THE INFLUENCE OF PERCEIVED RISK, PERCEIVED EASE OF USE, TRUST AND SECURITY TOWARD INTENTION TO USE ON GOPAY DIGITAL WALLET IN INDONESIA

UNDERGRADUATE THESIS

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CHAPTER I

INTRODUCTION

1.1 Research Problem and Phenomenon

The increasingly rapid development of technology currently makes it easier for humans to fulfill their daily needs. This phenomenon is characterized by the spread of people connecting to the internet, this is because internet use has various benefits so that users can access the internet according to their individual needs. This encourages changes in cultural activities in society, especially in the economic sector. When compared with the previous survey period, Indonesia's internet penetration rated this year has increased by 1.17% compared to 2021-2022 which was 77.02%. Gojek is the name for PT. Karya Anak Bangsa application which operates in the online transportation sector which provides various existing services such as Gosend, Gofood, Gopulsa, and so on. Gojek's efforts to support the development of financial technology which was intensified by the government in 2016 regarding the less cash society program in facing global competition, especially the ASEAN Economic Community. In Indonesia, one of the digital wallet applications that is experiencing development is the Gopay digital wallet application. Gopay is a digital tool that provides various attractive offers, easy payment methods and smart financial services. The Gopay application tries to meet various needs related to cashless and mobile payment methods. Gopay is a payment system service provider application that provides convenience in non-cash transactions. Many people have switched to using wallets because they are easy to use, practical, and can be accessed anywhere and anytime. A digital wallet is a network-connected software program that is placed on a communications device, such as a smartphone, and allows storing a specified amount of money so that it can be used whenever and wherever payment services are offered. Apart from that, hacking. if the digital wallet application developer does not collaborate with the contractor providing cyber security services, the digital wallet application has the potential to be hacked. As is the case that often occurs, hackers use the OTP code and fraudsters use the name of the relevant digital wallet. Based on figure 1.2, Gopay is ranked first as the digital wallet that is frequently used in Indonesia. In the E-Wallet Industry Outlook 2023 report from Insight Asia, of the 1,300 urban residents surveyed, 74% of them had used a digital wallet. In this group, around 61% use several digital wallet applications at once. The most widely used platform is Gopay with 71%. Meanwhile, the proportion of users of other digital wallet platforms such as OVO, Dana, ShopeePay and LinkAja is smaller as can be seen in the graph. This illustrates that digital wallet competition is very fast and tight, so every company must be able to grow consumer intention in continuing to use its application. The emergence of various types of digital wallets with various features offered will ultimately make people have to be more selective in choosing the right e-wallet for carrying out transactions. Every company

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ABSTRACT

Purpose – Currently, the number of Internet users in Indonesia is increasing very rapidly. A number of digital wallet applications have been created and are starting to be used by the general public. One digital wallet that is very popular with the public is Gopay. But as the number of e-wallet applications increases, the risk of criminal activity on the internet increases. The aim of this research is to investigate the influence of perceived risk, perceived ease of use, trust and security toward intention to use on the Gopay digital wallet.

Design/Method – This research uses a quantitative method by applying Multiple Linear Regression analysis to determine the relationship between each independent variable and dependent variable. Data was collected from 250 Gopay digital wallet users who filled out a questionnaire consisting of 5 variables with 25 measurement items and demographic profiles of gender, age, monthly allowance and occupation. In this research, the population needed is Indonesian people who use the Gopay digital wallet.

Practical Implications – Based on the factors analyzed in this research, perceived risk, perceived ease of use, trust and security significantly influence the intention to use the Gopay digital wallet and jointly influence the intention to use the Gopay digital wallet.

Originality – This research discusses the factors that influence Indonesian people's intention to use the Gopay digital wallet which have been studied by several previous researchers.

Keywords – Perceived Risk, Perceived Ease of Use, Trust, Security, Intention