

The Effect of Perceived Enjoyment on the Decision of Digital Payment Utilization in Millennial Generation

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Abstract

Digital payment is a payment method using electronic media. Someone can make payment transactions with a short message service (SMS), internet banking, mobile banking, or electronic wallet. This study aimed to analyze the effect of perceived enjoyment on the decision to use digital payments on the millennial generation in Makassar city. Respondents in this study were citizens of Makassar who use digital payment. The analysis technique used was descriptive analysis and simple linear regression. The results showed that perceived enjoyment had a positive and significant effect on the millennials' decision to use digital payment. It implies that the higher the perceived enjoyment felt by millennials in Makassar City, the higher the chance of their decision to utilize digital payment in transactions.

Keywords: decision, digital payment, perceived enjoyment

1. INTRODUCTION

Indonesian's lifestyle are increasingly integrated with the internet, which is supported by access through smartphones. It also occurs in Makassar city, which is one of the growing metropolitan cities in Sulawesi. The internet and smartphones have changed the way people do their daily activities, including financial aspects.

Various financial needs can be managed quickly and safely via a smartphone. For example, to pay monthly bills, subscribe to videos and music, top-up online transportation balances, and open deposits. Shopping online and transferring money to friends also becomes as easy as playing social media. All can be executed through one application.

The decision to use digital payments is influenced by the risk level, perceived value, and facilities (Nugroho et al., 2017). This research was conducted to assess its impact on the occurrence of perceived enjoyment and decisions to use digital payment and to test in other regions.

Gary J. Bamossy (2006) state that consumer behavior is a study that studies the processes that accompany a person when buying products, services, ideas, or experiences to satisfy their needs and desires. According to Mothersbaugh et al. (2019),

the study of consumer behavior has major roots in the economy, especially in marketing activities. Philip Kotler (2012) stated that consumer buying behavior is the buying behavior of end consumers, individuals, and households for personal consumption. Thus, it can be interpreted that consumer behavior is a study of how a customer makes a purchasing decision related to what will be purchased, how to buy it, when, and the purchase frequency.

Consumers are interested in digital payment technology because it is easy to use and cheap. According to Lai and Ahmad (2015), before deciding to use a product, consumers will first evaluate the overall service offered throughout their experience. If the experience gives enjoyment, the consumer will make a decision behavior about the product/service. Therefore, the provider company must prepare not only the quality of the product but also how the product can provide the pleasure that can bring up the desire to use it. Perceived enjoyment is an intrinsic motivation that focuses on usage that reflects the pleasure and enjoyment associated with product utilization. Trisnawati et al. (2012), states that perceived enjoyment is a powerful and consistent determinant of online purchasing decisions. Davis et al. (1989) state that to improve efficiency in identifying potential uses of electronic payments, they must be integrated with the enjoyment felt by consumers.

2. METHODS

This study was an associative research, which attempted to identify the relationship between the variables of perceived en-

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joyment and the decision to use digital payment. Respondents in this study were determined by purposive sampling criteria. The criteria used were: (1) respondents were from the Makassar city, (2) Did not differentiate gender, and (3) respondents used digital payment applications. Because the population of Makassar city is high, the sample was determined based on the quota. Namely 25 people from the city of East Makassar, 25 people from the city of North Makassar, 25 people from the city of West Makassar, and 25 people from the city of South Makassar, so that the total sample were 100 people.

The instrument test in the form of a validity test and a reliability test on the research indicators was conducted to determine data validity. Questions asked through questionnaires contained research indicators derived from the study of related theories. The analysis technique used was a simple linear regression analysis with perceived enjoyment as the independent variable and the decision to use digital payment as the dependent variable.

3. ANALYSIS AND DISCUSSION

The measurement of perceived enjoyment was based on several indicators, namely: payment using digital payment provides convenience for transactions; digital payment guarantees the security of transactions; information on using digital payment is available, so it is convenient to use; employees are willing to help if a problem occurs; events held in introducing digital payments is attractive.

Table 1: Perceived Enjoyment (X) Interpretation Scale

Indicator Variable	Scale Range	Interpretation Index
Ease of transaction	4.5	Very Good
Transaction security	3.88	Good
Information availability	4.01	Good
Empathy from employees	3.76	Good
Comfort from events	3.86	Good
Average	4	Good

Table 1 shows that in general, the public response to digital payment based on the perceived enjoyment variable was in a good category. The indicator that had the highest value was Ease of Transaction. Hence, it can be interpreted that digital payment is perceived very well by the community in terms of its convenience of use.

Measurement of decisions on the use of digital payments was based on an assessment of indicators: the decision to use digital payments because of the ease of making transactions; the decision to use digital payment because of the experience of the people closest to the security of the transaction; the decision to use digital payment after getting clear information so that it is convenient to use; the decision to use digital payment because of the employee approach; the decision to use digital payment because of the events held.

Table 2: Scale of Interpretation of Decisions on Use (Y)

Indicator Variable	Scale Range	Interpretation Index
Decision due to ease of transaction	4.51	Very Good
Decisions based on the experience of people around	4.17	Good
Decision due to clarity of information	4.14	Good
Decisions due to the Bank employee approach	3.41	Pretty Good
Decision after viewing Events	3.53	Pretty Good
Average	3.95	Pretty Good

Based on Table 2, it appears that the reason for people in Makassar City use digital payments is because of the ease of doing transactions. Users feel no need to queue for too long compared to making payments in cash, as well as in terms of sending money. The following formula was used to solve the research problem.

$$Y = a + bX + e$$

where Y : The decision to use digital payment, and X : Perceived Enjoyment The results of the analysis are presented in Table 3.

The resulting equation is as follows: $Y = 1.621 + 0.582 X$, with a significance value of $0.000 < 0.05$ This means: (1) the constant value was 1.621 and positive. This means that if there is an increase in perceived enjoyment, it will affect or increase people's decision to use digital payment in Makassar, (2) the regression coefficient of the independent variable, the perceived enjoyment variable, was 0.582 and positive. This means that perceived enjoyment has a positive effect on the strength of the decision to use digital payment in Makassar, (3) the significance value of 0.000 indicates that the Perceived Enjoyment variable has a significant and positive effect on the Digital Payment Decision variable.

Public is interested in digital payment technology because it is easy to use and cheap. According to [Lai and Ahmad \(2015\)](#), consumers will first evaluate the overall service offered throughout their experience. When the experience gives enjoyment, consumers will make a decision behavior about the product/service. Someone wants to try the product when the product provides features, including a sense of comfort in use. Comfort can arise from the comfort when using, the comfort of a sense of security when using, the availability of complete information, the comfort of employee treatment, and the comfort felt when attending events that are held. In the variable perceived enjoyment, the indicator that has the biggest response

Table 3: Result of Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.621	0.297		5.466	0.000
PercvEnjoy	0.582	0.074	0.624	7.909	0.000

is the perception of comfort when using the product. People find it is easy to use digital payment products, supported by fluency in using digital payments. Although sometimes there are obstacles in the signal. But the user still feels comfortable, also supported by the responsiveness of the service provider if a problem occurs. The presence of events held by digital payment providers enables the public to obtain information directly related to digital payment. This information can also be obtained from people who have used digital payment. So, from that experience the public will be interested in using digital payment. Although there are still people who have not used it, there is now an awareness to use digital payment in Makassar city. It is because they already feel the benefits and the convenience. It is also supported by Po-Tsung that the perceived enjoyment also determines a person's decision to consume the product.

4. CONCLUSION

Perceived Enjoyment had a positive and significant effect on Millennials' decision in using digital payment. It means that the higher the comfort received by Millennials when using digital payments for the payment process, the higher the chance of Millennials' decision to use digital payments.

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