

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model



Yofina Mulyati<sup>1</sup>, Yesi Elsandra<sup>2</sup>, Alvin Alfian<sup>3</sup>

<sup>1,2,3</sup> Lecturer at the Faculty of Economics and Business, Dharma Andalas University, Padang-Indonesia

**ABSTRACT:** Technological developments are changing society's transaction patterns, both individual and corporate. Technology also has an important role with the emergence of new innovations in the financial sector which periodically replace the role of cash as a transaction tool with digital financial transactions. Digital financial transactions are increasingly in demand in the financial sector and have high potential to replace cash and become the most effective way to complete transactions quickly. Currently, the use of e-wallets based on non-cash transactions is growing due to the ease and practicality of transactions (starting from simple, time efficient, lots of promos offered, no need to go to the bank, and safe) offered by digital wallet service providers. This research aims to look at determining factors of e-wallet use behavioral intention: application and extension of the UTAUT model. The objects of this research were e-wallet service users in the city of Padang with a sample of 210 people. The sampling technique uses a nonprobability sampling method with a purposive sampling technique. The independent variables in this research are effort expectancy, perceived enjoyment, performance expectancy, then the dependent variable behavioral intention and the mediating variable satisfaction. The analysis method used is Partial Least Square (PLS). The research results found that effort expectancy has a positive and significant effect on behavioral intention. Performance expectancy Negative has no significant effect on behavioral intention. Effort expectancy has a positive and significant effect on satisfaction. Perceived enjoyment has a positive and significant effect on satisfaction. Performance expectancy Positive has no significant effect on satisfaction. Satisfaction has a positive and significant effect on behavioral intention. Perceived enjoyment has a positive and significant effect on effort expectancy. Perceived enjoyment has a positive and significant effect on performance expectancy. Effort expectancy has a positive and significant effect on behavioral intention with satisfaction as an intervening variable. Performance expectancy Positive has no significant effect on behavioral intention with satisfaction as an intervening variable

**KEYWORDS :** Effort Expectancy, Perceived Enjoyment, Performance Expectancy, Satisfaction, Behavioral Intention

### I. INTRODUCTION

Rapid technological developments affect the foundations of the economy, changing the transaction patterns of society, both individuals and corporations. Technology also has an important role with the emergence of new innovations in the financial sector which periodically replace the role of cash as a transaction tool with digital financial transactions. Digital financial transactions are increasingly in demand in the financial sector and have high potential to replace cash and become the most effective way to complete transactions quickly (Audina, et al., 2021). Currently, the use of e-wallets based on non-cash transactions is growing due to the ease and practicality of transactions (starting from simple, time efficient, lots of promos offered, no need to go to the bank, and safe) offered by digital wallet service providers (Pasaribu, 2020).

E-wallet or electronic wallet is a digital payment tool that uses server-based electronic media. In general, e-wallets are server-based applications and the process of using them requires a prior connection with the issuer (Mulyana & Wijaya, 2018). E-wallet is a software implementation that allows users to store money digitally, digital payments, and various types of cashless transactions. E-wallets have been described as a way to pay for things with a device such as a computer or smartphone. E-wallets can take the function of a physical wallet, with all its contents and behavior, and integrate it into a digital device (Hidayat et al., 2020).

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

Hasya (2022) in an article he wrote, the well-known consumer survey institute Populix stated that Indonesia is a mature market for digital financial services, because the majority of the population still does not have a bank account. Populix surveyed 1,000 Indonesians using an online panel to learn more about their opinions, habits and preferences for digital financial services, especially banking and e-wallet applications. Data from the e-wallet survey found that the top 10 e-wallets most frequently used by people were Gopay (88 percent), Dana (83 percent), Ovo (79 percent), ShopeePay (76 percent), LinkAja (30 percent), iSaku (7 percent), Octo Mobile (5 percent), Doku (4 percent), Sakuku (3 percent), and JakOne Mobile (2 percent).

Service E-Wallet is an electronic money service or digital wallet whose use is determined by behavioral intention use. Behavioral intention is a person's intention to start using a system. The use of a system is influenced by the intention to use it (Bashir, 2020). Unified Theory of Acceptance and Use of Technology (UTAUT) is a model designed to analyze the use and acceptance of a technology developed by Venkatesh et al. in 2003. UTAUT aims to understand how users react to the introduction of new technology. User reactions and perceptions will have an influence on their attitude towards accepting the technology (Novianti, 2019). The UTAUT model is composed of four constructs which are considered to be the main factors that have a significant influence on behavioral intention and also information technology use behavior, two of which are performance expectancy and effort expectancy. The UTAUT model is considered a suitable model to explain the behavior of using information systems that have a technological basis. According to the UTAUT model, there are determining factors that have a role as the basis for attitudes in using the system which ultimately determine a person's interest in using the information system and then influence the direct use of the existing information system (Setyorini & Meiranto, 2021).

In many studies using the UTAUT model, the effort expectancy and performance expectancy factors have been proven to have a significant impact on behavioral intention. Effort expectancy has a significant effect on behavioral intention (Chao, 2019). Effort expectancy positive and significant effect on behavioral intention (Novianti, 2019). Effort expectancy significant positive effect on intention (Limna et al., 2022). Furthermore, performance expectancy has a significant positive effect on behavioral intention. This shows that Users have believed that if they use the system, they can be more efficient and the system has an important place to complete their work quickly (Ayaz & Yanartas, 2020). Performance expectancy has a significant positive effect on behavioral intention (Bashir, 2020; Hidayati & Ramdhani, 2020). Performance expectancy has a significant effect on behavioral intention (Chao, 2019; Handayani & Sudiana, 2015).

Besides that Caruana et al., (2016) argue that behavioral intention can be linked to user satisfaction. They state that satisfaction is similar to attitude, and can be assessed as the sum of satisfaction with various attributes of a product or service. However, attitude can be a pre-decision construct, and satisfaction is a post-decision experience construct. Furthermore E. Koh et al., (2010) emphasized that performance expectancy, social influence, and effort expectancy drive satisfaction. This relationship is in accordance with the UTAUT model (Venkatesh et al in Wibowo, 2017). Satisfaction is an important factor for predicting an individual's behavioral intention to adopt an information system or information technology (Chao, 2019). From the perspective of the information system success model, user satisfaction can significantly influence an individual's behavioral intention to use a particular system (DeLone & McLean, 2016). Satisfaction has a significant effect on behavioral intention (Chao, 2019). Users Satisfaction has a significant positive effect on intention (Limna et al., 2022).

Satisfaction is an important factor for predicting individual behavioral intentions to adopt information systems or information technology (Chao, 2019). One of the factors that influences satisfaction is effort expectancy. Effort expectancy is one of the constructs in the Unified Theory of Acceptance and Use of Technology (UTAUT) model (Setyorini & Meiranto, 2021). UTAUT is a model designed to analyze the use and acceptance of a technology developed by Venkatesh et al. in 2003 (Setyorini & Meiranto, 2021). UTAUT aims to understand how users react to the introduction of new technology. User reactions and perceptions will have an influence on their attitude towards accepting the technology (Novianti, 2019).

Effort expectancy has been introduced in the UTAUT model, and is an important predictor of technology acceptance (Chao, 2019). Effort expectancy is used to measure the ease of use of the system (Novianti, 2019). Effort expectancy is related to TRA and TPB which are the basis of this research because according to this theory a person's expectations appear as a form of belief which is shown through attitudes. The level of convenience of information technology can generate interest in individuals because the system is considered to have uses and benefits so that it will create a feeling of comfort when working using the system (Setyorini & Meiranto, 2021).

Another factor that influences satisfaction is perceived enjoyment. Perceived enjoyment occurs because of the emotional reactions felt by users which are caused by environmental conditions when playing the application. This reaction creates the perception that using the application is fun, creates a feeling of satisfaction and happiness, and also triggers a feeling of comfort, so that this emotional condition will stimulate a person's interest in continuing to play the application (Bongso & Dewi, 2021). Perceived enjoyment has a positive and significant effect on customer satisfaction. This means that the better the

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

perceived enjoyment, the more customer satisfaction will increase (Oktarini & Wardana, 2018). When consumers feel enjoyment by using a mobile application, consumers are intrinsically rewarded and therefore feel satisfied (Damanik et al., 2022).

However, perceived enjoyment also influences Effort expectancy and performance expectancy. Perceived enjoyment is a feeling that reflects the extent to which individuals experience pleasure or excitement when they interact with information technology (Avornyo et al., 2019). Several previous studies have stated that the hedonic value of innovative services such as perceived enjoyment is the main predictor of consumer behavior (Park, 2020). Meanwhile, effort expectancy is the level felt by users in using technology and can reduce a person's energy and time in doing work and there are several combinations of variables from effort expectancy as follows: perceived ease of use, complexity, ease of use (Wilfan & Martini, 2021). Effort expectancy is the level of expectation of ease in using the application (Hidayati & Ramdhani, 2020). Meanwhile, performance expectancy is the extent to which an individual believes that using the system will help him to achieve benefits in job performance and is the strongest predictor of intention. Performance expectations relate to perceived usefulness in TAM, the extent to which individuals believe the system will help them do their jobs better (Oye et al., 2014). Perceived enjoyment has a significant effect on effort expectancy and perceived enjoyment has a significant effect on performance expectancy (Chao, 2019).

The next thing that influences its satisfaction is performance expectancy is the extent to which an individual believes that using the system will help him to achieve gains in job performance and is the strongest predictor of intention. Performance expectations relate to perceived usefulness in TAM, the extent to which individuals believe the system will help them do their jobs better (Oye et al., 2014). Performance expectations, social influence, and effort expectancy drives satisfaction (E. Koh et al., 2010). This relationship is in accordance with the UTAUT model (Venkatesh et al in Wibowo, 2017).

Padang City is one of the areas in West Sumatra that contributes to electronic money transactions, one of which comes from e-wallets. Next, of the many e-wallets in Indonesia, ShopeePay, GoPay and Dana are interesting e-wallets to discuss in Padang City. This is because these three e-wallets are e-wallets that are widely used by the millennial generation. ShopeePay is part of SeaMoney, the fintech division of the Sea Group which owns the orange-hued marketplace Shopee (Dewi, 2022). The ShopeePay feature has been operating within the Shopee application since January 2019 (Kumparan.com, 2019). Meanwhile, GoPay is an electronic money product made by PT Dompot Anak Bangsa which is under the auspices of PT Solusi Karya Anak Bangsa which has a transportation application service, Gojek. Gojek first introduced the Go-Pay digital payment service in April 2016 (Kompas.com, 2017). Meanwhile, DANA, which was officially launched on November 5 2018, is a digital payment startup from Indonesia. DANA was developed by PT Espay Debit Indonesia Koe and received financial support from PT Elang Sejahtera Mandiri, a subsidiary of PT Elang Mahkota Teknologi (Emtek) as the main investor.

Based on information obtained from the [mediakonsumen.com](http://mediakonsumen.com) page in May 2023, information was obtained that several consumer complaints regarding the use of ShopeePay, GoPay and Dana e-wallet services were for ShopeePay transfers from ShopeePay to banking accounts that ended in failure, consumers also experienced problems topping up using bank accounts. and disbursement of old pending shopee partner balances. Meanwhile, for using GoPay, the GoPay account was blocked unilaterally on charges of carrying out suspicious activities. Complaints about incorrectly charging GoPay to numbers registered with Gojek which had been forfeited were not responded to by Gojek. Meanwhile, the use of the funds application means that sometimes the money transfer process is processed slowly, the funds often have errors and bugs in the system, customer service is slow in handling complaints, and is vulnerable to theft of funds by hackers.

Based on a survey in early December 2022 of 30 ShopeePay e-wallet service users in the city of Padang, problems with using the ShopeePay, Go Pay and Dana e-wallet services related to performance expectancy, satisfaction and behavioral intention are 48.3 for e-wallet service users in the city of Padang. % did not feel that the service they received met the desired performance expectations, 57.8% were not satisfied with using the service and 54.4% did not intend to use e-wallet services. This is due to the problem of topping up balances where not everyone who has an account can use the service. This is because not all users can top up funds easily unless they have supporting facilities such as using a mobile banking application from a banking account used on a smartphone that has been integrated with the e-wallet service. Then topping up funds using Partners is also quite difficult for users because they have to go to that place. Likewise, with the QR Code Scan facility, users must also go to merchants who collaborate with the e-wallet service as partners to take advantage of the Top Up services provided. Apart from that, all transactions that can be carried out with the three e-wallet services are only with all partner services or Business Partners connected to the e-wallet service. Then some users also have difficulty updating status to utilize all services, apart from that, frequent application errors also reduce satisfaction, as does the system being busy so it cannot carry out transactions on the application.

Then, in terms of perceived enjoyment, 55% of e-wallet service users in the city of Padang do not get enjoyment from using e-wallet services. Furthermore, for business effort expectancy, 56.7% of users stated that their effort expectations in using

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

e-wallet funds services were not as expected. This is because sometimes the application has errors, the transfer process takes a long time, then some transactions with collaborating merchants cannot be processed, or the system is busy. Apart from that, users also have difficulty updating their status to premium so they can take advantage of other services offered by the fund application.

Previous research discussing Determining factors for behavioral intention to use applications using the UTAUT model using the variables effort expectancy, perceived enjoyment, performance expectancy, satisfaction and behavioral intention have been widely used and proven. Chao (2019) found that effort expectancy, performance expectancy and satisfaction have a significant effect on behavioral intention. Then effort expectancy and performance expectancy have a significant effect on satisfaction. Apart from that, perceived enjoyment has a significant effect on satisfaction, effort expectancy and performance expectancy. Limna et al, (2022) found that performance expectancy has a significant positive effect on user satisfaction and intention. then effort expectancy has a significant positive effect on user satisfaction and intention. Apart from that, users satisfaction has a significant positive effect on intention, and users satisfaction has a significant effect as a mediating variable between performance expectancy and effort expectancy on intention.

Other research finds that effort expectancy has a positive and significant effect on behavioral intention (Novianti, 2019). However, there are also those who find that Effort Expectancy has an insignificant positive effect on behavioral intention (Bashir, 2020; Ayaz & Yanartas, 2020; Hidayati & Ramdhani, 2020). Effort Expectancy does not have a significant effect on Behavioral Intention (Hasan & Permana, 2021; Wilfan & Martini, 2021; Handayani & Sudiana, 2015; Setyorini & Meiranto, 2021). Apart from that, Effort Expectancy has a positive and significant effect on User Satisfaction (Novianti, 2019), Effort expectancy has a significant effect on user satisfaction (Wibowo, 2017; Hutabarat & Jambi, 2020)

Meanwhile, performance expectancy has a significant positive effect on behavioral intention (Bashir, 2020; Ayaz & Yanartas, 2020; Hidayati & Ramdhani, 2020). performance expectancy has a significant effect on behavioral intention (Hasan & Permana, 2021; Handayani & Sudiana, 2015). However, there are also those who find that performance expectancy has no effect on behavioral intention (Wilfan & Martini, 2021; Setyorini & Meiranto, 2021). Apart from that, performance expectancy has a significant effect on user satisfaction (Wibowo, 2017). However, there are also those who find that Performance Expectancy does not have a significant effect on user satisfaction (Hutabarat & Jambi, 2020). Performance Expectancy, Effort Expectancy partially do not have a significant effect on E-satisfaction (Agustina & Indriati, 2018).

Then it was also found that Perceived enjoyment had a significant positive effect on Behavioral intention (Tao et al., 2019). perceived enjoyment has a significant effect on satisfaction. Cahyo et al., (2021). perceived enjoyment has a significant positive effect on satisfaction (Ashfaq et al., 2019; Damanik et al., 2022). Perceived Enjoyment has a positive and significant effect on customer satisfaction (Oktarini & Wardana, 2018), and user satisfaction have a significant effect on intention to use (Hutabarat & Jambi, 2020). User Satisfaction does not have a positive and significant effect on behavioral intention (Novianti, 2019)

Based on this, it appears that there is research that provides insignificant results or in other words there are inconsistencies between one study and another. Then the object of this research examines users of e-wallet services in the city of Padang, especially GoPay, ShopeePay and Dana users so that later the results of this research can be generalized to these e-wallet services. In this regard, researchers are interested in re-examining the determinants of behavioral intention to use applications with the UTAUT model using the variables effort expectancy, perceived enjoyment, performance expectancy, satisfaction, and behavioral intention which are combined in a conceptual model with the object of e-wallet service users in the city of Padang.

## II. LITERATURE REVIEW

### UTAUT Model (Unified Theory Of Acceptance And Use Of Technology)

Unified Theory of Acceptance and Use of Technology (UTAUT) is a model designed to analyze the use and acceptance of a technology developed by Venkatesh et al. in 2003. UTAUT aims to understand how users react to the introduction of new technology. User reactions and perceptions will have an influence on their attitude towards accepting the technology (Novianti, 2019). Overall, UTAUT was able to explain 70% of the variance in technology use intentions, which is a substantial increase from the eight models and existences in previous studies. This model describes the factors that influence individual acceptance of Information Technology (Sukarya et al., 2020).

UTAUT is a critical model for studying individual behavioral intentions (Wei et al., 2021). The idea of creating UTAUT was to combine different theories and research on individual acceptance of information technology into a unified theoretical model. Eight different models of determinants of information technology intention and use were compared, and conceptual and

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

empirical similarities between these models were used to develop UTAUT (Tan, 2013). UTAUT was developed as a review and consolidation of eight research models that had previously been carried out (Iriani et al., 2014). UTAUT was developed through studies carried out on eight models/theories of technology acceptance/adoption that are widely used in previous information systems research, including (TRA, TAM, MM, TPB, TAM + TPB, MPCU, IDT, and SCT) (Sukarya et al., 2020).

The UTAUT model is composed of four constructs which are considered to be the main factors that have a significant influence on behavioral intention and also information technology use behavior, namely performance expectancy and effort expectancy variables, social influence and facilitating conditions. The UTAUT model is considered a suitable model to explain the behavior of using information systems that have a technological basis. According to the UTAUT model, there are determining factors that have a role as the basis for attitudes in using the system which ultimately determine a person's interest in using the information system and then influence the direct use of the existing information system (Setyorini & Meiranto, 2021).

Apart from that Caruana et al., (2016) argue that behavioral intention can be linked to user satisfaction. They state that satisfaction is similar to attitude, and can be assessed as the sum of satisfaction with various attributes of a product or service. However, attitude can be a pre-decision construct, and satisfaction is a post-decision experience construct. Furthermore E. Koh et al., (2010) emphasized that performance expectancy, social influence, and effort expectancy drive satisfaction. This relationship is in accordance with the UTAUT model (Venkatesh et al in Wibowo, 2017).

Satisfaction and trust are important factors for predicting individual behavioral intentions to adopt information systems or information technology (Chao, 2019). Where satisfaction is also determined by Perceived enjoyment. Perceived enjoyment occurs because of the emotional reactions felt by users which are caused by environmental conditions when playing the application. This reaction creates the perception that using the application is fun, creates a feeling of satisfaction and happiness, and also triggers a feeling of comfort, so that this emotional condition will stimulate a person's interest in continuing to play the application (Bongso & Dewi, 2021).

### Behavioral intention

Behavioral intention is a person's intention to start using a system. The use of a system is influenced by the intention to use it. Belief in obtaining rewards due to the use of a system will influence the intention to use the system itself (Bashir, 2020). Behavioral Intention used to measure the strength of a person's intention to carry out user behavior when using the system (Novianti, 2019). Behavioral intention directly measures usage behavior and provides an indication of whether someone is carrying out a certain behavior. Behavioral intention also shows the extent to which a person will use a particular technology in the future, which shows the desire to use that technology again in the future (Wilfan & Martini, 2021)

Information technology behavioral intention is described as the level of desire or intention of users to use the system continuously with the assumption that they have access to information. A person will be interested in using a new information technology if the user believes that using the information technology will improve his performance, using information technology can be done easily and the user will be influenced by the surrounding environment in using the information technology.

Behavioral intention can also be defined as a measure of how hard people are willing to try and how much effort they intend to put into performing a particular behavior. Behavioral intention reflects an individual's willingness and motivation to carry out behavior, and confirms the existence of a relationship between individual intentions and actual behavior (Sun & Gao, 2019). Additionally, behavioral intention refers to a decision or action that a person intends to take, regardless of whether they want to acquire a particular product or not (Hing & Vui, 2021).

### Satisfaction

In simple terms, satisfaction can be interpreted as an effort to fulfill something or make something adequate (Tjiptono, 2014). Consumer satisfaction has become a central point of attention in business and management so that various literature relating to business and organizational management, both for profit and non-profit, places consumer satisfaction as the main measure (Sumarwan et al., 2013).

Satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the product's perceived performance (or results) against their expectations. If performance fails to meet expectations, users will be dissatisfied. If performance meets expectations, users will be satisfied. If performance exceeds expectations, users will be very satisfied or happy (Kotler & Keller, 2016). User satisfaction is a feeling of happiness or disappointment that a person has based on a comparison between the reality obtained and the expectations held by the user. If the goods and services purchased by the user match the user's expectations then the user is satisfied, and vice versa (Priansa, 2017)



## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

Satisfaction is defined as the difference between expectations and perceptions of the quality of attributes and outcomes; Dissatisfaction results from discrepancies between expectations and perceptions. When the services provided by an organization meet or exceed customer expectations, they are satisfied. As a result, customer satisfaction or user satisfaction will be related to individual expectations and assessment results, which will lead to organizational success (Chana et al., 2021). Therefore, user satisfaction refers to an individual user's emotions of pleasure or disappointment resulting from comparing the perceived results of a product or service with expectations (Siripipatthanakul & Sixl-Daniell, 2021). Customer satisfaction can occur when customers receive high quality service. Thus, to achieve customer satisfaction, companies must provide products or services of the best quality (Kurniatia, et al., 2021).

### Effort Expectancy

Effort expectancy has been introduced in the UTAUT model, and is an important predictor of technology acceptance (Chao, 2019). Effort expectancy is used to measure the ease of use of the system (Novianti, 2019). Effort expectancy is defined as the level of ease for users or users in using an information system (Setyorini & Meiranto, 2021). Effort expectancy can also be interpreted as the level of ease of use of a system so that a person's effort (time and energy) in carrying out activities or work can be reduced (Jati & Laksito, 2012).

Apart from that, effort expectancy is defined as the extent to which individuals expect the ease of using technology. The effort expectancy construct in each model is significant, both in the context of voluntary and mandatory use. However, it is significant only during the first period, and becomes insignificant again over a period of extended and sustained use (Agustina & Indriati, 2018).

Effort expectancy is the level of ease associated with using the system. Business expectations are related to the perceived ease of use of TAM, how it makes it easier for an individual to use the system (Oye et al., 2014). Effort expectancy is the level felt by users in using technology and can reduce a person's energy and time in doing work and there are several variable combinations of effort expectancy as follows perceived ease of use, complexity, ease of use (Wilfan & Martini, 2021). Effort expectancy is the level of expectation of ease in using the application (Hidayati & Ramdhani, 2020)

Business expectations are related to TRA and TPB which are the basis of this research because according to this theory a person's expectations appear as a form of belief which is shown through attitudes. The level of convenience of information technology can generate interest in individuals because the system is considered to have uses and benefits so that it will create a feeling of comfort when working using the system (Setyorini & Meiranto, 2021).

### Perceived Enjoyment

Perceived enjoyment is a feeling that reflects the degree to which individuals experience pleasure or excitement when they interact with information technology (Avornyo et al., 2019). Several previous studies have stated that the hedonic value of innovative services such as perceived enjoyment is the main predictor of consumer behavior (Park, 2020).

Perceived enjoyment is the fundamental intrinsic motivation that determines the extent of enjoyment that can be obtained from the use of information technology or information systems (Chao, 2019). Perceived enjoyment is a type of need that is based on the direction of subjective and experiential motivation, which means that consumers will rely on a product or carry out certain activities to find their needs as a source of joy, self-confidence, imagination or emotional responses and others (Oktarini & Wardana, 2018)

Perceived enjoyment occurs because of the emotional reactions felt by users caused by environmental conditions when playing the application. This reaction creates the perception that using the application is fun, creates a feeling of satisfaction and happiness, and also triggers a feeling of comfort, so that this emotional condition will stimulate a person's interest in continuing to play the application (Bongso & Dewi, 2021).

### Performance Expectancy

Performance expectancy is the level of confidence that a person feels the ease of work because of using a system (Bashir, 2020). Performance expectancy is the level of confidence a person has in using technology that provides advantages and benefits for work (Wilfan & Martini, 2021). Apart from that, performance expectancy is the extent to which an individual believes that using the system will help him to achieve benefits in job performance and is the strongest predictor of intention. Performance expectations relate to perceived usefulness in TAM, the extent to which individuals believe the system will help them do their jobs better (Oye et al., 2014)

Performance expectancy refers to the level of confidence that individuals using the system will perform at higher levels. The influence of performance expectations has been confirmed in both voluntary and mandatory settings and situations with little experience. However, from a theoretical perspective, performance expectations may differ by gender and age (Ayaz &

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

Yanartas, 2020). Performance Expectancy can also be defined as the level of hope for each individual who will use a technology system to help users improve performance (Agustina & Indriati, 2018).

Performance expectancy is one of the significant determinants of the UTAUT framework (Nillos, 2016). Performance expectations refer to the extent to which using technology will provide customers with benefits when performing certain activities (Limna et al., 2022). Performance expectancy is similar to the perceived usefulness variable in the TAM, which has become the most commonly used instrument to predict technology use (Palau-Saumell et al., 2019). Additionally, performance expectancy refers to learners' perceptions of how technology enhances their learning performance and provides relative benefits, similar to perceived usefulness in TAM (Williams et al., 2021)

### III. RESEARCH METHODS

The type of research used is quantitative research methods (Sugiyono, 2014). The population in this study is all e-wallet service users in the city of Padang, the exact number of which is unknown. Hair et al., (2010) which states, a study is considered representative if the number of samples used is as many as the number of indicators multiplied by 5-10 or a minimum of 100 (one hundred) samples or respondents. In this research, the number of indicators is 21, so  $21 \times 10 = 210$ . So the sample is 210 e-wallet service users in the city of Padang. The sampling technique uses the method nonprobability sampling method with purposive sampling technique. *Purposive sampling* is a technique for selecting a sample from a population based on available information, so that its representation of the population can be accounted for or this can be referred to as a sampling technique with certain considerations (Sarwono, 2012).

The sample criteria are as follows users use e-wallets, users have an e-wallet application on the smartphone or Android they use, users have been using e-wallet for more than 6 months, Users use at least one of the e-wallet services GoPay, ShopeePay and Dana for payment transactions, Users aged >17 years, this age range was chosen because in general respondents have the ability to fill out the questionnaire correctly and Domiciled in the city of Padang. Data sources are primary data and secondary data. Data collection uses a questionnaire. The data analysis method in this research uses SEM-partial least squares (Ghozali, 2014). Next, each variable can be explained as below:

**Table 1. Variable Operational Table**

Variable	Indicator	Measurement Scale
<i>Effort expectancy</i>	1. Learning how to use an e-wallet is easy.	Likert Scale 1 - 5
	2. Interaction with e-wallet is clear and understandable.	
	3. Consider e-wallet easy to use.	
	4. It's easy to become proficient in using e-wallet.	
	5. Find it easy to use e-wallet to make whatever payment transactions you want (Chao, 2019)	
<i>Perceived enjoyment</i>	1. Feel like using e-wallet is fun.	Likert Scale 1 - 5
	2. The actual process of using an e-wallet is fun.	
	3. Enjoy using e-wallet (Chao, 2019)	
<i>Performance expectancy</i>	1. Useful for payment transactions	Likert Scale 1 - 5
	2. Make all payment transactions faster.	
	3. Increase the productivity of payment transactions	
	4. All its features improve the work performance of my payment transactions (Ayaz & Yanartas, 2020)	
<i>Behavioral intention</i>	1. Intend to continue using e-wallet	Likert Scale 1 - 5
	2. Using e-wallet for smooth payment transactions	
	3. In the future, we will continue to use e-wallets so that payment transaction activities continue to be monitored.	
	4. Using an e-wallet is the right step in monitoring payment transactions (Bashir, 2020)	
<i>Satisfaction</i>	1. Love the service offered	Likert Scale 1 - 5
	2. Like the design and features offered	

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

3. Love the usability it offers
  4. love the fun it offers
  5. Love the ease of use
- (Agustina & Indriati, 2018)

### IV. RESEARCH RESULTS AND DISCUSSION

The structural model was evaluated using R-square for the dependent construct, Stone-Geisser Q-Square test for predictive relevance and t test as well as the significance of the structural path parameter coefficients. In assessing the model with PLS, start by looking at the R-Square for each dependent latent variable. The interpretation is the same as the interpretation of regression. Changes in the R-squares value can be used to assess the influence of certain independent latent variables on the dependent latent variable whether they have a substantive influence (Ghozali, 2014). Based on the results of data processing, the R-square estimation results were obtained as can be seen in table 2 below:

**Table 2. R-square**

	R Square
Behavioral Intention	0.565
Effort_Expectancy	0.617
Performance Expectancy	0.572
Satisfaction	0.699

Source: Data processing from PLS, 2023

From the results of the R Square value in table 2, it shows that behavioral intention is influenced by effort expectancy, satisfaction and performance expectancy by 0.565. Furthermore, effort expectancy is influenced by perceived enjoyment by 0.617. Then performance expectancy is influenced by perceived enjoyment by 0.572. Apart from that, satisfaction is influenced by effort expectancy, perceived enjoyment and performance expectancy of 0.699.

Apart from looking at the R-square value, the PLS model is also evaluated by looking at the Q-square predictive relevance for the construct model. Q-square measures how well the observed values are generated by the model and also its parameter estimates. A Q-square value > 0 indicates the model has predictive relevance, conversely if the Q-square value ≤ 0 indicates the model lacks predictive relevance (Ghozali, 2014). The Q-square calculation is done using the formula:

$$Q^2 = 1 - (1 - R1^2) (1 - R2^2) (1 - R3^2) (1 - R4^2)$$

$$Q^2 = 1 - (1 - 0.617) (1 - 0.572) (1 - 0.699) (1 - 0.565)$$

$$Q^2 = 0.979$$

The results above show a predictive – relevance value of 0.979, this value is > 0, so it can be interpreted that 97.9% of the variation in the exit intention variable is explained by the variables used in the model and 2.1% is explained by other factors outside the model. With these results, it is concluded that this model has predictive relevance value.

The stability of this estimate was evaluated using a t-test statistic obtained through bootstrapping. The hypothesis will be accepted if the t-statistic value exceeds the t table value for a degree of significance of 0.05 of 1.96 (Ghozali, 2014). The results of testing the hypothesis of direct effects and indirect effects are as follows:

**Table 3. Hypothesis testing results of direct effect and indirect effect**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
H1 Effort_Expectancy -> Behavioral Intention	0.384	0.388	0.084	4,590	0,000
H2 Performance Expectancy -> Behavioral Intention	-0.047	-0.046	0.071	0.661	0.509
H3 Effort_Expectancy -> Satisfaction	0.249	0.247	0.095	2,610	0.009
H4 Perceived Enjoyment -> Satisfaction	0.624	0.627	0.089	7,037	0,000
H5 Performance Expectancy -> Satisfaction	0.002	0.001	0.105	0.023	0.981



## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

H6	Satisfaction -> Behavioral Intention	0.459	0.449	0.085	5,408	0,000
H7	Perceived Enjoyment -> Effort _Expectancy	0.786	0.782	0.042	18,784	0,000
H8	Perceived Enjoyment -> Performance Expectancy	0.756	0.752	0.049	15,483	0,000
H9	Effort _Expectancy -> Satisfaction -> Behavioral Intention	0.114	0.111	0.049	2,314	0.021
H10	Performance Expectancy -> Satisfaction -> Behavioral Intention	0.001	0,000	0.048	0.024	0.981

source: Data processing with PLS, 2023

### The Effect of Effort Expectancy on Behavioral Intention

The results of testing the first hypothesis show that the original sample effort expectancy value for behavioral intention is positive at 0.384 with a T-statistic test value  $> 1.96$ , namely 4.590 and a sig of  $0.000 < 0.05$ . Based on the results, it can be concluded that effort expectancy has a positive and significant effect on behavioral intention to use e-wallet services. This shows that the better the effort expectancy, the greater the behavioral intention to use e-wallet services.

This indicates that when user e-wallet services in the city of Padang have a good effort expectancy assessment in using e-wallet services both in terms of learning how to use e-wallets is easy, then interactions with e-wallets are clear and understandable and consider e-wallets easy to use, Easy for them to be proficient in using e-wallets and find it easy to use e-wallets to make whatever payment transactions they want, all of these things influence their behavioral intention to use e-wallet services.

User e-wallet services in the city of Padang generally range from 23 to 28 years old as many as 87 people (41.4%) and ages range from 17 to 22 years as many as 76 people (36.2%). This indicates that at the age of 17 to 28 years, respondents are teenagers and young adults who have a variety of activities that require e-wallet services for practical payment transaction activities without experiencing difficulties, where when making payments using e-wallet you can get convenience because of the application. Some of these e-wallets are connected to e-commerce for online shopping with the benefit that if you pay using an e-wallet you get free shipping or cashback, apart from that it is also connected to transportation services, can also be used to send money, and facilitate payments using QR code at the shop that collaborates with the e-wallet merchant.

The UTAUT model is composed of four constructs which are considered to be the main factors that have a significant influence on behavioral intention and also information technology use behavior, one of which is effort expectancy (Setyorini & Meiranto, 2021). The results of this study are consistent with several research results which found that effort expectancy has a significant effect on behavioral intention (Chao, 2019). *Effort expectancy* positive and significant effect on behavioral intention (Novianti, 2019). *Effort expectancy* significant positive effect on intention (Limna et al., 2022).

### The Effect of Performance Expectancy on Behavioral Intention

The results of testing the second hypothesis show that the original sample performance expectancy value for behavioral intention is negative at -0.047 with a T-statistic test value  $< 1.96$ , namely 0.661 and a sig of  $0.509 > 0.05$ . Based on the results, it can be concluded that performance expectancy negative has no significant effect on behavioral intention to use e-wallet services. This shows that performance expectancy does not contribute to the user's behavioral intention to use the service *e-wallet*.

This indicates that users of e-wallet services in the city of Padang do not feel that using e-wallet services will help their payment transactions, because every e-wallet services can only be used on condition that they comply with the required payment transaction requirements. Where to take advantage of the use of e-wallet services for payment transactions they must first register to activate the service and each e-wallet can only be used for payment transactions whose payment merchants collaborate with the e-wallet, so that users can only use e-wallet services based on the e-wallet usage function offered by the e-wallet. -wallet, so that the limited usage function based on the features offered by e-wallet means that some users cannot make transactions more quickly and also increase the productivity of their payment transactions and work performance of payment transactions, so that all of these things do not affect the behavioral intention to use e-wallet services .

*Performance* expectancy means that users prefer the system because of its usability, because it makes business faster, increases productivity and is generally useful in carrying out their tasks (Ayaz & Yanartas, 2020). The results of this study are

## **Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model**

consistent with the research results Wilfan & Martini (2021) and Setyorini & Meiranto (2021) which found *performance expectations* No significant effect on behavioral intention.

### **The Effect of Effort Expectancy on Satisfaction**

The results of testing the third hypothesis show that the original sample effort expectancy value for satisfaction is positive at 0.249 with a T-statistic test value  $> 1.96$ , namely 2.610 and a sig of  $0.009 < 0.05$ . Based on the results, it can be concluded that effort expectancy has a positive and significant effect on satisfaction with using e-wallet services. This shows that effort expectancy is something that influences satisfaction with using e-wallet services, where the better the effort expectancy, the greater the satisfaction with using e-wallet services.

This indicates that users of e-wallet services in the city of Padang feel that their effort expectancy in using e-wallet services is determined by the ease with which they learn how to use e-wallets, then also interactions with e-wallets are clear and understandable, and consider e-wallet The wallet is easy to use and also easy for users to become proficient in using e-wallets. Apart from that, users find it easy to use e-wallets to make whatever payment transactions they want. Furthermore, by fulfilling all of these things, the effort expectancy of using e-wallet services will influence satisfaction with using e-wallet services.

*Effort expectancy* has been introduced in the UTAUT model, and is an important predictor of technology acceptance (Chao, 2019). Effort expectancy is used to measure the ease of use of the system (Novianti, 2019). Effort expectancy is the level felt by users in using technology and can reduce a person's energy and time in doing work and there are several variable combinations of effort expectancy as follows perceived ease of use, complexity, ease of use (Wilfan & Martini, 2021). Effort expectancy is the level of expectation of ease in using the application (Hidayati & Ramdhani, 2020).

Business expectations are related to TRA and TPB which are the basis of this research because according to this theory a person's expectations appear as a form of belief which is shown through attitudes. The level of convenience of information technology can generate interest in individuals because the system is considered to have uses and benefits so that it will create a feeling of comfort when working using the system (Setyorini & Meiranto, 2021). The results of this study are consistent with the results of research which found effort expectancy had a significant effect on Satisfaction (Chao, 2019).

### **The Effect of Perceived Enjoyment on Satisfaction**

The results of testing the fourth hypothesis show that the original sample value of perceived enjoyment towards satisfaction is positive at 0.624 with a T-statistic test value  $> 1.96$ , namely 7.037 and sig  $0.000 < 0.05$ . Based on the results, it can be concluded that perceived enjoyment has a positive and significant effect on satisfaction with using e-wallet services. This shows that perceived enjoyment is something that influences satisfaction with using e-wallet services, where the better the perceived enjoyment, the greater the satisfaction with using e-wallet services.

This indicates that Users of e-wallet services in the city of Padang feel perceived enjoyment as seen from the feeling of using it being fun, as well as the process of using it being fun and the pleasure of using it influencing satisfaction with using e-wallet services. This is because when using e-wallet services they expect satisfaction in the form of liking the services offered, liking the design and features offered, liking the usability offered, liking the pleasure offered and liking the ease of use.

*Perceived enjoyment* occurs because of the emotional reaction felt by the user which is caused by environmental conditions when playing the application. This reaction creates the perception that using the application is fun, creates a feeling of satisfaction and happiness, and also triggers a feeling of comfort, so that this emotional condition will stimulate a person's interest in continuing to play the application (Bongso & Dewi, 2021).

The results of this research are consistent with several research results which found that Perceived enjoyment had a significant effect on Satisfaction (Chao, 2019). *Perceived enjoyment* has a positive and significant effect on customer satisfaction. This means that the better the perceived enjoyment, the more customer satisfaction will increase (Oktarini & Wardana, 2018). There is a positive and significant influence between perceived enjoyment and satisfaction (Damanik et al., 2022). Perceived enjoyment is a feeling that reflects the extent to which individuals experience pleasure or excitement when they interact with information technology (Avornyo et al., 2019). When consumers feel enjoyment by using a mobile application, consumers are intrinsically rewarded and therefore feel satisfied (Damanik et al., 2022)

### **The Effect of Performance Expectancy on Satisfaction**

The results of testing the fifth hypothesis show that the original sample performance expectancy value for satisfaction is positive at 0.002 with a T-statistic test value  $< 1.96$ , namely 0.023 and a sig of  $0.981 > 0.05$ . Based on the results, it can be concluded that performance expectancy positive has no significant effect on satisfaction with using e-wallet services. This shows that performance expectancy does not contribute to satisfaction with using e-wallet services.

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

Reason *performance expectancy* does not contribute to *satisfaction* The use of e-wallet services is because not all e-wallet uses can be used for payment transactions at once, this is because each e-wallet service has a usage function according to the merchant that collaborates with the e-wallet, for example ShopeePay is a digital wallet service offered by Shopee. This service can only be used for online transactions on the Shopee application or website as well as offline transactions with Merchants who accept payments via QRIS and ShopeePay. Likewise with GoPay which is an electronic money product made by PT Dompot Anak Bangsa which is under the auspices of PT Application Karya Anak Bangsa which has the Gojek transportation application service. Go Pay can only be used to pay for all types of Gojek services cashless or non-cash as well as online shopping payments on Tokopedia which collaborates with Gojek. This results in not all payment transactions being carried out quickly because it depends on the usage features offered by the e-wallet service so it does not affect satisfaction with using the e-wallet service.

*Performance expectancy* relates to perceived usefulness in TAM, the extent to which individuals believe the system will help them do their jobs better (Oye et al., 2014). The results of this study are consistent with several research results which found that performance expectancy partially had no significant effect on e-satisfaction (Agustina & Indriati, 2018). Performance Expectancy has no significant effect on satisfaction (Hutabarat & Jambi, 2020)

### The Effect of Satisfaction on Behavioral Intention

The results of testing the sixth hypothesis show that the original sample satisfaction value for behavioral intention is positive at 0.459 with a T-statistic test value  $> 1.96$ , namely 5.408 and a sig of  $0.000 < 0.05$ . Based on the results, it can be concluded that satisfaction has a positive and significant effect on behavioral intention to use e-wallet services. This shows that satisfaction is something that influences behavioral intention to use e-wallet services, where the better the satisfaction, the greater the behavioral intention to use e-wallet services.

This indicates that users of e-wallet services in the city of Padang feel that their satisfaction in using e-wallet services is determined by their liking for the services offered, the design and features offered, the usability offered and the pleasure offered as well as ease of use *e-wallet*. Furthermore, by fulfilling all of these things, satisfaction with using e-wallet services will influence behavioral intention to use e-wallet services.

Satisfaction is defined as the difference between expectations and perceptions of the quality of attributes and outcomes; Dissatisfaction results from discrepancies between expectations and perceptions. When the services provided by an organization meet or exceed customer expectations, they are satisfied. As a result, customer satisfaction or user satisfaction will be related to individual expectations and assessment results, which will lead to organizational success (Chana et al., 2021).

Where as *behavioral intention* is a person's intention to start using a system. The use of a system is influenced by the intention to use it. Belief in obtaining rewards due to the use of a system will influence the intention to use the system itself (Bashir, 2020).

Satisfaction is an important factor for predicting an individual's behavioral intention to adopt an information system or information technology (Chao, 2019). From the perspective of the information system success model, user satisfaction can significantly influence an individual's behavioral intention to use a particular system (DeLone & McLean, 2016). The results of this study are consistent with several research results which state that satisfaction has a significant effect on behavioral intention (Chao, 2019). Satisfaction has a significant positive effect on intention (Limna et al., 2022)

### The Effect of Perceived Enjoyment on Effort Expectancy and Performance Expectancy

The results of testing the seventh hypothesis show that the original sample value of perceived enjoyment of effort expectancy is positive at 0.786 with a T-statistic test value  $> 1.96$ , namely 18.784 and sig  $0.000 < 0.05$ . The results of testing the eighth hypothesis show that the original sample value of perceived enjoyment of performance expectancy is positive at 0.756 with a T-statistic test value  $> 1.96$ , namely 15.483 and sig  $0.000 < 0.05$ .

Based on the results of testing the seventh and eighth hypotheses, it can be concluded that perceived enjoyment has a positive and significant effect on effort expectancy and performance expectancy in using e-wallet services. This shows that perceived enjoyment is something that influences effort expectancy and performance expectancy in using e-wallet services, where the better the perceived enjoyment, the greater the effort expectancy and performance expectancy in using e-wallet services.

*Perceived enjoyment* is a feeling that reflects the degree to which individuals experience pleasure or excitement when they interact with information technology (Avornyo et al., 2019). Several previous studies have stated that the hedonic value of innovative services such as perceived enjoyment is the main predictor of consumer behavior (Park, 2020).

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

This indicates that e-wallet service users in the city of Padang feel that their effort expectancy and performance expectancy regarding the use of e-wallet services is determined by the perceived enjoyment they get when using e-wallet services. This is because the use of e-wallet services is expected to provide them with a pleasant feeling, as well as the process and use of it, which influences the effort expectancy and performance expectancy of using e-wallet services.

*Effort expectancy* is the level felt by users in using technology and can reduce a person's energy and time in doing work and there are several variable combinations of effort expectancy as follows perceived ease of use, complexity, ease of use (Wilfan & Martini, 2021). Effort expectancy is the level of expectation of ease in using the application (Hidayati & Ramdhani, 2020). Meanwhile, performance expectancy is the extent to which an individual believes that using the system will help him to achieve benefits in job performance and is the strongest predictor of intention. Performance expectations relate to perceived usefulness in TAM, the extent to which individuals believe the system will help them do their jobs better (Oye et al., 2014).

The results of this research are consistent with research results which state that perceived enjoyment has a significant effect on effort expectancy and perceived enjoyment has a significant effect on performance expectancy (Chao, 2019).

### The Effect of Effort Expectancy on Behavioral Intention with Satisfaction as an intervening variable

The results of testing the ninth hypothesis show that the original sample value of the influence of effort expectancy on behavioral intention with satisfaction as an intervening variable has a positive value of 0.114 with a T-statistic test value  $> 1.96$ , namely 2.314 and a sig of  $0.021 < 0.05$ . Based on the results of testing the ninth hypothesis, effort expectancy has a positive and significant effect on behavioral intention with satisfaction as an intervening variable. This shows that satisfaction as an intervening variable can mediate the influence of effort expectancy on behavioral intention to use e-wallet services among e-wallet service users, where if effort expectancy increases, it will automatically increase satisfaction, then satisfaction will also increase behavioral intention to use e-wallet services.

This indicates that the user's effort expectancy when using e-wallet services will influence satisfaction with using e-wallet services which has an impact on the user's behavioral intention. Effort expectancy in using e-wallet services is seen in terms of the ease of learning how to use the e-wallet, then also the interaction with the e-wallet is clear and understandable, considering the e-wallet is easy to use and also easy for users to become proficient in using the e-wallet. Apart from that, users find it easy to use e-wallets to make whatever payment transactions they want.

*Effort expectancy* is the level of expectation of ease in using the application (Hidayati & Ramdhani, 2020). The more effort expectancy received in using e-wallet services, the greater the satisfaction with using e-wallet services, so that it will have an impact on the behavioral intention to use e-wallet services which can be seen from the intention to continue using, then using E-wallet for smooth running. payment transactions, and in the future we will continue to use E-wallet so that payment transaction activity continues to be monitored and we feel that using E-wallet is the right step in monitoring payment transactions.

*Behavioral intention* is a person's intention to start using a system. The use of a system is influenced by the intention to use it. Belief in obtaining rewards due to the use of a system will influence the intention to use the system itself (Bashir, 2020). Behavioral intention directly measures usage behavior and provides an indication of whether someone is carrying out a certain behavior (Wilfan & Martini, 2021). The results of this research are consistent with the results of research which states that satisfaction has a significant effect as a mediating variable between effort expectancy and intention (Limna et al., 2022).

### The Effect of Performance Expectancy on Behavioral Intention with Satisfaction as an intervening variable

The results of testing the tenth hypothesis show that the original sample value of the influence of performance expectancy on behavioral intention with satisfaction as an intervening variable has a positive value of 0.001 with a T-statistic test value  $< 1.96$ , namely 0.024 and a sig of  $0.981 > 0.05$ . Based on the results of testing the tenth hypothesis, performance expectancy positive has no significant effect on behavioral intention with satisfaction as an intervening variable. This shows that satisfaction as an intervening variable cannot mediate the influence of performance expectancy on behavioral intention to use e-wallet services among e-wallet service users, due to the feeling of liking the service offered, the design and features offered, the usefulness offered and the pleasure it provides. offered as well as ease of use *e-wallet* is not something that e-wallet users consider becoming internal intermediaries increase behavioral intention to use e-wallet services.

Satisfaction is an important factor for predicting an individual's behavioral intention to adopt an information system or information technology (Chao, 2019). Reason *satisfaction* cannot be an intermediary The influence between performance expectancy on behavioral intention to use e-wallet services is because users when using e-wallet services consider the function of using the e-wallet service itself, because each e-wallet can only carry out the usage function according to the merchant with whom it collaborates so that satisfaction not an intermediary in using the service *e-wallet*. Additionally users will use the service

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

*e-wallet* offline when available *merchants* who provides payment facility using e-wallet, because each merchant must have a QR Code which can be scanned using the e-wallet QR code so that users can make payment transactions.

*Performance expectancy* relates to perceived usefulness in TAM, the extent to which individuals believe the system will help them do their jobs better (Oye et al., 2014). The results of this study are not consistent with the results of research which states that satisfaction has a significant effect as a mediating variable between performance expectancy and intention (Limna et al., 2022).

### V. CONCLUSION

Based on the research results, the results obtained are summarized as follows:

1. Effort expectancy has a positive and significant effect on behavioral intention to use e-wallet services
2. Performance expectancy negative has no significant effect on behavioral intention to use e-wallet services
3. Effort expectancy has a positive and significant effect on satisfaction with using e-wallet services
4. Perceived enjoyment has a positive and significant effect on satisfaction with using e-wallet services
5. Performance expectancy positive has no significant effect on satisfaction with using e-wallet services
6. Satisfaction has a positive and significant effect on behavioral intention to use e-wallet services
7. Perceived enjoyment has a positive and significant effect on effort expectancy in using e-wallet services
8. Perceived enjoyment has a positive and significant effect on performance expectancy in using e-wallet services
9. Effort expectancy has a positive and significant effect on behavioral intention with satisfaction as an intervening variable.
10. Performance expectancy positive has no significant effect on behavioral intention with satisfaction as an intervening variable

Some things we can recommend are:

1. E-wallet companies are advised to be able to increase effort expectancy which is defined as the level of ease for users or users in using the information system. This is because there are still consumers who state that e-wallet interactions are unclear and cannot be understood and think that e-wallets are not easy to use, nor is it easy for them to use e-wallets to make whatever payment transactions they want. The reason is that for certain transactions sometimes the transaction cannot be processed. Apart from that, users also have difficulty updating their status so they can take advantage of other services offered by the application. This can be done by providing a guide to using e-wallet services as well as explaining the available features to make it easier for users to use.
2. E-wallet companies are advised to increase perceived enjoyment. This is because there are still consumers who state that the process of using e-wallets is unpleasant. This is because sometimes the application has errors, the transfer process takes a long time, then some transactions with collaborating merchants cannot be processed, or the system is busy. This can be done by further improving the service features offered on the e-wallet service so that all the features offered can provide pleasure when using the e-wallet service as a payment transaction tool.
3. E-wallet companies are advised to increase performance expectancy by further improving the service features offered on e-wallet services so that all the features offered can be utilized in the city of Padang so as to provide an increase in users' ability to carry out transactions.
4. E-wallet companies are advised to be able to increase satisfaction so that users want to use e-wallet services by informing users about the service features offered and how to use e-wallet services as well as guaranteeing the security of the e-wallet services provided.

### REFERENCES

- 1) Agustina, P., & Indriati, F. (2018). The Influence of UTAUT Factors on E-retention with E-satisfaction as Mediating Variable in E-Learning. *Hasanuddin Economics and Business Review*, 2(1), 19–33. <https://doi.org/10.26487/hebr.v2i1.1465>
- 2) Ashfaq, M., Yun, J., Waheed, A., Khan, M. S., & Farrukh, M. (2019). *Customers' Expectation, Satisfaction, and Repurchase Intention of Used Products Online: Empirical Evidence From China*. <https://doi.org/10.1177/2158244019846212>
- 3) Audina, M., Isnurhadi, & Andriana, I. (2021). Faktor Yang Mempengaruhi Behavioral Intention Transaksi Keuangan Digital (E-Wallet) Pada Generasi Milenial Di Kota Palembang. *Media Riset Bisnis & Manajemen*, 21(2), 99–116.
- 4) Avornyo, P., Fang, J., Odai, R. O., Vondee, J. Ben, & Nartey, M. N. (2019). Factors Affecting Continuous Usage Intention



## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

- of Mobile Banking in Tema and Kumasi Philip. *International Journal of Business and Social Science*, 10(3), 114–130. <https://doi.org/10.30845/ijbss.v10n3p11>
- 5) Ayaz, A., & Yanartas, M. (2020). An analysis on the unified theory of acceptance and use of technology theory ( UTAUT): Acceptance of electronic document management system ( EDMS ). *Computers in Human Behavior Reports*, 2(1), 1–7. <https://doi.org/10.1016/j.chbr.2020.100032>
  - 6) Bashir, N. A. A. (2020). Penerapan Model UTAUT 2 Untuk Mengetahui Faktor-Faktor yang Memengaruhi Penggunaan SIORTU. *ELINVO (Electronics, Informatics, and Vocational Education)*, 5(1), 42–51. <https://doi.org/10.21831/elinvo.v5i1.30636>
  - 7) Bongso, R. W., & Dewi, C. K. (2021). Pengaruh Flow Experience, Perceived Enjoyment, Performance Expectancy, Effort Expectancy, Social Influence, Dan Facilitating Conditions Terhadap Behavioral Intention Pemain Mobile Game Kota Kita. *Jurnal Abiwara*, 2(2), 27–40.
  - 8) Cahyo, K. N., Fatkharrufiqi, A., Dermawan, H., & Riana, D. (2021). Antecedent Kepuasan Pembeli Melakukan Transaksi M-Commerce: Eksplorasi Efek Moderasi dari Kustomisasi Tampilan M-Commerce. *Jurnal Ilmiah Ekonomi Dan Bisnis*, 14(2), 173–180.
  - 9) Caruana, A., La Rocca, A., & Snehota, I. (2016). Learner Satisfaction in Marketing Simulation Games: Antecedents and Influencers. *Journal of Marketing Education*, 38(2), 1–12. <https://doi.org/10.1177/0273475316652442>
  - 10) Chana, P., Siripipatthanakul, S., Nurittamont, W., & Phayaphrom, B. (2021). Effect of the service marketing mix (7Ps) on patient satisfaction for clinic services in Thailand. *International Journal of Business, Marketing and Communication*, 1(2), 1–12. <https://ssrn.com/abstract=3944080>
  - 11) Chao, C. (2019). *Factors Determining the Behavioral Intention to Use Mobile Learning : An Application and Extension of the UTAUT Model*. 10(July), 1–14. <https://doi.org/10.3389/fpsyg.2019.01652>
  - 12) Damanik, M. A. A., Fauzi, A., & Situmorang, S. H. (2022). Pengaruh Perceived Usefulness , Perceived Enjoyment dan Kepercayaan Terhadap Continuance Intention Melalui Kepuasan Pada Generasi Millennial Pengaruh Perceived Usefulness , Perceived Enjoyment dan Kepercayaan Terhadap Continuance Intention Melalui Kepuasan. *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)*, 3(4), 827–834. <https://doi.org/10.47065/ekuitas.v3i4.1475>
  - 13) DeLone, W. H., & McLean, E. R. (2016). Information Systems Success Measurement. *Foundations and Trends® in Information Systems*, 2(1), 1–116. <https://doi.org/10.1561/29000000005>
  - 14) Dewi, I. R. (2022). Makin Sengit, Ini Daftar “Pasangan” Ecommerce-Dompot Digital. <https://www.cnbcindonesia.com/Tech/20220812064458-37-363154/Makin-Sengit-Ini-Daftar-Pasangan-Ecommerce-Dompot-Digital>.
  - 15) E. Koh, C., R. Prybutok, V., D. Ryan, S., & “Andy” Wu, Y. (2010). A Model for Mandatory Use of Software Technologies: An Integrative Approach by Applying Multiple Levels of Abstraction of Informing Science. *Informing Science: The International Journal of an Emerging Transdiscipline*, 13(January), 177–203. <https://doi.org/10.28945/1326>
  - 16) Ghozali, I. (2014). *Structural Equation Modeling Metode Alternatif Dengan Partial Least Square PLS Dilengkapi Software Smartpls 3.00 Xistat 2014 dan WarpPLS 4.0*. (Edisi 4). Badan Penerbit Universitas Diponegoro Semarang.
  - 17) Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis: A Global Perspective* (7th editio). Pearson Prentice Hall.
  - 18) Handayani, T., & Sudiana, S. (2015). Analisis Penerapan Model Utaut (Unified Theory of Acceptance and Use of Technology) Terhadap Perilaku Pengguna Sistem Informasi (Studi Kasus: Sistem Informasi Akademik Pada STTNAS Yogyakarta). *Angkasa: Jurnal Ilmiah Bidang Teknologi*, 7(2), 165–180. <https://doi.org/10.28989/angkasa.v7i2.159>
  - 19) Hasan, Q. El, & Permana, B. (2021). Analisis Minat Dan Perilaku Penggunaan Aplikasi Shareit Dengan Pendekatan Unified Theory Of Acceptance And Use Of Technology. *Jurnal Sistem Informasi Dan Informatika (SIMIKA)*, 4(2), 170–184.
  - 20) Hasya, R. (2022). Ini 10 E-Wallet yang Paling Sering Dipakai Masyarakat Indonesia Tahun 2022. <https://goodstats.id/Article/Ini-10-e-Wallet-Yang-Paling-Sering-Dipakai-Masyarakat-Indonesia-M4TA4>.
  - 21) Hidayat, M. T., Aini, Q., & Fetrina, E. (2020). Penerimaan Pengguna E-Wallet Menggunakan UTAUT 2 ( Studi Kasus ). *Jurnal Nasional Teknik Elektro Dan Teknologi Informasi* |, 9(3), 239–247.
  - 22) Hidayati, N., & Ramdhani, Y. (2020). Analisis Penerimaan Dan Penggunaan Aplikasi Gojek Menggunakan Model UTAUT (Studi Kasus : SMK MVP ARS Internasional). *Jurnal Ahli Muda Indonesia*, 1(1), 85–95.
  - 23) Hing, W. Y., & Vui, C. N. (2021). Malaysian consumers’ purchase intention towards online seafood shopping amid pandemic: The moderating role of the Covid-19 risk perception. *International Journal of Business, Marketing and Communication*, 1(3), 1–18.

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

- 24) Hutabarat, B. F., & Jambi, U. (2020). Analisis Penerimaan Pengguna Learning Management System Menggunakan Model UTAUT. *Jurnal Sains Dan Sistem Informasi*, 3(1), 19–25.
- 25) Iriani, S., Suyanto, M., & Amborowati, A. (2014). Pengujian Sistem Informasi Pengelolaan Keuangan Daerah Berbasis Web Kabupaten Pacitan Dengan Menggunakan Unified Theory Of Acceptance And Use Of Technology (UTAUT). *Indonesian Journal on Networking and Security*, 3(2), 60–66.
- 26) Jati, N. J., & Laksito, H. (2012). Analisis Faktor-Faktor yang Mempengaruhi Minat Pemanfaatan dan Penggunaan Sistem E-Ticket (Studi Empiris pada Biro Perjalanan di Kota Semarang). *Diponegoro Journal of Accounting*, 1(2), 1–15.
- 27) Kompas.com. (2017). Go-Pay Bakal Dibuka untuk “Merchant” di Luar Go-Jek. <https://Tekno.Kompas.Com/Read/2017/01/12/09041477/Go-Pay.Bakal.Dibuka.Untuk.Merchant.Di.Luar.Go-Jek>.
- 28) Kotler, P., & Keller, K. L. (2016). *Marketing Management* (Global Edi). Pearson Education Limited.
- 29) Kumparan.com. (2019). Kantongi Izin BI, Shopee Hadirkan Layanan Uang Elektronik ShopeePay. <https://Kumparan.Com/Kumparantech/Kantongi-Izin-Bi-Shopee-Hadirkan-Layanan-Uang-Elektronik-Shopeepay-1549704934216388049/Full>.
- 30) Kurniatia, H., Agung Kresnamurti Rivai, & Shandy Aditya. (2021). The Effect of E-Service Quality and Brand Image Toward Netflix Customer Loyalty through Customer Satisfaction. *Jurnal Riset Ekonomi Manajemen (REKOMEN)*, 5(1), 17–29. <https://doi.org/10.31002/rn.v5i1.4321>
- 31) Limna, P., Siripipatthanakul, S., Siripipattanakul, S., Woodeson, K., & Auttawechasakoon, P. (2022). Applying the UTAUT to Explain Factors Affecting English Learning Intention Via Netflix (English Subtitle) Among Thai people. *Asia Pacific Review Of Research In Education*, 1(3), 1–19. <https://ssrn.com/abstract=4046242>
- 32) Mulyana, A., & Wijaya, H. (2018). Perancangan E-Payment System pada E-Wallet Menggunakan Kode QR Berbasis Android. *Komputika : Jurnal Sistem Komputer*, 7(2). <https://doi.org/10.34010/komputika.v7i2.1511>
- 33) Nillos, B. E. (2016). Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions as Correlates to the Adoption of Wireless Access for Health. *JPAIR Multidisciplinary Research*, 24(1), 16–31. <https://doi.org/10.7719/jpair.v24i1.376>
- 34) Novianti, K. D. P. (2019). Analisis Evaluasi E-Learning Menggunakan Integrasi Model D&M dan UTAUT. *Techno.COM*, 18(2), 122–133.
- 35) Oktarini, M. A. S., & Wardana, I. M. (2018). Pengaruh Perceived Ease Of Use Dan Perceived Enjoyment Terhadap Customer Satisfaction Dan Repurchase Intention. *INOBI: Jurnal Inovasi Bisnis Dan Manajemen Indonesia*, 1(2), 227–237. <https://doi.org/10.31842/jurnal-inobis.v1i2.32>
- 36) Oye, N. D., A.Iahad, N., & Ab.Rahim, N. (2014). The history of UTAUT model and its impact on ICT acceptance and usage by academicians. *Education and Information Technologies*, 19(1), 251–270. <https://doi.org/10.1007/s10639-012-9189-9>
- 37) Palau-Saumell, R., Forgas-Coll, S., Sánchez-García, J., & Robres, E. (2019). User Acceptance of Mobile Apps for Restaurants: An Expanded and Extended UTAUT-2. *Sustainability*, 11(4), 1–24. <https://doi.org/10.3390/su11041210>
- 38) Park, E. (2020). User acceptance of smart wearable devices: An expectation- confirmation model approach. *Telematics and Informatics*, 47. <https://doi.org/10.1016/j.tele.2019.101318>
- 39) Pasaribu, A. (2020). Ipsos ungkap penggunaan dompet digital tertinggi, ShopeePay hingga OVO. <https://www.AntaraneWS.Com/Berita/1820756/Ipsos-Ungkap-Penggunaan-Dompet-Digital-Tertinggi-Shopeepay-Hingga-Ovo>.
- 40) Priansa, D. J. (2017). *Perilaku Konsumen dalam Persaingan Bisnis Kontemporer*. Alfabeta.
- 41) Sarwono, J. (2012). *Metode Riset Skripsi Pendekatan Kuantitatif: Menggunakan Prosedur SPSS*. Elex Media Komputindo.
- 42) Setyorini, A., & Meiranto, W. (2021). Analisis Faktor-Faktor yang Memengaruhi Penerimaan dan Penggunaan Sistem Informasi Manajemen Daerah (SIMDA) dengan Menggunakan Model UTAUT 2 (Studi Empiris pada Pengguna Sistem Informasi manajemen Daerah (SIMDA) di Kota Salatiga). *Diponegoro Journal of Accounting*, 10(1), 1–15. <https://ejournal3.undip.ac.id/index.php/accounting/article/view/30182>
- 43) Siripipatthanakul, S., & Sixl-Daniell, K. (2021). A Review Article Branding Dental Clinic Through Corporate Social Responsibility (CSR). *International Journal of Trend in Scientific Research and Development (IJTSRD)*, 5(5), 866–876. [https://www.researchgate.net/profile/Supaprawat-Siripipatthanakul-2/publication/353444538\\_A\\_Review\\_Article\\_Branding\\_Dental\\_Clinic\\_through\\_Corporate\\_Social\\_Responsibility\\_CSR\\_of\\_the\\_Creative\\_Commons\\_Attribution\\_License\\_CC\\_BY\\_40/links/60fd2cc20c2bfa282afce0](https://www.researchgate.net/profile/Supaprawat-Siripipatthanakul-2/publication/353444538_A_Review_Article_Branding_Dental_Clinic_through_Corporate_Social_Responsibility_CSR_of_the_Creative_Commons_Attribution_License_CC_BY_40/links/60fd2cc20c2bfa282afce0)
- 44) Sugiyono. (2014). *Metode Penelitian Bisnis*. Alfabeta.

## Determining Factors of E-Wallet Use Behavioral Intention: Application and Extension of The UTAUT Model

- 45) Sukarya, I. G. A., Pradnyana, I. M. A., & Sugihartini, N. (2020). Analisis Faktor-Faktor Yang Mempengaruhi Perilaku Penggunaan Sistem E-Learning Undiksha Dengan Model Unified Theory of Acceptance and Use of Technology (Utaut). *INSERT : Information System and Emerging Technology Journal*, 1(2), 62–75. <https://doi.org/10.23887/insert.v1i2.25940>
- 46) Sumarwan, U., Jauzi, A., Mulyana, A., Karno, B. N., Mawardi, P. K., & Nugroho, W. (2013). *Riset Pemasaran dan Konsumen (Panduan Riset dan Kajian : Kepuasan, Perilaku Pembelian, Gaya Hidup, Loyalitas dan Persepsi Resiko)*. IPB Press.
- 47) Sun, Y., & Gao, F. (2019). An investigation of the influence of intrinsic motivation on students' intention to use mobile devices in language learning. *Educational Technology Research and Development*. <https://doi.org/10.1007/s11423-019-09733-9>
- 48) Tan, P. J. B. (2013). Applying the UTAUT to understand factors affecting the use of english e-learning websites in Taiwan. *SAGE Open*, 3(4), 1–12. <https://doi.org/10.1177/2158244013503837>
- 49) Tao, D., Fu, P., Wang, Y., Zhang, T., & Qu, X. (2019). Key characteristics in designing massive open online courses (MOOCs) for user acceptance: an application of the extended technology acceptance model. *Interactive Learning Environments*, 0(0), 1–14. <https://doi.org/10.1080/10494820.2019.1695214>
- 50) Tjiptono, F. (2014). *Pemasaran Jasa – Prinsip, Penerapan dan Penelitian*. Andi.
- 51) Wei, M. F., Luh, Y. H., Huang, Y. H., & Chang, Y. C. (2021). Young generation's mobile payment adoption behavior: Analysis based on an extended utaut model. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(4), 618–637. <https://doi.org/10.3390/jtaer16040037>
- 52) Wibowo, T. (2017). Study of User Acceptance and Satisfaction of a Mandatory Government-Regulated Information System. *CommIT (Communication and Information Technology) Journal*, 11(1), 41–44. <https://doi.org/10.21512/commit.v11i1.3896>
- 53) Wilfan, A. F., & Martini, E. (2021). Faktor-faktor Yang Mempengaruhi Penggunaan Linkaja Berdasarkan Model Teori Utaut2 (unified Theory Of Acceptance And Use Of Technology2). *EProceedings of Management*, 8(6), 7729–7741.
- 54) Williams, M. L., Saunderson, I. P., & Dhoest, A. (2021). Students' Perceptions of the Adoption and Use of Social Media in Academic Libraries: A UTAUT Study. *Communicatio: South African Journal for Communication Theory and Research*, 47(1), 76–94. <https://doi.org/10.1080/02500167.2021.1876123>



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0 (<https://creativecommons.org/licenses/by-nc/4.0/>)), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.