

Determinants Of Interest In Using The E-Wallet Application (Case Study on UBL Accounting Students)

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Abstract

The use of e-wallet applications, which are currently widely used for transactions and replace cash payments, is the background of this study. This study aims to determine the effect of perceived benefits and convenience on interest in using e-wallet applications and the role of perceived usefulness in mediating the effect of perceived benefits and perceived convenience on interest in using e-wallet applications. This study uses a quantitative approach using primary data obtained through the distribution of questionnaires. The population in this study were all students of the Faculty of Economics and Business, Bandar Lampung University, Accounting study program. The sample in this study were students who actively transacted using e-wallets. The result is that perceived benefits have an insignificant effect on interest in using the e-wallet application, while perceived convenience has a positive and significant impact on interest in using the e-wallet application. And perceived usefulness is able to mediate the effect of perceived benefits and perceived convenience on interest in using e-wallet applications. It can be concluded that the easier it is to use the e-wallet application, the stronger the user's attractiveness and encourage interest in using the e-wallet application.

Keywords: perceived benefits, perceived ease, perceived usefulness, e-wallet.

INTRODUCTION

The rapid change in technology since Industry 4.0 has now successfully changed the style of life as well as the payment procedures carried out by each individual. With the



increase in computers and the reach of the internet, which now has widespread access, it has led to the emergence of innovative payment procedures that are efficient (Rahmawati & Yuliana, 2020).

Technological advances in the payment system, namely financial technology (fintech), are changing the role of cash into a form of non-cash payment (Daragmeh & Judit, 2021). The existence of fintech can streamline payments where cash is replaced by digital money and payments are made using a smartphone (Mahardika et al., 2021). Because of the speed and ease of this payment, residents have moved to using online transaction applications, namely e-wallets (Humairoh et al., 2020).

E-wallet is a feature that is connected to the internet and used to collect electronic money (Widiyanti, 2020). According to Rahmawati and Yuliana (2020), an e-wallet is a feature that makes it easy for users to make non-cash payments using e-wallets. The amount of cash used can be reduced, and the e-wallet can share a sense of awareness with its users to switch to non-cash. E-wallet is a wallet formed by a smartphone application linked to a server that has the potential for this e-wallet user to collect some of the money he has that can be used flexibly. Generally, digital wallets have two types of payment methods in the form of QR codes and OTP codes. An e-wallet presents transactions in the form of a server or chip. Brizzi and Flazz are examples of chips, but Linkaja, GoPay, and Dana are server types (Latief & Dirwan, 2020).

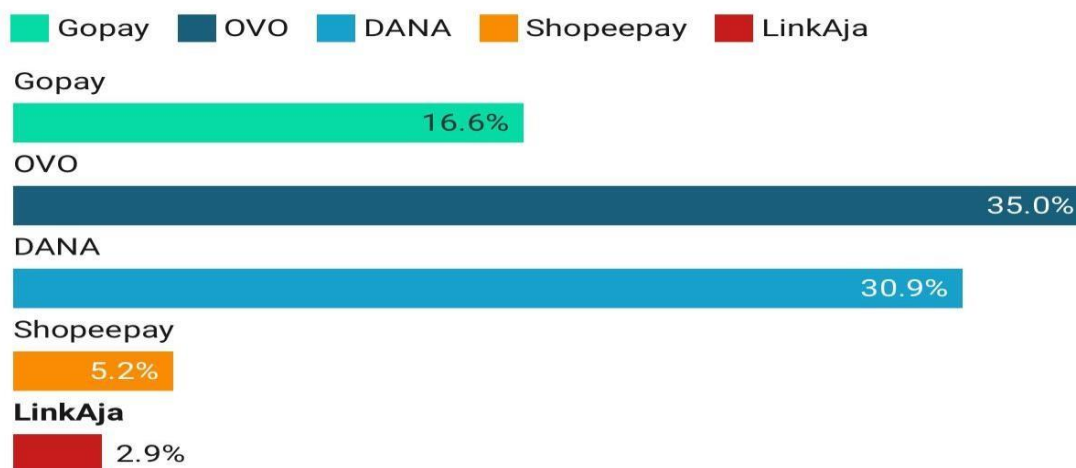


Figure 1. Most popular e-wallet (digital wallet) applications

Source: *cncindonesia.com*

This phenomenon shows the results of research from InsightAsia: digital wallets are the most widely used payment method by people. The use of digital wallets using smartphones is a medium that is taken by each individual (Rodiah & Melati, 2020). There are factors that influence interest in using the e-wallet application.

Interest in using e-wallets is the main factor that the government observes so that the socialization of e-wallet usage can be optimal. A theory that can describe individual interest in adopting a technological innovation is the Technology Acceptance Model (TAM) introduced by Davis (2000). Davis (2000) describes the interest in using in the form of a level that illustrates the amount of individual interest in organizing a thing. In TAM theory, there are factors that influence interest in using in the form of perceived benefits, usefulness, and convenience.

The many benefits offered by e-wallet services for their users attract users to happily use the e-wallet application. This directly affects the interest in using e-wallet applications (Talwar et al., 2020). Perceived benefits have a positive and significant effect on using e-wallet applications (Priambodo & Prabawani, 2016). This opinion is supported by research conducted by Latief & Dirwan (2020); Pratama & Suputra (2019). However, different opinions are expressed by research Ernawati & Noersanti (2020); Fitriyanti et al. (2019); Marchelina & Pratiwi (2018); Sulistia (2020).

Furthermore, the factor that influences interest in using the e-wallet application is perceived convenience. The ease of use of e-wallets will increase interest in using the application. According to Fawzi & Sulistyowati (2020); Latief & Dirwan (2020); Mahardika et al. (2021); Prakosa (2020) the results show that perceived convenience has a significant and positive impact on interest in using e-wallets. However, a different opinion was expressed by Febrilia et al. (2020); Humbani & Wiese (2019) Ong & MN (2022).

Another factor that is thought to influence interest in using the e-wallet application is perceived usefulness. The high usability provided by e-wallets will increase people's interest in using the application (Zaid et al., 2023). The results showed that perceived usefulness has a significant and positive impact on interest in using e-wallet applications (Safitri & Diana, 2020). This achievement is supported by research (Ariningsih (2022); Darista & Mujilan (2021); Rahmatika & Fajar (2019); Wiradimaja & Rikumahu (2019). However, a different opinion was expressed by Febrilia et al. (2020); Humairoh et al. (2020); Rachbini et al. (2019).

The description above shows that the results of previous research are still inconsistent. The purpose of this study is to re-examine the impact of perceived benefits



and perceived convenience on interest in using e-wallets, with perceived usefulness as a mediating variable.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is for user convenience. According to Davis (2000), TAM is an improved model that aims to be a model that can analyze the factors that influence the acceptance of the use of a technology (Jogiyanto, 2007). But according to Wibowo (2006), it is to explain the primary and personality needs regarding the emergence of the system. TAM describes if the perception of ease is the basic factor for the acceptance of the use of a technology (Jogiyanto, 2007).

Perceived Benefits

Perceived benefits are the perceptions of users of a technology regarding the high level of technology that shares benefits (Jogiyanto, 2007). Meanwhile, according to Davis (2000), usefulness is defined as the extent to which the user believes that using technology can increase his performance at work.

Perceived Ease

Perceived ease is a situation where the user believes that using a system no longer requires any effort (Davis & Davis, 2015). If the user finds it easy to use the system, this system shares the benefits of time efficiency for the user (Jogiyanto, 2007). If the user finds it easy to use a transaction system using electronic money, it can support the user's interest in using the electronic transaction system to carry out their economic payments (Ariningsih, 2022; Legi & Saerang, 2020.; Rahmatika & Fajar, 2019; Ulurrosyad & Jayanto, 2020).

Perceived Usefulness

This is a benchmark medium that illustrates the confidence of a technology and how, when used, its performance can increase (Davis, 2000). If the user feels that there are benefits in a form of electronic transaction, it can support him in using the system (Ariningsih, 2022; Darista & Mujilan, 2021; Rahmatika & Fajar, 2019; Wiradimaja & Rikumahu, 2019).



Research Model and Hypothesis Development

Based on the background explanation and problem formulation, the research model can be described as follows:

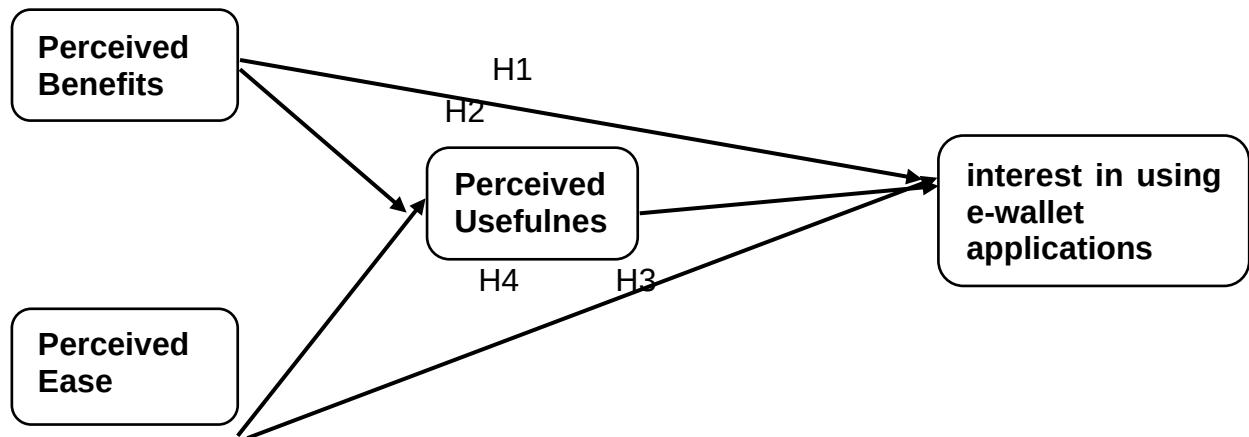


Figure 2. Research Model

Hypothesis Formulation**The Effect of Perceived Benefits on Interest in Using the E-Wallet Application**

Research conducted by Pratiwi and Marchelina (2018) argues that perceived benefits have an effect but are not significant in the interest in using the e-wallet application. This opinion is supported by research conducted Ernawati & Noersanti (2020); Fitriyanti et al. (2019); Sulistia (2020). So that a hypothesis formula can be formed in the form:

H1: Perceived benefits have a negative and significant effect on interest in using e-wallet applications.

The Role of Perceived Usefulness in Mediating the Effect of Perceived Benefits on Interest in Using E-wallet Applications

The usefulness of using technology is the user's belief that using technology can achieve maximum performance (Yoviani & Nurdiawansyah, 2022). So if the user has the perception that using an e-wallet can make transactions easy, this will definitely generate interest in using it. This is reinforced by Latief & Nur (2019); Pranoto & Setianegara (2020). So the hypothesis can be formulated, namely:

H2: Perceived usefulness mediates perceived benefits on interest in using e-wallet applications.

The Effect of Perceived Convenience on Interest in Using E-Wallet Applications

Research conducted by Suastini (2020) describes when perceived convenience has a significant and positive impact on interest in using e-wallets. This is encouraged (Pratama & Suputra (2019); Priyono (2017); Widiasih et al. (2017). So the hypothesis can be formulated, namely:

H3: Perceived convenience has a positive and significant effect on interest in using the e-wallet application.

The Role of Perceived Usefulness in Mediating the Effect of Perceived Convenience on Interest in Using E-Wallet Applications

Perceived convenience describes the thinking of users who assume a technology can make it easier for them. For use, e-wallets can make it easier for users to make transactions according to the nominal amount to be paid. This is a consideration for users considering the emergence of interest in using. This assumption is supported by research Dul Muid (2020); Latief & Nur (2019). So the hypothesis can be formulated, namely:

H4: Perceived usefulness mediates perceived convenience and interest in using e-wallet applications.

RESEARCH METHOD

This research is quantitative, using original data (primary data) (Riswan & Khairuddin, 2018). To obtain primary data for this study, researchers used a questionnaire using Google Forms distributed to active students of the Accounting study program at the Faculty of Economics and Business, Bandar Lampung University. The questionnaire was measured using a Likert scale.

This study uses four variables. The independent variables are perceived convenience and perceived usefulness, and the dependent variable is interest in using. This study also uses a moderating variable, namely perceived usefulness. This study has a population of undergraduate students in the Economic and Business Accounting Study Program at the University of Bandar Lampung who are active. In order to take samples



using purposive sampling with certain criteria, The criteria determined in the sample selection are as follows:

- 1) Is an active student of the Accounting Study Program at FEB Bandar Lampung University
- 2) Use the e-wallet actively.

Data Analysis Method

This study uses multiple linear regression analysis. The equation is used to test the hypothesis in the form of:

$$Y_1 = \alpha + b_1X_1 + b_2X_2 + \varepsilon$$

$$Y_2 = \alpha + b_1X_1 + b_2X_2 + b_3Y_1 + \varepsilon$$

RESULTS AND DISCUSSION

Descriptive Statistical Test

Table 1 Descriptive Statistics Test Results

	N	Min	Max	Mean	Std. Deviation
Perceived Benefits	81	10	25	18,31	3,121
Perceived Ease	81	10	25	19,94	3,689
Perceived Usefulness	81	10	25	18,46	2,967
interest in using e-wallet applications	81	6	15	10,88	1,893
Valid N (Listwise)	81				

Source : Processed Data, 2023

The results of the descriptive statistics test are shown in table 1 with 81 respondents. In the perceived benefit variable, the minimum value is 10, the maximum is 25, the mean is 18.31, and the standard deviation is 3.121. In the perception of convenience, the minimum number is 10, the maximum number is 25, the mean is 19.94, and the standard deviation is 3,689. In the perceived usefulness variable, the minimum number is 10, the maximum number is 25, and the mean is 18.36; the standard deviation is 2.967. As well as interest in using a minimum of 6, a maximum of 15, and a mean of 10.88 with a standard deviation of 1.893.



Validity Test Results and Reliability Test**Validity Test**

This test is carried out to determine whether a questionnaire is valid or not for each variable. The tests that have been carried out in this study will be presented in the table in the form:

Table 2 Validity Test Results

Indicator	R Count	R Table	Result
PB1	0,805	0,2185	Valid
PB2	0,832	0,2185	Valid
PB3	0,818	0,2185	Valid
PB4	0,709	0,2185	Valid
PB5	0,718	0,2185	Valid
PE1	0,858	0,2185	Valid
PE2	0,860	0,2185	Valid
PE3	0,761	0,2185	Valid
PE4	0,771	0,2185	Valid
PE5	0,855	0,2185	Valid
PU1	0,763	0,2185	Valid
PU2	0,763	0,2185	Valid
PU3	0,780	0,2185	Valid
PU4	0,803	0,2185	Valid
PU5	0,764	0,2185	Valid
IUEA1	0,815	0,2185	Valid
IUEA2	0,822	0,2185	Valid
IUEA3	0,713	0,2185	Valid

Source: Data Processed 2023

From the table, a questionnaire covering 4 variables with a total sample of 81 respondents. From the calculation of the table, it can be observed that the highest r count is in the PK2 question indicator, which is 0.860, while the lowest r value is in the PM4



question indicator, which is 0.709, and from all questionnaire questions, $r_{count} > r_{table}$, which means that all questions are declared valid.

Reliability Test

This test is used to measure whether a research questionnaire is consistent or not. It is used to measure the impact of X on Y1 and Y2. The beginning of this test needs to have a basis for taking a decision in the form of an alpha of 0.60. The variable is called reliable if it exceeds 0.60 and vice versa. The test results can be observed in the table as follows:

Table 3 Reliability test results

	Cronbach's alpha	N of Items
Perceived Benefits	0,834	5
Perceived Ease	0,875	5
Perceived Usefulness	0,832	5
interest in using e-wallet applications	0,685	3

Source: Data Processed 2023

It can be observed that the Cronbach's alpha for this variable is higher than the base value, namely perceived convenience ($0.875 > 0.60$) perceived usefulness ($0.834 > 0.60$), interest in using $0.685 > 0.60$ and perceived usefulness $0.832 > 0.60$. The results indicate that all questions (X) are considered reliable.

Classical Assumption Test

Drawn probability plot The dots spread around the diagonal line, which means that this research is normally distributed. This study is also free from multicollinearity symptoms because, in the collinearity statistics table, the tolerance value is above 0.10 and vif is below 10. In the drawn scatterplot, the dots are scattered randomly and below as well as above the number 0. This shows that this study is free from symptoms of heteroscedasticity.

Coefficient of Determination

In the model summary table, the coefficient of determination R^2 in model 1 is 0.695, this means that the independent variable can describe the dependent variable by 69%, and the difference is described by other variables. In model 2, the coefficient of



determination R² of 0.634 means that the independent variable is able to describe the dependent variable by 63%, and the rest is explained by other variables.

F test

In the anova table sig in models 1 of 0.000 and 2 of 0.000, this shows that this regression model is fit or feasible to use.

Multiple Regression Analysis

Table 3 Multiple regression test results

Model 1

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6,023	1,500		4,015	0,000
Perceived Benefits	0,282	0,109	0,296	2,582	0,012
Perceived Ease	0,365	0,092	0,454	3,953	0,000

Dependent Variable: Perceived Usefulness

Source : Processed Data, 2023

Table 4 Multiple regression test results

Model 2

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3,177	1,139		2,790	0,007
Perceived Benefits	0,083	0,079	0,137	1,057	0,294
Perceived Ease	0,189	0,070	0,368	2,700	0,009
Perceived Usefulness	0,131	0,078	0,205	1,671	0,099

Dependent Variable : interest in using e-wallet applications

Source : Processed Data, 2023



The hypothesis test results (t test) in the table above show that the significant value of the perceived usefulness and perceived usefulness variables is 0.294 and 0.09, respectively, which is above 0.05. Seeing if the perceived benefit variable has no impact on interest in using e-wallets. While the perceived convenience variable has a significant value of 0.009, which means that the perceived convenience variable has an influence on interest in using e-wallets,.

Path Analysis

To explain whether or not there is an indirect effect of the independent variable on the dependent variable through the intervening variable, path analysis is used.

The value used in path analysis is the beta value in tables 4 and 5.

The direct effect of $X1 \rightarrow Y2 = 0.137$

Indirect effect of $X1 \rightarrow Y1 \rightarrow Y2 = (0.296 \times 0.205) + 0.137 = 0.19768$

Direct effect $X2 \rightarrow Y2 = 0.368$

Indirect effect $X2 \rightarrow Y1 \rightarrow Y2 = (0.454 \times 0.205) + 0.368 = 0.46107$

Hypothesis Discussion

The Effect of Perceived Benefits on Interest in Using the E-Wallet Application

Table 2 shows a sig value of 0.294, which is above 0.05. The conclusion is that perceived benefits have an effect but are not significant to the interest in using the e-wallet application. This shows that H1 is rejected. This is in line with research Ernawati & Noersanti (2020); Fitriyanti et al. (2019); Marchelina & Pratiwi, et al.(2018); Sulistia (2020).

The Role of Perceived Usefulness in Mediating the Effect of Perceived Benefits on Interest in Using the E-wallet Application

In the relationship between the effect of perceived benefits on interest in using e-wallet applications, the perceived usefulness variable acts as a mediating variable to strengthen the relationship between perceived benefits and interest in using e-wallet applications. This is indicated by the beta value, which ranges from 0.137 to 0.19768. This shows H2 is accepted. Interpreting is the subjective probability of application users facilitating their performance (Jogiyanto, 2000). According to Ahmad and Pambudi (2012) the higher a person's perception of the ease of using a technology system, the greater the level of interest in and utilization of technology.



The Effect of Perceptions of Ease on Interest in Using the E-Wallet Application

Table 2 shows a sig value of 0.009, which is below 0.05. The conclusion is that perceived convenience has a positive and significant impact on interest in using the e-wallet application. This shows H3 is accepted. The easier it is to use technology, the greater the user interest in using the e-wallet application. This is supported by Pratama & Suputra, (2019); Priyono (2017); Suastini et al. (2020); and Widiasih et al. (2017).

The Role of Perceived Usefulness in Mediating the Effect of Perceptions of Ease on Interest in Using the E-wallet Application

In the relationship between the effect of perceived convenience on interest in using e-wallet applications, the perceived usefulness variable acts as a mediating variable to strengthen the relationship between perceived convenience and interest in using e-wallet applications. This is indicated by the beta value, which ranges from 0.368 to 0.46107. This shows that H4 is accepted. The ease of using the application will strengthen user attractiveness and encourage interest in using e-wallet applications.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the research that has been done, the conclusion is that perceived benefits have an effect but are not significant to the interest in using the e-wallet application. Even so, the perception of benefits remains valuable as a first step towards improvement. Meanwhile, the perceived ease variable has a positive and significant impact on interest in using the e-wallet application. This shows that the easier it is to use a technology, the greater the interest in using the e-wallet application. Perceived usefulness is able to mediate the effect of perceived benefits and perceived usefulness on interest in using e-wallet applications.

Suggestions

There are suggestions that can be shared so that they are useful for future research related to interest in using e-wallet applications. In order to expand the scope of research and factors developed that influence interest in using e-wallet applications, we are expected to use different variables from this study.



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