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Convenience Perception and Risk Perception on the Decision to Use Gopay QRIS Payment in Manhattan Urban Market Medan

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Abstrak

This study aims to test the influence of the perception of convenience and risk perception on the decision to use Qris Gopay payment in Manhattan Urban Market Medan. Research Method, Population is a generalization area consisting of objects and subjects that have certain quantities and characteristics that are applied by the researcher to be studied and then drawn conclusions (Sugiyono, Research Method, 2001). Research Results Based on the results of the multiple linear regression analysis test, the value of constant (a) was obtained of 12,430; (X1) by 0.183; and (X2) of 0.403 so that the multiple linear regression equation Y = 12.430 + 0.183 X1 + 0.403 X2 + e is obtained. So it can be concluded that the Perception of Convenience and Risk Perception variables have an influence on the Decision to Use, the Perception of Convenience variable has a positive and significant influence on the Decision to Use Qris Go-pay in the City of Medan, meaning that the value of the Perception of Convenience encourages the Decision to Use the Decision., the Risk Perception variable has a positive and significant influence on the Decision to Use Qris Go-pay in the City of Medan, This means that the Risk Perception that exists in the Risk Perception encourages the use of the Decision to Use.

Keyword: Perception of Convenience, Risk Perception, Decision on the Use of Payment

1. INTRODUCTION

The increasingly tight competition of existing e-money, especially business competition in the field of payment services, makes e-money increasingly required to move more efficiently and effectively in making payment service systems so that a payment service needs to pay attention to consumer behavior and factors that affect its use decision in marketing efforts for a service to be carried out. In this era of globalization, there are many rapid developments in a number of fields, one of which is technological development. Compiled from BBC NEWS (Research: Indonesian Students, Highest Technology Users in the World, 2018) based on Cambridge International Research through the Global Education Census, Indonesian students are the highest users of technology in the world compared to other developed countries. Surakarta is also experiencing developments in the field of technology by being marked as Surakarta helping to encourage the development of fintech (Kominfo, 2019). E-money is electronic money that provides convenience compared to other cash payments. In accordance with Bank Indonesia Regulation No. 11/12/PBI/2009 concerning Electronic Money, the value of money is stored in a medium such as a walletserver or chip. Chip-based electronic money is usually in the form of a card issued by a bank. Meanwhile, e-wallet server bases are for example DANA, DOKU, Go-Pay from Go-Jek and OVO from Grab. Go-Jek is a technology company from Indonesia that serves transportation through motorcycle taxi services. The company was founded in 2010 in Jakarta by Nadiem Makarim.Go-Jek is an example of the application of technological developments in the field of transportation. Go-Jek evolved as a fintech through Go-Pay. Go-Pay is a Go-Jek virtual wallet that can be used to pay for transactions related to services in the Go-Jek application. Go-Pay has officially become an e-money platform.

Go-Jek continues to improve services for its consumers in using the application, with the aim of making consumers more comfortable in using the application. To make it easier for its consumers, the Go-Jek payment method can be done using two ways, namely by cash payment and non-cash payment. Non-cash payments using Go-Jek credit which has now been renamed Go-Pay.

The Go-Pay service was introduced in mid-2016 and is a solution for consumers when they don't carry cash. (Tionaomi, 2018) Go-Pay is e-money from the Go-Jek company which can be used as an electronic payment instrument for all services from Go-Jek companies and other companies and MSMEs that have collaborated with Go-Jek. Go-Pay provides various types of balance top-ups for its customers, apart from banks and Alfamart, customers can also top up their GoPay balances through Go-Jek's online motorcycle taxi drivers. Another advantage that Go-Pay has is its use which can be used to pay for food at stalls. (Budiman, 2010) The emergence of Go-Pay has an impact on the interest of consumers to use Go-Pay. The interest in using it can be based on the consumer's attitude before using Go-Pay.

There are several factors that can affect attitudes towards interest in using Go-Pay, some of which are the perception of benefits, the perception of convenience, and the perception of risk. Benefits and convenience are something that individuals take into account in order to have a positive attitude towards the intention to use Go-Pay e-money. In addition to benefits and convenience, factors such as the perception of risks from Go-Pay e-money can also have an effect. This is because there is a great risk that it will have an impact on the weak

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positive attitude towards Go-Pay e-money, so that the intention of consumers to use it will also be smaller. (Budiman, 2010)

In addition to the perception factor of ease of use that affects the interest in using a technology is the perception of risk. Ma'ruf's research (2006) shows that risk as an antecedent of attitudes and its effects are negative. This means that if the perceived risk increases, consumer attitudes will decrease. Although, technology provides many benefits and ease of use for its users, it turns out that there are still a number of users who refuse to use technology because there are problems of uncertainty and security (Kuisma et al., 2007; Littler and Melanthiou, 2006 in Lee, 2009:130). One of the factors that can affect consumer perception is risk, according to Pavlou (2001:10) risk is a state of uncertainty that a person considers to decide "yes" or "no" to make a transaction. (Priambodo and Prabawani, 2016)

At the beginning of the implementation of the new online motorcycle taxi fare by the Ministry of Transportation, Go-Jek customers were shocked and complained about the high increase in online motorcycle taxi fares. The policy rules for increasing online motorcycle taxi fares can raise new problems for various parties. One of them is the decrease in the number of online transportation users and these users will switch to other transportation (http://oto.detik.com, 2019). The existence of problems in topping up Go-Pay balances indicates that the use of Go-Pay still has risks that can harm GoPay users.

2. RESEARCH METHOD

2.1Research Freamework

2.1.1 Perception of Ease of Use

It is described as a measure by which one believes that using technology will become simpler (Venkatesh and Davis, 2000). Indicators used to measure the perception of ease of use include: (1) Individual interaction with the system is clear and understandable. (2) Does not require a lot of mental effort to interact with the system. (3) The system is easy to use. (4) Easy to get the system to do what he/she wants to do.

2.1.2 Risk Perception

Ananda (2009:17) The perception of security and confidentiality is the individual's belief that the use of information systems is safe, the risk of data or information loss is very small and the risk of theft is low and that matters related to users' personal information are guaranteed confidentiality, no third party can know it. Indicators used to measure security perceptions include: (1) Safe. (2) The risk of losing information data is small. (3) Small risk of theft. (4) Confidentiality is guaranteed.

2.1.3 Go-pay Usage Results

Sumarwan (2004:289) a decision to use services is a decision as a choice of an action from two or more alternative options. Indicators used to measure purchase decisions include: (1) Conformity with needs (2) Time needed in decision-making (3) Stability when using services (4) Go-pay is a priority choice.

2.4 Method

Population is a generalization area consisting of objects and subjects that have certain quantities and characteristics that are applied by researchers to be studied and then conclusions are drawn (Sugiyono, Research Methods, 2001). In this study, the population in this study is not limited to the people of Medan city who use Go-Pay. A sample is a subset of a population, made up of several members of the population. Since the number of population in this study is unknown, the number of samples can be calculated by a formula (Rao, 1996). In making it easier for the research to carry out the data analysis process, the study will take a sample of 135 respondents.

3. RESULT AND DISCUSSION

3.1 Normality Test Result

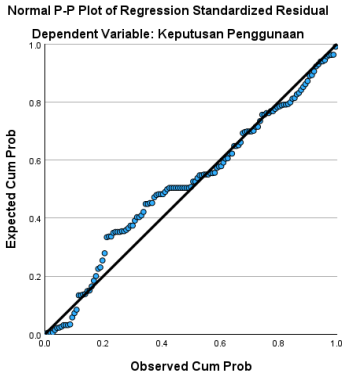

Figure 1. Normal P-P PLot

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Based on the Figure 1 (Normal P-P Plot of Regression Standardized Residual), it is known that the data spreads around the diagonal line. So the regression model meets the assumption of normality.

3.2 Multicollinearity Test

Table 1. Multicolinnearity Test Result

	Collinearity Statistics	
	Tolerance	VIF
Perception of Convenience	.949	1.053
Risk Perception	.949	1.053

Based on Table 1, it shows that the VIF number is not greater than 10 and the tolerance is more than 0.10. Based on these results, it can be seen that this regression model does not have multicoloniality, so this model can be used.

3.3 Heteroscedacity Test

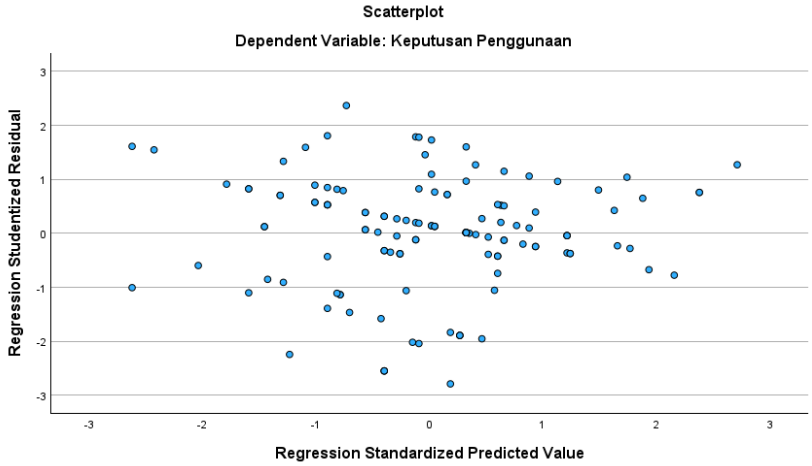

Figure 2. Scatterplot

Figure 2 shows that the test results do not form a certain pattern that is regular (wavy, widening, then narrowing). The pattern spreads above and below the number 0 on the Y axis, so it can be concluded that there is no heteroscedasticity in the data obtained from the respondents in this study.

3.4 Coefficient of Determination

Table 4. Coefficient Determination Test Result

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.688a	.550	.138	3.16009

a. Predictors: (Constant), Risk Perception, Convenience Perception
b. Dependent Variable: Usage Decision

Based on Table 4. the results of the study produced an Adjusted R Square value of 0.550 so that it can be concluded that Perception of Convenience and Risk Perception together contribute as much as 55% to the Decision to Use, the remaining 45% there are other variables that influence.

3.5 Hypothesis Test Result

3.5.1 F-Test

Table 5. F Test Result

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	233.348	2	116.674	11.684	.001b
	Residual	1318.178	132	9.986		
	Total	1551.526	134			

a. Dependent Variable: Usage Decision
b. Predictors: (Constant), Risk Perception, Convenience Perception

From the results of the ANOVA Table 5 Output, the F value is calculated 11.684 Using a confidence level of 95%, α = 5%, the value of df 1 is obtained as the number of variables-1 or 3-1=2. While the value of df 2 is obtained from n-k-1, where n is the number of data and k is the number of independent variables, then the result is 135-2-1=132. So that the F value of table 3.060 was obtained. Based on the results of the F table, the F value is

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calculated as 11.684> the F value of the table is 3.060 or by looking at the significance of 0.001, far below the probability value of 0.05, then statistically on the tested sample, very strong evidence is obtained that the independent variables (Risk Perception and Convenience Perception) together (simultaneously) have an influence on Usage Decision.

3.6.2 T-Test

Table 6. T Test Result

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	12.430	3.302		3.765	.001
	Perception of Convenience	.183	.090	.168	2.040	.043
	Risk Perception	.403	.106	.314	3.810	.001

a. Dependent Variable: Usage Decision

Based on the data of Table 6, it can be explained as follows:

1. The value of the t calculation is greater than the value of the t-value of the table, which is 2.040 > 1.656 (α =5%, df =132) of the significance value of 0.043 < 0.05, so it can be concluded that H1 or the first hypothesis is accepted. There is a positive influence of Perception of Convenience (X1) on Usage Decision (Y).
2. The value of the t-count is grater than the t-value of the table, which is 3.810 > 1.656 (α =5%, df =132) the significance value is 0.001 < 0.05, so it can be concluded that H2 or the second hypothesis is accepted which means there is a positive influence of Risk Perception (X2) on Usage Decision (Y).

3.6.3 Multiple Linear Analysis Test

Based on Table 6, it can be seen that the regression equation formed is:

Y = 12.430+ 0.183X1 + 0.403 X2 + e

Information:
Y = Usage Decision
X1 = Perception of Convenience
X2 = Risk Perception
From the equation, it can be explained that:

a. A constant of 12.430 means that if the Perception of Convenience (X1) and Risk Perception (X2) are 0, then the Loyalty value is 12.430. A positive value constant means that Usage Decision will increase.
b. The regression coefficient of the Perception of Convenience variable gives a value of 0.183 which means that if the Perception of Convenience variable has an increase of 1% assuming other variables remain then Usage Decision will increase by 0.183. A positive sign means that it shows a unidirectional influence between independent variables and dependent variables.
c. The regression coefficient of the Risk Perception gives a value of 0.403 which means that if the Risk Perception variable has an increase of 1% assuming other variables remain then Usage Decision will increase by 0.403. A positive sign means that it shows a unidirectional influence between independent variables and dependent variables.

4. CONCLUSION

Based on the results of research and data analysis, the following conclusions are drawn: the variables Perception of Convenience and Risk Perception have an influence on the Decision to Use. The Convenience Perception variable has a positive and significant influence on the Decision to Use Qris Go-pay in Medan City, meaning that the value of Convenience Perception encourages the Use Decision. The Risk Perception Variable has a positive and significant influence on the Decision to Use Qris Go-pay in Medan City, meaning that the Risk Perception in Risk Perception encourages the use decision.

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