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Digital-Based Consumer Behavior in Support Green Economy

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Abstract. As technology advances, people's preferences for shopping in digital formats will change. Cashless payment systems such as GoPay, OVO, and ShopeePay are increasingly popular among consumers, so Bank Indonesia has issued a new policy to encourage their use. This research was conducted with the aim of knowing the influence of digital-based consumer behavior. This study uses primary data with a sample of application users with GoPay, OVO and ShopeePay respondents in Medan. The data processing method used in this research is using the method of Structural Equation Modeling (SEM). Using SEM can help researchers to assess the nature of measurements and test theoretical relationships (1). The results of this study indicate that there are six hypotheses that have positive results, namely innovativeness, optimism about perceived usefulness. Innovativeness and optimism have a positive effect on perceived ease of use. The results of this study also show that perceived usefulness and perceived ease of use have a positive influence on behavioral intention. While there are four variables in this study rejected, namely insecurity and discomfort have no effect on perceived usefulness. Likewise, insecurity and discomfort have no effect on perceived ease of use.

Keywords: Digital Consumer Behavior, Digital Payments, Green Economy.

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1. Introduction

In the current era of digitalization, almost all sectors of human life are being revolutionized by the adoption of new digital habits. The digital payment system is one example of recent technological developments. Government Policy for Payments through Bank Indonesia to support green economy or green economy. The concept of a "green economy," also known as an "eco-friendly economy," is based on the idea of maximizing societal well-being while significantly minimizing risks. The green economy includes the development of new financial technologies and methods that simplify financial transactions for consumers. In recent years, Indonesia has seen a surge in the number of fintech companies operating in the country, especially in the online and mobile payment processing realms (2). As a result of the proliferation of fintech, the financial services available to Indonesians could be improved in a number of ways. These include the speed of money transfers, ease of payment, and availability of credit. As a result, it can be argued that fintech (financial technology) is now not only important to Indonesian society, but also has the potential to radically change the country's population's approach to money and technology. Financial technology companies in Indonesia are growing rapidly due to the country's increasingly technology-dependent population. Data from (3) shows that there are 158 fintech companies officially operating in Indonesia. Many financial technology companies have sprung up in Indonesia as a direct result of this information, which shows how widely dependent citizens are on the convenience of digital transactions in their daily lives. OVO, GoPay, and ShopeePay are just a few fintech companies in Indonesia that facilitate cashless transactions. This group of businesses is in it together because they all want to be the best choice for locals when it comes to meeting their cash flow needs. Today's financial technology companies recognize the importance of digital marketing and carry out their campaigns entirely online.

This is done so that marketing activities are carried out successfully by considering how digital technology changes people's behavior in the present.

To attract users, apps like OVO, GoPay and Shopee Pay need to make a good impression on people's minds. This can be achieved by emphasizing the app's perceived usability and convenience. Public acceptance of the payment methods used by the OVO, GoPay and ShopeePay applications is more than meets the eye. Individual differences, such as the degree to which a person is prepared to adopt cashless technologies, significantly impact society's adoption of new technologies. Furthermore, a person's optimistic or pessimistic views will affect whether or not a new technology emerges (4). (5) Applying the Technology Readiness Acceptance Model (TRAM) method to small and medium enterprises (SMEs) in Yogyakarta to see what effect computer technology readiness has on their adoption of the new method and find that it is significant. (6) also conducted research on the impact of user perceptions on the adoption and use of e-wallets, entitled Analysis of Acceptance of Cloud Storage Technology Using the Technology Readiness Acceptance Model (TRAM) at the Sepuluh Nopember Institute of Technology Student Executive Board. Based on the foregoing, this study uses the Technology Acceptance Model (TAM) to investigate whether OVO, GoPay, and ShopeePay users in Medan have changed their behavior to better support the green economy. The TAM approach was chosen because it provides a plausible explanation of the impact of individual character traits on the approach and use of technological tools.

The implementation of e-money has been used in digital payment systems that can facilitate transactions made by traders (MSMEs). Connectivity between merchants (MSMEs) and payment service providers (PJP) can have an impact on increasing financial inclusion and economic growth in Indonesia. (Sihaloho et al., 2020). Various Payment Service Providers (PJP) use the QR code (quick response) e-money payment system in transactions between MSMEs and consumers (e-money users). QR code technology is considered innovative and very practical in various existing system operations because it provides data collection speed. The benefits of QR codes include accurate data storage and use as well as long-lasting physical benefits (Akbar et al., 2019).

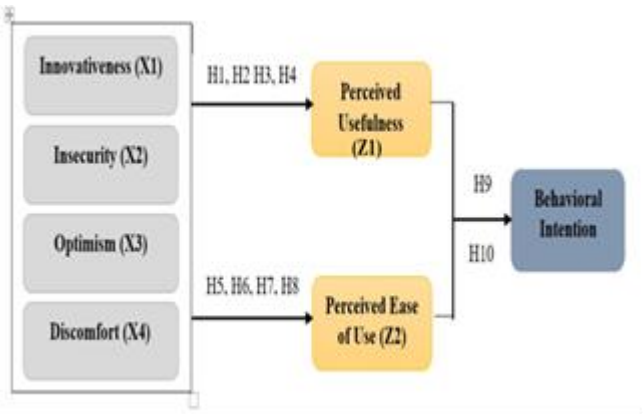

Fig 1. Conceptual Framework

2. Method

Quantitative methods are used in this research design. In a quantitative study, the sample is analyzed by collecting data through a questionnaire; the resulting statistics are then used to test the hypothesis (8). There will be a relationship established between the two by the independent and dependent factors of the quantitative study (8). Users of the Ovo, GoPay and ShopeePay applications in the Medan City area will be used as subjects and settings in this study. The questionnaire method was used to collect data for this study. It was decided to use this method because it is more user-friendly than others when it comes to data collection. Primary data is collected by sending Google Form questionnaires to people who have used the OVO, GoPay, or ShopeePay applications. All statements in the questionnaire will be assessed using a Likert scale ranging from 1 to 5. OVO, GoPay, and ShopeePay customers in Medan City participated in this study. While the participants in this study were recruited from people in the city of Medan who had previously used the OVO, GoPay, or ShopeePay applications. The sample size is 105 people, and the sampling

technique is non-probability sampling. In this study, the PLS-SEM method was used for data analysis. The variance-based SEM equation model includes the partial least squares (PLS-SEM) technique. SmartPLS software will be used to facilitate research data processing.

3. Findings

3.1. Outer Model Test

Table 1. The Potential of Pematang Johar Village

Variabel	Indikator	Outer Loading
Innovativeness (INV)	INV1	0,832
	INV2	0,885
	INV3	0,883
Insecurity (SEC)	SEC1	0,746
	SEC2	0,815
	SEC3	0,978
Optimism (OPM)	OPM1	0,895
	OPM2	0,922
	OPM3	0,932
Discomfort (DIC)	DIC1	0,839
	DIC2	0,950
	DIC3	0,924
Perceived Usefulness (PUS)	PUS1	0,915
	PUS2	0,946
	PUS3	0,937
	PUS4	0,910
Perceived Ease of Use (PEU)	PEU1	0,918
	PEU2	0,874
	PEU3	0,931
Behavioral Intention (BIN)	BIN1	0,932
	BIN2	0,885
	BIN3	0,875

Source: Primary data that has been processed, 2022

From the test results above, it shows that all variable items have a loading factor value of > 0.7 so that they are declared valid.

Table. 2 AVE value

Variabel	AVE
Innovativeness (INV)	0,727
Insecurity (SEC)	0,705
Optimism (OPM)	0,815
Discomfort (DIC)	0,809
Perceived Usefulness(PUS)	0,815
Perceived Ease of Use(PEU)	0,808
Behavioral Intention (BIN)	0,772

After coordinating with the The results above show that all variable items have an AVE value > 0.5 so that they are declared valid.

3.2. Composite Reliability and Cronbach Alpha

Composite Reliability and Cronbach Alpha function to measure the reliability of latent variables with the required value of > 0.7. Composite Reliability and Cronbach Alpha values can be seen in the table below:

Table 3. Composite Reliability and Cronbach Alpha values

Variabel	*Composide Reliability*	*Cronbach Alpha*
Innovativeness (INV)	0,927	0,875
Insecurity (SEC)	0,883	0,831
Optimism (OPM)	0,918	0,862
Discomfort (DIC)	0,898	0,822
Perceived Usefulness(PUS)	0,939	0,899
Perceived Ease of Use(PEU)	0,930	0,882
Behavioral Intention (BIN)	0,958	0,935

The results above show that all variable items have Composite Reliability and Cronbach Alpha values > 0.7 so that they are declared to have good reliability.

3.3. Inner Model Test

a. Variant analysis (R2)

Variant analysis is used to determine the influence of exogenous variables on endogenous variables. As for the assessment criteria, namely the higher the value obtained on the r-square, the better the model under study will be. Variant analysis test results (R2) can be seen in the table below: The results above show that the variables Innovativeness, Insecurity, optimism and discomfort are able to explain the variable perceived usefulness of 46.4% and the variable perceived ease of use of 65.4 %. Meanwhile, the other two variables, namely perceived usefulness and perceived ease of use, are able to explain the behavioral intention variable of 48.8%

b. Hypothesis

Hypothesis testing is the last test performed on the inner model test series to find out whether a hypothesis is accepted or rejected. The criterion for accepting the hypothesis is if it has a t-statistic value > 1.65 with a significance level of 10%. And to see the effect of a construct whether it is positive or negative, that is by looking at the sign on the original sample. The results of the Hypothesis test can be seen in the table below.

Table 5. Hypothesis Test Results

Hipotesis	Org Sample	T-stat	P-Val	Ket
INV⇨PUS	0,208	1,677	0,091	Accepted
SEC⇨PUS	-0,004	0,029	**0,969**	**Rejected**
OPM⇨PUS	0,487	4,061	0,000	Accepted
DIC⇨PUS	-0,031	0,378	**0,690**	**Rejected**
INV⇨PEU	0,208	1,689	0,091	Accepted
SEC⇨PEU	0,055	0,551	**0,571**	**Rejected**
OPM⇨PEU	0,541	5,331	0,000	Accepted
DIC⇨PEU	-0,052	0,616	**0,521**	**Rejected**
PUS⇨BIN	0,345	1,820	0,061	Accepted
PEU⇨BIN	0,354	1,812	0,069	Accepted

Source: primary data that has been processed, 2022

The results above show that the six variables have a positive and significant influence because they have a statistical T value >1.65 and a P-Value <0.1. The six variables areINV→PUS, OPM→PUS, INV→PEU, OPM→PEU, PUS→BIN, PEU→BIN.

Meanwhile, the four variables have no significant effect because they have a statistical T value <1.65 and a P-value >0.1. The four variables areSEC→PUS, DIC→PUS, SEC→PEU, DIC→PEU.

4. Discussion

The results of this study indicate that there is a positive and significant influence of innovativeness, insecurity, optimism on perceived usefulness while discomfort does not have a positive and significant effect on perceived usefulness through the OVO, GoPay and ShopeePay applications in Medan City. The results of this study also show that there is a positive and significant influence of innovativeness and optimism on perceived ease of use, while insecurity and discomfort do not have a positive and significant effect on perceived ease of use. The results of this study also show that perceived usefulness and perceived ease of use have a positive and significant influence on behavioral intention through the OVO, GoPay and ShopeePay applications in Medan City.

5. Conclusion

Based on the research and results obtained by the researchers, it can be concluded that an increase in users' sense of optimism and innovation towards the use of the OVO, GoPay and ShopeePay applications will affect the increase in users' perceptions of comfort and usability which will ultimately have an impact on increasing user interest in using the OVO, GoPay applications. and ShopeePay in the future.

Some research findings regarding the influence of innovativeness, insecurity, optimism, and discomfort on perceived benefits and perceived ease of use, and then on behavioral intentions, namely that there is a beneficial and significant influence on innovation and perceived benefits of OVO, GoPay, and ShopeePay in Medan City.

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