

DETERMINANTS OF INTENTION TO ADOPT E-WALLET: CONSIDERATIONS FOR MSMEs GOING DIGITAL

by Ari Apriani

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DETERMINANTS OF INTENTION TO ADOPT E-WALLET: CONSIDERATIONS FOR MSMEs GOING DIGITAL

Ari Apriani¹, Nur Endah Retno Wuryandari²

^{1,2} Universitas Dian Nusantara, Indonesia

¹ ari.apriani@undira.ac.id, ² nur.endah.retno@undira.ac.id

Abstract— The purpose of this study is to determine whether MSMEs' intentions to adopt e-wallets are influenced by perceived ease of use, perceived risk, and promotion. Naturally, the findings of this study should be taken into consideration by MSMEs actors in their decision to adopt e-wallets and switch to digital payment methods because MSMEs must be able to adapt to conditions both during and after the pandemic by utilizing E-Wallet as a method of payment. This study relied on quantitative descriptive research to develop its concept, and the research was carried out in accordance with previous studies. The data that will be managed with the help of the Smart PLS tool are distributed to a total of 250 respondent populations in the Jabodetabek area. The results of this study state that perceived ease of use and perceived risk have a positive and significant effect on intention to adopt e-wallet, while promotion has no effect on intention to adopt e-wallet. From the results of this study, it can be a consideration for MSME players to switch to digital and expand payment facilities with e-wallets that are easy to use and low risk, so that consumers feel comfortable making payments.

Keywords: E-Wallet, Intention to Adopt, Perceived Ease of Use, Perceived Risk, Promotion, MSMEs

1. INTRODUCTION

If MSMEs do not immediately implement e-payment systems, they will not be considered to have made further progress. In today's digital world, customers want to shop and conduct business with ease and convenience[1]. People are accustomed to carrying out all of their activities online as a result of technological advancements in the digital age. The way people make digital payments is one activity that is greatly influenced by technological advancements. Devices are currently being used by people to conduct direct purchases at merchants and conduct online shopping. While QRIS (Quick Response Indonesia Standard) and other digital payment options are widely available in malls and shops, few MSMEs accept electronic payments[2].

The term "electronic payments" refers to online transactions that can be carried out without the need to print receipts. Online credit and debit cards, prepaid systems stored on cloud-based servers known as e-wallets, and bank transfers are all popular electronic payment methods. An e-wallet is an electronic service that can store data, accept payments via card or electronic money, receive funds, and offer a variety of payment options[3].

A QRC (Quick Response Code) payment feature is already present in the majority of e-wallets. In Indonesia, e-wallet applications accept payments in this manner. There are 19 enlisted e-wallet applications that utilize this strategy as an installment choice. As one of the standardization efforts to increase the use of non-cash payments in Indonesia, the Indonesian government released the Quick Response Indonesia Standard (QRIS) in May 2019. In Indonesia, 65 million MSMEs use QR codes as a substitute for credit cards as a method of payment[4].

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*Corresponding Author. E-mail: ari.apriani@undira.ac.id

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Figure 1. The E-Wallet Market Share of Indonesia in 2020[5]

Gopay, OVO, Shopee Pay, Dana, Link aja, and other electronic or digital wallet applications are among the most widely used in Indonesia. Naturally, the availability of a number of e-wallets in Indonesia makes it easier for customers to conduct digital transactions. Additionally, some e-wallets offer discounts or other special offers to customers.

According to Krisnawati et al.'s findings, the intention to use e-wallet payments is significantly influenced by all antecedents—perceived usefulness, ease of use, consumer trust, and perceived risk—with perceived benefits dominating[3]. 18 the meantime, William and Tjokrosaputro's research indicates that this study can help the e-wallet platform understand the impact of perceived usefulness and promotion on the intention to use e-wallets as a method of payment[6].

MSMEs must be aware of the needs of consumers who want comfort and convenience in transactions because during the Covid-19 pandemic, consumer habits of buying food and shopping through merchants in e-commerce are high and few people currently carry cash. This research is urgent because of this. This research is in line with the university's strategic plan, which aims to increase the relevance of research to the needs of society and the quality of education in accordance with the clusters of scientific fields. As a result, the researchers want to investigate the factors that influence people's intentions to use an e-wallet more thoroughly. This may be something that MSME players should take into consideration when making the switch to digital as one of their business strategies.

22 THEORETICAL REVIEW

2.1 Theory of Acceptance Model (TAM)

The Theory of Acceptance Model (TAM), which is considered useful for learning about the acceptance of various contexts related to increasing technology, is the most influential research model for explaining the application of information technology[7].

2.2 E-Wallet

Credit card numbers, emails, owner IDs, contact information, shipping or billing information, including customer addresses, and other information used for payments on e-commerce websites are all stored in e-Wallets, which are typically identical to physical wallets. Customers can use e-wallets to make one-time transactions on any website by entering their information once. As a result, the store's efficiency will increase by using e-wallets[8].

2.3 Intention to Adopt (ITA)

The following is Venkatesh's behavioral adoption intention: This is about the idea that customers will use future products or services well. Davis says that technology that is simple to use can make users feel more confident and make them more happy with the product. They need not put in a lot of effort. Customers will feel the benefits of the information system and be able to use it to meet their needs and desires if they believe it to be simple to use. This will encourage them to use the technology[9].

A person's motivation for attachment to further action is generally referred to as their intention to adopt[10]. The information systems approach's concept of intention to adopt is consistent with this idea: Individual consideration when an organization implements sustainable information systems[11]. Attitudes and intentions to use e-wallets are influenced by several factors, including: 1) individual inventiveness; 2) perceived simplicity (eas); 3) a sense of compatibility; 4) perceived utility; 5) a sense of safety; 6) benefits; 7) impact on others[12].

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2.4 Perceived Ease of Use

Perceived ease of use or perceived ease is a person's confidence in their ability to comprehend technology[13]. In the meantime, another point of view asserts that a condition known as perceived ease of use is one in which users believe that using the internet is simple and does not require any effort on their part[14]. According to Wibowo, et al., there are four dimensions of perceived ease of use: 1) simple to grasp; 2) simple to use; 3) simple to comprehend; 4) acquire proficiency[15].

2.5 Perceived Risk

Consumers' perceptions or opinions regarding the potential negative outcomes of online transactions are evaluated as perceived risk[16]. Risk awareness is the unpredictability that consumers experience when they are unable to anticipate the consequences of their purchasing decisions. A person's subjective assessment of the likelihood of an accident occurring and level of concern regarding the accident's consequences are also included in the definition of risk perception[17]. Customers perceive six types of risk to have multiple indicators, which are as follows: 1) monetary danger; 2) risk to performance; 3) threat to mental health; 4) danger to the body; 5) social dangers; 6) Time risk[18].

Financial risk, performance risk, psychological risk, physical/privacy risk, and social risk, according to Soto Acosta et al., were the five categories into which perceived risks were broken down. Financial risk has the greatest impact on financial and privacy risks out of the five recognized types of risk. This is because consumers have no control over online transactions[19]. It demonstrates, based on Martins et al.'s research, that intention to adopt is negatively impacted by perceived risk[20]. Another study by Natarajan et al. found that intention to adopt is negatively impacted by perceived risk[21]. Similar findings were made by Soto Acosta et al., who demonstrated that adoption intention was negatively impacted by perceived risk[19].

2.6 Promotion

A promotional activity is one that is intended to persuade customers to make purchases by demonstrating products or services[22]. The primary objective of promotion is to educate, persuade, and remind customers about a product or service. Although all promotional activities aim to influence purchasing behavior[6].

Promoting an e-wallet business is akin to pioneering marketing managers. Additionally, it is still challenging for many developing nations to accept technological advancements and changes. Some of them still adhere to the traditional way of life because they find it easier to manage cash use and more practical. As a result, it is necessary to provide prospective customers with a more thorough introduction to e-wallets and the features they provide[6].

When carrying out sales promotions, there are a few indicators, namely: 1) vouchers; 2) discounts; 3) price packs and deals with discounts; 4) samples; 5) price; 6) cash back; 7) programs for continuity; 8) competitions and prize draws[23].

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According to the findings of Krisnawati's research, et al. demonstrate that the intention to adopt e-wallet payments is significantly influenced by all antecedents—perceived usefulness, ease of use, consumer trust, and perceived risk—with perceived usefulness being the dominant factor[3]. In contrast, the researchers in this study present a distinct model by omitting consumer trust and perceived usefulness variables and instead incorporating promotional variables. According to the research conducted by William and Tjokrosaputro, the perceived usefulness of e-wallets and the promotion of the intention to use e-wallets as a method of payment play a significant role[6]. In contrast, this study employs a different model in which risk perception

variables are added and only direct influence is used [38]. According to Abrahao et al.'s research, adopting mobile payment encourages the creation of communication and marketing strategies that highlight these benefits and pique the interest of as many people as possible to use these services [9]. Because previous studies have placed a greater emphasis on behavior, the authors of this study also present a novel model that places an emphasis on the desire to adopt e-wallets.

2.7 Conceptual Framework

Based on the analysis of the theories and concepts [24] that were presented, something needs to be investigated regarding the influence of promotion, perceived ease of use, and perceived risk on the intention to adopt e-wallets. As a result, a model was developed to illustrate the study's thought process.

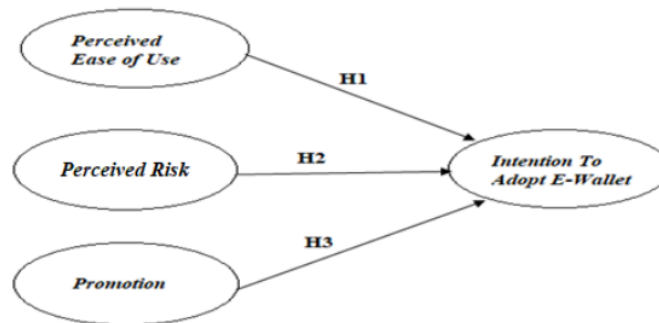


Figure 1. Conceptual Framework

3. RESEARCH METHODS

In Jabodetabek, where the use of e-wallets has a significant impact on MSMEs' growth and sustainability, this study was carried out on e-wallet users. The instrument is a questionnaire with a Likert scale that has a score of 1 to 5, with 1 being the most negative, 5 being neutral, and 5 being the most positive. Population refers to all items whose properties are evaluated, and sample refers to a portion of the population whose properties are evaluated [24]. The respondents to this survey are Jabodetabek residents who use e-wallets. To achieve statistical efficiency [25], multiple relationships can be analyzed simultaneously using SEM. This survey contains 25 indicators, so the sample consists of 250 respondents divided by 25 indicators.

This study employs a causal or influential relationship model as its model. Structural equation modeling, also known as SEM, is the method of analysis used in this study to test the hypothesis. In this study, the quantitative method of analysis is used, and the SEM analysis tool is used. Before using path analysis, the instrument (questionnaire) and the hypothesis test of 5% alpha (0.05) were tested for validity and reliability.

The descriptive and quantitative methods used in this study were used. The purpose of descriptive studies is to explain a group's characteristics, because the goal of this study is to figure out how these variables relate to each other, express values in numbers, or focus on data with numerical values that are processed mathematically using statistical formulas. The quantitative approach is a research strategy for studying specific populations or samples that is based on positivism. This survey is based on numbers, and questionnaires are used in the analysis to measure and obtain survey results. The questionnaire method was used to collect the data, which required respondents to respond to choices-based questions on a likert scale of 1 to 5. This study uses SEM pls and SmartPLS 3.2 software for data analysis. Based on the findings of this study, MSME players might want to consider making the switch to digital payment systems and expanding their payment options with low-risk, easy-to-use e-wallets so that customers feel comfortable making payments.

4. RESULTS AND DISCUSSION

In this study using a sample of 250 respondents who are e-wallet users spread across the Jabodetabek area. Characteristics of respondents based on gender, age, occupation, and the e-

wallet used. In the e-wallet column used, the number exceeds the number of respondents, because 1 respondent can use more than 1 e-wallet.

Table 1. Respondent Characteristics

Gender	Total	Percentage
Male	136	54,40%
Female	114	45,60%
Total	250	100,00%
Age	Total	Percentage
< 17 years old	9	3,60%
17 - 35 years old	187	74,80%
36 - 45 years old	40	16,00%
> 45 years old	14	5,60%
Total	250	100,00%
Occupation	Total	Percentage
Labor	1	0,40%
Private Employee	158	63,20%
Student	54	21,60%
Civil Servant	10	4,00%
Professional	9	3,60%
Entrepreneur	18	7,20%
Jumlah	250	100,00%
The E-Wallet used	Total	Percentage
OVO	87	15,96%
GoPay	154	28,26%
ShopeePay	167	30,64%
Dana	85	15,60%
Link Aja	32	5,87%
Lainnya	20	3,67%
20 Total	545	100,00%

Source: Processed Questionnaire Data (2022)

Based on the table above, it can be concluded that the respondents in this study were more Male at 54.40%, this indicates that men tend to want to make practical and easy payments. For the age of the highest e-wallet users in the age range 17-35 years old of 74.80%, which states that e-wallet users in this study are dominated by the millennial generation. The occupation of the most respondents is private employees at 63.20%, this states that the average e-wallet user is already working and has their own income, making it easier when top up the balance from a bank account (salary account) without having to go to a minimarket. The most widely used e-wallet is ShopeePay at 30.64%, this indicates that ShopeePay is widely used apart from being easy, it turns out that ShopeePay can also be used for payments at several merchants other than on the shopee site.

In this study, 2 stages of testing were carried out, namely evaluating the measurement model and evaluating the structural model[26]. The validity test for this study is seen from the convergent validity test and the AVE score. The convergence validity value is the load factor value of the latent variable and its indicators. The desired convergent validity value is > 0.7[27]. Based on the results of this study there are still 2 invalid indicators. The indicator value that does not reach > 0.7 will be removed from the model, so that all indicators are valid. Therefore, based on data processing, the indicators whose values are invalid, namely indicator Y6 and Y7 with values of 0.695 and 0.615. After the indicator is removed from the model, all indicators in this study are said to be valid, because the value is above 0.7. The second validation test is to see the Average Variance Extracted (AVE) value. The AVE value must be greater than 0.5[28]. From the research results, it is stated that the AVE value passes the convergence validity test because the value of each variable is above 0.5 with a value of 0.760, 0.703, 0.663 and 0.664.

Discrimination validity can also be confirmed with the Fornell-Larcker criterion by comparing the square root of the AVE of each configuration with the correlation value between

configurations in the model[28]. A construct is validated if it has the highest AVE square root for the target construct compared to the square root for other constructs. Based on the Fornell-Larcker criterion data, it shows that the AVE square root value is higher than the correlation value between other variables.

The next step in the validation test is the reliability test using two methods, namely Composite reliability and Cronbach's alpha. Cronbach's Alpha is used to measure the reliability of the indicators used in the questionnaire[29]. Cronbach's alpha has a minimum reliability level value of 0.70[29], in this study the Cronbach's alpha value was 0.894, 0.914, 0.928 and 0.872 so that all variables were said to be reliable.

Structural model testing includes collinearity test, path coefficient significance test, R^2 value, f^2 value, and Q^2 test.

Table 2. R^2 Square

	R^2 Square	R^2 Square Adjusted
Y (Intention to Adopt E-Wallet)	0.660	0.655

Source: Data processed using Smart PLS 3.2 (2022)

Table 2 shows that the R^2 value for the intention to adopt e-wallet variable is 0.660. This shows that the intention to adopt e-wallet variable is 66% influenced by perceived ease of use, perceived risk and promotion, while the remaining 34% is influenced by other variables not included in the improvement model. The R^2 value of 0.660 indicates that the structural model is considered suitable for measuring fluctuations in the value of the intention to adopt e-wallet variable.

After verifying the R^2 value, the next step is to run the collinearity test to evaluate the VIF value. The multicollinearity test aims to determine whether the regression model finds a correlation between independent variables or independent variables[28]. To determine the presence or absence of multicollinearity in the regression model, it can be obtained from the tolerance value and variance inflation factor (VIF). Tolerance measures the variability of selected independent variables, which cannot be explained by other independent variables. Therefore, since $VIF = 1/\text{tolerance}$, a low tolerance equals a high VIF value, indicating that there is high collinearity. The cut-off value used is for a VIF value greater than the tolerance of 0.10 or the number 10.

Table 3. Outer VIF Value

Indicator	VIF	Indicator	VIF	Indicator	VIF	Indicator	VIF
X1.1	2.962	X2.1	1.955	X3.1	2.414	Y1	1.825
X1.2	3.209	X2.2	1.906	X3.2	2.550	Y2	2.259
X1.3	3.104	X2.3	3.272	X3.3	3.491	Y3	2.320
X1.4	1.773	X2.4	3.418	X3.4	3.986	Y4	2.630
		X2.5	3.234	X3.5	3.911	Y5	1.533
		X2.6	2.864	X3.6	2.492		
				X3.7	2.575		
				X3.8	2.335		

Source: Data processed using Smart PLS 3.2 (2022)

Table 4. Inner VIF Value

X1 (Perceived Ease of Use)	X2 (Perceived Risk)	X3 (Promotion)	Y (Intention to Adopt E-Wallet)
			1.753

X2 (<i>Perceived Risk</i>)	1.898
X3 (<i>Promotion</i>)	1.713

11 *Intention to Adopt E-Wallet*

Source: Data processed using Smart PLS 3.2 (2022)

The values in the outer and inner VIF values show that all indicators in the latent variable have VIF values below 10, this means that there is no collinearity in the structural example. After seeing the test output, the next assessment of the sample relationship is carried out using the effect size (f^2). The moderation effect using effect size (f^2) 0.02, 0.15, & 0.35 shows that the example is weak, moderate & strong. If the effect size (f^2) obtained is weak, it will not affect the impact of the relationship[28].

Table 5. f Square

	X1 (<i>Perceived Ease of Use</i>)	X2 (<i>Perceived Risk</i>)	X3 (<i>Promotion</i>)	Y (<i>Intention to Adopt E-Wallet</i>)
X1 (<i>Perceived Ease of Use</i>)				0.789
X2 (<i>Perceived Risk</i>)				0.043
X3 (<i>Promotion</i>)				0.001

19 (*Intention to Adopt E-Wallet*)

Source: Data processed using Smart PLS 3.2 (2022)

Based on table 5, it can be stated that the perceived ease of use variable has a strong moderating effect, while the perceived risk and promotion variables have a weak moderating effect. The path coefficient test is used to confirm the hypothetical relationship between configurations. The path coefficient value is in the range of -1 to +1 and when the path coefficient value is close to +1, it indicates a strong positive relationship, and the path coefficient value of -1 indicates an increasing strong negative relationship[25].

Table 6. Path Coefficient

	X1 (<i>Perceived Ease of Use</i>)	X2 (<i>Perceived Risk</i>)	X3 (<i>Promotion</i>)	Y (<i>Intention to Adopt E-Wallet</i>)
X1 (<i>Perceived Ease of Use</i>)				0.686
X2 (<i>Perceived Risk</i>)				0.166
X3 (<i>Promotion</i>)				0.022

Y (*Intention to Adopt E-Wallet*)

Source: Data processed using Smart PLS 3.2 (2022)

Based on table 6, it can be concluded that all variables in this research model have a positive relationship. The predictive relevance (Q^2) of the structural model measures how well the observations are generated. If the Q^2 value of a particular endogenous latent variable is greater than zero, this indicates that the PLS path model has predictive relevance to this configuration[25]. In this study, the Q^2 value is above zero, so it is said to have predictive relevance to the configuration.

Table 7. Relevansi prediktif (Q^2)

	$Q^2 (=1-SSE/SSO)$
X1 (<i>Perceived Ease of Use</i>)	
X2 (<i>Perceived Risk</i>)	
X3 (<i>Promotion</i>)	
Y (<i>Intention to Adopt E-Wallet</i>)	0.426

Source: Data processed using Smart PLS 3.2 (2022)

Furthermore, this study evaluated model fitting using two test models, including one developed by proposing a normal fit index (NFI), where the NFI value is close to 1 and the model is more fit[30]. Based on this study, it can be concluded that the Normal Fit Index (NFI) is 0.834 or 83.4%, and this model is fit.

Table 8. Normal Fit Index (NFI)

	Saturated Model	Estimated Model
SRMR	0.069	0.069
Chi-Square	764.643	764.643
NFI	0.834	0.834

Source: Data processed using Smart PLS 3.2 (2022)

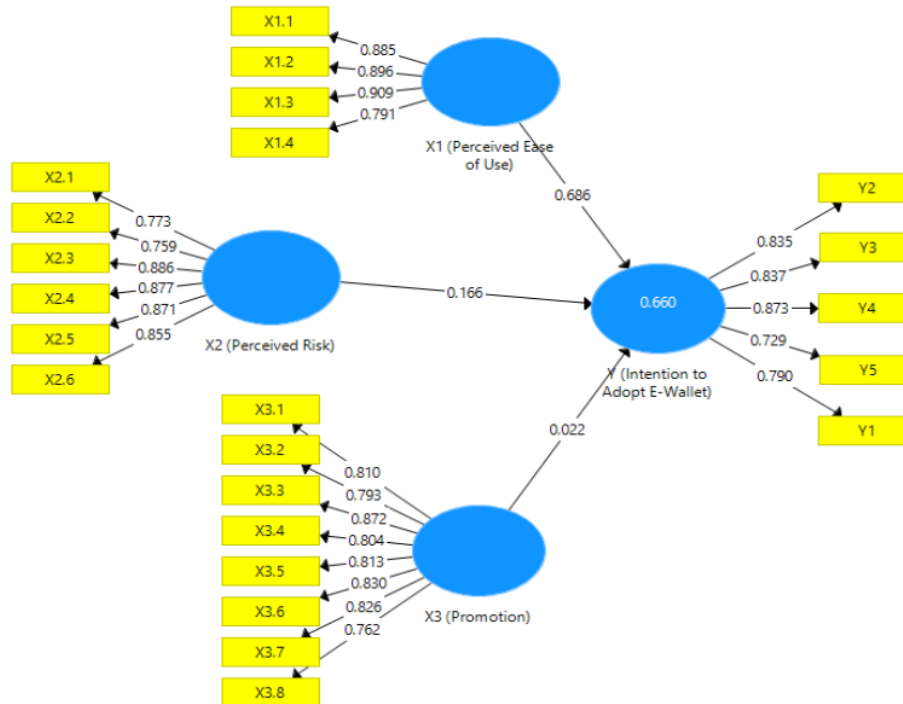


Figure 2. Measurement Model

Source: Data processed using Smart PLS 3.2 (2022)

Based on the data processing carried out by researchers, it can be used to answer the hypothesis this study. Hypothesis testing in this study was carried out by testing the t-statistic and p-value. If the p-value is less than 0.05, the research hypothesis can be declared accepted. Below are the results obtained when testing the hypothesis in this study.

Table 9. T Statistic

	Original Sample (O)	T Statistics (O /STDEV)	P Values
X1 (Perceived Ease of Use) -> Y (Intention to Adopt E-Wallet)	0.686	10.820	0.000
X2 (Perceived Risk) -> Y (Intention to Adopt E-Wallet)	0.166	2.858	0.004
X3 (Promotion) -> Y (Intention to Adopt E-Wallet)	0.022	0.363	0.717

Source: Data processed using Smart PLS 3.2 (2022)

It can be concluded in this study, that perceived ease of use has a positive and significant effect on intention to adopt e-wallet, perceived risk has a positive and significant effect on intention to adopt e-wallet, and promotion has no effect on intention to adopt e-wallet.

5. CONCLUSION

The results of this study state that perceived ease of use and perceived risk have a positive and significant effect on intention to adopt e-wallet, while promotion has no effect on intention

to adopt e-wallet. This states that perceptions of the ease of use of e-wallets and perceptions of the risk of using e-wallets are able to increase consumer interest in adopting e-wallets, coupled with the covid-19 pandemic which makes consumers feel more comfortable making transactions using e-wallets, so there is no need to carry cash. But on the other hand, it turns out that the promotions offered by e-wallets do not affect the interest in adopting e-wallets, because consumers are more likely to look for e-wallet applications that are easy to use and easily accepted by almost all merchants, so the promotions offered do not affect. From the results of this study, it can be a consideration for MSME players to switch to digital and expand payment facilities with e-wallets that are easy to use and low risk, so that consumers feel comfortable making payments.

6. SUGGESTION

Based on the conclusions drawn, the authors offer the subsequent suggestions:

- a. Further studies are wanted to use different variables or include different signs. They can use particular concepts for different elements that affect intention to adopt e-wallet further to the variables raised in this study.
- b. For similar researchers, they can behavior studies at the improvement of these studies by using the number of respondents to the research object.

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