

## **Use of Digital Transaction Services During the Pandemic Based on Perceptions of Community in Manado, Indonesia**

**Fitria Ayu Lestari Niu<sup>1\*</sup>**

<sup>1</sup>Institut Agama Islam Negeri Manado, Indonesia

\*Corresponding Author E-mail: [fitria.niu@iain-manado.ac.id](mailto:fitria.niu@iain-manado.ac.id)

### **Abstract**

This study aims to describe the perception of community in Manado City by using qualitative research methods and a phenomenological approach using OVO as digital transaction services. Data were collected through interview techniques with informants and direct observation, and data were analyzed through data reduction, data display, and conclusion. The results showed that the perception that was studied according to internal factors was through attitudes, motivations, interests, experiences, and expectations. The attitude expressed by the community of Manado City as users is that they feel happier, satisfied, easy, sophisticated, practical, and flexible. The motivation came from an offer of cashback when shopping, the prices given by tenants who work with OVO are cheaper and help the community to reduce direct interaction with people in transactions during the pandemic. The people's interest came from their desires, the needs of the digital era like today, and encouragement from their family and co-workers. The experience so far is still very good, judging from the attitude of the informants, who are happy, and satisfied with the existence of this OVO digital transaction service. The people expect that OVO can collaborate more with tenants at malls, SMEs, and shopping places that do not yet provide digital transactions, as well as provide an official office in Manado, increase promos, and provide more payment features according to user needs, and educate the people of Manado City to switch to digital transactions.

Keywords: Community; Digital Transaction Service; Pandemic; Perception.

### **Abstrak**

Penelitian ini bertujuan untuk menguraikan persepsi masyarakat Kota Manado terhadap penggunaan layanan transaksi digital OVO dengan menggunakan metode penelitian kualitatif dan pendekatan fenomenologi. Data dikumpulkan melalui teknik wawancara pada informan dan observasi langsung dan dianalisis data melalui reduksi data, penyajian data dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa persepsi yang dikaji menurut faktor internal yaitu melalui sikap, motivasi, minat, pengalaman serta harapan. Sikap yang diekspresikan oleh masyarakat Kota Manado selaku pengguna adalah merasa lebih senang, puas, mudah, canggih dan praktis serta fleksibel. Motivasi muncul dari adanya tawaran cash back saat berbelanja, harga yang diberikan oleh tenant yang bekerjasama lebih murah dan membantu informan untuk mengurangi interaksi secara langsung dengan orang-orang dalam bertransaksi dimasa pandemi. Minat masyarakat berasal dari keinginan sendiri, kebutuhan di era digital seperti sekarang ini, dorongan dari lingkungan keluarga dan rekan kerja. Pengalaman yang dialami sejauh ini masih sangat baik dilihat dari sikap informan yang merasa senang dan puas dengan adanya layanan transaksi digital OVO ini. Harapan masyarakat yakni OVO dapat lebih banyak bekerjasama dengan tenant-tenant di mall, pelaku UMKM dan tempat-tempat berbelanja yang belum menyediakan transaksi digital, serta menyediakan kantor resmi di Manado, memperbanyak promo dan menyediakan lebih banyak fitur pembayaran yang sesuai dengan kebutuhan pengguna serta mengedukasi masyarakat Kota Manado untuk beralih pada transaksi digital.

Kata kunci: Layanan Transaksi Digital; Masyarakat; Pandemi; Persepsi.

## **INTRODUCTION**

Seeing the rapid development of technology, especially the internet, which has been used by various levels of society, also has an impact on the use and utilization of internet technology in the financial sector to improve the progress of technology-based information systems, one of which is access to financial activities that are more efficient but still effective. This innovation that combines and utilizes technology and the internet in the financial services field is called Financial Technology (FinTech) (Su, Wang, & Yan, 2018; Sum, Mathews, Pourghasem, & Hughes, 2008). It was born along with changes in society in its lifestyle which is dominated by the efficient use of internet technology.

The background for the emergence of Fintech is when a problem occurs in a society that the financial industry cannot serve with various obstacles (Ansori, 2019). Among them are regulations that are too strict as in the case of banks, and the limitations of the banking industry in serving the public in certain areas. So people who are far from access to banking tend not to be served by banks. This results in uneven economic development.

Viewed from the point of view of current economic development, it has started to become exclusive with the help of Start-Up Companies or FinTech companies. FinTech is a new sector in the financial industry that combines all technologies used in finance to facilitate trade, business enterprises, or interactions and services provided to retail consumers (Micu & Micu, 2016). Optimizing local resources with the latest technology is also expected to make people in each region aware of current technological developments that can facilitate their work.

The presence of FinTech in Indonesia is a breakthrough and innovation in supporting and facilitating the e-money program, which is a non-cash payment instrument launched in August 2014 by Bank Indonesia to increase the use of non-cash instruments in people's economic activities, especially buying and selling transactions. One of the companies that implement a non-cash payment system and digital technology-based financial services is OVO.

A smart financial app called OVO was first launched in March 2017 under the auspices of PT Visionet Internasional as a digital tool that provides various attractive offers, easy payment methods, and smart financial services. This application tries to meet various cashless and mobile payment needs. By using OVO, the transaction process is claimed and considered faster because it prioritizes and emphasizes efficiency and effectiveness. This is evidenced by the position of OVO on the app store which occupies the 1st position of Top Free Finance with downloads of more than 1 million people until August 2018. OVO has also been included in the List of Electronic Money Operators with a permit from Bank Indonesia as of January 21, 2019.

The reason behind the choice of platform in this research apart from this platform is the Top 5 fintech most widely used by the Indonesian people, also based on the results of preliminary studies through field observations that have been carried out found that most people in Manado choose e-money or its e-money platform namely OVO because, in Manado itself, OVO began to develop since partnering with Grab, e-commerce and various retail companies. By taking advantage of the conditions and needs of people who are very dependent on technology, especially smartphones, and the internet, OVO is entered as a means to bridge the availability of consumer needs, one of which is partnering with Grab, which is an online transportation service provider application in Indonesia. Grab itself began to appear in Manado in 2017 as a competitor to online transportation services such as Go-Jek, which can compete and survive to this day. The OVO and Grab partnership is also able to answer the challenges of competitors, namely Go-Pay on Go-Jek.

The number of partnerships carried out by OVO is also an attraction for the public to become users of this fintech service by downloading this application. The number of users who download the OVO application raises various questions: how much value or benefit OVO users feel like their mobile payment application service. Value is a customer's perception of the balance between sacrifices and benefits from a product or service (Buttle, 2008).

The high activity and number of economic actors in the Manado area, especially in financial transactions carried out on a massive scale by people from various circles, are responded to and acted upon in a responsive, innovative and effective manner by OVO by providing various facilities for unlimited financial transaction services, which without realizing it, the public has downloaded and used this application in their financial transactions which of course raises the perception of the public on the benefits of using the application.

OVO has several payment services for various transactions such as Interbank Transfer-Transactions, Online transactions, Purchase credit, PLN tokens, BPJS Payments, Postpaid, Cable TV, and online motorcycle taxi service payments, and special promos at certain merchants, and e-commerce in collaboration with OVO. In addition to payment services and ease of transactions as well as promotions offered by OVO, the drawbacks include having to be connected to the internet with a data package range of at least 800 MB, limiting the maximum balance in the account, and the upgrade process from OVO Club to OVO Premiere which cannot be done online.

In addressing the advantages and disadvantages of OVO as an application that provides digital transaction services, the people of Manado City certainly have their perceptions in choosing to become users and not become OVO users, one of which is by considering the advantages and disadvantages of this application. Theoretically, a person's perception when enjoying, using, or utilizing something is in the form of attitudes, motivations, interests, experiences, and expectations.

Previous studies used as references in this study include Fadillah (2020) and Rahma (2018) which refer to the same indicators, namely attitudes, interests, understanding, motivation, and expectations, and Ridzky's (2021) research but the differences in this study with previous studies are attempting to describe and express the reality felt by the people of Manado City specifically for OVO users without comparing it with similar e-wallets based on the results of initial observations starting from the people of Manado City recognizing and using digital transactions, especially OVO e-money in 2018 through the Grab application. with a descriptive qualitative approach.

The people of Manado City who are currently still users of the OVO application have their perceptions in choosing and using OVO for their financial activities and people who choose not to use digital transaction services in other words, prefer to transact directly using cash for their reasons. Especially when the COVID-19 pandemic spreads to all countries in the world, the government encourages people to make transactions through e-money or digital wallets like OVO. So seeing these conditions and conditions, it is necessary to know how the trend of using this digital transaction service by the people of Manado City is through their perceptions while being OVO users.

This research is also considered important to be a new finding in response to the Industrial revolution 4.0, which is marked by digitalization in almost all economic sectors, including the financial sector (fintech) through digital wallets. The contribution of digital wallets to GDP is predicted to increase every year. Currently, not only in Jabodetabek but also in Manado City itself, the use of digital wallets has begun to bloom in line with the emergence of various types of digital wallets. So it is necessary to know in this study using qualitative methods to explore answers from the people of Manado City to changes in transaction methods that were previously done manually using cash into digital money as it is today

through personal characteristics that affect the internal perception of the community or personal consisting of five factors, namely attitudes, interests, motivations, experiences, and expectations of the people of Manado City.

Perceptions of the convenience and ease of use of the application, as well as the factors driving people towards a more consumptive lifestyle and the positive level of user trust in digital payment applications, indicate the level of use of digital payment service applications is increasing (Dayan, 2020). The perception in this study describes the reality that occurs in the field related to the behavior of the people of Manado City which is seen to be still minimal in using digital transactions (tends to transact cash) and its application through the use of financial technology or e-money in daily transactions. This perception can answer and straighten out the existing phenomenon that Bank Indonesia continues to try to socialize QRIS for the people of Manado City in transactions and security in these transactions.

## **RESEARCH METHOD**

This study uses a qualitative approach to explore and understand the meaning that some individuals or groups of people ascribe to social or humanitarian problems (Creswell, 2010). The selection of qualitative research methods in this study is because this method is considered able to describe and describe the public perception of Manado City towards the use of OVO digital transaction services through the attitudes, motivations, interests, experiences, and expectations of OVO users in Manado City, especially during this pandemic.

This study uses a phenomenological approach which, according to Polkinghorne (1989), describes the meaning of a life experience of several people about a concept or phenomenon. The phenomena experienced by a group of individuals are certainly so diverse that they are considered suitable for exploring the perceptions of the people of Manado City in using digital transaction services, especially OVO in their daily lives, especially during the pandemic. Through this phenomenological qualitative approach, it can be known and described how useful this digital transaction service is for the people of Manado City through questions asked during interviews and seen during direct field observations.

The data collection technique used in this study was observation and interviews where the initial stage was observing shopping places that could potentially be visited by OVO users who would later become sources of data or informants in this study, then, the interviews were conducted in a semi-structured manner with questions which is compiled and implemented in two ways, namely face to face while still observing health protocols and virtually through video calls. At the observation stage, observations are carried out directly on the situation and condition of the informants in the shopping center or when they are in their neighbourhood.

The data analysis technique used in this study is the Milles and Huberman Model analysis technique (Sugiyono, 2015) which consists of data reduction, data display, and drawing conclusion/verification, which is carried out interactively and takes place continuously until complete so that the data reaches Fed up. Data reduction was carried out by taking the essence of the informant's answers related to the subject matter contained in the interview questions. The essence of the informant's answers contained in the interview transcription is then poured into the form of a pattern or pattern of answers.

The next step is to present data (data display) in narrative form quoted from interview transcription, coded and managed manually, namely recording every statement obtained regarding the use of OVO digital transaction services, problems related to the informant's answers, and additional information to analyze answers from informants. What needs to be done is to repeatedly read interview

transcripts and encode transcripts (as well as themes or categories of descriptions from informants) which contribute to a deeper understanding of the Manado City community's perception of OVO digital transaction services.

The conclusion is the last stage of all qualitative data analysis activities using the Miles & Huberman model. At this stage, meaning, or data interpretation, is carried out, namely activities to connect, compare and describe data according to the focus of the problem to be given meaning and conceptualization of scientific statements that will become research conclusions. The conclusions presented should lead to answers to the questions in this study.

## **RESULT AND DISCUSSION**

### **Results**

Several major ethnic groups inhabit the city of Manado from North Sulawesi including Minahasa, Bolaang Mongondow, and Sangihe-Talaud, and various religious groups with the majority of the population of Manado City being Christian. Although various ethnicities and various religious groups inhabit Manado City, the people of Manado City always live in harmony and peace. The slogan of *Torang Samua Basudara* seems to strengthen the harmony of community life in Manado City.

The population in Manado is estimated (based on January 2014) to be 430,790 people and will increase to 475,557 people in 2020, based on data from the Ministry of Home Affairs 2020, with a density of 2,926 people/km<sup>2</sup>. With this population and with the Covid-19 pandemic, this study only used a sampling of informants who were the people of Manado City, namely 11 people with different educational, age, occupational, and religious backgrounds. Informants met in this study consisted of educational backgrounds ranging from high school, undergraduate and postgraduate with various occupations such as students, police, health workers, namely doctors and radiologists, self-management, state civil servants to housewives as well as the vulnerable age range of 18 years up to 32 years. The age range, educational background, and occupation of the informants in this study varied as in the research of Paath & Manurung, (2019), who met the criteria as the majority of active users of digital transaction services. This diversity is certainly very interesting in terms of finding answers to questions posed by researchers who aim to find answers and new findings for this research. In addition to informants, this research also involves sources from OVO and Grab, who can provide additional information and new knowledge related to this research.

Based on the informant's data in this study, the perception in question is the perception that is studied according to internal factors that come from within a person in creating and finding something that is then useful for many people, for example. In this case, the internal factors influence the perception, namely age, education, and occupation. Age is an individual's age which is calculated from birth to birth. The more mature the maturity and strength the person will be more mature in thinking and working. Education explains that people with higher education will give more rational responses than people with low education or no education (Notoatmodjo, 2007). Work is something you do to earn a living. People who are busy at work have little time to obtain information. By working a person can do something valuable, and useful, gain good knowledge about something so that they understand better, and finally perceive something as positive (Notoatmodjo, 2003).

Based on the results of data reduction from interviews with informants found 6 (six) themes, namely information resources, target OVO users, OVO use, OVO benefits, user loyalty and intensity of OVO use, Intensity of cash transactions, which then from these six themes are described and discussed

accordingly, with the theory of perception in terms of internal factors consisting of attitudes, motivations, interests, experiences, and expectations of the people of Manado City as OVO users as follows.

### ***Information Resources***

Informants know that there are digital transaction services with the OVO platform through OVO Sales, Drivers and the Grab application, relatives, friends, family and from social media, online e-commerce ads, as well as at one banking event. Sources of information in the current digital era are very diverse as found in this study that the source of information consists of two, namely from internal parties, namely those from family, friends, relatives, and external parties, namely through social media such as Facebook, Instagram, Twitter, Youtube and the like, advertisements on online e-commerce and from banking events. This source of information is also able to influence public interest and interest in choosing and using digital transaction services that are considered attractive and practical.

### ***Target users of OVO***

The target users of digital service transactions, especially OVO, according to sources from OVO and Grab, are the millennial generation who are actively using mobile phones and social media ranging from 18 years to 40 years old, taking into account that at that age, users are still active on social media, still making cellphones as a necessity main and have their income. Based on the informant data obtained in this study, it is evident that digital transaction services have their market share or target, especially in terms of age, which is aimed at generations or millennials who actively use smartphones in their daily activities. Where the age range of informants who become OVO users ranges from 18 years to 33 years with another goal also that in this age range, users already have income so that the benefits of this digital transaction service can be right on target. Fintech users in the districts in this study were dominated by productive age groups ranging from late teens, early adults, and late adults (Fadillah & Rachman, 2020).

### ***Use of OVO***

The most frequent use of OVO by informants is to buy credit vouchers because it is considered cheaper to use OVO, top-up OVO balances for Grab payments for both Grab Transport or Grab Food, shop at mall tenants who work with OVO to get cashback, when transacting at Tokopedia and Matahari Department Stores, as well as making inter-bank transfers because they are considered more practical, cheaper and easier.

The use of digital service transactions, one of which is OVO for the people of Manado City, is used in consumptive transactions such as shopping or paying for online transportation services and purchasing food online as well as the driving factor, namely the attractiveness offered such as discounts or rebates and cashback to tenants or shops which works with OVO. The use of OVO is also considered practical, makes it easier for the community and further increases efficiency in terms of transactions. The public understanding of the use of fintech from interviews that 9 out of 10 interviewees already knew about fintech and understood how to use and benefit from the services provided by fintech services. The public has begun to be interested in using fintech as seen from the presentation of 10 resource persons who have used or used payment system services (Florensia & Tan, 2020).

This is as revealed in the previous research that the progress of this electronic transaction creates convenience and efficiency for many parties, in other words, the provision of cashback is a form of providing convenience in the progress of *muamalah* transactions (Afria, 2020). According to the people

of Blitar City and the answer found in the informants who are people of Manado City, giving cashback is very profitable because the cashback obtained can be spent again. In Islamic law, in principle, all forms of *muamalah* activities are permissible unless there are prohibitions that have been in the Qur'an and Sunnah. Giving cashback is the same as the principle of *ju'alah*, besides that according to Islam, it also includes a form of gift/athaya which is carried out as a marketing effort.

### ***Benefits of OVO***

The benefits felt by the people of Manado City as users of digital service transactions through OVO include getting benefits such as discounted prices with merchants who cooperate with OVO, getting cashback in the form of OVO points that can be used on subsequent transactions, it is more practical to transact anywhere and anytime without using cash or in other words more effective and efficient.

The benefits felt by the people of Manado City are following the purpose of digital transaction services in the industrial era 4.0 and the idea from Bank Indonesia to transact digitally to increase the use of non-cash instruments in community economic activities, especially buying and selling transactions. The advancement of information system technology that continues to innovate, especially concerning Financial Technology, aims to meet the community's needs in the financial services field such as payment transaction processing that is easier, safer, and more modern (Bank Indonesia, 2016). Furthermore, the use of technology in the financial system produces services, products, technology, and even the latest business models and can have an impact on monetary financial stability, efficiency, security, and reliability of payment systems and other financial service models (Bank Indonesia, 2017).

The function of providing financial technology that the people of Manado City have felt through the use of this OVO application is the Payment System which includes activities such as authorization, clearing to the final settlement of the payment process. Such as fund transfer activities using OVO as well as market support functions, namely facilitating more efficient (fast and economic) access to information on financial products and services to the public.

### ***User Loyalty and Intensity of Using OVO***

Informants who had used OVO before the COVID-19 pandemic are still using OVO, where the initial use of OVO varies from 2016 to 2019. Despite changes in user habits or economic capabilities and income, users are still loyal to transacting using OVO. There is a change in the method of transacting from cash slowly to online or digital transactions.

The intensity of the use of digital transaction services when compared to before the pandemic and during the COVID-19 pandemic has decreased due to the Community Activities Restrictions Enforcement policy, stay at home, work, and study from home, and the effect of the decline in income and the number of shops that have to close due to this pandemic as well have an impact on the ability and intensity of users of digital transaction services which also decreases.

However, some informants also do not feel that they are reducing transactions using OVO digital services during this pandemic, they are increasingly using digital transactions, especially when there are recommendations not to transact in cash to reduce the potential for the spread of COVID-19, besides that, informants also feel comfortable and accustomed to using digital transactions through this OVO platform.

The benefits that the people of Manado City have felt as users of OVO digital transaction services have made informants who represent the people of Manado City choose to be loyal to using this platform even though they are in a pandemic period like this, the people of Manado City feel helped and facilitated in transacting with this Fintech. This loyalty factor expressed by the informant includes all the

conveniences and benefits provided such as practicality, time and cost efficiency, reducing the risk of loss, especially during a pandemic reducing the spread of the virus through cash transactions, ease to use, and convenience, and security.

The existence of digital transactions can also increase the purchasing power of consumers using OVO so that the existence of OVO digital transactions that provide many promos, conveniences, and cheaper prices makes the user community more consumptive and impulsive but this returns to the behavior of each consumer because the era of the digital era is like In this case, many consumers are also concerned about their financial management so that they are still able to sort out which needs and desires must be fulfilled. But in general, the promos and lower prices offered to make people more impulsive and consumptive, because they are considered promos, discounted price reductions are cheaper and practicality of use is seen as a form of efficiency or savings.

### ***Cash transaction intensity***

Based on the results of interviews with informants, it was found that most or even all of the informants sampled in this study, there were 70% of informants transacted more often in cash than transacting using digital services because there were still many tenants in malls or shopping places that did not provide digital transactions such as OVO or other digital wallets. Although it is considered very useful in their daily life, digital service transactions have not become the main payment instrument for the people of Manado City because they are still limited by markets that do not fully provide e-money or have not collaborated with OVO or other fintech, so that people still more likely to transact in cash than digitally.

This study refers to the perception theory where the perceptual actor is influenced by personal characteristics such as attitudes, motivations, interests or interests, experiences, and expectations by connecting the results of this study with the theory as a reference and comparing the results of this study with previous relevant research as follows Robbins & Judge (2013).

## **Discussion**

Based on the results, this section discusses the perceptions of the people of Manado City based on Attitude, Motivation, Interest, Experience, and Expectations which are described as follows:

### ***Attitude***

Attitude is a person's reaction to expressing his feelings towards an object, event, activity, or other people. From the interview results, it is known that users feel more happy, satisfied, easy, sophisticated, and practical as well as flexible using mobile phones in digital transactions compared to cash transactions because it is more practical. The results of this study support the research (Paath & Manurung, 2019) that digital payments with the FinTech E-Money Go-Pay model in the city of Purwokerto can be accepted by the community to help and facilitate daily activities, especially in financial transactions. The Tangerang District community's perception of fintech is built with a positive attitude of acceptance (Fadillah & Rachman, 2020).

In addition to ease and convenience in use, OVO can provide many benefits to consumers such as discount promos, cashback, (Rahma, 2018), and cheaper prices compared to transacting in cash on tenants who collaborate with OVO or when making Grab payments or transactions on features provided by OVO such as water payments and credit purchases. Ridzky (2021) states that the SNA network shows that



nodes that are not connected to the dominant Gojek Indonesia and OVO nodes have more positive perceptions, namely perceptions related to promos, cashback, and discounts on the use of GoPay and OVO.

Everyone has their perception of what they think, see and feel. Likewise, the attitude is shown through the feelings felt by users during transactions through OVO. Attitudes will be more easily formed if personal experience occurs in situations involving emotions. Appreciation will be deeper and imprinted where attitude is also a reaction of someone who expresses his feelings towards an object, event, activity, or other people.

This study's results align with previous research, which found that most respondents who use digital wallets have the main reason for using digital wallets because of the many promotions. Marketers commonly take promotions to stimulate customer buying interest (Wahdiniwati, Firmansyah, Suryana, Dede, & Rifa'i, 2022). Based on the results of inferential analysis, the perception of convenience affects the use of digital wallets. Increased knowledge about digital wallets, increased convenience of digital wallet applications and promotions can be done to increase the use of digital wallets. In this study, the perception of speed, convenience, and security refers to payment transactions using digital wallets (all types) compared to other payment methods (cash, debit/credit cards, e-money, etc.) (Sulistiyowati, Paais, & Rina, 2020).

### ***Motivation***

Motivation is the driving factor for someone to do certain activities. The reason users use OVO or make digital transactions is that they often get a lot of cashback when shopping, the prices given by tenants who cooperate are cheaper when transacting using OVO compared to cash transactions, ease of transactions, bonus points that can be used for other transactions, during a digital transaction pandemic. This helps informants to reduce direct interaction with people, is more concise and practical than using cash and debit or credit cards because this digital service is installed on mobile phones which have become an important need of society now, using OVO also makes customers more efficient, effective and efficient in transacting, another reason is that it is more flexible and less complicated.

People have been motivated to use fintech because their use is effective and efficient so that people benefit from their use and the community needs to socialize more with fintech operators and the ease of using services so that people who do not understand technology can use it easily (Florensia & Tan, 2020). Society is like that understands the benefits and use of fintech because the use of fintech is more efficient and effective compared to other financial services so the public motivated to use fintech (Fadhila Rahma, 2018).

### ***Interest***

Interest is someone's desire to do something. From the results of research through interviews, it was found that interest in using digital transactions came from their desires, the needs of the digital era like today, and encouragement from their family and co-workers. Rahma (2018) found that the interest community in using fintech has been proven from the results of interviews 9 of 10 respondents are already interested in using it, and even the people have a strong interest in studying it further (Fadillah & Rachman, 2020).

However, the findings in the research on the perception of public interest in Manado City are different from the results of research by Inayah (2020) which found that the interest in using electronic money in Purwokerto was influenced by perceptions of ease of use, perceptions of usefulness, and

promotion. Likewise, the influence of trusted usability, ease of use persisted, service features, and trust positively affected interest in using e-money (Kurnianingsih & Maharani, 2020).

### ***Experience***

An experience is an event that has been experienced so that someone can give an opinion or response to the event. From the sample of research informants, it was found that there were very few bad experiences or problems or obstacles and obstacles experienced during digital transactions, there were only 3 informants who had bad experiences during transactions using OVO, including being constrained by the internet network, then there were informants who had forgotten their PIN in transact and at that time the number associated with this application is lost so the balance in the OVO cannot be used in transactions which are considered quite detrimental to the user, this digital transaction is also not friendly and suitable for small traders who have not provided digital payments and are constrained on top-up balances at OVO with admin fees such as interbank transfers. Unless you top up your balance via the grab driver, it's much cheaper, but many drivers can't facilitate this. This technology-based innovation has begun to enter the realm of Indonesian economic transactions which also provides solutions to facilitate payment problems by creating a scanning system. Digital payment systems offer various benefits, every transaction made can also be recorded clearly. Technology like this can change the way consumers live in shopping and transactions (Salsabila & Gandajaya, 2020).

In theory, perception is the experience of objects or events that are obtained and concluded into information that is interpreted in the form of messages (Rakhmat, 2007). Furthermore, Kulsum & Jauhar (2014) states that perception is not always following the existing reality. So that each individual's perception can be influenced by various things such as environmental conditions, experience, social and economic status. As in this study, each informant with an educational background, occupation, and age provided answers to the experiences felt during digital transactions using OVO with varying answers where not all of these informants had a good experience without problems, but some informants experienced an experience that was not in line with the expectations and benefits expected and offered by OVO so that from a review of the experience of informants it could be input to improve digital transaction services in the future.

### ***Expectation***

An expectation is a belief in something you want to get in the future. The following are the expectations expressed by users based on the experience during digital transactions using OVO, namely being able to collaborate more with tenants at malls, MSME players, and shopping places that do not yet provide digital transactions, as well as providing an official office in Manado because so far when there is a complaint, it still has to go through the call center. Increase promos, provide more payment features according to user needs, and educate the people of Manado City to switch to digital transactions. Most people in Tangerang City have positive experiences with fintech, although there are some criticisms of the use of fintech-related to security, technical use, and support for fintech services that have not been optimal (Fadillah & Rachman, 2020).

An expectation is a belief in something to be obtained in the future that can distort one's perception of seeing what people expect to see. An expectation referred to in this study is a form of improvement in the future that needs to be carried out by digital transaction service providers, especially OVO who have earned user loyalty in Manado City so it is an expectation that the fintech provider platform can not only

function as a payment system for the community but also as revealed that Fintech companies must be able to contribute to the development of MSMEs together with banks in assisting in the form of business capital financing, as well as digital payment services and financial arrangements that are easier and safer (Ahmad, 2019). In addition, the Company can use social media to see how the company works based on public perception because the public uses Twitter to convey messages, comments, and complaints about the services provided by the company (Ridzky, 2021) as a forum for conveying consumer expectations. Rahma (2018) state the hope of the community for fintech organizers to provide socialization to the public and ease or practicality in using the service so that the public, those who do not understand technology, can use it easily.

## **CONCLUSION**

Perceptions studied according to internal factors originating from within the informant, in this case, are internal factors that influence perceptions, namely ages ranging from 18 to 40 years according to the target users of digital transaction services, especially OVO, various educational and work backgrounds with different perceptions given informants when using or utilizing OVO digital transaction services during a pandemic which was studied according to internal factors, namely through attitudes, motivations, interests, experiences, and expectations. The attitude expressed by the people of Manado City as users is that they feel happier, satisfied, easy, sophisticated, practical, and flexible. The motivation for people to use OVO is that there is an offer of cashback when shopping. The prices given by tenants who work with OVO are cheaper and help the community reduce direct interaction with people in transactions during the pandemic. The interest of the people of Manado City comes from their desires, the needs of the digital era like today, and encouragement from their family and co-workers. The experience by the people of Manado City so far is still very good, judging from the attitude of the informants, who are happy and satisfied with the existence of this OVO digital transaction service. The people of Manado City's expectation is that OVO can collaborate more with tenants at malls, SMEs, and shopping places that do not yet provide digital transactions, as well as provide an official office in Manado, increase promos and provide more payment features according to user needs and educate the people of Manado City to switch to digital transactions.

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