



Factors affecting behavioral intention and use behavior on e-wallet services

Hyronimus Kevin Kurniawan¹, Dudi Anandya²

Faculty of Business & Economics, Universitas Surabaya, Indonesia

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ABSTRACT

The purpose of this research is to examine the factors that influence behavioral intention and use behavior in e-wallet services (Gopay, Ovo, Dana, Shopee Pay) in Indonesia. The research model used is to develop the previous research model (UTAUT2) with the addition of price value, perceived credibility, and lifestyle compatibility variables. Questionnaires were collected from 300 e-wallet users in Indonesia, after which the data was analyzed using Structural Equation Modeling (SEM) with data processing using Analysis of Structural Moments (AMOS) software. The results of the research show that performance expectancy (PE), effort expectancy (EE), facilitating conditions (FC), price value (PV), habit (H), perceived credibility (PC), and lifestyle compatibility (LC) are proven to be significant factors influencing behavioral intention (BI), which in turn significantly predicts e-wallet use behavior (UB). Meanwhile, social influence (SI) and hedonic motivation (HM) do not significantly influence behavioral intention (BI).

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Corresponding Author:

Hyronimus Kevin Kurniawan
Faculty of Business & Economics,
Surabaya University,
Jl. Ngagel Jaya Selatan 169, Baratajaya, Gubeng, Kota Surabaya, 60284, Indonesia
Email : hironimuskevin@yahoo.com

INTRODUCTION

Rapid technological developments lead to changes in payment methods. Payment systems have evolved from traditional methods such as cash, debit cards and credit cards to various types of mobile payment services. Payment instruments are essential in the settlement of transactions and in this way their efficiency is vital for economies to remain at the forefront of economic development (Camilleri & Agius, 2022). Mobile payment is a non-cash payment system using smartphone devices, which utilizes various wireless technology media such as QR codes (QR codes), NFC, and OTP codes (Azhari et al., 2022). Electronic transactions using digital wallet or e-wallet applications have increased in the last three years. Digital payments or commonly referred to as mobile payments is an innovation of technological evolution, especially in the financial sector. The results of these technological innovations, one of which were an electronic wallet or commonly abbreviated as the E-Wallet (Soegoto & Tampubolon, 2020). E-wallet is a type of e-money where the money is stored in a server, not in a chip card. In Indonesia, there are several of server-based e-money (e-wallet) providers such as Go-Pay, OVO, LinkAja, DANA (Aji et al., 2020). Apart from being considered practical, safe, fast, and offering many advantages, in the past, people used cash (cash) for

transactions, but now, after the development of technology, many people use transactions with non-cash payments (Rahayu & Prasetyatama, 2021).

Mobile Payment is the payment of goods or services using mobile devices such as mobile phones or PDAs that have NFC capabilities (Rafa'al, 2018). *Mobile payments* is one of the most important innovations in technology today and has been widely accepted throughout the world (Humbani & Wiese, 2019). This is driven by consumer behavior that wants to make payments effectively and efficiently. Because, with this payment method, one no longer needs to carry a wallet containing cash and a debit/credit card, but only needs to use a cellphone or smartphone. There are several types of mobile payments, such as mobile commerce, mobile banking, and e-wallets (Liu et al., 2021). ShopBack survey results show that 65% of consumers in Indonesia use e-wallets to make payments when shopping online. This percentage is the highest compared to other payment methods (Azhari et al., 2022). E-wallet is a mobile device-based platform that facilitates cashless payment of sales transactions, either in person or remotely, between consumers and merchants or service providers." (Phuong et al., 2020). In addition, an e-wallet is an application whose data processing is server-based, so it must be connected to the internet when using it (Maulana & Wijaya, 2018).

The research object used is e-wallet (Gopay, Ovo, Dana, Shopee Pay) because the level of market share of the four e-wallets has exceeded 80% of e-wallet users in Indonesia. There are several research gaps in this study, including the Effort Expectancy Variable found positive effect on Behavioral Intention in research conducted by (K. Gupta & Arora, 2020), (Hussain et al., 2019), (Raza et al., 2019) And (K. P. Gupta et al., 2019), but in research conducted by Tarhini et al., (2019) found that effort expectancy has no effect on Behavioral Intention. The second difference is in the results of research from (Hussain et al., 2019) And (K. P. Gupta et al., 2019), it was found that Social Influence had a positive effect on Behavioral Intention, whereas in (K. Gupta & Arora, 2020), (Hussain et al., 2019), And (Raza et al., 2019) found that Social Influence has no effect on Behavioral Intention. The third difference is in the results of research from (Tarhini et al., 2019) And (Raza et al., 2019) it was found that Hedonic Motivation had a positive effect on Behavioral Intention, while on the results of the study and (Hussain et al., 2019) Hedonic Motivation has no effect on Behavioral Intention.

So in this study developing a model from Rahmi & Frinaldi, (2020) using performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, and habit variables. Then added price value, perceived credibility, and lifestyle compatibility. The need to add the price value variable because there was research that showed a significant influence on Behavioral Intention in research (Tarhini et al., 2019) And (Raza et al., 2019) and not significant in research (Hussain et al., 2019) so it's interesting to test. Apart from that, it is necessary to add a lifestyle compatibility variable because people's lifestyles affect what products they consume or use. So it is necessary to test the effect of lifestyle on behavioral intentions. In addition, the addition of perceived credibility is necessary because it is found that by developing trust-building mechanisms such as good customer service, strategic advertising to increase familiarity and service guarantee statements influence consumer behavioral intentions. The findings can guide e-wallet service providers in designing more effective marketing strategies to enhance user adoption and retention. Understanding the key factors that influence users' intentions and behaviors can help tailor services to better meet customer needs.

RESEARCH METHOD

Target and Population Characteristics

Population is defined as a number of people or animals living in one place. The definition of this language shows that the population is limited by a certain geographical area, ranging from a very large area to a very small area (Julpatar, 2021). The target population used in this study are respondents who are active in making transactions with e-wallets (Gopay, Ovo, Dana, Shopee Pay)

in the last 1 month. Population characteristics are respondents who are active in making transactions through e-wallets (Gopay, Ovo, Dana, Shopee Pay), domiciled in Indonesia and have a minimum education of high school/equivalent. For the gender of the respondents, men and women were selected and the minimum age was ≥ 18 years with the consideration of the researcher so that the respondents could understand and be able to fill out the questionnaire properly so as to get accurate results.

Samples and Sampling Techniques

A sample is part of the number and characteristics owned by a population (Jasmalinda, 2021). In taking the sample, the researcher uses non-probability sampling technique and uses purposive sampling because the sample chosen is based on the researcher's decision regarding the sample that can meet the researcher's criteria. According to Sugiyono in Candra & Kusmaningtyas, (2020) saturated sampling is a sampling technique where all members of the population are used as samples. Data processing in this study uses Structural Equation Modeling (SEM). Sample size depends on the number of indicators estimated. The guidelines are 5 and 10 times the estimated number of indicators. The number of indicators is 45, then multiplied by parameters 5 and 10 so that the minimum sample is $45 \times 5 = 225$ and $45 \times 10 = 450$ respondents.

Data analysis technique

Validity test

Validity test is a measurement standard used to show the accuracy of variables in measuring instruments (Ramdan, 2018). How to measure validity by looking at the significance value of the Pearson correlation < 0.05 (α smaller than 0.05) then the indicator items in the questionnaire are valid. Validity test is carried out by Confirmatory Factor Analysis (CFA) to test whether or not the items in the study are valid by looking at Standardize Loading with conditions ≥ 0.5 .

Reliability Test

The reliability test is a test to see to what extent a questionnaire can reliably measure a test (Anggraini et al., 2020). Reliability test is a test that uses Cronbach's Alpha aims to find out whether the respondent has answered each question consistently or not. Research is considered reliable if Cronbach's Alpha value is > 0.6 .

SEM (Structural Equation Model) Analysis

Structural equation models is to analyze and evaluate the relationship of customer variables simultaneously, not individually and combine several scales related to existing phenomena (Hair et al., 2021). As well as explaining errors in making measurements on each scale and measuring the validity of the variables used in the study. Test tool to see whether a research model is accepted or rejected, as follows:

Table 1. Goodness of fit indices

No	Test fit	Criteria
1	CMIN/DF	≤ 3
2	RMSEA	≤ 0.08
3	GFI	≥ 0.8 Marginal fit
4	CFI	≥ 0.9 Good fit
5	TLI	

Hypothesis testing

In this study a hypothesis test was carried out to assess the structural model using SEM on the AMOS software. Researchers will test 10 hypotheses. At AMOS a hypothesis can be accepted if the value of $CR \geq |1.96|$ (critical ratio) with value $\alpha = 0.05$ or p-value < 0.05 . The hypothesis tested is as follows:

- H1: Performance expectancy has a positive effect on behavioral intention.
- H2: Effort expectancy has a positive effect on behavioral intention.
- H3: Social influence has a positive effect on behavioral intention.
- H4: Facilitating conditions have a positive effect on behavioral intention.
- H5: Hedonic motivation has a positive effect on behavioral intention.
- H6: Price value has a positive effect on behavioral intention.
- H7: Habit has a positive effect on behavioral intention.
- H8: Perceived credibility has a positive effect on behavioral intention.
- H9: Lifestyle compatibility has a positive effect on behavioral intention.
- H10: Behavioral intention has a positive effect on use behavior.

RESULTS AND DISCUSSIONS

Validity test

The validity test was carried out using a sample of 30 respondents obtained from the distribution of the first stage of the questionnaire for each indicator that forms the variable performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, perceived credibility, lifestyle compatibility, behavioral intention, and use behavior. The measurement indicators for research are statements that have a minimum Pearson correlation value of > 0.5 and a significant Pearson correlation < 0.05 (Miftahuddin et al., 2021). The results show that all indicators already have a Pearson correlation value above 0.5 and insignificant Pearson correlation < 0.05 , so that it can be continued to the reliability test.

Reliability Test

Table 2. Reliability test results

Variable	Cronbach's alpha value	Information
Performance Expectation	0.839	RELIABLE
Effort Expectancy	0.853	RELIABLE
Social Influence	0.809	RELIABLE
Facilitating Conditions	0.791	RELIABLE
Hedonic Motivation	0.680	RELIABLE
Price Value	0.705	RELIABLE
Habits	0.837	RELIABLE
Perceived Credibility	0.938	RELIABLE
Lifestyle Compatibility	0.758	RELIABLE
Behavioral Intentions	0.809	RELIABLE
Use Behavior	0.893	RELIABLE

Based on table 1, it shows that the variables performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, perceived credibility, lifestyle compatibility, behavioral intention, and use behavior, have a Cronbach's alpha value greater than 0.6 so that all indicators of each variable can be said to be reliable.

Measurement Model

Table 3. Measurement model fitment test results

No	Compatibility Test	Criteria	Results	Information
1	CMIN/DF	≤ 3	1.183	Good fit

2	RMSEA	≤ 0.08	0.025	Good fit
3	GFI	≥ 0.9	0.869	Marginal fit
4	CFI	≥ 0.9	0.970	Good fit
5	TLI	≥ 0.9	0.967	Good fit

The results of the fit test showed that the CMIN/DF, RMSEA, CFI, TLI values were included in the good fit criteria and the GFI values were included in the marginal fit criteria according to the criteria, it can be concluded that research can proceed to the next stage.

Structural Models

Table 4. Structural model fit test results

No	Compatibility Test	Criteria	Results	Information
1	CMIN/DF	≤ 3	1,189	Good fit
2	RMSEA	≤ 0.08	0.025	Good fit
3	GFI	≥ 0.9	0.868	Marginal fit
4	CFI	≥ 0.9	0.969	Good fit
5	TLI	≥ 0.9	0.966	Good fit

Structural modeling is a combination of factor analysis and path analysis and is a comprehensive statistical method (Dhaene & Yves Rosseel, 2023). The results of the fit test showed that the CMIN/DF, RMSEA, CFI, TLI values were included in the good fit criteria and the GFI values were included in the marginal fit criteria, it can be concluded that research can proceed to the next stage.

Hypothesis test

A hypothesis test is a procedure used in statistics to assess whether a particular viewpoint is likely to be true (Walker, 2019). The last stage in this study is the hypothesis testing stage using SPSS AMOS 22. This stage is carried out when the measurement model and structural model meet the requirements. The hypothesis is accepted if it satisfies two conditions, namely the direction of the hypothesis is the same as the empirical results (standardized estimate value) and the second condition is that the magnitude of the effect must be significant. Significant if the absolute value of CR shows a number greater than 1.96 ($|CR| > 1.96$) or p-value less than equal to 0.05 ($p\text{-value} \leq 0.05$).

Table 5. Hypothesis testing results

hypothesis		Standardized Estimates	CR	p-values	Information
H1(+)	PE→BI	0.150	2,314	0.021	Supported
H2(+)	ee→BI	0.236	3,754	***	Supported
H3(+)	SI→BI	0.006	0.102	0.918	Not Supported
H4(+)	FC→BI	0.215	2,357	0.018	Supported
H5(+)	HM→BI	0.002	0.040	0.968	Not Supported
H6(+)	PV→BI	0.139	2,386	0.017	Supported
H7(+)	H→BI	0.144	2,096	0.036	Supported
H8(+)	PC→BI	0.164	2,537	0.011	Supported
H9(+)	LC→BI	0.248	2,538	0.011	Supported
H10(+)	BI→UB	0.212	2,956	0.003	Supported

Discussion

The Effect of Performance Expectancy on Behavioral Intention of E-Wallet Users in Indonesia

performance expectation positive effect on behavioral intention, these results are in accordance with the study (K. Gupta & Arora, 2020) (2020). While using an e-wallet increases consumer knowledge about e-wallets, increases their productivity, and helps in making transactions quickly. This allows consumers to use these e-wallets anywhere and anytime which improves overall individual performance.

Effect of Effort Expectancy on Behavioral Intention of E-Wallet Users in Indonesia

effort expectancy positive effect on *behavioral intention*, these results are in accordance with the study (K. Gupta & Arora, 2020). Consumers find e-wallets easy and convenient to use compared to other means such as cash, debit and credit cards. In addition, it is difficult and unsafe to carry large amounts of cash with you everywhere. In the case of debit and credit cards, it takes more time and effort compared to e-wallet payments because there are more steps in the transaction procedure.

The Effect of Social Influence on Behavioral Intention of E-Wallet Users in Indonesia

Social influence No effect on *behavioral intention*, these results are in accordance with the study (K. Gupta & Arora, 2020). E-wallets are very personal and sensitive matters, so any influence from other people is not important because there is a need to maintain the confidentiality and protection of data and financial transactions.

The Effect of Facilitating Conditions on Behavioral Intention of E-Wallet Users in Indonesia

Facilitating conditions positive effect on *behavioral intention*, these results are in accordance with the study (K. Gupta & Arora, 2020). E-wallet consumers already have smartphones, internet, and e-wallet applications needed to make transactions, and another thing available is fast and easily accessible customer support from e-wallet companies that prioritize handling consumer complaints.

The Effect of Hedonic Motivation on Behavioral Intention of E-Wallet Users in Indonesia

hedonic motivation No effect on *behavioral intention*, these results are in accordance with the study (K. Gupta & Arora, 2020). Users do not feel that using an e-wallet is fun, exciting and interesting. This is because many consumers still use cash payments to make transactions. Cash payments are still widely favored by consumers because they do not require mobile devices and internet access, making them more practical and fast.

Effect of Price Value on Behavioral Intention of E-Wallet Users in Indonesia

Price value positive effect on *behavioral intention*, these results are in accordance with the study (K. Gupta & Arora, 2020). When individuals identify that using an e-wallet saves time, and reduces transaction costs, this will result in the creation of intent, and will eventually lead to actual usage.

The Effect of Habit on Behavioral Intention of E-Wallet Users in Indonesia

Habit positive effect on *behavioral intention*, these results are in accordance with the study (K. Gupta & Arora, 2020). The current generation is increasingly using smartphones for almost every task, they have developed a habit of carrying out various transactions via mobile phones. This can be caused by certain factors such as the convenience of using it at any time, the user-friendly interface, the presence of more and more widgets to accompany transactions with several messages, emojis, and other additions.

The Effect of Perceived Credibility on Behavioral Intention of E-Wallet Users in Indonesia

Perceived credibility positive effect on *behavioral intention*, these results are in accordance with the study (K. Gupta & Arora, 2020). The intention to use an e-wallet can be influenced by the user's perception of credibility that the e-wallet is reliable and maintains security and privacy. Customer perceptions regarding transaction activities using e-wallets will build their trust regarding e-wallet services, which will lead to a strong intention to adopt e-wallets.

Effect of Lifestyle Compatibility on Behavioral Intention of E-Wallet Users in Indonesia

Lifestyle compatibility positive effect on *behavioral intention*, these results are in accordance with the study of Hussain et al. (2019). When an e-wallet is suitable for all aspects of lifestyle and living standards, it will be well received by consumers. Currently, all daily payments are mostly cashless because consumers want fast and hassle-free payments anywhere and anytime that suit their lifestyle.

The Effect of Behavioral Intention on Use Behavior of E-Wallet Users in Indonesia

Behavioral intentions positive effect on *use behavior*, these results are in accordance with the study (K. Gupta & Arora, 2020). consumers who have used e-wallets are satisfied so they are loyal to use e-wallets in every transaction. Consumers who have a high intention of using e-wallets will tend to make repeated purchases.

CONCLUSION

Conclusion is an outline conclusion from the results of data processing and data testing, the results of hypothesis testing of the ten hypotheses that have been studied and have an influence. The following concludes with an explanation of the hypotheses that have been studied: (1) Performance expectancy has a positive effect on the behavioral intention of e-wallet consumers in Indonesia. (2) Effort expectancy has a positive effect on behavioral intention of e-wallet consumers in Indonesia. (3) Social influence has no effect on the behavioral intention of e-wallet consumers in Indonesia. (4) Facilitating conditions have a positive effect on the behavioral intention of e-wallet consumers in Indonesia. (5) Hedonic motivation has no effect on behavioral intention of e-wallet consumers in Indonesia. (6) Price value has a positive effect on behavioral intention of e-wallet consumers in Indonesia. (7) Habit has a positive effect on behavioral intention of e-wallet consumers in Indonesia. (8) Perceived credibility has a positive effect on behavioral intention of e-wallet consumers in Indonesia. (9) Lifestyle compatibility has a positive effect on behavioral intention among e-wallet consumers in Indonesia. (10) Behavioral intention has a positive effect on the use behavior of e-wallet consumers in Indonesia. (9) Lifestyle compatibility has a positive effect on behavioral intention among e-wallet consumers in Indonesia. (10) Behavioral intention has a positive effect on the use behavior of e-wallet consumers in Indonesia. (9) Lifestyle compatibility has a positive effect on behavioral intention among e-wallet consumers in Indonesia. (10) Behavioral intention has a positive effect on the use behavior of e-wallet consumers in Indonesia. Limitations of this study include the limited sample size. Future research could consider a larger and more diverse sample, use a longitudinal design, and incorporate qualitative methods to gain deeper insights into the factors that influence user behavior and intentions regarding e-wallet services. In addition, investigating the role of cultural and socio-economic factors on e-wallet usage could provide valuable insights.

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