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EFFECTIVENESS, BENEFITS, EASE OF USE, AND SECURITY ON INTEREST IN USING E-MONEY: EXPERIENCES DURING THE PANDEMICEny Puspita Ningrum¹¹ *Lambung Mangkurat University, Indonesia*

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ABSTRACT

The use of e-money in the era of technological advancement is highly effective for transactions. However, the utilization of e-money as a digital payment tool still requires further study to maximize its benefits. This research aims to determine the significance of the effectiveness of e-money usage on community interest in Desa Takisung during the pandemic. The study employs a quantitative method with a descriptive research design. Information was collected from respondents using questionnaires measured on an ordinal scale in the form of a Likert scale. The research sample consists of residents of Desa Takisung, with the criteria of being at least 20 years old and e-money users. Data sources include primary and secondary sources. Primary data were obtained through questionnaires distributed to 100 respondents, while secondary data were collected from books and journals. The results indicate that perceptions of usefulness, ease of use, and security positively and significantly influence interest in using e-money during the pandemic.

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INTRODUCTION

Globalization, various economic sectors in Indonesia continue to experience developments, especially related to e-money. E-money has changed the way people make payments for every buying and selling activity to meet their needs.(nurfadhilah Syifa et al., 2022). Indonesia is a country with the most smartphone and social media users, so it has the potential for e-money development. According to the Statista website (2016), there are 82,140,000 Android-based smartphone users in Indonesia.(Akraman et al., 2018)and social media users are 130 million people or around 49 percent of the total population of Indonesia (245.4 million people in 2018)(Puspitarini & Nuraeni, 2019). This condition is an opportunity as well as a challenge to the use of e-money which provides convenience to its users in making transactions.

The pandemic that hit the world in 2019 and Indonesia in early 2020, which later became popularly known as Covid-19, has had a significant impact on humans in various areas of their lives, both in social, educational, health, political and economic aspects.(Kamelia et al., 2022)In the economic aspect, Indonesian people and even the whole world have forced them to make transactions without meeting, including non-cash payments with e-money. Payment via e-money is a must if you do not want to be affected by the impacts that can cause death. Currently, the pandemic has ended, but the use of e-money as a means of transaction in buying and selling still exists and is relatively growing. The various conveniences offered, such as discounts by certain companies and products, may be an attraction in themselves, which then e-money increasingly finds a place in the hearts of the people.

So far, in making payment transactions carried out by consumers using payment instruments in the form of cash transactions, however, along with the development and progress of technology in transactions, they no longer only use cash payment instruments but also use payment instruments in the form of electronic money or e-money.(Prasetya & Putra, 2020).

E-money is a prepaid electronic payment transaction tool that has a currency value in it and can be topped up if the balance runs out, and E-money can be used at various merchants.(Umaningsih & Dewi, 2020). The use of E-money as an alternative to non-cash payments in several countries shows that there is quite a large potential to reduce the growth rate of cash. In Indonesia, e-money providers come from banks and Non-Bank Institutions (LSB). However, e-money users in Indonesia are still in the lowest order for e-money users compared to ATM users who occupy the top position as the most users. According to(Suwandi & Azis, 2018), ATM growth in 2015 was very rapid with a percentage of 90.48%, then followed by internet banking with a percentage of 46.83%, then followed by SMS/Mobile Banking at 31.75%, and in fourth and fifth positions were occupied by EDC (electronic data

capture) machines and credit cards with a percentage of 26.98% and 19.05%, while in the last position with a percentage of 7.94% was occupied by E-money.

The use of E-money is considered to provide many benefits for the community, industry, and Bank Indonesia (BI). The use of e-money, especially during the past pandemic, is considered to provide convenience because users can make payment transactions without having to queue for a long time, and avoid meeting many people. As is known, during the Covid-19 pandemic, social interaction activities are very limited in order to avoid the attack of the Covid-19 virus.

E-money is a payment tool that is used to provide convenience when making payment transactions. The broad definition is a payment tool that uses electronic media when making transactions, the electronic media used is a computer network connected to the internet network. E-money is also often referred to as Electronic cash, Digital Money or Digital Cash, E-currency or Digital Currency (Candrawati et al., 2020).

E-money According to Bank Indonesia (BI), electronic money is defined as a means of payment that meets several elements as stated in Article 1 Number 3 of Bank Indonesia Regulation Number 16/8/PBI/2014 concerning Amendments to Bank Indonesia Regulation Number 11/12/PBI/2009 concerning Electronic Money. The elements are: (Situngkir, 2018): (a) Issued based on the value of money deposited in advance by the user to the issuer; (b) The value of the money is stored electronically in a server/chip media; (c) Used as a means of payment to merchants who are not the issuers of the electronic money; and (d) The value of the electronic money deposited by the user and managed by the issuer is not savings as stated in the Banking Law.

For the type of E-money itself is divided into two, namely: (a) Prepaid Software or often called Digital Cash where the value of e-money is stored in a PC in the form of a hard disk and the way to take the money is by connecting it to the internet; and (b) Prepaid Card where the e-money whose value is stored in a chip which is usually in the form of a card, and this prepaid card is often also called electronic purchases.

Another benefit of using e-money according to (Hidayati, 2006), namely as follows: (a) Has advantages in terms of speed compared to cash. Users do not need to prepare exact change and save change and errors in calculations do not occur when transacting using e-money; (b) Time is relatively short, because it does not require authority such as a signature or PIN when transacting like when using a credit or debit card that requires a PIN; and (c) The value of electronic money can be refilled by doing a Top Up through various means provided by the issuer.

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RESEARCH METHODS

This study uses quantitative methods. Quantitative descriptive research is a technique by collecting data, managing, presenting and analyzing data, so that the data obtained which is expressed using numbers can describe an event regularly. This study uses a questionnaire using an ordinal scale in the form of a Likert scale.

The research location is in Takisung District, Tanah Laut Regency, South Kalimantan Province. The research sample is the community living in Takisung Village with sample criteria of at least 20 years old and using e-money. This study uses primary data sources and secondary data sources. Primary data sources were obtained through questionnaires given to 100 respondents, 56 male respondents and 44 female respondents and the interview process, while secondary data sources were obtained from library research.

RESEARCH RESULT AND DISCUSSION

1. Risk Perception



Figure 4. Perception of E-money Risk

Figure 4 shows the effectiveness of e-money use in minimizing the spread of Covid-19 which has a significant influence on the interest in using e-money. If the risk of spreading Covid-19 is low, then public interest in using e-money will increase. Given the many conveniences provided for e-money users in making transactions, namely: (a) E-money users

do not need to leave the house to make transactions or payments, they can make payments at home; (b) By using e-money users do not need to interact directly with outsiders; c). Faster and more practical; and there are many more benefits provided for e-money users, with some of the benefits that have been mentioned can minimize the spread of Covid-19.

CONCULATION

The main finding of the study is that the effectiveness of using e-money in minimizing the spread of Covid-19 in society during the pandemic based on the perception of benefits, ease of use, and security, has a positive and significant influence on interest in using e-money applications. Thus, interest in using e-money will increase by seeing the various advantages of e-money and the effectiveness of using e-money in minimizing the spread of Covid-19 in society during the pandemic.

Technological changes, especially in the economic aspect, namely in transactions, have changed the way humans transact where the use of cash is replaced by non-cash money in the form of e-money or e-wallet. The peak when the Covid-19 pandemic occurred in Indonesia and even throughout the world has led humans to change their mindset in transactions. This research confirms that the use of e-money has made it easier for people to transact.

This study did not attempt to confirm to respondents regarding the effectiveness of e-money use. Therefore, it is necessary to conduct similar research with different methods so that comprehensive data on e-money as a means of transaction for the community can be obtained.

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