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Z-GENERATION ATTRACTION ANALYSIS USING E-MONEY PAYMENT IN ONLINE SHOPPING

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ABSTRACT

Technological developments that go hand in hand with changes in the financial payment system are increasingly sophisticated, especially the use of electronic money or e-money which provides more convenience and a sense of security to anyone. The purpose of this study was to determine the interest between trust, perceived convenience and perceived risk on user interest in using e-money. In this study, the sample used was 200 samples. Samples were taken using the *Purposive Sampling* method with certain considerations. The consideration in determining the sample is Generation Z who has shopped online using e-money payments. The analysis technique used is using the SmartPLS 4.0 application and the method used is *Structural Equation Model-Partial Least Square* (SEM-PLS). Based on the results of data analysis, trust on user interest has a positive effect, perceived convenience on user interest has a positive effect and perceived risk on user interest has a positive effect.

Keywords: Trust, Perceived Ease, Perceived Risk.

1. INTRODUCTION

Since the emergence of the e-commerce business in human life after Covid-19, it has become the peak where the e-commerce business has stolen the attention of the world community. E-commerce is a business activity that is embedded in companies, consumers and society in payments in the form of electronic transactions. (Laksmi et al., 2018). As we know through the covid-19 disaster, it has a positive impact on e-commerce business actors. (Aydo, 2021). He emphasized that the world of e-commerce has seen an increase because offline trade has stopped. According to (Paraschiv et al., 2022) the Covid-19 pandemic has changed consumer purchasing behavior as consumers fear contagion. Therefore, consumption practices are shifting to e-commerce platforms to reduce the spread of the virus. This has led to increased shopping efficiency, enabling new purchases and facilitating access to information along with virtual communication between customers and sellers. However, the core problem in this research is not this but there are interesting problems that arise in addition to the existence of consumer behavior like shopping online but consumer behavior regarding payment methods using e-money.

This research only focuses on discussing Gen Z's interest in shopping online with e-money payment methods. The generation known as Generation Z, born between 1996 and 2012, is known to interact very frequently with the increasingly sophisticated digital world. (Generation et al., 2020). A major factor in Gen Z's preference in using digital wallets can be the simplicity of the process. As (Bezhovski, 2016) the presence of e-commerce brings digitalization to the payment process by providing a wide variety of electronic payment options including payment cards (credit and debit), digital wallets, mobile banking, electronic money, contactless payment methods, and others. Others according to (Sati & Ramaditya, 2019) the influence of globalization in the application of digital era media information technology that has changed people's lives. According to (Romdhoni, 2022) using e-money *to* substitute non-cash payment instruments in various countries states that the ability is sufficient in reducing the development stage of using cash, especially in micro to retail payments and can facilitate tracking back in a transaction to achieve precise accuracy.

The new phenomenon of online shopping exhibited by the public is not a big problem that illustrates the economic conditions that are currently not in decline, but on the contrary the level of

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productivity of the community in carrying out economic activities has increased so it is very natural that economically the community has a qualified income to do online shopping. Therefore, the problem that remains an oddity is that good knowledge of online shopping is not accompanied by knowledge about the use of e-money. According to (Bećirović, 2014) the threat of using e-money including the disadvantage of this system is that the required data may lose its electronic money. According to (Kasri et al., 2022) looking at the literature on the implications of digitalization and the economy there are few studies that examine the impact of digitalization, or in broader terms. The implication in question is that the development of research on digitalization, one of which is the use of e-money, is still limited.

The growth of e-money usage in Indonesia in 2023 electronic money transactions was recorded at IDR 134.12 trillion. This value is twice as large as the same month in 2022. In the following months until April 2023, the trend remained the same, with transactions recording double the value compared to the same month in the previous year. During the first four months of 2023, electronic money transactions worth IDR 556.6 trillion were recorded. This is equivalent to 47 percent of the total electronic money transactions in 2022. This shows that even though the pandemic has ended, the habit of transacting digitally remains high. (Gianie, 2023). Later, the use of e-money will provide benefits for the community, industry, and Bank Indonesia, including providing convenience for payment transactions to be carried out more quickly without any obstacles and without using card money for outside communities, transactions can be made in small to large nonimal values, payments are made quickly and more easily by using the e-money.

One of the negative impacts of the e-money phenomenon according to (Indrawati et al., 2020) increased use of electronic money as a substitute for cash can cause changes in the velocity of money and have implications for the ineffectiveness of monetary policy in countries that use aggregate money as the target of monetary policy. According to (Wicaksono, 2021) the increase in e-money has caused pros and cons by the public, for example, the toll payment system that currently uses e-money and the cost of recharging e-money are considered detrimental to the community. Apart from telecommunications and *fintech*, obstacles that cause public perception of the increase in e-money users on toll roads, namely some people who still have the habit of using cash and are not yet a *cashless society*. Observation data in the field that depicts e-money is full of challenges as follows

Table 1. E-money Challenges in Local Governments

Aspects	Before e-money	After e-money	The Gap
Efficiency	Residents must walk long distances to conduct transactions	Residents can make transactions directly from their devices with ease	Digital money literacy and understanding
Validity of Money	Residents use currency notes that are vulnerable to counterfeiting	Residents avoid transactions with counterfeit money	Social change
Technology Insights	Local residents still believe that every transaction must be with tangible/card money	Residents are aware of the development of modern financial transactions, and can maximize the use of gadgets	Accepting technology but lacking implementation
Regional Progress	The government does not pay enough attention to rural areas in terms of network provider / internet accommodation	Government provides additional accommodation for village development and economic smooth running	Government commitment to internet infrastructure development

Source: Data processed, 2024.

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Based on the data Table 1. above Indonesia as a developing country with a large land area spread across all provinces in the use of e-money is still hampered by lack of access and technological constraints. From this information, Bank Indonesia began to encourage Commercial Banks to expand access to the region. This illustrates that e-money users are increasing, so there are many people out there who do not understand the function and how to use e-money. So, the purpose of this research is to find out the factors that influence Gen-Z's interest in using e-money payments when shopping online. In addition, this research wants to see further the implementation of e-money as a National Non-Cash Movement (GNTT) policy in people's lives running smoothly or otherwise. As well as being a way to find out the types of e-money that are currently growing and mushrooming.

2. LITERATURE REVIEW

Trust

According to (Segoro & Ferdiansyah, 2023) trust is a power that has a valuable relationship with consumers to transact and lean and according to the expectations of people in this trust in the knowledge that the product has objects, attributes, and is useful for an environment full of doubts. Meanwhile, according to (Artina, 2021) defines Trust is something that has a belief related between two parties that will be required with appreciation and a sense of security in the assumption that has become important, a driver with the transaction. Based on these perceptions, knowledge in e-money users is closely related to attitudes because user knowledge is a user trust. The onset of trust in using a product can result in the impact of a person's desire to start using with a prolonged use process for potential users. (Wibowo et al., 2015). Trust is also stated as the power to attract transactions between sellers and buyers. (Yasa, 2017). Trust to make transactions or all sites that depend on popularity, in this case by using e-money, has satisfaction with successful transactions. Thus forming a sense of trust in Gen Z using e-money in today's life, in e-money providers or services that are required to build a sense of trust in Gen Z. If a sense of trust begins to emerge, it will make it easier to attract Gen Z. If a sense of trust begins to emerge, it will make it easier to attract Gen Z to use e-money. There are several things to measure product and service trust, especially by looking at indicators of trust, this indicator includes things in trust in the company, then there are four indicators with forms of trust, namely sincerity (*benevolence*), ability (*ability*), integrity (*integrity*), and consumer *willingness to* depend on the seller (*willingness to depend*). (Sari, 2022).

Perceived Ease

Ease of transactions is very influential on people who use e-money to do anything. Because, with the ease of transactions, people can make transactions anywhere and anytime. Perceived ease of use assesses the acquisition phase in an information technology system by someone who experiences a level of complexity when using a technology system. (Aksami & Jember, 2019). This explanation is reinforced (Ningrum, 2022) that this ease is a belief in a person to make decisions about the difficulty of using information technology. Ease of transaction is the stage where users believe using an e-money system provides convenience. The easier it is to use, the higher the increase in the use of information technology. (Izaak & Hardiyani, 2020). Ease of use can be interpreted as a stage in a belief for the community to use technology without taking any action. The indicators of the ease of making transactions using e-money are according to (Romadloniyah & Prayitno, 2018) *ease to learn*, *ease to use, clear* and *understandable*, and *become skillful*.

Risk Perception

Risk perception is an understanding of the insecurity with the impact that will be faced after carrying out certain activities. (Nustini & Adhinagari, 2020). Meanwhile, according to (Fadhila Hasanah et al., 2023) risk perception is an understanding in customers about uncertainty with the impact of unwanted things happening in carrying out payment transaction activities. As developments increase the perception of risk that uncertainty and negative impacts occur. In this case, using personally with the user for losses that may be experienced using e-money. Likewise, the aspect of

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risk that may be experienced when making transactions with e-money, the more risk, the less someone will use e-money. Perception of risk is the belief that something unexpected may occur as a result of using electronic money. In transactions, there is a very high risk, according to (Fatonah & Hendratmoko, 2020) risk has a possibility that is uncertain. Then risk perception can be described as a bad perception that is thoroughly bound by based on an evaluation of bad results and the possibility that it will occur. Perception of risk also has an impact on interest in using e-money, because in this case determining a society is very influential in paying attention to risk first before using e-money. If the product experiences a high risk, the user's desire is not interested in using the product. Conversely, if the product has a very small risk, the user's interest or desire will use the product because someone consciously dislikes the risk. The indicators of risk are risk, loss, uncertainty, and anger. (Priambodo & Prabawani, 2016)

User Interests

According to (Zuhro et al., 2021) interest is a process in purchasing or individual desires, goods and services from the same company. Meanwhile, according to (Ramadhan et al., 2016) Interest is something that arises from a feeling when seeing something in the product he sees, so that there is a sense of desire to try the product so that eventually it arises to buy and own the product. Interest can be interpreted as a desire or encouragement in the form of doing behavior (Prasetya & Putra, 2020). So that interest has an impact on the continuous desire for behavior to continue using increasingly sophisticated technology (Aritonang & Arisonang, 2020). (Aritonang & Arisman, 2017) Interest does not always run according to stability, interest will switch with the passage of time continuously. So that the wider the time, the more changes will occur in terms of interest. Behavioral interest is a matter of a person's desire to do this behavior. Interest in using e-money with flexibility is provided that transacts online through the e-money service. (Ridhawati, 2023). Interest can be defined from the following indicators, namely: Intention, motivation, explorative and ability. (Syahrina & Christiana, 2023) When a product has convenience and benefits in everyday life, so that it is felt to be very helpful in economic transactions, many people have trust and decide to use e-money products.

Framework of Thought

From the description of the background of the problem and literature review regarding the relevance of factors that influence user interest, it is influenced by trust, perceived convenience and perceived risk as stated by experts. Furthermore, the relationship between these influencing factors is described in the following framework:
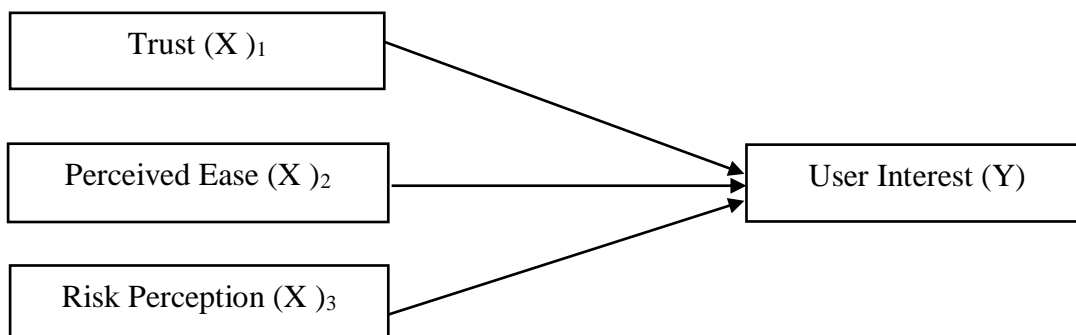
Research Hypothesis
The hypothesis of this study is as follows:
H_1 : Trust variables affect e-money user interest.
H_2 : The perceived convenience variable affects e-money user interest.
H_3 : The risk perception's variable affects e-money user interest.

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3. RESEARCH METHODS

This which utilizes that is a that data analysis () data from information that will be things to be . In the subject of this research on Generation Z who use e-money in shopping online (Moleong, 2018). The population of this study is specifically for Generation Z who have known online shopping using e-money payments. (Amin et al., 2023). This study used a sample of 200 samples of Generation Z using e-money. (Ningtyas, 2014). In determining the sample, it is done by *purposive sampling* method with certain considerations. The consideration in determining the sample is Generation Z who have shopped online using e-money payments. (Sueb Sugiyono, 2016). This research in data collection is done by distributing questionnaires (questionnaires) through the from application to Generation Z respondents who know how to use e-money payments. With the measurement scale using the Likert Scale, the value of the respondent's answer is given five alternative choices, namely Strongly Agree (5), Agree (4), Undecided (3), Disagree (2), Strongly Disagree (1). The analysis technique used is using the SmartPLS 4.0 application, where the method used is *Structural Equation Model* - Partial Least Square (SEM-PLS).

4. RESULTS AND DISCUSSION

The data below is the first stage of the research results in this paper will describe the respondent profile as follows:

Table 1.Respondent Profile

Respondent Criteria	Description	Frequency	Percentage
Length of time using e-money	1 Year	20	10%
	2-4 Years	25	12,5%
	5 Years	108	54%
	>5 Years	47	23,5%
	Total	200	100.0
Respondent Criteria	**Description**	**Frequency**	**Percentage**
Types of e-money	Dana	100	50%
	Brimo, Livin and similar apps	32	16%
	Gopay	16	8%
	Shoppepay	52	26%
	Total	200	100.0
Respondent Criteria	**Description**	**Frequency**	**Percentage**
Marketplace used	Shopee	140	70%
	Tokopedia	10	5%
	Lazada	30	15%
	Bukalapak	20	10%
	Total	200	100.0
Respondent Criteria	**Description**	**Frequency**	**Percentage**
Reasons Gen Z uses e-money	Easier to track expenses	65%	32,5%
	Faster	55%	27,5%
	Safer than cash	45%	22,5%

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Many attractive promos	35%	17,5%
Total	200	100.0

Sumber:Data Smratpls, 2024

Factor Loading

In general, in this study, the outer model testing form aims to detect the level of validity and reliability of a model. In this case, it affects factor loading. *Average Variance Extracted* (AVE) and *Discriminant Validity* and *Composite Reliability*. At this initial stage, testing the validity of a model is determined from the requirement that the loading factor must be greater than 0.60, so the variable indicator is said to be valid.

Table 2. Factor Loading

Variables	Trust	User Interests	Perceived Ease	Risk Perception
Intention		0,818		
Motivation		0,765		
Exploratory		0,867		
Ability		0,834		
Benevolence	0,816			
Ability	0,819			
Integrity	0,836			
Willingness to depend	0,822			
Ease to learn			0,798	
Ease to use			0,876	
Clear			0,873	
Understandable			0,840	
At Risk				0,840
Loss				0,792
Uncertainty				0,735
Anger				0,836

Sumber:Data Smratpls, 2024

From the results of () that, and risk value 0.678, 0.718 and 0.643 declared valid the value of than 0.50. And the which the interest of the value of 0.675 which is declared valid because value than 0.50. can be said that good discriminant validity.

Table 3. Validity Test Results

Variables	Average Variance Extracted (AVE)	Description
Trustworthiness	0,678	Valid
Kelmuldahan	0,718	Valid

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Risk ₁	0,643	Valid
Developer's Interest	0,675	Valid

Sulmbelr; Data Smratpls, 2024

Composite Reliability

In indicator can be value Cronbach's Alpha. Indicators can be said to be if the value is above 0.70.

Table 4. Composite Reliability Results

Variables	Croncbach's Alpha	Composite Reliability
Trust	0,843	0,894
User Interests	0,839	0,893
Perceived Ease	0,869	0,910
Risk Perception	0,814	0,878

Source; Smratpls data, 2024

R-square

The inner test of the SEM PLS structural model is carried out in the R-square test (R^2) and the significance test through the estimated path coefficient. The R-square (R2) value aims to measure how much. The results of the analysis also show that the magnitude of the contribution of the independent variables, namely trust, perceived convenience and perceived risk to the dependent variable, namely user interest / interest, shows the amount of *R-squared* and adjusted R-square of 0.875.

Table 5. R-square

	R-Square	Adjusted R-Square
User Interests	0,875	0,875

Source; Smratpls data, 2024

Hypothesis Testing

The final part of the results of this study is to test the hypothesis based on the results of the bootstrapping calculation. In testing this hypothesis, researchers used boostrapping output by looking at the path coeffficient as follows:

Table 6. Output Path Coefficients

Variables	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Results
Trust->User Interest	0,245	0,249	0,089	2,736	0,006	Accepted
Perceived Ease->User Interest	0,315	0,315	0,098	3,206	0,001	Accepted
Risk Perception-User Interest	0,429	0,425	0,149	2,880	0,004	Accepted

Source; Smratpls data, 2024

From table 6 it can be seen that hypothesis testing using the t-test the results are as follows: 1) Trust with a t value of 2.736> 1.987 and significant 0.006. 2) Perception of Ease with a t value of

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3.206> 1.987 and significant 0.001. 3) Perception of Risk with a t value of 2.880> 1.987 and significant 0.004. Thus trust, perceived convenience and perceived risk partially have a significant positive effect on Generation Z's interest in using e-money.

Competency Test Discussion

The effect of trust on user interest

From the results of the boostrapping resampling test, the value of the coefficient parameter for a trust variable is 0.245 and the t-statistic value is 2.736. This means that it shows that the variable has a significant effect because the t-statistic value is more than 1.96 and also has a positive effect. Then H_1 is accepted. Thus the results of this study provide information that the trust of a consumer is important in determining user interest when shopping online, among Gen Z which has a very positive effect on user interest.(Violita et al., 2023). Factors that influence trust are supported by indicators of *ease to* learn, *ease to use*, *clear* and *understandable*, and *become* skillful. The results of this study also support research (Purnama et al., 2022) trust in using e-money for online shopping affects user interest. Gen Z respondents believe that the reputation of the e-money provider can provide benefits and protect against risks that will occur, for example in lost or unsafe stored funds and personal data leaks. Therefore, it can be concluded that the more trust felt by e-money users, the better the user interest will be.

The influence between perceived convenience on user interest

From the results of the boostrapping resampling test, the coefficient parameter value for a perceived convenience variable is 0.315 and the t-statistic value is 3.206. This shows that the variable has a significant effect because the t-statistic value is more than 1.96 and also has a positive effect. Then H_2 is accepted. In research (Rahmadona & Asra, 2021) perceived convenience affects user interest in online shopping using e-money. There are many factors that influence the perception of convenience supported by indicators of *ease to learn* (easy to learn), *ease to use* (easy to use), *clear* and *understandable* (clear and easy to understand), and *become skillful*. The ease of making transactions is one of the factors for user interest in Gen Z, because the ease of transactions using e-money makes the process easy and consistent and can build and maintain trust in e-money users. (Wibowo et al., 2015). This can generate interest in e-money users when shopping online for better things, and e-money users when the payment process is efficient and safe can help build trust by reducing the possibility of fraud and other security issues. In short, the easier it is for Gen Z to complete transactions, the more trust they have in using e-money.

The influence between risk perception on user interest

From the results of the boostrapping resampling test, the coefficient parameter value for a variable of perceived convenience is 0.429 and the t-statistic value is 2.880. This means that it shows that the variable has a significant effect because the t-statistic value is more than 1.96 and also has a positive effect. Then H_3 is accepted. So that the results of this study can support research (Utama et al., 2023) risk perception on user interest has a mutual effect. Factors that influence risk perception are supported by indicators of risk, loss, uncertainty, and anger. If there is no very detrimental impact on e-money user interest, it will increase. But on the contrary, if the perception of risk in using e-money increases, the lower the interest of e-money users. So that in research (Rahmatika & Fajar, 2019) Gen Z respondents who decide to use e-money will not feel sorry because e-money is easy to use, so risk perception has a significant effect on user interest.

5. **CONCLUSIONS**

The results of this study provide conclusions that from the respondent's profile that the use of e-money varies where Gen Z uses more Dana, Shoppepay and Gopay which are e-wallets and uses banking applications such as Brimo and Livin which are all e-money products. The results showed that Gen Z really understands the use of e-money because of trust, perceived convenience and

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perceived risk so that interest in using e-money at the Gen Z level provides comfort, security and even satisfaction because it is effective and efficient. Suggestions that can be conveyed that other authors can develop research by expanding the sample to the level of all ages so that profiles based on income and expenses become a novelty in research.

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