

Perception Of Benefits And Convenience In The Interest Of Use E-Money For ShopeePAY Users In Wajo Regency

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ABSTRACT

The increasing phenomenon of digital wallet use today indicates that people in this case have accepted digital payment applications to support daily transaction activities. This study aims to find out how the perception of benefits and convenience in the interest in using E-Money in ShopeePAY users in Wajo Regency is perceived. The research approach used is a qualitative approach with a descriptive type of research. This research was conducted on ShopeePAY users in Wajo Regency. Data collection procedures with observation, interviews and documentation. The data analysis used is the data collection technique used, namely data reduction, data presentation and conclusion drawn. From the results of the study, it was found that the perception of benefits and convenience makes users continue to be interested in using ShopeePAY e-money, especially in Wajo district. ShopeePAY is an electronic money service that functions as a payment method and to store change funds offered by one of the largest marketplaces in Indonesia, namely Shopee. The perception of benefits is something that is always paid attention to by the public, with very helpful benefits, of course, people are interested in using products. The perception of ease of use is a consideration for the public in using electronic money services. The novelty of this research is that there is a novelty in the technological aspect, the aspect of consumer behavior and the economic aspect in the region.

Keywords : Perception of Benefits, Convenience, Interest, E-Money, ShopeePAY

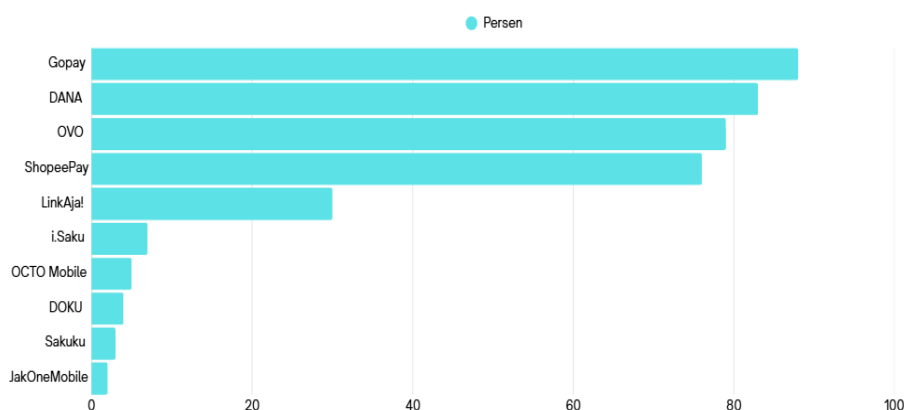
INTRODUCTION

The use of electronic money (e-money) is increasingly widespread, among other things, triggered by the emergence of marketplaces or online shopping places and digital payments. Digital-based technology that is rapidly developing provides many conveniences and changes for society, as seen from the emergence of several digital data-based transaction systems and remote transactions through internet technology. Digital transformation in the economic and business fields can be seen from advances in technology used in conducting business transactions in a non-cash direction. The development of technological systems can make the use of technology easier for people to do things like pay for daily needs.

The increasing phenomenon of digital wallet use today indicates that people in this case have accepted digital payment applications to support daily transaction activities. Currently, public perception is represented by technological developments (Ayesha et al., 2022). In terms of finance, technological developments have created a financial innovation better known as Fintech (Business, 2023). According to Bank Indonesia (2019), fintech is the result of a combination of financial services and technology that changes the cash business model to non-cash and can change the payment system in society and help companies reduce costs that are too high (August et al., 2023). According to (Desita & Dewi, 2022) in (Risk et al., 2023) Financial Technology (Fintech) is a new business that can help people's needs in making transactions without having an account.

People's economic transactions that are all online or commonly referred to as electronic commerce (e-commerce) are related to the increasing use of e-wallets. The concept of e-commerce is interpreted and understood as follows: the process of buying and selling goods, services or information through the media (Teruna & Ardiansyah, 2021). The use of digital wallets aka e-wallets in Indonesia continues to grow. In fact, Indonesia is predicted to be a user *E-wallet* with the largest transaction value in Southeast Asia by 2025, with the largest addition of 130 million new users. Based on the results of a Populix survey with 1,000 respondents, the most widely used digital wallet applications by Indonesians are Gopay (88 percent), Dana (83 percent), OVO (79 percent), ShopeePay (76 percent), and LinkAja! (30 percent). ShopeePay is an electronic money service that functions as a payment method and to store change funds offered by one of the largest marketplaces in Indonesia, namely Shopee (Shopeepay et al., n.d.).

10 Aplikasi E-Wallet Terpopuler di Indonesia



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From the survey results, it is illustrated that the competition for digital wallets is fierce, so each of the companies needs to grow consumer interest to continue using their applications.

Interest in use departs from the perception of benefits and ease of use. Benefit perception is a measure by which the use of technology is believed to bring benefits to its users. The perception of benefits is usually something that is always paid attention to by the public, with very helpful benefits, of course, people are interested in using the product. Novrita (2020) explained that the perception of benefits is a belief in a person's decision-making process that an information system can increase productivity in its use.

Benefit perception is a measure by which the use of technology is believed to bring benefits to its users. The perception of benefits is usually something that is always paid attention to by the public, with very helpful benefits, of course, people are interested in using the product. The perception of benefits is usually something that is always paid attention to by the public, with very helpful benefits, of course, people are interested in using the product. Interest in using is the user's desire to use or reuse a certain object and is one of the aspects of human psyche that tends to pay more attention or feel pleasure to the object, where this feeling can encourage a person to achieve a certain goal.

Wajo Regency is included in the top eight districts with good economic growth and significant contributions. Some of the people have also become users of ShopeePay. Departing from the phenomenon of using digital wallets in today's world, it indicates that people in this case have accepted digital payment applications to support daily transaction activities and there are gaps from several previous studies such as research from Fitrianiingsih & Usman, (2020) showing results that the perception of benefits has an influence on the interest in using electronic money, but shows that the effect of the perception of convenience The interest in using electronic money is not significant. The existence of these differences with existing concepts makes this research interesting.

This study aims to find out how the perception of benefits and convenience in the interest in using E-Money in ShopeePay users in Wajo Regency is perceived. By considering existing data, phenomena and previous research, the author is interested in researching with the title Perception of Benefits and Convenience in Interest in Using E-Money in ShopeePay Users in Wajo Regency.

METHOD

The approach used in this study is a qualitative approach. The object of research/informant is the community in Wajo Regency who has become a user ShopeePay. The type of research is descriptive research by analyzing and presenting facts systematically so that it is easier to understand and conclude (Seppa, 2023). Primary data and secondary data are the sources of data used. The data collection procedure was carried out with initial observation by making observations, interviews using existing research

instruments, and documentation. For the data analysis used, among others, (1) data reduction through careful selection, conceptualized in a concise form, then integrated; (2) the presentation of data by displaying data in a more understandable way for planning future actions; and (3) the re-conclusion is made based on the previous description and related to the research subject with an inductive or deductive approach then provides an interpretation and then discusses the results.

RESULTS AND DISCUSSION

Shopeepay

Shopeepay is an electronic money service that functions as a payment method and to store change funds offered by one of the largest marketplaces in Indonesia, namely Shopee. Launched in 2018, Shopeepay provides an easy shopping experience by allowing users to make online and offline payments. Shopeepay can be said to be a feature rich in benefits with the perception of ease of use and also various promotions carried out (Shopeepay et al., n.d.).

Perception of Benefits

Benefits will be felt if a system can speed up the process, increase effectiveness and productivity so that it benefits individuals (Study et al., 2023). The perception of benefits is usually something that is always paid attention to by the public, with very helpful benefits, of course, people are interested in using the product. Venkatesh and Davis (2016) Dividing the dimensions of perception of usefulness include *Effectiveness* is a perception that shows that there is a time saving from the use of a technology, *Accomplish faster* is an indicator that explains the extent to which a job can be completed faster with the existence of a technology, *Useful* is an indicator that explains the extent to which a technology can be useful for an individual's activities, and *Advantageous* are the advantages of using a technology for an individual.

Based on the results of the research with interviews conducted, the researcher can conclude that the tendency to use Shopeepay is very efficient because of the fast and practical process for various purposes. Transactions are faster by using multiple payment methods and provide convenience. Discounts or cashback and promos are very possible in payments with Shopeepay. People in Wajo Regency who were interviewed and became consumers or users felt many benefits from using ShopeePay. The results of this study are also in line with the research of Riska Andana, et al. (2023) who explain that there are benefits felt in a ShopeePay system in daily life, so consumers will decide to use ShopeePay.

Perception of Ease

The perception of ease of use is a consideration for the public in using electronic money services. Ease of use is defined as the extent to which a person believes that using a technology will be free of strenuous effort. (Yogananda & Dirgantara, 2017). The perception of ease is defined as information technology that is able to reduce a person's effort both time and energy to learn or at the same time use it because basically every individual believes that information technology is easy to understand and does not make it difficult for users to do their work, (Novrita, 2020) in (August et al., 2023). *According to Venkatesh & Davis (2016), there are four dimensions of ease perception, namely easy to learn, easy to use, clear and easy to understand, and being skilled.*

Based on the results of the research from the interviews conducted, the researcher can conclude several things, including that the ShopeePay e-money system is quite easy to understand by studying the features of digital financial applications. The features available in the ShopeePay e-money service are also relatively easy to use with a fast transaction process and there are many payment options available. Payment transactions on ShopeePay with clear information provided make it easy to understand. People in Wajo Regency who were interviewed and became consumers or users also felt satisfied and comfortable when using ShopeePay. The results of this study are also in line with the research of Riska Andana, et al. (2023) who explain that the convenience felt in a ShopeePay system will be free from effort or difficulties, so consumers will decide to use ShopeePay.

Usage Interest

Interest in using is one of the aspects of human psyche that tends to pay more attention or feel pleasure to the object, where this feeling can encourage a person to achieve a goal. Interest in using can be defined as a form of the user's desire to use or reuse a certain object. *Cheng (2014)* stated that the dimensions of interest in using technology include transacting, will recommend, and will continue to use.

Based on the results of the research from the interviews conducted, the researcher can conclude several things, including interest when using ShopeePay e-money because transactions are faster, safer, practical, and there are often promos. The delivery of information is very clear, one of which is a clear explanation of the transaction steps so that it is easy to inform others. Consumers or users interviewed in Wajo Regency revealed that they will continue to use ShopeePay because it is fast, safe and practical. From the perception of benefits and convenience, users continue to be interested in using ShopeePay e-money. This is also in line with the research of Riska Andana, et al. (2023) who explain that all perceptions of benefits and convenience have a positive role for the interests of

ShopeePay users.

CONCLUSION

Based on research related to the perception of benefits and ease of interest in using E-Money in ShopeePay users in Wajo Regency, conclusions were obtained, including that the perception of benefits and convenience makes users continue to be interested in using ShopeePay e-money, especially in Wajo Regency. ShopeePay is an electronic money service that functions as a payment method and to store change funds offered by one of the largest marketplaces in Indonesia, namely Shopee.

The perception of benefits is something that is always paid attention to by the public, with very helpful benefits, of course, people are interested in using the product. The use of ShopeePay is very efficient because the process is fast and practical for various purposes. Transactions are faster by using multiple payment methods and provide convenience. Discounts or cashback and promos are very possible in payments with ShopeePay. The perception of ease of use is a consideration for the public in using electronic money services. Ease of use is defined as the extent to which a person believes that using a technology will be free of strenuous effort. The ShopeePay e-money system is quite easy to understand by learning the features of digital financial applications. The features available in the ShopeePay e-money service are also relatively easy to use with a fast transaction process and there are many payment options available. Interest in using is one of the aspects of human psyche that tends to pay more attention or feel pleasure to the object, where this feeling can encourage a person to achieve a goal. The suggestion to be given is so that the next researcher can further improve the results of research that the researcher has done before so that they can provide additional knowledge and knowledge for those in need.

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