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The Influence of Technology, Financial Literacy, and Ease of Using E-Wallets on Consumers of Mall Boemi Kedaton Supermarket

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Article Info	Abstract
	The development of the times has influenced changes in various areas of life, one of which is finance. The financial field that has undergone changes is transaction activities. In the past, transaction payment activities were carried out by exchanging goods or barter, but at this time it is developing using digital-based transaction payments. These changes occur due to technological advances, financial understanding, and the development of the digital economy. This study aims to determine the influence of technological advances, financial literacy, and perceptions of ease of use of e-wallets on consumers of Chandra supermarket Mall Boemi Kedaton Bandar Lampung. This research is quantitative using descriptive verifiative methods with ex post facto approach and surveys. Sampling in this study used a non-probability sampling method with purposive sampling techniques. The population in this study was consumers of Chandra supermarket Mall Boemi Bandar Lampung with 75 consumers as a sample. The data analysis method uses SPSS version 25 by testing the hypothesis through a simple linear regression test and multiple regression test. This research reveals that technological advancements, financial literacy, and perceived convenience have a positive effect on the use of e-wallets. These three factors play an important role in increasing the tendency of consumers to choose and utilize e-wallets in their digital transactions.

INTRODUCTION

The era of globalization has triggered massive changes in many sectors, one of which is digitalization driven by advances in information technology, especially the internet. Digitalization, especially in the economic sphere, is creating a revolution in the way we conduct transactions. From the exchange or barter system in the past, we are now moving to the era of non-cash transactions with the emergence of electronic money and e-wallets, which according to Bank Indonesia Regulation Number 18/40/PBI/2016 is defined as an electronic service to store payment instrument data and can also accommodate funds to make payments.

One of the important steps triggering this transition in Indonesia is the National Non-Cash Movement (GNNT) launched by Bank Indonesia in 2014. This encourages the development of various financial technology (fintech) businesses and startups that present e-wallets as one of the modern payment solutions. E-wallet, as explained by Nawawi (2020), is a service or platform that stores money digitally, similar to a wallet but in digital form.

With the presence of smartphones connected to the internet, the use of e-wallets is easier and more practical. Smartphones become a bridge that allows people to access and utilize e-wallets, enabling fast transactions without the need for physical money. According to data from tempo.co, the use of e-wallets in Indonesia experienced a significant increase between 2020 and 2021.

However, Chandra Supermarket consumers at Boemi Kedaton Mall, Bandar Lampung, showed a strong preference towards cash and debit payment methods. Given the definition of technology according to the Big Dictionary of Indonesian and how technological advances affect people's habits, as well as the importance of financial literacy defined by Arianti (2021) as the ability to distinguish between needs and wants, important questions arise: Are factors such as technological advancement, financial literacy,

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and perceived ease—defined as how easily a person does something without significant difficulty—influence their decision to use e-wallets? This study was designed to further examine the influence of these three factors on e-wallet usage among Chandra Supermarket consumers.

METHODOLOGY

This research was conducted at Chandra supermarket Mall Boemi Kedaton Bandar Lampung. Quantitative type research with analysis using statistics. The method used is a verifiative descriptive method with an ex post facto approach and surveys. According to Sappaile (2010: 2), ex post facto research is a research on cause-and-effect relationships that are not manipulated, this research is carried out on programs, activities or events that have taken place or occurred. The sampling method in this study was taken using a non-probability sampling method with purposive sampling techniques. The non-probability sampling method does not provide an equal opportunity for every member of the population to be selected into the sample (Sugiyono, 2019: 84).

Purposive sampling technique uses certain considerations, namely consumers of Chandra supermarket Mall Boemi Kedaton and have used digital transaction payment methods. The sample obtained in the study was 75 respondents who were consumers of Chandra supermarket Mall Boemi Kedaton Bandar Lampung. This study has 3 independent variables, namely Technology Progress (X1), Financial Literacy (X2), and Perception of Convenience (X3), and has 1 dependent variable, namely E-Wallet Use Decision (Y). The source of data in this study is primary data with data collection techniques, namely interviews, observations, questionnaires, and documentation. The questionnaire used is an online questionnaire through google form using a differential semanthic approach interval scale. The Semanthic Differential approach is carried out to measure attitudes on a continuous line with a positive response on the right side of the line and a negative response on the left side of the line, the data obtained is interval data (Sugiyono, 2019: 97).

The data analysis technique used in this study is quantitative research with statistical calculations using Statistical Programs for Social Science (SPSS) version 25. The stages passed are testing instrument requirements with validity tests and reliability tests. Next, perform a data analysis requirements test consisting of a normality test and a homogeneity test. Then perform a classical assumption test consisting of a linearity test, a multicollinearity test, an autocorrelation test, and a heteroscedasticity test. At the stage of hypothesis testing carried out is a simple linear regression test and multiple linear regression tests.

RESULTS AND DISCUSSION

A.   **Results**

The validity test is carried out to determine the valid size or not of a questionnaire, a questionnaire is said to be valid if the questions in the questionnaire are able to reveal something to be measured (Widiyanti, 2020: 57). The formula used to test the validity of the instrument in this study is the Pearson Product Moment Correlation formula. The question items in the study can be said to be valid with the criteria used, namely the level of significance is not more than 0.05. In this study, all question items are said to be valid because they have a level of significance of less than 0.05.

Reliability tests are used to measure the extent to which measurements from a test remain consistent after being carried out repeatedly on subjects with the same condition (Widiyanti, 2020: 57). The high or low value of reliability is indicated by a number called reliability coefisein by looking at the Cronbach Alpha in the SPSS processing results. In this study, the reliability test on variable X1 resulted in r Alpha data of 0.896, variable X2 produced r Alpha data of 0.927, variable X3 produced r Alpha data of 0.865, and variable Y produced r Alpha data of 0.881 then consulted with a list of interpretation of r coefficients in the range of 0.8000 – 1.0000. The results of data analysis are known that the interpretation of the r coefficient for all variables is in the range of 0.8000 – 1.0000, which means that all variables have a very high level of reliability.

The normality test is carried out to determine whether the number of samples taken is representative or not so that the conclusions drawn can be accounted for (Rusman, 2015: 43). The normality test in this study used the Kolmogrov-Smirnov formula. A good regression model has normally distributed residual values. The normality test results on variable X1 have a signification value of 0.055, on variable

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X2 have a significance value of 0.200, on variable X3 have a signification value of 0.192 and on variable Y have a signification value of 0.200. Based on the normality test conducted, it is known that the significance value of all independent variables and dependent variables exceeds 0.05. Then it can be concluded that the data is normally distributed.

The homogeneity test is carried out to determine whether the sample data obtained comes from a homogeneous population or not. The homogeneity test in this study used the Levene Statistics method. The homogeneity test results on variable X1 have a significance value of 0.063 on variable X2 have a significance value of 0.126 on variable X3 have a significance value of 0.475. Based on the results of data processing using SPSS 25, the significance value for all variables is greater than 0.05, which means that the population data is homogeneous variance.

Linearity tests are performed to determine the regression model to be used and to find out whether the regression model used in the study is linear or not linear. The test method used in this study is the Ramsey Test method. The results of the linearity test on variable X1 have a significance value of 0.557 on variable X2 have a significance value of 0.363 on variable X3 have a signification value of 0.304. Based on the results of SPSS 25 data processing, it is known that all variables have a significance value of Deviation from Linearity > 0.05, so it can be stated that the regression model is linear.

Multicollinearity test is carried out to determine the presence or absence of independent variables that have similarities, The multicollinearity test method in this study was carried out by looking at the value of Variance Inflation Factor (VIF) and Tolerance. The regression model is said to be not multicollinearity if the VIF value is less than 10.00 and has a Tolerance value greater than 0.10. The results of the multicollinearity test on variable X1 have a tolerance value of 0.984 and a VIF value of 1.017 on variable X2 has a tolerance value of 0.941 and a VIF value of 1.063 on variable X3 has a tolerance value of 0.926 and a VIF value of 1.080. Based on the calculation results, it is known that all independent variables have a tolerance value greater than 0.10 and the VIF calculation results show all independent variables less than 10.00. So it can be concluded that all independent variables in this study do not occur symptoms of multicollinearity in the regression model.

Autocorrelation tests are carried out to determine whether there is a correlation in the observations of research being conducted. In this study, the autocorrelation test was carried out by testing using the Durbin-Watson test. The output of the Model Summary is known that the Durbin-Watson statistical value obtained is 1.998 which is between the number 2 or close to number 2. The autocorrelation test requirements are DU < DW < (4 – DU) so that 1.709 < 1.998 < (4 – 1.709) = 2.291. So it can be concluded that observational data avoid autocorrelation or autocorrelation does not occur.

A heteroscedasticity test is performed to determine whether absolute residual variance is equal or unequal on observations. Heteroscedasticity testing in this study was carried out by testing spearman's rank correlation test. The results of the heteroscedasticity test on variable X1 have a significance value of 0.457 on variable X2 have a significance value of 0.093 on variable X3 have a signification value of 0.491. Based on the results of data processing, it is known that all variables have a significance value greater than 0.05 meaning that there is no systematic relationship between the explaining variable and the absolute value of its residual or heteroscedasticity does not occur in the regression model.

Based on the results of data processing, it is known that the value of the determinant coefficient (R Square) of the variable of technological progress is 0.062 or equivalent to 6.2%. This shows that the variable of technological progress affects the use of e-wallets by 6.2% while 93.8% is influenced by variables that were not studied in this study. Based on the results of data processing, it is known that the value of the determinant coefficient (R Square) of the financial literacy variable is 0.139 or equivalent to 13.9%. This shows that financial literacy variables affect the decision to use e-wallets by 13.9% while 86.1% are influenced by variables that were not studied in this study. Based on the results of data processing, it is known that the value of the determinant coefficient (R Square) of the convenience perception variable is 0.329 or equivalent to 32.9%. This shows that the variable of convenience perception affects the use of e-wallets by 32.9% while 67.1% is influenced by variables that were not studied in this study.

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Based on the results of data processing, it is known that the value of R Square is 0.421. So it is known that the variables of technological progress (X1), financial literacy (X2), and perceived ease (X3) of e-wallet use (Y) have a simultaneous effect of 42.1% while 57.9% are influenced by other variables that were not studied in this study.

B.   **Pembahasan**

Based on the results of data analysis, the value of the determinant coefficient (R Square) of the variable of technological progress was 0.062. This means that the variable of technological progress influences the decision to use e-wallets by 6.2%. This means that there is a positive and significant influence of technological advances on the use of consumer e-wallets Chandra supermarket Mall Boemi Kedaton Bandar Lampung. Phan & Riyadi (2022) broad and rapid technological developments allow the shift of financial aspects to technology-based. Fintech that is developing gives rise to one of its products, namely electronic wallets. Andriani, et al (2022) stated that technological developments have resulted in cashless developments increasing due to technological developments in various service innovations and transaction security. If technology has advanced and developed, it can improve consumer decisions to use e-wallets. Technological advances are important for consumers, with technological advances, consumers can use the features in the e-wallet application, increase interest in use, and facilitate the process of use.

Based on the results of data analysis, the value of the determinant coefficient (R Square) of the financial literacy variable was 0.139. This means that financial literacy variables affect the use of e-wallets by 13.9% while 86.1% are influenced by other variables that were not studied in this study. Saputro, et al (2022) financial literacy influences an individual's ability to manage finances which makes financial literacy important. According to Wahyudi, et al (2022) digital financial literacy has an important role for public education. Financial literacy is able to support people's finances to be better and also healthy in managing finances, and can make the right financial choices. The more knowledge about finance by an individual, the better the individual will be at choosing or using a financial product. Knowledge and skills can influence a person's attitude and behavior in making the right decisions to manage finances and can prosper life.

Based on the results of data analysis, the value of the determinant coefficient (R Square) of the convenience perception variable was 0.329. This means that the variable of convenience perception affects the use of e-wallets by 32.9% while 67.1% is influenced by other variables that were not studied in this study. Julyanthry, et al (2022) the ease of transacting using e-wallets makes consumers feel a pleasant experience when transacting, becomes a motive to try new things for consumers, and as a form of consumer loyalty. Munsarif, et al (2022) e-wallets provide high convenience and flexibility in their use. The greater the individual's assessment that the practicality of using a technology, the greater the number of uses of the technology. The more convenience felt by e-wallet users such as how to use, practicality, and ease of outreach can influence individuals to use e-wallets.

Simultaneously, the results of data analysis obtained the value of the determinant coefficient (R Square) of the variables of technological progress, financial literacy, and perception of convenience of 0.421. This means that the variables of technological progress, financial literacy, and perceived convenience simultaneously affect the use of e-wallets by 42.1% while 57.9% are influenced by other variables that were not studied in this study. Fauzi and Oktaroza (2022), payment technology innovations are increasing and growing rapidly in the financial sector, one of which is the use of digital wallets (e-wallets). Indahyani and Dewi (2021), financial literacy affects a person's interest in using technology. A good level of financial knowledge can encourage individuals to manage their finances such as using digital wallets to facilitate transaction activities. Sudarso, et al (2020) revealed that currently digital wallets are one way of online transaction payments that make it easy to transact anywhere and anytime. Due to technological advances, digital wallets are not only used as a means of payment for transactions. Digital wallets can be used to send money as well as receive money. Technological advances in the financial sector, in this case, the use of electronic wallets have resulted in an understanding of finance that also needs to be improved so that e-wallet users feel comfortable when using e-wallets that are considered easy and flexible when used. E-wallets can be an alternative to cash, so there is no need to

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carry cash when traveling. The range of e-wallet use is quite wide such as in the e-commerce sector, offline stores, culinary and public transportation can use e-wallets, which can result in an increase in the use of e-wallets.

CONCLUSION

Based on research conducted on Chandra Supermarket consumers at Boemi Kedaton Mall Bandar Lampung, there are several key findings related to the use of e-wallets. Technological advances have a positive influence on the use of e-wallets. This shows that with the advancement of technology, consumers tend to increasingly utilize e-wallets in their digital transactions. Furthermore, financial literacy also has a positive influence on the use of e-wallets, which indicates that good financial knowledge can encourage consumers to make more informed decisions in choosing and using e-wallets. The perceived ease of use of e-wallets also contributes positively, suggesting that consumers tend to use e-wallets when they feel easy and comfortable with the system. Overall, the combination of technological advancements, financial literacy, and perceived convenience increases consumers' propensity to use e-wallets in their transactions. Therefore, efforts to improve these three aspects can increase e-wallet adoption among consumers.

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