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Factors Influencing The Use of E-Wallets In Paying BPJS Contributions (Case Study of The Sialang Village Community)

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Abstract: This research aims to find out and analyze what factors influence the use of E-wallet in paying BPJS contributions. The research method used is quantitative descriptive. The population in this research is the people of Sialang Village. This research used a purposive sampling technique with a sample size of 100 people. In this research, data analysis uses normality test, linear regression test, partial test, simultaneous test, coefficient of determination test using the SPSS 25 program. Partial research results show that literacy and security have no influence on usage decisions, price and service have a significant and significant influence on decisions. use. Meanwhile, simultaneously, literacy, security, price and service influence usage decisions. Based on the results of testing the coefficient of determination, the Adjusted R Square value was obtained, namely 0.630 or 6.30 %. This means that the decision to use is 6.30 %. Meanwhile, 4.70 % is influenced by other factors not included in the regression model.

Keywords: BPJS, E-Wallet, Usage Decision.

INTRODUCTION

Sialang Village is one of the villages in Bangun Purba subdistrict in Deli Serdang Regency which has approximately 3,300 residents. The emergence of e-wallets as a non-cash payment tool makes it easier for users, especially the people of Sialang village. Server-based e-wallet so it can be applied using each user's smartphone. E-wallet makes it very easy for people to make transactions, such as making purchases (credit, food, etc.), paying bills (electricity, PDAM, BPJS, etc.), transfers and as a place to store money. (Cornellia, Indrawati, and Nanda : 2022)

Literacy directly influences people's use of technology. This cannot be separated from socialization efforts and providing education to the public regarding the importance of knowledge of technology in today's era, where this can reduce errors in using technology (Panols & Wilson, 2020). According to Ramols & Martinez, (2016); Widyastuti & Suhud, (2017) the higher the literacy, the higher the people's intention to use e-wallets in making transactions. According to Koltler (2000) in rukmanasi (2017), literacy can change people's behavior which comes from experience, one of which is changing the new habits of the

Sialang village community. in transactions, especially paying BPJS contributions, which previously used cash transaction methods can now be carried out digitally.

Security also greatly influences people's use of technology. According to Nasri & Zarai (2014); Ahmad & Prambudi, (2013); Afghani & Yulianti (2017), security risk is a protection if someone feels protected against security threats and control over customers' personal information in online transactions. According to Kamil & Musfirolh (2019), security in using e-wallets is the most important thing to consider when using e-wallets because users feel protected. The safer e-wallets are used, the more often people will use e-wallets for transactions, one of which is paying BPJS contributions.

Apart from literacy and security, price also greatly influences people's decisions in using e-wallets, because the price paid is in accordance with the quality and benefits received, so people feel that their decision is the right one. According to a study from Monroe et al. (1998); Putra et al. (2021); Lestari and Sinambella (2022), price factors determine people's behavior in using technology in transactions. According to Tjiptono (2015), paying BPJS contributions using e-wallet is more profitable because apart from being practical, there are also lots of discount or cashback vouchers for every transaction. According to Kotler (1997) in Ratna Dwi (2019) they define price as the amount of money charged for a product or service, where this amount is exchanged by consumers for the benefits they have by using the product or service.

To attract people's decisions, good service also greatly influences people's decisions in paying BPJS contributions using e-wallet. According to (Lupiyoadi) (2006), Masitoh, Wibowo & Ikhsan (2023), service quality is when people feel satisfied if they get good service or according to what they expected. According to Endriyanto and Indraini (2022), the higher the quality of a service provided, the decision to use a technology increases. According to Darmawan (2011); Hariani and Sinambella (2020); Masruroh (2021); Aprilia & Susanti (2022), the diversity of e-wallet service features greatly influences people's behavior in using transactions, e-wallets can not only be used to pay BPJS contributions but can also pay for other transactions.

Based on the results of temporary observations, it turns out that only 28% of people use e-wallets to pay BPJS contributions, and around 34% of people use other applications to pay BPJS contributions, and the rest do not use applications to pay BPJS contributions. The reason why people do not use applications to pay BPJS contributions is due to their lack of literacy and understanding of technology. Literacy influences people's knowledge in accessing technology, which makes it difficult for them to use it. People prefer to pay BPJS contributions traditionally because it is considered safer and there is no need to bother topping up the balance again. Meanwhile, the factors that influence people in using e-wallets to pay BPJS contributions are price and service factors, where the price paid is in accordance with the services received, not to mention discounts or cashback which makes payments cheaper, e-wallets are very easy to use. and can make payments anywhere, this can influence people's decisions to use e-wallets to pay BPJS contributions and other transactions.

Based on the description above, the research will raise a topic with the title "Factors That Influence The Use of E-Wallets In Paying BPJS Contributions"

METHOD

This research uses a quantitative research method, where this research was taken using a purposive sampling technique, which is a sampling technique using primary data obtained through distributing questionnaires directly to the public with certain criteria. The population in this study is the people of Sialang Village who have registered with BPJS with the number of active participants in Sialang Village in 2023 being 2,164 people. The sample in this study was obtained using the Slovin formula with the required criteria being that the respondent's age is between 17-60 who live in the village Sialang and surrounding areas

Slolvin Formula :

$$n = \frac{N}{1 + N(e)^2}$$

n = 2.164 people

$$1 + 2.164(0,1)^2$$

$$n = 95,58 = 100$$

n = Number of samples / respondents
 N = Population
 E = Percentage sampling error

So based on this formula, the n obtained is 95.58. So in this research, the author took at least sample data from at least 100 people.

Table 1. Research Variable Indicators

Variable	Indicator	Source
Literacy (X1)	Easy to use	Saraswati (2021)
	Understanding influences people's thought patterns	
Security (X2)	Ability to access technology	Faradhibah (2019)
	Security in transactions	
	Guarantees no data errors	
Price (X3)	It has been monitored by OJK	Romadon (2023)
	Price range	
	Compatibility of price with product quality	
Service (X4)	Compatibility of price with benefits	Aprilia & Susanti (2022)
	Access product information	
	Diverse transaction services	
Usage Decision (Y)	Product innovation	Prakosa & Jati Winata (2020)
	Ease of use	
	Profitable	
	Community Experience	
	Kolnsumeln trustworthiness	

Source: Data processed, 2024

In this research, the objects that influence the use of e-wallets in paying BPJS contributions are the independent variable and the dependent variable. Where the independent variables in this research are Literacy (X1), Security (X2), Promotion (X3), Service (X4) and the dependent variable here is Usage Decision (Y)

RESULTS AND DISCUSSION

Research Result

In this research the author used a questionnaire containing 5 or 6 questions which were given to 100 respondents who live in Sialang Village. Data was collected and analyzed using SPSS 25. The measurement results were based on a Likert scale. According to Sugiono (2017) in Amalita et al., (2022) the Likert scale is a scale used to measure attitudes, opinions, perceptions of a person or group of people regarding social events or phenomena.

Table 2. Likert Scale Measurement Table

Information	Bobot
Strongly Agree (SS)	5
Agree (S)	4
Neutral (N)	3
Disagree (TS)	2
Strongly Disagree (STS)	1

Source: Research Results, 2024

Data Analysis

Normality test

Normality Test is a test carried out with the aim of finding out whether the data that has been collected is normal or abnormal. The Normality Test used is the Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	2.10245573
Most Extreme Differences	Absolute	.062
	Positive	.062
	Negative	-.056
Kolmogorov-Smirnov Z		.617
Asymp. Sig. (2-tailed)		.840

Source: Research Results, 2024

From the table above it is known that the Asymp.Sig value is 0.840. This value is greater than the significance value of 0.05. This means that the data used in this research is normal.

Linear Regression Test

Linear Regression Test is a test carried out to determine the relationship between the dependent variable (y) and the independent variable (x). This test is a test that uses interval and ratio data types.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.771	1.548		3.082	.003
	Literacy	-.003	.111	-.002	-.026	.980
	Security	.081	.095	.074	.855	.395
	Price	.459	.093	.440	4.948	.000
	Service	.479	.105	.402	4.554	.000

Source: Research Results, 2024

Linear Regression Equation :

$$Y = 4,771 + (-0,003) X1 + 0,081 X2 + 0,459 X3 + 0,479 X4$$

1. The constant value is 4.771. This means that if the independent variables literacy, security, price and service remain the same or do not experience additions or reductions (do not change), then the constant value is 4.771
2. The literacy coefficient value for variable X¹ is -0.003. This shows that every time literacy decreases, the usage decision variable (Y) will decrease by -0.003 assuming that the other independent variables from the regression model are independent.
3. The security coefficient value for the X² variable is 0.081. This shows that for every increase in security, the usage decision variable (Y) will increase by 0.081 assuming that the other independent variables from the regression model are independent.

4. The price coefficient value for the variable X³ is 0.459. This shows that every time the price increases, the usage decision variable (Y) will increase by 0.459 assuming that the other independent variables from the regression model are independent.
5. The security coefficient value for variable X⁺ is 0.479. This shows that for every increase in security, the usage decision variable (Y) will increase by 0.479 assuming that the other independent variables from the regression model are independent.

Partial Test (T T

The T test is a test carried out to test the effect of each. The independent variable is independent of the dependent variable. Criteria for testing:

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.771	1.548		3.082	.003
	Literacy	-.003	.111	-.002	-.026	.980
	Security	.081	.095	.074	.855	.395
	Price	.459	.093	.440	4.948	.000
	Service	.479	.105	.402	4.554	.000

Source: Research Results, 2024

1. if the value of t calculated < t t table, the conclusion is drawn that the dependent variable (Y) not influenced by the independent variable (X).
2. if the value of t calculated > t table, the conclusion is drawn that the dependent variable (Y) is influenced by the independent variable (X);
 - a. Partial t test of variables independent of Literacy, with a calculated t value of -0.026 < t table 1.985, with a significance level of 0.980. In this way Hol was accepted and Ha was rejected. It can be concluded that literacy does not have a significant influence on Usage Decisions.
 - b. The security-free partial variable t test was carried out with a t count of 0.855 < t table 1.985, with a significance level of 0.395. In this way Hol was accepted and Ha was rejected. It can be concluded that security does not have a significant influence on usage decisions.
 - c. Price-independent partial variable t test, with a total t count of 4.948 > t table 1.985, with a significance level of 0.000. Thus Ha was accepted and Hol was rejected. It can be concluded that there is a significant influence between price and usage decisions.
 - d. Service independent variable partial t test was conducted with a total t count of 4.554 > t table 1.985, with a significance level of 0.000. Thus Ha was accepted and Hol was rejected. It can be concluded that there is a significant influence between Service and Usage Decisions.

Simultaneous Test (F Test)

The F test is a test carried out to show whether the independent variable (X) is correct together they have an influence on the dependent variable (Y).

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	745.028	4	186.257	40.434	.000a
	Residual	437.612	95	4.606		
	Total	1182.640	99			

Source: Research Results, 2024

$$F_{count} = 40,434$$

$$F_{table} = 2,467$$

The value of $F_{count} > F_{table}$ or $40.434 > 2.467$, with a significance of 0.000. It can be concluded that H_a is accepted (H_o is rejected), which means that the variables Literacy, Security, Price, Service have a significant impact on Usage Decisions.

Coefficient of Determination

The Coefficient of Determination is an indicator used to describe how much variation is explained in the model.

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.794a	.630	.614	2.146

Source: Research Results, 2024

Based on the table above, the Adjusted R Square figure is 0.630 or 63.0%. This shows that literacy, security, price and security have an influence of 63.0% on the decision to use e-wallet in BPJS payments in Sialang Village, while the remaining 37.0% is influenced by other variables or factors outside the research.

Based on the test calculations carried out, it is known that E-Wallet has an influence on Usage Decisions, such as testing carried out on literacy, security, price and service from E-Wallet attracting users to make transactions in paying BPJS contributions with E-Wallet. Several other factors influence this, namely that E-Wallets are easy to use, transaction processes are faster and more efficient, can save time, prices are very affordable and the risk of using them is very minimal, changing people's decisions in making transactions using E-Wallets.

Discussion

The influence of literacy factors on the decision to use e-wallet in paying BPJS contributions

Literacy factors do not have a significant influence on usage decisions. This can be seen from the significance of the literacy variable which is 0.980, which is less than the significance level used, namely 0.05. Thus, it can also be seen that the tcount of the literacy variable is -0.26, the value is below the research ttable, namely 1.985. So, H_a is accepted, H_o is rejected, that partially the literacy variable does not have a positive and significant effect on the decision to use e-wallet in paying BPJS contributions. These results are not in line with research conducted by Safira and Susanti (2020) which shows that literacy has a positive effect on decisions to use e-wallets.

The results of this research are in line with the results of previous research conducted by Nesyia Gustiva which stated that literacy had no effect on purchasing decisions. Many people still don't know how to use this application, this all happens because of their lack of literacy or knowledge in using technology. Literacy itself is defined as the ability to understand and use information in various forms that can be accessed using technology (Paul Gilster: 1997). Literacy needs to be done so that people are aware of the importance of technology in everyday life today. Where literacy will create a social order that will change people's views and behavior in acting, especially in paying BPJS contributions using e-wallet (Kotler and Rukmanasari: 2017). Education to the public must also be carried out so that people who do not know the use of e-wallets and how to use them understand, this can

change their habits and decisions in terms of transactions, especially paying BPJS contributions.

The influence of security factors on the decision to use e-wallet in paying contributions BPJS

Safety factors do not have a significant influence on usage decisions. This can be seen from the significance of the price variable which is 0.395, which is a value greater than the significance level used, namely 0.05. Thus, it can also be seen that the value of the price variable is 0.855, the value is below the research table, namely 1.985. So, H_a is accepted, H_0 is rejected, that partially the price variable does not have a positive and significant effect on the decision to use e-wallet in paying BPJS contributions. The higher the security level of an e-wallet, the more often people make transactions using e-wallet. These results are not in line with research by Musfiroh (2019) showing that security has a positive and significant effect on the decision to use e-wallet

This research is in line with the results of research conducted by Robin & Winda (2023) that security does not have a significant effect on customer satisfaction. Where people do not feel safe and are still hesitant about using it. The higher the security level of a technology, the more often people will use it. As explained in the theory, someone will use technology if they feel protected

The influence of price factors on the decision to use e-wallets in paying contributions BPJS

The price factor has a significant influence on people's decisions to use e-wallets in paying BPJS contributions. This can be seen from the significance of the price variable which is 0.000, which is less than the significance level used, namely 0.05. Thus, it can also be seen that the price variable of 4,984 is above the research table, namely 1.985. So, H_a is accepted, H_0 is rejected, that partially the price variable has a positive and significant effect on the decision to use e-wallet in paying BPJS contributions. This research is in line with research by Graciela & Munari: 2022) which states that price has a positive effect on interest in using digital wallets because the price offered must be appropriate and adequate to the quality of the product and service provided.

Kotler and Armstrong (2001) namely that price influences consumer decisions Purchase, the higher the price of the purchase decision the lower, on the contrary if the price is low purchasing decisions change increasingly (Agatha, 2018) in Saputri et al., (2024). Price considered valuable if the benefits obtained by consumers are greater with the willingness to pay a certain amount according to the price set for a service or an item (Coutelle, Ely, and Rivière, 2020)

The influence of service factors on the decision to use e-wallet in paying fees BPJS

Service factors have a significant influence on usage decisions. This can be seen from the significance of the price variable which is 0.000, which is less than the significance level used, namely 0.05. Thus, it can also be seen that the value of the price variable is 4,554, which is above the research rate, namely 1.985. So, H_a is accepted, H_0 is rejected, that partially the service variable has a positive and significant effect on the decision to use e-wallet in paying BPJS contributions. Where, the quality of a service greatly influences people's satisfaction in making the decision to use it, especially in paying BPJS contributions. According to Bahar (2012) in Tamima & Syarvina (2023), service quality is determined by the level of conformity between the services provided and consumer expectations. This research is in line with previous research by Aprilia & Susanti (2022), Setiawan, et al. (2022), and Endriyanto & Indrarini (2022) who stated that the higher the quality of the service provided, the decision to use e-wallet will increase.

The use of e-wallet has good service quality in making payments because it has clear product information, has a variety of transaction services, one of which is payment of BPJS contributions. E-wallet also has various features to fulfill transaction activities, and e-wallet is able to continue to improve its service innovation.

The Influence of literacy, security, price, service factors on usage decisions.

In this research, the results of simultaneous testing with the f test show that literacy, security, price, service have a significant influence on the decision to use e-walle in paying BPJS contributions in Sialang Village with the results of $f_{hitung} > f_{table}$, namely $40,434 > 2.467$ and the Sig value < 0.05 then $0.000 < 0.05$. So it can be concluded that in the f test H_0 is accepted and H_1 is rejected. This happens simultaneously with literacy, security, price and service because the four independent variables are interrelated and have a relationship and have a significant influence on the decision to use the Y variable.

In this research, the results of testing the coefficient of determination obtained an Adjusted R Square value of 0.630 or 63.0%. This means that the influence of the independent variables, namely literacy, security, price, service, has an influence on the dependent variable, namely the decision to use BPJS contribution payments using e-wallet by 63.0%. Meanwhile, the rest is influenced by other factors not included in the regression model.

CONCLUSION

Based on the results of the research that has been carried out, the following conclusions can be obtained:

1. Literacy does not influence the decision to use, lack of understanding and lack of education are obstacles for people to pay BPJS contributions via e-wallet
2. Security does not influence the decision to use, because some people do not know the security of the application and people are still hesitant to make transactions using e-wallets
3. Price has a significant influence on usage decisions, because the price offered is in accordance with the quality and benefits of the e-wallet.
4. Services have a significant influence on usage decisions, because payments via e-wallet are considered very easy and practical, can save time and can be done anywhere.
5. Literacy, security, price and service on the decision to use e-wallet in paying BPJS contributions with a coefficient of determination of 0.630 or 63.0%

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