

# Analysis of the Drivers of the Need for a Digital Wallet Post-COVID in Labuhanbatu Regency

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## Abstract

The biggest hope of this research is to empirically review about new habits or habits related to the level of convenience of consumers in transacting using digital wallets. The population is people who are spread out in South Labuhanbatu Regency totaling 314,094 people, in determining the sample the author uses the Slovin formula approach so that a minimum sample size of 100 people will be tested for validity and reliability test data quality and data analysis using a path analysis approach with the IBM AMOS 22 software. All hypotheses proposed and the comparison results show that all hypotheses are accepted, so that the research has an accurate analysis of the proposed hypotheses, even the biggest influence in this study occurs between the convenience of online services and E-WoM.

*Keywords:* online service convenience, e-wom, consumer behavior.

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## 1. Introduction

The magnitude of the influence of information systems and business digitization is increasingly unstoppable, as a couple who support each other in their implementation are even inseparable from each other, this is because information systems and business digitization work in need of each other (Rachinger et al., 2019). In the era of the industrial revolution 4.0, which is not ready for changes, it will be slowly displaced and even sinking as according to (Song et al., 2021) automation and digitalization as a long-term evolutionary process that has an effect. According to (Verhoef et al., 2021) that digital transformation and the resulting business innovation models have fundamentally changed consumer expectations and behavior and put great pressure on traditional companies and disrupted many markets.

Seeing the magnitude of the effect of the role of information systems on the increasingly real business world, it also has a moral effect on social life, especially the relationship between one company and another, according to (Susanto & Meiryani, 2019) every company business generally uses information systems to facilitate the process of business activities and improve business activities. effectiveness in business processes. The domino effect of the information system for social life according to (Olumoye, 2013) not only affects the way we live life but is influenced by the information system itself. Therefore, one of the changes in human life in the era of the industrial revolution without realizing it will still threaten human behavior related to the implementation of information systems.

Among the changes in behavior due to the presence of the industrial revolution 4.0 in recent years that have changed consumer behavior in the economic aspect, the most highlighted changes in consumer behavior have begun to shift consumption from offline shopping to online shopping consumption (PwC, 2019). The existence of changes in life can be felt from the lifestyle of people who are increasingly digitized so that people start guerrillas using e-wallet or post-COVID digital wallets in daily life (Aulia, 2020). According to the Indonesian Payment System Association (ASPI), the emergence of digital wallet users has caused the number of Automated Teller Machines (ATM) to decrease since 2017 as seen from the figure 1.

In addition, in supporting the phenomenon of research regarding the increasing use of digital wallets, the public stated that 68% of the convenience level of using digital wallets were, while 23% had promos and 9% said security. The

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level of comfort that people feel when using a digital wallet is because they don't need to carry a lot of money and credit cards and don't worry about money or change when transacting.



**Figure 1.** Decrease in ATM Units in Indonesia in 2022

According to (Daragmeh et al., 2021) stated in his research consumers are increasingly realizing that they can consistently easily use e-wallet continuously. (Wulantika & Zein, 2020) also emphasizes that social life cannot be separated from information system technology, where the technology has entered all aspects of people's lives, including the use of digital wallets. According to (Indar Rachmawati et al., 2020) that the factors of performance expectations, effort expectations and security perceptions have a significant effect on intentions to use digital payments.

mobile payment service providers participates in reading this phenomenon as a great opportunity to support this new habit (Middleton et al., 2014) . This means that the phenomenon of using digital wallets for the public in the future will become an alternative solution for financial management (Fadhilah et al., 2021) . The same thing was conveyed by payments using digital wallets that are gradually evolving towards cross-border diversification and integrity supported by advanced technology.

Based on the cited literature, it is confirmed that the implementation of information technology such as the use of digital wallets with the support of mobile payments is an alternative payment solution that is more practical in the future. However, this new habit will only be enjoyed by a handful of people such as generation Z (Do & Do, 2020) , as well as according to (Purnama et al., 2021) that in society there has been a high demand for digital wallet usage, especially in the millennial generation. According to (Prasasti et al., 2021) that generation Z chooses e-wallet because of its ease of use, security system and social group.

Based on the results of the literature that has been described, the authors found that there are gaps in the implementation of the use of digital wallets including: 1) digital wallets only occur among millennials (generation z), 2) ease of use of applications and 3) security in transactions. This striking gap can be seen from the explanation of the literature stating that the use of digital wallets occurs in millennials or generation Z, as we know that the creation and presence of artificial intelligence technology should not only be enjoyed by one group, on the contrary, technology can be enjoyed by all ages so that there is uniformity of knowledge. every human back to use it or not.

The biggest hope of this research is to empirically review about new habits or habits related to the comfort level of consumers in transacting using digital wallets. In addition, the authors would like to obtain relevant information on what factors support people's decisions to be interested in transacting with digital wallets and find out the type of need for these transactions. This research takes objects in the South Labuhanbatu Regency area, this is because the growth and behavior of changes in society towards digital wallet consumption is increasing rapidly so this also attracts the author to research empirically.

## 2. Literature Review

### 2.1. Convenience of Online Service

Every consumer or anyone really wants the transaction process to run smoothly and well according to their wishes, especially digital-based transactions that are being intensified (Ozili, 2018) . The concept of convenience refers to the sacrifices made by consumers to use or buy or even use a product for a certain period. In the digital business concept, the concept of convenience is an important part of marketing (Agnesya Aridinta & Widijoko, 2019) . According to (Website & Pt, 2013) convenience is related to the time, space and effort savings made by consumers. So the concept of online service convenience (digital wallet) is defined as maximizing the convenience and speed of the consumer buying process. Another definition of convenience is that the product (platform) is designed to minimize the time for consumers to own the product (Pham et al., 2018) . This study adopts research (Kin & Farida, 2016) regarding the dimensions or indicators of the convenience of digital wallet platform services , including unique features, ease of use, interactivity, information retrieval and security level.

### 2.2. Electronic Word of Mouth

According to (Arif, 2019) the broad definition of WOM is a non-commercial source of information that can be trusted to have a major influence on the formation of consumer attitudes and buying behavior. The dynamic development of marketing communication with the term word of mouth is now experiencing a leap because it is supported by the internet so that it becomes Electronic Word of Mouth (e-WOM) (Matemba et al., 2019) . Based on (Pohan, 2022) concept of e-WOM is increasingly being promoted in business practice as the implementation of information technology is part of the industrial revolution 4.0 so that this affects the definition of electronic Word of Mouth, so the definition is an assessment given by consumers after consumers experience benefits without realizing that consumers recommend positive assessments to people. other. (Hariono, 2019) also emphasized that e-WOM is a continuation of traditional human-to-human communication into a new generation in a virtual world that is connected to the internet network. Furthermore, the dimensions or indicators of e-WOM include intensity, valence of opinion and content.

### 2.3. Consumer behavior

In many studies consumer behavior will always be a major concern in the last 50 years for social science research (Peighambari et al., 2016) . This is because understanding consumer behavior is the main key to success for company marketing (Surapati & Syariful Mahsyar, 2019) . He also explained the definition of consumer behavior as individual actions thatyasir are directly involved in obtaining and using economic goods and services, including in decision-making activities. According to another (Pelegrin, 2021) the definition of consumer behavior evolves with changing times which is considered a dynamic interaction of human influence and intelligence, behavior and environmental events in which they share aspects of life. The indicators of consumer behavior include (Surapati & Syariful Mahsyar, 2019) cultural factors, personal factors, family factors and social factors.

## 3. Methods

In solving problems in this research, the right research concept uses descriptive research methods with a quantitative approach. Through a specific and systematic quantitative approach from the beginning to the making of the research design (Chrisnathaniel et al., 2020) . The advantage of the research lies in research that takes samples from the population using google form as a questionnaire. The use of the google form platform makes it easier for respondents who consistently keep their distance during the COVID period. The population of this study is a community spread across Labuhanbatu Selatan Regency totaling 314.094 people, in determining the sample the author uses the Slovin formula approach so that the minimum number of samples is 100 people who meet the research needs. All indicators of each variable will be tested for data quality using validity and reliability tests and for data analysis using a path analysis approach with the IBM AMOS 22 software.

## 4. Result and Discussions

### 4.1. Respondents Characteristics

The purpose of the description of the respondent's profile is to find out at a glance the respondent's profile, which can be seen in table 1.

**Table 1.** Overview of characteristics respondent

No.	Respondent Profile	Information	Amount	%
1	Gender	Man	57	57.0
		Woman	43	43.0
		<b>Amount</b>	<b>100</b>	
2	Age	17-22 years old	19	19.0
		23-27 years old	24	24.0
		28-35 years old	23	23.0
		36-45 years old	28	28.0
		over 45 years old	6	6.0
		<b>Amount</b>	<b>100</b>	
3	Education	Diploma	23	23.0
		Master	5	5.0
		Bachelor	48	48.0
		high school equivalent	24	24.0
		<b>Amount</b>	<b>100</b>	
4	Work	Private sector employee	23	23.0
		Other	6	6.0
		Student/Student	28	28.0
		Businessman	21	21.0
		civil servant	22	22.0
		<b>Amount</b>	<b>100</b>	

Source: primary data processed by researchers.

Based on Table 1, Description of Respondents' Profile regarding the analysis of the factors driving the need for a post-COVID digital wallet in terms of gender, it is dominated by men compared to women, in terms of age, it is relatively evenly distributed by 20 percent, in terms of education, there are more undergraduates, and finally based on work as a student. students so that it can be concluded that the respondents in this study were the right respondents to be affected by the industrial revolution 4.0.

### 4.2. Validity Test and Reliability

To find out the quality of the data, especially with regard to the instrument of the research variable indicators, it must be able to meet the validity and reliability requirements. Therefore, the results of the validity and reliability tests shown in table 2.

Based on Table 2, the results of the validity test are known to have a value of Corrected Item-Total Correlation for each variable indicator is greater than the rtable value of 0.361, so it is clear that the model on this criterion is declared valid. Furthermore, it is also known that the Cronbach's Alpha value to test the reliability of all variables is consistent because it has a Cronbach's Alpha value above 0.60 which indicates a reliable model.

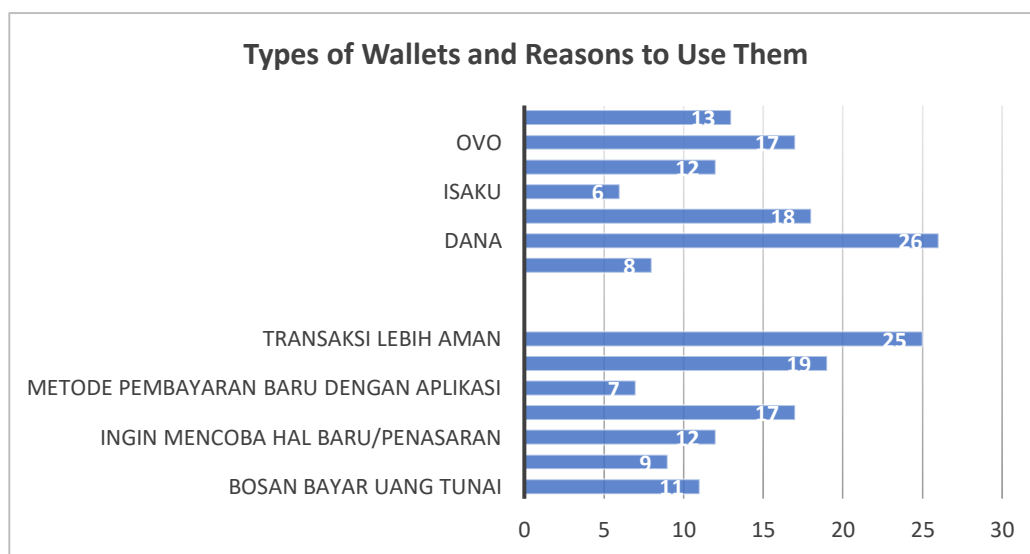
### 4.3. Description of Main Types and Reasons to Use Digital Wallets

From the results of the study, it was found that the description of the types and main reasons for using digital wallets by respondents was reflected in the figure 2.

**Table 2.** Validity Test

No.	Variable	Indicator	Corrected Item-Total Correlation	Cronbach's Alpha
1	Convenience of Online Service	Unique features	0.853	0.940
		Ease of use	0.900	
		Interactivity	0.837	
		Information search	0.733	
		Security level	0.872	
2	Electronic Word of Mouth	Intensity	0.666	0.856
		Valence of opinion	0.715	
		Content	0.830	
3	Consumer behavior	Cultural factors	0.719	0.908
		personal factor	0.867	
		Psychological factors	0.915	
		Social factors	0.703	

Source: primary data processed by researchers.



**Figure 2.** Digital Wallet Graph

Figure 2 shows us that the type of digital wallet is the most favored by Dana respondents, followed by Gopay and OVO and other digital wallets. While the picture also confirms that the main reasons respondents use digital wallets vary widely, but the reasons for using digital wallets are safer transactions and recommendations for social groups and new needs today. From the results of this study, it proves that respondents like non-cash transactions using digital wallets, besides that consumers feel comfortable because they don't have to carry wallets that are generally kept in their pockets and so on.

### 4.4. Hypothesis Testing

In testing the research hypothesis, the author uses a path analysis approach with Amos, so it can be seen that the model on figure 3.

4.5. Discussion

To find out the results of research in this case, it can be seen from the comparison of hypothesis testing with the results of path analysis with Amos seen from the data in Table 3 as follows:

It can be seen in Table 3. Regression Weights in the CR ( Critical Ratio ) column to test the hypothesis between the convenience of online services on E-WoM turns out to be acceptable, this can be seen from the comparison of the CR ( Critical Ratio ) value of 13,336 > 1.96 with a sig obtained of 0.000 < 0.05. So it can be concluded that the results of this study are in accordance with the proposed hypothesis and the results of this study are in accordance with the cited references (Agnesya Aridinta & Widijoko, 2019) the concept of digital business the concept of convenience is an important part in marketing. The same thing according to (Le-Hoang, 2020) when customers are satisfied with online convenience it will affect online purchase intentions and encourage E-WoM, this is because currently online users can easily access products and services conveniently via the internet. If it is concluded through this research that the convenience of online services that are easy and convenient when accessed, it will be easy and automatically a customer will provide a positive review or comment on what he feels so that it will become the basis for influencing E-WoM on social networks (Poturak & Turkyilmaz, 2018) .

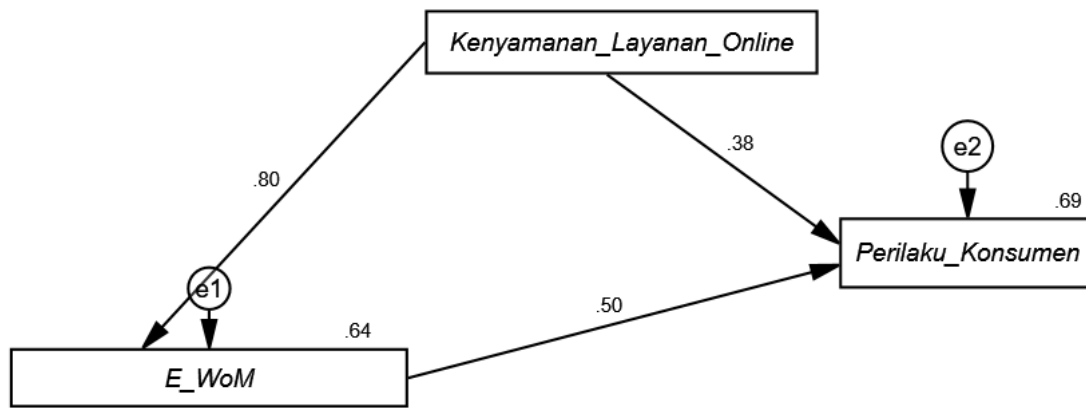


Figure 3. Path Analysis Model

After the path analysis model is obtained, the hypothesis testing is seen from the regression weights on table 3.

Table 3. Hypothesis Testing

			Estimate	SE	CR	P
E-WoM	<---	Convenience_Service_Online	0.552	0.041	13,336	***
Consumer behavior	<---	E-WoM	0.514	0.096	5.347	***
Consumer behavior	<---	Convenience_Service_Online	0.266	0.066	4020	***

Source: primary data processed by researchers.

It can be seen in Table 3. Regression Weights in the CR ( Critical Ratio ) column to test the hypothesis between E-WoM on consumer behavior turned out to be acceptable, this can be seen from the comparison of the CR ( Critical Ratio ) value of 5.347 > 1.96 value with a sig obtained of 0.000 < 0.05. So it can be concluded that the results of this study are in accordance with the proposed hypothesis and are in line with research (Huete-Alcocer, 2017) E-WoM is a way to understand the factors that motivate consumers to post their opinions online. (Sandes & Urdan, 2013) confirms that (Ruangjanases et al., 2021) E-WoM is very likely to have an impact on purchasing behavior, this is because E-WoM includes personal communication so that it affects consumer purchasing decisions. According to (López & Sicilia, 2014) new technological advances allow consumers to share internet information so that it has the potential to shape WOM and consumer behavior.

It can be seen in Table 3. Regression Weights in the CR ( Critical Ratio ) column to test the hypothesis between the convenience of online services and consumer behavior turned out to be acceptable, this can be seen from the comparison of the CR ( Critical Ratio ) value of 4.020 > 1.96 value with a sig obtained of 0.000 < 0.05. So it can be concluded that the results of this study are in accordance with the proposed hypothesis and are in line with the

following literature (Khan & Khan, 2018) that his research identifies service convenience well as influencing post-purchase behavior. (Jiang et al., 2011) that service convenience has become one of the main motivations underlying the tendency of customers to adopt online shopping, this means that the convenience of services provided in online transactions will consciously affect consumer behavior. (Munshi et al., 2020) in their phenomenal literature states that current consumers or consumers in the industrial era 4.0 prefer products that are comfortable to meet their needs, for them this is a major advantage in the online market.

## 5. Conclusion

Based on the results of research and discussion regarding the Analysis of the Factors Driving the Need for a Post-COVID Digital Wallet, conclusions are obtained which will briefly be presented as follows:

- 1) From the analysis of the factors driving the need for a post-COVID digital wallet in terms of gender, it is dominated by men compared to women, in terms of age, it is relatively evenly distributed by 20 percent, in terms of education, there are more undergraduates, and finally based on work as students so that it can be concluded that respondents in the study this is the right respondent to be affected by the industrial revolution 4.0.
- 2) The main reasons that encourage respondents to use digital wallets include commenting that transactions are more secure and influenced by social groups and influenced by other reasons.
- 3) Referring to the results of the study, it concluded that all hypotheses were proposed and from the comparison results showed that all hypotheses were accepted, so that the study had an accurate analysis of the proposed hypotheses, even the biggest influence in this study occurred between the convenience of online services and E-WoM.
- 4) The hope is that researchers who will adopt can pay attention in detail to the concept of digital marketing and its impact on modern human life so that in the future the factors that are found to be strengths

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