

The Influence of Financial Capabilities, Convenience and Security on the Behavior of Fund E-Wallet User Systems

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Abstract: The purpose of this research is to determine the influence of Brand The purpose of this research is to determine the influence of financial capability, convenience and security on the behavior of e-wallet fund users. This type of research is quantitative. The data collection method in this research used a questionnaire technique, with a sample of 130 respondents. The research results show that multiple linear regression $Y = 21,295 + 0,140 X1 + 0,336 X2 + 0.123 X3 + 3,536$. Where the coefficient is positive, meaning that there is a positive or unidirectional relationship between the variables financial capability (X1), convenience (X2) security (X3), the value is 0 (zero), on the behavior (Y) of the e-wallet user system and the value is 21,334. The results of the research show that the results of the research show that the financial capability test (X1) shows tcount 2,655 > ttable 1,978 and significance 0.000 < 0.05, so the results of the hypothesis Ha are accepted and Ho is rejected, meaning that financial capability has a positive and significant effect on user system decisions e -wallet funds. The results of the convenience test (X2) show that tcount is 6,262 > ttable 1,978 and the significance is 0.000 < 0.05, so the results of the Ha hypothesis are accepted and Ho is rejected, meaning that convenience has a positive and significant effect on the system decisions of fund e-wallet users. The results of the security test (X3) show tcount 2,517 > ttable 1,978 and significance 0,013 < 0,05, so the results of the Ha hypothesis are accepted and Ho is rejected, meaning that security has a positive and significant effect on system decisions for e-wallet fund users. Based on the comparison of the Fcount value with Ftable, the Fcount value is greater than the Ftable value, namely 18,608 > 2,44, so it is concluded that accepting the hypothesis, meaning that there is a simultaneous influence between the allegations proposed in this F test is "there is an influence of financial capability (X1), convenience (X2) security (X3), on the behavior (Y) decisions of the fund e-wallet user system. This can be seen at the significance level of 0,000 < 0,05..

Keywords: Financial Capability, Convenience, Security, Behavior

Introduction

In the current digital era, technological developments are increasing rapidly. With this, it has resulted in competition in the business world which is currently increasing. In recent years, the development of e-wallet products has begun to emerge in Indonesia. Some of the most familiar types include OVO, Go-Pay, LinkAja, Sakuku and the Dana digital wallet application. E-wallet products are defined as digital currencies, where there is ease in shopping without having to carry money in physical form (non-cash) and can be distributed when doing other activities, (Suyoto, & Pranowo, 2016:20). According to Bank

Indonesia Regulation Number 20/6 / PBI / 2018 of 2018 concerning Electronic Money, the need for people to use electronic money in Indonesia continues to increase along with the increasing provision of non-cash transaction facilities through the use of information technology innovations so that the business model for organizing electronic money is also growing. Financial capability is the next factor that influences customer decisions in choosing a product.

Financial capability is the ability related to finance or solving financial problems. Financial capability is a person's ability to solve their financial problems, whether obtained through fixed or non-fixed income in facing an economic situation where a situation will affect a person's interest in doing something (Azizah, Liliana & Mayasari, 2019:4). With the financial capability possessed by a person, it will be easier for him to manage his income and financial expenses. Ease is a level of user trust in new technology. However, based on the reality in the field, not all groups understand the technology. And they are of the view that the use of e-wallets cannot control finances and everyone must use a digital system. The use of this system, only young people find it easy to use the application, and some parents do not understand the system and some find it easy to use it according to their needs. Ease is a measuring tool used to explain the ease of use is easy to learn, can be controlled, the information system is easy to use and does not require much effort, (Jogiyanto, 2019:21).

For this reason, good ease of use can encourage the adoption of a product or system, while a poor perception of ease of use can be a barrier to the acceptance and use of the product or service later. In addition, user considerations are needed in using a service and product, namely security. Security is the extent to which user trust in using online transaction payments is said to be safe. Guaranteed security of personal data during transactions is an important thing that must be considered by users. Security as a company's ability to control and maintain security over data transactions, (Wahyuni & Dahmiri, 2021:23). So, security is an ability that must be met and implemented by business actors or companies in maintaining and controlling information from users so as not to cause losses. However, in the formation of trust, it is influenced by the important role of security guarantees, by reducing consumer attention regarding misuse of personal data and data transactions that are easily damaged. Therefore, a high-risk service is considered to have low security, so security is a consideration in determining the decision to use an e-wallet as a means of payment. Security is a way for users to prevent fraud or at least detect fraud in an information-based system, where the information has no physical meaning to behavior.

Methodology

Analysis Method

The analysis method used is multiple linear regression. So in this study the information examination tool used by the creator is to utilize different direct recurrences, where this examination is used to determine the effect of independent factors on the dependent variable. The information obtained is handled using the SPSS 26 program, for Windows and using various direct recurrence conditions. As shown by (Ghozali, 2021:8). The multiple linear regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Description:

Y = Behavior

X1 = Financial Ability

X2 = Convenience

X3 = Security

a = Constant value

b1b2b3 = Regression coefficient

e = error

Result and Discussion

The results of the reliability test on each question item can be seen in the following table:

Table. 1 Reliability Test Results on variable instruments of financial capability (X1), convenience (X2), security (X3), behavior (Y).

<i>Variable</i>	<i>Cronbach's Alpha</i>	<i>N of Items</i>	<i>Description</i>
Financial Capability (X) ₁	0,748	10	Reliable
Convenience (X) ₂	0,722	10	Reliable
Security (X) ₃	0,784	10	Reliable
Behavior (Y)	0,679	10	Reliable

Classical Assumption Test Results

The normality test aims to test the dependent and independent variables in the regression equation that both have a normal distribution or not. The normality test uses Kolmogorov-Smirnov, the test results are as follows:

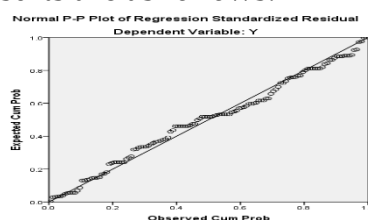


Figure 1. P-Plot Normality Test

From the picture above, it can be seen that the normal probability plot spreads around the diagonal line and does not follow the direction of the diagonal line, it shows an abnormal distribution pattern and the regression model fulfills the assumption of normality.

Table 2. One-Sample Kolmogorov-Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		130
	Mean	.0000000

Normal Parameters ^{a,b}	Std. Deviation	2.43133294
Most Extreme Differences	Absolute	.068
	Positive	.062
	Negative	-.068
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Data Processing Results, 2024.

Based on the table above, the results of the Normality test using the Kolmogorov Smirnov test have a significance of 0.200 which means greater than 0.05, which means that the residuals value is normally distributed.

Table 3. Multicollinearity Test Results

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Financial Capability	.991	1.009
	Ease	.991	1.009
	Security	1.000	1.000

a. Dependent Variable: Behavior

Based on the table above, it shows that the Tolerance value of all independent variables (independent variables) <0.1 and the Variance Inflation Factor (VIF) value <10, therefore the model can be said to be free from multicollinearity.

Table 4. Heteroscedasticity Test Results with Glejser

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.981	8.317		-.118	.907
	LN _{X1}	.845	1.492	.083	.566	.574
	LN _{X2}	-1.914	1.540	-.182	-1.243	.220
	LN _{X3}	.298	1.505	.030	.198	.844

a. Dependent Variable: LN3

Based on the results of the Glejser test above, it can be seen that the sig value. X1 $0.574 > 0.05$, the conclusion is that there are no symptoms / free of Heteroscedasticity test. Sig value. X2 $0.220 > 0.05$, the conclusion is that there are no symptoms / free from Heteroscedasticity test. Sig value. X3 $0.844 > 0.005$, the conclusion is that there are no symptoms / free from Heteroscedasticity test.

Table 5. Autocorrelation Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.554 ^a	.307	.291	2.46011	1.882
a. Predictors: (Constant), Security, Financial Capability, Convenience					
b. Dependent Variable: Behavior					

Based on the results of the table above, it is known that in model 1 Durbin-Watson is 1.882. The data requirement to pass the Autocorrelation Test is $du < d < 4 - du$. Judging from the Durbin-Watson table, $du = 1.882$ is greater than 0.05. So it can be stated that this model passes the autocorrelation test.

Table 6. Multiple Linear Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21.295	3.536		6.023	.000
	X1	.140	.053	.198	2.655	.009
	X2	.336	.054	.466	6.262	.000
	X3	.123	.049	.187	2.517	.013
a. Dependent Variable: Y						

Source: Data Processing Results, 2024

The regression equation above can be explained as follows:

1. The regression constant value of 21.295 means that if there is no financial capability variable (X1), convenience (X2) security (X3), the value is 0 (zero), on the behavior (Y) of the e-wallet user system the value is 21.295.

2. The regression coefficient of 0.140 means that if the financial capability (X1) value is 0 (no value), the behavior (Y) will increase by 0.140 the coefficient is positive, meaning that there is a positive or unidirectional relationship between financial capability and the decision of the e-wallet user system funds.
3. The regression coefficient of 0.336 means that if the convenience (X2) value is 0 (no value), behavior (Y) will increase by 0.336 the coefficient is positive, meaning that there is a positive or unidirectional relationship between convenience and the decision of the e-wallet user system funds.
4. The regression coefficient of 0.123 means that if the security (X3) value is 0 (no value), behavior (Y) will increase by 0.123 the coefficient is positive, meaning that there is a positive or unidirectional relationship between security and the decision of the e-wallet user system funds.

Table 7. Determination Test Results (R2)

Model Summary ^b				
Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.554 ^a	.307	.291	2.46011
a. Predictors: (Constant), Security (X1), Financial Capability (X1), Convenience (X1)				
b. Dependent Variable: Behavior (Y)				

Based on the table above, the R2 (R Square) number is 0.307 or (30.7%). This shows that the percentage contribution of the influence of the independent variable on the dependent variable is 99.8% or the variation in the independent variable used in this model is able to explain (30.7%) the variation in the dependent variable. While the remaining 60.3% of (100% - 30.7%) is explained by other variables in this research model.

The t statistical test aims to determine whether the independent variable or independent variable (X) partially (individually) affects the dependent variable or dependent variable (Y): $df = (n-k) = (130-3 = 127)$. Based on table 6 above, a decision can be made that:

1. The results of the financial capability test (X1) show $t_{count}.655 > t_{table} 1.978$ and sigfinication $0.000 < 0.05$, then the results of the hypothesis H_a is accepted and H_o is rejected, meaning that financial capability has a positive and significant effect on the decision of the e-wallet user system funds.
2. The results of the convenience test (X2) show $t_{count} 6,262 > t_{table} 1,978$ and sigfinication $0.000 < 0.05$, then the results of the H_a hypothesis are accepted and H_o is rejected, meaning that convenience has a positive and significant effect on the decision of the e-wallet user system funds.
3. The results of the security test (X3) show $t_{count} 2.517 > t_{table} 1.978$ and sigfinication $0.013 < 0.05$, then the results of the hypothesis H_a is accepted and H_o is rejected, meaning that security has a positive and significant effect on the decision of the e-wallet user system funds.

Table 8. F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	337.863	3	112.621	18.608	.000 ^b
	Residuals	762.568	126	6.052		
	Total	1100.431	129			
a. Dependent Variable: Behavior (Y)						
b. Predictors: (Constant), Security (X1), Financial Capability (X1), Convenience (X1)						

Source: Data processing results, 2024.

Based on the comparison of the Fcount value with Ftable, the Fcount value is greater than the Ftable value, namely $18.608 > 2.44$, it is concluded that it accepts the hypothesis, meaning that there is a simultaneous influence between the conjecture) proposed in this F test is "there is an influence of financial capability (X1), convenience (X2) security (X3), on behavior (Y) of e-wallet user system decisions. funds. This can be seen at a significance level of $0.000 < 0.05$.

Conclusion

From the results of this study entitled The Effect of Financial Capability, Ease and Security on the Behavior of the E-Wallet Dana User System, it was concluded that:

1. The results showed that multiple linear regression $Y = 21.295 + 0.140 X1 + 0.336 X2 + 0.123 X3 + 3.536$. Where the coefficient is positive, meaning that there is a positive or unidirectional relationship between the variables of financial capability (X1), convenience (X2) security (X3), the value is 0 (zero), on the behavior (Y) of the e-wallet user system the value is 21,334.
2. The results showed that the financial capability test (X1) showed a tcount of $6.655 > t$ table 1.978 and a sigfinication of $0.000 < 0.05$, then the results of the hypothesis Ha is accepted and Ho is rejected, meaning that financial capability has a positive and significant effect on the decision of the e-wallet user system funds. So, financial capability is the ability of individuals or groups to manage finances properly, including risk management, make wise financial decisions, and face economic changes by using the e-wallet user system funds.
3. The results showed that the convenience test (X2) showed a tcount of $6.262 > t$ table 1.978 and a sigfinication of $0.000 < 0.05$, then the results of the Ha hypothesis were accepted and Ho was rejected, meaning that convenience has a positive and significant effect on the decision of the e-wallet user system funds. So, convenience is a perception where when using an information technology system it will be free from an effort and does not feel difficulty in using e-wallet funds.

4. The results showed that the security test (X3) showed $t_{count} 2.517 > t_{table} 1.978$ and significance $0.013 < 0.05$, then the results of the hypothesis H_a is accepted and H_o is rejected, meaning that security has a positive and significant effect on the decision of the fund e-wallet user system. So, security is an ability that must be fulfilled and implemented by business people or companies in safeguarding and controlling information from users so as not to cause losses to the decision of the fund e-wallet user system.
5. Based on the comparison of the F_{count} value with F_{table} , the F_{count} value is greater than the F_{table} value, namely $18.608 > 2.44$, it is concluded that it accepts the hypothesis, meaning that there is a simultaneous influence between the conjecture) proposed in this F test is "there is an influence of financial capability (X1), convenience (X2) security (X3), on behavior (Y) the decision of the e-wallet user system. fund. This can be seen at a significance level of $0.000 < 0.05$. So, financial capability, convenience, security have a positive and significant effect on the behavior of e-wallet user system decisions, because the behavior displayed by consumers when they search, buy, use and spend products to meet their needs and desires.

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