

The Effect of Perceived Usefulness, Ease of Use, Security, and Cashback Promotion on Behavioral Intention toward the DANA E-Wallet

*Determinants of
E-Wallet Customer
Intention*

63

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Submitted:
JANUARI 2022

Accepted:
MARET 2022

ABSTRACT

Changing patterns of behavior in public financial transactions during this pandemic has increased the use of e-wallet services. One of the Indonesian people's most widely used e-wallet services is DANA. This study aims to determine the effect of perceived usefulness, perceived ease of use, perceived security, and cashback promotion on behavioral intention to the DANA e-wallet (a survey of people in the Special Region of Yogyakarta). The sampling technique used is non-probability sampling with the purposive sampling method. The number of samples in this study was 100 respondents with the criteria of people who have a DANA account but have never used it for transactions. The analytical technique used is multiple linear regression analysis. Based on the results of this study, it was found that perceived usefulness, perceived ease of use, perceived security, and cashback promotion simultaneously or together had an effect on behavioral intention in the DANA e-wallet with a significance value of $0.00 < 0.05$ and an Adjusted R-value by 55.1%. This shows that the variables perceived usefulness, perceived ease of use, perceived security, and cashback promotion can explain 55.1% of behavioral intention variables, and the remaining 44.9% are influenced by other variables outside of this study. In addition, this study also obtained results that perceived usefulness, perceived ease of use, perceived security, and cashback promotion partially or one by one affect behavioral intention.

Keywords: perceived usefulness, perceived ease of use, perceived security, cashback promotion, behavioral intention

INTRODUCTION

The COVID-19 pandemic in Indonesia has not yet subsided. This pandemic certainly has various impacts on people in Indonesia. One of them is the impact on the behavior patterns of public finance transactions. People now prefer to do digital transactions using e-wallets. An electronic Wallet is an electronic service for storing data on payment instruments, including payment instruments using cards and or electronic money, which can accommodate funds to make payments. Changing patterns of behavior in public financial transactions during this pandemic has increased the use of e-wallet services, this is due to the increasing demand for online services.

According to the Kadence International survey, 44 percent of 1,000 respondents have made transactions via e-wallet four times a week. Based on the survey, DANA's e-wallet is among the 5 most widely used digital wallets by the Indonesian people in 2021. YouGov's survey results show that DANA is the digital wallet that has attracted the most public trust. In addition, in terms of growth in the number of users, DANA has consistently recorded, especially for the period March 2021 until the end of the second quarter of 2021, reaching 40%. The number of users grows from young people with an age range of 18-24 years and those aged over 35 years.

DANA is a digital wallet application under the auspices of PT. Elang Sejahtera Mandiri. DANA offers fast, safe, and practical digital transaction services, such as sending money, buying credit, and paying bills to transactions on e-commerce. In the Special Region of Yogyakarta itself, it ranks 9th as the province that has the highest

JIMKES

Jurnal Ilmiah Manajemen
Kesatuan
Vol. 10 No. 1, 2022
pp. 63-72
IBI Kesatuan
ISSN 2337 - 7860
E-ISSN 2721 - 169X
DOI: 10.37641/jimkes.v10i1.1218

number of QRIS merchants in Indonesia in the first semester of 2021. Based on these considerations, in this study, it was decided to choose the DANA e-wallet as the object of research.

Many consumers use the DANA e-wallet in their transactions, one of which is because financial transactions have become more practical and efficient. Because by using DANA, users do not need to come to the bank or directly to the store. Only with a smartphone, financial transactions can be carried out, especially during a pandemic like this where PPKM is enforced which causes activities outside the home to be limited. Consumers usually like applications that are simple and easy to operate, which will make consumers comfortable so they are interested in using the application. E-wallet security also greatly influences consumers' behavioral intentions to deciding whether to use an e-wallet or not. The number of frauds and data leaks on the internet makes consumers very careful in deciding to intend to use an application. It is undeniable that the majority of Indonesian people like a lot of promos when they want to shop. Promotions carried out by a company on an ongoing basis can be an attraction for consumers to buy or use the products offered.

From the results of preliminary research that has been carried out by researchers as many as 30% highlight the perception of the usefulness of the DANA e-wallet. One of the respondents in the initial research revealed that there are still fewer merchants working with DANA compared to other e-wallet applications, such as transfers to other e-wallets, which the DANA application currently cannot. One respondent also said that when they wanted to withdraw money from DANA to the bank, the money took a long time to enter the account, some bought credit through DANA but it didn't arrive. It can be seen that the DANA application still has shortcomings that can harm users and make DANA e-wallet users doubtful. As many as 4 people or 40% said they have some problems regarding the ease of using the e-wallet. DANA considers that using an e-wallet is more difficult than transacting directly. In addition, as many as 6 people, or 60% of respondents had problems regarding the security of the DANA application. Based on preliminary research, several respondents revealed that they were still hesitant to use the DANA e-wallet because they were afraid that their personal information would be misused, such as many cases of online fraud that often occur. And 50% of respondents also highlighted the cashback promotion provided by DANA. Several respondents said that the cashback promotion provided by DANA is still not profitable for its users. Because the conditions for the cashback voucher can be used if the user makes a transaction with an amount that is considered too large for the user. Another respondent revealed that the cashback promotion provided by DANA was mediocre and not too much compared to other e-wallets. Based on the results of the initial research, it can be stated that several factors influence a person's behavioral intention, these factors are perceived usefulness, perceived ease of use, perceived security, and cashback promotion.

Winarno et al., (2021) research on OVO users in the Jember area found results that perceived usefulness had a positive and significant effect on behavioral intention. Another study conducted by To & Trinh (2021) on e-wallet users in Vietnam and Karim et al. (2020) on e-wallet users in Malaysia also obtained results that perceived usefulness has a positive and significant effect on behavioral intention. In addition, research by To & Trinh (2021) and Karim et al. (2020) also found that perceived ease of use had a positive and significant effect on behavioral intention.

Zhao & Bacao (2021) in their research on the use of e-wallets during the COVID-19 pandemic in China and research by Sari et al. (2020) GoPay and LinkAja users in Jabodetabek found that perceived security had a positive and significant effect on behavioral intention. Mawardani & Dwijayanti (2021) in their research found that cashback promotion has a positive and significant effect on consumer interest in using. William & Tjokrosaputro (2021) in their research on GoPay users in Indonesia also stated that promotion has a positive and significant effect on behavioral intention.

The technology acceptance model or known as TAM from Theory of Reasoned Action (TRA) aims to explain the factors that influence user behavior toward the acceptance of technology (Jogiyanto, 2007). The TAM variables are best suited for decisions regarding

the acceptance of new technologies (Karim et al., 2020). According to the TAM model, it is assumed that a person's behavioral intention and attitude to accept a new technology are influenced by 2 dominant factors, namely perceived usefulness and perceived ease of use (To & Trinh, 2021). From the TAM theory, it can be explained that external variables affect perceived usefulness and perceived ease of use. Meanwhile, perceived usefulness and perceived ease of use affect attitude towards using or behavior towards use. Perceived ease of use affects perceived usefulness because a system that is easy to use will not take a long time for an individual to learn it so that the time they have can be used to do other work (Winarno et al., 2021).

Behavioral intention is defined as the desire (interest) for a person to perform a certain behavior (Jogiyanto, 2007). The behavior is carried out because someone has the intention or desire to do it. The behavioral intention will determine the behavior. Peter and Olson (2013) that behavioral intention is a proposition that connects oneself and behavior that will be carried out in the future. Someone will perform a behavior if they have the behavioral intention to do it (Winarno et al. 2021). In this study to examine the behavioral intention of DANA e-wallet users, the TAM model was modified by researchers by adding perceived security and cashback promotion variables according to the phenomena found. Indicators of behavioral intention according to To & Trinh, (2021) are that they will use e-wallets in the future, will use them in daily life, will use e-wallets more often, and will recommend them to friends or relatives.

Perceived usefulness is defined as the extent to which a person believes that using technology will improve his or her job performance (Karim et al. 2020). According to Winarno et al., (2021), a person's behavioral intention to use a system will be strengthened when a system has several benefits such as making work easier to organize, more useful, and increasing productivity. If someone believes that technology is useful, then that person will use it, and vice versa. The perceived usefulness indicator according to Winarno et al., (2021) is the level of belief that someone using an e-wallet can complete activities faster, make it easier to complete tasks, be useful in use, increase effectiveness, and use it profitably.

Perceived ease of use according to To & Trinh (2021) is how far a person believes that using a technology system will be free from effort. If someone thinks that using a system is easy, then that person will use it. And if someone does not believe and thinks a system is difficult to use, that person will not use it (Mawardani and Dwijayanti, 2021). Although the effort issued by each person is different, in general, information technology must be easy to use (Marey and Purwanto, 2020). Indicators of perceived ease of use according to To & Trinh (2021) is how far someone believes that an e-wallet can save a lot of time, e-wallet is clear and easy to understand, and easy to use.

Security is one of the prerequisite dimensions that must be emphasized by e-wallet providers to create positive intentions in consumers (Karim et al., 2020). Therefore, the security of a system is one of the important factors that influence a person's behavioral intention to use the system. Perceived security is the subjective value of electronic transactions that are decided by consumers (Ahmad et al., 2021). There are three indicators of perceived security, namely credit or service accuracy and timeliness, reliability or data security, balances or accounts, and privacy, which means not worrying about giving confidence to personal information used in e-wallets (Sari et al. 2020).

To attract consumers, in marketing a product, promotion is needed. Sales promotion according to Mawardani & Dwijayanti (2021) serves as a strategy for selling and buying a product in the short term. One form of sales promotion is cashback promotion. Cashback itself is an offer where buyers are given a certain percentage of cash or points by fulfilling certain purchase conditions determined by the organizer (Pratika, 2020). There are three indicators of cashback promotion, namely the dissemination of information on the existence of cashback through information media, word of mouth, and sales promotion (Mawardani and Dwijayanti, 2021).

Based on the problems that have been described, the researchers are interested in conducting research with the title "The Influence of Perceived Usefulness, Perceived Ease

of Use, Perceived Security, and Cashback Promotion on Behavioral Intention to the DANA E-Wallet (A Survey of People in the Special Region of Yogyakarta)".

In this study there are several formulations of the problem as follows:

1. Do perceived usefulness, perceived ease of use, perceived security, and cashback promotion have a simultaneous effect on behavioral intention to DANA e-wallet among people in the Special Region of Yogyakarta?
2. Do perceived usefulness, perceived ease of use, perceived security, and cashback promotion partially influence behavioral intention to DANA e-wallet among people in the Special Region of Yogyakarta?

Conceptual Framework

The following is the conceptual framework for the research:

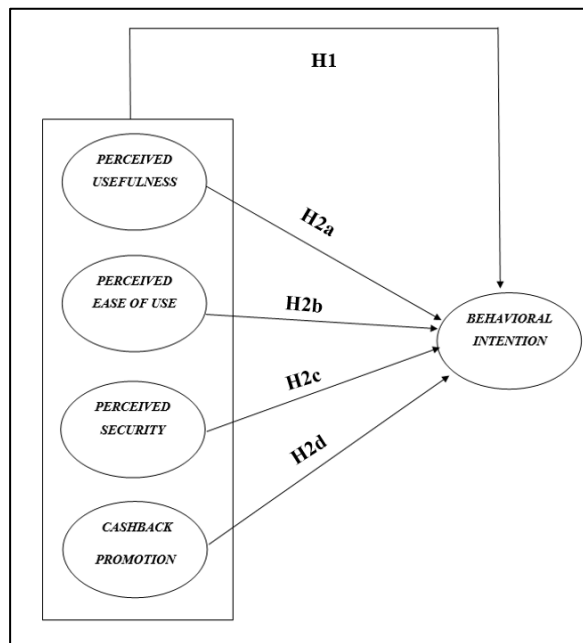


Figure 1. Conceptual Framework

In the conceptual framework picture above, it states that the lines H2a, H2b, H2c, and H2d indicate that perceived usefulness, perceived ease of use, perceived security, and cashback promotion partially or one by one affect behavioral intention. Meanwhile, the H1 line shows that perceived usefulness, perceived ease of use, perceived security, and cashback promotion simultaneously or jointly affect behavioral intention.

RESEARCH METHODOLOGY

Hypothesis

Based on the literature review, previous research, and the conceptual framework above, the hypothesis of this study is as follows:

- H1: Perceived usefulness, perceived ease of use, perceived security, and cashback promotion together have a significant effect on behavioral intention toward the DANA e-wallet among people in the Special Region of Yogyakarta.
- H2a: Perceived usefulness has a positive and significant effect on behavioral intention toward the DANA e-wallet among people in the Special Region of Yogyakarta.
- H2b: Perceived ease of use has a positive and significant effect on behavioral intention toward the DANA e-wallet among people in the Special Region of Yogyakarta.
- H2c: Perceived security has a positive and significant effect on behavioral intention toward the DANA e-wallet among people in the Special Region of Yogyakarta.
- H2d: Cashback promotion has a positive and significant effect on Behavioral Intention toward the DANA e-wallet among people in the Special Region of Yogyakarta.

Research Methodology

The method used in this research is quantitative research. Quantitative research is a research method based on the philosophy of positivism, where this research is used to examine certain populations or samples using research instruments to collect data, and quantitative or statistical data analysis to test predetermined hypotheses (Sugiyono, 2019). Using quantitative research methods, this study aims to test and find out whether there is an influence of perceived usefulness, perceived ease of use, perceived security, and cashback promotion on behavioral intention in DANA e-wallet. The type of research in this research is survey research. The data analysis used in this research is descriptive analysis and multiple linear regression analysis with SPSS 25. In this study, the population is all people who have a DANA account but have never used it for transactions in the Special Region of Yogyakarta.

This study took 100 respondents with the criteria of having a DANA account but had never been used for transactions in the Special Region of Yogyakarta to be used as samples. The sampling technique used is non-probability sampling with the purposive sampling method. For the measurement scale, a Likert scale is used with a range of 1-5, namely "strongly disagree" with a value of 1 to "strongly agree" with a value of 5. The distribution of questionnaires to obtain primary data in this study was carried out by distributing Google Forms through various social media. To test the statement items from this study, a validity test and reliability test were carried out, and the result is that all statement items in this study are valid and reliable. Meanwhile, to test the effect between variables in this study, the Multiple Linear Regression Test, F-Test, t-test, and Regression Coefficient (R^2) were carried out.

RESULTS AND DISCUSSION

Respondent Characteristic

From the results of primary data obtained, it is known that of 100 respondents, 34% or as many as 34 of them are male. While 66% or 66 of them are female.

Table 1. By Gender

Characteristic	Category	Frequency	Percentage
Gender	Male	34	34%
	Female	66	66%
Total		100	100%

Source: Primary Data Processed, 2022

Based on age, it can be seen that 15% of the respondents were <20 years old, and 48% of the respondents were from the age group of 20-25 years. Then the age group of 26-30 years there are as many as 6% of respondents. There are 4% of the 31-35 age group, and the 35< age group of 27% of the respondents.

Table 2. By Age

Characteristic	Category	Frequency	Percentage
Age	<20	15	15%
	20-25	48	48%
	26-30	6	6%
	31-35	4	4%
	>35	27	27%
Total		100	100%

Source: Primary Data Processed, 2022

Then based on profession, as many as 61% of respondents are students. Then, 9% of respondents are civil servants. Respondents who work as private employees are 18%, entrepreneurs are 5%, housewives are 5%, and others are 2%.

Furthermore, based on domicile or place of residence, it is known that of the 100 respondents using DANA in the Special Region of Yogyakarta, as much as 20% of respondents came from the city of Yogyakarta. 24% of respondents came from Sleman

Regency, 22% came from Bantul Regency, 24% came from Gunungkidul Regency, and 10% came from Kulon Progo Regency.

Table 3. By Profession

Characteristic	Category	Frequency	Percentage
Profession	Students	61	61%
	Civil Servant	9	9%
	Private Employee	18	18%
	Entrepreneurs	5	5%
	Housewives	5	5%
	Others	2	2%
Total		100	100%

Source: Primary Data Processed, 2022

Table 4. By Domicile/Place of Residence

Characteristic	Category	Frequency	Percentage
Domicile/Place of residence	Yogyakarta City	20	20%
	Sleman	24	24%
	Bantul	22	22%
	Gunungkidul	24	24%
	Kulon Progo	10	10%
Total		100	100%

Source: Primary Data Processed, 2022

The Effect of Perceived Usefulness, Perceived Ease of Use, Perceived Security, and Cashback Promotion on Behavioral Intention

In Table 5 it is known that the magnitude of the correlation value (R) between the variables perceived usefulness, perceived ease of use, perceived security, and cashback promotion on behavioral intention is 0.755. That is, there is a close relationship between the variables perceived usefulness, perceived ease of use, perceived security, and cashback promotion on behavioral intention. Adjusted R Square in this study was 0.551 or 55.1%, which means that the variables perceived usefulness, perceived ease of use, perceived security, and cashback promotion were able to explain 55.1% of behavioral intention variables, and the remaining 44.9% or 0.449 influenced by variables outside of this study.

Table 5. Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	.755 ^a	.570	.551	1.65727

Source: Primary Data Processed, 2022

Based on the results of the analysis in Table 6, it is stated that the calculated F result is 31,427 with a significance value of 0.000. Based on these results it is stated that the significance value is $0.000 < (\text{less than}) 0.05$, then H_0 is rejected and H_a is accepted. This means that the independent variables (perceived usefulness, perceived ease of use, perceived security, and cashback promotion) simultaneously or jointly have a significant effect on the dependent variable (behavioral intention). Then H_1 can be accepted.

Table 6. Simultaneous Test

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	345.268	4	86.317	31.427	.000 ^b
	Residual	260.922	95	2.747		
	Total	606.190	99			

Source: Primary Data Processed, 2022

From Table 7 below, it can be seen that the value of constant (a) is 0.101. This means if perceived usefulness, perceived ease of use, perceived security, and cashback promotion are considered zero, then the behavioral intention will be worth 0.101.

Table 7. Partial Test

Model	<i>Unstandardized</i>		<i>Standardized</i>		T	Sig.	Description
	<i>Coefficients</i>						
	B	<i>Std.Error</i>	Beta				
<i>Constanta (a)</i>	0,101	1.498			0,067	0,947	
<i>Perceived Usefulness (X1)</i>	0,145	0,058	0,180		2,494	0,014	Significant
<i>Perceived Ease of Use (X2)</i>	0,292	0,121	0,207		2,424	0,017	Significant
<i>Perceived Security (X3)</i>	0,385	0.072	0,447		5,337	0,000	Significant
<i>Cashback Promotion (X4)</i>	0,178	0,060	0,211		2,986	0,004	Significant

Dependent Variable: Behavioral Intention (Y)

Source: Primary Data Processed, 2022

The Effect of Perceived Usefulness on Behavioral Intention

Based on Table 7, it is known that the regression coefficient value of the perceived usefulness variable is 0.145 (positive). So it can be stated that the higher a person's perception of the usefulness of the DANA e-wallet, the more their behavioral intention to use the DANA e-wallet will increase, and vice versa. The statistical results of the t-test for the perceived ease of use variable were also obtained with a count of 2.424 and a significance of 0.017. Then it can be seen that the significance of $0.017 < (\text{less than}) 0.05$. That is, the variable perceived ease of use has a positive and significant effect on the behavioral intention variable. So that hypothesis 2b can be accepted. This happens because respondents feel that the DANA e-wallet can complete activities such as making digital transactions faster. Respondents also feel that the DANA e-wallet can help make it easier for users to complete tasks such as paying electricity bills, buying credit, and even shopping online. In addition to the various features and facilities available in DANA, respondents feel that using the DANA e-wallet will be beneficial and can increase effectiveness. The results of this study are supported by the results of previous studies conducted by Winarno et al. (2021), Karim et al. (2020), and To & Trinh (2021), that perceived usefulness has a positive and significant effect on behavioral intention.

The Effect of Perceived Ease of Use on Behavioral Intention

From the results of the partial test in Table 7, it can be stated that the regression coefficient value of the perceived ease of use variable is 0.292 (positive). That is, if a person's perception of the ease of using the DANA e-wallet is higher, their behavioral intention to use the DANA e-wallet will also increase, and vice versa. The statistical results of the t-test for the perceived ease of use variable obtained the t-count result of 2.424 and a significance of 0.017. Then it can be seen that the significance of $0.017 < (\text{less than}) 0.05$. That is, the variable perceived ease of use has a positive and significant effect on the behavioral intention variable. So that hypothesis 2b can be accepted. This is because respondents feel that making transactions with the DANA e-wallet will save a lot of time and energy. With the existence of an e-wallet, now a person can easily make digital transactions, such as if you want to transfer money to a bank or buy credit and shop online, there is no need to come directly to the place and queue. Respondents also felt that the use of the DANA e-wallet application was clear and easy to use. Applications that are user-friendly and not confusing, as well as smooth when operated will make users comfortable and interested. The results of this study are also supported by previous research conducted by To & Trinh (2021) and Karim et al. (2020), that perceived ease of use has a positive and significant effect on behavioral intention.

The Effect of Perceived Security on Behavioral Intention

Based on Table 7, it is known that the perceived security variable coefficient value is 0.385 (positive). This means, that if a person's perception of the security of the DANA e-wallet is higher, their behavioral intention to use the DANA e-wallet will also increase, and vice versa. In addition, it can be seen that the statistical results of the t-test of the perceived security variable have a t-count value of 5.337 and a significance of 0.000. So that the value of the perceived security variable t count is the largest t value in this study. That is, the perceived security variable has the biggest and dominant influence on behavioral intention. This is presumably because security is the most important consideration for potential users before using an application. The significance value of the perceived security variable is $0.000 < (\text{less than}) 0.05$, which means that the perceived security variable has a positive and significant effect on behavioral intention. Then hypothesis 2c is accepted.

The majority of respondents agree that digital transaction services using the DANA e-wallet are always timely and accurate. Guarantees for the security of data and user account balances in the application must be very carefully considered and maintained so that users are confident that the data stored and used in the e-wallet application will not be leaked or misused. In this case, respondents also feel confident that DANA is a safe e-wallet application for saving money and conducting financial transactions. However, some respondents are still hesitant to provide their personal information when using the DANA e-wallet. This may be because there are still many consumers who are afraid that their data will be leaked and misused. The results of this study are also supported by previous research conducted by Zhao & Bacao (2021) and research by Sari et al. (2020), that perceived security has a positive and significant effect on behavioral intention.

The Effect of Cashback Promotion on Behavioral Intention

From the partial test in Table 7, it can be seen that the cashback promotion variable has a regression coefficient value of 0.178 (positive). That is, the more intensive the cashback promotion is given, the behavioral intention of a person to use the DANA e-wallet will increase, and vice versa. It was also found that the statistical value of the t-test of the cashback promotion variable with an at-count of 2.986 and a significance of 0.004. It can be seen that the significance of the cashback promotion variable is $0.004 < (\text{less than}) 0.05$. So it can be stated that the cashback promotion variable has a positive and significant effect on the behavioral intention variable. Then hypothesis 2d can be accepted. stated that the respondent, it can be said that the respondent is interested in intending to use DANA, one of which is because of the cashback promotion offered by DANA. The cashback promotion information is disseminated through various information media such as television, radio, social media (Instagram, Facebook, Twitter, etc.) or banners from collaborating merchants as well as from reviews and suggestions from the closest people. Especially now that many people access and are active on various social media the dissemination of information about the cashback promotions offered will be fast and easy for consumers to accept and search for. The cashback promotional offers that are carried out by DANA on a regular and continuous basis will be very popular with respondents so that it makes respondents more interested and will use them more often. The results of this study are also supported by previous research conducted by Mawardani & Dwijayanti (2021) and research by William & Tjokrosaputro (2021) that cashback promotion has a positive and significant effect on behavioral intention.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the analysis and discussion, several conclusions can be drawn as follows:

1. Perceived usefulness, perceived ease of use, perceived security, and cashback promotion together have a significant effect on behavioral intention toward the DANA e-wallet among people in the Special Region of Yogyakarta.
2. Perceived usefulness has a positive and significant effect on behavioral intention toward the DANA e-wallet among people in the Special Region of Yogyakarta.

3. Perceived ease of use has a positive and significant effect on behavioral intention toward the DANA e-wallet among people in the Special Region of Yogyakarta.
4. Perceived security has a positive and significant effect on behavioral intention toward the DANA e-wallet in people in the Special Region of Yogyakarta.
5. Cashback promotion has a positive and significant effect on behavioral intention toward the DANA e-wallet among people in the Special Region of Yogyakarta.

From this study, it was found that the variables perceived usefulness, perceived ease of use, perceived security, and cashback promotion were able to explain 55.1% of behavioral intention variables, and the remaining 44.9% were influenced by other variables outside of this study. It is hoped that further research can examine other variables outside of this study such as discount promotions, social influence, perceived enjoyment, and trust. In addition, researchers are expected to be able to expand the distribution of questionnaires to reach more respondents, so that the composition of respondents being studied is balanced. Based on the results of this study, it can be seen that the most dominant variable is the perceived security variable. Therefore, it is hoped that DANA can strengthen and improve the quality of its application security so that users will trust and feel safe that their data will be guaranteed. It is also recommended that the company conduct regular evaluations of its application so that all existing problems can be quickly resolved.

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