

The Influence Of Perceived Ease Of Use And Security On The Consumptive Behavior Of OVO Users In Medan City

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ABSTRACT

This study aims to determine the effect of perceived ease of use and security on the consumptive behavior of OVO users in Medan cities. The research method uses quantitative research with an associative approach. The population in this study was all OVO users in Medan with a sample of 100 respondents where sampling was done using a purposive sampling technique. The primary data used were obtained from respondents through questionnaires distributed with google forms while secondary data were obtained with literature studies. The data analysis methods used are validity test, reliability test, classical assumption test, multiple linear regression analysis, and hypothesis test, reliability, classical assumption test, multiple linear regression analysis, and hypothesis test. The results of the study conducted showed that the perceived ease of use (X1) and safety (X2) variables had a significant effect on consumptive behavior. Perceived ease of use and security variables also simultaneously influence consumptive behavior (Y). The coefficient of determination test showed that there was a relationship between perceived ease of use and safety to consumptive behavior with an R value of 0.514.

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INTRODUCTION

Technological developments continue to occur over time, changes in development occur along with changes in human needs that continue to change. One of the technological developments that occurred in Indonesia is the development of the internet. Internet-based technology not only provides convenience in information but can also carry out financial transactions using the internet which is commonly called financial technology (fintech). One type of fintech is e-wallet or commonly called a digital wallet. Based on data from the fintech company, xendit, the e-wallet is the most popular digital platform in 2021. Out of the 150 million digital transactions processed by xendit, 43% use e-wallets. E-wallets provide convenience and flexibility because users only need to download the e-wallet application on their smartphone and users can immediately make non-cash transactions. Various promotions presented by digital payment services will benefit users. Payment services using e-wallets really help many people both paying bills, shopping online and going directly to the store.

From the Dailysocial source. In 2021, it was recorded that 58.9% of digital wallet user respondents used OVO. In second place is Go-pay with 58.4% of respondents. Then there is Shopeepay with 56.4% of respondents Funds with 55.7% of respondents, LinkAja with 18.4% of respondents, Paytren with 3% of respondents, i.saku with 2.9%, Sakuku with 2.1% of

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respondents, then there is Doku 1, 6% of respondents and Uangku 1.4% of respondents. From the 2021 data, OVO is ranked first in demand by e-wallet users and competes quite tightly with Gopay.

OVO provides practical things with one application to shop and make non-cash payments. Ease of use plays an important role in digital marketing. OVO is considered practical and easy to use and understand, making consumers flock to use OVO as a means of payment. The ease of using OVO is also accompanied by guaranteed security so that many use OVO.

Using OVO can also trigger using this application. Currently, OVO has collaborated with various merchants, both online and offline. One application that is already working together is the tiktok application, where tiktok can currently sell live streaming and complete payment features including payments using OVO. Payments using OVO often get cashback for its users, so this is one of the things that can trigger consumptive behavior.

Consumptive behavior is based on human nature as creatures that are never satisfied. Indonesia is ranked 3rd with a society that has a high level of consumerism. Like at the start of the Covid-19 pandemic, people panic-bought because of work from home regulations, distance learning, and accompanied by lockdown regulations, so people made excessive purchases. The nature of consumerism, namely the ease of access for the community, greatly influences the community to become consumptive. Such as the ease of downloading applications, and there are many choices of goods that are easy to find in these applications because of this convenience, people are spoiled by the impact of this technological development which accelerates the influence of consumptive nature on society.

From the phenomena described above, the researcher wants to find out how much influence perceived ease of use and safety has on consumptive behavior. By conducting research entitled "The Influence of Perceived Ease Of Use and Security on Consumptive Behavior of OVO Users in Medan City"

METHODS

Perceived Ease of Use

According to Davis (Indyah Hartami Santi and Fandi Sudiasmo 2020:23) perceived ease of use is defined as the extent to which a person believes that using information technology will free him from a business. Judging from the definition, it can be said that the need for trust (belief) in making a decision. If someone feels confident that technology the occurrence of consumptive behavior because of the ease of information the easy used, so someone will use it. And vice versa, if someone believes that information technology is not easy to use then that person will not use it.

According to Davis (Siti Rodiah, 2020) divides the constructs for measuring perceived ease of use into 6, including:

1. *Easy to learn*(easy to learn)
2. *controllable*(controllable)
3. *Clear & understandable*(clear and easy to understand)
4. *Flexible*(flexible)
5. *Easy to become skilled*(easy to become skilled)
6. *Easy to use*(easy to use)

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Security

According to Harman Malau (Bangkit Mahardika, 2019) defines security or security as the ability of online stores to control and maintain security of data transactions. Harman Malau further said that security guarantees play an important role in building trust by reducing consumer concern about misuse of personal data and easily damaged data transactions. When the level of security assurance is acceptable and meets consumer expectations, consumers will probably be willing to disclose their personal information and will buy with a feeling of security.

According to Raman Arasu and Viswanathan (Rizqi Setiyawan, 2022) security indicators include two things, namely:

1. Security Guarantee
2. Data confidentiality

Consumptive behaviour

According to Sarlito W. Sarwono (Usman Effendy, 2016: 17) says that consumptive behavior is usually more influenced by emotional factors than ratios, because considerations in making decisions to buy or use goods and services focus more on social status, fashion and convenience rather than economic considerations. he added that consumptive behavior is related to the learning process meaning that in the development of individuals will learn that obtaining goods and services or carrying out actions can certainly give pleasure or even feel bad.

As for several characteristics or indicators of consumptive behavior according to Sumartono (Kristina Nyoman, 2021), namely:

1. Buying products because of the lure of gifts
2. Bought the product because of the attractive packaging
3. Buying products to maintain appearance and prestige
4. Buying products on price considerations
5. Buying a product is just keeping a status symbol
6. Using the product because of the element of conformity to the advertised model
7. Looking for more than two similar products (different brands)

The hypothesis in this study are:

1. Ha1: There is an influence of perceived ease of use on the consumptive behavior of OVO application users in Medan City
2. H01: There is no effect of perceived ease of use on the consumptive behavior of OVO application users in Medan City
3. Ha2: There is a security influence on the consumptive behavior of OVO application users in Medan City
4. H02: There is no effect of security on the consumptive behavior of OVO application users in Medan City
5. Ha3: There is an influence of perceived ease of use and security on the consumptive behavior of OVO application users in Medan City
6. H03: There is no effect of perceived ease of use and safety on the consumptive behavior of OVO application users in Medan City

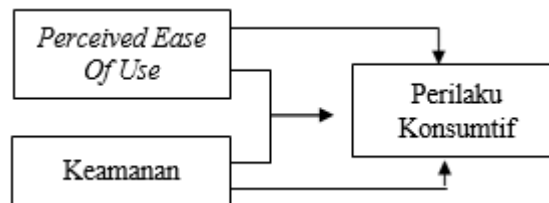


Figure 1 Thinking Framework

The form of research used in this study uses quantitative research with an associative approach. The population used in this study is all OVO users in Medan City, who are still actively using OVO to this day. the researcher used a purposive sampling technique in which the sampling used a sampling technique with certain considerations. the sample in this study was 100 respondents who were active users of the OVO application obtained using the ancient rao formula. The primary data collection method in this study was to use a questionnaire through the Google form which was distributed to the people of Medan who use OVO. Secondary data collection used in this study is data obtained from books that are in accordance with this research, previous research, and data obtained from the internet. The data analysis method used in this research is the classical assumption test which includes the normality test, multicollinearity test and heteroscedasticity test. Test multiple linear regression analysis and test the hypothesis which consists of a partial test (t), simultaneous test (f) and test the coefficient of determination. The accuracy of the data will be tested through an instrument test that includes validity and reliability tests

RESULTS AND DISCUSSION

Based on the survey results, it was found that 58% of the respondents were female and 42% of the respondents were male. Respondent characteristics based on age are dominated by 21-24 years, and as many as 62%, 17-20 years 9%, 25-28 years 17%, 29-32 years 9%, and <32 years as much as 3%. the characteristics of respondents based on work are dominated by students / students as much as 51%. Students or students are people who are adaptable and able to accept rapid technological developments, including progress in non-cash transactions.

the characteristics of respondents based on income or monthly allowances are dominated by groups of respondents with monthly income or allowances of IDR 500,000-IDR 1,500,000 by 36%. In accordance with the results of data processing on job characteristics dominated by students or students.

Validity and Reliability

Test the validity of the questionnaire instrument for perceived ease of use (X1), security (X2) and consumptive behavior (Y) variables using a rtable of 0.196, and each table statement has a value greater than 0.196 which indicates a statement in the variable is declared valid. The number of samples in this study were 100 respondents. From the results of data processing, it can be seen that each variable X1, X2, and Y shows the results of the reliability coefficient alpha variable which is greater than the standard Cronbach's Alpha value of 0.60. This shows each variable is reliable or can be trusted. The results of the Reliability test from SPSS 21 data

processing obtained the Kolmogorov-Smirnov value > 0.06 , with a translation value of 0.893 for the variable perceived ease of use (X1), 0.915 for security (X2), 0.948 for consumptive behavior (Y). To find out the extent to which the independent variables, namely perceived ease of use and safety, affect the consumptive behavior of OVO users in the city of Medan, using a multiple partial test (T) the following results are obtained:

Table 1 Partial Test Table (T)

| Coefficients ^a | | | | | | |
|---------------------------|-----------------------|-----------------------------|------------|---------------------------|-------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | std. Error | Betas | | |
| | (Constant) | -2,282 | 11.355 | | -.201 | .841 |
| 1 | Perceived Ease Of Use | .478 | .141 | .305 | 3,400 | .001 |
| | Security | .762 | .197 | .347 | 3,873 | .000 |

a. Dependent Variable: Consumptive Behavior

Test results with Statistical Software for the variable perceived ease of use (X1) on consumptive behavior (Y) obtained a tcount of 3.400 where the tcount is smaller than the ttable value of 1.984 ($3.400 > 1.984$) with a significantly smaller level of 0.05 ($0.01 < 0.05$) and a positive regression coefficient of 0.478. This means that the variable perceived ease of use (X1) has a positive and significant effect on consumptive behavior (Y). From these results it can be concluded that H_{a1} is accepted. The results of testing with Software Statistics for the security variable (X2) on consumptive behavior (Y) obtained a tcount value of 3.873 where the tcount value is smaller than the ttable value of 1.984 ($3.873 > 1.984$) with a significantly smaller level of 0.05 ($0.00 < 0.05$) and the regression coefficient has a positive value of 0.762. This means that the security variable (X2) has a positive and significant effect on consumptive behavior (Y). From these results it can be concluded that H_{a2} is accepted. to see whether the independent variables, namely perceived ease of use (X1) and security (X2) have an overall or joint effect on the dependent variable, namely consumptive behavior (Y) then use the simultaneous test (test F) as follows:

Table 2 Simultaneous test (Test F)

| ANOVA ^a | | | | | | |
|--------------------|------------|----------------|----|------------|--------|-------------------|
| Model | | Sum of Squares | df | MeanSquare | F | Sig. |
| | Regression | 3477431 | 2 | 1738715 | 17,460 | .000 ^b |
| 1 | residual | 9659609 | 97 | 99,584 | | |
| | Total | 13137.040 | 99 | | | |

a. Dependent Variable: Consumptive Behavior

b. Predictors: (Constant), Security, Perceived Ease Of Use

Based on the results of data processing in Table 4.59, it can be seen that the Fcount value

obtained is 17.460, which means that the Fcount value is greater than the Ftable value, namely $17.460 > 3.09$ or based on a significance value of $0.000 < 0.05$. These results mean that the independent variables namely perceived ease of use (X1) and security (X2) have a simultaneous effect on the dependent variable, namely consumptive behavior (Y).

CONCLUSION

Variable perceived ease of use (X1) to consumptive behavior (Y) has a positive and significant effect of 3.400 where the tcount value is greater than the ttable value of 1.984 ($3.400 > 1.984$) with a significantly smaller level of 0.05 ($0.01 < 0.05$) and the regression coefficient is positive of 0.478. From these results it can be concluded that H_{a1} is accepted and H_{o1} is rejected.

Security variable (X2) on consumptive behavior (Y) has a positive and significant effect of 3.873 where the tcount value is greater than the ttable value of 1.984 ($3.873 > 1.984$) with a significantly smaller level of 0.05 ($0.00 < 0.05$) and the regression coefficient is positive of 0.762. From these results it can be concluded that H_{a2} is accepted and H_{o2} is rejected

The perceived ease of use and safety variables jointly influence the consumptive behavior variable. It can be seen that it can be seen that the Fcount value obtained is 17.460, which means that the Fcount value is greater than the Ftable value, namely $17.460 > 3.09$ or based on a significance value of $0.000 < 0.05$. These results mean that the independent variables namely perceived ease of use (X1) and security (X2) have a simultaneous effect on the dependent variable, namely consumptive behavior (Y). It is known that the R value is 0.514, which means 51.4% there is a fairly close relationship between the variables perceived ease of use and safety on consumptive behavior. Adjusted R Square value or the coefficient of determination is 0, 250, which means that 25% of consumptive behavior is influenced by perceived ease of use and safety, while the remaining 75% is influenced by other variables not included in this study. These results prove that H_{a3} is accepted and H_{o3} is rejected.

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