The Influence of Ease of Use, Usefulness, Trust, Attitude on Intention in Small, Micro and Medium Enterprises in Tangerang

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Abstract
The use of digital wallets as a form of electronic money has become popular in Indonesia, providing benefits for both customers and traders. Digital wallets enable payments via QR code and provide efficiency in financial management. Digital financial systems also increase efficiency and productivity in fund transfers, payments, and investment management. The aim of this research is to see whether digital payments can improve the quality of MSME financial management. To explore the background of the problems listed, a descriptive approach is used. The population in this study was 50 MSMEs in Tangerang City and Tangerang Regency. In this research, the primary data used is the results of filling out questionnaires by research participants. Based on the results of our group analysis, it can be concluded that the factors perceived ease of use, perceived usefulness, trust, and attitude towards digital payment have an impact on the intention to use digital payment and the equitable use of digital payment for Indonesian MSMEs.

Keywords: digital payments, quality, msme.

INTRODUCTION
The development of technology and the internet has made it easier to access information and services, including digital payment transactions. The use of digital wallets as a form of electronic money has become popular in Indonesia, providing benefits for both customers and traders. Digital wallets enable payments via QR code and provide efficiency in financial management. Digital financial systems also increase efficiency and productivity in fund transfers, payments, and investment management. Bank Indonesia has encouraged the use of digital payments through the National Cashless Movement and QRIS standardization. Despite challenges in implementing technology and costs, digital payment systems provide practical solutions and increase financial inclusion. MSMEs can also benefit from digital payment systems. With digital payments, MSMEs can receive payments easily via bank
transfers, digital wallets, credit/debit cards, and QR codes. Fast and easy transactions can increase the efficiency and productivity of MSMEs, reduce administrative costs, and expand market reach. Accepting digital payments also provides a positive reputation for MSMEs because they are considered modern, innovative, and trusted by consumers.

In using digital payments, there are several challenges that need to be overcome, such as lack of knowledge in implementing technology, bureaucratic costs, and differences in priorities and technological infrastructure. However, with support from Bank Indonesia and efforts in education and infrastructure development, it is hoped that the use of digital payments can continue to grow in Indonesia. In conclusion, developments in technology and the internet have brought progress in digital payment transactions, with digital wallets becoming one of the most popular forms in Indonesia. The digital financial system helps increase efficiency and transparency, while Bank Indonesia encourages the use of digital payments through policy and standardization. MSMEs can take advantage of digital payment systems to increase efficiency, expand markets, and gain a positive reputation. Despite the challenges, the use of digital payments has great potential to support economic growth and financial inclusion in Indonesia.

Perceive ease of use: Learning to use digital payments for MSMEs or individuals will not be too difficult. Apart from that, digital payments will also make transactions for MSMEs more flexible, so that digital payments will be easier to use.

Perceive usefulness: Digital payments can be an alternative method for transactions because, by using digital payments, transactions will be of higher quality and effective by increasing accuracy in transactions and also reducing transaction time.

Trust: Transactions will be more trustworthy through digital payment systems, and transactions will also be safer using digital payments.

Attitude towards digital Payment: Using digital payments will be more fun and is also one of the important things in the MSME business to run its business.

Intention to use digital payment: Interested in using digital payments for business and happy to use digital payment systems.

METHOD

The research we carry out is included in the quantitative type of research to produce a more comprehensive study of events. To explore the background of the problems listed, a descriptive approach is used. This approach aims to explore and explain events and facts that occur in the field so that matters related to research can be understood more clearly. Through this research, we will try to present accurate information and data according to the facts that occur in the field. The population is all respondents who will be researched and who have certain values, qualities, and characteristics for the researcher to study and then draw conclusions from. The population in this study was 50 MSMEs in Tangerang City and Tangerang Regency. Data is obtained by measuring the value of one or more variables in a sample or population. Primary data is research information obtained directly from primary sources without going through intermediaries. In this research, the primary data used is the JSSBS (Journal of Social Sciences and Business Studies). Volume 1, No. 4, pp. 123-127.

RESULT AND DISCUSSION

Based on the characteristics of the respondents, it was found that 49, or 98%, of people knew about digital payments, and only 1 person did not know about digital payments. 22 people, or 44%, have used digital payments, and 28 people, or 56%, have never used digital payments. The majority of respondents in this study were male, namely 32 people, or 64%. Meanwhile, 18 respondents were female, or 36%. The majority of respondents in the study were aged between 20 and 30 years, namely 28 people, or 56%. There were 12 respondents who were less than 20 years old, or 24%, thus stating that in this study the majority were those aged less than 20–30 years. Meanwhile, there were 7 respondents aged 31–40 years, or 14%; 3 respondents aged 41–50 years, or 6%; and at the end, there were no respondents over the age of 50 years. The majority of respondents in this study were dominated by the culinary MSME business type, 24 people, or 48%. The culinary MSME type of business can be said to be easy to start, so most respondents run a culinary type of business. Followed by 11 fashion business respondents, or 22%; 9 creative product business respondents, or 18%; and 5 other types of businesses, or 10%. The average turnover of the respondents was dominated by the range of 2 million to 5 million, as many as 19 people, or 38%; respondents with an average turnover of less than 2 million were 8 people, or 16%. Then, there were 15 respondents with an average turnover of 6 million–10 million, or 30%, closing with respondents with an average turnover of more than 10 million, or 8 people, or 16%.

Based on the research results, it can be seen that the majority of respondents, on average, gave an agreeing response to the statements in the Ease-of-Use variable. From the 3 statements, it can be seen that the largest average perception of respondents is that using digital payments is very easy, with a result of 4.16, which means that digital payments are made very easily for anything. Most respondents, on average, strongly agreed with the statements in the usefulness variable. From the 3 statements, it can be seen that the largest average perception of respondents is that the use of digital payments reduces the time when making transactions, with a result of 4.24, which means that digital payments will speed up payments for transactions in MSMEs where sellers don't have to bother looking for change and also just by scanning QRIS. The transaction will immediately go through and be successful. Most of the respondents, on average, gave an agreeing response to the statements in the trust variable.

From the 2 statements, it can be seen that the largest average perception of respondents is that transactions will be safer using digital payments, with a result of 3.92, which means that digital transactions will be safer because MSMEs can avoid detrimental things such as counterfeit money, lost money, damaged money, etc. There is also no need to hold physical money. That the majority of respondents, on average, gave an agreeing response to the statements in the attitude variable. From the 2 statements, it can be seen
that the largest average perception of respondents is that digital payments for business are more enjoyable, with a result of 4.14, which means that MSMEs will be happier to use digital payments in their business. Most respondents, on average, strongly agreed with the statements in the trust variable. From the 2 statements, it can be seen that the largest average perception of respondents is that they are interested in using a digital payment system for business, with a result of 4.28, which means that MSMEs are interested in using this digital payment system to implement it in transactions in their business.

Intention to use digital payment = 0.623 (constant) + 0.153 (perceived ease of use) + 0.564 (perceived usefulness) + 0.009 (trust) + 0.151 (attitude towards digital payment).

Perceived ease of use: If there is an increase of 1 unit in perceived ease of use, there will be an increase in intention to use digital payments of 0.153 units. Perceived Usefulness: If there is an increase of 1 unit in perceived usefulness, there will be an increase in intention to use digital payments of 0.564 units. Trust: If there is an increase of 1 unit in trust, there will be an increase in intention to use digital payments of 0.009 units. Attitude towards digital payment: If there is an increase of 1 unit in attitude towards digital payment, there will be an increase in intention to use digital payment of 0.151 units.

CONCLUSION

Based on the results of our group analysis, it can be concluded that the factors perceived ease of use, perceived usefulness, trust, and attitude towards digital payment have an impact on the intention to use digital payment and the equitable use of digital payment for Indonesian MSMEs. The use of digital technology in the MSME context is not only influenced by the technology itself, such as ease of use and usefulness, but is also influenced by pressure from competitors and customers. Therefore, it would be better to include competitor and customer pressure variables in future research to obtain a more comprehensive explanation of digital adoption in Indonesian MSMEs.

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