

CHAPTER I

INTRODUCTION

1.1. Background of the Study

Digital wallets are gaining wider acceptability as payment methods for online purchases. Digital wallets have evolved as a viable alternative to traditional payment methods in response to the expansion of e-commerce. E-wallets streamline transactions for consumers by consolidating credit cards, cash, and various payment platforms into one convenient device. Meanwhile, merchants, particularly within the context of micro- and small-medium enterprises, which represent a significant portion of businesses in Indonesia, are compelled to integrate cashless payment technologies into their strategies to remain competitive (Fadhilah et al., 2021).

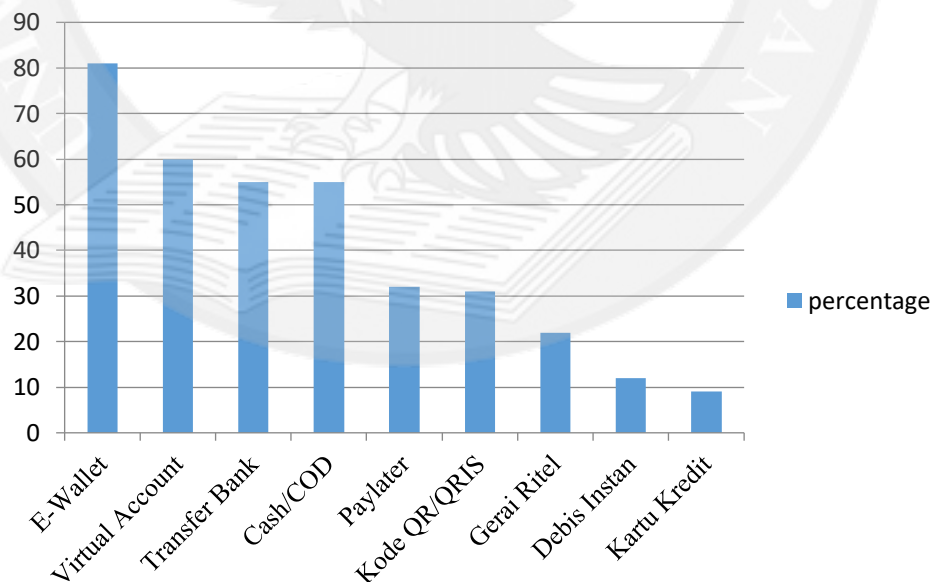


Figure 1. 1 E-wallet becomes a popular payment method
Sources: Good Stats (2025)

Sakuku is an electronic money that can be used to support lifestyle, from paying for shopping, topping up credit to various bills. Sakuku is a form of cooperation between the User account at the Co-Partner and the Sakuku account so that Sakuku can be used for transactions on the Co-Partner Platform. Sakuku facilities are top up, payment and QRIS payment. Sakuku is a server-based electronic money in rupiah currency that uses a mobile phone number as an account number. Sakuku Plus is Sakuku whose user identity data is registered with BCA.

Interest is something that arises after receiving stimulation from the product he sees, then an interest arises to try the product and finally a desire to buy and be able to own the product. It can be concluded that interest will exist in an individual because customers get a push and pull from something that customers think will be an advantage or benefit for customers in doing something or meeting needs. For this reason, in increasing online customer interest in using an application, it is necessary to pay attention to perceived benefits, perceived convenience, and trust. Based on research conducted by Putra et al. (2023), that benefits, perceived convenience, and trust have a significant effect on customer interest.

Interest in using Sakuku decreased in 2024. Sakuku BCA was previously the 6th most popular e wallet in Indonesia.

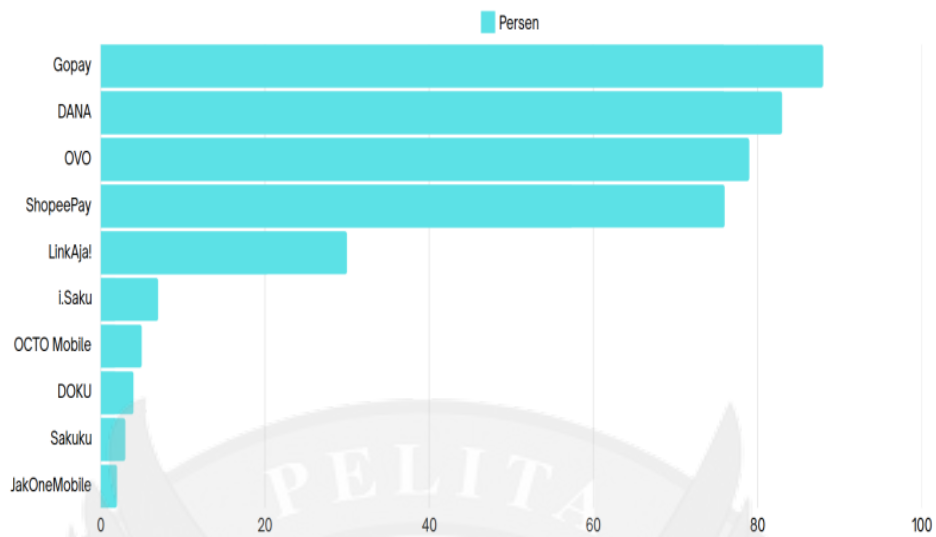


Figure 1. 2 Most Popular E-Wallet Applications in Indonesia
Sources: Populix (2025)

Figure 1.2. shows that in 2024, BCA's sakuku gained only 3% of popularity. In terms of the many innovations made by BCA to be able to compete with other e-wallets. Low customer interest is due to customer expectations not being met properly related to the quality of Sakuku which often errors when customers want to make transactions and customer expectations have not been met properly where declining customers Sakuku has not had many benefits for customers. Some of the disadvantages of Sakuku according to many consumers such as not being able to use transfers to BCA bank accounts or other banks, every notification in Sakuku deducts credit from users, is limited in the use of smartphones only android and IOS, the balance limit is only 2 million, and Sakuku users must have a BCA account to activate Sakuku Plus.

Table 1. 1 Rating E-Wallet (2024)

E-Wallet	Rating	Number of Users in Playstore
Sakuku (BCA)	3.6	±1 juta
OCTO Mobile (CIMB Niaga)	4.5	±5 Juta
Jenius (BTPN)	3.7	±10 Juta

Sources: Playstore (2025)

Researchers also found several complaints and disappointments of Sakuku application users that can be seen on the play store when researchers conducted a search with the keyword “sakuku”. There are several reviews that display complaints, obstacles in transactions because the application often bugs, feedback, or problems when using the Sakuku application such as the occurrence of user balance deductions but the transaction is not processed. There is also a complaint when a Sakuku application user makes a transfer. Sakuku application user named Andri Bire wrote his complaint when making a transfer to BCA account. The transaction was made and declared failed, but the Sakuku application balance used by the user was still deducted. Until 2024, the deducted Sakuku balance has not been returned (Sakuku, 2025).

Trust is a powerful motivator for consumers when customers decide whether to make a purchase. It can be intangible, but it's critical to a company's success. Customer trust is a consumer's belief that a company will act in their best interests and deliver on its promises. Trust is a key factor in a customer's purchase interest (Sari et al., 2023).

User of the Sakuku application complained about the problems customers faced when doing TopUp Sakuku. Customers also revealed that he was tired of doing TopUp on the Sakuku application (Sakuku, 2024). The same complaint when doing TopUp Sakuku was also felt by Sakuku users, where the TopUp was successful and recorded in the account mutation, but the balance listed on Sakuku did not increase. In addition, users also expressed their opinions on the distrust of digital wallets, which are considered the same as

real wallets that can lose money (Sakuku, 2024). From the user reviews above, it can be seen that customers doubt Sakuku so that it triggers distrust, of course the customer's attitude is to choose not to use Sakuku anymore. This phenomenon is related to user trust in the services provided by Sakuku.

From many Sakuku BCA user reviews, the low level of trust causes a low Sakuku BCA rating (3.6) due to the low capabilities of Sakuku BCA. Sakuku BCA's integrity has not been able to improve customer integrity, such as the lack of Sakuku BCA's efforts to improve applications that often experience problems or errors. The credibility of Sakuku BCA has decreased, which can be seen from the completion of customer service from Sakuku BCA, which does not provide assistance or direction for customer complaints, because customer service always directs to log out then try again and repeat transactions. Trust has decreased and then has an influence on customer interest which has decreased as seen from the many customers who have made negative reviews.

Perceived benefits are the positive outcomes that a person believes will result from a specific action. It's a cognitive emotion that influences a person's behavior. Perceived benefits are often used in behavioral medicine to explain why people adopt certain behaviors or treatments. Customers can also be used to explain why people adopt new technologies or services. Perceived benefits are the positive consequences that a consumer believes customers will receive from a product or service. Perceived benefits has influence toward interest in using application (Putra et al., 2023).

Based on reviews from many BCA sakuku users, Sakuku states that the use of Sakuku can make cash deposits at BCA ATMs. However, in reality, according to customers, they cannot make cash withdrawals at the BCA ATMs used. The sakuku payment facility provides a maximum cash withdrawal limit of Rp. 1,250,000 to sakuku users. Sakuku's inefficiency can be seen from the fact that sakuku cannot send transactions to fellow BCA sakuku users and cannot use split bills. Sakuku also charges a payment fee for every SMS that customers get. Of course, this makes it inconvenient for customers because every information obtained from Sakuku is charged. However, if customers top up from other bank sources, the top up fee is quite high, which is adjusted to the transfer fee to BCA with other banks. From this it can be concluded that the perceived benefits of sakuku, which are still minimal, have an influence on the low level of trust and decreased interest in using sakuku, which can be seen from the number of reviews saying customers do not want to use Sakuku BCA anymore.

Perceived convenience is the belief that a product or service is helpful and easy to use. It can also refer to the flexibility of a service to be used at any time or place. Perceived convenience can have a positive effect on interest in using a product or service. This is because perceived convenience is how easy a person thinks something is to use. Convenience can save consumers time and effort, which can lead to a greater likelihood of repurchase (Setyaningrum et al., 2023).

Based on reviews from many Sakuku BCA customers, it is not easy to use because for new customers, when registering, they must deal directly with the customer, take a picture of their ID card, agree to the Sakuku Product Terms and

Information, create a Sakuku PIN and top up. Registration and use of Sakuku BCA often fails. The frequent Sakuku has a very bad system network so that every ticket purchase transaction (M.TIX) most customers experience failure. According to many Sakuku BCA users, the risk of use is too high due to the number of error transactions. Many customers complain about the number of unsuccessful transactions due to disruptions in the sakuku system, but the customer's balance is deducted. From this it can be concluded that the low perceived convenience provided by Sakuku users indicates a low level of trust and ultimately results in low interest in using Sakuku. This triggers low interest in using Sakuku so that customers do not want to use Sakuku BCA as a means of payment, which is then more likely to utilize other e-wallets that are more stable and profitable.

The writer relate the decrease of the interest in using Sakuku might relate or is suspected to the lack of perceived benefits and perceived convenience, and trust, therefore the writer is interested to form a research with the title **“The Influence of Perceived Benefits and Perceived Convenience on Interest In Using Sakuku, with Trust as an Intervening Variable.”**

1.2. Problem Limitation

Due to the limited of time and fund, this research is conducted by focusing only to four variables. Those variables are perceived benefits and perceived convenience as independent variables, trust as intervening variables and interest as dependent variable. Research respondents are those who use Sakuku BCA and live in Medan.

According to Irdawati et al. (2024), indicators of perceived benefits are facilities, effectiveness and efficiency. According to Notonagoro & Bernarto (2021), indicators of perceived convenience are ease, satisfaction and risks. According to Priansa (2020), indicators of trust are ability, integrity and credibility. According to Indrianty & Musa (2023), indicators of customer interest can be attention, desire and action.

1.3. Problem Formulation

The problem formulations on this research are:

- a. Does perceived benefits has partial influence toward trust at Sakuku?
- b. Does perceived convenience has partial influence toward trust at Sakuku?
- c. Does perceived benefits has partial influence toward interest in using Sakuku?
- d. Does perceived convenience has partial influence toward interest in using Sakuku?
- e. Does trust has partial influence toward interest in using Sakuku?
- f. Does trust mediate the influence of perceived benefits toward interest in using Sakuku?
- g. Does trust mediate the influence of perceived convenience toward interest in using Sakuku?

1.4. Objective of the Research

This research has the objectives as follow:

- a. To explain whether perceived benefits has partial influence toward trust at Sakuku.
- b. To explain whether perceived convenience has partial influence toward trust at Sakuku.
- c. To explain whether perceived benefits has partial influence toward interest in using Sakuku.
- d. To explain whether perceived convenience has partial influence toward interest in using Sakuku.
- e. To explain whether Trust has partial influence toward interest in using Sakuku.
- f. To explain whether trust mediate the influence of Perceived Benefits toward Interest in using Sakuku.
- g. To explain whether trust mediate the influence of Perceived Convenience toward Interest in using Sakuku.

1.5. Benefits of the Research

1.5.1. Theoretical Benefit

The results of this research are expected to contribute on development of existing theories that are relevant with the perceived benefits, perceived convenience, and the influence on the interest in using Sakuku with trust as an intervening variable.

1.5.2. Practical Benefit

Here are some practical benefits of this study:

a. For the Company

This research provides advantage to Sakuku BCA to know and find out about its perceived benefits, perceived convenience, trust and customer interest. It is also providing the advantage to Sakuku BCA in form of suggestions so the company could form a better strategy to increase its perceived benefits, perceived convenience, and interest in using Sakuku with trust as an intervening variable.

b. For the Writer

This research will provide advantage for the writer to have deeper understanding in the subject of perceived benefits, perceived convenience, and interest in using Sakuku with trust as an intervening variable.

c. For the other researcher

The research benefits the other researcher as source of reference about the studies regarding its variables of perceived benefits, perceived convenience, trust and interest in using Sakuku with trust as an intervening variable.