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INCREASED USE OF E-MONEY DURING THE COVID 19 PANDEMIC

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Abstract

The implementation of information technology has been widely used in daily activities in society, which is indicated by the presence of various information technology facilities developed for the community. The emergence of smartphones is solid evidence of the existence of sophisticated technology as a form of creativity and innovation created by humans in this modern era. The Covid-19 pandemic that started in early 2019 also played a role in the increased use of e-money. Based on the results of a pre-survey of students at three tertiary institutions in Banjarnegara, namely STIE Tamansiswa Banjarnegara, Banjarnegara Polytechnic, and STIMIK Tunas Bangsa, it was found that only 7% had not used e-money. So, it can be concluded that most Banjarnegara students already use e-money to make payments. This study aims to influence the factors that influence interest in using e-money. This research was conducted in Banjarnegara Regency, and the research sample was 236 respondents. Data collection techniques in this study were carried out by distributing questionnaires. The analysis technique used is the classical assumption test, and the hypothesis test used is multiple linear regression. The results of this study state that partially, the variables of discounts, ease of use, and transparency have a significant effect on the intention to use e-money. The results simultaneously state that the variables of discounts, ease of use, and transparency significantly affect the choice to use e-money, with an R Square value of 78.1%.

Keywords: e-money, interest, discounts, ease of use, transparency.

Introduction

The development of information technology is swift in this day and age, making people's lifestyles change and increasingly dependent on technology. Still, there is a positive side, namely making everything easier to be more effective, efficient, and considered more

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economical compared to lifestyles before information technology existed. Information technology has been widely used in daily activities in society. This is indicated by the presence of various kinds of information technology facilities developed for the community. The emergence of smartphones is solid evidence of the existence of sophisticated technology as a form of creativity and innovation created by humans in this modern era. The impact of this information technology spreads to all sectors, including the financial sector. Changes in means of payment are one of the developments in the financial sector. Bank Indonesia (BI) recorded a surge in the use of electronic money in the first half of 2021 of IDR 24.8 trillion, an increase of 43.66 percent year on year (YoY) (idx, 2021).

The Covid-19 pandemic that started in early 2019 also played a role in increasing the use of e-money. Fatoni et al (2020) stated that in the economic field during the pandemic, people's habits have changed a lot from what consumers usually like to shop physically, changing to shopping online or using e-money, which is a payment model that makes it easy and offers convenience to its users in making payment transactions. Users only need to make transactions using the internet, namely online, without having to meet or come all the way to meet the seller.

Table 1. Pre-Survey Result

No	E-Money Type	Percentage
1	Dana	20%
2	Gopay	11%
3	Ovo	5%
4	Shopeepay	47%
5	Others	10%
6	Don't use any	7%
	TOTAL	100%

Source: Processed data, 2022

Based on the results of a pre-survey of students at three tertiary institutions in Banjarnegara, namely STIE Tamansiswa Banjarnegara, Banjarnegara Polytechnic, and STIMIK Tunas Bangsa, it was found that only 7% had not used e-money. So, it can be concluded that most Banjarnegara students already use e-money to make transaction payments.

Yogananda et al (2017) stated that several factors influence the increasing use of e-money in Indonesia. Namely, the perception of ease of use makes students interested in using electronic money instruments because electronic money instruments are considered easy to use as a means of payment transactions and easy to use. Learn how to use it. Jackson's

research, et al (2021), shows that discounts significantly positively affect interest in using the shopeepay type of e-money. This means that the greater the discounts, the greater a person's interest in using e-money. Another variable that is a factor in increasing the use of e-money is transparency. Researchers took this variable because not much testing has been done. Transparency is a process of openness from management managers, especially public management, to build access in the management process so that information flows in and out in a balanced manner (Athifah et al, 2018).

The purpose of this research is based on the phenomena described as follows: (1) To analyze the effect of discounts on interest in using e-money. (2) Analyze the effect of convenience on interest in using e-money. (3) Analyze the effect of transparency on using e-money.

Theoretical Review and Hypothesis Development

Technology Acceptance Model (TAM) Theory

The Technology Acceptance Model (TAM) was first developed by Davis in 1986 and then used and redeveloped by many researchers. Technology Acceptance Model (TAM) is one of the models built to analyze and understand the factors that influence the acceptance of computer technology use. To date, TAM is one of the most important theoretical contributions to accepting and using an information system (Nindyarahmah, 2017).

The TAM model was adopted from the TRA (Theory of Reasoned Action) model, which is a theory of reasoned action with the premise that a person's reaction and perception of something will determine the attitude and behavior of that person. Reactions and perceptions of Information Technology (IT) users will influence their attitude toward acceptance of this technology (Nindyarahmah, 2017).

Interest

Interest is a desire or interest in something, either an object or an activity, following the individual's feelings as a source of motivation (Vhistika, 2017). Interest is also defined as a tendency in individuals to be attracted to an object or like an object. A sense of pleasure or interest characterizes the emergence of interest in an object. So, it can be said that people interested in something will feel happy or attracted to the object of interest, Asnawiyah (2019).

E-Money

E-money is money or a payment instrument with a non-cash system that uses electronics and internet networks. Usually, e-money is stored in media such as servers or chips. So, if you want to use it, the user must deposit money to the publisher. Then the publisher saves the value of money in the user's media with the condition that the value of money does not include deposits (Pratama et al,).

Discounted Prices

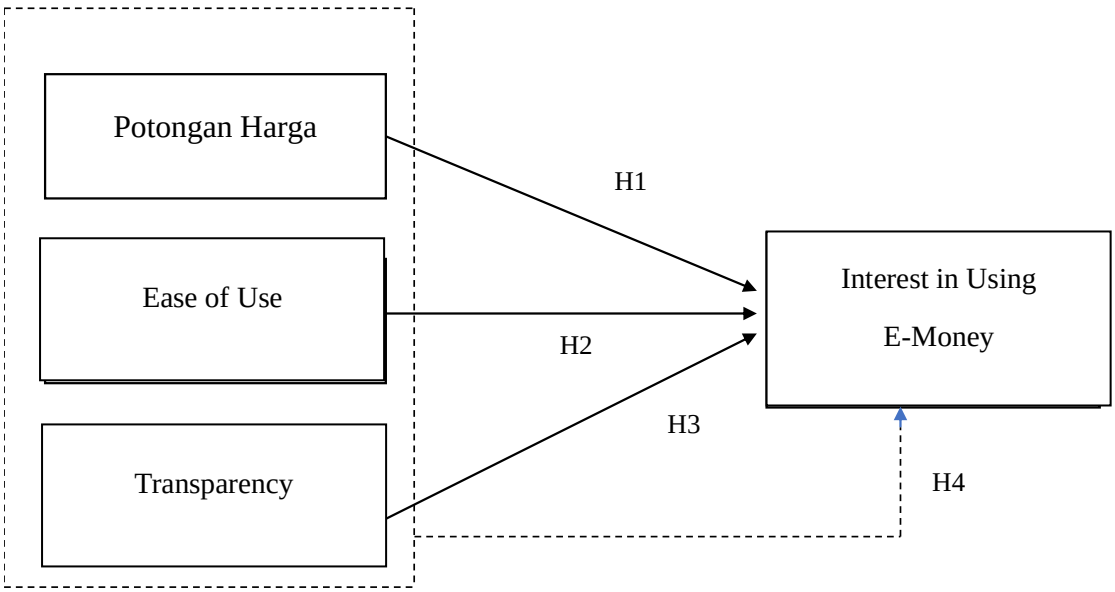
A price discount is a price reduction given by a seller to a buyer from the normal price of a product as a reward, activity, or certain conditions to increase sales of a product or service. A price discount is a direct reduction of the product price upon purchase within a certain period of an agreement to display products and as a reward for buying because it pleases the seller (Riadi, 2021).

Ease of use

Ease of use is defined as the degree to which a person believes that technology will free people from complicated efforts. This means that if someone believes the information system is easy to use, he will use it. Conversely, if someone believes that the information system is not easy to use, then he will not use it (Yusuf et al, 2018).

Research Model

Based on the theory and previous research summarized in the hypothesis, the research model can be described as follows:



Method

Population and Research Sample

The type of research used in this study is a quantitative research method. This research is research with a survey distributing questionnaires. The population in this study were students in Banjarnegara Regency, with a total of 576 active students.

Table 2. Banjarnegara Regency Student Figures

No	Campus	Amount of Active Students
1	STIE Tamansiswa Banjarnegara	341
2	Politeknik Banjarnegara	136
3	STIMIK Tunas Bangsa Banjarnegara	99
	TOTAL	576

Source: lldikti6.kemdikbud.go.id, 2021

The technique used in this study is Nonprobability Sampling. To determine the research sample from this population using the Slovin formula, the number of samples used in this study was 236 samples of e-money users.

Operational Definition and Variable Measurement

Table 3. Concept and Operational Variable

Variable	Definition	Indicator	Scale
Discounts	Discounts are price reductions given by sellers to buyers from the normal price of a product as a reward, activity or certain conditions in order to increase sales of a product or service (Riadi, 2021)	1. Saver 2. Price reduction 3. Profit 4. Consumer needs 5. Consumer Interest (Yusuf et al, 2018)	Likert
Ease of use	Ease of use is defined as the degree to which a person believes that using technology will make people free from difficult efforts (Hinati, 2019)	1. Easy to learn 2. Ease of interactions and understanding 3. Easy and flexible to use 4. Easy to top up 5. Easy to transact anywhere (Wijayanti, 2017)	Likert
Transparency	Transparency is a process of openness from management managers, especially public management, to	1. There is an announcement of policies regarding income, financial management, and	Likert

	build access in the management process so that information flows in and out in a balanced manner (Athifah et al, 2018)	assets. 2. Easily accessible reports on income, financial management, and assets are available. 3. Timely accountability reports are available. 4. Availability of facilities for people's votes and proposals. 5. There is a system for providing information to the public.	
Interest in Using E-Money	Interest is a high interest in things that arise because of a felt or unfelt need (Vhistika, 2017)	1. Desire to use. 2. The user will use it in the future. (Vhistika, 2017)	Likert

Data Collection Techniques and Data Analysis

Data collection techniques in this study were carried out by distributing questionnaires. The instrument test was carried out to test whether the measuring instruments used were valid and reliable. Then the classic assumption test was carried out, including the normality, multicollinearity, and heteroscedasticity tests. Hypothesis testing was done using multiple regression analysis with the SPSS version 24 program. The hypothesis testing was divided into 2: partial testing using the T-test and simultaneous testing using the F-test. To find out how much influence the independent variables have on the independent variables using the coefficient of determination test.

Results

Research Overview

This study took student respondents from 3 major campuses in Banjarnegara Regency, namely, STIE Tamansiswa Banjarnegara, STIMIK Banjarnegara, and Polytechnic Banjarnegara. The sample of this research was 236, and the sample was taken using a purposive sampling method.

Data Analysis

Data Validity Test

A validity test tests whether the instrument is valid with Pearson's correlation. The analysis method is to correlate each value in the question number with the total value of the question number. Furthermore, the correlation coefficient obtained by r still has to be tested for significance by comparing it with table r. Question items are valid if the r count> r table value or p-value <0.05.

The validity test is believed to be a test whose truth follows reality. Valid means that the instrument can measure what should be measured. Valid shows the degree of accuracy between the data that occurs on the object and data that can be collected by researchers (Sugiyono, 2018)

Based on the analysis that has been carried out, the validity test results are explained in table 1 as follows:

Table 4. Validity Test Result

No	Variable Y Interest in Using E-money	r count	r Table	Sig count	Validity
1	Item 1	0,830	0,127	0,000	Valid
2	Item 2	0,911	0,127	0,000	Valid
3	Item 3	0,810	0,127	0,000	Valid
4	Item 4	0,888	0,127	0,000	Valid

No	Variable X1 Discounts	r count	r Table	Sig count	Validity
1	Item 1	0,811	0,127	0,000	Valid
2	Item 2	0,799	0,127	0,000	Valid
3	Item 3	0,826	0,127	0,000	Valid
4	Item 4	0,747	0,127	0,000	Valid
5	Item 5	0,857	0,127	0,000	Valid
6	Item 6	0,860	0,127	0,000	Valid
7	Item 7	0,909	0,127	0,000	Valid

No	Variable X2 Ease of Use	r count	r Table	Sig count	Validity
1	Item 1	0,749	0,127	0,000	Valid
2	Item 2	0,775	0,127	0,000	Valid
3	Item 3	0,814	0,127	0,000	Valid
4	Item 4	0,849	0,127	0,000	Valid
5	Item 5	0,819	0,127	0,000	Valid
6	Item 6	0,715	0,127	0,000	Valid

No	Variable X3 Transparency	r count	r Table	Sig count	Validity
1	Item 1	0,656	0,127	0,000	Valid
2	Item 2	0,850	0,127	0,000	Valid
3	Item 3	0,820	0,127	0,000	Valid
4	Item 4	0,867	0,127	0,000	Valid

Source: Primary data processed, 2022

The validity test results showed that all statement items in this study had an r count value greater than r table and a p value less than 0.05, so all statement items were declared valid.

Reliability Data Test

The reliability test measures that the variables used are actually from errors to produce consistent results even though they are tested many times. If the data results according to Cronbach Alpha are > 0.60, then the data has high constraints. Reliability calculations were carried out using the Cronbach Alpha method, using the Cronbach alpha coefficient formula (Sugiyono, 2018).

Based on the analysis that has been carried out, the results of the reliability test are described in table 2 as follows:

Table 5. Reliability Test Result

Variable	Cronbach's Alpha	Reliability Limit	Reliability
Interest in Using E-money	0,883	0,600	reliable
Discounts	0,924	0,600	reliable
Ease of use	0,876	0,600	reliable
Transparency	0,813	0,600	reliable

Source: Primary data processed, 2022

The reliability test results showed that Cronbach's alpha value of each variable was more significant than the reliability limit, which was 0.6, so it could be concluded that the research instrument used was reliable.

Normality Test

The normality test aims to test whether the residual values in the model standardized in the regression model are normally distributed (Suliyanto, 2013). Residual normality testing can be seen with the Kolmogorov-Smirnov non-parametric statistical test. This test was carried out by comparing the results obtained with a significant value of 0.050.

From the results of the SPSS test, which can be seen if it shows a sig value > α (significance level = 0.05), it can be concluded that the sample data is normally distributed. The basis for decision-making is the normality test (Ghozali, 2018). The following are the results of the normality test:

Table 6. Normality Test Result
One-Sample Kolmogorov-Smirnov Test

		Standardized Residual
N		236
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.99359652
Most Extreme Differences	Absolute	.058
	Positive	.050
	Negative	-.058
Test Statistic		.058
Asymp. Sig. (2-tailed)		.051[c]

a. Test distribution is Normal.
b. Calculated from data.
Source: Primary data processed, 2022

The table above shows that the significant value (Asymp. Sig. 2-tailed) is 0.051. The residual values are normally distributed because the significance value is more significant than 0.050.

Multicollinearity Test

The multicollinearity test aims to test whether there is a correlation between the independent variables in the formed regression model. To detect the presence or absence of multicollinearity in the regression model, observe the magnitude of the VIF value and the tolerance value of each independent variable to the dependent variable.

From the results of the SPSS test, which can be seen if it shows a VIF value <10 and a tolerance value > 0.10, it can be concluded that the data is free from symptoms of multicollinearity. The basis for decision-making from multicollinearity tests (Ghozali, 2018). The following are the results of the multicollinearity test:

Table 7. Multicollinearity Test Result

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Discounts	0,702	1.425
	Ease of use	0,626	1.596
	Transparency	0,590	1.696

a. Dependent Variable: Interest in Using E-Money

Source: Primary data processed, 2022

The table shows the results of the multicollinearity test that all variables show a tolerance value of more than 0.10 and no VIF value exceeds 10. So, it can be stated that the regression model is free from multicollinearity symptoms, which means there is no correlation between the independent (independent) variables.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether or not the regression model used has symptoms of heteroscedasticity, where research is good if the data used does not contain heteroscedasticity or is called homoscedasticity. This study uses the Spearman rank method to determine whether data has heteroscedasticity. The basis for decision-making in this method is if the significance value is more significant than 0.05 then it can be said that there are no symptoms of heteroscedasticity. Conversely, if the significance value is less than 0.05, then it can be said that there are symptoms of heteroscedasticity. The following are the results of the heteroscedasticity test;

Table 8. Heteroscedasticity Test Result

Correlations

		Unstandardized Residual
X1_Discounts	Pearson Correlation	.000
	Sig. (2-tailed)	1.000
	N	236
X2_Ease_of_Use	Pearson Correlation	.000
	Sig. (2-tailed)	1.000
	N	236
X3_Transparency	Pearson Correlation	.000
	Sig. (2-tailed)	1.000
	N	236
Unstandardized Residual	Pearson Correlation	1
	Sig. (2-tailed)	
	N	236

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data processed, 2022

The test results in table 8 show that the significance value for each variable is more significant than 0.05, so it can be concluded that the research data does not contain symptoms of heteroscedasticity.

Regression Analysis Results

The effect of Discounts, Ease of Use, and Transparency on Interest in Using E-Money was tested using multiple regression analysis. The results of processing the calculation of the results of multiple regression data with the SPSS program can be seen in the following table:

Table 9. Regression Coefficient Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0,036	0,718		-0,050	0,960
	Discounts	0,060	0,025	0,098	2,367	0,019
	Ease of use	0,416	0,031	0,593	13,461	0,000
	Transparency	0,292	0,047	0,283	6,242	0,000

a. Dependent Variable: Interest in Using E-Money

Source: Primary data processed, 2022

The linear regression equation is structured as follows:

Interest in Using E-Money = -0.036 + 0.060 Discounts + 0.416 Ease of Use + 0.292 Transparency.

Based on the regression equation obtained, the constant value is -0.036, which means that if the Discounts, Ease of Use, and Transparency variables do not change at a constant, then the Interest in Using E-Money is -0.036.

The regression coefficient of the discount variable is 0.060, indicating that if the discounts variable increases by one unit, it will increase the Interest in using the E-Money variable by 0.060, assuming other variables are constant.

The regression coefficient of the Ease-of-Use variable is 0.416, indicating that if the Ease-of-Use variable increases by one unit, it will increase the Interest in Using E-Money variable by 0.416, assuming other variables are constant.

The regression coefficient of the Transparency variable is 0.292, indicating that if the Transparency variable increases by one unit, it will increase the Interest in Using the E-Money variable by 0.292, assuming other variables are constant.

Model Feasibility Test Results (Test F)

Table 10. Anova Test Result

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1450,714	3	483,571	197,057	,000[b]
	Residual	569,320	232	2,454		
	Total	2020,034	235			

a. Dependent Variable: Interest in using E-Money

b. Predictors: (Constant), Discounts, Ease of use, Transparency

Source: Primary data processed, 2022

The F-test tests whether the independent variables used in this study simultaneously influence the dependent variable. Based on table 10 shows the calculated F value of 197.057 with a significant value of 0.000 less than 0.05, so it can be concluded that the model used in this study is fit (fit) and can be used to test the research hypothesis.

Coefficient of Determination

Table 11. Determination Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,847[a]	0,781	0,715	1,56651

Source: Primary data processed, 2022

Table 11 shows that the R Square value is 78.1%. The R Square value of 78.1% means that the independent variable of 78.1% explains the dependent variable. In other words, the Discounts, Ease of Use, and Transparency variables can influence the Interest in Using E-Money variable of 78.1%, and other variables influence the remaining 21 .9%.

Hypothesis Test Result

First Hypothesis

Based on the analysis results in table 9, the significance value of the discounts variable on interest in using e-money is 0.019 < alpha = 0.05; a beta value of 0.060 means that discounts can impact interest in using e-money. Thus, the first hypothesis that discounts affect Interest in Using E-Money is **accepted.**

Second Hypothesis

Based on the analysis results in table 9, the significance value of the Ease-of-Use variable on Interest in Using E-Money is 0.000 < alpha = 0.05, and a beta value of 0.416

means that Ease of Use can influence Interest in Using E-Money. Thus, the second hypothesis states that ease of use affects an interest in using e-money is **accepted.**

Third Hypothesis

Based on the analysis results in table 9, the significance value of the Transparency variable on Interest in Using E-Money is 0.000 < alpha = 0.05, meaning that Transparency can influence Interest in Using E-Money. Thus, the third hypothesis that Transparency affects Interest in Using E-Money is **accepted.**

Fourth Hypothesis

Based on the analysis results in table 10, a significance value of 0.000 < alpha = 0.05 means that the Discounts, Ease of Use, and Transparency variables can jointly influence Interest in Using E-Money. Thus, the fourth hypothesis, which states Discounts, Ease of Use, and Transparency simultaneously affect Interest in Using E-Money, is **accepted.**

Discussion

The effect of discounts on interest in using e-money.

Based on the partial regression test results, the discounts variable has a significant and significant effect on the interest in using e-money. This study's results align with and support research conducted by Jackson, et al (2021), where the research results show an effect of discounts on interest in using e-money. discounts are savings offered to consumers from the normal price of a product (Kotler and Keller, 2014), meaning that the more discounts offered, the higher the interest in using e-money.

Technological developments have led to a fairly practical payment system. Only by using e-money can people make transactions without the need to carry money in cash. The use of e-money as a financial transaction tool is influenced by various factors, including discounts. Various e-money platforms provide discounts on products to be purchased with the provision that payment is using e-money instead of cash or transfers through financial institutions. Offers made by e-money platforms ultimately influence people to use e-money in transactions instead of cash.

Effect of ease of use on interest in using e-money.

The regression test results stated that the ease-of-use variable had a significant and significant effect on the interest in using e-money. This research is in line with and supports the research conducted by Putritama and Puspitasari (2020) with the results that ease of use significantly positively affects an interest in using e-money. This study also supports the TAM theory, which states that ease of use is the most important factor that can affect users' acceptance of technology.

The digital era started a change in the world of technology. The presence of smartphones changed several activities that were originally transactions that had to be carried out with direct meetings between sellers and buyers. Now, they have been replaced by a marketplace. Transactions made through the marketplace are made easier by the presence of e-money as a payment method, making it easier for people to make transactions. On the one hand, the ease of use attracts people to use e-money compared to cash transactions.

The effect of transparency on interest in using e-money.

The results of the regression test state that the transparency variable has a significant and significant effect on the interest in using e-money. This research is in line with the research of Pangestu and Jayanto (2017), Jayanto and Munawaroh (2019), which state the importance of financial report transparency. Transparency is management's openness to build access in the management process so that the flow of information in and out is balanced. Transparency in this study means providing open and honest transaction information based on the consideration that consumers have the right to know openly and thoroughly the company's accountability in the process of financial transactions entrusted to it.

Effect of discounts, convenience and transparency on interest in using e-money.

Based on the results of the simultaneous test, states that discounts, ease of use, and transparency have a significant and significant effect on the interest in using e-money. The test results for the coefficient of determination stated that the R square value was 0.781, which means that the ability of the Discounts variable, ease of use, and transparency in explaining the magnitude of the influence on the variable interest in using e-money is 78.1%. The remaining 21.9% is influenced by other variables not examined in this study. This research supports research conducted by Ulurrosyad and Jayanto (2020) where the research

results show that the variable discounts and ease of use simultaneously affect the interest in using e-money.

Conclusion and Suggestion

The conclusion of this study state that partially, the variables of discounts, ease of use, and transparency influence the intention to use e-money. The results also state that the variables of discounts, ease of use, and transparency affect the interest in using e-money. A suggestion for future researchers is to add other variables that serve as factors influencing the interest in using e-money and to expand the research scope not only to students but also to the general public.

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