The Determine effect of E-Wallet Behavior Intention in Indonesia

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Abstract: The purpose of this research is to analyze 1) the effect of social influenceon behavior intention, 2) the effect ofeffort expectationon behavior intention, 3) Theeffect ofservice quality on behavior intention, 4) Consumer satisfaction mediates the effect of social influence on behavior intention, 5) Consumer satisfaction mediates the effect of effort expectanctation on behavior intention, 6) Consumer satisfaction mediates the effect service quality on behavior intention. Collecting data using a questionnaire with a five Likert scale. The data analysis technique in this study is Partial Least Square using Warp PLS 7.0. The findings of his study show that: 1) social Influence has a positive effect onthe intention of behaving using a -wallet, 2) effort expectations do not have positive effect n intentions of behaving using Ean-wallet, 3) service quality has a positive effecton the intention to behave using E-wallet, 4) social influence does not have a positive effecton the intention to behave using E-walletby mediating relyon consumer satisfaction, 5) effort expectancy does not have a positive affect the intention to behave using E-wallety being fully mediatedy consumer satisfaction, 6) service quality does not have a positive effect towards the intention of behaving using E-wallet edited in part by consumer satisfaction.

Keywords: social influence, effort expectancy, service quality, customer satisfaction, and behavioral intentions

1. Introduction

Technology is developing rapidly in this era, it allows people to do work and other activities at the same time. People can also buy their daily needs without having to leave the house. They make payment transactions with online applications. Studies regarding the use of e-wallets began to develop. Research (Aji et al., 2020) emphasizes perceived risk, government support, and perceived usefulness that have an impact on the intention to use e-wallets. Research by Yang et al. (2021) emphasizes perceived usefulness, perceived ease of use, social influence, lifestyle compatibility, and perceived trust in e-wallet use. Daragmeh et al (2021) examined the impact of continuous use with the Health Belief Model and Technology's continuous intention to use. These various studies make it necessary for further research on the topic of using e-wall.s.

According to Peter and Olson (2013) behavioral intention is a proportion that connects personally to future actions. thatmeans that Consumers use e-wallets as a tool for transactions. Behavioral intention can be influenced by various variables. based on various previous studies it is necessary to review the variables that have an impact on intention behavior. So this research will examine social influence, effort expectancy, and service quality on behavior intention with consumer satisfaction as a mediating variable Social influence is the feeling experienced when using a technological system that can change the views of the community (Wang & Chou, 2014; Galib et al., 2018). Society can imitate the behavior of previous people. Social influence impacts the behavior intention of other potential consumers (Yang et al., 2021). This means that potential customers can replicate products with various approaches that can be passed on to other consumers such as family, friends, and the around environment.

Effort expectancy has an impact on the use of technology (Ventakesh *et al.*,2003; Sagnier et al., 2020). Effort expectancy is the level of convenience in using technology. Consumers feel helped by the existence of technology. Technology does not make their life more difficult. Moreover, the use of an e-wallet with all the service features provided makes their life easier. Such as the availability of features for withdrawing funds to a bank account from an e-wallet balance without any additional fees and minimum withdrawal requirements.

Consumers want to use a product if it has good service. They expect a servicess that is at a certain level of tolerance. service assurance is important to build a person's behavioral intention. Service quality is a consumer perception in comparing service quality and results, with what consumers have expected (Kotler and Keller, 2016. Service quality can have a significant impact on behavioral intentions (Rita et al., 2019). Service

International Journal of Latest Research in Humanities and Social Science (IJLRHSS)
Volume 05 - Issue 11, 2022
www.ijlrhss.com || PP. 158-164

quality influences customer behavioral intentions positively and if the service provided is disappointing it will hurt the customer

2. Theory and hypotheses

Social influence is a way that is done by someone to change the attitudes, beliefs, views, and behavior of other people (Venkatesh,2012). Social influence includes external and internal environments such as the workplace, organization,n, and family. Social influence can be carried out by individuals or groups that influence opinions, attitudes, and emotions (Goldsmith, 2015). Social influence is an influence that arises from the people around themwho can make consumers believe in trying new things, whether in the form of goods/services. Social influence has an impact on the desire of individuals to use e-wallets (Cao & Niu, 2019). Consumers receive sufficient information from their nearest surroundings (Madigan et al., 2016; Sagnier et al., 2020). This information will bring up personal intentions to use a product.

H1(a): Social influence directly has a positive effect on the behavioral intention to use e-wallets

Effort expectancy is the level of consumer easiness in using new technology (Venkatesh,2012). consumers feel their with the technology that supports their activities. Effort expectations are said to be the stage of ease in using the system which can reduce individual time and effort when doing work. This reason can also increase e-wallet behavioral intentions among consumers. effort expectancy has been proven to influence behavioral intention, consumers use this application because it is easy to use (Dwivedi et al., 2019).

H2(b): Effort expectancy directly has a positive effect on behavioral intentions to use ewallet

The quality of service provided by the company must be able to meet consumer expectations (Kotler and Keller,2016). If consumers are satisfied with the services provided by the company, consumers will remain loyal to using these services or services. Consumers will invite other consumers to use the same service. Consumer satisfaction can be an intervening variable among various mediations (Rita et al., 2019). Given how effort expectations, social influence, and service quality affect behavior intention.

H3 Service quality directly has a positive effect on behavioral intentions to use e-walletpay
H4 social influence influences behavioral intention to use e-walletpay mediated by consumer satisfaction
H5 Effort expectancy influences behavioral intention to use e-walletpay mediated by consumer satisfaction
H6 Service quality influences behavioral intention to use e-walletpay mediated by customer satisfaction

Theoretical Framework
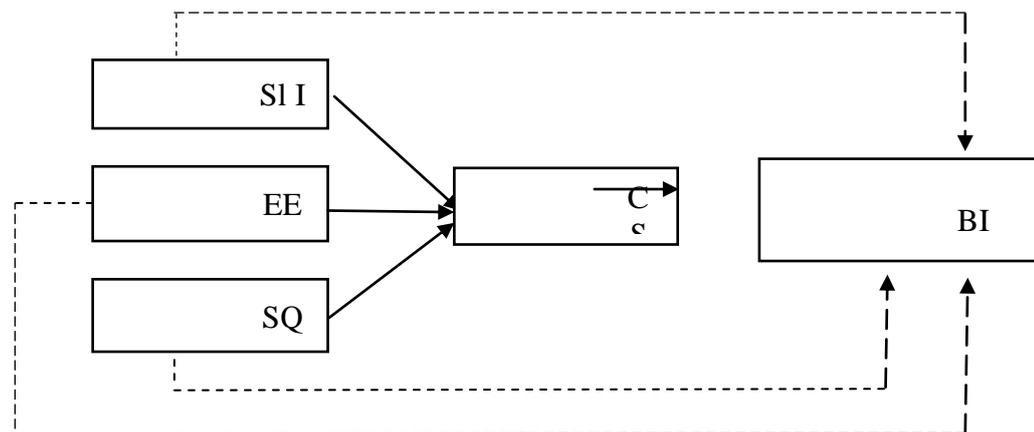
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Kerangka Konseptual

3. Research Methodology

The type of research used in this study is a quantitative method. In this study, the population is the people of Yogyakarta who already use e-wallet pay. Purposive sampling is sampling with several criteria that are relevant or have been done. There are three criteria for people in Yogyakarta, who have used e-wallet pay, and have made transactions with e-wallet pay at least 2 times in the last month. This study uses an instrument with five scales. The Social Influence Instrument uses an instrument developed by Wang and Chou (2014). The instrument consists of Subjective norms and Visibility. Expectations Efforts to use instruments developed by Venkatesh, Morris, Bitter & Davis (2003). Service Quality uses Wyckoff. behavior intention uses Mowen &

Minor (2022). Customer satisfaction using Lovelock and Wirtz (2002). This study measures variables using a Likert Scale. This scale is considered to be able to measure the perception of consumers for the intention to behave. To optimize the analysis using Partial Least Square (PLS) using Warp PLS 7.0. This approach is appropriate because it uses a mediating variable (Hair 2014).

4. Respondentden Profile

The characteristics of the respondents are used to provide an overview of the respondents who are the subjects of this study. After the respondent's characteristic data is obtained, calculations will be carried out using descriptive statistics. The most common gender is female, the most age is between 19-23 years, with the highest income between IDR 1,000,000 – IDR. 3,000,000. Male respondents have 19.8%, and women have a percentage of 80.2%. Respondents were 18 years old with a percentage of 2.1%, aged 19-23 years with a percentage of 96.9%, and respondents aged $\geq$ 24 years with a percentage of 1%. Respondents have monthly income <Rp. 1,000,000, 31.3%, Respondents with a monthly income of Rp. 1,000,000-Rp. 3,000,000 64.6%, and respondents have monthly income> Rp. 3,000,000 4 .2%.

Table 1 Respondent Profile

Gender	
Men	19,8%
Women	80,2%

Age	
18 Year Old	2,1%
19-23 Year Old	96,9%
$\geq$ 24 Year Old	1%

Table 2 Respondent Income

< Rp 1.000.000	31,3%
Rp 1.000.000- Rp 3.000.000	64,6%
> Rp 3.000.000	4,2%

5. Validity and Reliability Instrument

All instruments tested valid. valid testing using loading factor and Average Variance Extracted (AVE). Researchers use a loading factor>0.7. . The overall variables of effort expectation, social influence, service quality, consumer satisfaction, and behavior intention show a value above 0.7. The overall interim is valid because the loading factor is above 0.7. Enjoy a minimum AVE measurement of 0.5. of the whole declared valid because of all variables above 0.5.

Table 3 Validity

questionnaire Item	Loading Factor	Average Variant Extracted (AVE)	
		Variabels	Nilai AVE

International Journal of Latest Research in Humanities and Social Science (IJLRHSS)
Volume 05 - Issue 11, 2022
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SI.1	0,723	Social Influence	0,644
SI.2	0,710	EffortExpectations	0,653
SI.3	0,829	Service Quality	0,549
SI.4	0,786	Behavioral Intention	0,613
EU.1	0,789	Consumer Satisfaction	0,774
EU.2	0,875		
EU.3	0,755		
SQ.1	0,789		
SQ.2	0,710		
SQ.3	0,736		
SQ.4	0,741		
SQ.5	0,726		
BI.1	0,785		
BI.2	0,776		
BI.3	0,741		
BI.4	0,772		
BI.5	0,780		
CS.1	0,844		
CS.2	0,902		
CS.3	0,893		

6. Reliability

Uji realibilitas dibagi menjadi dua metode yaitu Cronbach's alpha dan Composite Realibility. Pada uji realibilitas Rule of thumb nilai alpha atau composite reliability harus >0,7 meskipun nilai 0,6 sudah dapat diterima. Berdasarkan hasil uji reliabilitas dengan mengacu pada nilai cronbach's alpha dan composite realibility pada semua variabel dinyatakan reliabel karena nilai cronbach's alpha >0.60 dan composite realibility >0.70.

Table 4 Reliability

Variable	*Cronbach's Alpha*	*Composite Reliability*.
Social Influence	0,723	0,844
Effort Expectations	0,732	0,849
Service Quality	0,794	0,859
Behavioral Intention	0,789	0,864
Consumer Satisfaction	0,854	0,911

7. Hypothesis test

The influence between the variables in this research model can be seen through the estimation results of the path coefficient (path coefficient) and p-value (level of significance). The significant level used in this study was 0.05. The probability of being wrong is 5% and the probability of making the right decision is 95%, provided that if the p-value is > 0.05 then H0 is accepted and Ha is rejected.

| No	Hypothesis	*Path Coefficients*	*P-Value*
1	SI -> CS	0,408	<0,001
2	EE -> CS	0,174	0,038
3	SQ -> CS	0,249	0,005
4	SI -> BI	0,484	<0,001
5	EE -> BI	0,025	0,404
6	SQ -> BI	0,250	0,005
7	CS -> BI	0,086	0,195

The direct influence of social influence on behavioral intentions to use shoppe pay is shown by the path coefficients of 0.484 (signed positive), at p-value <0.001 ≤0.05, then H01 is rejected and Ha1 is accepted which means that social influence directly has a positive effect on behavioral intentions to use e-wallet pay. The direct effect of effort expectationseffort expectancyon behavioral intentions to use shoppe pay is shown by a path coefficient of 0.025 at a p-value of 0.404 > 0.05, then H02 is accepted and Ha2 is rejected, which means that Effort expectancy does not directly have a positive effect on behavioral intentions to use e-wallet pay. The direct influence of service quality on behavioral intentions to use shoppe pay is indicated by a path coefficient of 0.250 at a p-value of 0.005 ≤0.05, then H03 is rejected and Ha3 is accepted, which means service quality directly has a positive effect on behavioral intentions to use e-wallet pay.

the influence of social influence on consumer satisfaction is indicated by a path coefficient of 0.408 (signed positive) at a p-value <0.001, meaning <0.05, and the influence of consumer satisfaction on behavioral intentions is indicated by a path coefficient of 0.086 (signed positive) at a p-value of 0.195 > 0.05, then H04 is accepted and Ha4 is rejected, which means that social influence does not affect behavioral intentions to use e-wallet pay, mediated by consumer satisfaction. The effect of effort expectations on consumer satisfaction is indicated by a path coefficient of 0.174 (positive sign) at a p-value of 0.038 <0.05, and the effect of consumer satisfaction on behavioral intentions is indicated by a path coefficient of 0.086 (positive sign) at a p-value of 0.195 > 0.05. By paying attention to the calculations above where one has no effect, it can be said that H05 is accepted and Ha5 is rejected, which means that Effort expectancy does not affect behavioral intentions to use e-wallet pay mediated by consumer satisfaction.

The effect of effort expectations on consumer satisfaction is indicated by a path coefficient of 0.174 (positive sign) at a p-value of 0.038 <0.05, and the effect of consumer satisfaction on behavioral intentions is indicated by a path coefficient of 0.086 (positive sign) at a p-value of 0.195 > 0.05. By paying attention to the calculations above where one has no effect, it can be said that H05 is accepted and Ha5 is rejected, which means that Effort expectancy does not affect behavioral intentions to use e-wallet pay mediated by consumer satisfaction.

The effect of service quality on consumer satisfaction is indicated by a path coefficient of 0.249 (positive sign) at a p-value of 0.005 <0.05, and the effect of consumer satisfaction on behavioral intentions is indicated by a path coefficient of 0.086 (positive sign) at a p-value of 0.195 > 0.05. By paying attention to the calculations above where one has no effect, it can be said that H06 is accepted and Ha6 is rejected, which means that service quality does not affect behavioral intentions to use e-wallet pay mediated by consumer satisfaction.

8. Discussion
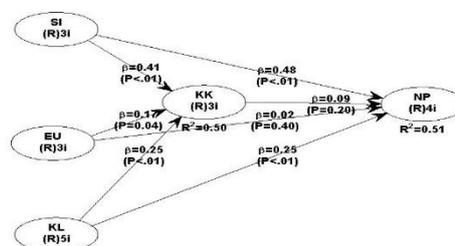
Social influence directly has a positive effect on behavioral intentions using e-wallet pay. The results of the study show that social influence directly has a positive effect on behavioral intentions using E-wallet pay. Consumers use e-wallet pay because they see the people around them and feel that using e-wallet pay is a positive thing for them. Consumers are interested in using e-wallet pay because of encouragement from the surrounding environment. This is consistent with research conducted by (Cao & Niu, 2019). Social influence has a positive effect on behavioral intention. It can be concluded that the more people in the surrounding

environment use and recommend e-walletp ay, the stronger the intention of other consumers to use e-wallet pay.

Effort expectancy does not directly have a positive effect on the intention to behave using E-wallet Pay. The results of the study show that Effort expectancy does not directly have a positive effect on behavioral intentions to use e-wallet pay. The service system shows the business obtained by consumers. Consumers do not see the effort they put into using e-wallets. The theory that supports this research was put forward by Jogiyanto (2007: 139) defining Effort expectancy as the stage of ease in using a system that can reduce individual time and energy when doing work. The results of this study are not in line with research conducted by Wibowo, Mursityo & Herlambang (2019) which states that effort expectancy affects behavioral intention. It can be concluded that the easier or more difficult ane-wallet pay service system is, it does not directly affect consumer intentions to use e-wallet pay because consumers find it easier to make payments directly.

Service quality directly has a positive effect on behavioral intentions to use e-wallet pay. The results of the study show that service quality directly has a positive effect on behavioral intentions to use e-wallet pay. The better the service quality, the stronger the consumer's behavioral intention to use E-wallet pay. Many respondents were satisfied with the quality of service. The results of this study are from previous research conducted by (Rita et al., 2019). and previous research namely (Rita et al., 2019). Showing that service quality has a direct and significant effect on behavioral intention.

Social influence has no positive effect on behavioral intentions mediated by consumer satisfaction. The results of the study show that consumer satisfaction does not mediate social influence on behavioral intentions using E-wallet pay. Based on data, it proves that social influence does not affect behavioral intentions using e-wallet pay, with consumer satisfaction as a mediating variable. This means that consumers do not need to feel satisfied when using an e-wallet. They tend to hear more from their group. The theory that supports this research is put forward by (Dwivedi et al., 2019) who argue that social influence is a method used by a person to change the attitudes, beliefs, views, and behavior of other people. The results of this study are not in line with research conducted by Ammirudin, Dyah, Pradopo, Ommar & Nardi (2020) which states that social influence has a significant effect on behavioral intention through customer satisfaction. It can be concluded that social influence does not provide satisfaction to consumers, so consumers do not feel the intention to use e-wallet pay.

Effort expectancy does not have a positive effect on behavioral intentions using e-wallet pay mediated by consumer satisfaction. The results of the study show that consumer satisfaction does not mediate Effort expectancy on behavioral intentions using e-wallet pay. This is supported by the results of the path coefficient analysis of 0.174 at a p-value of 0.038 <0.05, and the effect of consumer satisfaction on behavioral intentions to use e-wallet pay, with a path coefficient of 0.086 and a p-value of 0.195 > 0.05, so H5 is not supported by the data because the mediating variable (consumer satisfaction) to the behavioral intention variable using e-wallet pay is not significant. The theory that supports this research is put forward by Ventakesh et al (2003: 450) effort expectation is the level of ease that an individual feels about using an information system. It can be concluded that the easier or more difficult the service system provided by e-wallet pay is, it is unable to provide satisfaction to consumers, so it does not attract consumers' intentions to use e-wallet pay again.

Service quality influences behavioral intention to use e-wallet pay mediated by consumer satisfaction. The results of the study show that service quality does not mediate Effort expectancy on behavioral intentions using e-wallet pay. This is supported by the results of the path coefficient analysis of 0.249 at a p-value of 0.005 <0.05, and the effect of consumer satisfaction on behavioral intentions to use e-wallet pay, with a path coefficient of 0.086 and a p-value of 0.195 > 0.05, so H6 is not supported by the data because the mediating variable (consumer satisfaction) to the behavioral intention variable using e-wallet pay is not significant. The theory that supports this research was put forward by Wyckoff service quality is a level of excess by expectations and control over the level of excess in fulfilling consumer desires. The results of this study are not in line with research conducted by Rita et al., (2019) that service quality has a significant effect on customer satisfaction and customer satisfaction also has a significant effect on behavioral intention. It can be concluded that the quality of service provided by e-wallet pay does not provide satisfaction to consumers so it does not attract consumers' intentions to use e-wallet pay again.

9. Conclusion

Based on the test results and discussion of this study, it can be concluded that social influence directly has a positive effect on behavioral intentions to use e-wallet pay. Effort expectancy does not directly have a positive effect on the intention to behave using E-wallet Pay. Service quality directly has a positive effect on behavioral intentions to use e-wallet pay. Social influence has no positive effect on behavioral intentions using e-wallet pay mediated by consumer satisfaction. Effort expectancy does not have a positive effect on behavioral intentions using e-wallet pay mediated by consumer satisfaction. Service quality does not have a positive effect on behavioral intentions using e-walletpay mediated by customer satisfaction.

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