EPS use

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Submission date: 07-Apr-2021 11:37PM (UTC-0500)
Submission ID: 1553409408
File name: Perceived_of_Trust_and_Security_on_EPS_use.doc (287.5K)
Word count: 3815
Character count: 21686

Article Type: Research Paper/Literature Review/Systematic Review/General View/etc.

Perceived Security and Trust of Electronic Payment System: How It Affects The Decision to Use EPS During The Covid-19 Pandemic

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THIS ARTICLE IS AVALILABLE IN:
http://journal.umy.ac.id/index.php/mb

DOI: 10.18196/mb.xxxxxxxxx

CITATION:
xxx. (20xx) xxx. *Jurnal Manajemen Bisnis*, xx(x), xx-xx.

ARTICLE HISTORY
Received:
xxx
Reviewed:
xxx
Revised:
xxx
Accepted:
xxx

Abstract:
Research aims: This study aims to analyze the role of perceived security and trust of Electronic Payment Systems (EPS) during the pandemic of COVID-19, starting from technical protection as a determinant and its impact on the decision to use EPS.
Design/Methodology/Approach: The type of data collected is primary data that using an online questionnaire. The sampling method is purposive sampling technique. The collected data is then processed and analyzed using SEM-PLS.
Research findings: The results of this study indicate that technical protection has a positive effect on perceived security and trust. Perceived security also has a positive effect on trust. However, different findings are generated in this study, where only trust is proven to have an effect on the decision to use EPS.
Theoretical contribution/ Originality:
Practitioner/Policy implication:
Research limitation/Implication:
Keywords:
perceived security, perceived of trust, electronic payment systems, covid-19.

Introduction

The pandemic of Corona Virus Disease-19 (COVID-19) has hit the entire world for almost a year, including Indonesia. Since it was discovered that the first active case in Indonesia was in February 2020, until now the pandemic is still the government's main focus besides the economy. The pandemic has prompted the government to impose social restrictions in several regions in Indonesia to reduce human interaction which is considered to be a link in the chain of spreading the virus. Social restrictions encourage people not to travel outside the area and do activities outside the home, this results in a physical market between sellers and buyers being unable to create.

The absence of a physical market encourages individuals and business people to continue to generate income by creating a digital ecosystem. The digital ecosystem is formed to facilitate the needs of sellers and buyers so that the economy continues to run even during a pandemic. During 2020, it was recorded that online product sales reached nearly 180 million product units, with the number of sellers in the marketplace reaching approximately 3,500 online stores, although community mobility decreased by almost 40% (Badan Pusat Statistik, 2020).

All industrial sectors as well as stakeholders, both government and private parties, need to adapt to changes so that the long-term implementation of system changes, both work systems and economic transactions, can be more optimal (Mungkasa, 2020). Indonesia as an archipelagic country, with this pandemic, desperately needs information technology to integrate communication between regions.

Today's technological developments have entered various fields including the financial industry. Financial technology (fintech) is now a new need around the world. A practical, fast and efficient financial system changes new business models for individuals in conducting financial transactions (Amelia, 2019). The development of fintech and digital payment systems was encouraged because there were social restrictions that resulted in the physical market not being formed. Therefore, consumers will look for ways to still be able to get what they need, one of the alternative is by shopping online.

In 2018 before the pandemic era, Bank Indonesia recorded that the volume of digital transactions increased to 2.9 billion, even as of July 2019, it is known that the number of transactions has reached 2.7 billion transactions with a transaction value of 69 trillion rupiahs (Bank Indonesia, 2019). The increase in electronic money transactions is in line with BI's program to realize the National Non-Cash Movement (GNNT) which has been launched since 2014. It is undeniable that the pandemic has become one of the movers/accelerators of the realization of this movement.

Pandemic conditions have more or less changed individual behavior in meeting their needs. One of the changes in individual behavior during a pandemic is to do more online shopping to meet their needs and most people admit that they will continue to make online transactions even though the pandemic has passed (Kapil & Potia, 2020). Although the use of Electronic Payment Systems (EPS) is not a new thing, the security-related issues in the transaction continue to be a major topic in the use of EPS. Most of the EPS users are not used to a more detailed assessment of the security system in EPS, so they tend to base their experience on using EPS. The behavior of using electronic transactions requires an understanding for users regarding the level of security, the risks that may arise and the costs that must be incurred to be able to experience the benefits of electronic payment systems (Fabris, 2019)

Therefore, to maintain consumer confidence, it is very important to know and improve consumers' perceptions regarding the security system in using EPS. This study aims to test empirically, consumers' perceptions of security created by the technical protection provided by EPS service providers against the use of EPS. Although much of the previous literature has discussed in detail the technical security and trustworthiness of EPS from the perspective of an EPS service provider, consumers' perceptions are still things that need to be studied further to create a comprehensive study result.

Literature Review and Hypotheses Development

Electronic Payment Systems

The COVID-19 pandemic changes consumer behavior in various ways, one of which is the behavior of electronic transactions. The pandemic condition that does not allow a person to travel has made a shift from being active outside the home to being mostly activities carried out from home. This change causes individuals to also switch to their shopping activities, from visiting shops to shopping through e-commerce, which mostly automatically pays using electronic transactions (Das, Tamhane, Vatterott, Wibowo, & Wintels, 2018; Kapil & Potia., 2020).

The application of an electronic payment system results in recognition of electronic money. Bank Indonesia has regulated this in Bank Indonesia Regulation Number: 11/12 / PBI / 2009. In Indonesia, there are two classification of electronic money. First, Electronic money which the value of electronic money other than being recorded on electronic media managed by the publisher is also recorded in electronic media managed by consumers. Electronic media that is managed by consumers can be in the form of chips that are stored on cards, stickers, or hard drives found on consumers' personal computers. Second, electronic money which electronic money value is only recorded at electronic media managed by the ublisher. In this case holder given access rights by the Issuer to the use of money value the electronics.

Electronic payment instruments that are currently widely used as a means of everyday payment include cash, checks, debit cards, and credit cards. In general, EPS can be classified into five categories: electronic money, pre-paid card, debet card, credit card and electronic checks (Kim, et al., 2010). The electronic money and pre-paid card are classified into cash-based systems, while credit card, debet card and electronic checks are classified into account-based systems.

The procedures in certain electronic payment systems differ from traditional payment systems. This can lead to security concerns including concerns over unauthorized use and transaction status. Although electronic payment systems tend to be faster and easier, consumers' perceptions of security and trust in EPS are paramount to increasing the use of these systems (Kim et al., 2010; Oney, et al., 2017; Ismael et al., 2019).

Perceived Security of EPS

Perceived security of a system is a person's subjective assessment of a security system (Jusoh & Jing, 2019). This assessment leads to how well a system can protect someone's privacy from existing risks. In an electronic payment system, for example, someone will use e-payment more often if the security perceived by the system is very good, and vice versa. In addition, perceived security of a

system is also the basis for a person to use the system continuously (Jiaxin Zhang, Luximon, & Song, 2019). But unfortunately, the average person cannot with certainty know the extent to which the system is safe. So that the availability of information at the beginning (security statements) to a clear technical mechanism or procedure (technical protection) will lead to an increase in the perceived of security in a system. If the level of security in an electronic payment system is too low, it is very possible for someone not to use the system because of the fear they are worried about (Tsiakis & Sthephanides, 2005). This is supported by several studies which state that the perceived of the security of a system dominates their decision to use the system or not.

Trust of EPS

In general, the concept of trust is the basis for the formation of an exchange relationship between two parties (Tsiakis & Sthephanides, 2005). In other words, exchange will not occur if there is no trust there. In the context of transactions with electronic payment systems, the trust factor is very important. Because transactions that occur can be done without direct contact (Tsiakis & Sthephanides, 2005). To build this trust, a system needs to ensure the security of using the system (Kim et al., 2010), such as providing assurance of the security of one's personal data. Without the trust of users, it will be very difficult for a system (in this case EPS) to be widely used by the public. Security and trust are major concerns for customers using EPS, and they are closely related to each other (Peha & Khamitov, 2004; Linck, Pousttchi, & Wiedemann, 2006).

An increase in electronic transactions occurred during the pandemic. This is related to the increasing number of transactions made by the public through the digital market. The issue regarding the use of a digital payment system is about the security perceived by users. However, currently regulatory agencies have regulated this matter so tightly that public trust in using digital payments will increase.

People will feel safe when using a digital payment system when the system guarantees privacy, has integrity and tends to be stable (Kim, *et.al*., 2010). The use of this electronic payment system is also suspected to be influenced by the existence of a security statement that is read by consumers when they are about to make a transaction. Indonesian consumers who tend to obey the rules will be more confident if there is a security statement in the electronic payment system (Amelia, 2019). Therefore, the existence of a specific technical mechanism will make a person feel safe and trusting in electronic transactions. Based on the description above, the hypothesis is obtained:

H1: Technical protection will have a positive effect on consumers' perceived security in Electronic Payment Systems (EPS).

H2: Technical protection will have a positive effect on consumers' trust in Electronic Payment Systems (EPS).

The current pandemic condition, which encourages consumers to conduct online shopping and electronic transactions, adds to the user experience in electronic transactions. The impact of this behavior is that consumers have experiences and match them with expectations, so they can assess the level of security from using these transactions (Chronopoulos *et al*., 2020; Kapil & Potia, 2020). However, consumers' perception is the dominant factor in determining the use of electronic transactions. Therefore, the hypothesis is obtained:

H3: Perceived security in the use of Electronic Payment Systems (EPS) have a positive effect on consumer trust.

H4: Perceived security in the use of Electronic Payment Systems (EPS) have a positive effect on decisions to use EPS.

If consumers already feel trust when using electronic transactions, then this can create confidence that this system is in line with what is expected (Runnemark, *et al*., 2014). Therefore, consumers are considered to be able to make rational decisions on what to make. Consumer trust is an important factor in making decisions about the use of electronic transaction systems (Kim, *et al*., 2010;

Raghubir & Srivastava, 2008). From the description above, the hypothesis is obtained:

H5: Trust have a positive effect on decisions to use EPS.

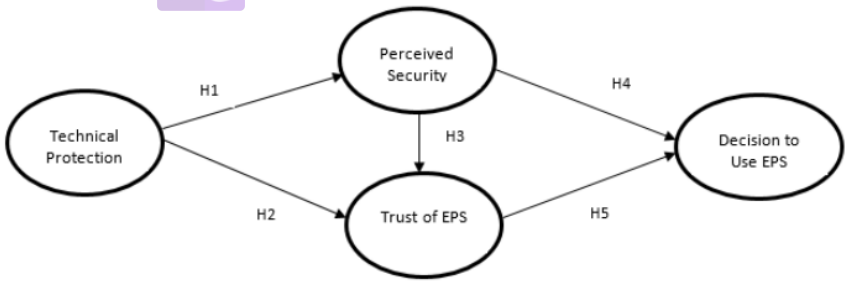

Figure 1. Conceptual Framework

Research Method

This research is a quantitative research with primary data sources, namely data obtained directly from respondents in the form of raw data without specific interpretation, purely from the experiences experienced by respondents (Cooper & Schlinder, 2014). The population in this study are Indonesians who have made online transactions, both purchasing through the digital market and making digital payments during the COVID-19 pandemic.

Data was collected through an online questionnaire survey which was distributed to respondents. The data collection method uses purposive sampling technique, namely someone who has certain criteria required by the researcher (Sekaran & Bougie, 2016). This study used individuals who had already made payments using an electronic payment system during the pandemic.

As many as 120 respondents were obtained in this study, consisting of 37 males and 83 females with a bachelor's average education level. Respondents were dominated by the millennial generation, followed by gen Z, gen X and baby boomers. The electronic payment system in this research refers to payment using

debit / credit cards, digital wallets such as OVO, DANA, Go-Pay, LinkAja, etc., as well as transfers using mobile banking or e-banking.

The variables were measured using a questionnaire with a Likert scale of 1-5 (Strongly Disagree-Strongly Agree) which was adopted from the research of Kim et al. (2010) who examined beliefs and perceptions of digital (non-cash) payment systems. Furthermore, the collected data will be analyzed using the PLS-SEM technique. PLS-SEM contains two measurement models, there are outer model and an inner model (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014).

Result and Discussion

In this study, two stages were carried out in the PLS analysis, namely evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). Then proceed with testing the hypothesis. Table 1 shows the question items for all variables that are considered valid and reliable. This is based on the fulfillment of the criteria for the validity test, namely the AVE value > 0.5, and the reliability test, namely the composite reliability value > 0.7 and Cronbach's alpha > 0.6 (Hair, Ringle, & Sarstedt, 2011).

Table 1. The Result of Validity and Reliability Testing

Variable	Loadings	AVE	Composite Reliability	Cronbach's Alpha
Technical Protection (TP)		0,657	0,884	0,826
SECST3	0,782			
SECST4	0,832			
SECST5	0,860			
SECST6	0,766			
Perceived Security (PS)		0,761	0,905	0,843
PSEC1	0,866			
PSEC2	0,900			
PSEC3	0,850			

Trust (TR)		0,687	0,897	0,848
TRUST1	0.737			
TRUST2	0.845			
TRUST3	0.833			
TRUST4	0.893			
EPS Use		0,733	0,845	0,657
KP. EPS1	0,774			
KP.EPS2	0,931			

Source: Primary Data (2021)

Furthermore, in the structural model evaluation, several indicators of the fit model can be carried out, including the coefficient of determination (R^2). In this study, the R^2 value of the trust and perceived security variables were 0.564 (moderate) and 0.317 (weak), respectively, meaning that the technical protection variable in this structural model can only be explained moderately by the trust variable and weakly by the perceived security variable. Meanwhile, the R^2 value of the EPS Use variable is 0.180, meaning that the trust and perceived security variables can only affect 18% of the EPS Use variable (very weak effect), the rest is influenced by other variables outside the model.

Table 2. The R^2 Results

Variable	**R^2**	**Adjusted R^2**
Trust	0,592	0,585
EPS Use	0,193	0,180
Perceived Security	0,323	0,317

Source: Primary Data (2021)

Table 3 shows the results of hypothesis testing, where out of 5 hypotheses, only 1 hypothesis is rejected (H4). This means that the consumer's decision to use EPS is only influenced by trust (H5). Because the variable perceived security has no effect on consumer use decisions on EPS. In addition, H1, H2, and H3 have p-values < 0.05. So it can be concluded that the technical protection variable has a positive and significant effect on perceived security and trust.

Table 3. The Result of Hypotheses Testing

Hypotheses	*Path Coefficient*	Conclusion
H1 (TP → PS)	0,568**	Supported
H2 (TP → TR)	0,198**	Supported
H3 (PS → TR)	0,640**	Supported
H4 (PS → EPS USE)	0,054	Rejected
H5 (TR → EPS USE)	0,398**	Supported

***p-value < 0,05*

Source: Primary Data (2021)

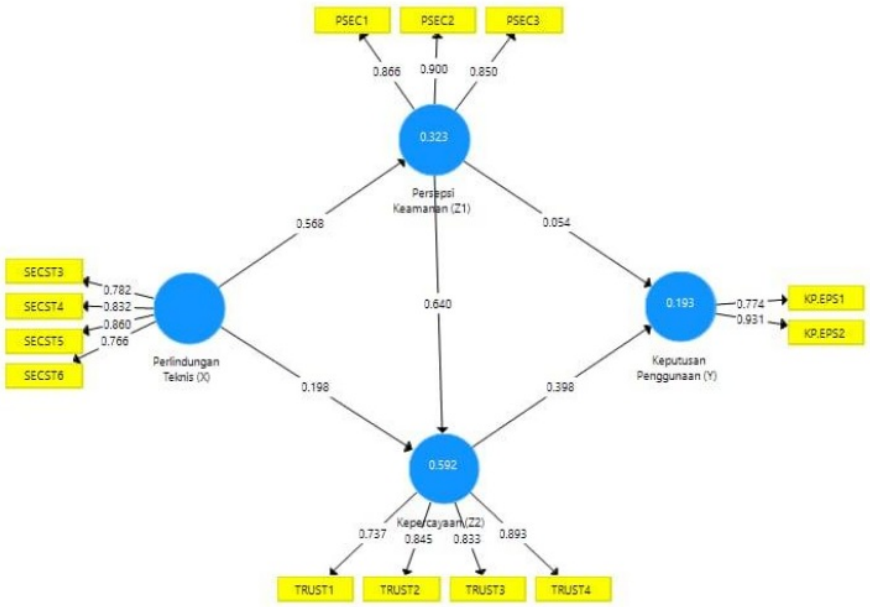

Figure 2. Structural Model Result

Conclusion

In Indonesia, the COVID-19 pandemic has changed quite a lot in individual behavior, especially in shopping, one of which is the increasing number of electronic transactions using digital payment systems. This is due to large-scale social restrictions in several regions that have resulted in the absence of physical markets, thus encouraging individuals and businesses to continue to generate income by creating a digital ecosystem.

One of the problems related to the use of electronic payment systems is in terms of system security. Currently, EPS service providers are competing to create a detailed security system, however, consumers do not always understand this security from the existence of adequate technical protection. Therefore, this study empirically examines the factors that influence the use of EPS, particularly in terms of safety and consumers' trust.

Based on the hypothesis testing, technical protection is proven to affect the perceived security and trust of users. This is consistent with research (Kim et al., 2010a; Chellappa & Pavlou, 2002; Thiab & Mohd. Yusoh, n.d.). Technical protection is considered a fundamental of EPS security (Chellapalli & Srinivas Kumar, 2020). In addition, technical protection is designed to minimize the risks and prevents other parties from gaining access to the user's detailed information so the technical protection mechanism is able to increase the security of EPS so that it also has an impact on the user's trust in EPS.

The results of this study indicate that the existence of technical protection can affect security perceptions and consumer confidence in EPS, however, perceived of security alone does not necessarily encourage consumers to use EPS. Broadly speaking, this study confirms that one of the factors that can contribute to user trust is system security. When users understand EPS security very well, it will affect the high level of user trust in EPS and this will lead to a decision to use EPS.

Appendix (Optional)

This research was supported by grants awarded from STIM YKPN in 2021. The authors would like to thank the all parties in an internal forum for their helpful comments and suggestions for improvement of this paper.

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Frag. This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.

S/V This subject and verb may not agree. Proofread the sentence to make sure the subject agrees v the verb.

Wrong Article You may have used the wrong article or pronoun. Proofread the sentence to mak sure that the article or pronoun agrees with the word it describes.

P/V You have used the passive voice in this sentence. You may want to revise it using the active voi

S/V This subject and verb may not agree. Proofread the sentence to make sure the subject agrees v the verb.

P/V You have used the passive voice in this sentence. You may want to revise it using the active voi

Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.

P/V You have used the passive voice in this sentence. You may want to revise it using the active voi

Article Error You may need to use an article before this word.

Missing "," Review the rules for using punctuation marks.

Article Error You may need to remove this article.

Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.

Article Error You may need to use an article before this word.

Article Error You may need to use an article before this word.

Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.

Confused

Proofread This part of the sentence contains an error or misspelling that makes your meaning unclear.

Article Error You may need to use an article before this word. Consider using the article **the**.

Article Error You may need to remove this article.

P/V You have used the passive voice in this sentence. You may want to revise it using the active voi

Article Error You may need to use an article before this word. Consider using the article **the**.

Missing "," Review the rules for using punctuation marks.

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PAGE 6

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Missing "," Review the rules for using punctuation marks.

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PAGE 7

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PAGE 8

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PAGE 9

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Article Error You may need to remove this article.

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PAGE 10

Proofread This part of the sentence contains an error or misspelling that makes your meaning unclear.

Article Error You may need to use an article before this word. Consider using the article **the**.

Dup. Did you mean to repeat this word?

PAGE 11

Proofread This part of the sentence contains an error or misspelling that makes your meaning unclear.

Article Error You may need to use an article before this word. Consider using the article **the**.

Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.

Frag. This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.

Prep. You may be using the wrong preposition.

PAGE 12

Proofread This part of the sentence contains an error or misspelling that makes your meaning unclear.

P/V You have used the passive voice in this sentence. You may want to revise it using the active voi

PAGE 13

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