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# FACTORS AFFECTING INTEREST IN USING E-WALLETS IN SOCIETY POST COVID-19

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***Abstract:*** *This study aims to determine the factors that influence interest in using e-wallet in the community after the COVID-19 pandemic. This study uses purposive sampling technique convenience in the society which produces 123 respondents. Respondents in this study were dominated by men students with an age range of 15.1 – 25 years. The data analysis method used was descriptive statistic, validity tests, reliability tests, R Square tests, F Square tests, and T-tests using SPSS 27. The results showed that perceived benefits and perceived ease of use and comfort had a positive influence on attitudes towards behavior but risk has a negative influence on attitudes towards behavior. Meanwhile, interest in behavior has a positive effect on intentions to use e-wallet.*

***Keywords:*** *Perceived of Usefulness; Perceived Ease of Use; Risk; Perceived of Enjoyment*

## INTRODUCTION

The development of technology in the territory of Indonesia has undergone very rapid changes. One of them is internet technology. The existence of an increasingly wide internet network encourages people to update the existing payment system in the society (Fatonah & Hendratmoko, 2020). During the pandemic, the behavior of community activities changed a lot. Due to the pandemic, almost all activities have been hampered. This causes people to have to get used to and always adapt to conditions where people have to stay in their respective homes and limit their social activities. The form of adaptation carried out is the habituation of activities carried out all digitally, including in transactions (Putri & Nauli, 2021).

Government authorities in a number of countries are taking steps to encourage non-contact payments to prevent the increasing spread of the virus. People are worried that Covid-19 can be infected through physical money. This prompts them to shift to using e-wallet (Aji, Berakon, & Husin, 2020). Minister of Finance Sri Mulyani Indrawati stated that the Covid-19 pandemic was accelerating digital transformation, the Ministry of Finance had indeed planned to convert all documents to digital (Faqir, 2021). There are many types of e-wallets (electronic wallets), OVO, ShopeePay, Dana, LinkAja, GOPAY, DANA, and others. E-wallets existed even before the pandemic hit. However, now its use is becoming more widespread or famous because of the appeal to use the cashless payment method and also because of the convenience provided, such as the ease of sending money, ease of payment, and the available promos. (Putri & Nauli, 2021). According to daily social, Indonesia's total mobile wallet users are 63.6 million user,s or 25.6% of the total population, and use OVO mobile wallet products with a 38.2% market share, followed by ShopeePay at 15.6%, LinkAja at 13.9%, GOPAY at 13.2%, DANA at 12.2 %, and other mobile wallet products by 6.9% (Dailysocial.id, 2021). Therefore, the impact of concerns since the Covid-19 pandemic has caused the use of digital transactions to increase based on several studies that have been studied previously.

Previous research found that perceived usefulness have a positive effect on the desire to use electronic money (Indrawan et Al, 2021 ; Putritama dan Sari, 2020 ; Logahan et Al, 2019). Indrawan et Al (2021) and Putritama dan Sari, 2020 has limited respondents from the millennial generation only. The research of Logahan et Al (2019) has limitations on one electronic money brand, Sakuku. Meanwhile, Isrososiawan et al (2019) proved that perceived usefulness and perceived convenience had a significant positive effect on the use of electronic money. This research also has limitations, that it only examines Flazz electronic money.

Tamba (2019) proves that the perception of convenience has a positive effect on the use of electronic money. This study also has limitations, namely only examining E-Marketplace users. A

modified acceptance theory of the Technology Acceptance Model (TAM) is used as a theoretical framework to test the level of acceptance of digital payments as a form of acceptance of technological developments. (Wallace, 2014). Based on the limitations of previous studies, the researcher wanted to know the interest in using e-banking and e-money in the community by using a trust, subjective norms, attractiveness, and supporting conditions as variables of perceived comfort. This is different from previous research which only examined the interests, benefits, convenience, risks and attitudes of use.

This research is a replication of Millenia, 2019 with some differences in the addition of a new variable, namely perceived enjoyment. The purpose of this study is whether the perceived usefulness, perceived ease of use, risk, and perceived enjoyment affect the desire to transact digitally using e-wallets such as GOPAY, Shopee Pay, DANA, OVO, LinkAja during the Covid-19 pandemic era. The results of this study are awaited contribute to e-wallet providers in Indonesia to evaluatee-walletst.

Based on the formulation of the problem and the framework of thought stated above, the hypotheses of this research are as follows : Perceived usefulness is defined as the degree to which a person believes that using a specific system will improve his job performance, following the definition of useful: can be used profitably (David, 1989). According to Al-Gahtani (1999) Perceived usefulness is defined by Davis as a level or condition where a person believes that using a certain system will improve their performance.

If it is related to the Technology Acceptance Model theory, it is stated that attitudes towards the use of technology are influenced by the perception of usefulness. (Indrawan et Al, 2021) interpret perceived usefulness as the degree to which a person believes that the use of a technology or system will provide benefits in daily activities. As well as the Innovation Diffusion Theory (IDT) it is stated that diffusion is a process in which an innovation is communicated through various channels and a certain period of time in a social system. (Rogers, 1983) The intended improvement can be in the form of physical or non-physical benefits, including the production of better speed and quality of results compared to the absence of technology. According to (Logahan, Viliano, & Simamora, 2019) it was found that perceived usefulness had a positive effect on attitudes towards the use of Sakuku electronic money.

H1 : Perceived usefulness has a positive effect on interest in using e-wallets.

Davis (1989) states that perceived ease of use is defined as the degree to which a person believes that using a particular system will be free from effort, following the definition of “ease”: freedom from hardship or great effort. Perceived ease of use is defined as the extent to which a person believes that using the system will be free of effort (Visnawath & Davis, 2000). If it is related to the Technology Acceptance Model theory which is the basis for this research, it is stated that attitudes towards the use of a technology are influenced by the perception of ease of use. Perception of convenience means that there is a person's belief that the use of a technology is easy to understand and use. In other words, the use of technology by a person is free from efforts both psychologically and physically. And the Diffusion of Innovation Theory basically explains the process of how innovation is conveyed (communicated) through certain channels over time to a group of members of the social system. (Prasetya & Putra, 2020). interpret perceived ease of use as the level of individual confidence in the use of technology that facilitates their activities. On other research, Logahan, Viliano, & Simamora (2019) found that the perceived convenience factor had an effect on attitudes towards the use of electronic money. But the research conducted by Indrawan et Al (2021) presented different results where the perception of convenience did not affect the interest in the use of electronic money.

H2: Perceived ease of use has a positive effect on interest in the use of e-wallets in the post-covid-19 pandemic.

Risk is interpreted as a condition that is the basis for someone to consider choosing or not choosing to use technology. Although a system offers convenience and various benefits to users, there are some users who do not want to use the system due to risk factors. Risk is subjective, defined as losses that arise when users make online transactions in other words risk is the negative impact arising from the use of technology. (Putritama & Sari, 2020). Logahan, Viliano, & Simamora (2019) describes that risk is related to comfort, discomfort, innovation of technology, and a person's past experience in using technology.

Even though technology has provided various facilities and conveniences for users, there are still

uncertainties and security risks that arise from the technology. Risk affects a person's decision-making determining the attitude toward using technology in the form of acceptance or rejection. Thus, it can be interpreted that risk can affect attitudes towards the use of digital transactions. According to Fatonah & Tenripada (2021) interpret risk as the user's perception of the possible harm that will be obtained when using a system. Logahan, Viliano, & Simamora (2019) found that risk had a negative effect on attitudes toward the use of Sakuku e-money. Fatonah & Tenripada (2021) give the result that risk has a negative effect on the use of e-banking. But Rahmatika & Fajar (2019) gave different results in their research where risk had a positive effect on interest in the use of electronic money.
H3: The risk of negatively affecting interest in the use of e-wallet in the soceity after the COVID-19 pandemic.

Perceived enjoyment is defined as the extent to which the activity of using a computer system is considered enjoyable in itself, regardless of the value of the technological tool itself (Davis & Bagozzi et Al, 1992). Perceived enjoyment as intrinsic motivation is an important factor in motivating the use of information systems. The TAM model states that individual acceptance of information systems is motivated by user perceptions of perceived usefulness and perceived ease of use which according to the literature still require other variables to expand understanding of individual behavior in motivating system use, including perceived enjoyment. (Mujiyanti, 2015).

The main objective of the Diffusion of Innovation Theory is to adopt an innovation. Therefore, from this innovation, according to research by Kredivo and the Katadata Insight Center on Indonesian E-Commerce Consumer Behavior, it shows an increase in digital adoption and consumer confidence to transact in large amounts. From the same research, the increase in digital transaction activity is supported by Generation Z and Millennial consumers who contribute 85% of total transactions (Kredivo & Katadata Insight Center, 2020).
H4 : Perceived Enjoyment has a positive effect on interest in using e-wallets.

## MATERIALS AND METHODS

### Research Design

This study uses quantitative methods to test and analyze the hypothesis of the effect of perceived usefulness, perceived ease of use, perceived enjoyment, and risks on interest towards using digital transactions with e-wallets after the COVID-19 pandemic.

### Operational Definition of Variables and Measurement

In this study there are independent variables, and dependent variables. The independent variables in this study were perceived usefulness, perceived ease of use, perceived enjoyment and risk. While the dependent variable in this study is the interest in using e-wallet in the post-covid-19 society. Measurement of variables using the instrument of Tamba (2019) by making some modifications to suit the topic of this research. Measurement of this variable using a questionnaire instrument, with a four-point Likert scale model with 10 items developed by (Hutahahean & Hasnawati, 2015).

### Population and Sampling

The population in this study are parties who carry out digital transactions using e-wallet throughout Indonesia in several cities based on the actual results of the research. Researchers used primary data which was realized in a questionnaire which was distributed online. The sample used in this study amounted to 123 respondents and used only 111 respondents on the grounds that the other 12 respondents had incomplete answers. The sample is taken using the convenience sampling method. The criteria for this sample are respondents who use e-wallets in their daily life.

### Data Analysis Technique

The steps in processing the data can be done with the help of the SPSS 27 program because the sample taken is only 111 of 123 respondents. Researchers conducted a descriptive analysis, external measurements in the form of validity and reliability tests as well as internal measurements of R Square, Path Coefficient Estimation and T-test or bootstrapping of the independent variables used on the dependent variable.

$$Y = a + b1.PU + b2.PEOU + b3.Risk + b4.PE + e$$

Information:

Y = Interest in Using E-Wallet
PU = Perceived of Usefulness
PEOU = Perceived Ease of Use
Risk = Resiko Pada Penggunaan
PE = Perceived of Enjoyement
e = Error

Based on the established criteria, the respondents who passed the criteria were 111 respondents. The data collected is up to 123 respondents. However, 12 respondents did not meet the criteria in this study. Based on the established criteria, there were 111 respondents who passed the criteria. The data collected is up to 123 respondents. However, 12 respondents did not meet the criteria in this study.

Tabel 1. Variable Operationalization Table

| No | Variable | Definition | Indicator | Measuring Scale |
|---|---|---|---|---|
| 1 | Perceived of Usefulness | Perceived usefulness is defined as a level or condition where a person believes that using a certain system will improve their performance. | 1. Useful<br>2. Beneficial<br>3. Effectiveness<br>4. Productivity | Likert |
| 2 | Perceived Ease of Use | Perceived ease of use is defined as the extent to which a person believes that using a particular system will be free of effort, following the definition of "ease" | 1. Clear and understandable<br>2. Does not require a lot of mental effort<br>3. Easy to use.<br>4. Easy to get the system to do what we want | Likert |
| 3 | Risk | Risk is defined as a condition that is the basis for a person to consider choosing or not choosing to use technology. | 1. Risk<br>2. Considerations<br>3. Impact | Likert |
| 4 | Perceived Enjoyment | Perceived enjoyment is defined as the extent to which the activity of using a computer system is considered enjoyable in itself, regardless of the value of the technological tool itself | 1. Convenience<br>2. Satisfaction<br>3. Enjoyment | Likert |

## RESULTS AND DISCUSSION

### Characteristics of Respondents

From 123 answers to the questionnaire collected, 12 were not used in this study because the answers were incomplete. Thus, 111 questionnaires were used in this study. The following is a profile of 111 respondents who have answered all of the questionnaire statements and identified by age, gender, occupation, and post-covid-19 e-wallet platform.

Table 1. Respondent Age Data

| Respondent's Age | Frequency | Percentage |
|---|---|---|
| <15 Years Old | 1 | 0,9% |
| 15,1 – 25 Years Old | 97 | 87,4% |
| 25,1 – 35 Years Old | 11 | 9,9% |
| 35,1 – 45 Years Old | 1 | 0,9% |
| 45,1 – 55 Years Old | 1 | 0,9% |
| Total | 111 | 100% |

Based on the table above, it can be seen that the majority of respondents are in age range 15.1 – 25 years as many as 97 respondents or 87.4%. After that followed by respondents with an age range

of 25.1 - 35 years as many as 11 respondents or as much as 9.9% Meanwhile, the respondents were at least in the age range <15 years, 35.1 – 45 years, and 45.1 – 55 years, which only amounted to 1 respondent each or as much as 0.9%. Through the table above, that this study was dominated by respondents aged 15.1 – 25 years.

Table 2. Respondent Gender Data

| Respondent's Gender | Frequency | Percentage |
|---|---|---|
| Woman | 40 | 36% |
| Men | 71 | 64% |
| Total | 111 | 100% |

Based on the table above, it can be seen that respondents of male gender has the largest number of as many as 71 respondents or 64% followed by respondents of male gender as many as 40 respondents or 36%. Through the table above, it can be concluded that respondents of male gender dominate this research.

Table 3. Respondents' Occupational Type Data

| Respondent's Type of Work | Frequency | Percentage |
|---|---|---|
| Police Member | 1 | 0,9% |
| Freelance / Entrepreneur | 5 | 4,5% |
| Housewife | 1 | 0,9% |
| Employee | 26 | 23,4% |
| Student | 76 | 68,5% |
| Paramedic | 1 | 0,9% |
| Does Not Working Yet | 1 | 0,9% |
| Total | 111 | 100% |

Based on the table above, it can be seen that the majority of respondents have student status, namely 76 respondents or 68.5%. The second order is employees, as many as 26 respondents or 23.4%. Meanwhile, the type of freelance/entrepreneurial work was in third place, namely 5 respondents or 4.5%, followed by members of the police, housewives, paramedics and not working in the last order, amounting to 1 respondent each or 0.9%. Through the table above, it can be concluded that respondents with the type of student status dominate this study.

Table 4. Data Types of Income / Respondents' Pocket Money

| Respondent's Income Type | Frequency | Percentage |
|---|---|---|
| <1.000.000 | 26 | 23,4% |
| Rp. 1.000.000,1 - Rp. 6.000.000 | 58 | 52,3% |
| Rp. 6.000.000,1 - Rp. 11.000.000 | 20 | 18,0% |
| Rp. 11.000.000,1 - Rp. 16.000.000 | 5 | 4,5% |
| Rp. 16.000.000,1 - Rp. 21.000.000 | 1 | 0,9% |
| >21.000.000 | 1 | 0,9% |
| Total | 111 | 100% |

Based on the table above, it can be seen that the respondents with the type of income Rp. 1.000.000,1 - Rp. 6,000,000 has the highest number of 58 respondents or 52.3%, followed by respondents with income of < 1,000,000 as many as 26 respondents or 23.4%. Meanwhile, in the type of income of Rp. 6,000,000,1 - Rp. 11,000,000 is in third place with a total of 20 respondents or 18.0%. Then followed by an income of Rp. 16,000,000,1 - Rp. 21,000,000 and >21,000,000 respectively 1 respondent or 0.9%. Through the table above, it can be concluded that respondents with an income of Rp. 1.000.000,1 - Rp. 6,000,000 dominate this study.

Table 5. Respondent's Expenditure Type Data

| Respondent's Type of Expenditure | Frequency | Percentage |
|---|---|---|
| <1.000.000 | 38 | 34,2% |
| Rp. 1.000.000,1 - Rp. 6.000.000 | 63 | 56,8% |
| Rp. 6.000.000,1 - Rp. 11.000.000 | 7 | 6,3% |

| | | |
|---|---|---|
| Rp. 11.000.000,1 - Rp. 16.000.000 | 0 | 0,0% |
| Rp. 16.000.000,1 - Rp. 21.000.000 | 2 | 1,8% |
| >21.000.000 | 1 | 0,9% |
| Total | 111 | 100% |

Based on the table above, it can be seen that respondents with the type of expenditure Rp. 1.000.000,1 - Rp. 6,000,000 has the largest number of as many as 63 respondents or 56.8%, followed by respondents with the type of expenditure of < 1,000,000 as many as 38 respondents or 34.2%. Meanwhile, for the type of expenditure of Rp. 6,000,000,1 - Rp. 11,000,000 is in third place with 7 respondents or 6.3%. Then followed by an expenditure of Rp. 16,000,000,1 - Rp. 21,000 who are in fourth place are 2 respondents or 1.8%. Then respondents with expenditures> 21,000,000 are in fifth place as many as 1 respondent or 0.9% and vulnerable expenditures that are not selected are Rp. 11,000,000,1 - Rp. 16,000,000 as much as 0%. Through the table above, it can be concluded that respondents with an income of Rp. 1.000.000,1 - Rp. 6,000,000 dominate this study.

Table 6. Respondents Data on Using E-Wallet in a Month

| Respondents Who Use E-Wallet in a Month | Frequency | Percentage |
|---|---|---|
| <2 Times | 13 | 11,7% |
| 3-5 Times | 30 | 27,0% |
| >5 Times | 68 | 61,3% |
| Total | 111 | 100% |

Based on the table above, it can be seen that respondents who use e-wallet in a month are more than 5 times a month as many as 68 respondents or 61.3%. After that, followed by respondents with a range of 3-5 times as many as 30 respondents or as much as 27% Meanwhile, respondents were at least <2 times a month as many as 13 respondents or 11.7%. Through the table above, it can be concluded that this research is dominated by respondents who use e-wallet in a month >5 times a month.

Table 7. Descriptive Statistics of Overall Research Variables

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| Total Perceived of Usefulness (X1) | 111 | 20 | 28 | 26,342 | 1,116 |
| Total Perceived Ease of Use (X2) | 111 | 15 | 20 | 18,964 | 1,695 |
| Total Risk (X3) | 111 | 10 | 16 | 12,982 | 1,829 |
| Total Perceived of Enjoyement (X4) | 111 | 13 | 20 | 17,712 | 2,029 |
| Total Minat Penggunaan E-Wallet (Y) | 111 | 15 | 24 | 21,216 | 2,225 |
| Valid N (listwise) | 111 | | | | |

Source : SPSS 27

The Perceived of Usefulness variable has an average value of 26,342. The minimum value of this variable is 20 and the maximum value of this variable is 28 and the standard deviation is 1.116 with a sample size (n) of 111. If further dissected, overall respondents agree that the statement of perceived usefulness has a positive effect on attitudes towards use of e-wallet. The Perceived Ease of Use variable has an average value of 18.964. The minimum value of this variable is 15 and the maximum value of this variable is 20 and the standard deviation is 1.695 with a sample (n) of 111. If explored further, overall respondents agree that the statement of perceived ease of use has a positive effect on attitudes on the use of community digital transactions after the COVID-19 pandemic.

The risk variable has an average value of 12,982. The minimum value of this variable is 10 and the maximum value of this variable is 16 and the standard deviation is 1,829 with a sample number (n) of 111. If explored further, overall respondents agree with the statement that risk has a negative effect on attitudes towards the use of e-wallet in society after the covid 19 pandemic. With the meaning, that e-wallet users understand the risks that can occur when using an e-wallet. Respondents believe

that e-wallet helps them in the transaction process. The perceived of enjoyment variable has an average value of 17.712, the minimum value of this variable is 13 and the maximum value of this variable is 20 and the standard deviation is 2.029 with the number of samples (n) of 111. If further dissected, overall respondents agree with the perception question. Perceived enjoyment has a positive effect on attitudes towards the use of e-wallet.

Table 8. Validity Test Results

| ITEM | Pearson Moment | Conclusion |
|---|---|---|
| Perceived of Usefulness (X1) | | |
| X1.1 | 0,604 | Valid |
| X1.2 | 0,66 | Valid |
| X1.3 | 0,721 | Valid |
| X1.4 | 0,665 | Valid |
| X1.5 | 0,700 | Valid |
| X1.6 | 0,700 | Valid |
| X1.7 | 0,746 | Valid |
| Perceived Ease of Use (X2) | | |
| X2.1 | 0,848 | Valid |
| X2.2 | 0,847 | Valid |
| X2.3 | 0,741 | Valid |
| X2.4 | 0,798 | Valid |
| X2.5 | 0,864 | Valid |
| Risk (X3) | | |
| X3.1 | 0,641 | Valid |
| X3.2 | 0,648 | Valid |
| X3.3 | 0,755 | Valid |
| X3.4 | 0,661 | Valid |
| Perceived of Enjoyement (X4) | | |
| X4.1 | 0,681 | Valid |
| X4.2 | 0,697 | Valid |
| X4.3 | 0,812 | Valid |
| X4.4 | 0,676 | Valid |
| X4.5 | 0,673 | Valid |
| Minat Penggunaan E-Wallet (Y) | | |
| Y1.1 | 0,66 | Valid |
| Y1.2 | 0,62 | Valid |
| Y1.3 | 0,694 | Valid |
| Y1.4 | 0,629 | Valid |
| Y1.5 | 0,686 | Valid |
| Y1.6 | 0,715 | Valid |

Source : SPSS 27

Based on table 8 (eight) above, all variables are valid because they refer to the condition that the validity of r table > r count with r table is 0.185, so from all questions per variable there are more than 0.185. Then, it can be said to be valid if the 2-tailed significant value is less than 0.05. From the data above, which has a significant value of 2 tailed less than 0.05, it can be concluded that all questions per variable are said to be valid.

Table 9. Reliability Test Results

| Variable | Number of Items | Reliability |
|---|---|---|
| PU (X1) | 7 | 0,804 |
| PEOU (X2) | 5 | 0,878 |
| RISK (X3) | 4 | 0,606 |
| PE(X4) | 5 | 0,735 |
| Usage Interest (Y) | 6 | 0,749 |

Source : SPSS 27

Based on table 9 (nine) above, all variables are more than the reliability requirement, which is greater than 0.60. So it can be concluded that all variables are said to be reliable.

Tabel 10. Normality Classical Assumption Test One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|---|---|---|
| N | | 111 |
| Normal Parameters[a,b] | Mean | ,000000 |
| | Std. Deviation | 1,69726705 |
| Most Extreme Differences | Absolute | ,083 |
| | Positive | ,054 |
| | Negative | -,083 |
| Test Statistic | | ,083 |
| Asymp.Sig. (2-tailed) | | ,055[c] |

Source : SPSS 27

a. Test distribution is Normal.
b. Calculated from data
c. Lilliefors Significance Correction

Based on the table above, the value of asymp sig 2 tailed is 0.055 > 0.05. So it can be concluded that can be normally distributed.

Table 11. F Square Test Results

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Regression | 227,932 | 4 | 56,983 | 19,062 | ,000[b] |
| Residual | 316,879 | 106 | 2,989 | | |
| Total | 544,881 | 110 | | | |

Source : SPSS 27

Based on the table above, with N = 111 with the number of independent variables 5 having a value of Fcount 19,062 > Ftable 2.45 and a Sig value of 0.000 <0.05, it can be concluded that the variables PU, PEOU, RISK and PE have a simultaneous effect on F.

Table 12. Uji T : Hypotheses Result Coefficients[a]

***Research Model :***
***Y = a + b1.PU + b2.PEOU + b3.Risk + b4.PE + e***
***Y = 2,760 + 0,192PU + 0,341PEOU + 0,040RISK + 0,363PE***

| Variable | Prediction | Unstandardized B | Standardized BETA | t | Sig. | Sig/2 | Decision |
|---|---|---|---|---|---|---|---|
| (Constant) | | 2,760 | | 1,185 | 0,239 | 0,119 | |
| PU | + | 0,192 | 0,192 | 2,184 | 0,031 | 0,016 | H1 Accepted |
| PEOU | + | 0,341 | 0,260 | 2,779 | 0,006 | 0,003 | H2 Accepted |
| RISK | - | 0,040 | 0,033 | 0,426 | 0,671 | 0,335 | H3 Rejected |
| PE | + | 0,363 | 0,331 | 3,648 | 0,000 | 0,000 | H4 Accepted |
| Adjusted $R^2$ | | | 0,396 | | | | |
| F Test | | | 19,062 | | | | |
| F Sig | | | 0,000 | | | | |

Dependent Variable : Interest in Using E-Wallet
Source : SPSS 27

From table 12, it is stated that the adjusted $R^2$ value is 0.396. Then the variables PU, PEOU, Risk, and PE have an effect of 39.6% on user interest, while others are influenced by other variables not explained in this study. With a value of N = 111 has a Ttable value of 1.659 then, For the PU variable, the value of Tcount is 2.184 > Ttable 1.659 with a Sig value of 0.031. because decision making is one-way, the significant value is divided by 2 (0.031/2) 0.015 <0.05 and the B value is 0.192 in a positive direction, it can be concluded that PU has an effect on Interest in Use. Based on H1 PU has a positive influence on interest in use, then H1 is accepted.

Hypothesis 1: Perceived usefulness has a positive effect on interest in using e-wallet.

The PEOU variable has a Tcount of 2.779 > Ttable of 1.659 with a Sig value of 0.006. because the decision making is one-way, the significant value is divided by 2 (0.006/2) 0.003 <0.05 and the B value

is 0.341 in a positive direction, it can be concluded that PEOU has an effect on Interest in Use. Based on H2 PEOU has a positive influence on interest in use, then H2 is accepted.

Hypothesis 2: Perceived Ease of Use has a positive effect on interest in the use of e-wallet in the post-covid-19 pandemic.

The RISK variable has a Tcount of 0.426 < Ttable 1.659 with a Sig value of 0.671. because decision making is one-way, the significant value is divided by 2 (0.671/2) 0.335 <0.05 and the B value is 0.040 in a positive direction, it can be concluded that RISK has an effect on interest in use. Based on H3 RISK does not have a positive effect on interest in use, then H4 is rejected.

Hypothesis 3: Risk has a negative effect on miant on the use of e-wallet in the community after the covid 19 pandemic.

The PE variable has a Tcount of 3.648 > Ttable 1.659 with a Sig value of 0.000. because decision making is one-way, the significant value is divided by 2 (0.000/2) 0.000 <0.05 and the B value is 0.363 in a positive direction, it can be concluded that PE has an effect on Interest in Use. Based on H4 Pe has a positive influence on interest in use, then H4 is accepted.

Hypothesis 4: Perceived Enjoyment has a positive effect on interest in using e-wallet.

**Discussion of Research Results**

Based on this research, people have adapted to using e-wallet, especially with the Covid-19, the development of e-wallet users has increased because it can prevent direct contact with conventional money. The average respondent uses an e-wallet based on research results about > 5 times. In this study, it was dominated by male students. Meanwhile, when dissected based on age range, respondents aged 15.1 – 25 years or around 87.4%. The results of this study found that there was a positive effect of Perceived Usefulness on Interest in Using E-Wallet which was shown through the T test (Bootstrapping). The results of this study are in line with the research (Logahan, Viliano, & Simamora, 2019) and (Indrawan et Al, 2021) which concludes that there is a positive influence caused by the perceived usefulness variable on interest in use. The results of this study are in accordance with the TAM theory which states that if a person feels confident about the usefulness of a system, then he will have a positive attitude and will use the system.

The results of this study found a positive effect of Perception of Ease of Interest in Using E-Wallet which was shown through the T test (Bootstrapping). The results of this study are in line with research (Logahan, Viliano, & Simamora, 2019), (Isrososiawan et Al, 2019) where the perception of convenience is defined as the level of individual confidence in the use of technology that facilitates their activities.

The results of this study found a negative effect of Risk on Attitudes in Using E-Wallet which was shown through the T test (Bootstrapping). The results of this study are in line with research by (Suhendry, 2018), (Logahan, Viliano, & Simamora, 2019), as well as (Fauziah & Tenripada, 2021) which states that the risk variable has a negative effect on the interest in use variable. This is in accordance with research (Fauziah & Tenripada, 2021) which states that the risk is related to the security of a system.

The results of this study found a positive effect of Perception of Enjoyment on Attitudes in Using E-Wallet which was shown through the T test (Bootstrapping). Statements on the perceived comfort variable tend to get a agreeable response by the respondent. This is supported by research (Davis & Bagozzi et Al, 1992) that the activity of using a computer system is considered enjoyable in itself, regardless of the value of the technological tool itself. Meanwhile, it is also supported by the theory of diffusion of innovation, which means that since technology has developed, society has accepted the innovations made.

The results of this study are in line with research (Logahan, Viliano, & Simamora, 2019) and (Indrawan et Al, 2021) which states that the interest in using e-wallets variable has a positive effect on

the Intention to Use variable. This is in accordance with the TAM theory described where attitudes towards use can be seen from a person's acceptance or rejection of a technology.

## CONCLUSION

This study examines the influence of covid-19 on interest in using e-wallet in post-covid-19 society. The use interest factor was measured using 4 (four) variables, namely perceived usefulness, perceived ease of use, risk and the perceived enjoyment. This research data was obtained by using a questionnaire in the form of a google form and distributed through the Whatsapp friendship network and has been filled out with 123 respondents. Answers that meet the requirements to be processed are 111 respondents. The results of this study indicate that perceived usefuness have a positive effect on interest in using e-wallet, perceived ease of use has a positive effect on interest in using e-wallet, risk has a negative effect on interest in using e-wallet, then the perception enjoyment has a positive effect on interest in using e-wallet.

This study found that perceptions of usefulness, ease of use and enjoyment can influence interest in using e-wallet in post-covid-19 communities. The results of this study are expected to contribute to e-wallet providers in Indonesia to evaluate e-wallet. In order for users to increase, they must pay attention to aspects of the usefulness, ease of use and enjoyment in developing an e-wallet. This study has several limitations, first is the use of questionnaires as a data collection instrument. The questionnaire media has limitations in terms of ensuring the honesty and seriousness of the respondents in answering questions in the questionnaire. There is a possibility that respondents have different interpretations of the intent of the questions posed so that there can be bias in answering. This has been anticipated by the researcher by using the simplest possible language, avoiding technical terms as much as possible so that each question can be understood properly.

Control procedures to minimize bias in answering questionnaires have also been carried out by distributing questionnaires in google form format through a network of friends to ensure that the respondents who answer are the expected people. In addition, the researcher also sorted out the respondents' answers carefully, so that the answers that were judged not to meet the criteria were not included in processing the data. The second limitation is that the respondents did not answer completely, so that some respondents could not be taken in data processing. Based on the limitations of the study, further research with mixed methods can be carried out so that the research results will be better. Researchers can conduct analysis using good information sources from various kinds of digital transactions. Meanwhile, further researchers are advised to add variables such as Perceived Value, or Attitude Toward Using. And further researchers can expand the scope of respondents to be more specific with the hope that by increasing the number of respondents, the results of the study will show more interest in using e-wallet and its development after COVID-19.

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