Millennial Generation's Intention to Use E-Wallet Through The UTAUT2 Model

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Abstract

Quality in implementing a new technology is always related to the level of voluntary user acceptance. User acceptance of e-wallet financial technology requires an approach to evaluate the determinants that determine e-wallet acceptance. The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model is a synthesis model of technology acceptance that is appropriate to use for e-wallet evaluation models. This research aims to analyze the influence of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value and Habit on Behavioral Intention to use e-wallet. This research used quantitative method with multiple regression used for analysis. The sample consisted of 100 respondents from the millennial generation of Salatiga City. The analysis concluded that Performance Expectancy and Habit have a positive and significant influence on Behavior Intention. Meanwhile, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, and Price Value do not have a significant effect on Behavior Intention.
Keywords: *financial technology, e-wallet, UTAUT2, Behavior Intention*

Abstrak

Kualitas penerapan sebuah teknologi baru selalu berhubungan dengan tingkat penerimaan pengguna. Penerimaan pengguna terhadap *financial technology e-wallet* membutuhkan pendekatan untuk mengevaluasi determinan yang menentukan penerimaan *e-wallet*. Model *Unified Theory of Acceptance and Use of Techonology* 2 (UTAUT2) merupakan sistesis model penerimaan teknologi yang tepat digunakan untuk model evaluasi *e-wallet*. Penelitian ini bertujuan untuk menganalisa pengaruh antara *Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value* dan *Habit* terhadap *Behavior Intention* penggunaan *e-wallet*. Penelitian ini menggunakan metode kuantitatif dengan tek analisis regresi berganda. Sampel berjumlah 100 responden yang berasal dari generasi milenial Kota Salatiga. Hasil analisis menemukan bahwa *Performance Expectancy* dan *Habit* mempunyai pengaruh yang positif dan signifikan terhadap *Behavior Intention*. Sedangkan *Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation,* dan *Price Value* tidak berpengaruh signifikan terhadap *Behavior Intention*.
Kata kunci: *Financial Technology, E-Wallet*, UTAUT2, *Behaviuor Intention*

INTRODUCTION

The presence of the Industrial Revolution 4.0 has shifted various aspects and sectors of life in society. The development and use of new and modern technology have become so quickly accepted and used by society. In line with technological developments, tools and methods of payment also continue to evolve, ranging from the form of coins, and paper to an electronic currency that is placed in a container. The Covid-19 pandemic that occurred some time ago has also encouraged various parties to carry out various life activities and transactions by utilizing technological sophistication. One of them is through innovation and the use of technology in the financial, financial, and payment instruments sector. In the modern financial and banking industry, the integration of finance and technology has created financial technology (fintech) which combines financial services and technology.

Based on the results of the 2020 population census, Indonesia is a country with a large population of 270.2 million (BPS, 2020). Of these, 75.7% or 204.7 million people are internet users. The large penetration of internet users has encouraged financial sector innovation to create internet-based financial services so that they are more practical, effective, and efficient. The development of business transactions and advances in financial service technology, especially payment instruments, has led to increasingly widespread cases of money fraud and counterfeiting in society. Bank Indonesia as the financial authority in charge of the financial and banking services sector has established a policy by launching the National Non-Cash Movement (GNNT) which aims to encourage people to be more literate and switch to using non-cash instruments in carrying out their economic activities. One of the non-cash instruments that have been introduced and are currently well developed is the e-wallet or digital wallet.

In the view of the public, e-wallets are considered to have several advantages when compared to other payment instruments, one of which is that they are applied so that they can be used in various transactions. Even though its function cannot replace the existence of cash, e-wallets have offered and provided many benefits to their users in making financial transactions. The large penetration of internet and smartphone users has also driven the use of e-wallets even greater in line with the high mobility and activity of the community. In general, people will use e-wallets because they are supported by the social environmental factors that surround them, the benefits and uses obtained so that their work can become more practical, effective, and efficient.

Data from Bank Indonesia noted that digital payment transactions experienced a sizeable increase reaching IDR 29.23 trillion as of October 2021, up 5.8% from September 2021. The Kadence International Indonesia survey in July 2021 released the top 5 e-wallets that dominate market share in Indonesia, namely OVO 31%, GoPay 25%, ShopeePay 20%, Dana 19%, and Linkaja (4%). These findings reflect that the condition of the community in adopting digital transactions in meeting their needs has increased and has even become a way of life. The advantages of e-wallets do not completely make people abandon cash transactions. Constraints and weaknesses that people often encounter in using e-wallets can become obstacles to using e-wallets. Some of the obstacles encountered are that it cannot be used for all merchants, cannot be disbursed in cash, there is an administration fee when making a top-up, not all e-wallet users have mobile banking or internet banking to top-up funds, the Quick features The Response Code (QR Code) in e-wallets has the potential to cause PIN data

theft to theft of the user's money. This phenomenon has become an important issue, causing people's low intention to use e-wallets so they do not support the GNNT policy launched by the government.

Ajzen (1991) in Theory of Planned Behavior explains that intention encourages someone to take an action so that strong intention will drive someone's behavior. The unified Theory of Acceptance and Use of Technology 2 (UTAUT2) is one of the models used to explain the individual acceptance of new technology. UTAUT2 developed from the UTAUT theory initiated by Venkatesh et al., (2012). The constructs in the UTAUT2 model are performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. The description above explains that the use of e-wallets in Indonesia has not been optimal so the GNTT launched by the government has not been able to run properly. Several studies have been conducted using the UTAUT model and its effect on the intention to use mobile wallets *wallet* (Ispriandina & Sutisna, 2019); mobile wallet adoption through the UTAUT Model (Amoroso & Magnier-Watanabe, 2012); The UTAUT model and the use of OVO fintech (Lestara Permana & Dewi, 2020); OVO fintech acceptance through UTAUT2 (Safitri & Andriansyah, 2020); and UTAUT2 Model in internet banking acceptance (Arenas-Gaitán et al., 2015). This research was conducted on the millennial generation of the city of Salatiga, who dominate the population of the city of Salatiga (24.99% of 192,322 people). Data from the Central Statistics Agency (BPS) explains that the millennial generation is the generation born between 1981-1996, and are currently 24-39 years old, and live in the technological era. In their daily life, the millennial generation is very close to the use of technology, so it is necessary to carry out further studies regarding the determinants of the use of e-wallets in the millennial generation.

LITERATURE REVIEW
Unified Theory of Acceptance and Use of Technology Theory

Unified Theory of Acceptance and Use of Technology (UTAUT) is a model for the acceptance and use of technology. In understanding the relationship between consumer characteristics and the use of technology, information related to consumer acceptance as a user is needed. The application of any technology is strongly influenced by a person's behavior. There are several models of technology acceptance have been developed before, including the Technology Acceptance Model (TAM) initiated by Davis (1989). This theory was later developed by Venkatesh et al., (2003) with the UTAUT theory to determine a user's acceptance of new information technology. The UTAUT model was developed as a comprehensive integrated model to determine an individual's acceptance and use of new technology. UTAUT has four constructs to determine user behavior toward technology acceptance. The four constructs are performance expectancy, effort expectation, social influence, and facilitating conditions.

In the UTAUT2 model, there are three new constructs added, namely hedonic motivation, price value, and habit (Venkatesh et al., 2012). The UTAUT2 model adopts an integrative perspective and has increased explanatory power when compared to other technology adoption models. The use of the UTAUT2 model is used to explore various issues related to the use of technology and to prove the determinants of what influences acceptance of the use of new technology. UTAUT2 has the aim of identifying three important constructs of acceptance and use of technology and changing some of the existing relationships in the UTAUT concept to introduce a new relationship.

According to Venkatesh et al., (2003) the factors that become constructs in the UTAUT2 model will affect the intention to use technology. The construct consists of:

1. Performance Expectancy (Work Expectancy)

   The level of confidence of someone who believes that using technology can help him benefit from the activities he does

2. Effort Expectancy

   Business expectations are the ease of using a system so that work can be more effective and efficient

3. Social Influence (Social Influence)

   The degree to which a person perceives that the other party has an important role to encourage him to use the new system.

4. Facilitating Conditions

   The level of individual confidence that there is an organization or government and infrastructure that supports the use of new technology.

5. Hedonic Motivation (Hedonism Motivation)

   The extent to which a person feels happiness and pleasure because he has used a technology

6. Price Value

   The assumption that someone has of the number of costs that will be incurred when utilizing the technology

7. Habits (Habits)

   Conditions that indicate the extent to which users use technology in their daily lives

Theory of Planned Behaviour **(TPB)**

The theory of Planned Behavior (TPB) was developed from the previous theory, namely the Theory of Reasoned Action (TRA). TPB was further developed by Ajzen (1991) which is used to study factors that influence a person's behavior. In the original theory of reasoned action, the central factor in the theory of planned behavior is an individual's intention to do something. The intention is assumed to capture a person's motivational factors which indicate how much the desire to try, and how many plans will be made to behave. This theory provides a framework that can be used in studying behavior. The determinants of a person's behavior are closely related to their intentions. If someone has a strong intention then the behavior that is formed will also be stronger. TPB is based on the assumption that humans are rational beings so they will make systematic use of the information they have. So before a behavior is carried out by an individual, an intention will first be formed to bring up the behavior.

In TPB, a person's intention to behave is determined by Attitude Toward the Behavior, Subjective Norm, and Perceived Behavior Control (Ajzen, 1991). The first construct is an attitude towards behavior and refers to the extent to which a person has an assessment of the behavior in question. The second construct is a social factor in the form of a subjective norm that encourages a person to perform a behavior. The last

construct is perceived behavioral control which refers to the ease or difficulty that is felt by a person. In the TPB concept itself, several aspects will influence behavior intention, namely:

a. Target

It is an object that is the target of behavior which can be classified into three, namely: a particular person or object, a group of objects or people (a class of objects) and objects in general (any object).

b. Action

Is an action that will be realized in reality.

c. Context

It is the existence of a condition or situation that supports the occurrence of a behavior

d. Time

Is the time of occurrence of a behavior that can be a specific time even up to an unlimited time.

THEORITICAL FRAMEWORK

To facilitate understanding, the framework of this research can be described:
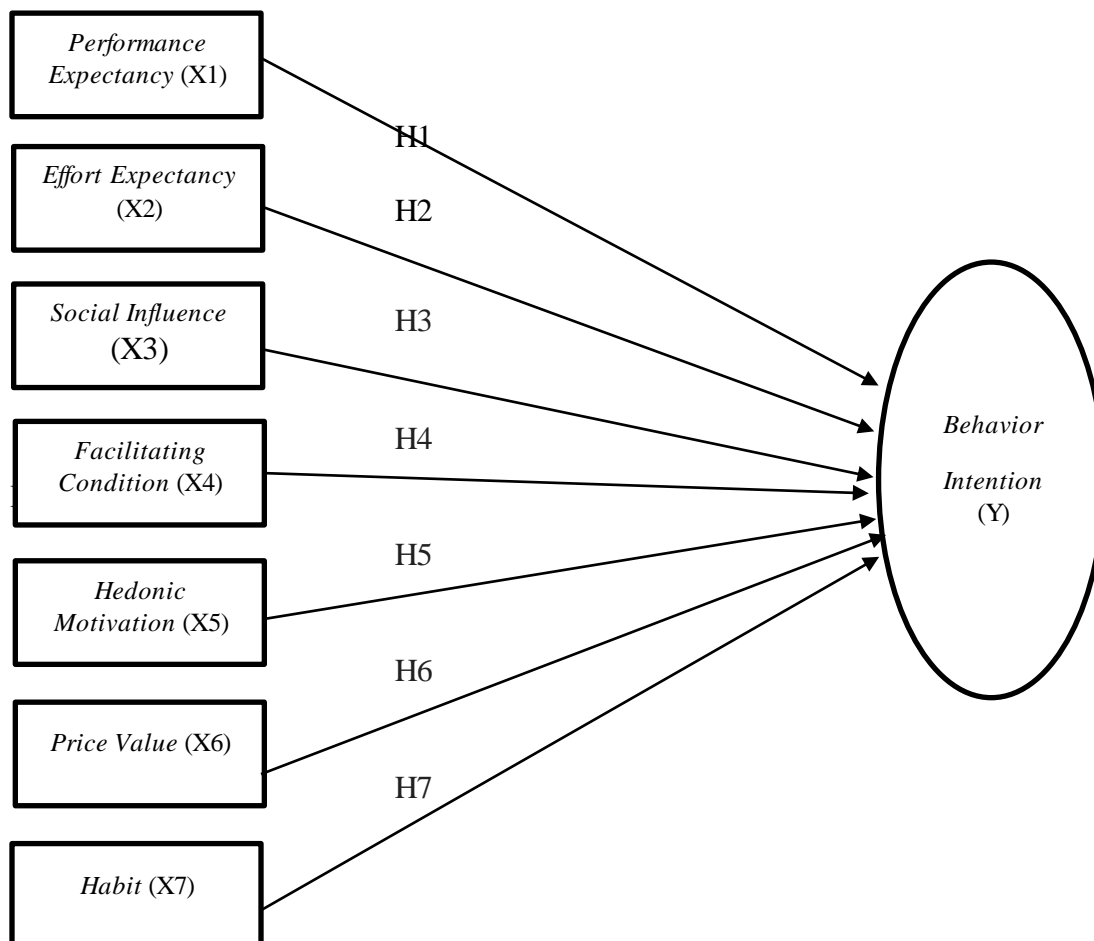

Figure 1. *Research Framework*

Through the framework above, this study has several hypotheses, namely as follows:

H1: Performance expectancy has a positive effect on behavioral intention to use the e-wallet of the millennial generation in Salatiga City

H2: Effort expectancy has a positive effect on behavioral intention to use the e-wallet of the millennial generation in Salatiga City

H3: Social influence has a positive effect on the behavioral intention of using the e-wallet of the millennial generation in Salatiga City

H4: Facilitating conditions have a positive effect on behavioral intention to use the e-wallet of the millennial generation in Salatiga City

H5: Hedonic motivation has a positive effect on behavioral intention to use the e-wallet of the millennial generation in Salatiga City

H6: Price value has a positive effect on behavioral intention to use the e-wallet of the millennial generation in Salatiga City

H7: Habit has a positive effect on behavioral intention to use the e-wallet of the millennial generation in Salatiga City

METHODE

This research is quantitative research that uses explanatory research. This research is focused on explaining the relationship between phenomena or variables. Explanative research tries to clarify the relationship between variables. This relationship can be in the form of a correlational or mutual relationship, a contribution or contribution of one variable to another, or causal. This study will test the hypothesis by using statistical data tests involving independent variables in the form of constructs in the UTAUT2 model. The construct consists of performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value, and habit with the dependent variable behavior intention to use an e-wallet so that the correlation between these variables will be known. Behavioral intention to use e-wallets in this study was carried out by looking at the scores obtained on the usage intention scale. The stronger the intention will have an impact on the stronger the behavior.

Population and Sample

The population in this study is the millennial generation of the city of Salatiga, totaling 48,061 people based on the results of the population census of the Central Bureau of Statistics (BPS) of the city of Salatiga in 2020 (https://salatigakota.bps.go.id/).

In taking the sample, this study used a non-probability sampling technique with a purposive sampling method. In purposive sampling technique, the sample is determined based on certain criteria. Thus the sample criteria that are in accordance with this study are the millennial generation who are 24-39 years old this year and have knowledge of fintech e-wallets or digital wallets.

The determination of the sample was carried out using the Slovin formula namely:

$$n = \frac{N}{(N \; x \; d^2) + 1}$$

Information:

n : number of samples

N : total population

d : deviation rate

$$n = \frac{48.061}{(48.061 \; x \; (0,1)^2) + 1}$$

From these calculations, the respondents are rounded up to 100 respondents.

Analysis Techique

The data analysis technique used to determine the relationship between the variables in this study uses multiple linear regression analysis techniques. Multiple linear regression can be used to determine the effect of several independent variables on the dependent variable used in the study. Before testing multiple linear regression analysis, instrument tests were carried out in the form of validity and reliability tests to determine whether the research instruments were valid and reliable. Furthermore, a classic assumption test was also carried out which consisted of a normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test.

RESULT
Responden Characteristic

Based data, the majority of respondents are mostly in the age group of 24-27 years, totaling 47 peoples (47%), 28-31 years 17%, 32-35 years 16% and 36-39 years 20%. Meanwhile responden characteristic based on gender there were 35 male respondents (35%) and 65 female respondents (65%). Responden domicilies that 28 respondents (28%) came from Argomulyo district, 26 people (26%) from Sidomukti district, 25 people (25%) from Sidorejo district and 21 people from Tingkir district (21%). Based on table 4, it can be seen that 35 respondents (35%) had high school/equivalent education background, 9 Diploma (9%), 49 Bachelor Degree (49%) and 7 Masters (7%) students. Furthermore the responden characteristic based on table 4.6 it can be seen that the respondents who earn 1-2.5 million per month are 62 people (62%), 2.6-5 million are 32 people (32%) and more than 5 million are 6 people (6%).

Statistic Test
Result of F test

Table.6 F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1		1.125.024	7	160.718	38.333	.000[b]	.000[b]
		385.726	92	4.193		
		1.510.750	99			

(Source: Processed primary data, 2022)

From table 6, it can be understood that the calculated F value is 38.333 with a significance value of 0.000 <0.05. So it can be concluded that the variables performance expectancy (X1), effort expectancy (X2), social influencing (X3), facilitating conditions (X4), hedonic motivation (X5), price value (X6) and habit (X7) can simultaneously influence behavioral intention variable significantly (Y).

Results of t test

Table.7 Results of t test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.487	1.095		.445	.657
Performance Expectancy	.385	.117	.323	3.296	.001
Effort Expectancy	-.153	.114	-.139	-1.350	.180
Social Influencing	.001	.090	.001	.013	.990
Facilitating Condition	.331	.169	.231	1.960	.053
Hedonic Motivation	.186	.137	.145	1.361	.177
Price Value	.204	.149	.158	1.365	.175
Habit	.204	.084	.229	2.427	.017

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

$$Y = 0{,}487 + 0{,}385X_1 - 0{,}153X_2 + 0{,}001X_3 + 0{,}331X_4 + 0{,}186X_5 + 0{,}204X6 + 0{,}204 + \varepsilon$$

Based on the linear equation, several conclusions can be drawn, including:

1. A constant value of 0.487 explains that if the independent variable is considered stable, then the average behavior intention will increase by 0.487.
2. Performance expectancy has a positive influence on e-wallet behavior intention. The coefficient of performance expectancy (X1) is 0.385 with a significance value of 0.001 <0.05, explaining that each addition or reduction of one unit of performance expectancy variable (X1) affects behavior intention (Y). So found a positive and significant relationship between performance expectancy (X1) on behavior intention (Y).
3. Effort expectancy has a negative effect on e-wallet behavior intention. The effort expectancy coefficient (X2) is -0.153 with a significance value of 0.180 > 0.05, explaining that each addition or reduction of one unit of effort expectancy variable does not affect behavior intention. So that a negative and insignificant relationship was found between effort expectancy (X2) and behavior intention (Y).

4. Social influencing has a negative influence on e-wallet behavior intention. The social influencing coefficient (X3) is 0.001 with a significance value of 0.990 > 0.05, indicating that each addition or reduction of one unit of social influencing variable does not affect behavior intention. So that a negative and insignificant relationship was found between social influencing (X3) on behavior intention (Y).

5. Facilitating conditions have a positive influence on e-wallet behavior intentions. The coefficient of facilitating condition (X4) is 0.331 with a significance value of 0.053 > 0.05, indicating that each addition or reduction of one unit of the facilitating condition variable does not affect behavior intention. So that a positive and insignificant relationship was found between facilitating conditions (X4) on investment interest (Y).

6. Hedonic motivation has a positive influence on e-wallet behavior intention. The hedonic motivation coefficient (X4) is 0.186 with a significance value of 0.177 > 0.05, indicating that each addition or reduction of one unit of the hedonic motivation variable does not affect behavior intention. So a positive and insignificant relationship was found between hedonic motivation (X4) and behavior intention (Y).

7. Price value has a positive influence on e-wallet behavioral intention. The price value coefficient (X4) is 0.186 with a significance value of 0.177 > 0.05, indicating that each addition or reduction of one unit of price value variable does not affect behavior intention. So a positive and insignificant relationship was found between price value (X4) and behavioral intention (Y).

8. Habit has a positive influence on e-wallet behavior intention. The habit coefficient value (X3) is 0.204 with a significance value of 0.017 <0.05, indicating that each addition or reduction of one unit of habit variable affects behavior intention. So a positive and significant relationship was found between habit (X3) and behavior intention (Y).

Coefficient of Determination (R^2)

The results of the test for the coefficient of determination (R2) in this study can be seen in table 8 below:

Table 8 Test Results for the Coefficient of Determination (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.863[a]	.745	.725	2.048

(Source: Processed primary data, 2022)

1) The correlation coefficient (R) of 0.863 states that there is a considerable influence between the independent variable and the dependent variable because it leads to number 1.

2) Adjusted R square of 0.725. Independent variables consisting of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic

motivation, price values, and habits contribute to a joint influence on behavior intention by 72.5%, the remaining 27.5% are influenced by other variables which were not used in this study.

DISCUSSION

Empirical data from hypothesis testing shows that Performance Expectancy (e-wallet is useful in everyday life, helps activities and tasks faster, increases productivity and performance), habit (using e-wallet has become a habit, I have become addicted to using e-wallet wallet, I have to use an e-wallet, using an e-wallet has become a natural thing) has been proven to increase the behavior intention of the millennial generation of the city of Salatiga in using e-wallets. The positive relationship shown by the value of the coefficient of performance expectancy and habit can be interpreted that the higher the performance expectancy, the higher the e-wallet behavior intention.

The support for these two hypotheses is consistent with the findings of previous research conducted by Morosan & DeFranco (2016); Chresentia & Suharto (2020); Azwan et al., (2022) that performance expectancy and habit affect e-wallet behavior intentions. The effort expectancy variable has no significant effect on behavior intention. Research by Oliveira et al., (2016); Ispriandina & Sutisna (2019)) showed the same result that effort expectancy has no significant effect on behavioral intention to use e-wallets. This insignificant effect is because the respondents used in this study are millennials who are young and use technology in their daily lives. The millennial generation already has a good understanding and use of e-wallet technology. E-wallet is something that is easy to use because they are used to using it in their daily lives.

Social influencing in Raihan & Indira Rachmawati (2019); Chresentia & Suharto (2020); Pratika (2021) shows that social influencing has no significant effect on behavior intention. This is because e-wallet technology is something that is normal and common among the millennial generation so they don't need to be influenced by other people in using this technology. Facilitating conditions in the research by Oliveira et al., (2016); Chresentia & Suharto, (2020); Ispriandina & Sutisna (2019) also shows that facilitating conditions do not have a significant effect on behavioral intention. Millennials believe that they have adequate resources and knowledge to use e-wallet applications. In addition, e-wallet supporting facilities are easy to find and obtain by many people, such as smartphones and internet networks which make facilitating conditions not affect the behavioral intention to use e-wallets. The e-wallet service has also been supported by a complete and detailed FAQ (Frequently Asked Questions) feature including tutorials on using the application as well as 24-hour online and offline assistance.

Hedonic motivation in Oliveira et al., (2016); Raihan & Indira Rachmawati (2019); Chresentia & Suharto (2020); Hidayat et al., (2020) showed that hedonic motivation has no significant effect on behavior intention. Interest, satisfaction, and enjoyment from e-wallets are not a factor for the millennial generation to intend to use e-wallets because they are part of their daily habits and lifestyle. Price value in (Oliveira et al., 2016; Hidayat et al., 2020) shows that price value has no significant effect on behavior intention. This is because the value of the benefits derived from using e-wallets still have to be charged with various forms of fees such as top-up fees etc.

CONCLUSION

E-wallets are currently receiving growing attention globally as an alternative for making cashless payment transactions, including in Indonesia. The factors influencing the intention to use e-wallet technology have not been comprehensively assessed using a complete model. This study uses the UTAUT2 model which is more complex than previous technology acceptance models. Based on the results of the analysis and discussion of the intention to use e-wallet financial technology through the UTAUT2 model in the millennial generation of the city of Salatiga. Performance expectancy has a positive and significant relationship with behavior intention in using e-wallets. Effort expectancy has a negative and insignificant relationship to behavior intention in using e-wallets. Social influencing has a negative and insignificant relationship to behavior intention in using e-wallets. Facilitating conditions have a positive and not significant relationship to the interest in investing in the use of e-wallets. Hedonic motivation has a positive and insignificant relationship to behavior intention in using e-wallets. Price value has a positive and insignificant relationship to behavioral intention in using e-wallets. Habit has a positive and significant relationship with behavior intention in using e-wallets.

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