

**DETERMINANTS AFFECTING THE INTENTION TO USE E-WALLET DURING COVID-19 IN MANADO***DETERMINAN YANG MEMPENGARUHI NIAT MENGGUNAKAN E-WALLET SELAMA COVID-19 DI MANADO*

By:

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**Abstract:** Currently, the international economic sentiment has been influenced greatly with the Covid-19 pandemic and are still in the process of adjusting and conforming to the changes in societal and market lifestyle. E-wallet as Cashless payment methods have become a trend everywhere especially with the Covid-19 pandemic that caused people to limit physical contact with other people. This study aims to analyze the effect of Perceived Ease of Use, Perceived Risk and Social Influence as determinants towards the Intention to Use E-wallet during Covid-19 in Manado. This study employs casual research in quantitative approach. The population studied in this study is the people in Manado. Survey data were collected and collated from 100 respondents through google form, ranging from student to working employees and entrepreneurs. This study uses Multiple Regression Analysis to process the data. The findings confirm that Perceived Ease of Use, Perceived Risk, and Social Influence positively affects the Intention to Use E-wallet during Covid-19 in Manado. Based on the outcome of this study, it is recommended for E-wallet industry companies to increase public awareness of the use of e-wallet by informing it through public mass communication or social media and therefore, more people become aware and easier to have intention to use.

**Keyword:** e-wallet, perceived ease of use, perceived risk, social influence, intention to use

**Abstrak:** Saat ini, sentimen ekonomi internasional sangat dipengaruhi oleh pandemi Covid-19 dan masih dalam proses menyesuaikan diri dengan perubahan gaya hidup masyarakat dan pasar. E-wallet sebagai metode pembayaran Cashless menjadi trend di mana-mana apalagi dengan adanya pandemi Covid-19 yang menyebabkan masyarakat membatasi kontak fisik dengan orang lain. Penelitian ini bertujuan untuk menganalisis pengaruh Perceived Ease of Use, Perceived Risk dan Social Influence sebagai determinan terhadap Intention to Use E-wallet selama Covid-19 di Manado. Penelitian ini menggunakan casual research dengan pendekatan kuantitatif. Populasi yang diteliti dalam penelitian ini adalah masyarakat di Manado. Data survei dikumpulkan dan disusun dari 100 responden melalui formulir Google, mulai dari pelajar hingga karyawan yang bekerja dan pengusaha. Penelitian ini menggunakan Analisis Regresi Berganda untuk mengolah datanya. Hasil temuan mengkonfirmasi bahwa Persepsi Kemudahan Penggunaan, Persepsi Risiko, dan Pengaruh Sosial berpengaruh positif terhadap Intention to Use E-wallet selama Covid-19 di Manado. Berdasarkan hasil penelitian ini, disarankan kepada perusahaan industri E-wallet untuk meningkatkan kesadaran masyarakat tentang penggunaan e-wallet dengan menginformasikannya melalui komunikasi massa publik atau media sosial sehingga lebih banyak orang menjadi sadar dan lebih mudah untuk memiliki niat menggunakan.

**Kata Kunci:** e-wallet, kemudahan penggunaan yang dirasakan, risiko yang dirasakan, pengaruh sosial, niat untuk menggunakan

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## INTRODUCTION

### Research Background

No term best describes the current era than digitalization. Technological advancement becomes a daily occurrence and the newest features becomes an edge in today's marketplace. The economy of today can no longer be separated from Information Technology and the societal lifestyle are just barely able to keep up with all the emerging new inventions. The marketplace is always at a race in storing, retrieving, studying, transmitting and manipulating data related to the market and the financial industry are taking a leap into technological advancement to be better than the rest. Although these advancements have not been very apparent to most people living their day to day life, there are always a market that demands them. The development of information technology and communication takes place very quickly and covering all aspects of human life.

The development of information and communication technology is present to provide convenience for people in this modern era. In its development, the information and communication technology also helped to bring innovation in banking transaction. It leads to change people lifestyles and tend to be consumptive, increasing purchasing power, that requiring banks to continue to innovate in order to facilitate the customers easily. It is not only enable people in doing banking activities, but also change the way in the transaction. Meanwhile, the development of economic transactions has now led to the formation of less cash society or cashless payment system (non-cash). These innovations have the potential to challenge the predominant role of cash for making small-value payments and could make retail transactions easier and cheaper for consumers and merchants.

Currently, the international economic sentiment has been influenced greatly with the Covid-19 pandemic and are still in the process of adjusting and conforming to the changes in societal and market lifestyle. Governments, business proprietors and society at large has focused their attention on practical, guaranteed handsfree transaction whether in economics, health, travel and other sectors. Financial technology offers this in the form of Electronic-based wallet system for an accessible and versatile online transaction. Cashless payment methods have become a trend in everywhere especially with the Covid-19 pandemic that caused people to limit physical contact with other people. There are several cashless payment methods such as debit card, credit card, e-wallet or digital wallet, QRIS or Quick Response Code Indonesian Standard that Bank Indonesia developed, and virtual account. According to The Economic Times in 2020, E-wallet is a type of Electronic card which is used for transactions made online through a computer or a smartphone. Its utility is same as a credit or debit card. E-wallet is a type of pre-paid account in which a user can store his/her money for any future online transaction. With the help of an E-wallet, one can make payments for groceries, online purchases, and flight tickets, among others.

Electronic payments that already existed in Indonesia at this time include phone banking, internet banking, credit card, and debit card/ ATM. But recently in Indonesia it has developed other electronic payment products known as Electronic Money (E-Money). As a new payment instruments in Indonesian Financial Industry the use of e-money is still relatively low, it can be seen from most of the Indonesian society is still using cash as a payment instrument in daily activity. E-money can be defined as any amount of monetary value represented by a claim issued on a prepaid basis, stored in an electronic medium (for example, a card or computer) and accepted as a tools of payment by business besides the issuer, predominantly for small-value transactions (for example, the settlement of modest transactions over the Internet and for parking or telephone charges and payment for public transport services).

Despite the trend in using e-money, however, there are many people who are still do not want to switch to e-money. People still have a habit to conduct cash transactions that have been carried away and become a tradition. Not to mention, some people are still not familiar with digital product. The issues of security is an important issue that affects intention to use e-money because in its application in the form of e-money smart card service promoting fast so it does not have authorization PIN as a security device such as that possessed by debit card including the fear of fraud for data security concerns. Furthermore, the surrounding or people around can influence one in using e-wallet. With only few people surrounding one in using e-wallet, the less the intention of one to use it. The underlying reasons above drive this study on factors influencing people intention to adopt or to use e-money especially in reducing the risk of spreading covid-19.

### Research Objectives

The objectives of this research are:

1. To analyze the influence perceived ease of use on the intention to use e-wallet.
2. To analyze the influence perceived risk on the intention to use e-wallet.
3. To analyze the influence social influence on the intention to use e-wallet.

4. To analyze the influence perceived ease of use, perceived risk, and social influence on the intention to use e-wallet.

## THEORETICAL FRAMEWORK

### Technology Acceptance Model

The Technology Acceptance Model (TAM) was first developed by Davis in 1989. TAM assumed that acceptance of a new technological product is due to its usefulness and easiness. TAM determined the user acceptance of the technology information and the behavioral intention of technology. The models consist of perceived usefulness (PU) and perceived ease of use (PEOU) to forecast behavioral intention attitude, and use of information technology.

### Intention to Use

Intention is defined as a person's intention or a motivational factor that captured how much effort a person is willing to dedicate to perform a behavior (Ajzen, 1991). Intention to use is how likely it is the users intended to use the system (Alford et al., 2011). Intention to use could be influenced by the usage of technology (Arahaita and Hatammimi, 2015). Intention to use is the strength of one's intention to perform a particular behavior (Omotayo and Adebayo, 2015).

### Perceived Ease of Use

Perceived ease of use is the perception of someone who considers that the technology used is easy to understand (Davis, 1989). Perceived ease of use is the level of a person in believing that the use of technology can reduce them in giving a business (Venkatesh and Bala, 2008). Perceived ease of use is the extent to which technology is effortlessly utilized (Chi, 2018). Bassiouni, Hackley, and Meshreki (2019) stated that perceived ease of use is the users' level of effort in using technology such as entertainment in video games.

### Perceived Risk

According to McDougall and Levesque (2000), perceived risk is defined as a subjectively assigned prediction of a potential loss when achieving a desired outcome Koenig-Lewis, Palmer, and Moll (2010) explained that perceived risk is the disconcerted probability of something which will happen, and the aftermath are usually unwanted when it comes. Thakur and Srivastava (2014) defined perceived risk as the assumption regarded with uncertainties and negative consequences.

### Social Influence

Social influence is a construct derived from the Unified Theory of Acceptance and Use of Technology. Venkatesh et al. (2003) define social influence as the degree to which an individual perceives that "important others believe" (for example, family and friends) they should use the technology. According to Queiroz and Wamba (2022), at the individual level, social influence is affected by the beliefs and actions of peers, family, and friends in the social environment

### Previous Research

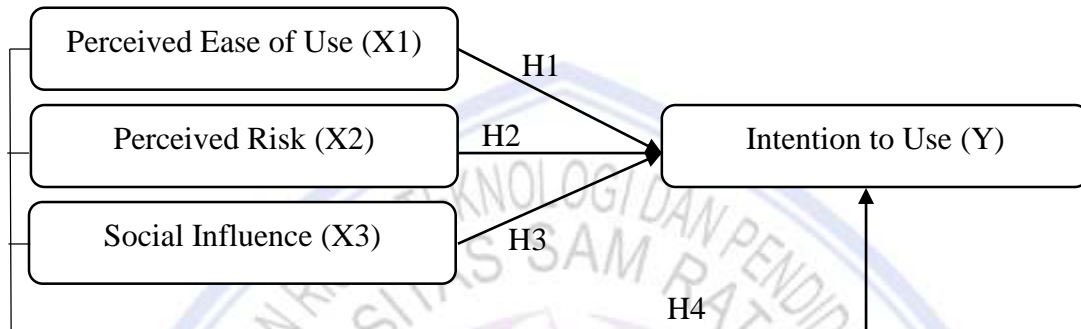
Abdullah, Redzuan, and Daud (2020) identified the factors that influence the acceptance of e-Wallet towards establishing cashless society in Malaysia. Online survey using closed-ended questionnaires have been conducted among 400 respondents from students and employees of Malaysian public universities in Klang Valley. Collected data have been analyzed using descriptive statistics and inferential statistics which consist of Factor Analysis, Pearson Correlation and Multiple Linear Regression in Statistical Package for the Social Sciences (SPSS). Based on the findings, four factors are found to significantly influence e-wallet acceptance, which consist of Performance Expectancy (PE), Social Influence (SI), Facilitating Conditions (FC) and Trust (T). Facilitating Conditions (FC) is the most influential significant factor behind the acceptance of e-wallet among Malaysians.

Lim, Xin, and Mei (2021) investigated the factor that influences consumers' intention to use e-wallet. Social influence, perceived usefulness, perceived ease of use and attitude toward using are studied as the factor influencing consumer intention to use and Technology Acceptance Model (TAM) model. Judgment sampling techniques is applied to collect data from respondents who have used e-wallet before. The 211 sample size will be collected via online and physical questionnaire. Data will be analysed through SPSS software. The result of

this study indicates that perceived usefulness, perceived ease of use and attitude toward using have a positive relationship toward consumer intention to use e-wallet except social influence.

Chen, Law and Koo (2020) identified the current level of e-wallet adoption among the youths in Malaysia and to examine the factors that drive them to get adapted to the ongoing implementation and development of e-wallet in Malaysia. This study extended the TAM model with perceived security and social influence factors for assessing the attitude among the Malaysian youths towards e-wallet adoption. 200 sets of questionnaires had been gathered from the Malaysian youths, Quantitative data analysis was performed via SPSS and Smart-PLS 3.0 program. The results indicate that perceived security, perceived ease-of-use, and social influence were the significant factors that influence or predict the intention of using e-wallets but leaving the perceived usefulness as an insignificant predictor towards the e-wallet adoption among the Malaysian youths.

### Conceptual Framework



**Figure 1. Conceptual Framework**

*Source: Literature Review*

### Research Hypothesis

H1: Perceived ease of use affects the intention to use e-wallet

H2: Perceived risk affects the intention to use e-wallet

H3: Social influence affects the intention to use e-wallet

H4: Perceived ease of use, perceived risk, and social influence affects the intention to use e-wallet

## RESEARCH METHOD

### Research Approach

This research type is casual research in quantitative approach. According to Cresswell (1944), Quantitative research is an investigation of social problems based on testing a theory consisting of variables, measured by numbers, and analyzed by statistical procedures to determine whether the predictive generalizations of the theory are correct.

### Population, Sample, Sampling Technique

According to Creswell (2008), populations is a group of individuals who have the same characteristics. The population in this research will be the people in Manado. According to Zikmund (2003) sample is a subset or some part of a large population. The sample to be used is quantitative data that is data measured on a numerical scale. The number of population in the study is infinite so that the sampling uses the Lemeshow formula (Lemeshow et al. 1990). The minimum sample size based on Lemeshow formula is 97 responded, however, to increase the representativeness of the respondents, the sample size is increased to 100 respondents. This research using a type of probability sampling that is simple random sampling. Simple random sampling is sampling technique where all member of population have the same opportunity to be chosen as a sample which is conducted randomly, regardless of strata in that population.

### Data Collection Technique

Data collection method is important by providing useful information to understand the process before gaining the result. Data collection method divided into primary and secondary. For the purpose of this study, this

study used questionnaire to collect the data as the primary data. Secondary data is the data that have been already collected and obtained by the researcher from other sources such as books, articles, and previous research that support and related with the topic that are being discussed in this research.

## Data Analysis Method

### Validity and Reliability

According to Sugiyono (2016: 121), valid means that the instrument can be used to measure what should be measured. Instrument testing in this study was carried out by bivariate correlation between each indicator score with the total construct score. Valid test criteria with bivariate correlation are as follows: If the value of sig < alpha (0.05) then the instrument is declared valid; and if the value of sig > alpha (0.05) then the instrument is declared invalid. Reliable instruments are instruments which, when used several times to measure the same object, will produce the same data (Sugiyono 2016: 121). The reliability value is expressed by the Cronbach Alpha coefficient based on the reliability test criteria as follows: If the Cronbach Alpha value > 0.6 then an instrument is declared reliable; and If the Cronbach Alpha value < 0.6 then an instrument is declared unreliable.

### Classical Assumptions Test

#### Normality Test

The normality test is used to test whether the distribution of the variable bound for the value of a certain independent variable is normally distributed or not. In linear regression model, this assumption is shown by the error value (e) which is distributed normal. Testing the normality of the data using the Kolmogorov Smirnov Test of Normality in the SPSS program. Decision making can be done based on profitability (Asymtotic Significance), which is: If the probability > 0.05 then the distribution of the regression model is normal; and If probability < 0.05 then the distribution of the regression model is not normal.

#### Multicollienarity Test

Multicollinearity test is used to find out whether or not there is a deviation from the classic assumption of multicollinearity, namely the existence of a linear relationship between independent variables in the regression model. Multicollinearity test aims to test whether the regression model found a correlation between independent or independent variables (Ghozali, 2013: 105). To detect multicollinearity can be seen in the value of Variance Inflation Factor (VIF) and Tolerance. The limit of a tolerance value is  $\leq 0.10$  or equal to the VIF value is  $\geq 10$  (Ghozali, 2013: 106).

#### Heteroscedasticity Test

Heteroscedasticity tests can be done by looking at the graph. Namely by looking at the pattern of points on scatter plots regression. The method is to make a plot or scatter graph between Standardized Predicted Value (ZPRED) and Studentized Residual (SRESID). Heteroscedasticity test aims to test whether in the regression model there is an unequal variance from the residuals of one observation to another, so it is called heteroscedasticity (Ghozali, 2013: 139).

### Multiple Regression Analysis

Multiple linear regression analysis is a linear relationship between two or more independent variables ( $X_1, X_2, \dots, X_n$ ) with the dependent variable (Y). This analysis is to determine the direction of the relationship between the independent variable and the dependent variable whether each independent variable is positively or negatively related and to predict the value of the dependent variable if the value of the independent variable increases or decreases. The data used are usually interval or ratio scale. Multiple regression equation as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Explanation:

Y	= Intention to Use
$\alpha$	= constant
$\beta_1, \beta_2, \beta_3$	= The regression coefficient of each variable
X1	= Perceived Ease of Use
X2	= Perceived Risk
X3	= Social Influence
e	= error

## Hypothesis Testing

### T-Test

T-test partially tested the regression coefficient, this test was conducted to determine the significance of the partial role between independent variable on the dependent variable by assuming that other independent variables are held constant. The t-test tested by means of significance, with testing criteria: If  $t_{count} > t_{table}$  then  $H_0$  is rejected and  $H_a$  is accepted; and If  $t_{count} < t_{table}$  then  $H_0$  is accepted and  $H_a$  is rejected

### F-Test

The F test is a simultaneous test of the regression coefficients. This test is done to determine the effect of all the independent variables that exist in the model together (simultaneously) on the dependent variable. The F test tested by means of significance. The test criteria are: If  $F_{count} > F_{table}$  then  $H_0$  is rejected and  $H_a$  is accepted; and If  $F_{count} < F_{table}$  then  $H_0$  is accepted and  $H_a$  is rejected

## RESULT AND DISCUSSION

### Result

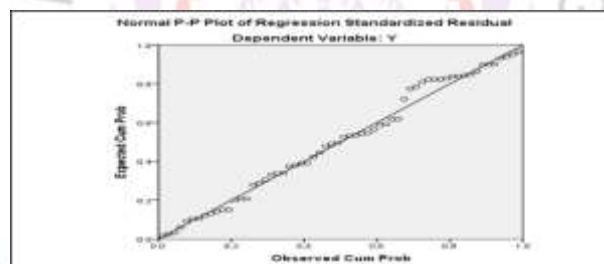
#### Validity and Reliability Test

##### Validity Test

The correlation value of perceived ease of use (X1), perceived risk (X2), social influence (X3), and intention to use (Y) are greater than 0.3 and the significance value is below 0.05. Therefore, the research instrument of this study is considered valid. The reliability statistics shows that the Cronbach's Alpha on this research is 0.851. The minimum value of Cronbach's Alpha is 0.6 and since  $0.858 > 0.6$  then the research instrument is considered as reliable.

#### Classical Assumption Test

##### Normality Test

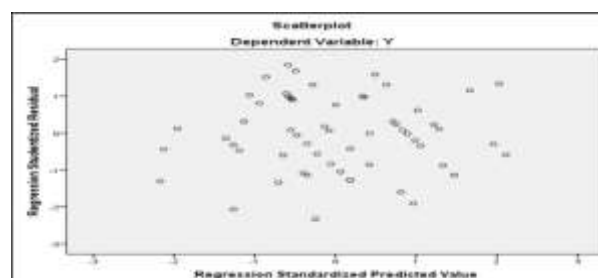


**Figure 2. Normality Test**

*Source: The research data were processed using SPSS 26, (2022)*

Figure 2 shows that the data that represented by the dots are spread near the diagonal line and the dots followed the diagonal line from the bottom to the top. It means the data is being distributed normally and the normality test is completed.

##### Heteroscedasticity Test



**Figure 3. Heteroscedasticity Test**

*Source: The research data were processed using SPSS 26, (2022)*

Figure 3 shows that the pattern of the dots are spread above and below 0 on the Y axis. The result show that there is no heteroscedasticity in this regression.

### Multicollinearity Test

**Table 1. Multicollinearity Test**

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Perceived Ease of Use	.619	1.630
Perceived Risk	.616	1.645
Social Influence	.415	2.387

a. Dependent Variable: Intention to Use

Source: Data Processed

Table 1 shows that the tolerance values of perceived ease of use, perceived risk, and social influence are above 0.1 meanwhile, the Variance Inflation Factor (VIF) of perceived ease of use, perceived risk and social influence are lower than 10, thus, this research is multicollinearity free.

### Multiple Linear Regression Analysis

**Table 2. Multi Linear Regression Analysis**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.840	1.75		1.345	.005
Perceived Ease of Use	.057	.145	.046	4.480	.012
Perceived Risk	.489	.147	.220	2.382	.013
Social Influence	.712	.134	.438	4.195	.034

a. Dependent Variable: Intention to Use

Source: Data Processed

The equation is below:

$$Y = 2.840 + 0.057 + 0.489 + 0.712$$

The result of multiple linear regression based on the regression equation above, are shown as follows:

1. The constant value of 2.840 shows the influence of perceived ease of use (X1), perceived risk (X2), and social influence (X3) on intention to use (Y). It means that in case all independent variables equal to zero, the dependent variable value is predicted to be 2.840.
2. The coefficient value of perceived ease of use (X1) is 0.057. It can be interpreted that if perceived ease of use (X1) increases then intention to use (Y) will be increased by 0.057.
3. The coefficient value of perceived risk (X2) is 0.057. It can be interpreted that if perceived risk (X2) increases then intention to use (Y) will be increased by 0.057.
4. The coefficient value of social influence (X3) is 0.489. It can be interpreted that if social influence (X3) increases then intention to use (Y) will be increased by 0.489.

### Coefficient of Correlation (R) and Coefficient of Determination (R2)

**Table 3. Result of R and R2**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.767 <sup>a</sup>	.589	.571	2.17376

a. Predictors: (Constant), perceived ease of use, perceived risk, social influence

Source: Data Processed

Table 3 shows the Coefficient of Correlation (R) value is 0.767. It means there is a strong relationship between the independent variable and dependent variable. The Coefficient of Determination (R2) value is 0.589 or 58.9%. It means perceived ease of use, perceived risk, and social influence affect intention to use e-wallet as

much as 58.9% and the remaining 41.1% comes from other variables that are not being discussed or explained in this research.

## Hypothesis Test

### T-Test

**Table 4. T-Test**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.840	1.75		1.345	.005
	Perceived Ease of Use	.057	.145	.046	4.480	.012
	Perceived Risk	.489	.147	.220	2.382	.013
	Social Influence	.712	.134	.438	4.195	.034

a. Dependent Variable: Intention to Use

Source: Data Processed

The interpretation is as follows:

- The significance value of perceived ease of use is 0.012 less than 0.05, therefore, perceived ease of use affects intention to use or H1 is accepted.
- The significance value of perceived risk is 0.013 less than 0.05, therefore, perceived risk affects intention to use or H2 is accepted.
- The significance value of social influence is 0.034 less than 0.05, therefore, social influence affects intention to use or H3 is accepted.

### F-Test

**Table 5. F-Test**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	615.838	4	153.959	32.582	0,001
	Residual	429.996	91	4.725		
	Total	1045.833	95			

a. Dependent Variable: Intention to Use

b. Predictors: (Constant), perceived ease of use, perceived risk, social influence

Source: Data Processed

Table 5 shows the significance value is 0.001 less than 0.05. It can be concluded that perceived ease of use (X1), perceived risk (X2), and social influence (X3) affect intention to use (Y) simultaneously. Thus, H4 is accepted.

## Discussion

### The Influence of Perceived Ease of Use on Intention to Use E-Wallet

People has the intention to use technology when they feel convenience or comfortable, easy to use, less time and energy to carry out activities. The more those of them, the higher the intention to use. The activity referred to in this study is the use of e-wallet when doing financial transaction. Answering one point of the research problem, the result of this study is perceived ease of use positively affects intention to use e-wallet. In this case, people feel easier and convenience in using e-wallet that they want to continue using the e-wallet for any financial transaction. Chen et al. (2017) emphasized that customer intention to use of the use of the music player application can be formed from the experience of using the application. Regarding to this study, it can be said that customer experience in using e-wallet may be formed from their experiences. When customers have positive experiences, their tendency to use e-wallet is higher than that with negative experiences. This study is in line with Lim, Xin and Mei (2021) that perceived ease of use has a positive relationship toward consumer intention to use e-wallet.

### The Influence of Perceived Risk on Intention to Use E-Wallet

Online applications or technology are typically exposed to security threats such as worms, crackers, viruses, spoofing, and password-sniffing (De Vivo, De Vivo, and Isern, 1989). Not to mention, breaches of personal privacy, attacks by hackers, or even theft of funds that can reduce the desire of using online application



or technology. Based on research conducted, this study result answers another point of the research problem that is perceived risk positively affects intention to use e-wallet. In this case, customer will perceived the degree of risk associated in using e-wallet. To customer, the greater the perceived risk of certain online applications, the lesser the intention to use them. Another view on this issue, Marafon et al. (2018) stated that risk acceptance moderate the relationship between risk perception and intention to use internet banking. It can be said that customer with high risk acceptance, the effect of perceived risk on intention to use e-wallet is lower than it is for customer with low risk acceptance. This study is in line with Apriani and Wuryandari (2022) that perceived risk has a positive and significant effect on the intention to adopt an e-wallet.

### **The Influence of Social Influence on Intention to Use E-Wallet**

Social influence including friend and family exercise on individual's intention to adopt technology, It is because people will perform behavior that is considered favorable by the reference group (Kulviwat, Gordon, and Al-Shuridah, 2009). Further, intention to use is often influenced by the opinion of the others in the social circle given the individual need to comply with group norms or to enhance one's image within the group (Bearden, Netemeyer, and Teel, 1989). The third research problem in this study has been resolved through the result of this study that is social influence positively affects intention to use e-wallet. In this case, customers perception that that most people, such as friends, family, co-workers, peers, and social groups are important to them and will influence on how customer think about whether or not to use e-wallet. This study is in line with Chein, Law, and Koo (2020) that social influence was the significant factors that influence or predict the intention of using e-wallets. However, this study is contradicted with Lim, Xin and Mei (2021) that social influence has no positive relationship toward consumer intention to use e-wallet.

## **CONCLUSION AND RECOMMENDATION**

### **Conclusion**

From the results of data analysis as previously stated, it can be concluded that:

1. Perceived ease of use affects intention to use e-wallet.
2. Perceived risk affects intention to use e-wallet.
3. Social influence affects intention to use e-wallet.
4. Perceived ease of use, perceived risk, and social influence affect intention to use e-wallet.

### **Recommendation**

Based on the above conclusions, the suggestions are described as follows:

1. Need to increase public awareness of the use of e-wallet by informing it through public mass communication or social media, therefore, more people aware of it.
2. The future researcher may have more samples or using specific requirement of samples, also may develop it by using other variables or factors for the better research.

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