



THE INFLUENCE OF CONSUMER BEHAVIOR AND EASE OF TRANSACTIONS ON THE USE OF E-MONEY (CASE STUDY OF TRANSJAKARTA, TANJUNG PRIOK SUB-DISTRICT)

Siti Mariam^{1*}, Kartika Sari², Fachmi Tamzil³

¹Universitas Esa Unggul, siti.mariam@esaunggul.ac.id

²Universitas Esa Unggul, kartikasr01@gmail.com

³Universitas Esa Unggul, fachmi.tamzil@esaunggul.ac.id

ABSTRACT

This study aims to analyze the effect of consumer behavior and ease of transaction on the use of e-money (Case Study of Transjakarta in Tanjung Priok District) partially and simultaneously. This research uses quantitative research. The analysis technique used multiple linear regression analysis. Data analysis used IBM SPSS Statistics Version 26 Program. The research population was 800 respondents using E-money consumers. The results of the study: (1) There is a positive and significant influence of consumer behavior on the use of e-money, with the magnitude of the effect of 32.6%. (2) There is a positive and significant effect of Ease of Transactions on the Use of E-money, with a magnitude of 24.3%. (3) There is a positive and significant effect of Consumer Behavior and Ease of Transactions on the Use of E-money, with a magnitude of 36.1%.

Keywords: *Consumer Behavior, Ease of Transactions, and Use of E-money.*

1. Introduction

The high amount of money in circulation, the rampant cases of counterfeiting money, as well as the large operational costs incurred by Bank Indonesia as Indonesia's central bank launched the Movement for the use of non-cash instruments (Cashless Society), especially in conducting transactions on economic activities, which is named *Gerakan Nasional Non Tunai* (Non-Cash National Movement). The emergence of E-money is motivated by Bank Indonesia Regulation Number 11/12/PBI/2009 as one of the supporters of Bank Indonesia's agenda to create a less cash society in Indonesia.

Electronic money allows for faster and more convenient transactions than cash, particularly for small-value transactions (micropayments), because these transactions can be completed more easily and cheaply with electronic money. The use of electronic money, on the other hand, ensures transaction security and speed. Of course, this is a commodity that is required in order to become a type of enabler that is quite effective in creating a cashless society.

Many people believe that non-cash has a high risk and many flaws. The following is a list of things to consider when purchasing a car. However, in terms of efficiency, the distinction between physical money and electronic money is significant. Every year, Bank Indonesia budgets at least IDR 3.5 trillion for printing money.

Consumers benefit greatly from using E-money because there is no crime in transactions, as in the case of using public transportation ticket payments such as Transjakarta. People can now prefer something that is efficient for carrying out all activities, such as using public transportation while also benefiting from the convenience provided by E-money.

LITERATURE REVIEW

Consumer Behavior

According to Husein (2011), consumer behavior is an action that is directly involved in obtaining, consuming, and spending products and services. The activities of individuals who are directly involved in services, including the decision-making process, are then referred to as consumer behavior.

Salusu (2004) contends that there are two approaches to consumer behavior theory: the use-value approach (cardinal utility) and the ordinal use-value approach. The benefits or enjoyment that society can derive from consuming goods are not quantified in the ordinal use-value approach. A consumer is willing to purchase an item because it is useful to him. A consumer does not want just one type of product; he requires a variety of products.

Consumer behavior has special interests for people who want to influence or change that behavior for a variety of reasons, including marketing, education, consumer protection, and public policy.

The main factor in the Theory of Planned Behavior (TPB), according to Ajzen (1985), is an individual's intention to perform a behavior. Intention is a motivational ability that influences behavior. There are four dimensions to behavior:

- 1) Attitude
- 2) Subjective norms
- 3) Perceived behavioral control
- 4) Self-efficacy and technology support

Ease of Use

According to Jogiyanto (2009), ease of use is defined as the degree to which a person believes that using a technology will be painless. According to this definition, ease of use is a belief about the decision-making process. Someone will use an information system if he is confident that it is simple to use.

Sun and Zhang (2011) identified several dimensions of usability, including:

- 1) Ease to learn
- 2) Ease to use
- 3) Clear and understandable
- 4) Become skillful

According to some of these studies, technology is perceived to be more useful when it is perceived to be easier to use.

Interest In Use

Interest in use arises after receiving stimulation from the product they see, then interest in trying the product arises, and finally the desire to buy and own the product arises.

The several identification dimensions of interest in use are as follows:

- 1) Advantages when using E-money.
- 2) Desire when using E-money.
- 3) Enjoyment when using E-money.

Electronic Money (E-Money)

Technological advancements are becoming more sophisticated, and all daily activities, including transactions, are becoming easier. It is now common to use electronic money (E-money), which is a form of payment in

which the value of money is stored electronically on a server or card.

According to Pohan (2011), electronic money is a payment obtained by depositing money in advance to the issuer, either directly or through issuing agents, or by debiting a bank account, and the value of the money is entered into the value of money in electronic media, expressed in rupiah units, which are used to make payment transactions by directly reducing the value of money on the electronic media.

According to Bank Indonesia Regulation Number 11/12/PBI/2009, electronic money is a payment that fulfills the following elements: Issued on the basis of the value of money deposited in advance to the issuer.

- 1) Value stored electronically in a media server or chip.
- 2) The value of electronic money managed by the issuer is not a deposit as referred to in the law that regulates banking.
- 3) Used as a means of payment to merchants who are not issuers of the electronic money.

Types of electronic money based on whether or not the holder's identity data is recorded at the issuer of electronic money are divided into:

- 1) A registered electronic money device is one in which the holder's identity data is recorded/registered with the electronic money issuer. In this regard, issuers must follow the know-your-customer principle when issuing electronic money stored on a registered chip media or server, with a maximum denomination of IDR 5,000,000.00 (five million Rupiah).
- 2) Unregistered electronic money is electronic money in which the holder's identity information has not been recorded/registered with the Electronic Money issuer. The maximum limit for unregistered types of Electronic Money stored on chip or server media is IDR 1,000,000.00 (one million Rupiah).

Principals, issuers, acquirers, clearing providers, and final settlement providers are electronic money providers who must apply for a license in accordance with Bank Indonesia regulation (PBI) No.11/12/PBI/2009 dated 13 April 2009 concerning electronic money and Bank Indonesia circular letter (SE BI) No.11/11/DASP concerning electronic money.

2. Method

The data processing technique used in this study is a quantitative descriptive method, which is a study that seeks and describes the existence of a relationship (cause and effect) and the influence of research variables to draw conclusions.

Based on these data, the total population of Transjakarta users is 800 respondents. Based on the results of calculations using the Purposive Sampling formula according to Arikunto, the sample used was only 80 respondents. This study is entitled The Effect of Consumer Behavior and Ease of Transactions on the Use of E-money (Case Study of Transjakarta, Tanjung Priok District). The data analysis technique used in this research is validity, reliability, classical assumption test, coefficient of determination, multiple linear regression, and hypothesis testing.

3. Results and Discussion

Validity Test

Table 1. Result of Validity Test

Indicator	R _{count}	R _{table}	Notes	
Consumer Behavior (X1)	X1.1	0.649	0.217	Valid
	X1.2	0.573	0.217	Valid
	X1.3	0.643	0.217	Valid
	X1.4	0.491	0.217	Valid
	X1.5	0.567	0.217	Valid
	X1.6	0.745	0.217	Valid
	X1.7	0.732	0.217	Valid
	X1.8	0.362	0.217	Valid
	X2.1	0.492	0.217	Valid
	X2.2	0.392	0.217	Valid

Indicator		R _{count}	R _{table}	Notes
Ease of Transaction (X2)	X2.3	0.376	0.217	Valid
	X2.4	0.448	0.217	Valid
	X2.5	0.632	0.217	Valid
	X2.6	0.665	0.217	Valid
	X2.7	0.479	0.217	Valid
	X2.8	0.597	0.217	Valid
Use of E-Money (Y)	Y1	0.654	0.217	Valid
	Y2	0.375	0.217	Valid
	Y3	0.624	0.217	Valid
	Y4	0.586	0.217	Valid
	Y5	0.634	0.217	Valid
	Y6	0.750	0.217	Valid

From the results of the validity test above, it shows that all instrument (item) questions (indicators) with a sample of 80 respondents have a value of $r_{\text{count}} > r_{\text{table}}$ (0.217) and have a positive value. From these data, it can be concluded that the questions that have been distributed to respondents are stated to be valid.

Reliability Test

The Effect of Consumer Behavior and Ease of Transaction on the Use of E-money (Case Study of Transjakarta, Tanjung Priok District). The reliability test was carried out using the Cronbach Alpha coefficient. The decision-making provisions used are:

- If the Alpha value > 0.70 then the variable is in reliable status.
- If the Alpha value < 0.70 then the variable is not reliable

Based on the results of the reliability test with data processing software IBM SPSS Version 26, it is known that:
Consumer Behavior (X1)

Table 2. Result of Reliability Test (X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
.745	8

Based on the results of the reliability test for the variable score of the research data using 80 respondents, the value of the reliability statistic (Cronbach alpha) for the Consumer Behavior variable was 0.745 or above 0.70. Thus, the data from the research conducted is reliable and meets the requirements for good data quality.

Ease of Transaction (X2)

Table 3. Result of Reliability Test (X2)

Reliability Statistics	
Cronbach's Alpha	N of Items
.733	8

Based on the results of the reliability test for the variable score of the research data using 80 respondents, the value of the reliability statistic (Cronbach alpha) for the Consumer Behavior variable was 0.745 or above 0.70. Thus, the data from the research conducted is reliable and meets the requirements for good data quality.

Use of E-money (Y)

Table 4. Result of Reliability Test (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
.707	6

Based on the results of the reliability test for the research data score variable using 80 respondents, the statistical reliability value (Cronbach alpha) of the E-money usage variable was obtained at 0.707 or above 0.70. Thus, the data from the research conducted is reliable and meets the requirements for good data quality.

Classical assumption test

In the classical assumption test which includes the normality test, multicollinearity test, heteroscedasticity test and linearity test shows that the regression model found heteroscedasticity and has a normal distribution.

Determination Coefficient Test

The Effect of Consumer Behavior and Ease of Transaction on the Use of E-money (Case Study of Transjakarta, Tanjung Priok District)

Table 5. Result of Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.601 ^a	.361	.344	1.893

a. Predictors: (Constant), Kemudahan Transaksi, Perilaku Konsumen

Based on the table above shows the R Square value of 0.361. This value indicates that the simultaneous influence of the Consumer Behavior (X1) and ease of Transaction (X2) variables on the Use of E-money (Y) is 36.1%.

Multiple Linear Regression Test

The Effect of Consumer Behavior and Ease of Transaction on the Use of E-money (Case Study of Transjakarta, Tanjung Priok District)

Table 6. Result of Multiple Linear Regression Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.624	2.900		1.939	.056
	Perilaku Konsumen	.326	.071	.449	4.592	.000
	Kemudahan Transaksi	.243	.088	.269	2.756	.007

a. Dependent Variable: Penggunaan E-money

From the table, the multiple linear regression equation is obtained as follows:

$$Y = 5,624 + 0,326X_1 + 0,243X_2$$

- A value of 5.624 is a constant or a state when the consumer satisfaction variable has not been influenced by other variables, namely consumer behavior (X1) and transaction convenience (X2). If the independent variable does not exist, then the consumer satisfaction variable does not change.
- b1 (regression coefficient value X1) of 0.326 (32.6%), indicating that the price variable has a positive influence on the use of E-money, which means that each increase in the unit of consumer behavior

variable will affect the use of E-money by 0.326 (32.6%), assuming that other variables are not examined in this study.

- b₂ (regression coefficient value X₂) of 0.243 (24.3%), indicating that the ease of transaction variable has a positive influence on the use of E-money, which means that each increase in the unit of service quality variable will affect customer satisfaction by 0.243 (24.3%), assuming that other variables are not examined in this study.

T-test results

Table 6. Result of T-Test Consumer Behaviour

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.191	2.167		5.163	.000
	Perilaku Konsumen	.396	.069	.546	5.749	.000

a. Dependent Variable: Penggunaan E-money

The results of the (partial) t-test show that the significance value of the influence of consumer behavior (X₁) on the use of E-money (Y) is 0.000 < 0.05 and the t_{count} value is 5.749 > the t_{table} value is 1.991 then H₀ is rejected and H_a is accepted. This means that there is a significant influence of consumer behavior (X₁) on the use of E-money (Y).

Table 7. Result of T-Test Easy of Transaction

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.150	2.959		3.768	.000
	Kemudahan Transaksi	.390	.092	.431	4.216	.000

a. Dependent Variable: Penggunaan E-money

The results of the (partial) t test show that the significance value of the effect of ease of transaction (X₂) on the use of E-money (Y) is 0.000 < 0.05 and the t_{count} value is 4.216 > the t_{table} value is 1.991 then H₀ is rejected and H_a is accepted. This means that there is a significant effect of ease of transaction (X₂) on the use of E-money (Y).

F-Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	155.596	2	77.798	21.721	.000 ^b
	Residual	275.791	77	3.582		
	Total	431.388	79			

a. Dependent Variable: Penggunaan E-money
b. Predictors: (Constant), Kemudahan Transaksi, Perilaku Konsumen

It can be seen that the significance value for consumer behavior (X₁) and ease of transaction (X₂) on the use of E-money (Y) is 0.000 < 0.05 and f_{count} 21.721 > f_{table} value 3.11. This proves that H₀ is rejected and H_a is accepted. This means that there is a significant influence of consumer behavior (X₁) and ease of transaction (X₂) on the use of E-money (Y).

4. Conclusion and Recommendations

Conclusions

After conducting data analysis and discussion of Consumer Behavior and Ease of Transactions on the Use of Transjakarta E-money in Tanjung Priok District, the authors can draw the following conclusions:

1. There is a significant influence of consumer behavior variables on the use of E-money of 32.6%.
2. There is a significant effect of the ease of transaction variable on the use of E-money of 24.3%.
3. There is a significant influence from the consumer behavior variable and ease of transaction together on the use of E-money of 36.1%.

Recommendations

The suggestion in this study is that the management of Bank Indonesia is able to prioritize the following:

- 1) E-money should be able to provide even better service quality
- 2) E-money should be even easier in the system of use
- 3) E-money should be able to provide a sense of security in its use.

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