# Intention to use E-wallet during the COVID-19 pandemic in Indonesia

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ABSTRACT: The physical distancing policy initiated by the World Health Organization has prompted the Indonesian government to promote contactless payments throughout the pandemic. COVID-19 can be transmitted through the physical movement of money, and thus consumers are encouraged to make non-cash payment transactions via e-wallet. This causal study using the Structural Equation Model aims to determine the effect of perceived risk, government support, and perceived usefulness on the intention to use e-wallet during a pandemic. Research on 256 respondents using e-wallet shows that six hypotheses are supported.

## 1 INTRODUCTION

Several recent studies have revealed that the COVID-19 pandemic has significantly exaggerated social and economic aspects, finance, and supply chains. The pandemic also has distressed business in general (Swift 2009). However, research on the impact of the pandemic on the way consumers make payments is still scarce. Physical money may be a medium for the spread of the virus, so WHO recommends the use of digital money (Aji et al. 2020).

Bank Indonesia stated that during the period of January–July 2020, the value of monthly electronic money transactions reached IDR 16.7 trillion. This figure increased by 59% compared to the average transaction in the same period of the previous year, which was IDR 9.9 trillion. The highest transaction value, amounting to IDR 17.5 trillion, was recorded in April when large-scale social restrictions (PSBB) were implemented in Jakarta (Annur 2020).

E-wallet plays an important role in dealing with the pandemic. Some restaurants accept cashless payments via e-wallet or bank transfer. The government supports the role of e-wallet in handling the pandemic by setting uniform transaction rates in Indonesia (Setyowati 2021).

Digital services, from fintech, electronic money, to digital wallets, are part of people's lifestyles. This is in line with online shopping that is increasingly popular and, offers easy and safer payment transactions during the pandemic (https://rm.id).

In 2019, electronic money transactions reached US\$ 10 billion, and e-wallets from fintech accounted for around 72% of electronic money transactions. Fintech has surpassed banks as the main payment provider in Indonesia (Burhan 2021).

Aji et al. (2020) examined the intention to use e-wallet during a pandemic with respondents from two countries, i.e., Indonesia and Malaysia. The results show that the effects of government support on the intention to use e-wallets differ between countries. In addition, perceived usefulness is fully mediated by the relationship between government support and intention to use e-wallet, and partially mediated by the effect of perceived risk on intention to use e-wallet.

Kustono et al. (2020) observed the factors that influence the behavioral intentions of 180 respondents in using electronic wallets in Jember Regency, Indonesia. Six hypotheses were tested and four hypotheses, namely, application quality, perceived usefulness, ease of use, and attitudes towards use, were accepted.

The purpose of this study was to investigate the intention to use e-wallets throughout a pandemic in Indonesia. In contrast to Aji et al. (2020), this research emphasizes the use of the top five e-wallets in Indonesia, i.e., ShopeePay, Dana, OVO, Gopay and LinkAja.

## 2 LITERATURE REVIEW AND HYPOTHESES

The impact of the COVID-19 pandemic on business and consumer behavior was explained by Sheth (2020). The number of people who chose physical stores or malls as their shopping locations decreased from 73% before the pandemic to 24% during the pandemic (Ekarina 2020).

Intention to use is a person's attitude in using certain products in the future (Rantung et al. 2020). E-wallet is an effective method for various types of payments during physical restrictions or self-quarantine periods. The higher the risk of COVID-19 transmission during transactions with cash is, the stronger the intention to use e-wallet for payment transactions becomes.

The intention to use e-wallet can be influenced by several factors. The first factor is perceived risk, which is defined as the perception of uncertainty in the buying situation and is the main determinant of a person's behavior to adopt technology (Cox & Rich 1964; Im et al. 2008). The risk perceived by consumers is an obstacle for consumers in considering purchasing decisions (Forsythe & Shi 2003; Kim et al. 2008; Phonthanukitithaworn & Sellitto 2016). The second factor is government, which is a person, body, or apparatus that gives orders (Pradjaja 2003). The government as a regulator has an obligation to prevent the potential negative effects on e-wallet users (Aji et al. 2020; Brown 2020; Huang 2020; Sheikh et al. 2020). The third factor is, perceived usefulness, which is a person's level of trust in a particular subject that provides benefits for people who use it (Adams et al. 1992; Davis 1989; Thompson et al. 1991).

The government continues to strive to reduce the spread of COVID-19 and overcome the impact of the pandemic on the safety and economic resilience of the community (www.kominfo.go.id). The government should encourage people to get involved in e-wallet payments (Kaur 2020).

H1: Perceived risk positively affects government support for e-wallets

Consumers are used to using cash, but various electronic media payments can be adopted as a new alternative when consumers feel the benefits. Perceived risk has also been added to the Technology Acceptance Model (TAM) in several studies, and has a significant effect on perceived usefulness (Aji et al. 2020).

H2: Perceived risk positively affects perceived usefulness of e-wallets

People are currently uncomfortable with and worried about paying using cash, for fear that cash contains the virus. The government guarantees e-wallet server facilities, and encourages people to innovate in payments, and there is no need to worry because the government oversees these transactions (Haderi 2014; Sugiyarti 2020).

H3: Government support for e-wallets positively affects the perceived usefulness of e-wallets

In this study, the higher the COVID-19 risk in cash perceived by the individual is, the stronger the intention to use e-wallet for payment transactions becomes. It is important to consider that an individual's decision to adopt an application system is determined by its perceived usefulness (Aji et al. 2020).

H4: Perceived risk positively affects intention to use e-wallets

When consumers feel government support, the intention to use e-wallet will be stronger. Perceived usefulness is also considered a fundamental factor for using a technology system or application. The effect of government support on intentions to use e-wallet can be better explained by perceived usefulness (Aji et al. 2020).

H5: Government support positively affects intention to use e-wallets

Several previous studies have found that perceived use is a strong predictor of intention to use e-money (Aji & Dharmesta 2019). There is research that supports a positive relationship between perceived usefulness and the actual use of systems related to certain technologies (Park et al. 2014; Perdigoto & Picoto 2014; Purwitasari & Pratomo 2015).

H6: Perceived usefulness positively affects intention to use e-wallets

## 3 RESEARCH METHOD

This causal research examined the effect of the independent variable on the dependent variable. The data used in this study are primary data obtained by distributing questionnaires via google form.

The respondents of this research were the users of the five largest e-wallet platforms in Indonesia, i.e., ShopeePay, Dana, OVO, Gopay and LinkAja.

The data obtained were processed using SPSS 25.0. In order to see the contribution of each indicator in the model (Figure 1), measurements were made using Confirmatory Factor Analysis (Hair et al. 2010:19). The suitability of the measurement model with empirical data was measured by the goodness of fit index (Wijanto 2008). Structural Equation Model analysis was performed with AMOS 22.0. Finally, a hypothesis test was conducted.

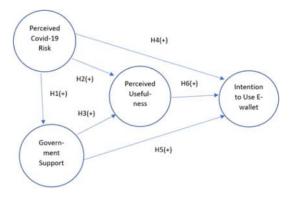


Figure 1. Research model.

## 4 RESULT, DISCUSSION AND CONCLUSION

The results of the test showed that all indicators, namely, perceived risk, government support, perceived usefulness, and intention to use variables were declared valid and reliable. The number of respondents, was 256, consisting of 47.3% male respondents and 52.7% female respondents, and were dominated by respondents aged 17–25 years at 88.3%. The majority of respondents' educational attainment is high school graduate (61.7%).

The measurement model found that the CIMN/DF value, was 2.243 or marginal fit. RMSEA value was 0.07 or good fit. Tucker Lewis Index was 0.945 > 0.95 or marginal fit. The CFI value was 0.955 or good fit. The Average Variance Extracted value for each indicator was above 0.5 and the Construct Reliability value was above 0.6. Thus, all variables in this indicator were valid for further testing.

SEM structural model calculation results produced the CMIN/DF value, which was 2,243 or marginal fit. The RMSEA good fit value was 0.070. Goodness of fit index was 0.907 or marginal fit. The Tucker Lewis Index was 0.945 or good fit. The CFI value was 0.955 or good fit.

Table 1 shows the results of hypothesis testing, which are explained as follows: (1) perceived risk affects government support for e-wallet. The path coefficient was positive (0.389) with a CR value

| Tabl | e | 1. 8 | Summar | y of | hypo | thesis | testing | results. |
|------|---|------|--------|------|------|--------|---------|----------|
|------|---|------|--------|------|------|--------|---------|----------|

| Hypothesis | Relationships<br>between<br>constructs | Estimate | CR   | P value | Description |
|------------|--|----------|------|---------|-------------|
| H1         | $PR \rightarrow GS$                    | 0.389    | 6366 | ***     | Supported   |
| H2         | $PR \rightarrow PU$                    | 0.232    | 3997 | 0.004   | Supported   |
| H3         | $GS \rightarrow PU$                    | 0.647    | 8168 | 0.956   | Supported   |
| H4         | $PR \rightarrow INT$                   | 0.152    | 3611 | 0.003   | Supported   |
| H5         | $GS \rightarrow INT$                   | 0.237    | 3686 | 0.003   | Supported   |
| H6         | $PU \to INT$                           | 0.448    | 6453 | ***     | Supported   |

of 6366, which means that the first hypothesis is supported. (2) Perceived risk affects the perceived usefulness of e-wallet. The path coefficient was positive (0.232) with a CR value of 3.997, meaning that the second hypothesis is supported. (3) Government support affects the perceived usefulness of e-wallet. The path coefficient was positive (0.647) with a CR value of 8.168, meaning that the third hypothesis is supported. (4) Perceived risk has an effect on intention to use. The path coefficient was positive (0.152) with a CR value of 3.611, meaning that the fourth hypothesis is supported. (5) Government support has an effect on intention to use. The path coefficient was positive (0.237) with a CR value of 3.686, meaning that the fifth hypothesis is supported. (6) Perceived usefulness affects the intention to use e-wallet. The path coefficient was positive (0.448) with a CR value of 6.453, meaning that the sixth hypothesis is supported.

The results of this study show that five hypotheses fit and one hypothesis (hypothesis 5) is not in accordance with the results of the study Aji et al. (2020). The results of this study could be different when carried out on different respondents. The respondents in this study are the fiver largest e-wallet users in Indonesia.

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This book contains 74 selected papers presented at the 5th International Seminar of Contemporary Research on Business and Management (ISCRBM 2021), which was organized by the Alliance of Indonesian Master of Management Program (APMMI) and held in Jakarta, Indonesia on 18 December 2021. This online conference was hosted by the Master of Management Program of Indonesia University. This year, ISCRBM focused on research related to driving sustainable business through innovation. Business has had to deal with the Covid-19 pandemic, so a new approach towards managing business to survive competition is indispensable. Innovation is the key for all organizations in surviving in the new normal and beyond. The Seminar aimed to provide a forum for leading scholars, academics, researchers, and practitioners in the business and management area to reflect on the issues, challenges and opportunities, and to share the latest innovative research and best practices. This seminar brought together participants to exchange ideas on the future development of management disciplines: human resource, marketing, operation, finance, strategic management and entrepreneurship.

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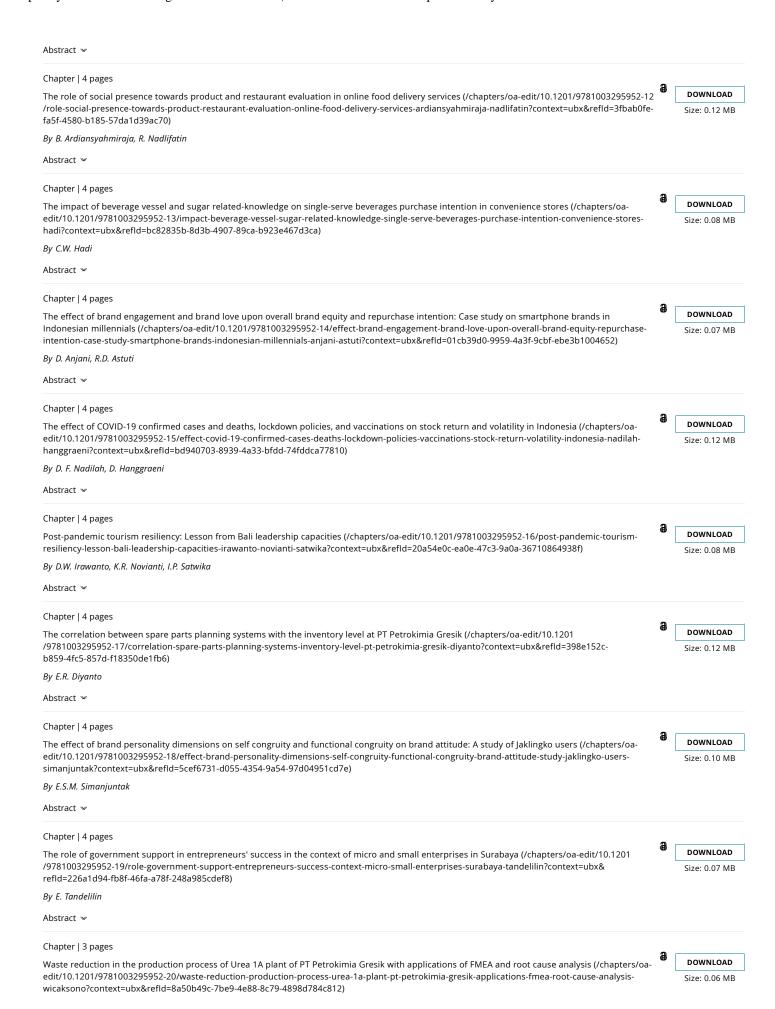
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