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### Do Beliefs and Ease of Use Influence The Intention to Use Digital Wallets? A Test Using Social Factors as Moderating Variable

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#### ABSTRACT

*This research aims to examine whether beliefs and ease of use influence the intention to use digital wallets using social factors as moderating variables. Data was gathered by questionnaires collected from 105 respondents. All respondents were 19-23 years old, and they were university students at Surabaya. The hypotheses were tested using WarpPLS 8.0. The hypotheses test results show that beliefs as a significant factor that influences the intention to use the digital wallet. Furthermore, social factors are also significant as moderating variables to relationship beliefs and intention to use. However, perceived ease of use is not supported to influence intention to use and social factors do not moderate the relationship between perceived ease of use and intention to use.*

#### INTRODUCTION

A digital wallet is a technology that allows individuals to store, manage, and use electronic money via digital devices, such as smartphones, tablets, and computers, and it functions replaces conventional physical wallets (Suyanto, 2023). Insight Asia (2023) researched the use of e-payment in Indonesia. It found that 74% of respondents actively chose to use digital wallets for their various financial transactions. Cash is still actively used by 49% of respondents. Besides that, there are 24% of respondents use bank transfers, 21% use QRIS, 18% use Paylater, 17% debit cards, and 16% use transfers. Sixty-one percent of the respondents stated that they use more than one digital wallet. On average, a person utilizes 2-3 digital wallet applications. This research involved 1,300 respondents and was carried out in seven major cities in Indonesia including Jabodetabek, Bandung, Medan, Makassar, Semarang, Palembang, and Pekanbaru from 19 to 30 September 2022. The trend of digital payment users in Indonesia appears to have increased since 2018 (Statista, 2024) According to a Statista survey (2024), digital payment users in Indonesia since 2018 were 52.64 million users, becoming 158.7 million users in 2021 and predicted to reach 204.97 million users in 2028.

Even though the use of digital wallets has increased, the sustainability of the financial technology (fintech) environment has many challenges (Ryu & Ko, 2020; Wewege et al., 2020). Innovations in digital payments arouse challenges such as anonymity, speed, and the presence of cryptocurrencies which can facilitate money laundering, tax evasion, and the funding of illegal activities (Cortina & Schmukler, 2018). From user perspectives, fintech banks generally lack scale and trust,

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unregulated in some cases with credit or liquidity risk exposure (Wewege et al., 2020). Finally, it will threaten the sustainability of the digital economy.

The Technology Acceptance Model (TAM) was developed based on the Theory of Reasoned Action (TRA), and it has been widely used as a model that predicts the use of technology. The TRA is intended for predicting voluntary behaviour. According to the original TAM, perceived ease of use and perceived usefulness are predictors of behaviour intention (Venkatesh & Bala, 2008; Venkatesh & Davis, 1996). Based on TRA, belief is a basic predictor of behavioural intention (Fishbein & Ajzen, 2010). However, TRA and TAM do not involve social factors in the model. Those models propose that people are inclined to behaviour which capable of performing and they easily refrain from doing so. Meanwhile, the Theory of Planned Behaviour (TPB) explains that social factors have a role in behavioural intention (Ajzen, 2020). According to TPB, people have limitations of volitional control to deal with decision problems and they require cooperation or consideration from other people before they decide to perform certain behaviour.

Previous research found that belief has a significant role in the intention to use technology (Afandi et al., 2020; Nguyen, 2020; Ulansari & Yudiantara, 2021; Varma, 2018; Widagda, 2023). In a mandatory environment such as financial reporting, accounting information systems adoption or using big data applications is still challenging and user's belief has to be considered because it is important to motivate an individual's willingness to adopt the system (Alamin et al., 2020; Varma, 2018). When a technology user has positive beliefs, he can reduce negative ambivalence or frustration when using it. Adopting financial technology applications, as well as digital wallets, is a voluntary thing. User's positive beliefs will encourage financial technology employment (Afandi et al., 2020; Nguyen, 2020; Ulansari & Yudiantara, 2021), and then it has a beneficial impact on the business environment in a digital era.

Some studies show that perceived ease of use is significant to intentions to adopt applications, such as accounting information systems applications (Izzati et al., 2020; Wardani & Putra, 2022), m-learning (Al-Emran et al., 2020; Hasanah et al., 2019), and m-banking (Akhtar et al., 2019). When an application is perceived as easy to use, users perceive that they need less effort to implement it, and then it will increase perceived efficiency and effectiveness if they adopt the technology (He et al., 2017).

Adopting a digital wallet can be influenced by social factors. There are many choices of payment methods, and adopting a digital wallet is one of the alternatives. Several studies have concluded that social influence plays a role in strengthening behavioural intention (Alkhwaldi et al., 2022; Angelina & Rahadi, 2020; Nag & Gilitwala, 2019). E-wallet users in India tend to use e-wallet applications due to social-environmental factors (Angelina & Rahadi, 2020; Nag & Gilitwala, 2019; Singh et al., 2020). These social factors can be in the form of persuasion or experience from trusted family, friends, or relatives. However, social factors can also hinder people from actively using financial applications. The ease of using digital wallets can increase consumerism (Afriani & Yanti, 2023). Seldal & Nyhus (2022) found that individual financial conditions as social factors are related to the intention to use mobile payment. Mobile payment users were less financially vulnerable than nonusers. For undergraduate students, students with family financial vulnerability have higher anxiety so they are more vigilant about using their resources (Chu et al., 2021). Therefore, undergraduate students from families with financial vulnerability reduce their intention to use e-wallets, because they need to restrict their financial resources. Persuasion from relatives, friends, or family as well as their experiences can strengthen or weaken a person's rationality. Someone who has a positive belief in digital wallets will have a higher intention to use them, but those relationships can be strengthened or weakened by social factors.

Finally, this research proposes four hypotheses, they are: (1) belief influences the intention to use digital wallets; (2) perceived ease of use influences the intention to use digital wallets, (3) social factor is a moderating variable in the relationship between belief and toward digital wallet intention to use, and (4) social factor is a moderating variable in the relationship between perceived ease of use toward digital wallet intention to use. This research contributes empirical facts on digital wallet usage behaviour, and it is useful for providing practical considerations for application developers and economic policies.

## MATERIALS AND METHODS

This research employs a quantitative approach with primary data. The population of this study is university students at Surabaya. Data were gathered from university students at Surabaya. The Google-form questionnaires were distributed via WhatsApp groups and Instagram of university student networks in Surabaya, from December 2023 to January 2024. The sample size was determined by the Slovin Test, where  $n$  is the sample size,  $N$  = population size, and  $Ne$  = acceptable margin of error.

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{273.229}{1 + 273.229(0.1)^2}$$

$$n = 99,96$$

Figure 1. Slovin Test

According to Central Bureau of Statistics data, there are 273.229 university students at Surabaya. The Slovin calculation result is 99,96, so the minimum number of respondents for this research is 100.

WarpPLS 8.0 was utilized to test the hypotheses. Before hypotheses testing, we conduct validity and reliability tests for the instrument. Discriminant validity test addresses the quality of measurement instruments. The validity of indicator items is determined by the average variance extracted (AVE) value and loading factor. The question items are required as valid if the AVE value of the question item is greater than 0,5, and cross loading is greater than 0,7 (Kock, 2023). The reliability of the instrument is measured by composite reliability and Cronbach's Alpha value. For confirmatory research, the instrument reliability requirement complied if the composite reliability is greater than 0.7, and the Cronbach's Alpha is greater than 0.7 (Ghozali & Latan, 2020). variables are measured based on the scale of respondents' assessment of each question item in the questionnaire. Score ranges from 1 to 5 which describes the statements from Strongly Disagree to Strongly Agree.

Table 1. Research Variables

Variable	Operational Definition	Instrument References
Intention to Use	individual's plan to carry on the use of a digital wallet	(Akhtar et al., 2019; Amin et al., 2014; Bandyopadhyay & Fraccastoro, 2007)
Belief	individual's subjective assessment of the world surrounding him, an individual's understanding of himself and his environment that is carried out by connecting it with various benefits or losses that might obtained if he/she uses a digital wallet. Belief can be measured by a person's assessment of certain behaviours.	(Amin et al., 2014)
Perceived Ease of Use	the degree to which a person feels that he/she would be free of effort when using a digital wallet	(Akhtar et al., 2019; Amin et al., 2014)
Social Factor	the extent to which individuals feel that it is important to use a new system based on encouragement from their immediate environment, such as friends and family.	(Akhtar et al., 2019; Bandyopadhyay & Fraccastoro, 2007)

## RESULTS AND DISCUSSION

The questionnaire was distributed via WhatsApp and Instagram during 19 December 2023 - 4 January 2024. It was required 17 days to follow up day-to-day until 105 completed questionnaires were collected. Questionnaires were obtained from 105 respondents from 19 universities and 20 various faculties in Surabaya. The largest number of respondents were from the Economics and Business Study Program 65 persons (61.90%), Engineering 7 (6.67%), Islamic Economics and Business 6 (5.71%), Social Sciences and Political Science 5 (4.76%), and 22 respondents (10.96%) from other faculties such as the Faculty of Medicine, Faculty of Languages and Arts, Faculty of Languages and Arts, Faculty of Nursing, Literature Science, Psychology, Architecture and Design, Law, Sports, and Vocational. As active university students, they are mostly 21 years old (55.24%), 22 years old (29.52%), 23 years old (3.8%), and 19-20 years old (11.44%).

Most respondents stated that they often use digital wallets. Respondents who used digital wallets <5 times a month were 26 (24.77%) respondents, and those using applications more than >5 times a month were 79 (75.23%) respondents. There are more female respondents than male

respondents. There were 91 (86.67%) respondents and 14 (13.33%) male respondents. They don't just use one digital wallet application. The most widely used digital wallet application is Shopeepay (89 respondents or 84.8%). Details of the digital wallet applications used by respondents are in Table 2.

Table 2. Digital Wallet Application Used by Respondents

No	Application	Total	Percentage
1.	Shopeepay	89	84.8%
2.	DANA	53	50.5%
3.	GoPay	38	36.2%
4.	OVO	33	31.4%
5.	Others	6	2%

Source: processed by author (2024)

### **Validity and Reliability Test**

All items to measured variables are valid. Belief ( $X_1$ ), Perceived Ease of Use ( $X_2$ ), and Intention to Use ( $Y$ ) measurement have 8 valid question items for each variable, and there are 7 valid items to measure Social Factors ( $Z$ ). Each question item for all variables has outer loading  $> 0,7$  and each variable has AVE  $> 0,7$ . The reliability is determined by Cronbach's Alpha and composite reliability value. The composite reliability and Cronbach's alpha coefficients should be equal to or greater than 0,7 (Kock, 2023). Table 3 shows that all variable indicators have Cronbach's alpha and composite reliability greater than 0,7. It means that the indicators at the instruments are reliable.

Table 3. Reliability of Variables

No	Variable	Cronbach's Alpha	Composite Reliability
1	Beliefs ( $X_1$ )	0.896	0.919
2	Perceived Ease of Use ( $X_2$ )	0.931	0.944
3	Social Factors ( $Z$ )	0.940	0.952
4	Intention to Use ( $Y$ )	0.920	0.935

Source: processed by author (2024)

### **Goodness Fit of Model**

The non-parametric PLS-based SEM method has been widely employed, and it is arguably fairly robust to univariate and multivariate deviations from normality (Kock, 2023), but typically without any accompanying test of normality. To stipulate the goodness of fit model, and to test whether any multicollinearity in the model, we use the AVIF value.

The AVIF value shows whether the model is fit and whether multicollinearity occurs in the model. The model test results show an AVIF value of 3.060, meaning the model is still acceptable and ideal (AVIF criteria  $< 5$  and ideal if AVIF  $\leq 3.3$ ). Apart from that, these results also show that there is no multicollinearity between independent (exogenous) variables. Model fit criteria can also be seen from the GoF value in terms of explanatory power. The Tenenhaus GoF (GoF) result is 0.536. The explanatory power is small when GoF  $\geq 0.1$ ; medium  $\geq 0.25$ , and large  $\geq 0.36$ , so GoF 0.536 means that the model has explanatory power of this research model is large and acceptable. Furthermore, to anticipate whether there is a Simpson's Paradox error in the model, or there is no reverse causality error in the model, we explore the SPR, RSCR, SSR, and NLBCDR indices. The Simpson's Paradox Ratio (SPR) value is 0.750 (SPR is acceptable if  $\geq 0.7$  and ideally=1), so it means that there is no Simpson's Paradox error in the model, and it is free from implausible errors and/or causal relationships backward. The R-Square Contribution Ratio RSCR) value in this research model is 0.860 (acceptable if  $\geq 0.9$ ; ideally = 1), so it can be said that the model is also good, there is no negative R-Square contribution in the model. The Statistical Suppression Ratio (SSR) value is 1 (acceptable if  $\geq 0.7$ ), this means the research model is acceptable or fit.

### Hypotheses Test Result

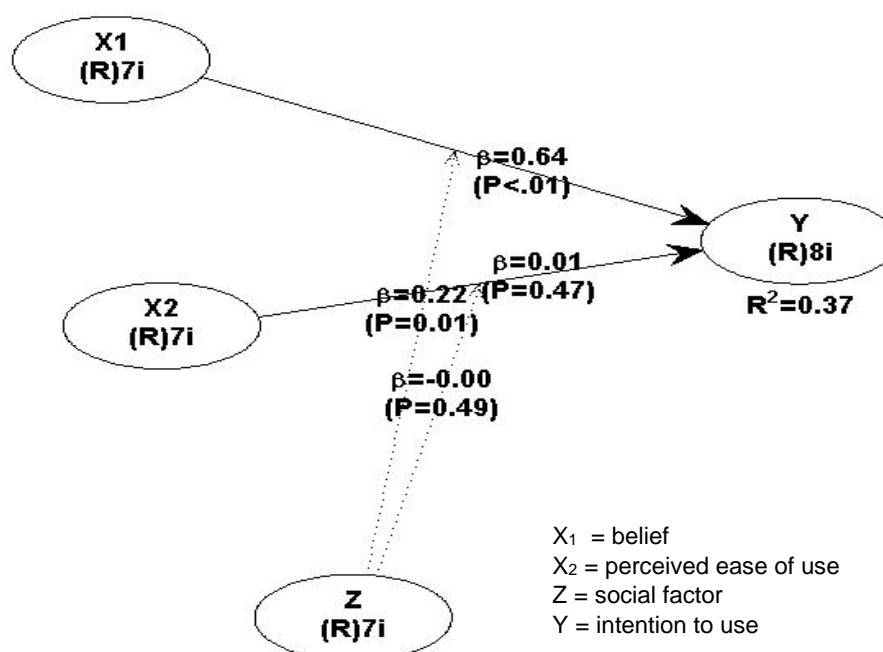


Figure 1. Hypotheses Test Result

Table 4. Path Coefficient and P-Value

Structural Path	Path Coefficient	p-value	Conclusion
Belief (X1) → Intention to Use (Y)	0.637	<0.001	H <sub>1</sub> accepted
Perceived Ease of Use (X2) → Intention to Use (Y)	0.007	0.473	H <sub>2</sub> rejected
Belief (X1)*Social Factors (Z) → Intention to Use (Y)	0.216	0.010	H <sub>3</sub> accepted
Perceived Ease of Use (X2) * Social Factors (Z) → Intention to Use (Y)	-0.004	0.485	H <sub>4</sub> rejected
R-Square = 0.367			
p-value significant at 0,05 level			

Source: processed by author (2024)

### Discussion

#### Belief Influence Toward Intention to Use Digital Wallet

This research found that belief is positively significant toward the intention to use digital payment. Belief is a person's basis for assessing certain behaviours. Someone with a good assessment of technology can be interested and intend to use the technology. Digital wallet technology allows someone to place some of their funds with a third party, and use this technology to make transactions. For this reason, users and/or potential users who believe that they can utilize the application to store funds, record transactions, and pay and receive some money, will continue using the digital wallet application. Furthermore, to increase and maintain digital wallet utilization, users also should believe that they can maintain personal data in digital wallets, as is the general function of wallets. This research found that positive belief toward digital wallets is significant in increasing digital wallet intention to use. This finding supports Afandi et al., (2020), Nguyen (2020), and Ulansari & Yudiantara (2021).

#### Social Factors Moderate the Influence of Belief Toward Intention to Use Digital Wallet

The results of this research provide empirical evidence that social factors can strengthen the relationship between beliefs and intention to use digital payment. The more positive a person's beliefs will increase

a person's intention to use a digital wallet, and the relationship between belief and intention can be strengthened by the good experiences of relatives, family, and/or friends. When someone has not adopted a digital wallet, but has positive beliefs and has the intention to use a digital wallet, then persuasion from friends and family can encourage this intention to be realized. The results of this study support previous research (Angelina & Rahadi, 2020; Nag & Gilitwala, 2019; Singh et al., 2020).

### **Perceived Ease of Use Influence toward Intention to Use Digital Wallet**

Our hypothesis about perceived ease of use influence toward intention to use digital wallet is not supported. Perceived ease of use is not significant to the intention to use a digital wallet. In the respondents' descriptives, it appears that many respondents have used more than one digital payment application (Table 2). People who are familiar with new mobile technologies are more aware of the benefits of a technology than its ease of use (Akhtar et al., 2019). They do not adopt a digital wallet based on its ease of use. These results are in line with research (Akhtar et al., 2019; Ernawati & Noersanti, 2020; Nguyen, 2020; Susanto et al., 2023).

### **Social Factors Moderate the Influence of Perceived Ease of Use Toward Intention to Use Digital Wallet**

The social factor was hypothesized to have a role in moderating the influence of perceived ease of use toward the intention to use digital wallets. Unfortunately, this hypothesis was not supported. This result is in line with (Akhtar et al., 2019) for the Chinese people sample, and (Bajunaied et al., 2023). People who are familiar with technologies have higher self-efficacy and they are mostly fast learners in utilizing technology, so they do not need any persuasion from relatives, family, or friends to motivate the intention to use a digital wallet.

## **CONCLUSIONS AND SUGGESTION**

Digital wallets allow someone to place some funds with a third party, and use this technology to make transactions. For this reason, users must believe that they are able to use the application to make transactions, such as to store funds, record transactions, pay, and receive money. Users must also believe that they are able to maintain personal data in digital wallets, as is the general function of wallets. This research found that belief has a significant role in the intention to use the digital wallet, and the social environment is also important to maintain the intention. Currently, the increasingly rapid state of technological diffusion can make technology easier to obtain and learn, so that people's intentions (especially young people) are more about considering the benefits of the technology, rather than its ease of use.

However, this research has some limitations. First, this model has R-Square 0,367 (36,7%), so it means that there are 63,3% of variables have not been included yet in the model. Second, the process of collecting data using Google Forms and via social media requires extra effort in the form of repeated follow-up, so that the number of respondents should be even greater. Therefore, we suggest that further research can involve other variables and also expand the scope of respondents.

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