Perceptions of Trust Digital Payments as A Reduction of Corruption and Use of Fake Money on User Satisfaction of Non-Bank (Digital Payment Applications in Kota Pekanbaru)

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Abstract: This research is a research on the use of digital payments in non-bank digital payment applications such as OVO, Gopay and DANA which is viewed from the perspective of users in the city of Pekanbaru. The purpose of this study was to determine the level of public trust and satisfaction with non-bank private applications for digital payments in the city of Pekanbaru, to find out the success of the Indonesian government's program in promoting the National Non-Cash Movement (GNNT) in the city of Pekanbaru, to determine the level of public understanding of digital payments. From non-bank applications in the city of Pekanbaru, Knowing the spread of digital payments in the city of Pekanbaru. GNNT can reduce the use of counterfeit money and OTT Actions (Operation Catch Hands) The implementation of hand arrest operations (OTT) is one of the strategies used by the Corruption Eradication Commission (KPK) to crack down on corruption cases in Indonesia. The contribution of this research to the development of the marketing concept of digital payments made by non-bank publishers who allegedly received public trust in using the National Non-Cash Movement (GNNT) to succeed even though it is not from a bank whose data base of incoming and outgoing money can be tracked digitally. The results of the research carried out are through the results of data analysis using linear regression analysis it can be seen that Perceived Value and Trust have an effect on Consumer Satisfaction, where the effect is significant. The results of the analysis show that the effect is partially Perceived Value (X1) on Consumer Satisfaction (Y1) is 0.263 or 26.3%, and the effect is partially Trust (X2) on Consumer Satisfaction (Y1) is 0.246 or 24.6%, thus the hypothesis which states that Perceived Value and Trust have a significant effect on Consumer Satisfaction proven or acceptable. This research is in line with the research before which states that Perceived Value and Trust has a positive relationship with Customer Satisfaction. This result is also supported which states that the perception of quality, and, trust, through commitment affect customer loyalty which previously met customer satisfaction.

Keywords: Perception Digital Payments, Trust and satisfaction.

1. Introduction

The name of the National Non-Cash Movement (GNNT) has always been echoed by Bank Indonesia since August 14, 2014 last year, which is a movement to use digital, non-cash payment instruments to reduce acts of corruption and the use of counterfeit money in transactions both within government and private parties. GNNT also aims to raise public awareness while increasing the use of non-cash, not only that, business actors and government institutions are also gradually implementing it so that a community that uses more non-cash instruments (Less Cash Society) is formed, especially in conducting transactions for economic activities and making it successful. GNNT in Indonesia towards Industry 5.0 preparation. the use of digital money is expected to reduce the use of counterfeit money and Corruption Acts OTT (Operation Catch hands) Implementation of hand arrest operations (OTT) where the entire data base in and out of money can be accessed and recorded by the authorities as one of the strategies used by the Corruption Eradication Commission (KPK) to crack down on corruption cases in Indonesia.Since the GNNT Program was launched, many digital payment applications have sprung up in Indonesia and in the city of Pekanbaru, both from banks and non-bank parties. Based on initial research conducted by the behavior of digital payment users, they prefer digital payments to non-banking products such as OVO, Gopay and DANA rather than applications from state-owned and private banks, so this is an attraction and urgency for research. Perception Digital Payments.

Values are terminals and instruments or goals to which behavior is directed, and goals for achieving those goals [2]. Reveals that value is a relative preference (comparative, personal and situational) that characterizes a person's experience in interacting with several objects. There is an influence between value, loyalty and profit [1]. The higher the perceived value, the higher the loyalty and profit obtained by customers. Consumer perceptions of the value of the quality offered are relatively higher than competitors will affect the level of consumer loyalty[5], the higher the perceived value perceived by customers, the greater the possibility of a relationship (transaction). Trust is related to emotional bonding, namely the ability of a person to entrust a company or a brand to perform or carry out a

function.The trust factor in a brand is a crucial aspect in the formation of loyalty, because it is a consumer's willingness to trust or rely on a product/service in a risky situation because of the expectation that the product/service concerned will give positive results [7]. Customer trust is the customer's response to evaluating the perceived discrepancy between expectations and the product's actual performance in the user [12]. Customer trust is an after-sales evaluation where the chosen alternative is at least equal to or exceeds customer expectations. There are 3 factors that shape one's trust in others, namely ability, benevolence, and integrity [11]. Customer-oriented organizations must learn what consumers' value and then prepare an offer that exceeds them.

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Hypothesis or basic assumption is a temporary answer to a problem that is still presumption because it still has to be proven true. [5] defines a hypothesis as a logically estimated relationship between two or more variables expressed in the form of a testable statement. The hypothetical model in this study can be seen in Figure 1. The following hypotheses from this study:

H1. Perception has an effect on Satisfaction
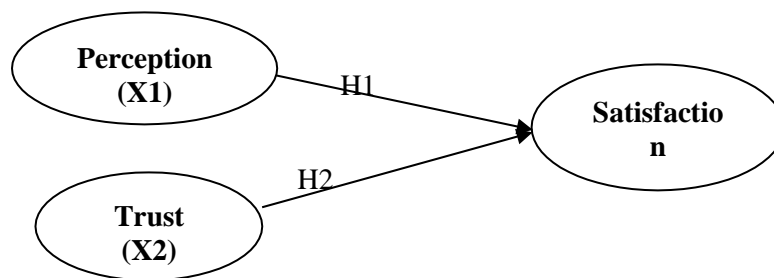H2. Trust has an effect on Satisfaction


Figure.1 Hypothesis Model

2. Methods

This study uses a qualitative approach. Qualitative research is a humanistic research, and can explain the naturalistic perspective and the interpretive perspective of human experience. The origin of this research using qualitative methods is that qualitative is easier when dealing with multiple realities; second, this method presents directly the nature of the relationship between the researcher and the respondent; and third, this method is more sensitive and more adaptable to the many sharpening of shared influences and to the patterns of values encountered. Questionnaires were collected through Google form so that respondents were not limited by region or area as long as respondents regarding this product could be respondents. This research was conducted from July to August 2022. The location of this research was carried out in the city of Pekanbaru, as according to initial research which found that the use of digital payments had increased in the last 2 years
Respondent criteria:

    1. Original citizens of the city of Pekanbaru proven by KTP
    2. Aged 17 years and over
    3. Have used the Gojek, Ovo Cash Application and Dana.
    4. Number of Respondents, namely the number of indicators multiplied by 10 according to the opinion of Hair et el (1998) namely (3 indicators of perception, 3 indicators of trust and indicator 5 a total of 11 times 10 so that the number of respondents is 110 respondents.
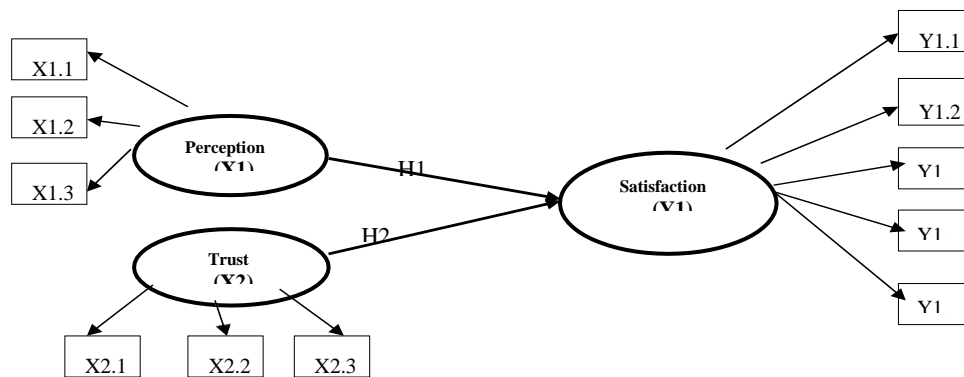
3. Result and Discussion

Madani, Pekanbaru has long begun to use digital payments on all lines which take turns in digital applications that are developing in the city of Pekanbaru. According to preliminary research, several payment instrument applications that are developing in New Week are OVO, Gojek, LinkAja and Dana, along with the results of respondent data obtained regarding the perception of the use of digital payments.

Profile Digital Payment User

Table .1. Respondents Based on Gender.

Gender	Frequency	Percentage (%)
Male	80	66, 7
Female	40	33,3
Jumlah	120	100.00

Table .2. Respondents Based on Age.

Age respodent	Frequency	Percentage (%)
>18-28	70	58,3
29-39	40	33,3
40-50	10	8,4
Jumlah	120	100

Table 3. Respondents Based On Occupation.

Job respondent	Frequency	Percentage (%)
Student	70	58,3
employee	40	33,3
Civil Servant	10	8,4
Jumlah	120	100

Table.4 Result variable

Variable	Indicator	Loading Factor	SE	P value	Result
Perception	X1.1	0.842	0.042	<0.05	Valid
	X1.2	0.813	0.042	<0.05	Valid
	X1.3	0.838	0.042	<0.05	Valid
Trust	X2.1	0.895	0.042	<0.05	Valid
	X2.2	0.894	0.042	<0.05	Valid
	X2.3	0.889	0.042	<0.05	Valid
Satisfaction	Y1.1	0.789	0.042	<0.05	Valid
	Y1.2	0.856	0.042	<0.05	Valid
	Y1.3	0.838	0.042	<0.05	Valid
	Y1.4	0.867	0.042	<0.05	Valid
	Y1.5	0.889	0.042	<0.05	Valid

Figure result model. 3

The results of the research carried out are through the results of data analysis using linear regression analysisit can be seen that Perceived Value and Trust have an effect on Consumer Satisfaction,where the effect is significant. The results of the analysis show that the effect is partially Perceived Value (X1) on Consumer Satisfaction (Y1) is 0.263 or 26.3%, and the effect is partially Trust (X2) on Consumer Satisfaction (Y1) is 0.246 or 24.6%, thus the hypothesis which states that Perceived Value and Trust have a significant effect on Consumer Satisfaction proven or acceptable.This research is in line with the research [4] which states that Perceived Value and Trust has a positive relationship with Customer Satisfaction. This result is also supported by the opinion [3] which states that the perception of quality, and, trust, through commitment affect customer loyalty which previously met customer satisfaction

4. Conclusions

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