

THE EFFECT OF BENEFITS, TRUST, SELF-EFFICACY, EASE OF USE, SECURITY ON CONSUMER PERCEPTION OF MYPERTAMINA AMONG STUDENTS OF UIN GUSDUR

Akhmad Zaeni, Wenti Ayu Sunarjo*, Muhammad Shofiyuddin

Faculty of Economics and Business, Universitas Pekalongan, Indonesia

wentiayu@unikal.ac.id

Abstract

This study aims to determine the effect of benefits, trust, self-efficacy, ease of use and security on consumer perception on MyPertamina among students of the Sharia Marketing class of the Sharia Economic Law Study Program, Faculty of Sharia UIN Abdurrahman Wahid Pekalongan. This type of research is descriptive-causality and quantitative and this research uses secondary and primary data. The sample in this study was sharia marketing class students of UIN Gusdur who are domiciled in Pekalongan Regency and its surroundings as many as 49 respondents by means of *an online questionnaire google form*. The sampling technique used is saturated sampling. This study used the method of Descriptive Analysis and Multiple Linear Regression Analysis. Based on the results of the t test, it shows that the variables of Benefits (X1), and Self-Efficacy (X3) have a significant effect on the perception of MyPertamina consumers. While the variables Trust (X2), Ease of Use (X4), and Security (X5) have an insignificant effect on MyPertamina's consumer perception. Furthermore, looking at the results of the ANOVA test (F test), the variables of benefit, trust, self-efficacy, ease of use and security simultaneously have a significant effect on consumer perception on MyPertamina.

Keywords: My Pertamina, Benefits, Trust, Self-efficacy, Ease of use, Consumer Perception.

INTRODUCTION

MyPertamina is a digital financial service application from Pertamina and members of State-Owned Enterprises that is integrated with the LinkAja application. This application is used for non-cash payment of fuel oil at Pertamina public fueling stations. MyPertamina is present as a form of appreciation to all loyal customers of PT. Pertamina Patra Niaga in collaboration with LinkAja! in supporting payment systems to make it easier for customers when transacting. MyPertamina is an easily accessible application with many benefits and means for customers to earn points that can be exchanged for various rewards through the MyPertamina application (mypertamina.id, 2021).

Pertamina Patra Niaga, Commercial & Trading Subholding of PT Pertamina (Persero) reported that MyPertamina application registrants to get Peralite and Solar subsidized fuel reached 5 million

vehicles by the end of February 2023. So far, Irto said that MyPertamina registration is only intended for cars or other four-wheeled vehicles (liputan6.com, 2023)

Although the number of MyPertamina registrants reached 5 million, based on research conducted by snapcart, LinkAja! which collaborates with the MyPertamina application, as an electronic payment service that aims to facilitate consumers when making purchase transactions of Pertamina products only get a value of 1%. People prefer the OVO brand to be used as their favorite digital payment application which gets a value of 58%. This is also due to various problems in the eyes of the public such as topping up using Linkaja! which fails but the balance is deducted, transactions are often pending, cashback is not given. there are various obstacles in using this application.

Based on the survey results of the *Visio Sharing Telematics Research Institute*, the obstacle found in using *e-payment* is the difficulty of finding a top up place. Of the total 402 respondents, 49% of users complained about being hampered by places to top up their balances in making electronic payments. Furthermore, there are 45% of users complain about EDC problems that often have errors and 29% of users admit that it is difficult to find merchants that can serve *e-payments*, and 16% of users complain there are frequent failures in making payment transactions.

Researchers also see inconsistencies in the variables Trust, Self-Efficacy and Security on consumer perceptions regarding *e-payment*, research from Hafizh (2019) states that based on the results of the t test, the results i.e. on the trust variable does not have a significant effect on consumer perception of E-payment services, on the *self-efficacy* variable based on the results of the t test has a significant partial effect on Consumer perception of e-payment services and based on the results of the T test, security variables have a significant partial effect on consumer perceptions of *e-payment* services. These results are known to be not in line with previous research (Pratiwi, 2018) that based on the results of the t test, the trust variable has a partial significant effect on consumer perception of e-payment services, the results of the t test *self-efficacy* variable show that it has no effect partially significant on consumer perception of e-payment services, and also the results of the t-test on security variables did not have a partial significant effect on

consumer perception of *e-payment* services

From the description that has been presented, researchers want to conduct research related to the factors of benefit, trust, self-efficacy, ease of use and safety that affect consumer perception of MyPertamina among students who is currently taking Sharia Marketing courses in the Sharia Economic Law Study Program, Faculty of Sharia State Islamic University Abdurahman Wahid Pekalongan (which is to facilitate writing on This article is called MS Students) with the aim of:

- 1) Find out how benefits, level of trust, of users, the effect of efficacy, ease of use and safety on customer perception of MyPertamina users among MS Students,
- 2) Know how the partial and simultaneous influence of the variables of benefit, trust, self-efficacy, ease of use, security on the perception of MyPertamina users among students MS.

RESEARCH METHODS

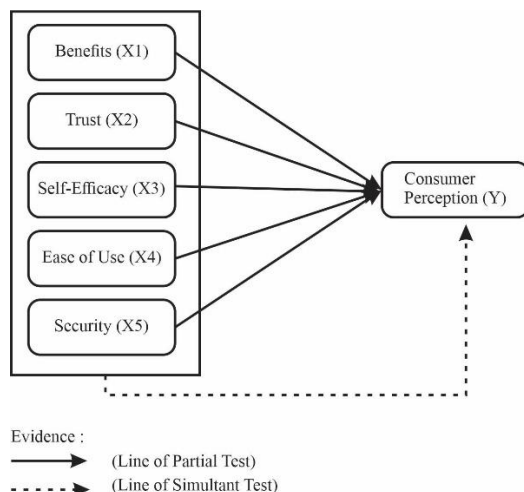
In this study, consumers who become the population are Sharia Marketing students at Program Stuin Sharia Economic Law, Faculty of Sharia Uuniversity Islam Negeri Abdurahman Wahid Pekalongan has 86 students, domiciled in Pekalongan Regency and its surroundings , and 14 gas stations that can serve transactions using MyPertamina. Because the population in this study is known and not too large. So in this study, researchers used the sampling method, namely by using the entire population as a sample or respondent.

Table 1. Operational Variables

No	Variable	Indicator
1	The benefit is that the perceived benefits of the <i>e-payment</i> facility are certainly able to increase productivity in an activity for users who use the facility and also make a job more effective and efficient (Rogers in Qataweh et. al, 2015)	Save Time Cost Saving Convenient to Use Become More Accurate Faster Easier
2	Trust as a desire from someone who aims to obtain or receive good attitudes or actions from other parties by hoping that the other party carries out important steps to be able to fulfill these expectations (Meyer et. al, in Pei et. al, 2015)	Able to protect privacy, No fraudulent transactions when used, Confidential information until secure, Low system risk.
3	Self-efficacy is how a person or individual believes in his or her ability to continue a series of actions that lead to the desired achievement (Martin et. al, 2016)	Never heard before, Because of other people's comments, Recommendations of close relatives,
4	Ease of Use can be interpreted by the extent to which users or consumers believe if using a certain system or service is not difficult (Davis in Ozturk, 2016)	The features of the application are very easy to understand, The content of the application is very easy to understand, The application system is easy to learn,
5	Security can be interpreted by the extent to which consumers will be sure if the service provider can fulfill the trust of users and the service provider is expected not to do something that is considered inappropriate (Fatima et. al, 2014: 483)	Care for security, Security has an important influence, Safe to use,
6	Perception is a stage when consumers determine, organize and interpret a number of information in order to display in a real picture of something that is considered meaningful (Yen Teoh et al., 2013: 471)	Better More Efficient Trustworthy Easy to use

Source : Research data, processed 2023

Figure 1. Theoretical Framework Model



Source: Yen Teoh et al. (2013)

In this study, researchers used an online questionnaire survey method through *google form* which was shared at student Whatsapp groups of Sharia

Marketing class A and B. The data used in this study in addition to primary data obtained directly from respondents, also used secondary data. Secondary data are sourced from previous research (both in the form of national and international journals), from online sites, online news collections, and also from supporting books research.

The research design in Figure 1 shows the influence both partially and simultaneously between the independent variable and the dependent variable. In this study, namely between Benefits (X1), Trust (X2), Self-efficacy (X3), ease of use (X4), Security (X5) to Consumer Perception (Y). The hypotheses in this study: 1) Benefits have a significant effect on consumer perception of MyPertamina among MS Students; 2) Trust has a significant effect on

consumer perception of MyPertamina among MS Students; 3) Self-efficacy has a significant effect on consumer perception of MyPertamina among MS Students; 4) Ease of use has a significant effect on consumer perception of MyPertamina among MS Students; 5) Security has a significant effect on consumer perception of MyPertamina among MS Students; 6) Benefits, Trust, Self-Efficacy, Ease of Use, and Safety simultaneously have a significant effect on consumer perception of MyPertamina among MS Students

This type of research is descriptive-causal using quantitative methods. In this study, the data analysis techniques used were descriptive analysis and also multiple linear regression analysis. The data obtained in this study was then processed through the help of IBM SPSS Version 20. Multiple linear regression analysis in this study was used to determine how much effect the five independent (free) variables including benefit, trust, self-efficacy, ease of use and safety against its dependent variable Consumer Perception.

The formula for multiple linear regression is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_nX_n$$

Y = As dependent variable X (1,2,3,...) = Independent variable

A = Value of constant

b (1,2,3,...) = Value of regression coefficient

RESULTS AND DISCUSSION

Looking at the results of distributing online questionnaires to 86 students, who filled out a survey of 49 respondents. Based on gender, as many as 74% of respondents are female and 26% are male

Furthermore, based on domicile as many as 24 (49%) respondents live in Pekalongan Regency, 6 (12%) respondents live in Pekalongan City, 5 (10%) people live in Batang and as many as 14 (29%) respondents live in Pemalang. Most respondents use motorcycle transportation modes as much as 94%, while the remaining 6% use cars.

Before conducting a regression test, researchers first test the validity of all indikator used, using a measure if the Sig (2-tailed) value of the results The calculation is below 0.05, then the indikator used to compile the questions in the questionnaire is valid. From the results of the validity test calculation as shown indi, the calculation results of all indikator have a significant value (2-tailed) 0.000, showing all indikator used is valid.

Furthermore, a reliability test is carried out to find out whether each statement item is reliable and reliable, a reliability test is carried out on all statement items, the validity test results are viewed from the R-count result compared to compare the indicated *Croanbach's Alpha* value (>0.60). The results of the reliability test show that the research variables can be said to be reliable and trustworthy. The results also show that all Independent and *Dependent* variables fall into the very good category.

Based on the results of the normality test with *the Kolmogorov-Smirnov Test*, it was obtained that the sig value was 0.771 or in other words above 0.05, thus the data used had a normal spread. Furthermore, based on the heterokedasticity test, sig value results were obtained for all variables above 0.05. While the results of the multicollinearity test obtained the results of VIF values below 10 (Table 2).

Table 2. Results of Heterokedasticity and Multicollinearity

No	Variable	Heterokedastisitas (VIF)	Multicollinearity (Sig)
1	<i>Benefits</i>	0.464	2.668
2	<i>Trust</i>	0.470	1.470
3	<i>Self-Efficacy</i>	0.075	1.223
4	<i>Ease of Use</i>	0.469	1.644
5	<i>Security</i>	0.501	2.062

Source: Research data, processed 2023

Table 3 shows the results of the t test or hypothesis test, which is to show the effect of the independent variable on the dependent variable. If the Sig value < 0.05 indicates that the independent variable has a significant effect on the dependent variable.

The Benefit variable (X1) has a Sig value of $0.000 < 0.05$. Hypothesis 1

variabel benefits have a significant effect on consumer perception on MyPertamina among MS Students **accepted**. The results of this study are in line with Hafizh's research (2019) which states that benefit factors have a significant effect on consumer perceptions of *e-payment* services.

Table 3 Test Results t

Model	Unstandardized	Standardized		t	Itself.
	Coefficients	BStd. Error	Beta		
(Constant) benefits trust	-1.1561.523			-.759	.452
self efficacy ease of use	.419.084		.612	4.978	.000
security	.051.092		.051	.556	.581
	.364.124		.245	2.943	.005
	-.104.141		-.071	-.740	.463
	.236.133		.192	1.780	.082

Source: Research data, processed 2023

The confidence variable (X2) has a sig value of $0.581 > 0.05$. Hypothesis 2 that trust has a significant effect on consumer perception of MyPertamina among HES UIN GUSDUR Sharia Marketing Students **is rejected**. This is in accordance with the results of Hafizh's research (2019) which states that trust variables do not have a significant effect on consumer perceptions of *e-payment* services.

The self-efficacy variable (X3) has a sig value of $0.005 < 0.05$. Hypothesis 3 that self-efficacy is stated to have a significant effect on consumer perception on MyPertamina among Sharia Marketing Students HES UIN GUSDUR, is **accepted**. The results of this study are in line with (Hafizh, 2019) which states that

self-efficacy factors have a significant effect on consumer perceptions of *e-payment* services.

The ease-of-use variable (X4) has a sig value of $0.463 > 0.05$. Hypothesis 4 that ease of use has a significant effect on consumer perception of MyPertamina among HES UIN GUSDUR Sharia Marketing Students **is rejected**. The results of this study aren't in line with Hafizh (2019) and Pratiwi (2018).

The security variable (X5) has a sig value of $0.082 > 0.05$. The 5th hypothesis that partial security has a significant effect on consumer perception of MyPertamina among HES UIN GUSDUR Sharia Marketing Students **is rejected**. The results of this study are in line with (Pratiwi, 2018).

Table 4. ANOVA Test Results

Model	Sum of Squares	ANOVA ^a		F	Itself.
		df	Mean Square		
Regression	272.675	5		54.35326.704	,000 ^b
Residual	87.814	43		2.042	
Total	360.490	48			

a. Dependent Variable: consumer perception

b. Predictors: (Constant), security, ease of use, benefits, trust, self efficacy

Source: Research data, processed 2023

Table 4 shows the results of the f test or ANOVA test to indicate the effect of the independent variable simultaneously on the dependent variable. Judging from the results of the f test, that obtained F_{count} is 26.704 and F_{table} is 2.31 and the significance of F is 0.000 with probability < 0.05 . Thus $26.704 > 2.31$ and the significance value < 0.05 . From these results, it can be concluded that all dependent variables (X) have a significant effect simultaneously on the dependent variable (Y). Hypothesis 6 that the variables of benefit, trust, self-efficacy, ease of use and security simultaneously have a significant effect on consumer perception of MyPertamina among Sharia Marketing student HES UIN GUSDUR **accepted**.

CONCLUSION AND FUTURE WORK

Conclusion

From the discussion that has been described and explained above, several conclusions can be drawn as follows:

1. Perception of MyPertamina application Among Sharia Marketing students of HES Study Program, Sharia Faculty of UIN GUSDUR is strongly effected by variables of benefit and self-efficacy.
2. The variables of trust, ease of use and security do not greatly affect the perception among Sharia Marketing students of the HES Study Program, Sharia Faculty of UIN GUSDUR towards the MyPertamina application.
3. Trust in the MyPertamina application among Sharia Marketing students of the HES Study Program, Sharia Faculty of

UIN GUSDUR is still low, this is considering several incidents such as *topping up* using Linkaja! which fails but the balance is deducted, transactions are often pending, cashback is not given, which in turn reduces public trust, especially Sharia Marketing students of HES Study Program, Faculty of Sharia UIN GUSDUR.

4. The MyPertamina application is also considered still not easy to use among Sharia Marketing students of the HES Study Program, Sharia Faculty of UIN GUSDUR, this is because most students are motorcycle users who are in the process of purchasing fuel It takes a fast time and a simple process, considering the long queues of motorcycles that often occur at gas stations.

Limitations

Given that this article is based on research with a very limited and short area, there are several weaknesses that can be corrected in future research, including other:

1. The number of respondents was only 49 people, of course, it is still very insufficient to describe the real situation.
2. The object of research is only focused on students of a particular class and only from one college.
3. The time to fill out the questionnaire is short, it may be that the answers given do not reflect the real experience.

Suggestions and Recommendations

Based on the research that has been carried out there are several suggestions that can be submitted, as follows:

1. For the next researcher:
 - a) It is recommended to take more samples, this aims for better data accuracy.
 - b) Conduct ongoing research, this is in order to be able to see and assess any changes in respondents' perception from time to time.
 - c) It is expected that there are additional variables that may also affect many things in this study.
2. For Pertamina:
 - a) Need to simplify the process so that transactions can be carried out faster but still reliable and secure.
 - b) Pertamina must be consistent in issuing regulations related to the safety of mobile phone transportation in the gas station area. In fact, there is a real ambiguity ahead, where there is a ban on using cellphones in the gas station area, but in the payment process using MyPertamina, it is required to use a cellphone.
 - c) Pertamina needs to conduct a campaign as a clarification of negative events that become unpleasant experiences for MyPertamina users such as failed top-ups but still deducted balances, cash back that unrealized and others.

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