

Interest analysis of computer engineering students of universitas Wiralodra in the use of electronic wallets

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ABSTRACT

Now technology is developing very rapidly. One of the fields that follow technological developments is in the financial sector. Financial technology (fintech) is an update in the financial sector that is centered on today's technology. One of the fintechs currently in development is a digital wallet (e-wallet). E-wallet is an application that stores nominal e-money and transactions can be carried out via mobile media by connecting the network to the internet. E-money is an electronic payment medium by first handing over a certain amount of money to the publisher, either directly or through the publisher's agents. For payment transactions by reducing the value of money on the e-money media. The study was conducted to analyze the interest of Computer Engineering students at Wiralodra University in using digital wallets as a modern technology. By distributing questionnaires to Computer Engineering students at Wiralodra University. The results of the media questionnaire were processed using multiple linear regression calculations. The results obtained from this study are students' interest in e-wallet with perceptions of convenience, efficiency and security.

KEYWORDS e-wallet; fintech; e-money; computer; technology

1. INTRODUCTION

Today's technology is developing very rapidly. Various fields also adapt their development to today's technology. One of the fields that follow technological developments is in the financial sector. Technology in finance or financial technology (fintech) is an update in the financial sector that is centered on today's technology [1]. One of the fintech currently in development is an electronic wallet (e-wallet) [2].

According to Bank Indonesia, fintech is the result of a combination of the financial sector with technology which changes the business model from conventional to digital, which was originally a face-to-face payment while carrying some cash, now being able to make payments with remote transactions that can be carried out in the blink of an eye. In essence, fintech is the use of technology in the financial sector in providing services in payments (Risya and Estro; 2019, 2). Almost the entire community is greatly helped by the existence of fintech.

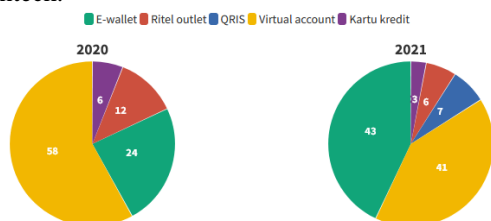


Figure 1. Trends in the Use of Digital Payment Instruments 2020-2021

From the diagram above, it can be seen that e-wallet will become a popular digital payment tool in 2021. Based on data from the financial technology company (fintech) Xendit, there are more than 150 million digital money transactions processed by Xendit, around 43% of financial transactions using e-commerce. -wallet. That number jumped up from 24% in 2020. [3]

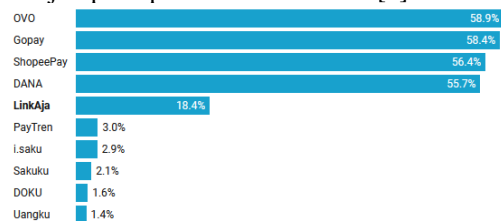


Figure 2. Ever used e-wallet platform [4]

Based on figure 2, according to CNBC Indonesia, 58.9% OVO will be the e-wallet platform with the most usage in 2022. Followed by Gopay with a percentage of 58.4% and ShopeePay with 56.4%, to Uangku as much as 1.4%.

In addition to the popularity of e-wallet in Indonesia, students are one of the e-wallet users of the technology offered [5]. The very busy situation makes students interested in the use offered by e-wallet [6] (Irna and Intan; 2020, 6). Therefore, researchers are interested in analyzing the interest of Computer Engineering students at Wiralodra University in the use of digital wallets as today's technology.