

## Determinants of Behavioral Intentions to Use E-Wallet Services in the City of Padang



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**ABSTRACT:** This study aims to analyze the effect of perceived usefulness and perceived ease of use on behavioral intention to use with an attitude toward using as an intervening variable on the use of e-wallet services in Padang City. The type of research used in this research is explanatory research, with the research method being an explanatory survey that emphasizes quantitative methods. The sample 155 millennials are users of e-wallet services in the city of Padang. The sampling technique was purposive sampling. The data analysis method uses Structural Equation Modelling - Partial Least Square (SEM-PLS). The research results show that *perceived usefulness* significant positive effect on attitude toward using. Perceived ease of use has a significant positive effect on attitude toward using. Perceived usefulness has a significant positive effect on behavioral intention to use. Perceived ease of use negatively has no significant effect on behavioral intention to use. Attitude toward using has a significant positive effect on behavioral intention to use. Perceived positive usefulness has no significant effect on behavioral intention to use with attitude toward using as an intervening variable. Perceived ease of use has a significant positive effect on behavioral intention to use with attitude toward using as an intervening variable

**KEYWORDS:** Perceived Usefulness; Perceived Ease Of Use; Attitude Toward Using; Behavioral Intention To Use

### I. INTRODUCTION

Rapid technological developments affect the joints of the economy, changing the pattern of public transactions, both individuals and corporations. Technology also has an important role to play with the emergence of new innovations in the financial sector which regularly replace the role of cash (cash) as a means of transaction into 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 in a short time (Audina, et al., 2021).

Indonesia is one of the countries that is fast in using technology to change the Indonesian economic system, one of which is the use of digital wallets (e-wallet) (Ardianto, 2020). Currently, the use of e-wallet based for cashless transactions is growing due to the ease and practicality of transactions (starting from simple, time efficient, many promos offered, no need to come 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-wallet are server-based applications and the process of using them requires prior connection with the issuer (Mulyana & Wijaya, 2018). An e-wallet is an implementation of software that allows users to store money digitally, digital payments and various types of cashless transactions. E-wallet have been described as a way to pay for something with a device such as a computer or smartphone. E-wallet can take the function of a physical wallet, with all its content and behavior, and integrate it into a digital device (Hidayat et al., 2020).

Hasya (2022) stated well-known consumer survey agency Populix said that Indonesia is a ripe market for digital financial services, because most of the population still doesn't 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 applications and *e-wallet*. Populix survey results found the top 10 *e-wallet* the ones most often used by the public are 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).

## Determinants of Behavioral Intentions to Use E-Wallet Services in the City of Padang

Furthermore, of the many types of e-wallet available, the use of e-wallet also supports the development of electronic money transactions in West Sumatra. E-wallet are in the form of electronic money that resides on a server or in other words server based. So, in use, you must first connect to the publisher's server. Electronic money transactions in West Sumatra in the fourth quarter of 2022 have increased. The value of West Sumatra electronic money transactions in the fourth quarter of the report reached IDR 933.52 billion or grew 16.23% (yoy), an increase compared to the previous quarter which grew by 15.8% (yoy). In line with the increase in transaction value, the volume of electronic money transactions also grew by 1.36% (yoy) to 9.33 million transactions or slowed compared to the previous quarter which reached 21.63% (yoy). The achievement of electronic money transactions was mainly supported by the distribution of electronic money which reached 3.19 million cards, where the majority of the electronic money was used for shopping with a transaction value of IDR 579.19 billion and money transfers reaching IDR 235.38 billion. Meanwhile, the use of electronic money for cash withdrawals is relatively small (Bank Indonesia West Sumatra Representative Office, 2023)

The city of Padang is one of the areas in West Sumatra that contributes to electronic money transactions, one of which comes from e-wallet. E-wallet is a financial product that is widely used by the millennial generation, including in West Sumatra. This is based on the Katadata Insight Center (KIC) and Zigi survey of 5.204 respondents. Respondents surveyed spread across 34 provinces. The survey was conducted on 6-12 September 2021. Based on a survey of 5,204 respondents, the majority of respondents were Gen Z and Gen Y with details of 55% Gen Y, 32.5% Gen Z, 12% Gen X, and 0.5% Baby Boomers. Gen Z is the generation born in 1995 – 2010. Meanwhile, generation Y or commonly called millennials, were born around 1980 - 1995. From the survey results, it was found that overall digital wallets such as GoPay, OVO, ShopeePay, DANA and LinkAja, are the main choices for payments, namely 67.8%. Meanwhile, when viewed from the number of people in generation Y / millennial, there were 2,862 people, 68.8% making digital wallets the main choice for payments. Meanwhile, for generation Z, there were 1,692 people, 68% making digital wallets the top choice for payments. This shows that when compared to the two generations (Setyowati, 2022).

Furthermore, of the many e-wallet in Indonesia, ShopeePay, GoPay, Dana, OVO, and LinkAja are e-wallet that are interesting to discuss in the city of Padang. This is because these five e-wallet are e-wallet that have been used by many generations. millennials. Based on the results of the pre-survey in April 2023 on several millennial generations of users of e-wallet services in the city of Padang especially for ShopeePay, GoPay, Dana, OVO, and LinkAja in terms of perceived convenience feel that some have difficulty making payment transactions using e-wallet, this is because users have to top up funds to take advantage of e-wallet services, besides that in terms of the perceived benefits of e-wallet services it is less flexible for payment transactions because it can only pay to merchants who work with the e-wallet service. This affects the attitude to use as well as the intention to use e-wallet services.

## II. LITERATURE REVIEW

Davis (1989) states in accordance with the Technology Acceptance Model (TAM) model, that system use is most influenced by behavioral intentions toward usage. Meanwhile, intention is influenced by two beliefs, namely perceived usefulness and perceived ease of use. Perceived usefulness is defined as the degree to which a person believes that using a particular system can improve his performance. People will use information technology if they know the positive benefits that the person gets in using the information technology.

TAM confirms that perceived usefulness and perceived ease of use are relevant for trustworthiness of technology acceptance. It is clear that users will use a system that they believe will improve their job performance. Otherwise, users will refuse to use the system which they believe will decrease their job performance (Buabeng-Andoh, 2018). Perceived ease of use is the degree to which potential users believe a system or technology will be effortless. If potential users believe that a system or technology is useful, they may, at the same time, believe that the system or technology is too difficult to use. Thus, perceived usefulness is hypothesized to be influenced by perceived ease of use (Buabeng-Andoh, 2018)

The stronger the ease with which users feel in using online applications, the stronger the motivation for making transactions in online applications. If the user feels the benefits and ease of transacting on the online application, then this creates a strong feeling of interest in making transactions again on an ongoing basis. The intention to use the application depends on the potential attitude of the user through maximizing the user's perceived factor in experiencing the benefits and ease of use (Mawardi et al., 2022)

Perceived ease of use is a belief about the decision-making process. If someone believes that the information system is easy to use then that person will use it. Conversely, if someone believes that the information system is not easy to use then that person will not use it. The intensity of use and interaction between the user (user) and the system can also show ease of use. The

## Determinants of Behavioral Intentions to Use E-Wallet Services in the City of Padang

system that is used more often shows that the technology is better known, easier to operate and easier for users to use (Jogiyanto, 2007)

In addition, the TAM model expresses attitudes towards the use of new technologies as constructs which are explained by two perception variables: usefulness and ease of use (Munoz-Leiva et al., 2017). Perceived ease of use (perceived ease of use) can be described as people's perception about the use of technology that will be without mental pressure and people do not need to allocate a lot of their time and effort when using technology. Perceived ease of use influence individual perspectives on technology use (Rauniar et al., 2014) and also predicts perceived usefulness (Raza et al., 2017).

The TAM model states attitudes towards the use of new technologies as constructs that are explained by two perception variables: usefulness and ease of use (Munoz-Leiva et al., 2017). Perceived usefulness clearly indicates or pinpoints the variables that influence the actual use and intention to continue using the technology. According to TAM, perceived usefulness is believed to be the main determinant of technology followed by perceived ease of use (Raza et al., 2017). Both perceived ease of use and perceived usefulness influence an individual's attitude toward the intention to utilize a technology (Rauniar et al., 2014).

### III. RESEARCH METHODS

The type of research used in this research is explanatory research. While the research method is an explanatory survey that emphasizes quantitative methods (Sekaran & Bougie, 2016). The population used is the entire millennial generation of users of e-wallet services in the city of Padang. Hair et al., (2010) states that a study is considered representative if the number of samples used is as many as the number of indicators multiplied by 5-10 or at least 100 (one hundred) samples or respondents. In this study, the number of indicators is 31, so  $31 \times 5 = 155$ . So the sample is 155 millennial generations who use e-wallet services in the city of Padang. The sampling technique used is purposive sampling (Sekaran & Bougie, 2016). In this study, the respondent's criteria were including the millennial generation born in the 1980s to 1995s who live in the city of Padang, the user uses an e-wallet service, the user has an e-wallet application on the smartphone or android used, the user has used the e-wallet for more than 6 months, and the user uses at least one of the e-wallet services GoPay, ShopeePay, Dana, OVO, and LinkAja for payment transactions. The questionnaire in this study was distributed online using the Google form. Analysis of the research data using Structural Equation Modelling - Partial Least Square (SEM-PLS).

### IV. RESEARCH RESULTS AND DISCUSSION

The structural model of the assessment uses the R-square and the t test and the significance of the parameter coefficients. The R-squares value is used to assess the ability of the independent latent variable to explain the dependent latent variable whether it has the ability to explain the substantive one. The following results of the R-square test can be seen in Table 4.21 below.

**Table 1.** R Square value

	R Square
attitude toward using	0.714
behavioral intention to use	0.781

*Source: Primary data processed in 2023*

Based on Table 4.21 it is known that the R-square value for the attitude toward using variable is 0.714 which can be interpreted that 71.4% of the attitude toward using can be explained by perceived usefulness and perceived ease of use while the remaining 28.6% is explained by other variables that are not described in this study. The R-square value for the variable behavioral intention to use is 0.781 which can be interpreted that 78.1% of behavioral intention to use can be explained by perceived usefulness, perceived ease of use and attitude toward using while the remaining 21.9% is explained by other variables that not described in this study.

Furthermore, to find out whether a hypothesis is accepted or not, it is necessary to test the hypothesis using the Bootstrapping function in SmartPLS 3.0. The hypothesis/significance test can be seen from the results of the output path coefficient for the direct effect and the total indirect effect for the indirect effect. An indirect effect analysis is used to see whether the attitude toward using mediates (intervening) the effect of perceived usefulness and perceived ease of use on behavioral intention to use e-wallet services in the city of Padang. Furthermore, the original sample value shows a positive (+) or negative (-) effect. The results of the hypothesis are declared accepted when using the conditions for the results of the one-tailed hypothesis (one-way hypothesis) with the provisions in the form of a large t-statistic value of the value of t table (1, (Hair et al., 2014). The following results of the hypothesis test of direct and indirect effects in this study can be described as follows:

## Determinants of Behavioral Intentions to Use E-Wallet Services in the City of Padang

**Table 2.** Path Coefficient Results And *Indirect Effect*

		Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
H1	perceived usefulness -> attitude toward using	0.298	0.286	0.169	1,766	<b>0.039</b>
H2	perceived ease of use -> attitude toward using	0.578	0.589	0.164	3,524	<b>0.000</b>
H3	perceived usefulness -> behavioral intention to use	0.514	0.509	0.092	5,567	<b>0.000</b>
H4	perceived ease of use -> behavioral intention to use	-0.054	-0.043	0.089	0.604	<b>0.273</b>
H5	attitude toward using -> behavioral intention to use	0.470	0.466	0.094	5,029	<b>0.000</b>
H6	perceived usefulness -> attitude toward using -> behavioral intention to use	0.140	0.136	0.087	1610	<b>0.054</b>
H7	perceived ease of use -> attitude toward using -> behavioral intention to use	0.272	0.272	0.088	3,091	<b>0.001</b>

*Source: Primary data processed in 2023*

### The Effect of Perceived Usefulness on Attitudes toward using E-Wallet Services

The results of testing the first hypothesis show that perceived usefulness has a significant positive effect on attitude toward using e-wallet services in the city of Padang, this can be seen from the t-statistics value of 1.766 > 1.65 or it can be seen from the p value which is worth 0.039 < 0.05 . Thus the first hypothesis is accepted. This indicates that the better the perceived usefulness of e-wallet services, the higher the attitude toward using e-wallet services in the city of Padang.

This indicates the millennial generation who use e-wallet services in the city of Padang who are the respondents in this study consider *perceived usefulness* e-wallet services to influence attitude toward using the e-wallet service they use. Where the user will decide on the choice of using the e-wallet service in accordance with the benefits offered by taking into account the necessary payment transaction needs which can be seen from the function of using the e-wallet for its users. Users consider that when using e-wallet applications can help and increase their effectiveness in making payment transactions. In addition, users generally think that e-wallet services are useful for making payment transactions and think that e-wallets make it possible to improve the performance of using their digital payment services. Furthermore, using e-wallets can increase activity efficiency and make it easier for them to carry out their payment transaction activities and enable them to complete payment transaction activities more quickly so that all of these things affect the attitude toward using the e-wallet service they use

The millennial generation of users of e-wallet services in the city of Padang who are respondents in this study generally use more than one e-wallet service, where respondents mostly use five e-wallet services, namely GoPay, LinkAja, Ovo, Dana, ShopeePay as much as 14.2% (22 people). However most of the respondents were almost balanced between using the function of using more than one e-wallet service with only one. Where the function of using more than one is the most common -use for Online Transportation, Online Shopping, Paying in Stores, Sending Money as much as 19.4% (30 people). While for respondents who use special use function only 1 function is used for online shopping as much as 18.7% (29 people). This shows that The benefits offered by various e-wallet service providers are taken into consideration in influencing the attitude toward using the e-wallet service they use. Where the needs for payment transactions required by users vary as can be seen from the function of using the e-wallet for its users.

The TAM model states attitudes towards the use of new technologies as constructs that are explained by two perception variables: usefulness and ease of use (Munoz-Leiva et al., 2017). Perceived usefulness clearly indicates or pinpoints the variables that influence the actual use and intention to continue using the technology. According to TAM, perceived usefulness is believed to be the main determinant of technology followed by perceived ease of use (Raza et al., 2017). Both perceived ease of use and perceived usefulness influence an individual's attitude toward the intention to utilize a technology (Rauniar et al., 2014).

## Determinants of Behavioral Intentions to Use E-Wallet Services in the City of Padang

The results of this study are supported by research Buabeng-Andoh (2018) found that perceived usefulness has a significant positive effect on attitude toward use. Munoz-Leiva et al., (2017) also found that perceived benefits had a significant positive effect on attitudes towards mobile banking use. Something similar was also found Raza et al., (2017) which states that perceived benefits have a significant positive effect on attitudes towards the use of mobile banking. Likewise with research Zhang et al., (2018) found that perceived benefits have a significant effect on attitudes toward using mobile banking. Himel et al., (2021) also found that perceived usefulness has a significant positive effect on Attitude toward using. Weng et al., (2018) found that perceived usefulness has a significant effect on Attitude toward using.

### The Effect of Perceived Ease Of Use on Attitude Toward Using E-Wallet Services

The results of testing the second hypothesis show that perceived ease of use has a significant positive effect on attitude toward using e-wallet services in the city of Padang. This can be seen from the t-statistics value of  $3.524 > 1.65$  or it can be seen from the p-value of  $0.000 < 0,05$ . Thus the second hypothesis is accepted. This indicates that the better the perceived ease of use of e-wallet services, the higher the attitude toward using e-wallet services in the city of Padang.

This indicates in using e-wallet services, the millennial generation who use e-wallet services in the city of Padang who are the respondents in this study consider *perceived ease of use* e-wallet service. Where users decide to choose the use of e-wallet services according to the transaction needs required by users, so that their attitude toward using e-wallet services depends on how the e-wallet service provider provides the function of using e-wallet. Where by considering the function of using e-wallets, an attitude toward using e-wallet services will be seen for users from the point of view of users believing that using e-wallets is a good idea, fun, as well as providing benefits for financial transactions and also interesting. Where as a whole users have a positive attitude towards e-wallets and think that using e-wallet services to facilitate payment services is a fun and wise idea

The TAM model states attitudes towards the use of new technologies as constructs that are explained by two perception variables: usefulness and ease of use (Munoz-Leiva et al., 2017). Perceived ease of use (perceived ease of use) can be described as people's perception about the use of technology that will be without mental pressure and people do not need to allocate a lot of their time and effort when using technology. Perceived ease of use influence individual perspectives on technology use (Rauniar et al., 2014) and also predicts perceived usefulness (Raza et al., 2017).

The results of this study are supported by research Buabeng-Andoh, (2018) find *perceived ease of use* significant positive effect on attitude toward use. Al-ajam & Nor, (2013) expresses perceived ease of use significant positive effect on attitude. A positive attitude in using internet banking services is because individuals learn to use internet banking quickly and find it easy to use it. Munoz-Leiva et al., (2017) also found that perceived ease of use has a significant positive effect on attitudes toward using mobile banking.

Something similar was also found Raza et al., (2017) which states that perceived ease of use has a significant positive effect on attitudes toward using mobile banking. Likewise with research Zhang et al., (2018) found that perceived ease of use has a significant effect on attitudes toward using mobile banking. Himel et al., (2021) also found that perceived ease of use has a significant positive effect on attitude toward using. Weng et al., (2018) found that perceived ease of use has a significant effect on attitude toward using.

### The Effect of Perceived Usefulness on Behavioral Intention To Use E-Wallet Services

The results of the third hypothesis test show that perceived usefulness has a significant positive effect on behavioral intention to use e-wallet services in the city of Padang. This can be seen from the t-statistics value of  $5.567 > 1.65$  or it can be seen from the p-value of  $0.000 < 0.05$ . Thus the third hypothesis is accepted. This shows that the perceived usefulness is increasing then it increases *behavioral intention to use* e-wallet services in the city of Padang

This indicates that the millennial generation of users of e-wallet services in the city of Padang, who are respondents in this study, feel that their behavioral intention to use e-wallet services is influenced by perceived usefulness.

in the use of e-wallet services. This is because to use e-wallet services they must use their mobile devices to facilitate e-wallet services so that users consider perceived usefulness in their behavioral intention to use e-wallet services. Where to use the e-wallet application can help and increase their effectiveness in making payment transactions. In addition, users generally think that e-wallet services are useful for making payment transactions and think that e-wallets make it possible to improve the performance of using digital payment services. Furthermore, using e-wallets can increase activity efficiency and make it easier for them to carry out their payment transaction activities and enable them to complete payment transaction activities more quickly so that this affects the behavioral intention to use e-wallet services. This is because the purpose of users using e-wallet services on their mobile devices is to make payment transactions easier.

## Determinants of Behavioral Intentions to Use E-Wallet Services in the City of Padang

Davis (1989) states in accordance with the Technology Acceptance Model (TAM) model, that system use is most influenced by behavioral intentions toward usage. Meanwhile, intention is influenced by two beliefs, namely perceived usefulness and perceived ease of use. Perceived usefulness is defined as the degree to which a person believes that using a particular system can improve his performance. People will use information technology if they know the positive benefits that the person gets in using the information technology.

TAM confirms that perceived usefulness and perceived ease of use are relevant for trustworthiness of technology acceptance. It is clear that users will use a system that they believe will improve their job performance. Otherwise, users will refuse to use the system which they believe will decrease their job performance (Buabeng-Andoh, 2018)

The results of this study are supported by research Mutahar et al., (2018) stated that perceived benefits had a significant positive effect on the intention to use mobile banking services. As well as Shah et al., (2022) states that perceived usefulness has a significant positive effect on behavioral intention to use. Something similar was also found Raza et al., (2017) that perceived benefits have a significant positive effect on user intentions to continue using M-banking. Gao et al., (2019) also found that perceived usefulness has a significant positive effect on behavioral intention to use.

Then the results of this study are supported by research Hansen et al., (2018) also found that perceived usefulness has a significant positive effect on behavioral intention to use. Suhartanto et al., (2020) also found that perceived usefulness has a significant positive effect on intention to use. Diop et al., (2019) also found that perceived usefulness has a significant effect on behavioral intention. Weng et al., (2018) found that perceived usefulness has a significant effect on intention to use.

### The Effect of Perceived Ease Of Use on Behavioral Intention To Use E-Wallet Services

The results of the fourth hypothesis test show that perceived ease of use negatively does not have a significant effect on behavioral intention to use e-wallet services in the city of Padang, this can be seen from the t-statistics value of  $0.604 < 1.65$  or it can be seen from the p-value of  $0.273 > 0.05$ . Thus the fourth hypothesis is rejected. This indicates that the increase in ease of use does not make a significant contribution to the increase in behavioral intention to use e-wallet services.

Causes of perceived ease of use has no effect on *behavioral intention to use* e-wallet services in the city of Padang because the millennial generation of users of e-wallet services in the city of Padang who are respondents in this study generally have the same thought that basically all of these e-wallet services are easy to use both in terms of the transaction process on the e-wallet which is very clear and easy to understand later convenience for skilled use, as well as the use of the e-wallet for facilitating payment transactions is very clear and understandable so this shows that e-wallet services are easy to use in general and learning to use them is also easy as well as flexible services for payment transactions so that all of these things don't affect *behavioral intention to use* e-wallet service.

The millennial generation of users of e-wallet services in the city of Padang who were respondents in this study were generally born in 1995 as many as 22.6% (35 people), in 1994 as many as 21.3% (33 people) and in 1993 as many as 19.4% (30 people), where generally the millennial generation ranges in age from 30 to 34 years by 51.6% (80 people) and 25 to 29 years by 43.9% (68 people). This indicates that at the age of 25 to 34 the respondents are classified as young adults who like practicality in meeting their needs for payments, where they are the millennial generation who are very literate in technology so that using simple applications such as e-wallets is very easy for them,

This is also seen in several indicators of perceived ease of use which obtain the highest average rating, namely the PEOU5 item "I feel that e-wallets are easy to use for making payment transactions" which is equal to 4.48. This indicator is dominated by answers that strongly agree by 82 respondents and agree by 66 respondents. Then the PEOU7 item "Learning to use an e-wallet is easy" is 4.43. This indicator is dominated by answers that strongly agree by 80 respondents and agree by 61 respondents. Furthermore, the PEOU6 item "E-wallet is easy to use in general" is 4.41. This indicator is dominated by answers that strongly agree by 78 respondents and agree by 63 respondents. The average value on some of these indicators is in the very good category, meaning most millennial generation of e-wallet service users in the city of Padang. Respondents in this study strongly agreed that they felt the e-wallet was easy to use and that it was easy to learn to use it to make payment transactions. This is because to use e-wallet services users only need to have an e-wallet provider account and top up the balance through m-banking or something else. After that, the e-wallet can be used to pay for various online and offline transactions according to the function of using the e-wallet needed. This can be seen from the majority of respondents who are almost balanced between those who use the function of using more than one e-wallet service and only one. Where the function of using more than one is the most widely used for Online Transportation, Online Shopping, Paying in Stores, Sending Money as much as 19.4% (30 people). While for respondents who use special use function only 1 function is used for online shopping as much as 18.7% (29 people).

## Determinants of Behavioral Intentions to Use E-Wallet Services in the City of Padang

Perceived ease of use is a belief about the decision-making process. If someone believes that the information system is easy to use then that person will use it. Conversely, if someone believes that the information system is not easy to use then that person will not use it. The intensity of use and interaction between the user (user) and the system can also show ease of use. The system that is used more often shows that the technology is better known, easier to operate and easier for users to use (Jogiyanto, 2007).

The results of this study are supported by the results of research which found that perceived ease of use has no significant effect on behavioral intention to use (Gao, Li, & Guo, (2019). Perceived ease of use has no effect on Intention to Use (Al-Jabri, 2015). *Perceived ease of use* does not affect behavioral intention (Mawardi et al., 2022)

### The Effect of Attitude Toward Using on Behavioral Intention To Use E-Wallet Services

The results of testing the fifth hypothesis show that attitude toward using has a significant positive effect on behavioral intention to use E-Wallet services in the city of Padang, this can be seen from the t-statistics value of  $5.029 > 1.65$  or it can be seen from the p value of  $0.000 < 0,05$ . Thus the fifth hypothesis is accepted. This shows that the attitude toward using is increasing then it increases *behavioral intention to use* e-wallet services in the city of Padang.

This indicates that the millennial generation of users of e-wallet services in the city of Padang, who are respondents in this study, feel that their behavioral intention to use e-wallet services is influenced by their attitude toward using e-wallet services. The user's attitude toward using e-wallet services is reflected in the user's belief that using an e-wallet is a good idea, fun and provides benefits for financial transactions. In addition, using e-wallets is attractive so that overall, users have a positive attitude towards e-wallets. This shows that e-wallet services are an alternative way for payment transactions that are easy to use, because there is no need to provide cash, where users only need to install the application on the smartphone atau tablet users. Then create a verified e-wallet account for the e-wallet service you want to use. Then fill in the e-wallet balance. After that, the user can use the e-wallet to facilitate payment transactions according to the usage features provided by the e-wallet service provider, so it's a fun and thoughtful idea. Where all of these things affect the behavioral intention to use e-wallet services for its users.

A person's attitude towards a behavior refers to the degree to which a person evaluates the behavior favorably or unfavorably (Ho et al., 2020). The same thing was also stated Al-ajam & Nor (2013) which states Attitude is defined as "the extent to which a person has a favorable or unfavorable evaluation or assessment of the behavior in question. Attitude plays an important role in influencing the use of technology (Davis, 1989). Both TRA and TAM have shown that attitude is an important antecedent to intention when developing certain behaviors (Munoz-Leiva et al., 2017).

The results of this study are supported by research results Buabeng-Andoh (2018) found that attitude toward use has a significant positive effect on behavioral intention. Mawardi et al., (2022) also found Attitude has a positive effect on behavioral intention. Al-ajam & Nor (2013) find Attitude has a significant positive effect on behavioral intention to use banking technology.

Something similar was also found Munoz-Leiva et al., (2017) which states that attitude has a significant positive effect on the intention to use mobile banking. As well as (Raza et al., 2017) which states that attitude has a significant positive effect on the intention to use mobile banking. Weng et al., (2018) found that Attitude toward using has a significant effect on intention to use.

### The Effect of Perceived Usefulness on Behavioral Intention To Use With Attitude Toward Using As An Intervening Variable On The Use Of E-Wallet Services

The results of the sixth hypothesis test show that Perceived usefulness has no significant effect on behavioral intention to use with an attitude toward using as an intervening variable on the use of e-wallet services in the city of Padang in a positive direction, this can be seen from the t-statistics value of  $1.649 < 1.96$  or can be seen from the p value which is equal to  $0.100 > 0.05$ . Thus the sixth hypothesis is rejected.

This indicates that attitude toward using as a variable (intervening) cannot strengthen the effect of perceived usefulness on behavioral intention to use e-wallet services, because the attitude toward using seen from users believes that using e-wallets is a good idea, fun and provide benefits to financial transactions. In addition, using e-wallets is interesting so that overall, users have a positive attitude towards e-wallets and using e-wallet services to facilitate payment services is a fun idea and prudence are not things that users consider as intermediaries between the effect of perceived usefulness on behavioral intention to use the e-wallet service

Both TRA and TAM have shown that attitude is an important antecedent to intention when developing certain behaviors (Munoz-Leiva et al., 2017). The cause of the attitude toward using e-wallet services cannot strengthen the influence of perceived usefulness on behavioral intention to use e-wallet services is because the millennial generation of e-wallet service users in Padang city who are respondents in this study will use e-wallet services in accordance with his needs. Users will use e-wallet

## Determinants of Behavioral Intentions to Use E-Wallet Services in the City of Padang

services based on the usage features provided by the e-wallet provider, because each e-wallet service provider will be connected to merchants and shops that work with the e-wallet provider with the benefits offered by the e-wallet service provider. those are various

The results of this study support the results of the study Fachreza et al., (2022) who discovered *perceived usefulness* does not have a significant effect on intention to use through attitude in a positive direction. However, the results of this study do not support the results of the study Himel et al., (2021) who found perceived usefulness to have a significant positive effect on intention to use with Attitude toward using as a mediating variable.

### The Effect of Perceived Ease Of Use Against Behavioral Intention To Use With Attitude Toward Using As An Intervening Variable On The Use Of E-Wallet Services

The results of testing the seventh hypothesis show that perceived ease of use has a significant effect on behavioral intention to use with an attitude toward using as an intervening variable on the use of e-wallet services in the city of Padang in a positive direction, this can be seen from the t-statistics value of  $3.076 > 1.96$  or it can be seen from the p value which is worth  $0.002 < 0.05$ . Thus the seventh hypothesis is accepted.

This indicates that attitude toward using as an intervening variable can strengthen the effect of perceived ease of use on behavioral intention to use e-wallet services, because the attitude toward using can be seen from the attitude toward using seen from users believing that using an e-wallet is a good idea, fun and provide benefits to financial transactions. In addition, using e-wallets is interesting so that overall, users have a positive attitude towards e-wallets and using e-wallet services to facilitate payment services is a fun idea and wise is the thing that is considered by the user as an intermediary between the effect of perceived ease of use on the behavioral intention to use the e-wallet service.

In the basic theory of TAM, when someone has a higher positive attitude towards the use of new information technology, then the behavioral intention is also higher. then perceived usefulness and perceived ease of use are beliefs that influence attitudes. Then external variables (latent variables) will indirectly influence personal internal attitudes, intentions, and behavior, as well as two factors, namely perceived usefulness and perceived ease of use; these variables become the main determinant for someone to accept and use new information technology and prove that TAM has very good explanatory power (Davis, 1989). Both TRA and TAM have shown that attitude is an important antecedent to intention when developing certain behaviors (Munoz-Leiva et al., 2017).

The results of this study support the results of the study Himel et al., (2021) who found perceived ease of use has a significant positive effect on Intention to use with Attitude toward using as a mediating variable. However, the results of this study do not support the results of the study Fachreza et al., (2022) who found perceived ease of use does not have a significant effect on intention to use through attitude in a positive direction

## V. CONCLUSION

The conclusions in this study are as follows:

1. *Perceived usefulness* significant positive effect on the attitude toward using e-wallet services in the city of Padang.
2. *Perceived ease of use* significant positive effect on the attitude toward using e-wallet services in the city of Padang.
3. *Perceived usefulness* significant positive effect on behavioral intention to use e-wallet services in the city of Padang
4. *Perceived ease of use* negative effect has no significant effect on behavioral intention to use e-wallet services in the city of Padang.
5. *Attitude toward using* significant positive effect on behavioral intention to use E-Wallet services in the city of Padang.
6. *Perceived usefulness* positive does not have a significant effect on behavioral intention to use with attitude toward using as an intervening variable on the use of e-wallet services in the city of Padang.
7. *Perceived ease of use* significant positive effect on behavioral intention to use with attitude toward using as an intervening variable on the use of e-wallet services in the city of Padang.

This research has several important findings for e-wallet service providers, so that they pay more attention to perceived usefulness and perceived ease of use perceived by users as well as pay attention to the attitude toward using e-wallet services in order to increase behavioral intention to use e-wallet services

*Perceived usefulness* has a significant positive effect on attitude toward using and behavioral intention to use e-wallet services and perceived usefulness has no significant positive effect on behavioral intention to use with attitude toward using as an intervening variable in the use of e-wallet services. According to research results, several important efforts that must be made by e-wallet service providers to increase perceived usefulness are to provide an increase in order e-wallets make it possible to improve the performance of using digital payment services by:

## Determinants of Behavioral Intentions to Use E-Wallet Services in the City of Padang

1. Changing usage so that it is not limited to merchants or shops that work with the e-wallet provider.
2. Increase the security of using e-wallet services because several e-wallet service providers are integrated with other applications as providers of the e-wallet service.
3. E-wallet providers must be able to overcome server disruptions that result in failed transactions

*Perceived ease of use* significant positive effect on attitude toward using e-wallet services. Perceived ease of use has a negative significant effect on behavioral intention to use e-wallet services and perceived ease of use has a significant positive effect on behavioral intention to use with attitude toward using as an intervening variable on the use of e-wallet services. According to the research results, several important efforts must be made by e-wallet service providers to increase perceived ease of use by :

1. E-wallet service providers improve and clarify instructions for using e-wallet services so that their users can understand them.
2. E-wallet providers must increase the flexibility of using e-wallet services by adjusting to the usage functions desired by their users
3. E-wallet providers must improve the functional features of using the e-wallet services offered because each e-wallet has various features
4. e-wallet provider adjusting the appearance of the payment features offered according to user needs for the function of using e-wallet services for their users

*Attitude toward using* significant positive effect on behavioral intention to use E-Wallet services. According to the results of the study, several important efforts must be made by e-wallet service providers to increase their Attitude toward using by:

1. E-wallet service providers must make the use of e-wallet services enjoyable by increasing the features offered that are tailored to the desired usage functions of their users.
2. E-wallet service providers must be able to make payment transactions a wise idea because transactions made digitally are better than cash, because transactions only require the application of an e-wallet service provider.
3. E-wallet service providers must be able to increase the merchants or shops that work together to make it easier for users to transact using e-wallets.

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