Digital Payment Gopay in Students of the Faculty of Economics and Business, Universitas Muhammadiyah Sumatera Utara

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Analysis of Factors Affecting Student Decisions in Using Digital Payment Gopay in Students of the Faculty of Economics and Business, Universitas Muhammadiyah Sumatera Utara

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ABSTRACT

The purpose of this study was to determine and analyze the effect of trust, convenience, security and promotion on student decisions in using go pay either partially or simultaneously. The approach used in this study is an associative approach. The population in this study are all students who use gopay. The sample in this study used a saturated sample with 100 samples. Data collection techniques in this study used interview techniques, documentation studies, observations, and questionnaires. Data analysis techniques in this study used Multiple Liner Regression Analysis Test, Hypothesis Test (t test and F test), and the Coefficient of Determination. Data processing in this study used the SPSS (Statistics Package for the Social Sciences) software version 24.00. The results of this study prove that trust, convenience, security and promotion influence student decisions in using go pay either partially or simultaneously.

Keywords: Convenience, Decision to Use, Promotion, Security, Trust

INTRODUCTION

Digital payment or also known as digital payment is a type of payment that uses electronic media such as SMS, internet banking, mobile banking, and electronic wallets. The payment system through electronic media is increasing in popularity and growing rapidly in Indonesia. Electronic payments allow someone to make payments automatically, making it easier for someone to make financial transactions (Astuti, Tanjung, and Putri 2019).

As stated in Bank Indonesia Regulation No.18/40/PBI/2016 that developments in technology and information systems continue to produce various innovations, especially those related to financial technology (fintech) in order to meet the needs of society, including in the field of payment system services (Indonesia 2013). One method of financial services that is gaining popularity in today's digital era is the financial technology industry (fintech). Measuring financial literacy itself cannot be associated exclusively with knowledge of products, organizations and services, but there needs to be a focus on capabilities that are reflected in the risk perception of financial decisions made (Gunawan, Asmuni, and Siregar 2021).

With a high lifestyle, financial behavior is also a picture of how people behave when faced with financial decisions that must be taken. Someone who is able to make decisions in managing finances will not experience difficulties in the future and show healthy behavior so that they determine the priority of what needs and desires are the most important (Gunawan and Chairani 2019).

One example of an E-Wallet that is currently developing and is quite well-known in Indonesia is DANA. The Go-Pay application is one of the most popular digital wallets, although it is still categorized as a newcomer, when compared to other digital wallets such as OVO and GoPay. DANA was only inaugurated in 2018, but the number of users can be said to have almost matched that of other E-Wallets (Gunawan and Chairani 2019).

LITERATURE REVIEW

Digital Payments

Definition of Digital Payment

Digital payments, or better known as digital wallets, have two basic forms, namely computer networks and digital systems. Digital payment is a method of payment made through digital mode. In payment transactions, payers and recipients use digital mode to send and receive money. All digital payment transactions are carried out online (Hastina, Koto, and Rahayu 2019).

Ease of Using Digital Payments

According to (Fadhilah et al. 2021), some of the advantages of digital payments are as follows:

1. Increase time and energy efficiency in making payment transactions for a product when shopping online or when paying other bills.
2. Providing easy access to payment due to the availability of various merchants supporting digital payment applications.
3. Can be done anywhere and anytime

Consumer Decisions

Definition of Consumer Decisions

Individual consumers buy goods and services for their own use. In the context of goods and services that are purchased and then used directly by individuals are often referred to as "end users" or "end consumers". Organizational consumers are consumers who buy/use a product (goods/services) for the operational needs of the organization (Tjiptono 2014).

According to Kotler and Keller in (Arianty, Nel 2015) stated "Purchasing decisions are an evaluation stage for consumers in forming preferences for brands in a collection of various actors. Consumers may also have the intention to buy the most preferred product, then according to (Tjiptono and Chandra 2012) purchasing decisions are a process where consumers know the problem, seek information about certain products or brands and evaluate how well each of these alternatives can solve the problem.

Factors Affecting Consumer Demand

Theory of Demand is an economic theory which states that prices are affected by demand. Therefore, this theory assumes that when demand in the market increases, the price of goods will also increase. However, if the demand decreases, the price will also decrease. The decline in own demand was initially caused by rising, or too high prices in the market, so that people rethink spending money. So, when people are not interested in buying their goods, producers will lower their prices, so that people can consume the goods they produce again. Others, tastes, expectations of price changes.

1. Price
2. Income
3. Prices of other goods
4. Taste
5. Expectations of price changes

User Trust

Consumer trust has a very large influence on the sustainability of a company, because if a company's product is no longer trusted by consumers, it will be difficult for the product to develop in the market. But on the contrary, if the company's products are trusted by consumers, then the company's products will be able to continue to grow in the market. This trust must always be obtained by the company, the more consumers trust, the company will continue to have a good relationship with its consumers (Nasution, Putri, and Lesmana 2019).

Perceived Convenience

Ease of access can be interpreted as the extent to which a person is able to use certain online services without experiencing significant obstacles either because of the network or because of other technical problems. Davis defines convenience as the extent to which a person believes that when using a particular system it will increase the expected performance in his work. Because the high system used is considered to be useful about the existence of a positive performance relationship (Hariadi, Rosyidi, and Widada 2020).

Meanwhile, the influence or effect indirectly explains that the easier it is for a technology to be used, the higher the level of usefulness of this technology is felt by its users (Nasution and Nasution 2021).

Perception of Security

Information security is how to prevent fraud (cheating) or at least detect fraud, which is called an information-based system, where the information itself has no physical meaning. Security itself is the most important issue and often publications about security in the media reduce customer trust in digital financial security (Gultom 2017). Security is also able to protect consumer information or data from fraud and theft in the online banking business Security guarantees play an important role in establishing trust by reducing consumer concern about misuse of personal data and perishable data transactions. When the level of security guarantees is acceptable and meets consumer expectations, a consumer may be willing to disclose personal information and will buy with a feeling of security (Fadhilah et al. 2021).

Anyone who has an emoney card can make payments without authorization, so if the card is stolen, there is no guarantee for the card owner. In addition, other things that are done in using e-money for payment are failures or errors in transactions (Astuti et al. 2019).

Promotion

Promotion is an effort to inform or offer products or services that aim to attract potential customers to buy or consume them, so that it is expected to increase sales volume (Kotler and Armstrong 2017).

RESEARCH METHOD

Research Approach

According to (Widodo 2017) "the associative approach aim to see or know the relationship/influence of two or more variables". Meanwhile, according to (Sugiyono 2017) "a quantitative research approach is research based on the philosophy of positivism, used to examine certain populations or samples, collecting data using research instruments, data analysis is quantitative, with the aim of describing and testing established hypotheses". This research was conducted at Muhammadiyah University of North Sumatra, Jl. Muchtar Basri, Glugur Kota, Kec. New Medan., City of Medan, North Sumatra 20115, Indonesia. The time of the research was carried out from September 2022 to April 2023.

Population and Sample

According to (Sugiyono 2017) "Population is a generalization consisting of objects/subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions". The population in this study were students of the Faculty of Economics and Business UMSU Management study program who had the Go-Jek application. Due to the large number of population, the authors determine the sample size in this study using the Quota sampling technique, namely the authors determine the sample from a certain population to the desired quota amount, based on the entire population, the authors determine a sample of 100 people consisting of the 2018 to 2021 stambuk, the authors will collect 20 samples per day.

RESULTS

Data Analysis

Classical Assumption Test

Before carrying out multiple regression analysis, a liner constraint pass test or classical assumption test is first performed. The purpose of doing the classical assumption test is to find out whether a variable is normal or not.

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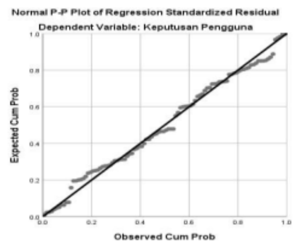
Normality Test

The normality test was carried out to find out whether the variables in a regression model, namely the dependent variable and independent variables are normally distributed or not.



Source: Data processed by SPSS version 24.0
Figure 4.1. Normality Test Results

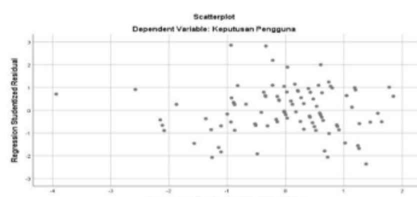
In the normal p-plot graph, it can be seen in the picture above that the normal graph pattern can be seen from the dots that spread around the diagonal line and the distribution follows the direction of the diagonal line, so it can be concluded that the regression model meets the assumption of normality.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a strong correlation between the independent (free) variables. A good regression model should be free of multicollinearity or there is no correlation between the independent variables (free). The multicollinearity test can be seen from the Variance Inflation Factor (VIF) value which does not exceed 10.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model, there is an inequality of variance from the residuals of one observation to another. If the variance from one observation residual to another observation remains, then it is called homoscedasticity and if it is different it is called heteroscedasticity. There are several ways to test whether there is a heteroscedasticity situation in the variant error terms for the regression model. In this study the chart method (Diagram Scatterplot) will be used.



Source: Data processed by SPSS version 24.00
Figure 4.2 Heteroscedasticity Test Results

Based on Figure 4.2 above, it can be seen that the data (dots) are spread evenly above and below the zero line, do not gather in one place, and do not form a certain pattern so that it can be concluded that in this regression test there is no heteroscedasticity.

Multiple Linear Regression

Data analysis in this study used multiple linear regression analysis. This study aimed to see the effect of the relationship between the independent variables on the dependent variable using multiple linear regression analysis.

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These results are entered into the multiple linear regression equation so that the following equation is known:

$$Y = 0.124 + 0.227_1 + 0.715_2 + 0.131_3 + 0.100_4$$

Hypothesis Testing

T-test (partial test)

The t test used in this study is used to determine the ability of each independent variable. Another reason for the t test is to test whether the independent variable (X) partially or individually has a significant relationship or not to the dependent variable (Y).

Table 4.1. Test Results t

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	.124	.930		.134	.894
	Trust	.227	.037	.191	6.055	.000
	Convenience	.715	.042	.701	17.078	.000
	Security	.131	.059	.067	2.215	.029
	Promotion	.100	.039	.081	2.579	.011
a. Dependent Variable: User Decision						

Sumber: SPSS 24.00

F Test (Simultaneous Significant Test)

The F statistical test was carried out to test whether the independent variable (X) simultaneously has a significant relationship or not with the dependent variable (Y). Based on the results of data processing with the SPSS version 24 program, the following results are obtained:

Table 4.2. F Test Results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2492.979	4	623.245	748.227	.000[b]
	Residual	79.131	95	.833		
	Total	2572.110	99			
a. Dependent Variable: User Decision						
b. Predictors: (Constant), Promotion, Trust, Security, Convenience						

Sumber: SPSS versi 24.00

From the results above it can be seen that the F_{count} value 748,227 with a significant level of 0,000. While the value of F_{table} is known to be 3.09 based on these results it can be seen that $f_{count} > f_{table}$ (748,227 > 3.09) means that H_0 is rejected. So, it can be concluded that trust, convenience, security and promotion together have a significant effect on user decisions on FEB students at Universitas Muhammadiyah Sumatera Utara.

Determination Coefficient Test

The R-square value of the coefficient of determination is used to see how the variation in the value of the dependent variable is affected by the value of the independent variable. The coefficient of determination is between 0 and 1. The closer the R-square value is to one, the greater the influence of the independent variables on the dependent variable. Following are the results of the statistical test:

Table 4.3 Test Results for the Coefficient of Determination

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.984[a]	.969	.968	.91267
a. Predictors: (Constant), Promotion, Trust, Security, Convenience				
b. Dependent Variable: User Decision				

Based on the table above it can be seen that the value of R square is 0.984 which means 98.4% and this states that the variables of trust, convenience, security and promotion are 98.4% to influence the performance variables. Then the difference is shows that 1.6% is another variable that does not contribute to user decision research on FEB students at Universitas Muhammadiyah Sumatera Utara.

DISCUSSION

The Effect of Trust on Student Decisions in Using Gopay Digital Payments.

The results of the first hypothesis test obtained the t_{count} value for the trust variable was 6.055 and t_{table} with α = 5% was known to be 1.984 thus t_{count} was greater than t_{table} and a significant value of trust was 0.000 <0.05 meaning that from these results it was concluded that H_0 was rejected (H_a was accepted) shows that trust has a significant effect on user decisions on FEB students at Universitas Muhammadiyah Sumatera Utara.

Consumer trust has a very large influence on the sustainability of a company, because if a company's product is no longer trusted by consumers, it will be difficult for the product to develop in the market. But on the contrary, if the company's products are trusted by consumers, then the company's products will be able to continue to grow in the market (Nasution and Lesmana 2019).

This can be interpreted that trust is a person's trust in another party in carrying out a relationship between the two parties after that person has collected various information obtained based on the belief that the party can fulfill the obligations he expects. Trust will be very important in choosing to use a service (Rini Astuti 2017) From the explanation above, the researcher argues that trust is a very important factor in using a technology. The higher the trust given, the higher a person's interest in using a technology.

The Effect of Convenience on Student Decisions in Using Gopay Digital Payments

The results of the second hypothesis test obtained the t_{count} value for the convenience variable was 17.078 and t_{table} with α = 5% was known to be 1.984 thus t_{count} was greater than t_{table} and the significant value of convenience was 0.000 <0.05 meaning that from these results it was concluded that H_0 was rejected (H_a was accepted) shows that convenience has an effect significant to user decisions on FEB students at Universitas Muhammadiyah Sumatera Utara.

Because the high system used is considered to be useful about the existence of a positive performance relationship (Hariadi et al. 2020). This is related to the practicality of transactions using digital payments. Because transactions using digital payments can be made anywhere and anytime (Astuti and Nugroho 2021).

Convenience is a measure where a person believes that using a technology can be clearly used and does not require much effort but must be easy to use and easy to operate (Nasution and Nasution 2021). The higher the individual's perception of the ease of use of the technology system, the higher the interest in using the technology. This is supported by the results of previous research conducted by (Siregar and Simatupang 2022) which shows that there is a significant influence on perceived ease of use on interest in using digital payments.

The Influence of Security on Student Decisions in Using Gopay Digital Payments
The results of the third hypothesis test obtained the t_{count} value for the safety variable was 2.215 and t_{table} with α = 5% was known to be 1.984 thus t_{count} was greater than t_{table} and a significant safety value was 0.029 <0.05 meaning that from these results it was concluded that H_0 was rejected (H_a was accepted) shows that security has a significant effect on user decisions on FEB students at Universitas Muhammadiyah Sumatera Utara.

Information security is how to prevent fraud (cheating) or at least detect fraud, which is called an information-based system, where the information itself has no physical meaning. Security itself is the most important issue and often publications about security in the media reduce customer trust in digital financial security (Julita and Arianty 2019).

The Effect of Promotion on Student Decisions in Using Digital Payment GoPay
The results of the fourth hypothesis test obtained that the t_{count} value for the promotion variable was 2.579 and the t_{table} with α = 5% was known to be 1.984 thus the t_{count} was greater than t_{table} and the promotion's significant value was 0.011 <0.05 meaning that from these results it was concluded that H_0 was rejected (H_a was accepted) shows that security has a significant effect on user decisions on FEB students at Universitas Muhammadiyah Sumatera Utara.

Promotion is an effort to inform or offer products or services that aim to attract potential customers to buy or consume them, so that it is expected to increase sales volume (Kotler et al. 2012).

Promotional attractiveness is a way for companies to market their products so that consumers are interested in using them. According to Sunyoto, promotion is one of the variables in the marketing mix which is very important for companies to implement in marketing their products (Mukmin 2021). This is in line with the respondents' answers where students feel that Go-pay provides special promotions for new users, provides attractive promos, always good news about Go-pay, provides support for positive events, attractive advertisements, very attractive advertisements. creative and easy to remember, Go-jek drivers who are able to explain Go-pay, and provide updated or timely information. The results of research conducted by (Arianty 2017) state that the right promotion can attract more users to use a product.

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The results of the fifth hypothesis test obtained an F_{count} value of 748,227 with a significant level of 0,000. While the value of F_{table} is known to be 3.09 based on these results it can be seen that $f_{count} > f_{table}$ (748,227 > 3.09) means that H_0 is rejected. So it can be concluded that trust, convenience, security and promotion together have a significant effect on the decision to use FEB students at Universitas Muhammadiyah Sumatera Utara.

Trust is a descriptive idea that someone has towards something. Meanwhile, according to Jogiyanto, beliefs represent cognitive structures that are developed by individuals after collecting, processing, and synthesizing information, and incorporating individual assessments of various related results (Putri et al. 2017).

Basically, it is human nature when doing something related to online financial transactions, security is a factor that is of great concern. Security seems to be a mandatory feature that every digital payment application must have. This is only natural considering that in this sophisticated era scammers or fraud and hacking of personal data often occur and of course it is very doubtful. Promotional attractiveness is a way for companies to market their products so that consumers are interested in using them. Promotional activities as a tool to influence consumers in using services according to their wants and needs (Wahyuni et al. 2022).

CONCLUSION

Based on the results of the research and discussion previously stated, it can be concluded from research regarding the analysis of the factors that influence the decision to use Go-pay for students of the Faculty of Economics and Business, Muhammadiyah University, North Sumatra.There is an influence of trust on student decisions in using Go-pay digital payments. This is evidenced by the t_{count} value for the trust variable is 6.055 and t_{table} with α = 5% is known to be 1.984, thus t_{count} is greater than t_{table} and the significant value of trust is 0.000 <0.05. There is a convenience effect on student decisions in using Go-pay digital payments. This is evidenced by the t_{count} value for the convenience variable is 17.078 and t_{table} with α = 5% is known to be 1.984, thus t_{count} is greater than t_{table} and the significant value of convenience is 0.000 <0.05. There is a security influence on student decisions in using Go-pay digital payments.

This is evidenced by the t_{count} value for the security variable is 2.215 and t_{table} with α = 5% is known to be 1.984, thus t_{count} is greater than t_{table} and the safety significant value is 0.029 <0.05. There is a promotional effect on student decisions in using Go-pay digital payments. This is evidenced by the t_{count} value for the promotion variable is 2.579 and t_{table} with α = 5% is known to be 1.984, thus t_{count}t is greater than t_{table} and the promotion's significant value is 0.011 <0.05. There is an influence of trust, convenience, security, and promotion on student decisions in using Go-pay digital payments. This is evidenced by the F_{count} value of 748,227 with a significant level of 0,000.

LIMITATION

This research has been attempted and carried out in accordance with scientific procedures, however, it still has limitations, namely: The object of research in this study is limited to students of the Faculty of Economics and Business Muhammadiyah University of North Sumatra. So that it is possible that there are differences in results, discussion, or conclusions for different research objects and research results cannot be generalized to students as a whole.

In the factors influencing the decision to use only trust, convenience, security, and promotion while there are still many factors that influence the decision to use. There are limited researchers in obtaining samples that researchers use only 100 respondents.

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DECLARATION OF CONFLICTING INTERESTS
The author has no conflict of interest in writing this article.

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