

## THE EFFECT OF SECURITY AND BENEFITS OF USING DIGITAL WALLETS (E-WALLETS) ON PAYMENT INTEREST IN ONLINE TRANSACTIONS

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**Abstract.** This study aims to analyze the influence of security and benefits of the use of digital wallets (E-wallets) on payment interest in online transactions among students. This study uses a quantitative approach. The data used in this study is primary data obtained from questionnaires. The sampling technique used in this study is Proportionate Random Sampling. The respondents involved in this study were 87 people. The data analysis used in this study includes multiple regression analysis. The results of the study show that security and benefits have a positive and significant effect on interest in online transactions using digital wallets (E-wallets) in students. The model built was confused to explain the interest in transactions using digital wallets (E-wallets) by 54.8%. For further research, it is recommended to increase the scope of research and other variables that have an influence on the interest in online payment transactions using digital wallets (E-wallets) so that they are not limited to security and benefit variables only. For E-wallet service providers, they must further increase the benefits of the application so that they can compete with other E-wallet applications. Then security must also be improved because of the rampant cybercrime problem that can harm consumers.

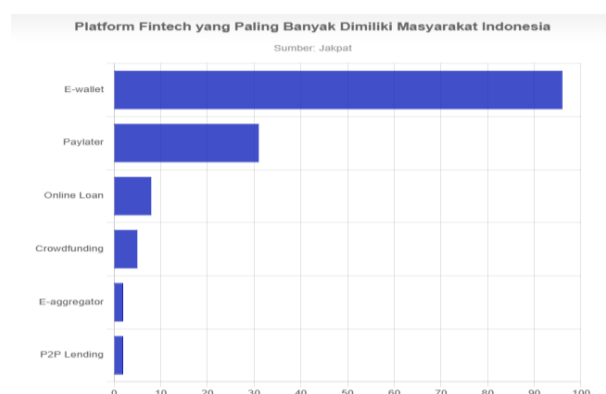
**Keywords:** safety; benefits; behavioral intention.

### I. INTRODUCTION

The rapidly developing digital era has caused a paradigm shift in transactions and shopping where the adoption of digital payment technology is increasingly massively used by consumers (Rasbi et al., 2023). *Fintech* has experienced rapid growth in recent years. This innovation in financial services offers a number of conveniences for the community, especially in terms of financial transactions. One of the most popular and widely used fintech products among Indonesians is digital wallets (*E-wallets*). A digital wallet (*E-wallet*) is a type of payment with a prepaid account that is protected with a password. This allows digital wallet users (*E-wallets*) to store money for online transactions, such as payments and purchases of food, airline tickets, credit, and others. Digital wallets (*E-wallets*) function as non-cash transaction tools that usually use applications as payment instruments and simplify transactions for users (Salsabila et al., 2023). The use of digital wallets (*E-wallets*) in Indonesia shows a significant increase, especially among the younger generation.

Based on the Indonesia Fintech Trends 2024 survey from the JakPat Poll, 96% of respondents admitted that they already own or use a digital wallet (*E-wallet*). The increase in the use of digital wallets (*E-wallets*) cannot be separated from various driving factors, both from the government and the private sector. The reason is, many *merchants* and *online*

stores now offer payment options through digital wallets (*E-wallets*).



Source: Opinion Poll (JakPat) 2024

Figure 1. The Use of Digital Wallets (*E-Wallets*) in Indonesia

In addition to digital wallets (*E-wallets*), the JakPat survey also mentioned that another *fintech* service that has experienced a significant increase in popularity in Indonesia is *paylater* or payment services in the future. This feature provides financial flexibility for consumers, especially for

those who need products or services immediately but do not yet have sufficient funds (data.goodstats.id, 2024). One of the segments of paylater users is Generation z with an age range of 19-25 years. Generation z is considered to be an advanced generation and has become accustomed to information technology and various digital applications. This will certainly have an impact on the increasing frequency of visiting online shopping sites or e-commerce which are equipped with various payment alternatives, especially paylater, until finally a new lifestyle pattern and consumer behavior is formed, namely online shopping which makes it easier for consumers to reach products and is profitable through information about promos such as discounts or cashback which is offered in the PayLater feature to captivate the hearts of potential consumers (Farhani et al., 2023).

This is what causes the paylater payment system to be increasingly accepted by students. Paylater services represent a significant change in the way the younger generation manages finances and shops in today's digital era. The features offered provide a convenient and flexible way to purchase goods and services without requiring immediate payment. The reason students use paylater is because of the ease and comfort in transactions. In today's all-digital era, paylater provides an efficient solution to help students who often face unstable financial situations, especially in dealing with tuition fees and daily needs. Therefore, paylater is considered a solution to meet needs without having to think about payments in the near future. This feature allows students to get the goods or services they want without having to wait for salaries or money from their parents. However, the increasing use of paylater services among students raises concerns about financial literacy and responsibility (Nailah Amelia et al., 2023).

Therefore, to avoid raising concerns about literacy and financial responsibility among students, students should not use paylater, but students should use digital wallets (E-wallets) or savings to manage their finances. Based on the above background, the author suspects that students lack interest in using digital wallets (E-wallets). One of the important factors that is suspected to affect interest in using digital wallets (E-wallets) is security and benefits. Therefore, a study is needed that examines the influence of security and benefits of the use of digital wallets (E-wallets) on payment interest in online transactions

Behavioral Intention or user behavior intention can be interpreted as a person's willingness to use information technology according to their wishes. The willingness to use a system is the user's intention to continue using the system continuously, with and they have access to the system used (Donan et al., 2023). In research (Adirinarso, 2023) explained, interest is a psychological factor that affects a person's behavior in addition to just doing activities that make them feel interested in something. A person's interest is also a preference motivated by the need to utilize a good or service to satisfy him. The factors that affect a person's interest are factors that arise from within a person, social motive factors, and emotional factors (Nurdin et al., 2020). According to (Pavlou, 2003) There are several indications that may be used

to gauge interest, such as: The desire to put to use, Always employ, Keep using it in the future.

While someone uses technology, they naturally worry about whether it will be secure for their personal funds and whether it will not hurt them while making online payments. Security is the sensation of not being in danger. In order for consumers to feel secure and at ease while making payments online. When doing online transactions, security also refers to the consumer's perception that other unauthorized parties won't be able to view, store, or alter their personal information (Pertiwi, 2022). Security in transactions is a way for a server to be able to protect data from being compromised and to be able to detect fraud on a technology-based server (Saputri, 2015). Security assurance plays an important role in building trust by reducing consumer concerns about misuse of personal data and tamper-evident data transactions (Silalahi et al., 2022). Technology users will certainly judge every technology they use, whether the technology has a level of security or not. If a technology does not provide security to its users, of course the technology will not attract attention to its users. Therefore, the security of a technology is one of the benchmarks for technology users (Prathamayoga, 2016). According to (Waspada, 2012) numerous indications may be used to gauge the level of security, including: Not concerned with divulging details. Have faith that data is secure. The conviction that, throughout a transaction, the security of funds stored in electronic devices is ensured.

Benefit is when we feel an advantage from something we do or do and can be felt. According to (Pratama & Suputra, 2019) the degree to which people think that using a specific technology would lead to better performance is measured by the perceived advantages. In digital wallets, the perceived benefits will influence users' behavioral intentions (E-wallets). The more beneficial a technology is, the more, the greater the interest in using it (Pertiwi, 2022). According to (Sari et al., 2022) The measurement of benefits can be measured based on indicators, namely: Accelerate payment transactions. Facilitate payment transactions. Providing additional benefits when completing transactions. Increase the efficiency of payment transactions. Provides a sense of security when carrying out payment transactions.

An electronic payment account that lets customers save money for later purchases is called a digital wallet, or e-wallet. E-wallets, or digital wallets, require a password to access. Digital wallets, or e-wallets, allow you to pay for groceries, internet shopping, tickets for flights, and other things (Manurung, 2023). Software and information are the two primary components of an electronic wallet, or E-wallet. The software component secures and encrypts your data while storing personal information. The information component is a database that is less expensive than traditional financial services that help consumers and holds user information such as name, shipping address, payment method, payment amount, and digital credit card details (Effendy, 2020).

A digital wallet (E-wallet) is a type of prepaid account that is protected with a password. This allows digital wallet users (E-wallets) to save money for online transactions, such as payments and purchases of food, airline tickets, credit and

others. Server-based digital wallets (E-wallets). Therefore, if you want to make a transaction, you need a device that is connected to the issuer's server via the internet such as a computer, tablet, or smartphone (Azka Fikri, 2021). In 2020, there are 10 most frequently used digital wallets (E-wallets) in Indonesia, namely GoPay, OVO, DANA, LinkAja, OCTO go Mobile, Isaku, JakOne Mobile, Doku, Sakuku and Paytern, each of which has its own user mass base.

## II. RESEARCH METHODS

This study uses a quantitative approach. The quantitative approach is an approach method that is in the research proposal (Waruwu, 2023). This research was conducted in the city of Medan on period of July-September 2024. In this study, the independent variables used are Safety (X1) and Benefit (X2). Meanwhile, the dependent variable in this study is Payment Interest (Y) Alkhoiri (2022). The study's population consists of Medan City students Saputri (2015). In this study, proportionate random sampling was the method employed for sampling (Sugiyono, 2017). Using the Lemeshow algorithm, the study's sample size was determined to be 87 individuals. Data collection was carried out by distributing questionnaires Rodiah (2020). The scale used in this study is the Likert scale (Mukarramah, 2023).

Table 1. Scale Likert

No	Choice of Answer	Score
1	Strongly Agree	5
2	Agree	4
3	Neutral	3
4	Disagree	2
5	Strongly disagree	1

Source: (Sugiyono, 2017)

This study used multiple regression analysis as its technique of data analysis. Version 22 of the Statistical Product and Service Solution (SPSS) software is used to assist with all statistical tests in this study.

## III. RESULT AND DISCUSSION

### Respondent Characteristics

The features of the respondents in this study gender, age, kind of digital wallet (e-wallet) used, transactions made using the digital wallet (e-wallet), and weekly expenses explain the characteristics of the respondents.

Table 2. Classification of respondents by gender

Gender	Frequency	Presented
Male	35	40%
Female	52	60%
Sum	87	100%

Source: Primary Data, 2024

Based on the table above, the total number of respondents obtained was 87 respondents consisting of 35 or 40% men and 52 or 60% women.

Table 3. Classification of respondents by age

Age	Frequency	Percentage
19 Years	23	26%
20 Years	21	24%
21 Years	22	25%
22 Years	21	24%
Sum	87	100%

Source: Primary Data, 2024

Based on the table above, it shows that the age of respondents is 19 years old in this study as many as 23 people (26%), 20 years old as many as 21 (24%), 21 years old as many as 22 years old and 21 (24%) years old as 22 years old.

Table 4. Classification of respondents based on the type of digital wallet (e-wallet) Used

Types of Digital Wallets (E-wallets) Used	Frequency	Percentage
Dana	42	48%
Ovo	7	8%
Gopay	20	23%
Shopeepay	11	13%
LinkAja	7	8%
Sum	87	100%

Source: Primary Data, 2024

Based on the table above, it shows that 42 or 48% of respondents use Dana, 7 or 8% of respondents use Ovo, 20 or 23% of respondents use Gopay, 11 or 13% of respondents use ShopeePay and 7 or 8% of respondents use LinkAja. In this study, it can be concluded that Dana is a type of digital wallet (E-wallet) that is widely used.

Table 5. Classification of respondents based on digital wallets (e-wallets) Used for transactions

Digital Wallet (E-wallet) Used for transactions	Frequency	Percentage
Credit/Quota	18	21%
Train Tickets	11	13%
Electricity	12	14%
Wifi	10	11%
E-commerce	28	32%
Pay for meals at Resto	8	9%
Sum	87	100%

Source: Primary Data, 2024

Based on the table above, it shows that as many as 18 or 21% of respondents use digital wallets (E-wallets) for

Credit/Quota transactions, 11 or 13% of respondents use digital wallets (E-wallets) for Train Ticket transactions, 12 or 14% of respondents use digital wallets (E-wallets) for electricity transactions, 10 or 11% of respondents use digital wallets (E-wallet) for Wifi transactions, 28 or 32% use digital wallets (E-wallets) for E-commerce transactions, 8 or 9% use digital wallets (E-wallets) to pay for meals at restaurants. In this study, it can be concluded that digital wallets (E-wallets) are widely used for E-commerce transactions.

Table 6. Classification of respondents based on weekly expenditure

Weekly Withdrawal	Frequency	Percentage
200.000 – 400.000	43	49%
>400.000 – 600.000	33	38%
>600.000 – 800.000	2	2%
>800.000 – 1.000.000	1	1%
>1.000.000	8	9%
Sum	87	100%

Source: Primary Data, 2024

Based on the table above, it shows that weekly expenditures of 200,000 – 400,000 are 43 or 49% of respondents, weekly expenditures of >400,000 – 600,000 are 33 or 38% of respondents, weekly expenditures of >600,000 – 800,000 are 2 or 2% of respondents, weekly expenditures of >800,000 – 1,000,000 are 1% or 1% of respondents, expenses are >1,000,000 as many as 8 or 9% of respondents.

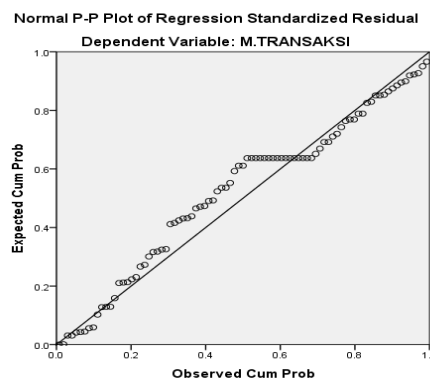
*Test Data Instruments*

The results of the validity test show that in all the questionnaire question items of this study, the r count is greater than that of the table. In this study, it is known that the r table amounts to 0.2108 and the r calculation for each indicator ranges from 0.622 – 0.880 which is greater than the r table. So, all question items from the questionnaire are declared valid and used for measurement in research.

*Classical Assumption Test*

The Cronbach alpha values for each of the safety (X1), benefit (X2), and payment interest (Y) variables were 0.904, 0.908, and 0.872, respectively, according to the reliability test findings. Thus, it may be said that all of the variables X1, X2, and Y have Cronbach alpha values more than 0.70, indicating that each component of the variable is dependable and suitable for use as a measure. The data normality test in this study was carried out using a graph analysis approach. It is evident from the following figure's normality test findings using the Normal Probability Plot graph technique that the data either spreads out or follows the diagonal line. Consequently, it may be said that the data is normally distributed or satisfies the premise of normalcy. Criteria for examining multicollinearity in relation to variance inflation factor (VIF) and tolerance levels. There is multicollinearity between independent variables if the tolerance value is less than 0.10 and the VIF value is greater than 10, and there is no multicollinearity between independent variables if the

tolerance value is greater than 0.10 and the VIF value is less than 10.



Source: Research Results, Data Processed in 2024

Figure 3. Normality Test Results

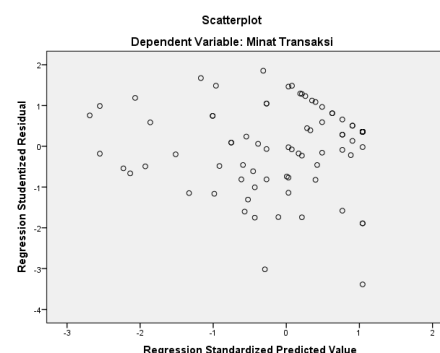
Table 7. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Keamanan	.458	2.183
Manfaat	.458	2.183

a. Dependent Variable: Minat Pembayaran

Source: Research Results, Data Processed in 2024

According to the preceding table, the VIF value of the two independent variables, X1 and X2, is 2.183, or less than 10, and the tolerance values for the Security (X1) and Benefits (X2) variables are > 0.10. Therefore, it can be said that the regression model does not exhibit any signs of multicollinearity amongst the free variables. It may be determined that there is no heteroscedasticity if there is no discernible pattern and the points are dispersed above and below the y-axis's zero point.



Source: Research Results, Data Processed in 2024

Figure 4. Heteroscedacity Test Results

It is evident from the image above that there is no discernible pattern. Some of the dots dispersed above the zero point, some below, and others in between the zero points.

Thus, it may be said that the regression model does not contain heteroscedasticity. A minimum of two independent variables are required for the execution of multiple linear regression analysis. In a research, the purpose of this multiple linear regression test is to determine how independent factors, such as safety and benefit, affect dependent variables, such as interest in payment.

Table 8. Multiple Linear Regression Analysis Results

Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	2.581	2.424	1.065	.290
	Keamanan	.408	.111	3.669	.000
	Manfaat	.475	.130	3.658	.000

a. Dependent Variable: Minat Pembayaran

Source: Research Results, Data Processed in 2024

$$Y = 2.581 + 0.408X1 + 0.475X2 + e$$

The multiple linear regression analysis yielded the following results: a number of constant values of 2.581; a positive regression coefficient of 0.408 is found for the Security variable (X1), and a positive regression coefficient of 0.475 is found for the Benefit variable (X2). The security variable (X1) has a positive regression coefficient value of 0.408, indicating that a greater security variable would result in an increase in payment interest (H1 is accepted). The benefit variable (X2) has a positive regression coefficient value of 0.475, indicating that a greater benefit variable would result in an increase in payment interest (H2 is accepted).

Partial Test (t-Test)

If the value of Tcount > Table or significant profitability value is less than 0.05 (confidence level α = 5%) then the hypothesis is accepted.

Table 9. Partial Test Results (t-Test)

Model		Unstandardized Coefficients		T	Sig.
		B	Std. Error		
1	(Constant)	2.581	2.424	1.065	.290
	Keamanan	.408	.111	3.669	.000
	Manfaat	.475	.130	3.658	.000

a. Dependent Variable: Minat Pembayaran

Source: Research Results, Data Processed in 2024

The Security variable of 3.669 > 1.988 receives a significant value of 0.000 < 0.05 based on the value of t count > t table in the table above, indicating that the variable is accepted. Consequently, the Security variable has a positive and significant impact on Payment Interest when using digital wallets (E-wallets) in online transactions. Additionally, the Benefit variable's Count > Table value is 3.658 > 1.988, and its significance value is 0.000 < 0.05, indicating that it is accepted. This suggests that the Benefit variable has a

noteworthy and positive impact on Payment Interest when using an electronic wallet (E-wallet) for online transactions.

Simultaneous Test (Test F)

If the value of the f count < f table or the value of the significant probability is greater than 0.05 (confidence level α = 5%), then the hypothesis is rejected. If the value of F count > f table or the value of the significant probability is less than 0.05 (confidence level α = 5%), then the hypothesis is accepted. The f table in this study is 3.104 at a significance level of 5%.

Table 10. Simultaneous Test Results (Test F)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	745.967	2	372.984	50.863	.000 <sup>b</sup>
Residual	615.987	84	7.333		
Total	1361.954	86			

a. Dependent Variable: Minat Pembayaran

b. Predictors: (Constant), Manfaat, Keamanan

Source: Research Results, Data Processed in 2024

The preceding table shows that the significance threshold is 0.000 < 0.05 and the value of Fcal is 50.863 > Ftable (3.104), indicating that H3 is acceptable, meaning that simultaneously for the Security and Benefits variables have an influence on Payment Interest in online transactions.

Determination Coefficient Test (R<sup>2</sup>)

The determination coefficient (R<sup>2</sup>) aims to find out how close and strong the relationship between Safety and Benefit is to Pay Interest.

Table 11. Determination Coefficient Test Results (R<sup>2</sup>)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.740 <sup>a</sup>	.548	.537	2.708

a. Predictors: (Constant), Manfaat, Keamanan

Source: Data Processed in 2024

As can be seen from the above table, the determination test's Adjusted R Square (or determination coefficient) value is 0.548. This indicates that the independent variables Security and Benefit contribute 54.8% of the variation in Payment Interest when using digital wallets (E-wallets), with the remaining 45.2% being influenced by factors not included in the regression model.

The effect of security from the use of digital wallets (e-wallets) on payment interest in online transactions

The experiments' findings indicate that security factors positively and significantly affect consumers' willingness to pay for online transactions utilizing digital wallets (E-wallets). The direction of the positive association is indicated by the security variable's coefficient value of 0.408. It may be inferred that the security variable has a positive and substantial influence on payment interest in online

transactions utilizing digital wallets (E-wallets) based on the t-calculated value of  $3.669 > t$ -table of 1.988 and the P-Values (Sig.) of  $0.000 < 0.05$ . Therefore, H1 is accepted. The findings of this investigation are consistent with the studies carried out by Hakiem Ajuna et al., (2023), Hasanah Nurul (2022) dan (Ridwan, 2023) It claims that the study's findings demonstrate that security factors significantly and favorably affect people's desire to interact using electronic wallets. In Indonesia, there are many application-based financial transaction process services, but not all people understand the use of online transaction applications such as digital wallets (E-wallets). For those who are unfamiliar with digital wallets (E-wallets), or other online transaction tools, there is a Cash on Delivery (COD) option. When the buyer receives their purchase from the courier, they can choose to pay cash on delivery (COD), which is done immediately on the spot (Anjani R & Lestara Permana, 2023). The success of Cash on Delivery (COD) transactions greatly affects consumer trust. Security is a strong basis for the implementation of purchase decisions with the Cash on Delivery (COD) system (Susanto, Fadhillah, 2021). Consumers as buyers have full power to choose and use various payment alternatives that they consider easier and safer. This indicates that users are more concerned about the security system of a digital wallet (E-wallet) that ensures that user information is safe when making transactions. The greater the level of security provided by the digital wallet (E-wallet), the greater the interest in transacting using the digital wallet (E-wallet). This is also in line with research conducted by Prameswari Ardhia, Namira Hsb Dinda, Nur Bayani Luthfiah and Nurbaiti (2021) that security is one of the important factors in influencing someone's interest in transacting using E-wallets.

#### *The Effect of Benefits of Using Digital Wallets (E-Wallets) on Payment Interest in Online Transactions*

The benefit variable has a favorable and considerable impact on payment interest in online transactions utilizing digital wallets (E-wallets), as demonstrated by the test findings. The benefit variable's coefficient value of 0.475 shows that the connection is positive in direction. With a t-calculated value of  $3.658 > t$ -table of 1.988 and a P-Values (Sig.) value of  $0.000 < 0.05$ , it is possible to infer that the benefit variable influences payment interest in online transactions utilizing digital wallets (E-wallets) in a positive and substantial way. Therefore, H2 is accepted. The findings of this investigation are consistent with the studies carried out by (Yanto et al., 2020), Permadi & Rinuastuti (2020), Pratama & Suputra (2019) and Rodiah (2020) which said that the study's findings demonstrated that the benefit variable significantly and favorably influenced people's desire to interact with electronic wallets. This indicates that it may be because the study's respondents, who are millennials between the ages of 19 and 23, are well-known for leading cashless lives. This way of living is consistent with the advantages that e-wallets provide, including the ability to pay for transportation, credit/electricity, groceries, e-commerce, and other expenses with just a smartphone. In Indonesia, there are many application-based financial transaction process services, but not all people understand the use of online transaction

applications such as digital wallets (E-wallets). There is a Cash on Delivery (COD) method that can be used by people who do not understand using online transaction applications such as digital wallets (E-wallets). In the Cash on Delivery (COD) payment system, after the consignment is received and in the hands of the buyer, the buyer is obliged to pay for the ordered product according to the initial contract rate. On the other hand, the phenomenon that is currently happening is that people tend to use the Cash on Delivery (COD) system, but when the courier delivers the goods to the buyer, the transaction is paid by transfer using a digital wallet (E-wallet) to the courier because the buyer considers this method more efficient and practical than paying in cash so that the buyer does not have to Waiting for a long time to wait for change if the amount of money given is excessive.

The public, especially students, avoid the Cash on Delivery (COD) system and are very inclined to use digital wallets (E-wallets) for transactions. This happens because many factors support it, including by using a digital wallet (E-wallet), many free shipping and discounts are given rather than using the Cash on Delivery (COD) system, Cash on Delivery (COD) admin fees are greater than using digital wallets (E-wallets), etc. So that the respondents of this study enjoy the benefits offered by digital wallet services (E-wallet) from Cash on Delivery (COD).

#### IV. CONCLUSIONS

According to the study's findings, Dana is the most popular kind of digital wallet (E-wallet), being used for 48% of transactions, while E-wallets are most frequently used for online purchases, accounting for 32% of all transactions. The study's findings indicated that students' interest in paying for online transactions with digital wallets (E-wallets) was positively and significantly impacted by the security and benefit factors. For the next research, it is recommended to increase the scope of research and other variables that have an influence on payment interest in online transactions using digital wallets (E-wallets) so that they are not limited to security and benefit variables only. For E-wallet service providers, they must further increase the benefits of the application so that they can compete with other E-wallet applications. Then security must also be improved because of the rampant cybercrime problem that can harm consumers.

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