

## **The Effect of Easy and Security Perceptions On Interest In Using E-Money On Ovo Users In Somba Opu Sub-District**

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### **ABSTRACT**

This study aims to determine the description and influence of Easy and Security Perceptions either partially or simultaneously On Interest In Using E-Money On OVO Users In Somba Opu Sub-District, Gowa District. The population of the research is OVO users in Somba Opu Sub-District, Gowa District. Determination the sample use is the sample formulated by Slovin with an error rate of ten percent, the number of sample obtained is as many as one hundred respondents. Data collection technique is questionnaires are tested for validity and reliability. The data obtained were processed using data analysis and the help of SPSS version twenty five program which of data normality test, multiple linear regression analysis, t test, F test and coefficient of determination. The results showed that the variables of Easy, Security Perceptions and Interest Using E-money in the good category. Variables of Easy and Security Perceptions had a significant effect partially or simultaneously On Interest In Using E-Money On OVO Users In Somba Opu Sub-District, Gowa District. This is based on the results of the t test and F test on the data obtained.

**Keywords :** Perception of Ease, Perception of Security, Interest In Using E-Money

### **INTRODUCTION**

The development of the world of technology and information is currently increasing, in this digital era daily activities cannot be separated from the role of technological sophistication. This has an impact on changes in people's lifestyles that demand a technology-based service that is practical and easy in various fields. As is the case in the financial sector, where Indonesia has applied technology to finance, namely technology or financial technology (fintech).

One of the fintech services that are currently widely used by the Indonesian people is electronic money (Electronic money) or commonly called E-money. E-money is a non-cash (cashless) payment instrument in which the value of money is stored electronically. Sourced from Bank Indonesia, there are two forms of E-money media

used in Indonesia, namely chip-based E-money and server-based E-money. Chip-based e-money uses an identity in the form of a card number and how to activate it by verifying offline with the issuer, while server-based e-money does not use card media but uses applications that can be downloaded through the App store and Play store on smartphones using an identity in the form of a phone number. , E-mail or other identification (Abiba & Indrarini, 2021).

E-money offers faster and more convenient transactions than cash, especially for transactions of small value. Because with the existence of E-money, these transactions can be carried out more easily and cheaply and ensure the security and speed of transactions, both for consumers and traders (Hidayati et al., 2006).

Transactions without cash or cashless have resulted in changes in people's transaction patterns from conventional to digital, so that the volume of E-money transactions increases. The data above shows that the value of E-money transactions reaches Rp. 35.10 trillion as of December 2021. The transaction value in that month increased by 58.60 percent compared to last December 2020 of only Rp.22.13 trillion. The volume of transactions with E-money in Indonesia was recorded at 602.29 million times in December 2021. This number increased by 13.63 percent compared to November 2021 which reached 530.2 million transactions.

Based on data obtained from the official website of Bank Indonesia (2022), there are 63 E-money that have obtained an official license from Bank Indonesia itself. One of them is E-money OVO. OVO is one of the financial technology innovations (fintech) in the form of server-based or application-based E-money under the auspices of PT. International Visionet.

OVO can be a cashless payment solution that is used to help process payment transactions for people in the modern era, which is becoming faster and easier. PT. Visionet Internasional (OVO) cooperates with PT. Grab Indonesia, Tokopedia, Bank Mandiri, Indomaret. This partnership has quite good implications for OVO, with the convenience and benefits provided by OVO in the form of discounts, promos, event points or vouchers, making OVO a payment platform with the widest acceptance in Indonesia and used by many users today. In total, the OVO application has been used on 115 million devices.

OVO services are available in 430 cities/districts throughout Indonesia. From the merchant side, the number reached more than 1.2 million merchants. Of the 1.2 million merchants, more than 90 percent are micro, small and medium enterprises (MSMEs), and include micro businesses such as stalls, street vendors and so on.

E-money has now been widely used by the people of Indonesia, especially in Makassar City. This also happened because the potential for transactions using digital in the city of Makassar has increased since the Covid-19 pandemic which has changed people's lifestyles in transacting online. E-money application users in Makassar City tend to prefer the OVO application compared to other applications that are competitors

in Makassar City, because OVO offers convenience in transactions and many special promos or discounts to its users (Halik, 2019).

Based on this, there are several factors that influence the interest in using E-money, one of which is the Easy perceptions. The easy perception is the degree to which the user believes that the technology or system can be used easily and free from problems (Davis & Venkatesh, 2000). This means that if someone believes that the technology system is easy to use, understand, understand, learn and clearly use, that person will decide to use it. Conversely, if these things are not fulfilled then the person will not be interested in using it.

The security factor is also a factor in making the decision to use E-money. The purpose of the security system in the E-money application is to prevent, overcome and protect the information system from the risk of illegal actions. The perception of security in digital money is generally related to the protection for consumers in conducting transactions and the security of personal data. A payment instrument requires a high level of security which needs to be a concern for digital money issuers in developing their products (Acelian & Basri, 2021). Kotler & Keller (2012) argues that "interest is an impulse that arises, then is interested in trying and finally a desire arises to have or use the product".

The use of E-money applications in Somba Opu Sub-District, Gowa District, namely OVO applications by 48.4 percent, DANA 22.6 percent, Gopay 16.1 percent and Shopeepay at 12.9 percent. Based on this, it can be illustrated that the OVO application has the most users in Somba Opu Sub-District, Gowa District.

The reason users choose OVO is because transactions are easier, faster and more practical. The types of transactions carried out by users are to make online transportation payments (Grab Application), money transfers, purchase credit, bill payments, online shopping, food and beverage payments and transactions at supermarkets, stalls or retail stores that provide payments via E-money OVO.

Besides the ease of service offered by OVO E-money, there are several problems experienced by OVO users in Somba Opu Sub-District, Gowa District, namely system problems, failed transactions, self-deducted balances and failed top-up.

In addition, although the Gowa District government has supported and made efforts to increase interest in using E-money (Gowa, 2021), in fact the interest in using E-money in Somba Opu District is still low. This is because people do not understand the use of E-money and people think that E-money is difficult to understand and are worried about the security of balances and personal data so that most people still choose to use cash (cash).

Reporting from Koran.Tempo (2020), Assistant Marketing Manager of Bank BRI Sungguminasa Branch said that " the use of E-money in transactions is still low because people do not know how to use it and the benefits of E-money and still like to transact in conventional ways. Besides that, people still have a sense of insecurity in transacting

using E-money because of criminal acts that are increasingly diverse in ways and media especially on E-money media”.

Based on the descriptions above background and phenomenon above, in this study authors takes the title " The Effect of Easy and Security Perceptions on Interest In Using E-Money on OVO Users In Somba Opu Sub-District, Gowa District”.

## **RESEARCH METHOD**

The research approach used in this research is a quantitative approach with descriptive and associative research types. According to Sugiyono (2012) that descriptive research is to determine the existence of independent variables, either only on one or more variables. As for what is meant by associative research according to Sugiyono (2012) namely research that aims to determine the influence or relationship between two or more variables. The population in this study was 8,530 people who had downloaded E-money OVO in Somba Opu Sub-District, Gowa District. The sampling technique used is Accidental Sampling which is a sampling technique based on anyone who coincidentally or accidentally meets the researcher and is considered appropriate as a data source (Sugiyono, 2015). Determination of the number of samples using the Slovin formula. The number of samples used in this study were 100 OVO users in Somba Opu Sub-District, Gowa District. Data collection techniques used through questionnaires. The data that has been obtained from the research results are processed using the SPSS 25 software application which consists of validity & reliability tests, descriptive analysis techniques and inferential statistical analysis.

## **RESEARCH RESULTS AND DISCUSSION**

### **1. Description of Perception of Easy, Perception of Security and Interest in Using E-Money on OVO Users in Somba Opu Sub-District, Gowa District**

Easy perception (X1) is measured using the indicators proposed by Sun & Zhang (2015) which are ease to learn, ease to use, clear and understandable and become skillfull. These indicators are contained in 10 statements in the questionnaire that has been given to respondents using OVO in Somba Opu Sub-District, Gowa District. The results of the descriptive analysis show the perception of the ease of OVO users in Somba Opu Sub-District, Gowa District as follows:

#### **1) Ease to Learn**

Based on the score of the data management table using the level of achievement on the ease to learn indicator, this can be seen from the results of this study showing an achievement level of 87.8 percent which is in the very good category.

**2) Ease To Use**

Based on the score of the data management table using the level of achievement on the ease to use indicator, this can be seen from the results of this study showing an achievement level of 79.6 percent which is in the good category.

**3) Clear and Understandable**

Based on the score of the data management table using the level of achievement on clear and understandable indicators, this can be seen from the results of this study showing an achievement level of 84.3 percent which is in the good category.

**4) Become Skillfull**

Based on the score of the data management table using the achievement level on the indicator of become skillfull, this can be seen from the results of this study showing an achievement level of 78.9 percent which is in the good category.

Based on the results of the research above, it shows that the average level of achievement obtained for all indicators carried out in this study to measure the Easy of perception variable of 82.3 percent is in the good category.

Perception of Security (X2) is measured using the indicators proposed by Damghanian et al., (2016) namely credibility, reliability, privacy. These indicators are contained in 9 statements in the questionnaire that has been given to respondents using OVO in Somba Opu Sub-District, Gowa District. The results of the descriptive analysis show the security perceptions of OVO users in Somba Opu District, Gowa Regency as follows:

**1) Credibility**

Based on the score of the data management table using the level of achievement on the credibility indicator, this can be seen from the results of this study showing an achievement level of 80.25 percent which is in the good category.

**2) Reliability**

Based on the score of the data management table using the level of achievement on the reliability indicator, this can be seen from the results of this study showing an achievement rate of 85.8 percent which is in the very good category.

**3) Privacy**

Based on the score of the data management table using the achievement level on the privacy indicators, this can be seen from the results of this study showing an achievement level of 78.9 percent which is in the good category.

Based on the results of the research above, it shows that the average level of achievement obtained for all indicators carried out in this study to measure the Security perception variable (X2) of 81.6 percent is in the good category.

Interest in Using E-Money (Y) is measured using the indicators proposed by Pratiwi et al., (2018) that is, will transaction, will recommend and will continue to use. These indicators are contained in 7 statements in the questionnaire that has been given to respondents using OVO in Somba Opu Sub-District, Gowa District. The results of the

descriptive analysis show the interest in using E-Money of OVO users in Somba Opu Sub-District, Gowa District as follows:

**1) Will Transaction**

Based on the score of the data management table using the level of achievement on the indicators for transactions, this can be seen from the results of this study showing an achievement level of 86.1 percent which is in the very good category.

**2) Will Recommend**

Based on the score of the data management table using the level of achievement on the indicator will recommend, this can be seen from the results of this study showing the level of achievement of 80.7 percent which is in the good category.

**3) Will Continue To Use**

Based on the score of the data management table using the achievement level on the indicator will continue to use, this can be seen from the results of this study showing an achievement level of 82.9 percent which is in the good category.

Based on the results of the research above, it shows that the average level of achievement obtained for all indicators carried out in this study to measure the variable of Interest in Using E-Money (Y) is 80.2 percent which is in the good category.

**2. The Effect of Partial Easy and Security Perceptions on Interest in Using E-Money on OVO Users in Somba Opu Sub-District, Gowa District**

From the data collection and processing carried out with the help of the SPSS 25 program, the results of the partial test (t test) showed that the value of  $t_{count} 5,167 > t_{table} 1,661$  with a significant value of  $0.000 < 0.05$ , thus means the perception of ease (X1) has a significant effect. on interest in using E-money (Y). The results of multiple linear regression analysis also found that the perceived convenience variable had an effect of 0.279 or 27.9 percent on the interest in using E-money, which means that for every 1 percent increase in the X1 variable, the interest in using E-money would increase by 0.279 or 27.9 percent. The results of this study are in line with the results of Umaningsih's (2020) research explaining that the perception of convenience has a positive and significant effect on interest in using E-money. That is, when the perceived ease of use by the user increases, the interest in using it will also increase.

From the data collection and processing carried out with the help of the SPSS 25 program, the results of the partial test (t test) showed that the value of  $t_{count} 3.992 > t_{table} 1.661$  with a significant value of  $0.000 < 0.05$  thus the perception of security (X2) had a significant effect on interest in using E-money (Y). The results of multiple regression analysis also found that the security perception variable has an effect of 0.291, which means that for every 1 percent increase in the X2 variable, the interest in using E-money will increase by 0.291 (29.1 percent). The results of this study are in line with the results of Kartika (2018) research shows that the perception of security has a positive and significant effect on interest in using E-money which explains that security in using E-

money is that users feel safe in providing personal information, feel confident that user data will not be disseminated. , as well as a security system that ensures transaction processing and protects user data. This indicates that security is also an important factor in influencing interest in using E-money.

### **3. The Effect of Simultaneous Easy and Security Perceptions on Interest in Using E-Money on OVO Users in Somba Opu Sub-District, Gowa District**

There are several important factors that encourage a person or individuals to use E-money as a means of transactions or payments, namely the perception of convenience and security. Users will use a system if the system is easy to apply to users without having to spend a lot of effort. The security factor is also taken into consideration by users before making a decision to use an E-money. Security in the use of E-money means that E-money companies provide security guarantees for both user data and funds stored in E-money, so that users feel safe and believe that there is no threat to matters related to E-money transactions. .

Based on data collection and processing carried out with the help of the SPSS 25 program, simultaneous test results (F test) were obtained which showed that perception of ease (X1) and perception of security (X2) had a simultaneous effect on interest in using E-money (Y), where from the results data processing shows that  $F_{count} 92.877 > F_{table} 3.09$  and the significance value is at the value  $0.000 < 0.05$ . This means that the effect of perception of ease (X1) and perception of security (X2) simultaneously has a significant effect on interest in using E-money (Y). In addition, based on the results of data processing, the coefficient of determination is 0.650 or 65.0 percent. This means that the perception of convenience (X1) and the perception of security (X2) together have an effect of 65.0 percent on the interest in using E-money (Y), while the effect of 35 percent is influenced by other variables that are not part of this study. This result is in line with the research by Latifah & Heny (2021) which proves that the Easy and Security perceptions has a simultaneous effect and has an effect of 60.7 percent on the interest in using E-money.

## **CONCLUSION**

The perception of the ease of E-money in Somba Opu Sub-District, Gowa District is included in the good category. Furthermore, the perception of security in Somba Opu Sub-District, Gowa District is included in the good category. Then the interest in using E-money in Somba Opu Sub-District, Gowa District is included in the good category, where all the indicators used support the quality of the variable of easy, security perceptions and interest in using E-money on OVO users in Somba Opu Sub-District, Gowa District. The results of the partial test (t test) that were carried out showed that the of Easy and Security Perceptions partially had a positive and significant effect on the interest in using E-money on OVO users in Somba Opu Sub-District, Gowa District.

This is shown from the results of the partial test (t test), namely for the easy perceptions variable the value of  $t_{\text{count}} > t_{\text{table}}$  and for the security perception variable the value of  $t_{\text{count}} > t_{\text{table}}$  is obtained. So it can be concluded that the perception of easy and security perceptions partially affect the interest in using E-money on OVO users in Somba Opu Sub-District, Gowa District. Then the variable of easy and security perceptions simultaneously have a significant effect on the interest in using E-money on OVO users in Somba Opu Sub-District, Gowa District. This can be seen from the results of the F test which shows the significance value and the calculated  $F_{\text{value}} > F_{\text{table}}$ . The variable that dominates and has a major contribution to the variable interest in using E-money through this study is known to be security perception.

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