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FACTORS AFFECTING THE USE OF DIGITAL PAYMENTS IN INDONESIA EVIDENCE FROM GLOBAL FINDEX DATABASE 2021

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Abstract: *Digital payment is a type of payment that uses electronic means such as Internet Banking. Digital payments have become an integral part of modern life, driven by technological developments, changes in consumer behavior, and the need for efficiency.. This study aims to determine the influence of demographic factors (gender, age, education, and area of residence) and economic factors (occupation, income, and internet access) on the use of digital payments in Indonesia. Based on the results of data processing using StataMp17 (64 bit), the results of the study show that demographic factors of gender, education, and area of residence have a significant influence on the use of digital payments, but demographic factors of age show results that do not have a significant effect on the use of digital payments. While economic factors of work and internet access have a significant influence on the use of digital payments, but economic factors of income show results that do not have a significant effect on the use of digital payments.*

Abstrak: Pembayaran digital adalah jenis pembayaran yang menggunakan sarana elektronik seperti Internet Banking. Pembayaran digital telah menjadi bagian integral dari kehidupan modern, didorong oleh perkembangan teknologi, perubahan perilaku konsumen, dan kebutuhan akan efisiensi. Penelitian ini bertujuan untuk mengetahui pengaruh faktor demografi (jenis kelamin, usia, pendidikan, dan daerah tempat tinggal) dan faktor ekonomi (pekerjaan, pendapatan, dan akses internet) tentang penggunaan pembayaran digital di Indonesia. Berdasarkan hasil pengolahan data menggunakan StataMp17 (64 bit). Hasil penelitian menunjukkan bahwa faktor demografi jenis kelamin, pendidikan, dan daerah tempat tinggal mempunyai pengaruh yang signifikan terhadap penggunaan pembayaran digital, namun faktor demografi usia menunjukkan hasil. yang tidak berpengaruh signifikan terhadap penggunaan pembayaran digital. Meskipun faktor ekonomi pekerjaan dan akses internet mempunyai pengaruh yang signifikan terhadap penggunaan pembayaran digital, namun faktor ekonomi pendapatan menunjukkan hasil yang tidak memberikan pengaruh yang signifikan terhadap penggunaan pembayaran digital.

INTRODUCTION

The phenomenon facing Indonesia is the rapid development of digital payments, such as e-wallets, mobile banking and other payment applications, which are increasingly popular among generations X, Y and Z. The use of this technology offers practicality, efficiency and benefits such as cashback and discounts. This growth is driven by the need for fast and easy transactions, in line with increasingly sophisticated technological developments.

Digital payments refer to transactions made electronically without the use of physical cash. This phenomenon has grown rapidly due to technology that allows people to make transactions more quickly, safely, and efficiently. Factors influencing the development of digital payments include: Increased use of smartphones: a). Mobile devices allow easy access to digital payment applications such as e-wallets and mobile banking. b). Fintech development: Fintech companies are introducing innovations in financial services, including more flexible and secure digital payment methods. c). Changes in consumer behavior: More and more consumers are opting for cashless transactions due to its convenience, especially since the COVID-19 pandemic which is driving digital transactions. d). Better technology infrastructure: Wider and more secure internet connectivity is helping to accelerate the adoption of digital payments.

The problem that arises is that although digital payments are becoming increasingly accepted, there are still many challenges in the widespread adoption of this technology. Factors such as uneven internet access, geographic disparities between urban and rural areas, and differences in education, income and employment levels influence the use of digital payment services. In addition, it is important to understand more deeply about user behavior, especially differences based on demographics such as age, gender and economic status, so that financial inclusion can be increased more evenly throughout Indonesia.

METHOD

This research uses quantitative methods with an explanatory approach. This approach aims to explain the relationship between the variables studied and test hypotheses. Population and sample selection: The research population is Indonesian society, while the sample consists of 1062 respondents based on data from the Global Findex Database 2021, which represents the population. The research focuses on the use of digital financial services in Indonesia, against the backdrop of financial inclusion

challenges such as low financial literacy and infrastructure gaps. The data used is secondary data, taken from the Global Financial Inclusion report (Global Findex 2021) and other relevant documents. The research used Stata MP 17 to process and analyze data, including descriptive statistical analysis and logistic regression.

RESULTS AND DISCUSSION

Results

This research analyzes the factors that influence the use of digital payments in Indonesia, based on Global Findex Database 2021 data. This study examines the influence of demographic variables such as gender, age, education, area of residence, and employment, as well as economic variables such as income and internet access on use of digital payments. Using logistic regression analysis, this research aims to identify the most influential factors in adopting digital payments in Indonesia.

The research results show that gender has a significant influence on the use of digital payments. Women are more likely to use digital payments than men. This is likely due to a variety of factors, including preferences, behavior and access to technology.

Previous research shows that women are more likely to use mobile payments because they consider them more effective and efficient. Women are also influenced by social norms and appreciate the opportunities that mobile payments offer. There is a relationship between gender and perceived usefulness and ease of use of digital payment technology. Women may focus more on ease of use, while men focus more on usability aspects.

Education level has a significant influence on the use of digital payments. People with higher levels of education tend to use digital payments more often than people with lower levels of education. This is likely due to several factors, including digital literacy, access to information and technology, and understanding of cyber security. People with higher education have better knowledge of technology and are able to understand the benefits of digital payments in increasing the efficiency and convenience of transactions. They are also more accustomed to adopting new technologies and may have professional needs that drive the use of digital payments. Digital Literacy People with higher education tend to be more familiar with technology and are able to access and use digital payment platforms easily.

Access to Information and Technology Higher education provides better access to information about digital payments and related technologies. Cyber Security Higher

education helps understand cyber security risks and how to protect personal data when using digital payments. Professional Needs Jobs that require the use of technology often encourage the use of digital payments for efficiency and convenience.

The area of residence has a significant influence on the use of digital payments. People living in urban areas are more likely to use digital payments than people living in rural areas. This is likely due to better access to technology and internet infrastructure, the presence of more services and merchants accepting digital payments, and higher exposure to technological innovation and promotion of the use of digital payments. Faster urban lifestyles and the need for efficiency also encourage the use of practical and fast payment methods.

Discussion

Infrastructure Access Cities have better access to internet infrastructure and telecommunications networks that support the use of digital payments. Services and Merchants. In urban areas, more merchants and services accept digital payments, giving consumers more choices. Innovation and Promotion Urban areas are more exposed to technological promotions and innovations, which drive the adoption of digital payments. Internet access has a significant influence on the use of digital payments. People who have internet access are more likely to use digital payments than people who do not have internet access.

The internet is the basic infrastructure that enables digital transactions. Without internet access, users cannot access digital payment platforms or applications, verify transactions, or receive payment confirmations. Good internet quality and speed also ensures that the payment process runs smoothly and safely, thereby increasing user confidence and comfort in using the service. Platform Access, Internet access allows users to access digital payment platforms and applications via smartphone or computer. Connectivity, A stable and fast internet connection ensures digital transactions run smoothly and safely. Security, Safe and secure internet access is important for maintaining the confidentiality of personal data when carrying out online transactions. Global Reach The internet enables cross-border digital payment transactions, opening up new opportunities for trade and money transfers.

CONCLUSION

Based on the results and discussions presented in the previous chapter, the following research conclusions can be obtained: The results obtained from this study

suggest that women show a significant influence or tend to be higher in using digital payments than men. This means that partially the gender factor has an influence on the use of digital payments, thus supporting the hypothesis in this study.

The results obtained from this study suggest that age does not show a significant influence on the use of digital payments. This means that partially the age factor has no influence on the use of digital payments, thus not supporting the hypothesis in this study. The results obtained from this study suggest that people with a higher level of education will be more likely to use digital payments than people with a lower level of education. This means that partially the education factor has an influence on the use of digital payments, thus supporting the hypothesis in this study.

The results obtained from this study suggest that people who live in urban areas will tend to be higher in using digital payments than people who live in rural areas. This means that partially the area of residence factor has an influence on the use of digital payments, thus supporting the hypothesis in this study.

The results obtained from this study suggest that people who have jobs will tend to be higher to use digital payments than people who do not have jobs. This means that partially the employment factor has an influence on the use of digital payments, thus supporting the hypothesis in this study. The results obtained from this study suggest that income does not show a significant influence on the use of digital payments. This means that partially the income factor has no influence on the use of digital payments, thus not supporting the hypothesis in this study.

The results obtained from this study suggest that areas with high levels of internet access will be more likely for people to use digital payments compared to areas with weak internet access. This means that partially the internet access factor has an influence on the use of digital payments, thus supporting the hypothesis in this study.

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