Descriptive Analysis on Behavior towards Continuous Use Intention of E-Wallet in Denpasar City, Bali, Indonesia

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ABSTRACT

This research aims to formulate a strategy to improve people's behavior in Denpasar City on using an e-wallet. The population of this research is all people of Denpasar City who already use e-wallet as a transaction tool. This study was conducted with 140 respondents, and the data was further analyzed using the descriptive analysis method. The study results indicate that the factors that influence the people of Denpasar City in using e-wallet include: perceived usefulness, perceived ease of use, and attitudes. The analysis results suggest an overview of the perceptions of the factors that influence the behavior of using e-wallet and perceptions about the behavior of continuing to use e-wallet as follows: Perceptions of perceived usefulness of 4.28 are very high. The average value of perceived ease of use from e-wallet is at a score of 4.14, including high. Furthermore, the perception of attitudes with an average score of 4.18 is good, and the behavior of using e-wallet continuously at a score of 4.28 is very high. Therefore, in the future, what needs to be improved is the perceived ease of use from high to very high, and a good attitude to be improved to very good.

Keywords: E-wallet, Perceived usefulness, Perceived ease of use, Attitudes, Continuous use.

INTRODUCTION

The outbreak of the Corona Virus pandemic that has hit the world has also hit Indonesia. The outbreak caused by the Corona Virus, which is familiarly called COVID-19, has caused changes in many things, from a transition in business models to changes in consumer behavior, especially in people's behavior. One of the changes in consumer behavior is the change in society in choosing the payment transaction tools used (Lok, 2015; Aji et al., 2020). Before the COVID-19 pandemic, the primary transaction method was using cash, but the COVID-19 pandemic highly affects this process, causing a transition from cash to non-cash transactions. One of the non-cash transaction tools used by the people of Denpasar City is the use of e-wallet. The government also encourages the use of e-wallet in order to minimize direct contact by the use of cash payment.

From the results of a preliminary survey on twenty people who have used e-wallet as a means of payment transactions and now continue to use it, they say that the driving variables are the perceived benefits and ease of use. The influence of the perceived usefulness variable on the behavior of continuing to use a product has been widely studied by several previous researchers,

including Kucukusta et al. (2015); Bassiouni et al. (2019); Dwinda et al. (2020); Nelwan et al. (2021); Safari et al. (2020). The results showed that the higher the perceived benefits, the higher the likelihood of continuing the use of e-wallet.

Furthermore, the second factor, which encourages someone to continue to use an e-wallet as a transaction tool, is the perception of ease of use. The higher the perceived ease of using a product, the higher the intention to continue using the product, including continuing to use an e-wallet. Results like this are shown in research conducted by: Sana et al. (2019); Dewi et al. (2020); Mehrad and Mohammadi (2016); Al-Sharafi et al. (2017); Camilleri and Falzon (2021). These two variables, namely perceived benefits and perceived ease of use, can also build positive attitudes towards using e-wallet as a means of payment transactions.

A positive attitude shows a person's assessment of a product that can provide benefits to him. If the product is beneficial to the consumer, it can bring up a positive attitude, and vice versa; if it is not beneficial, the consumer's assessment becomes negative about the product. Furthermore, a positive attitude can increase the intention to continue using the product (Chawla and Joshi, 2019; Shaikh et al., 2019; Heryana and Yasa, 2020; Safari et al., 2020; Christina and Yasa, 2021).

Based on the existing phenomena, this study wants to provide an overview or description of the factors that encourage the people of Denpasar City to continue to use e-wallet as a means of payment transactions, namely perceptions of benefits, perceptions of ease of use, and positive attitudes. Based on the results of the descriptive analysis, strategies can be formulated to increase the use of e-wallet as a means of payment transactions in Denpasar City.

LITERATURE REVIEW

Perceived Usefullness

According to Nelwan et al. (2021), perceived usefulness describes a person's confidence level in using technology to maximize their work. Perceived ease of use represents a person's level of belief in using a technology that can reduce their mental and physical burden. The Technology Acceptance Model (TAM) claims that if a technology or innovation maximizes one's performance and does not affect one's efforts to perform a function, then the technology is valuable and easy to use. Individuals will prefer to adopt the technology, service, or action. Al-Sharafi et al. (2017), stated that perceived usefulness is defined as the extent to which a person believes that using technology can improve their job performance. Perceived usefulness is positively related and has a significant effect on the use of e-wallet. Perceived usefulness is the level at which a person thinks that using a system will improve performance.

Perceived ease of use

Perceived ease of use is defined as "the degree to which a person believes that using a particular technology will be free of effort" (Davis et al., 1989). According to the same research, perceived ease of use has a strong influence on technology acceptance. If technology is easy to use, it will happen to be the preferred option. The TAM proposed in the study by Davis (1989) shows that perceived ease of use has an indirect effect on the intention to use, but this effect is due to a high indirect if there is a mediating effect of a positive attitude (Davis et al., 1989; Wida et al., 2016; Sana et al. 2019; Heryana and Yasa, 2020). If the technical difficulties are significant in using the online marketplace, consumers' repurchase intention will be affected. Perceived ease of use can also affect the attitude towards e-wallet and consumers' intention to continue using them. In the study of Dwinda et al. (2021) and Safari et al (2020), perceived ease of use positively influences attitude and reuse intention. Juniwati's research in 2004 stated that the perception of ease of use strongly influences the intention to accept technology. If one technology is considered easy to use, it can be used as a new alternative method to replace the current one.

Attitude

Attitude is considered the first antecedent of behavioral intentions. Attitude is a positive or negative belief to display a particular behavior. These beliefs are called behavioral beliefs. Individual beliefs determine attitudes about the consequences of displaying a behavior (behavioral beliefs) rather than based on an evaluation of the effects (outcome evaluation).

Attitude toward using is the attitude of using technology in TAM theory which is conceptualized as a person's attitude towards the use of a technology system which can be in the form of acceptance or rejection of a person as an impact when using a technology system in meeting the needs of his work. Davis et al. (1989) defines the attitude to the use of technology as a positive or negative feeling from a person if he has to take action against a system. This term is also in accordance with the opinions of other researchers, such as Bashir and Madhavaiah (2015); Andayani and Yasa (2015), Nelwan et al. (2021), and Christina and Yasa (2021).

Intention to use

Intention to use can be defined as a consumers' desire to use or reuse a certain object or product. Interest is one of the psychological aspects of humans, which tends to provide further attention or feel happy to the object that can encourage them to achieve goals (Dewi et al., 2017).

Intention to use is a person's desire (interest) to perform a particular behavior. Someone will do a behavior if they desire or are interested in it (Yasa et al., 2014). User behavioral interest is a form of attitude or behavior that continues utilizing technology (Davis, 1989). The level of use of computer technology on a person can be predicted from the attitude and attention of the user

towards the technology, for example, the desire to add supporting peripherals, the motivation to continue using it, and the desire to motivate others users (Rahmayanti and Rahyuda, 2020).

RESEARCH METHODS

When viewed from the nature of the problem, this research is a descriptive type of research. This study aims to describe or describe the variables that determine the behavior of the people of Denpasar City in using e-wallet continuously, namely the perceived usefulness, perceived ease of use, and attitude variables. This research was conducted in Denpasar City, using people who already use an e-wallet as the population. The size of the sample taken is as many as 140 people, with descriptive analysis tools.

The operational definition of a variable is a conceptual definition that is applied to research subjects. Each research variable or indicator is defined as follows:

1) **Perceived Usefulness (Exogenous Variable)**

   The first exogenous variable in this study is Perceived Usefulness (X1) which is measured by four indicators according to Nelwan et al. (2021). The indicators in measuring perceived usefulness are as follows:

   a. Work faster.
   b. Make work easier.
   c. Useful.
   d. Increase effectiveness.

2) **Perceived Ease of Use (Exogenous Variable)**

   The second exogenous variable in this study is Perceived Ease of Use (X2), measured by four indicators according to Nelwan et al. (2021). Indicators in measuring perceived ease of use are as follows.

   a. Easy to learn.
   b. Controlled.
   c. Clear.
   d. Flexible.

3) **Attitude (Mediation Variable)**

   The mediating variable in this study is attitude, as measured by three indicators. Indicators in measuring attitudes about the use of e-wallet used in this study sourced from Nelwan et al. (2021); Rahmayanti and Rahyuda (2020) include the following:

   a. Good idea.
   b. Profitable.
   c. Wise idea.

4) **Continuous Use Intention (Endogenous Variable)**

The endogenous variable in this study is the continuous use intention. Using three indicators to assess the continuous use intention adapted from Nelwan et al. (2021). The indicators for measuring the intention to continue use are as follows:

a. Future use.
b. Regular use.
c. Increase usage frequency.

Each research variable or indicator is classified as follows:

Table 1. Constructs and Indicators of the Research Variables

Constructs classification	Construct	Indicator	Reference
Exogen	Perceived Usefulness (X_1)	1. Work faster. 2. Make work easier. 3. Useful. 4. Increase effectiveness.	Nelwan et al. (2021).
Exogen	Perceived Ease of Use (X_2)	1. Easy to learn. 2. Controlled. 3. Clear. 4. Flexible.	Nelwan et al. (2021).
Mediation	Attitude (Y_1)	1. Good idea. 2. Profitable. 3. Wise idea.	Nelwan et al. (2021); Rahmayanti and Rahyuda (2020)
Endogen	Continuous Use Intention (Y_2)	1. Future use. 2. Regular use. 3. Increase usage frequency.	Nelwan et al. (2021).

The population of this study was all e-wallet users in Denpasar City. Sugiyono (2018: 164) states that in research using multivariate analysis (correlation or multiple regression), the number of sample members considered representative is at least 5-10 times the number of indicators studied. This study uses 14 indicators, and the required sample is a minimum of 70 (5x14) with a maximum of 140 (10x14). This study uses 140 respondents, which are 14 indicators multiplied by 10, which means that they have met the criteria for a minimum of 70 respondents and a maximum of 140 respondents.

Variable indicators of perceived usefulness, perceived ease of use, attitudes, and continuous use intentions are measured by perceptions of e-wallet users using a five-level Likert scale, namely from strongly disagree = 1, disagree = 2, quite agree = 3, agree = 4, and strongly agree = 5. Measurement of variables has been carried out from the beginning of May 2021 to the end of May 2021. This study uses two types of data, namely: 1) Primary data, namely data obtained from filling out questionnaires by respondents in these are e-wallet users in Denpasar City; 2) Secondary data, namely data obtained from other sources that support research. The secondary data of the study was obtained from an article in the online news Blockchains (2018). Data collection was carried out by distributing questionnaires directly and distributing them in the form of a google form to e-wallet users in Denpasar City through the WhatsApp group.

We tested the validity and reliability of the instruments used in this study to confirm the consistency of the responses given by the respondents. We test the validity of the instruments using the Product Moment correlation technique from Pearson with a minimum limit of r = 0.3 (Sugiyono, 2018: 150). Instrument reliability testing was done by calculating the reliability coefficient of Cronbach's Alpha with a minimum limit of Alpha coefficient > 0.6 (Sekaran, 2003: 312). Both tests used the SPSS 24.0 computer program. This analysis is used to describe the research variables without drawing generalizations. The data that has been collected is then tabulated in a table, and a descriptive discussion is carried out. The descriptive measure is the provision of numbers, both in the number of respondents and the average value of respondents' answers and percentages.

RESULTS AND DISCUSSIONS

Overview of e-wallet

E-wallet is an electronic service that stores data and payment instruments, including payment instruments using cards and electronic money, keeping funds, and making payments. The e-wallet can also be a software program or application or even a service created to store digital cash and conduct online transactions between each user. E-wallet itself is starting to expand along with the increasing number of fintech startups in Indonesia. Recently, the government has also issued regulations regulating the legality of transaction activities using electronic money to make it easier to adopt the digital era.

Some examples of digital wallets or e-wallets that are currently popular and widely used in Indonesia are (a) Gopay, where Gopay is one of the e-wallets in the Gojek application that can process payments for services in the Gojek application. Gopay is a popular e-wallet in Indonesia, as shown by 30% of every e-money transaction in Indonesia currently comes from Gopay. (b) OVO, in 2019 OVO managed to rank second as one of the e-wallets that Indonesians widely use. Not only can it be used for online transactions, but OVO can also make offline payments at several

merchants or partners who have collaborated with OVO. (c) DANA, Dana has succeeded in being ranked third as one of the e-wallet providers that the people of Indonesia widely use. Although relatively new, or instead released in 2018, DANA was immediately able to captivate the hearts of its users and stabilized in the third position. (d) LinkAja, in 2019, LinkAja was able to occupy the fourth position as an e-wallet provider with the most users. You need to know that LinkAja is one of the e-wallets that came from the merger of SOEs such as T-Cash, UNIQUE, Mandiri e-cash, T-Bank, and T-Money. In addition to the four e-wallets mentioned, there are other e-wallets such as iSaku, Jenius, and Go Mobile.

Description of Respondents Characteristics

The characteristics of the respondents in this study were seen from gender, age, status, last education, occupation, and income. About 58.6% of respondents are female. This shows that women usually tend to shop more than men. Age can reflect the experience, productivity, and maturity of the respondent's thinking. The age of respondents using e-wallet in Denpasar City varies between the youngest age ranges of 18 years to the oldest age reaching the age of 50 years. The age range of respondents who use e-wallet in Denpasar City is 91.4 percent aged up to 30 years, 5.7 percent aged 31 to 40 years, and 2.9 percent aged 41 to 50 years. The dominant ones are those with an age range of up to 30 years from the existing distribution, which is 91.4 percent. The age of 30 years and under is an age range that is still very productive and has higher courage than older people. This causes the number of e-wallet users in Denpasar City to be 30 years old and under. Based on the marital status, most of the respondents are unmarried (127 people, 90.7%), and only 13 respondents are married. Based on the latest education, respondents in this study were dominated by e-wallet users with the last education of high school with 92 people with a percentage of 65.7 percent, 37 undergraduates, 7 diplomas, and 4 postgraduates.

Based on the type of work, the respondents in this study were dominated by e-wallet users with jobs as students as many as 101 people with a percentage of 72.1 percent, 22 private employees, 11 entrepreneurs, and civil and professional civil servants, respectively. 3 people. Based on the amount of income, the respondents of this study were dominated by e-wallet users with a total income of Rp. 2 million - Rp. 5 million as many as 128 people with a percentage of 91.4, income of > Rp. 5 million - Rp. 10 million as many as 7 people, an income of > Rp. 10 million - Rp. 15 million as many as 2 people, an income of > Rp. 15 million - Rp. 20 million as many as 1 person, and an income of > Rp. 25 million as many as 2 people.

Validity and Reliability Test of the Research Instruments

The validity and reliability test of the instrument was carried out with the Pearson Correlation and the Cronbach's Alpha Coefficient. As stated in the research method, the research instrument

is called valid if the Pearson Product Moment correlation value r 0.30 and reliable if the Cronbach's Alpha value 0.60.

Table 2. Results of the Validity and Reliability Test of the Instruments

Variable	Item	Pearson Correlation	Cronbach's Alpha α
Perceived Usefulness (X1)	X1.1	0.873	0.920
	X1.2	0.918	
	X1.3	0.911	
	X1.4	0.899	
Perceived Ease of Use (X2)	X2.1	0.912	0.925
	X2.2	0.936	
	X2.3	0.942	
	X2.4	0.828	
Attitude (Y1)	Y1.1	0.975	0.938
	Y1.2	0.922	
	Y1.3	0.940	
Continuous Use Intention (Y2)	Y2.1	0.919	0.933
	Y2.2	0.964	
	Y2.3	0.934	

The results of testing the validity and reliability of the instrument for each variable can be seen in Table 2. Table 2 shows that all variables are valid because the correlation value is above 0.30 and reliable because the Cronbach's Alpha value is above 0.6.

Descriptive Statistic Analysis

The score of respondents' answers was analyzed descriptively to see the distribution and frequency. The interpretation of item scores in research variables can be seen in Table 3 below.

Table 3. Measurement Criteria of Research Variables

No.	Measurement Scale	Interpretation Perceived Usefulness, Perceived Ease of Use, Continuous Use Intention	Interpretation Attitude
1	1,00 – 1,80	Very low	Very bad
2	> 1,80 – 2,60	Low	Bad
3	> 2,60 – 3,40	Medium high	Quite good
4	> 3,40 – 4,20	High	Good
5	> 4,20 – 5,00	Very high	Very good

Source: Ghozali (2014)

The description of the descriptive statistical analysis of each variable, as follows:

Perceived Usefulness (X1)

The perceived usefulness variable is related to attitude and continuous use intention variables on using e-wallet in Denpasar City. This research variable measures the perceived usefulness of e-wallet users in Denpasar City with a quantitative approach based on respondents' responses (e-wallet users) to the perceived usefulness indicators of e-wallet users in Denpasar City. The indicators are working faster, making work easier, more useful, and increasing effectiveness.

Respondents' perceptions of the perceived usefulness variable can be seen in Table 4.

Table 4. Decriptive Analysis of Perceived Usefulness Variable (X1)

Indicator	Answers Score					Mean	Interpretation
	1	2	3	4	5		
Work faster (X1.1)	0	0	25	36	79	4.39	Very high
Make work easier (X1.2)	0	4	21	32	83	4.39	Very high
Useful (X1.3)	0	2	33	46	59	4.16	High
Increase effectiveness (X1.4)	0	1	23	63	53	4.20	High
Perceived Usefulness						4.28	Very high

The perceived usefulness of e-wallet by users in Denpasar City is indicated by the variable indicators of working faster (X1.1), making work easier (X1.2), useful (X1.3), and increasing effectiveness (X1.4). Based on Table 4.4, we indicate that out of the 140 respondents studied, the

general perception of e-wallet users in Denpasar City on the perceived usefulness variable indicator has an average score of 4.28, and it is stated that the perceived usefulness of users is high. This describes a condition that the respondent understands the perceived usefulness indicated by the user feeling faster, making work easier, useful, and increasing user effectiveness.

Of the four indicators of perceived usefulness, it turns out that the indicator of working faster and working easier shows the highest mean value, which is 4.39. At the same time, the lowest is useful, with a mean value of 4.16. This illustrates that, according to users of e-wallet, they are greatly helped by e-wallet because it makes transactions faster and easier. However, users may perceive e-wallet as not very useful because many other transaction tools can be used besides e-wallet.

Perceived Ease of Use (X2)

The measurement of perceived ease of use of e-wallet users in Denpasar City refers to the research of Indarsin and Ali (2017), which consists of easy to learn (X2.1), controlled (X2.2), clear (X2.3), and flexible (X2.4).

Based on Table 5, it can be seen that of the 140 respondents studied, predominantly the perception of e-wallet users in Denpasar City on the perceived ease of use variable indicator is in the high category with an average score 4.14. This describes a condition that the respondent understands that the perceived ease of use indicated by the e-wallet is easy to learn, controlled, clear, and flexible.

Table 5. Decriptive Analysis of Perceived Ease of Use Variable (X2)

Indicator	Answers Score					*Mean*	Interpretation
	1	**2**	**3**	**4**	**5**		
Easy to learn (X2.1)	4	2	26	44	64	4.16	High
Controlled (X2.2)	3	2	20	59	56	4.16	High
Clear (X2.3)	3	2	26	55	54	4.11	High
Flexible (X2.4)	4	1	23	54	58	4.15	High
Perceived Ease of Use						4.14	High

Of the four types of indicators of perceived ease of use, it turns out that the value of the indicator that is easy to learn (X2.1) and controlled (X2.2) shows the highest mean value, which is 4.16, while the lowest is the clear indicator (X2.3), which is 4.11. This illustrates that users feel that the e-wallet is easy to learn and control. At the same time, the clarity of features needs to be improved by evaluating the user interface and user experience.

Attitude (Y1)

The attitude variable in this study measures the attitudes of e-wallet users in Denpasar City with a quantitative approach, namely based on the responses of respondents (e-wallet users) to attitude indicators, namely indicators of good ideas (Y1.1), profitable (Y1.2), and wise ideas (Y1.3).

Respondents' perceptions of the attitude variable can be seen in Table 6.

Table 6. Decriptive Analysis of Attitude Variable (Y1)

Indicator	Answeres Score					Mean	Interpretation
	1	**2**	**3**	**4**	**5**		
Good idea (Y1.1)	1	4	22	50	63	4.21	Very Good
Profitable (Y1.2)	1	7	23	45	64	4.17	Good
Wise idea (Y1.3)	0	8	25	46	61	4.14	Good
Attitude						4.18	Good

The attitude of e-wallet users in Denpasar City is indicated by indicators of good ideas (Y1.1), profitable (Y1.2), and wise ideas (Y1.3). Based on Table 6, it can be seen that of the 140 respondents studied. The perception of e-wallet users in Denpasar City towards the attitude variable is included in the good category with an average score of 4.18. This reflects a condition that respondents have a good attitude towards the use of e-wallet in Denpasar City.

Of the three types of attitude measures, it turns out that the indicator using an e-wallet is a good idea, showing the highest mean value, which is 4.21, while the lowest is using an e-wallet, which is a wise idea with a mean value of 4.14.

Continuous Use Intention (Y2)

The measurement of intention to continue using e-wallet users in Denpasar City consists of: future use (Y2.1), regular use (Y2.2), and increasing the frequency of use (XY.3). Based on Table 7, it can be seen that of the 140 respondents studied, the perception of e-wallet users in Denpasar City on the variable indicator of intention to continue using it in the very high category with an average score 4.28. This indicates that the respondent understands the choice to continue using an e-wallet and is in line with the intention to use it in the future, use it regularly, and increase the frequency of its use.

Tabel 7. Decriptive Analysis of Continuous Use Intention Variable (Y2)

Indicator	Answers Score					Mean	Interpretation
	1	**2**	**3**	**4**	**5**		
Future use (Y2.1)	0	1	25	38	76	4.35	Very high
Regular use (Y2.2)	0	9	25	35	71	4.20	Very high
Increase usage frequency (Y2.3)	0	1	28	38	73	4.31	Very high
Continuous Use Intention						4.28	Very high

Of the three types of indicators of continuous use intention, it turns out that the value of the future use indicator (Y2.1) shows the highest mean value, which is 4.35. Meanwhile, the lowest is the indicator of regular use (Y2.2), namely 4.20. This illustrates that users will continue to use e-wallet in the future, while the indicator that they will regularly use e-wallet needs to be improved.

CONCLUSION

Based on the results of the descriptive analysis, it can be concluded that the behavioral intention to use e-wallet continuously is very high. This reflects that the people of Denpasar City will be maintained and continue to be improved in the future. The perceived usefulness influences the behavior of using e-wallet continuously. From the results of the descriptive analysis, the people of Denpasar feel that they have benefited from the use of this e-wallet. Likewise, the people of Denpasar City think that using an e-wallet is easy, causing the attitude of the people of Denpasar City about using an e-wallet to be positive.

Research Implication

This study provides a practical contribution to the government, especially Bank Indonesia, regarding the description of the behavior of the people of Denpasar City in using e-wallet continuously. This provides information about strategies for improving the behavior of using e-wallet continuously by continually increasing benefits, increasing ease of use, and building positive attitudes towards the use of e-wallet. Therefore, behavior in using e-wallet can be constantly improved.

Limitations and Future Research

This research was conducted during the COVID-19 pandemic; hence it cannot be generalized to non-pandemic situations later. In addition, this research is only limited to using

descriptive analysis. Future research needs to be continued with an inferential approach by linking variables perceived usefulness, perceived ease of use, and attitudes towards continuous use.

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