influence of security has a positive and significant influence on the intention to use m-payment. Research (Kamil, 2019) shows that security has a positive and significant effect on the use of financial technology and (Wardana, 2021) has the same result, namely a positive influence on the use of e-money at Transkoja in Jambi City. The research differences show that security has a negative influence on the use of the DANa mobile payment application. From the research above,

H1:   Security has a positive effect on the use of digital payments as a tool payment.

Effect of Ease on the use of digital payments as a means of payment

Ease is a determining factor in the usability of a system, including the ease of using technology such as digital payments. So, the easier it is to use, the more people will use the system. According to research (Kamil, 2019) it shows that there is a positive influence on the ease of behavior of the system using financial technology. It can be assumed that the easier the product offered, the greater the interest of a person to use the product and according to research (Umaningsih, Wardani, 2020) shows the results of research conducted on one hundred and fourteen (114) respondents who are in the Special Region of Indonesia.

Yogyakarta concluded that ease of finding a positive influence on interest in using electronic money. The differences in research (Ernawati & Noersanti, 2020) shows the results of the study that convenience has no effect on the intention to use electronic money in terms of transactions. From the research above, the researcher determined the formulation of the second hypothesis as follows:

H2:   Ease has a positive effect on the use of digital payments as a means of payment.

Effect of Benefit on the use of digital payments as a means of payment

Usefulness is an adjective that means usefulness, where benefit is a factor where individuals use the application and it is useful in performance, it will be used continuously in each person's performance. Previous research (Joan & Sitinjak, 2019) showed that benefits had a positive effect on interest in using GO-PAY digital payment services. The differences from the results of other studies, according to (Ernawati & Noersanti, 2020) show that the results of research conducted and analyzed that perceived benefits have no influence on interest in using OVO applications in North Jakarta. From the research above, the researcher determined the formulation of the third hypothesis as follows:

H3:   Benefit has a positive effect on the use of digital payments as a means of payment.

The influence of public interest on the use of digital payments as a means of payment

Community interest is a human desire based on one's mind in carrying out an activity and based on this interest cannot be disturbed or carried out by other people's feelings because interest can only be felt by someone. Based on previous research (Yoebrilianti & Nurhayani, 2021) shows that interest has a positive and significant impact on convenience and security. Because security and convenience are factors in interest in use, especially in the use of digital payments as a means of payment. According to (liputan6.com) a study conducted by a global payment technology company, Visa Inc., has conducted research using 500 respondents who are increasingly prepared to face a cashless future, this can be seen from 93% of respondents who feel more comfortable in using payments through devices or other digital payment applications. According to research (Awwal, Setyo, Rini, 2019) showing results that affect public perception and religion on attitudes and interests in the use of digital payments, it is concluded that there is a strong influence on good public perception and convenience built by the internal and external environment. towards the services offered, as well as the internal and external environment that can affect one's religiosity so that in the end it creates a positive attitude and positive influence on interest in using online alms schemes. From the research above, the researcher determined the formulation of the fourth hypothesis as follows:

H4: Public interest has a positive effect on the use of digital payments as a means of payment.

RESEARCH METHODS

This study uses primary data. The purpose of this study is to determine whether there is a relationship between the variables of security, convenience, usefulness, and public

interest in the use of digital payments. The population in this study were all digital payment users in the form of applications used by the community, namely OVO, GOPAY, DANA, SHOPEEPAY, SAKUKU, ISAKU, DOKU, PAYTREN. The sample in the study was obtained from 233 respondents using a purposive sampling technique with several criteria, namely individuals who used digital payments as a means of payment within the last five months in the Greater Jakarta area. This research data is made in an online google form format and distributed to digital payment users in the Greater Jakarta area. The analytical tool used for this research is Structural Equation Method (SEM) with IBM SPSS AMOS 25 Graphics software. Characteristics of respondent data can be seen in Figure 1 and Figure 2 with the total percentage. Characteristic data includes age and whether digital payment users are yes or no.

The distribution of the questionnaires that have been carried out contains respondents' answers regarding the identity of one of them, age. Where the more mature a person's age is, they will take a lot of consideration in all their activities that use digital payments as a means of payment. In this study, the distribution of age frequencies is as follows.
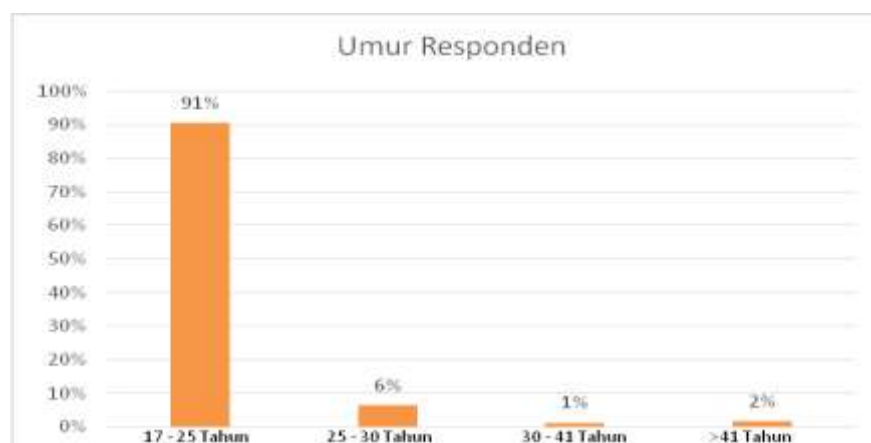

Figure 2. Age of Respondents

Based on the information from Figure 2, it is known that the majority of respondents are aged 17-25 years as many as 211 or 91% of respondents, then aged 25-30 years as many as 15 respondents or 6%, then 30-41 years as many as 3 respondents or 1% and then the last age > 40 years as many as 4 respondents or 2%.

In addition to age, the distribution of questionnaires in this study was conducted to people who use or do not use digital payments as a means of payment. Where in Figure 3 it is stated that the majority of respondents who filled out the questionnaires in this study were mostly the use of digital payments as a means of payment, which can be seen in the following figure:
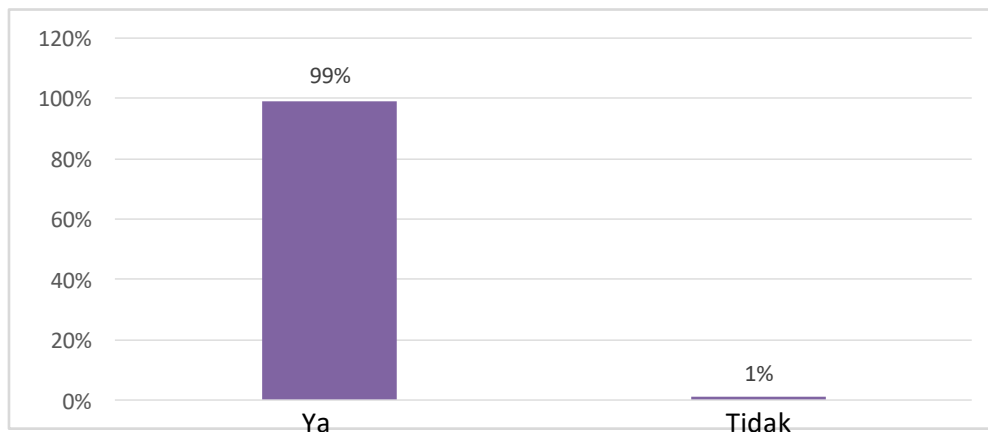
Figure 3. Digital Payment Users

The variables in this study are Security (X1), Ease (X2), Security (X3), Public Interest (X4) and Use of Digital Payment (Y). This study uses a Likert scale of 1-4 with the data analysis technique used, namely SEM using AMOS 25.

Table 1. Variable Measurement

Variable	Indicator	Measurement Scale
Security (X1)	1. is the security of personal data in transactions guaranteed? 2. Guaranteed in-app balance security? 3. Have the awareness not to spread the verification OTP code to others	Likert scale
Convenience (X2)	1. Speed in making payment transactions 2. Ease of accessing the application to make payments 3. Ease of checking balances / top up balances	Likert scale
Benefit (X3)	1. Save time in making payments 2. Make it easy to pay without having to go to an atm to get cash	Likert scale
Community Interest (X4)	1. Have good knowledge in using digital payment 2. The type of respondent's job is influential in using digital payments 3. respondent's income / pocket money, if the respondent (students, students) has an effect on interest in using	Likert scale

Interest in Using Digital Payment (Y)	1. Have good knowledge in using digital payment as a means of payment 2. administrative costs have an effect on interest in using digital payments 3. the type of work and income of the respondent, either salary or pocket money (if students/students) have an effect on interest in using	Likert scale

Source: Processed data, 2022

RESULTS AND DISCUSSION

The data used in this study is primary data. This study uses a purposive sampling method for sampling, with the respondent's criteria being at least 17 years old with the assumption of using digital payment as a means of payment. Respondents in this study amounted to 233 people who have met the sample criteria. The data analysis method is carried out using the Structural Equation Method (SEM) which is a collection of statistical analysis techniques that allow testing a series of relative relationships simultaneously in an analysis according to (Tenaya, 2010). Thus, the Structural Equation Method (SEM) model, in addition to providing information about the simultaneous casual relationship between variables, also provides information on factor loading and measurement errors.

The validity test results shown in Table 2 show that all research variables used to measure all independent and dependent variables are valid because the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) value is > 0.05 (Ghozali, 2018).

Table 2. Validity Test Results

Variable	KMO > 0.05	Validity Test Results	Conclusion
Security	KMO > 0.05	0.565	Valid
Convenience	KMO > 0.05	0.703	Valid
Benefits	KMO > 0.05	0.500	Valid
Community Interest	KMO > 0.05	0.686	Valid
Use of Digital Payment	KMO > 0.05	0.668	Valid

Source: Data processed by researchers, 2022

Based onTable 2 shows the value of Kaiser-Meyer-Olkin Measure Of Sampling Adequacy (KMO) on the security independent variable, the validity test value is 0.565 > 0.05 and the Barlett's Test Of Sphericity value is 0.000 so that it is declared valid. The variable of ease of validity test results is 0.703 > 0.05 and the value of Barlett's Test Of Sphecharity is 0.000 so that it is declared valid. The validity of the test results for the validity of the KMO variable is 0.500 > 0.05 and the Barlett's Test of Sphericity value is 0.000 so that it is declared valid. The variable of public interest in the results of the validity test resulted in a KMO value of 0.686 > 0.05 and a Barlett's Test of Sphericity value of 0.000 so

that it was declared valid. In the dependent variable, namely the use of digital payments, the results of the validity test produce a KMO value of 0.668 > 0.

Based on Table 3, it is found that the Cronbach Alpha value of the security variable is 0.663 > 0.60. From the following results, it can be concluded that the security variable is reliable or reliable to reveal the actual data of the object being tested. The convenience variable was found to have a Cronbach Alpha value of 0.798 > 0.60. From the following results, it can be concluded that ease is reliable or reliable to reveal the actual data. The usefulness variable was found to be Cronbanch Alpha of 0.727 > 0.60 so it can be concluded that it is reliable or reliable to reveal the actual data. The community interest variable was found to have a Cronbach Alpha value of 0.775 > 0.60 so it was stated that the variable was reliable or reliable to reveal the actual data.

Table 3. Reliability Test Results

Variable	Cronbach Alpha > 0.60	Reliability Test Results	Conclusion
Security	> 0.60	0.663	Reliable
Convenience	> 0.60	0.798	Reliable
Benefits	> 0.60	0.727	Reliable
Community Interest	> 0.60	0.775	Reliable
Digital Payment Users	> 0.60	0.716	Reliable

Source: Data processed by researchers, 2022

Based on the results of the model suitability test, it can be concluded that overall, this research model is suitable for use and meets the goodness of fit criteria, the results of the goodness of fit index for the likelihood ratio Chi-Square of 94.158 > 0.05 can be concluded goodness of fit. For CMIN/DF of 1.569 < 2.0, it can be concluded goodness of fit. For GFI of 0.946 0.90, it can be concluded goodness of fit. For RMSEA 0.03 0.050 0.08 it can be concluded goodness of fit. For AGFI of 0.905 0.90, it can be concluded goodness of fit. For TLI 0.952 0.90 it can be concluded goodness of fit. For the NFI of 0.919 0.90, it can be concluded that goodness of fit can be continued, so that hypothesis testing can be continued.

Table 4. Goodness Of Fit

Goodness Of Fit Index	Cut Of Value	The calculation results	Conclusion
Likelihood Ratio Chi-Square	Not Significant or p>0.05	94.158	*Goodness Of Fit*
CMIN/DF	<2.0	1,569	*Goodness Of Fit*
GFI	0.90	0.946	*Goodness Of Fit*
RMSEA	0.03≤RMSEA≤ 0.08	0.050	*Goodness Of Fit*

AGFI	0.90	0.905	*Goodness Of Fit*
TLI	0.90	0.952	*Goodness Of Fit*
NFI	0.90	0.919	*Goodness Of Fit*

Source: Data processed by researchers, 2022

Based on Table 5, it can be seen that the estimation table of the security variable is 0.237 and the value for the P-value is 0.002, which is smaller than 0.05, indicating that H1 is accepted so that it can be concluded that security has a positive effect on the use of digital payments as a means of payment. The influence on the convenience variable has an estimated value of -0.022 and a P-value of 0.881, which is greater than 0.05, indicating that H2 is rejected. This means that convenience does not have a positive effect on the use of digital payments as a means of payment. The effect of the benefit variable shows that the estimated value is 0.096 and the P-value is 0.501, which is greater than 0.05, indicating that H3 is rejected. This means that the benefits do not have a positive effect on the use of digital payments as a means of payment. The influence of the public interest variable shows the estimated value of 0.552 and the P-value of 0.000, which is smaller than 0.05, indicating that H4 is accepted. This means that it can be concluded that the public interest has a positive effect on the use of digital payments as a means of payment.

Table 5. Hypothesis Test Results

Variable	Hypothesis	Coefficient	SE	CR	Prob.	Decision
Security	+	0.237	0.076	3.136	0.022	Significant
Convenience	+	-0.022	0.146	-0.149	0.881	Not significant
Benefits	+	-0.096	0.142	0.673	0.501	Not significant
Community Interest	+	-0.552	0.102	5,400	0.000	significant

Source: Data processed by researchers, 2022

Discussion of Research Results

The current level of technological progress in the Jabodetabek area can be seen in that the use of digital services is increasingly advanced and rapidly in terms of electronic transactions in everyday life. The following is the number of electronic money circulation used in digital payment transactions sourced from Bank Indonesia.

Figure 5. Value of Electronic Money Transactions
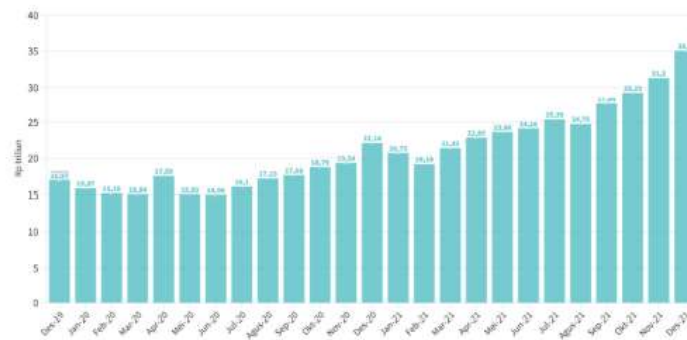
Source: Dailysocial.id

It can be seen that in 2019 there were transactions using electronic money amounting to Rp. 16.97 trillion and there was a significant increase from month to month December 2021, which was Rp. 35.1 Trillion or 58.53% when compared to December 2020 which was Rp. 22.14 Trillion. And electronic money transactions also increased by 12.14% from the previous month in November of Rp31.3 trillion. However, the survey conducted by this study yielded different results where conventional money was still in great demand by the public, which can be seen in Figure 6.

Figure 6. Use of Digital Money and Conventional Money
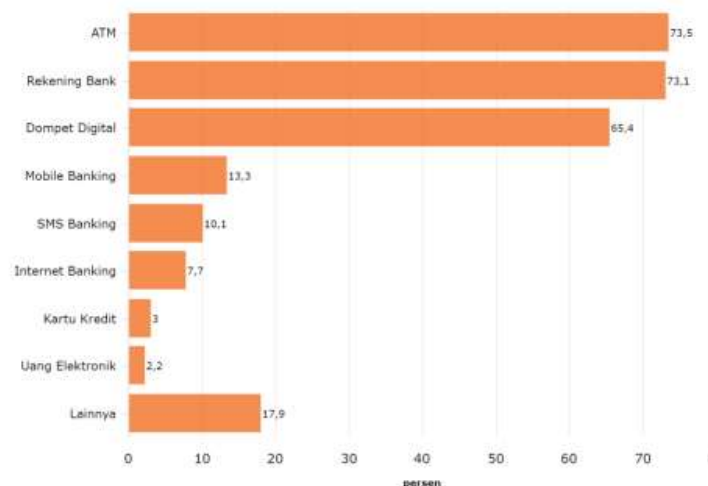
Source: DailySocial.id

The following research data shows that digital financial services are still less popular than conventional services with reports that 73.5% have used Automated Teller Machine (ATM) financial services and 73.1% used bank accounts. Meanwhile, digital wallet users are 65.4% and financial service users are lower, such as *mobile banking* which is only 13.3% and internet banking 7.7%. The SEM analysis that has been carried out aims to determine the relationship that can be measured from safety, convenience, benefit and public interest is a table that contains the relationship between the independent variable and the dependent

variable, as follows: The Effect of Security Variables on the Use of Digital Payments as Payment Instruments in Jabodetabek

After processing the data in this study, it was found that the security against the use of digital payments as a means of payment has a significant positive effect. Security has a significant positive effect because the public in using digital payments in terms of transactions already understands the importance of user data security so that it is not given to others with the intention of assisting users in conducting transactions electronically. This research is also in line with previous research, namely research (Mahadirka, Fauzi, Mardi, 2021), (Yoebrilianti, Nurhayani, 2021), (Jelita, 2020) that there is a positive effect of security variables on the use of digital payments as a means of payment.

Effect of the Ease of Variables on the use of Digital Payment as a Payment Instrument in Greater Jakarta

After processing the data in this research method, it was found that inflation did not have a positive effect on the use of digital payments as a means of payment. This is because the respondents who filled out the questionnaire in this study were mostly filled by respondents aged 17-25 years, including the generation who are accustomed to using technology in everyday life, especially transactions. So that convenience is no longer a measure of people's attention in using electronic money or digitally transacting. In accordance with previous research, namely (Ernawati, Noersanti, 2020), (Prastiwi, Wardani, 2020) which stated that convenience did not affect the use of digital payments as a means of payment. As for the research (Andika Sari, Listiawati, Novitasari, Vidyasari, 2019) which stated that there were obstacles in using GOPAY and LinkAja who did not know how to activate GOPAY & LinkAja products and the appearance of the application with many features in the application that did not make it easy for users. This research is contrary to previous research, namely (Yoebriliati, Nurhayani, 2021) & (Joan, Sitinjak, 2019) which state that convenience has a positive effect on the use of digital payments as a means of payment.

The Effect of Benefit Variables on the Use of Digital Payment as a Payment Instrument in Jabodetabek

After processing the data in this study, it was found that the benefit variable had no positive effect on the use of digital payments as a means of payment. This does not match the hypothesis with the results of the study. Benefit does not affect interest in use, this means that although the public as users believe in the benefits of using digital payments, it does not affect public interest in using digital payments as a means of payment. This research is contrary to previous research, namely (Joan, Sitinjak, 2019) the effect of usefulness has a positive influence on interest in using GOPAY digital payment services.

The Influence of Public Interest Variables on the Use of Digital Payment as a Payment Instrument in Greater Jakarta

The results of data processing in this study showed that the public interest variable had a positive effect on the use of digital payments as a means of payment, this was due to changes in new habits adopted by the community in transactions in daily life, especially in the midst of the Covid-19 outbreak that hit Indonesia since 2015. 2020 so that people adapt in every transaction that occurs in the Jabodetabek area by using digital payments in making payments which is also useful for minimizing close contact with others in order to reduce the addition of Covid-19 cases. The results of this data processing are in line with previous research, namely (Erfi Farahdiba, 2019), (Fahmi, Evanita, 2019) which expressed interest in using digital payments as a means of payment.

CONCLUSION

The security variable has a positive effect where security becomes a foundation for the community in using digital payments as a means of payment in transactions in everyday life. The convenience variable does not have a positive effect because convenience is no longer a benchmark in the use of digital payments as a means of payment transactions because people, especially the millennial generation and generation Z, are used to using digital payments as a means of payment in their daily lives. The benefit variable does not have a positive effect because the benefits felt by the community in using it still cannot be felt because it is still difficult for people to use digital payment applications with many options or choices contained in the application in making transactions.

This research method can be further developed by using the descriptions of other respondents because this study has an influence of respondent age bias where the majority of respondents are 17-30 years old which results in the convenience and expediency variables not being a factor in the use of digital payments as a means of payment because in that generation technology has developed rapidly so that they are used to using digital payments as a means of payment. For the next research, it is expected to add other variables or factors that influence public interest in using digital payments as a means of payment.

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