ANALYSIS OF CONSUMER PERCEPTIONS IN USING DIGITAL WALLETS

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Abstract

This research conducted on STIE Bina Karya Tebing Tinggi students, it can be concluded that the influence of perceptions about security and speed in digital wallet applications greatly influences digital wallets and plays an important role in increasing user adoption and loyalty, as well as influencing the success of digital wallets in market. Consumer perception of the level of security offered by digital wallets is also very important. When consumers feel that their transactions are safe and personal data is protected, they tend to be more trusting and loyal to the digital wallet service.

*Keywords: **Consumer perception, Digital Wallets.***

1. INTRODUCTION

Along with the rapid development of digital technology and increasing internet penetration, digital wallets or e-wallets have become an increasingly popular payment method in various countries, including Indonesia. Digital wallets offer various conveniences in transactions, such as cashless payments, instant transactions, and more efficient financial management. Platforms such as GoPay, OVO, Dana, and LinkAja have become the main choice for consumers in carrying out daily transactions, both for online and offline shopping. According to Kotler and Keller (2016), consumer perception is the process by which individuals select, organize, and interpret information to create a picture of their world. In the context of digital wallets, students as consumers have perceptions that are influenced by various factors, such as ease of access, security, and the benefits they experience. When a digital wallet offers convenience in everyday transactions, students tend to see it as a solution that is relevant to their needs.

However, although digital wallets offer various benefits, adoption of this technology is highly dependent on consumers' perception of it. Consumer perceptions include various factors, such as sense of security, comfort, ease of use, as well as psychological factors that influence their decisions in choosing payment methods. Perception of security is an issue that often arises, given concerns about the potential leak of personal data or misuse of sensitive financial information. Apart from that, convenience and transaction speed also play an important role in shaping consumer perceptions of digital wallets. Some consumers may feel more comfortable using traditional payment methods, such as cash or credit cards, because they are used to it and feel safer. On the other hand, consumers who are used to digital technology may see digital wallets as a more efficient, practical and modern solution.

Financial technology (fintech) has changed the way people carry out financial transactions. Digital wallets (e-wallets) are one of the rapidly growing innovations with features such as ease of transactions, security and integration with various services. Digital wallets such as OVO, GoPay, DANA, and ShopeePay have now become an important part of the digital lifestyle, especially among the younger generation. Students, as a group of active technology users, often use digital wallets for various needs, from paying for transportation, purchasing food, to online shopping. However, students' perceptions of using digital wallets can be influenced by various factors such as

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data security, ease of use, promotions, and trust in service providers. With a better understanding of consumer perceptions, service provider companies. It is important to understand how consumers' perceptions of digital wallets as a means of payment can influence their decisions in using or avoiding this technology. Research into these perceptions will provide deeper insight into the factors driving adoption or resistance to digital wallets, as well as how digital wallet service providers can improve the user experience to encourage more consumers to use this payment method. In the context of Indonesia, with a very large and diverse population, and internet penetration that continues to grow, this research becomes increasingly relevant to explore a deeper understanding of consumer preferences and concerns in adopting digital wallets as the main means of payment.

2. LITERATURE REVIEW
1. Consumer Perception
According to Tan (2011:26) perception is a process where sensory cues and relevant past experiences are organized to give us a structured and meaningful picture of a particular situation. Therefore, someone can have a different perception. different, even though the object is the same. This is possible because of differences in the value systems and personality traits of the individuals concerned. connection. Consumer perception is a process a person goes through in selecting, compiling and interpreting information in order to obtain meaning or decisions. From this definition, we can see that someone who wants to buy is influenced by their perception of the situation they are facing, whereas what someone perceives is different from the reality.

2. Digital wallet
According to Sari (2020) in research "Development of Digital Wallets in Indonesia and Its Influence on the Use of Payment Services". A digital wallet is an information technology-based application or platform that allows users to carry out various financial transactions, from payments, money transfers, to purchasing products online.

3. IMPLEMENTATION METHOD

A. Type of research
The type of research used is quantitative research because the data collected uses survey or questionnaire techniques to collect student perception data regarding the use of Digital Wallets.

B. Nature of research
This research is replication in nature. Replication Research is a type of research that aims to repeat or replicate research that has been previously carried out with the aim of testing the results obtained in the original study or to evaluate the reliability and validity of those findings in a different context. Replication research is very important in the scientific world because it allows verification of research results and strengthening existing theories or concepts. This research is a replication of research by Sulistyowati, et al. (2020) entitled "The Influence of Consumer Perceptions on the Use of Digital Wallets"

C. Location and Time of Research
1. Location Study
The research location was carried out at Campus 3 STIE Bina Karya Tebing Tinggi which is on Jalan Simpang Rambung, Kec. Tebing Tinggi, Tebing Tinggi City, North Sumatra.

2. Research Time
The research period starts in early October to early November 2024.

D. Population and Research Sample

1. Research Population

In this research, the population used as respondents are STIE Bina Karya Tebing Tinggi students who already use digital wallets such as (ovo, dana, gopay, and shoope pay).

2. Research Sample

The sample is a small part of the population chosen to provide a representative picture or results. This research sample uses a sample of 100 respondents which we took from STIE Bina Karya Tebing Tinggi students from semester 1, 3, 5 and semester 7. The sample we took also based on gender, age, semester level and also student status.

Respondent Characteristics
Table 1

Characteristics		Percentage of respondents	Number of Respondents
Age group	Age 17-20	46%	46
	Age 21-23	47%	47
	Age 24-26	7%	7
Gender	Man	39%	39
	woman	61%	61
Semester	Semester 1	13%	13
	Semester 3	26%	26
	Semester 5	15%	15
	Semester 7	46%	46
Student status	studying	46%	46
	Studying while working	54%	54

Data source processed in 2024

E. Data Source

The data source is the subject or location of origin of the data used, or the information needed to access the data. This research comes from secondary data. According to Sugiyono (2017; 193), secondary data is a source that does not directly provide data to data collectors. This means that the source of research data is obtained through intermediary media or indirectly in the form of notebooks, existing evidence or archives, both published and unpublished in general. In this case, the intermediary media for obtaining data is through Google forms/online questionnaires which are distributed to Stie students build works on high cliffs.

F. Data collection methods

1. Questionnaire

A questionnaire is a data collection tool in the form of a series of written questions arranged systematically to obtain information from respondents. Sugiyono (2017:142) defines a questionnaire as a data collection method that is carried out by giving questions or written statements to respondents for them to answer. The data collection method in this research is online invitation survey. Data collection through online surveys is carried out by distributing e-form links via the WhatsApp application.

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4. RESULTS AND DISCUSSION

The presentation of the results of perception research on the use of digital wallets can be divided into two parts. The first part explains the identity characteristics of respondents according to age group, gender, semester level and status at college or studying while working. Part two explains the behavior of digital wallet users, including behavioral patterns and characteristics of digital wallet users.

A. Respondent Characteristics

Judging from age, most of the respondents belonged to generation Z or those aged between 17 and 26 years. Classification is based on gender, age, status and semester level.

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B. Use of Digital Wallets

The majority of respondents already know about digital wallets. All respondents use digital wallets because the respondents are Generation Z who have been exposed to a lot of information from the internet and social media.
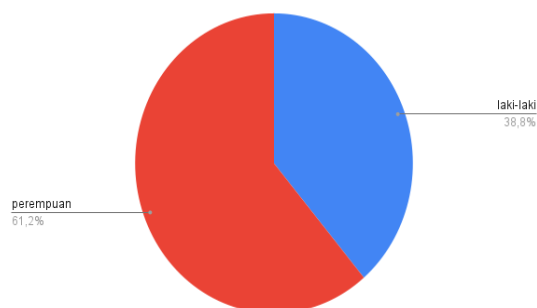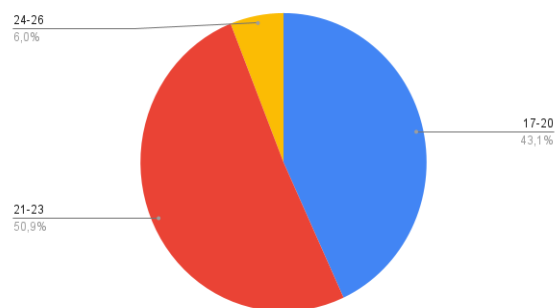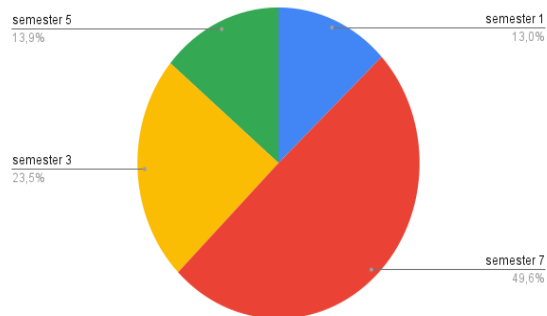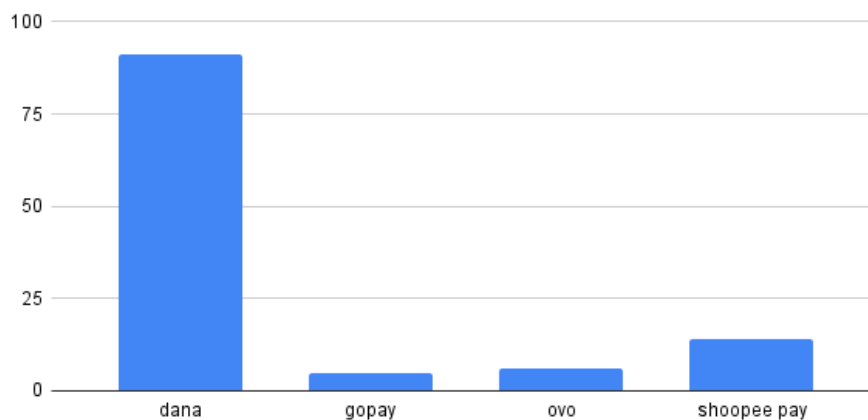
Jumlah mahasiswa semester berapa?

Jumlah Status Mahasiswa

Judging from the level, students who study while working mostly use digital wallets at 54%, and based on their level, semester 7 also has a percentage of 46%, judging from the age level of 21-23 years, 47% also use the most and also use the most digital wallets. 61% are women.


Jumlah dompet digtal yang digunakan

Four Digital Wallets with the Largest User Respondents. The type of digital wallet that is widely used by digital wallet users is Dana at 80%, while those using Ovo are at 4%, Shopeepay at 12%, and Gopay at 4%. In the results of YouGov's research on more than 4,000 online respondents nationally in the third quarter, users of digital financial service applications were observed to continue to grow. Currently, digital wallet application users reach 87% and are dominated by users in the 18-24 year age group.

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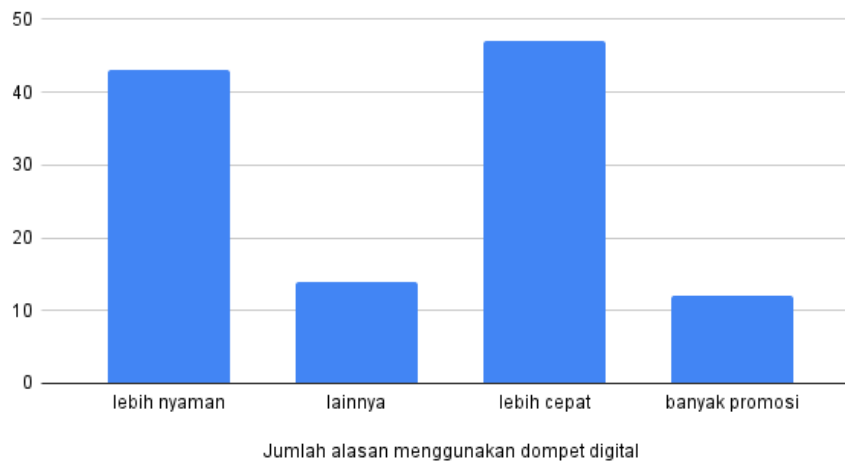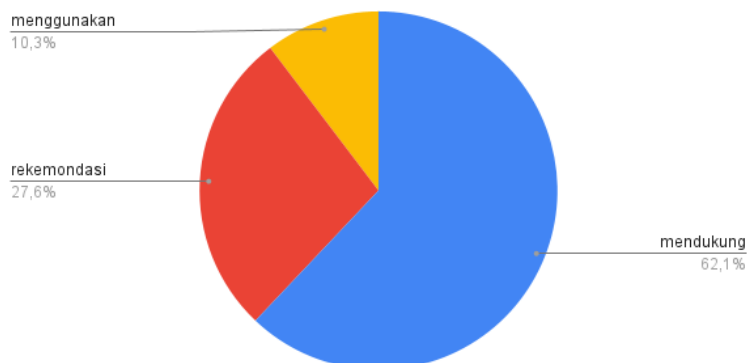
This means that marketing tricks can still be relied on to attract potential digital wallet users. 41% and 37% of respondents use digital wallets because transactions using digital wallets are faster and more convenient. Respondents who answered promotions and other reasons were 13%.
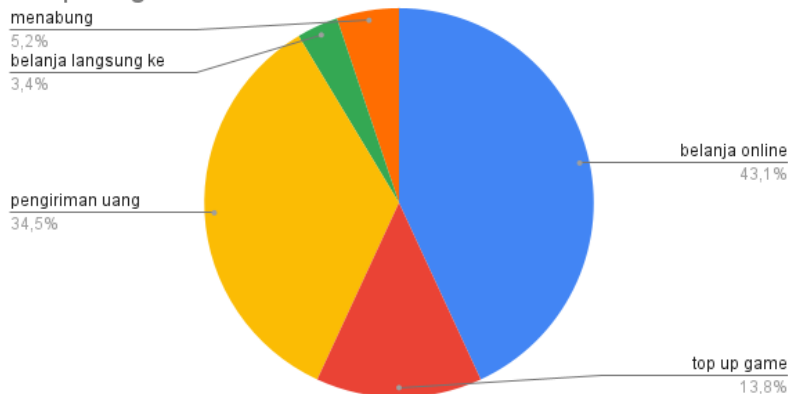

The most transactions using digital wallets are for online shopping services at 43%. This is in line with the type of digital wallet that has the most users, namely Dana. DANA has collaborated with many merchants, both on online and offline platforms. In the realm of e-commerce, DANA can be used on your favorite platform. On the other hand, users can also use DANA for payments at restaurants, minimarkets and retail stores in various areas.

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Jumlah bagaimana menurut mahasiswa hubungan sosial dengan adanya penggunaan dompet digital

This research also captures the relationship between the social environment and the use of digital wallets. As in the model proposed by Sfenrianto (2015), the influence of the social environment can be seen from getting recommendations from family/relatives/friends, family/relatives/friends use digital wallets, and they support the use of digital wallets by 62%.

Jumlah bagaimana persepsi mahasiswa terhadap pengguna dompet digital?
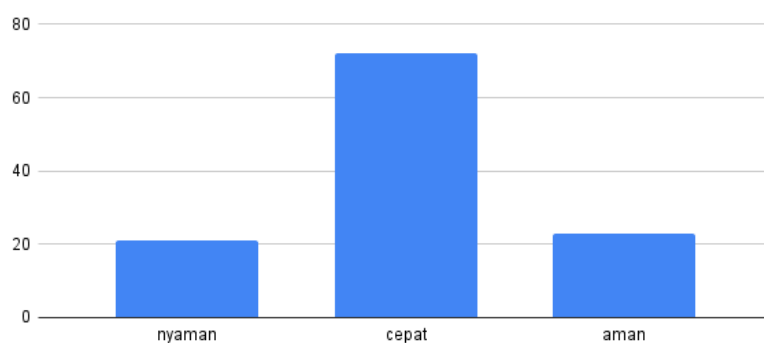
Jumlah bagaimana persepsi mahasiswa terhadap pengguna dompet digital?

Average Value of Consumer Perceptions Regarding the Use of Digital Wallets
Table 2. respondents' perceptions

Do you use a digital wallet?	Persepsi (mean score)		
	Fast	comfortable	safe
Yes	61%	21%	18%

Data source process in,2024

Based on the results of a questionnaire from 100 respondents, all of them use digital wallets and from this data we can see that the majority of respondents' perceptions are 61% with a fast choice, the rest choose comfort at 21%, and the rest choose safe with 18%. It can be concluded that "fast perception" in this questionnaire means that the digital wallet they choose provides a fast and efficient experience in carrying out transactions, accessibility and operation. So when 61% of respondents chose fast, they considered that the digital wallet they used was easy to access and use. in a short time.

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5. CONCLUSION

Based on the results of research conducted on STIE Bina Karya Tebing Tinggi students, it can be concluded that the influence of perceptions about security and speed in digital wallet applications greatly influences digital wallets and plays an important role in increasing user adoption and loyalty, as well as influencing the success of digital wallets in market. Digital wallets that are able to meet consumer expectations regarding convenience, speed and security will be more successful in attracting and retaining users. Positive perceptions regarding the ease and speed of digital wallets have also increased the use of digital wallets in everyday life, both for online and offline transactions. The higher a consumer's positive perception, the more likely they are to continue using the digital wallet and recommend it to others.

Consumer perception of the level of security offered by digital wallets is also very important. When consumers feel that their transactions are safe and personal data is protected, they tend to be more trusting and loyal to the digital wallet service. Most consumers feel that digital wallets provide convenience and speed in making transactions, which is one of the main reasons why they choose digital wallets.

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