

## Differences In Security, Convenience, Behavioral Promotion And Food E-Commerce Use Systems Before And After The Covid-19 Pandemic

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**Abstract:** Indonesia is facing a number of challenges in providing food for the community in the midst of the Covid-19 pandemic, not only from the production side, community policies to maximize activities from home is a challenge in itself for community food distribution. The impact of Covid-19 is not only detrimental to the country in terms of health, but also has a major impact on the economic sector, including in terms of food. Apart from health, the agricultural sector must be ready to be at the forefront in fighting the spread of Covid-19. The government encourages livestock businesses to market their livestock products via digital platforms to overcome limitations and restrictions during the Covid-19 pandemic in marketing their livestock products. This research aims to determine the differences in security, convenience, promotions and e-commerce before and after the pandemic. This research was conducted in the Jabodetabek area using a survey method. This research obtained 100 respondents who used Food E-Commerce Applications such as Sayurbox, TukangSayur.co, Tanihub and HappyFresh. RegoPantes, LimaKilo and Etanee and so on. Researchers used SPSS.20 software to test research data. The benefit of this research is to provide additional information and develop theories regarding differences in safety, convenience, promotion and behavior of food e-commerce systems before and during the Covid-19 pandemic. This is also related to Accounting Information Systems, E-Commerce, and Business and Professional Ethics. This research is expected to help Food E-Commerce Application Users such as Tanihub, Agromaret, LimaKilo and so on in making decisions about purchasing food online. Apart from that, companies operating in the Agribusiness and Online Food sectors are also expected to be able to maintain and increase the trust of their users. The results of this research are that there are differences in security, comfort, promotion and behavior of e-commerce systems before the pandemic and after the Covid-19 pandemic.

**Keywords:** E-Commerce, Security, Convenience, Promotion, Food

### PRELIMINARY

#### Research Background

The movement of business progress in this era is accompanied by the latest technological developments. Rapid progress is evidenced by the emergence of creative and innovative business ideas with a technology background. The world community, including Indonesia, are required to be able to follow the flow of developments and technological progress in the current 4.0 revolution era. Efforts to enrich knowledge are being intensified to increase awareness of technological developments that are currently pervading every line of society. The rapid development of technology supported by an increasingly strong and stable communication infrastructure has brought a new impact on society, namely the presence of gadgets at far more affordable prices than before which allows us to access the internet at a lower cost. The emerging innovations do not stop there.

Technological and intelligence development innovations have not been spared affecting the financial and governance industry. The emergence of financial technology on various platforms can now be felt by the public. According to Bank Indonesia, financial technology or financial technology is the result of a combination of financial services and technology which ultimately changes the business model from conventional to moderate, where initially the payment system was made face-to-face and carried a certain amount of cash, now it can be done by remote transactions and can be done in seconds. The existence and application of the use of financial

technology in Indonesia must also be continuously developed, both from the side of the government and society to monitor and control financial activities at the level of the state, company, to personal use. The massive use of financial technology will create a cashless society, or a non-cash society. With these two things, the people can experience various innovative and cheaper community financial services and increase the nation's competitive level in the eyes of the world.

From the discussion above, the author will examine the Differences in Knowledge, Security, Convenience and Trust in Financial Technology (Fintech) Use Systems, especially Online-Based Payments during the pre-pandemic and post-pandemic periods.

### Formulation of the problem

Based on the background that has been described, the problem formulations in this study are:

1. Is there a difference in the security of Fintech usage systems for online-based payment users during the pandemic and after the pandemic?
2. Is there a difference in the ease of using the Fintech system for online payment users during the pandemic and after the pandemic?
3. Is there a difference in the promotion of Fintech systems towards online payment users during the pandemic and after the pandemic?
4. Are there differences in e-commerce Fintech usage systems for online-based payment users during the pandemic and after the pandemic?

### Research purposes

The purpose of this study is to determine whether:

1. Untuk menganalisis Apakah terdapat perbedaan sistem keamanan penggunaan Fintech terhadap pengguna pembayaran berbasis online pada masa pandemi dan setelah pandemi?
2. Untuk menganalisis Apakah terdapat perbedaan kemudahan sistem penggunaan Fintech bagi pengguna pembayaran berbasis online pada masa pandemi dan setelah pandemi?
3. Untuk menganalisis Apakah terdapat perbedaan sistem promosi Fintech terhadap pengguna pembayaran berbasis online pada masa pandemi dan setelah pandemi?
4. Untuk menganalisis Apakah terdapat perbedaan sistem e-commerce penggunaan Fintech bagi pengguna pembayaran berbasis online pada masa pandemi dan setelah pandemi?

## LITERATURE REVIEW, FRAMEWORK AND HYPOTHESIS

### Sistem penggunaan Teknologi Finansial, Keamanan, Kemudahan, dan Promosi

#### Financial Technology Usage System

Bank Indonesia defines Fintech as a phenomenon of a combination of technology and financial features that change business models and barriers to weak financial models. It aims to enter which leads to increasing players in running services and assisting financial inclusion. Fintech is one that represents a new industry that combines all innovations in the field of financial services that have been implemented through new developments in technology.

One of the latest technological developments in Indonesia is financial technology or Financial Technology (FinTech). This industry is one of the methods of financial services that is gaining popularity in today's digital era. And digital payments are one of the fastest growing sectors in the FinTech industry in Indonesia.

#### Security

Desmayanti (2012) An information system can be said to be good if the security of the system is reliable. The security of this system can be seen through user data that is securely stored by an information system. In the case

of any reporting, everyone really expects confidentiality and security. They all reported

### **Convenience**

Fardinal (2013). The effect of the effectiveness of the internal control system (general and application controls) on the quality of accounting information systems (ease of use, usability and use) and its impact on the quality of accounting information (relevance, accuracy, and verifiability), explains that a good quality system will prioritize ease of use. for its users so that the impact on the quality of information for its users

### **Promotion**

Dien (2018) explains that promotion is one method that can be used to disseminate information about a new product to the public. Through promotion, the company will inform and encourage people to use its products through mass media or other means. katadata.co.id (2020) Rapid change is the best way for digital startups to survive in the midst of the crisis caused by Covid-19. Technology-based start-up companies (startups) are among those hardest hits by the crisis resulting from the Covid-19 pandemic.

## **RESEARCH METHODS**

### **Types of research**

This study uses a causal research method that aims to examine the influence of the behavior of the Fintech use system on online-based payment users. This research requires hypothesis testing with statistical tests.

### **Population and Research Sample**

The population used in this study is Fintech Users of Online-Based Payments (Ovo, GoPay, Sophe Pay) in the DKI Jakarta area. The sampling technique in this study is the Convenience Sampling technique, by distributing questionnaires to Online-Based Payment Fintech Users in the DKI Jakarta area. The reason for choosing this sampling technique is to simplify the sampling process. With the number of research parameters, in this case the number of construct indicators as many as 20, then the ideal number of respondents is between 100-200 respondents

### **Data collection technique**

The type of data obtained in this study is documentary data, namely data obtained by researchers indirectly through intermediary media (obtained and recorded by other parties), generally in the form of evidence of records or historical reports that have been compiled in published archives (documentary data). and unpublished. Sources of data used in this study are secondary data, namely data that has been processed by primary data collectors and through literature studies related to the problems faced and analyzed, presented in the form of information.

### **Method of Analysis**

#### **Normality test**

The normality test aims to test whether in the regression model confounding or residual variables have a normal distribution. As it is known that the t and F tests assume that the residual value follows a normal distribution, if this assumption is violated then the statistical test will be invalid for a small sample size (Ghozali: 2013). In this study, the statistical test used to test the residual normality was the Kolmogorov-Smirnov non-parametric statistical test. K-S test is done by making a hypothesis

H<sub>0</sub>: residual data are normally distributed

H<sub>a</sub>: residual data are not normally distributed

**Hypothesis testing**

The test conducted in this study was a different test. Testing the hypothesis in this study depends on the normality results if the classical assumption test is used to test the data used, whether it will be normally or not normally distributed using the normality test.

**Research Results and Discussion**

**Results of Data Analysis**

A. Data Normality Test

The normality test is used to test the average difference in determining the nature of the data distribution, whether the variables are normally distributed or not. In this study normality was tested using Kolmogorov-Smirnov. The following are the results of the calculations that have been carried out:

1. Security

**Tests of Normality**

Kelompok	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Security Before the Pandemic	.395	80	.000	.634	80	.000
After the Pandemic	.174	80	.000	.863	80	.000

a. Lilliefors Significance Correction

Based on the normality test results in table 4.5 above, it can be seen that security before the Covid-19 pandemic obtained a sig. amounted to 0.000 and during the Covid-19 pandemic it obtained a sig value. of 0.000, which means this value is smaller than 0.05 or 5%, because the significance value obtained is less than 0.05, it can be concluded that security before and after the Covid-19 pandemic is not normally distributed. So the next test uses a nonparametric test.

2. Convenience

**Tests of Normality**

Kelompok	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Convenience Before the Pandemic	.236	80	.000	.701	80	.000
After the Pandemic	.159	80	.000	.941	80	.001

a. Lilliefors Significance Correction

Based on the normality test results in table 4.5 above, it can be seen that convenience before the Covid-19 pandemic obtained a sig. amounted to 0.000 and during the Covid-19 pandemic it obtained a sig value. of 0.001, which means this value is smaller than 0.05 or 5%, because the significance value obtained is less than 0.05, it can be concluded that convenience before and after the Covid-19 pandemic is not normally distributed. So the next test uses a nonparametric test

3. Promotion

**Tests of Normality**

Kelompok	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Promotion Before the Pandemic	.489	80	.000	.369	80	.000
Promotion After the Pandemic	.180	80	.000	.881	80	.000

a. Lilliefors Significance Correction

Based on the normality test results in table 4.5 above, it can be seen that promotions before the Covid-19 pandemic obtained a sig. amounted to 0.000 and during the Covid-19 pandemic it obtained a sig value. of 0.000, which means this value is smaller than 0.05 or 5%, because the significance value obtained is less than 0.05, it can be concluded that promotions before and after the Covid-19 pandemic were not normally distributed. So the next test uses a nonparametric test.

#### 4. E-Commerce

##### Tests of Normality

Kelompok	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
E-Commerce Before the Pandemic	.229	80	.000	.789	80	.000
E-Commerce After the Pandemic	.305	80	.000	.775	80	.000

a. Lilliefors Significance Correction

Based on the normality test results in table 4.5 above, it can be seen that e-commerce before the Covid-19 pandemic obtained a sig. amounted to 0.000 and during the Covid-19 pandemic it obtained a sig value. of 0.000, which means this value is smaller than 0.05 or 5%, because the significance value obtained is less than 0.05, it can be concluded that e-commerce before and after the Covid-19 pandemic was not normally distributed. So the next test uses a nonparametric test.

#### B. Hypotesis Test

##### 1. Security

##### Test Statistics<sup>a</sup>

	Security
Mann-Whitney U	1918.500
Wilcoxon W	5158.500
Z	-4.551
Asymp. Sig. (2-tailed)	.000

a. Grouping Variable: Kelompok

Based on the Mann Whitney-U test results in the table above, it can be seen that the Mann Whitney-U test results show a Sig. (2-tailed) 0.000 where the Sig value. (2-tailed) <0.05 so it can be concluded that the hypothesis is accepted, which means there is a difference in safety before and after the Covid-19 pandemic.

##### 2. Convenience

##### Test Statistics<sup>a</sup>

	Convenience
Mann-Whitney U	517.000

Wilcoxon W	3757.000
Z	-9.243
Asymp. Sig. (2-tailed)	.000

a. Grouping Variable: Kelompok

Based on the Mann Whitney-U test results in the table above, it can be seen that the Mann Whitney-U test results show a Sig. (2-tailed) 0.000 where the Sig value. (2-tailed) <0.05 so it can be concluded that the hypothesis is accepted, which means there is a difference in convenience before and after the Covid-19 pandemic.

### 3. Promotion

#### Test Statistics<sup>a</sup>

	Promotion
Mann-Whitney U	2296.500
Wilcoxon W	5536.500
Z	-3.270
Asymp. Sig. (2-tailed)	.001

a. Grouping Variable: Kelompok

Based on the Mann Whitney-U test results in the table above, it can be seen that the Mann Whitney-U test results show a Sig. (2-tailed) 0.000 where the Sig value. (2-tailed) <0.05 so it can be concluded that the hypothesis is accepted, which means there are differences in promotions before and after the Covid-19 pandemic.

### 4. E-Commerce

#### Test Statistics<sup>a</sup>

	E-Commerce
Mann-Whitney U	2767.000
Wilcoxon W	6007.000
Z	-1.564
Asymp. Sig. (2-tailed)	.118

a. Grouping Variable: Kelompok

Based on the Mann Whitney-U test results in the table above, it can be seen that the Mann Whitney-U test results show a Sig. (2-tailed) 0.000 where the Sig value. (2-tailed) <0.05 so it can be concluded that the hypothesis is accepted, which means there are differences in e-commerce before and after the Covid-19 pandemic.

## Discussion

### 1. Differences in Fintech System Security before and after the Covid-19 pandemic.

Based on the results of the hypothesis test, the results show that there are differences in safety before and after the Covid-19 pandemic. So, this result means that the first hypothesis (H1a) is accepted and H0 is rejected.

Before the Covid 19 pandemic, there was not much use of fintech systems among the public so security in the fintech system was not too tight. After the Covid pandemic occurred, many people used this fintech system so security was tighter.

### 2. Differences in the Ease of Fintech Systems before and after the Covid 19 pandemic

Based on the results of the hypothesis test, the results show that there is a difference in the ease of using the fintech system before and after the Covid-19 pandemic. So, this result means that the first hypothesis (H1a) is

accepted and H0 is rejected.

After the Covid pandemic, users of this fintech system increased so much that service providers made features easier to use to attract people to use this fintech system.

### 3. Differences in Fintech System Promotion before and after the Covid 19 pandemic

Based on the results of the hypothesis test, the results show that there are promotional differences in the use of fintech systems before and after the Covid-19 pandemic. So, this result means that the first hypothesis (H1a) is accepted and H0 is rejected.

After the Covid pandemic, users of this fintech system greatly increased because promotions were increased during the pandemic, especially during the pandemic. People used social media more, so the influence of promotions during Covid was very influential.

### 4. Differences in E-Commerce Fintech Systems before and after the Covid 19 pandemic

Based on the results of the hypothesis test, the results show that there are differences between E-Commerce in the use of fintech systems before and after the Covid-19 pandemic. So, this result means that the first hypothesis (H1a) is accepted and H0 is rejected.

This can be seen from the fact that users of this fintech system have increased significantly from before the Covid-19 pandemic to after the Covid-19 pandemic. Public trust in the use of this fintech system is higher than before the pandemic until after the Covid-19 pandemic.

## Suggestion

Based on the research results, discussion and conclusions as well as research limitations, the following suggestions can be given:

1. Improving Fintech System Security because adequate data security and confidentiality guarantees have an influence on Fintech System User Behavior, especially in the period after the current Covid-19 pandemic.
2. The characteristics of using fintech must be easy to understand and practical. Not only that, respondents must also be helped by fintech, simply by using fintech applications so that transactions can run during the current Covid-19 pandemic.
3. Fintech promotions must continue to be carried out with various promotions every month, so that consumers will be increasingly interested in making purchases, because with the promotions offered consumers will feel that they are getting many benefits, especially after the current Covid-19 period.
4. For future researchers, it would be better to expand the observed variables. For example, by adding trust variables, service quality, features and so on. With the hope that the results of further research can be better.
5. For future researchers, the population and research sample should be expanded, not only in the Jabodetabek area but also more nationally, and the number of respondents should be larger so that the results of future research can be more accurate.

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