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Budiman Almi, Lecturer of the Department of Management, Mercu Buana University, Indonesia

ORCID ID: 0000-0002-8873-4345
e-mail: almibudimann@gmail.com

Hadibrata Baruna, Lecturer of the Department of Management, Mercu Buana University, Indonesia

ORCID ID: 0000-0001-8495-6015
e-mail: barunahadibrataa@gmail.com

Technology Acceptance Model Modification for Electronic Wallet Users in Jakarta

Introduction. The development of mobile payment in Indonesia is increased, especially by the emergence of the two biggest electronic payments, such as Go-Pay and Ovo, which aggressively offer various interesting offers. This affects the enhancement of the use of mobile payment by the public. In the beginning, server-based electronic money services of its appearance were still small, including credit top-up and internet data, and money transfers to banks that include as a member of ATM Bersama (joint ATM). Along with the development of technology, electronic wallets begin to transform by expanding payment services, and several latest e-wallet applications have emerged.

Purpose. The purpose of this research is to understand the changes in consumers' behavior that make payments from using cash and switching to electronic wallets.

Results. The results of the analysis in this study were obtained as the below: (1) Perceived ease of use, perceived usefulness, perceived security, and perceived risk and trust have an influence on the intention to use e-wallet electronic application; (2) perceived ease of use and perceived risk have an influence on perceived usefulness of e-wallet user and (3) perceived ease of use, perceived risk, and perceived usefulness influence the perceived trust of e-wallet application users.

Conclusions. It can be concluded that the technology acceptance model influences the user in using the electronic wallet as their transaction method since its usage can be trusted. Moreover, the benefit they got from electronic wallet (perceived usefulness) influence their trust and increase the intention of using an electronic wallet.

Keywords: ease of use; perceived usefulness; perceived security; perceived risk; trust; intention to use.

Будіман Алмі, викладач кафедри менеджменту Університету Мерку Буана, Індонезія

Хадібрата Баруна, викладач кафедри менеджменту Університету Мерку Буана, Індонезія

Модифікація моделі прийняття технології для користувачів електронних гаманців у Джакарті

Розвиток мобільних платежів в Індонезії посилюється завдяки появі двох найбільших електронних платежів, таких як Go-Pay та Ovo, які агресивно пропонують різні цікаві пропозиції. Переконані, що це впливає на збільшення використання мобільних платежів громадськістю. На початку серверні сервіси електронних грошей ще не були доступними, включаючи поповнення кредитів та дані в Інтернеті, а також грошові перекази банкам, до складу яких входить ATM Bersama (спільний банкомат). Разом із розвитком технологій, електронні гаманці починають трансформуватися за рахунок розширення платіжних послуг, так, з'явилося кілька програм для електронних гаманців.

Метою даного дослідження є систематизація зміни у поведінці споживачів, які здійснюють платежі за рахунок використання готівки та переходу на електронні гаманці.

Результати аналізу в цьому дослідженні були отримані на основі наступних гіпотез: (1) простота використання, відчутна корисність, відчутна безпека та прийнятий ризик і довіра впливають на намір використовувати електронний гаманець електронним додатком; (2) простота використання та прийнятий ризик впливають на відчутну корисність користувача електронного гаманця та (3) простота використання, сприйнятий ризик та прийнята корисність впливають на довіру користувачів програм електронного гаманця.

У процесі даного дослідження зроблено висновок, що модель прийняття технології впливає на користувача при використанні електронного гаманця як методу транзакції, оскільки його використанню можна довіряти. Більше того, доведено, що вигода, яку вони отримують від електронного гаманця (відчутна корисність), впливає на їхню довіру та збільшує намір використовувати електронний гаманець.

Ключові слова: простота використання; відчутна корисність; відчутна безпека; сприйнятий ризик; довіра; намір використання.

Introduction. Technology Acceptance Model or TAM, which adapted from the Theory Reasoned Action (TRA), is a model of user acceptance toward the use of information system technology. TAM is a system used to analyze and

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understand the factors that influence the acceptance of technology [1].

In Indonesia, nowadays, the development of mobile payment is increased. Especially with the emergence of the two biggest electronic payments, such as Go-Pay and Ovo, this aggressively offers various interesting offers. This affects mobile payment, which is increasingly used by the public. In the beginning, server-based electronic money services of its appearance were still small, including credit top-up and internet data, and money transfers to banks that include as a member of ATM Bersama (joint ATM). Along with the development of technology, electronic wallets or known as e-wallet begin to transform by expanding payment services, and several latest e-wallet applications have emerged.

The changes in people's behavior begin from the change of payment model from cash to non-cash payments. Besides being supported by the higher acceptance of technology and the internet, the change can be seen from the increase of electronic money administering institutions. The condition of people who already aware of electronic money payments makes the payments system rarely used on daily basis. It is supported and strengthened by research conducted by the 2020 IDN Research Institute on millennial groups.

The features provided by these e-wallets are part of the efforts of e-wallet application providers to increase the interest in using e-wallet applications. E-wallets offer practicality, efficiency, security, promotion, and discounts for their users. Another reason why e-wallets are increasingly being used by people for daily transactions is that people want to enjoy a more practical, fast, safe, and hassle-free transaction experience, therefore, every e-wallet applications are designed to be easy to use, it can also be referred to as ease of use. Improve the usefulness and ease of use have the impact of changing user attitudes to switch from physical wallets to e-wallets [2] and providing the system user-friendly should improve the usability of the application [3]. To set up an e-wallet account, users need to download the application on their smartphone and enter the relevant information required during registration, and then this information will be stored in the database and will be automatically updated.

The literature result explains that security has a positive effect on trust [3], although other literature states that perceived security has a strong influence on perceived ease of use and intention to use [4].

In avoiding the risks of using an e-wallet, every e-wallet service providers also provide information or steps that should be taken by users to avoid every fraud modes that attempt to request an OTP code or personal information. Several steps must be taken, such as changing the PIN code regularly, keeping the OTP code secret, and not easily give users personal information to other parties.

The alteration in consumer behavior of payments method from cash and switching to e-wallets cannot be denied, especially with the increasing population growth, the number of active internet users, and the large number of cellphone users that exceeds the total population of Indonesia every year, and this behavior change becomes a necessity. However, this behavior change is not exactly known how much the level of public acceptance regarding the use of e-wallets.

This study discusses the changes in consumer's behavior that make the payments from cash and switch to e-wallets. The samples were taken from the active users of e-wallets, including DANA, OVO, Gopay, and Linkaja, who lives in DKI Jakarta. This study aims to understand the changes in consumers' behavior that make payments from using cash and switching to e-wallets.

Research Hypothesis

H1a. Perceived ease of use exerts a positive influence on trust in electronic wallet users.

H1b. Perceived ease of use exerts a positive influence on intention to use in electronic wallet users

H1c. Perceived ease of use exerts a positive influence on usefulness in electronic wallet users

H2a. Perceived security has a positive influence on trust in electronic wallet users.

H2b. Perceived security has a positive influence on intention to use in electronic wallet users

H3a. Perceived risk has a negative influence on trust in electronic wallet users

H3b.Perceived risk has a negative influence on intention to use in electronic wallet users

H3c.Perceived risk has a negative influence on usefulness in electronic wallet users

H4a.Perceived usefulness has a positive influence on the trust of electronic wallet users

H4b.Perceived usefulness has a positive influence on the intention to use of electronic wallet users

H5. Perceived trust has a positive influence on the intention to use of electronic wallet users

Methodology. The research is carried out basically to find truth and to solve the studied problem. This research uses descriptive quantitative research within the survey research. Quantitative research methods also called as traditional methods, because it was done based on the philosophy of positivism and used to analyze specific population or sample. While the data collection was done using research instruments, quantitative or statistical data analysis within the aim of testing the established hypothesis [5]. Survey research is research that collecting information of a sample by asking through questionnaire or interview and then describing various aspects of the population [6]. The populations of this study are every e-wallet user in Jakarta, however, not all of these populations will be the research object; therefore it needs to take further sampling. The criteria for respondents as a sample of this study were active users of e-wallets who often make shopping transactions. In this study, there are 150 respondents as a sample that used e-wallet as a payment method.

Formulation of research goals. This study aims to understand the changes in consumers' behavior that

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make payments from using cash and switching to electronic wallets.

Outline of the main research material. The use of E-Money and its purpose

Among the 150 samples studied, 143 respondents or 95% of respondents still use e-money in their daily transactions. In this case, it can be seen that the use of e-money is still widely used, although there have been many e-wallet applications that are more practical than using e-money, however, in terms of usability, e-money applications cannot be replaced by e-wallets.
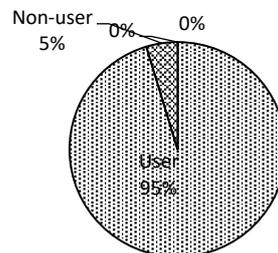

Figure 1 - **Comparison of e-money users**

The purpose of using e-money can be seen in Table 1 below:

Table 1. **The purpose of using e-money**

The Purpose of using e-money	Total Respondents
Toll Payment	98
Shopping retail stores and supermarkets (Indomaret, Alfamart, etc.)	54
Payment for public transportation (train, transjakarta, etc.)	89
Parking payments	63
Other purposes	1

Sources: Data Processing

The Analysis on Perceived Ease of Use and Intention of Use. Descriptive Analysis of Perceived Ease of Use

Table 2. **Indicator of Ease of Use**

Indicator	Mean	Min	Max	Std. Dev
Learning to use the e-wallet application is easy	**3.63**	1	5	1.04
The step-by-step navigation of the e-wallet application is easy to understand.	3.51	1	5	1.03
The fact that payments made via e-wallets require minimal effort.	**3.29**	1	5	1.13
The e-wallet application is easy to use.	3.54	1	5	1.14

Sources: Data Processing

Based on the statistic of Table 2, a description of the average value from the questions regarding the perception indicator of ease can be seen that the highest number was 3.63 on the indicator of learning to use the e-wallet application is easy. While the lowest score is 3.29 on the indicator of the fact that payments made via e-wallets require minimal effort. It shows that e-wallets payments are not yet entirely easy for users. This problem should be a concern for e-wallet developers because it is the basis for the concept of convenience. Perceived ease of use is a perception where someone believes that using a certain system makes it easy to do something [1].

Descriptive Analysis of Perceived Security.

Table 3. **Indicator of Perceived Security**

Indicator	Mean	Min	Max	Std. Dev
e-wallet transactions / payments are quite comfortable	3.53	1	5	1.22
The technology of e-wallets is secure.	**3.43**	1	5	1.19
E-wallet service is potentially safer than traditional payment options such as credit cards and cash.	3.49	1	5	1.21
The transactions made via e-wallets are safe.	**3.62**	1	5	1.17
the probability of losing money deposited in e-wallets is low	3.60	1	5	1.16

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Source : Data Processing

Based on Table 3, statistical description of the average value on the questions regarding the security perception indicator, the highest value is 3.62, on the indicator of the transactions made via e-wallets are safe. It shows that e-wallet application users believe that the application is safe to use. While the lowest value was written in the indicator of the technology of e-wallets is secure. In the dimension of perceived security, it shows that even though users believe that transactions made through e-wallets are safe,

there are still doubts regarding the system of e-wallet application. Banking and non-banking institutions that take part in the digital wallet industry should pay attention to security aspects as Howard 1997 in [7] such as Privacy and Confidentiality, Integrity, Authentication, and Nonrepudiation. Therefore, a high level of security is needed, thus e-wallet application users will feel safe to use and make transactions by e-wallets.

Descriptive Analysis of Perceived Risk

Table 4. **Indicator of Perceived Risk**

Indicator	Mean	Min	Max	Std. Dev
e-wallet is not entirely secured	**2.22**	1	5	1.03
Personal information on e-wallet transactions does not feel safe.	2.27	1	5	1.11
Financial information on e-wallet transactions does not feel safe.	**2.37**	1	5	1.10
The risk of misappropriate use of personal information is high	2.29	1	5	1.09
Overall, using e-wallet is not a safe facility to make transactions	2.33	1	5	1.09

Source : Data Processing

Based on Table 4, the statistical description of the average value of the questions regarding the risk perception indicator obtained that the highest value is 2.37 on the indicator of Financial information on e-wallet

transactions does not feel safe. In this case, e-wallet application developers should do everything possible to minimizing the risk that possibly occurs.

Description Analysis of Perceived Usefulness

Table 5. **Indicator of Perceived Usefulness**

Indicator	Mean	Min	Max	Std. Dev
e-wallet will allow to complete faster transactions	3.69	1	5	1.10
e-wallet will improve people personal performance	**3.72**	1	5	1.05
using an e-wallet will make it easier to make shopping payments	**3.59**	1	5	1.09
e-wallet improve the quality of shopping transaction	3.65	1	5	1.08
e-wallets increase the efficiency of shopping transactions	3.62	1	5	1.09
e-wallets will be useful for shopping transactions	3.66	1	5	1.08

Sources: Data Processing

Based on Table 5, Statistics Description of the average value on the questions regarding the Perceived Usefulness indicator, the highest value was 3.72 on the indicator of e-wallet will improve people personal performance, while the smallest value of 3.59 on the indicator of using e-wallet which will make it easier to make shopping payments. It proves that using technology will improve job performance [8]. However, the indicator of using e-wallets

will make it easier for shopping payments, which is something that should be improved. Because increasing usefulness will have the impact of changing the user's attitude to switch from physical wallet to electronic wallet [2] and making the system that easy to use should increase the usability of the application [3].

The Analysis description of *Trust*

Table 6. **Indicator of *Trust***

Indicator	Mean	Min	Max	Std. Dev
Every transaction of e-wallets is trusted.	3.62	1	5	1.12
Personal information of e-wallets will not be spread to third parties.	3.61	1	5	1.13
E-wallet service providers always put the interests of their customers first.	3.61	1	5	1.12
E-wallet service providers always comply with the promises they have made.	3.59	1	5	1.05
the customer service provider of e-wallet service will help a problem of using e-wallet application	3.63	1	5	1.11
service providers follow the consumer laws	3.64	1	5	1.11

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Sources: Data Processing

Based on Table 6, The Statistics of the average value question regarding the trust indicators it can be seen that the highest value of 3.64 on the indicator that the service provider is following consumer laws, and the smallest value is 3.59 on the indicator of the e-wallet service provider is fulfilling the given promises. It shows that, even though electronic wallet users have confidence in uses the services, they still doubt the integrity of electronic wallet service providers. Therefore, the user of e-wallet service providers should focus on the problem related to the integrity of service providers and continue to keep the promises that have been given to consumers.

The Analysis of *Intention to Use*

Table 7. **The Indicator of Intention to Use**

Indicator	Mean	Min	Max	Std. Dev
Want to make transactions using e-wallets in the near future.	3.65	1	5	1.17
It is very likely to use a cell phone to make payments at a certain point in the store.	**3.68**	1	5	1.19
Possibly often use e-wallets in the future.	**3.62**	1	5	1.14
intend to recommend e-wallets for others	3.65	1	5	1.08

Sources: Data Processing

Based on Table 7 statistics, the description of the average value of the questions regarding the intention to use indicator can be seen that the highest value of 3.68 on the indicator of it is very likely to use a cell phone to make payments at a certain point of the store. While, the lowest value is 3.62, on the indicator of possibly often use e-wallets in the future. If it is being deeply analyzed, service providers have not made their best efforts in generating the user intentions. Because behavioral intention should be a condition where customers have an intention or attitude of being loyal to the business, product, and company and willingly tell their advantages to other parties [9].

Convergent Validity Test. A convergent validity test was done by analyzing the loading factor value of each indicator of the construct. For confirmatory research, the loading factor limit is 0.7, while in exploratory research, the loading factor limit is 0.6 and for development research, the loading factor limit is 0.5. Because this research is a confirmatory study, the limit of loading factor used is 0.7. The below are the results of the PLS model estimation:
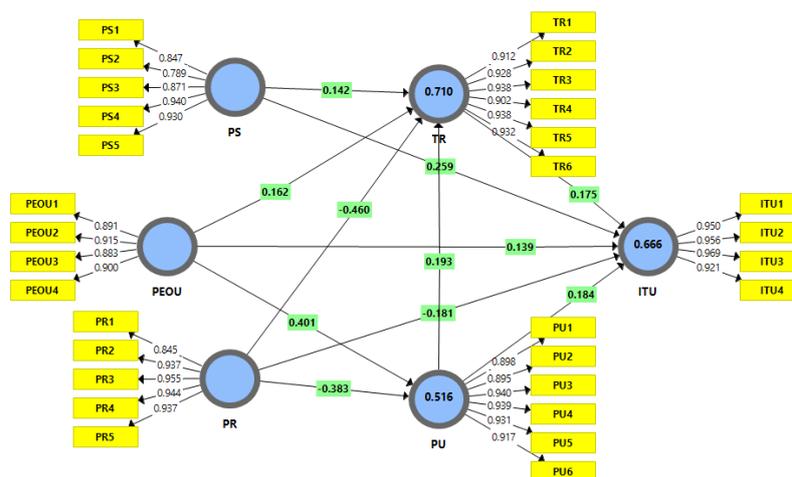

Figure 2 - **The results of PLS model estimation by algorithmic techniques**

Based on the estimation results of the PLS model in Figure 1 above, it can be seen that every indicator in each construct has a loading factor value above 0.7; therefore the PLS model is required to meet the convergent validity requirements. Besides the loading factor value of each indicator, convergent validity should be assessed from the AVE value of each construct; every construct in the PLS model is declared to meet the convergent validity of the AVE value of each construct is> 0.5.

Discriminant Validity Test. Discriminant validity was done to ensure that each concept of the latent variable is different from other variables. Discriminant validity tests can be done by the Fornell Larcker method and by looking at the HTMT value.

In the discriminant validity test by the Fornell-Larcker method, the model has declared to have good discriminant validity if the AVE square value of each exogenous construct (value on the diagonal) exceeds the correlation between this construct and other constructs (values below the diagonal).

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Table 8. **Results of Discriminant Validity Test Results by the Fornell-Larcker Method**

	ITU	PEOU	PU	TR
ITU	0.949			
PEOU	0.670	0.897		
PU	0.713	0.661	0.920	
TR	0.723	0.692	0.708	0.925

Sources: Data Processing

The results of the discriminant validity test using the Fornell-Larcker method in table 4.10 above indicated that every construct has met the discriminant validity because the AVE roots of all constructs always exceed the construct correlation with other latent constructs. For example, in PU (Perceived Usefulness) construct, this construct has a square root value AVE of 0.920, this value is higher than the correlation coefficient of PU with other constructs 0.713 of intention to Use, 0.661 of perceived ease of use, and 0.708 of trust) Therefore, it can be concluded that the perceived usefulness construct has met the required discriminant validity criteria.

Besides using the Fornell-Larcker method, discriminant validity can also be seen from the HTMT value, the construct is declared to have met discriminant validity if none of the HTMT values exceeds 0,9. The result of the analysis in the following table shows that every construct has the HTMT value below 0.9, thus, it can be concluded that all the constructs have met the criteria for discriminant validity.

Table 9. **The results of the Discriminant Validity Test by HTML value**

	ITU	PEOU	PU	TR
ITU				
PEOU	0.706			
PU	0.739	0.694		
TR	0.749	0.731	0.733	

Sources: Data Processing

Based on the description of table 9 above, it can be concluded that every indicator and constructs in the PLS model has met the required discriminant validity criteria because there is an absence of construct with an HTMT value that exceeds 0.9. Besides can be measure by the Fornell-Larcker method and HTMT, discriminant validity can also be measured by its cross-loading of each indicator construct.

Composite Reliability Testing

Table 10. **Composite Reliability Test Results**

	Cronbach's Alpha	Composite Reliability
ITU	0.963	0.973
PEOU	0.919	0.943
PU	0.964	0.971
TR	0.966	0.973

Sources: Data Processing

The reliability of constructs can be assessed from Cronbach's Alpha value and Composite Reliability value of each construct, because the loading factor limit used is low (0.5), the low composite reliability and Cronbach's alpha values can be accepted as long as the requirements for convergent validity and discriminant validity have been met.

The reliability test results in table 10 above show that every construct has a composite reliability value above 0.7 and a Cronbach's Alpha value above 0.7. Therefore, it can be concluded that every construct has met the required reliability criteria.

The goodness of Fit Test. Before the inner PLS model is used to test the influence between variables, the goodness of fit of the PLS model should be tested first. The fit of the PLS model can be seen from the SMRM model value. The PLS model is declared to meet the criteria for the goodness of fit model if the SRMR value is <0.10 and the model is declared a perfect fit if the SRMR value is <0.08.

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Table 11. **The goodness of fit Model**

	Saturated Model	Estimated Model
SRMR	0.041	0.067

The goodness of fit test results from the PLS model in table 11 indicated that the SRMR value in the estimated model is 0.067. The model is declared a perfect fit because the SRMR value is <0.08, therefore it is suitable to be used to test the research hypothesis.

Partial Test and Hypothesis Test. The correct significance test results of this partial effect can be seen in the following table:

Tabel 12. **Partial Effect Test Result**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Hasil
PEOU -> ITU	0.139	0.142	0.078	1.777	0.038	rejected
PEOU -> PU	0.401	0.402	0.072	5.599	0.000	accepted
PEOU -> TR	0.162	0.161	0.056	2.885	0.002	accepted
PR -> ITU	-0.181	-0.187	0.087	2.088	0.019	accepted
PR -> PU	-0.383	-0.385	0.072	5.305	0.000	accepted
PR -> TR	-0.460	-0.455	0.064	7.163	0.000	accepted
PS -> ITU	0.259	0.255	0.079	3.295	0.001	accepted
PS -> TR	0.142	0.146	0.065	2.175	0.015	accepted
PU -> ITU	0.184	0.186	0.080	2.314	0.011	accepted
PU -> TR	0.193	0.194	0.075	2.586	0.005	accepted
TR -> ITU	0.175	0.170	0.093	1.869	0.031	rejected

Source: Data Processing

Based on the results of the hypothesis testing above, the following test results are obtained. The hypothesis in this study was tested based on the results of PLS analysis. Hypothesis test using an alpha value of 5%, thus the statistical value is 1.96. Therefore the criteria of P-value should be less than 0.05 and the T-statistic value should be higher than 1.96. The below is a summary of hypothesis test result based on PLS analysis that has been carried out in this study:

Hypothesis Test. The hypothesis of this analysis was being tested by PLS (Partial Least Squares) analysis. Hypothesis testing using an alpha value of 5%, thus the statistical value that is used is 1.96. Therefore, the criterion of the P-value should be less than 0.05 and the T-statistic value should be higher than 1.96. The below is a summary of the hypothesis testing result based on PLS analysis that carried out in this study:

H1a. Perceived ease of use exerts a positive influence on Trust in electronic wallet users. The results of the hypothesis test of perceived ease of trust in electronic wallet users obtained the P-value of 0.002 and the T-statistic of 2.885 within the coefficient path of 0.162. From these results, it is concluded that perceived ease of use has a positive and significant effect on the trust aspect of e-wallet users and the hypothesis is accepted.

H1b. Perceived ease of use has a positive influence on the intention to use E-wallet users. The results of the hypothesis test on perceived ease of use in using electronic wallets obtained the P-value of 0.038 and the T-statistic of 1.777 with a path coefficient that is positive of 0.139. From these results, it can be concluded that perceived ease of use has a positive but insignificant effect

on intention of use in using electronic wallets and the hypothesis is rejected.

H1c. Perceived ease of use has a positive influence on the perceived usefulness of electronic wallet users. The results of the hypothesis test of perceived ease of use on perceived usefulness obtained a P-value of 0.000 and a T-statistic of 5.599 with a path coefficient of 0.401. From these results, it can be concluded that perceived ease of use has a positive and significant effect on the perceived usefulness and the hypothesis is accepted.

H2a. Perceived Security has a positive influence on the Trust of electronic wallet users. The results of the hypothesis test of the perception of security on trust obtained a P-value of 0.015 and a T-statistic of 2.175 with a path coefficient of 0.142. From these results, it can be concluded that the perception of security has a positive and significant effect on trust and the hypothesis is accepted.

H2b: Perceived Security has a positive influence on the intention to use of electronic wallet users. The results of the hypothesis test of security perceptions of intention to use an obtained P-value of 0.001, T statistic of 3.295, and the path coefficient is positive at 0.259. From these results it can be concluded that the perception of security has a positive and significant effect on the interest in using electronic wallets and the hypothesis is accepted.

H3a: Perceived Risk has a negative influence on the trust of e-wallet users. The results of the hypothesis test on the perceived risk of trust obtained a P-value of 0.000 and a T statistic of 7.163 with a negative path coefficient of -0.460. From these results, it can be concluded that risk

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perception has a negative and significant effect on trust and the hypothesis is accepted.

H3b: Perceived Risk has a negative influence on the intention to use e-wallet users. The results of the hypothesis test on perceived risk on the intention of use obtained a P-value of 0.019 and a T-statistic of 2.088 with a path coefficient that is negative at -0.181. From these results, it can be concluded that risk perception has a negative and significant effect on interest in using and the hypothesis is accepted.

H3c: Perceived Risk has a negative influence on the perceived usefulness of e-wallet users. The results of the risk perception hypothesis test on perceived usefulness obtained a P-value of 0.000 with a T-statistic of 5.305 and the path coefficient is negative at -0.383. From these results, it can be concluded that risk perception has a negative and significant effect on perceived usefulness and the hypothesis is accepted.

H4a: Perceived Usefulness has a positive influence on the trust of electronic wallet users. Hypothesis test results indicate the relationship between perceived usefulness and trust. The obtained P-value is 0.005 with a T-statistic of 2.586 and the path coefficient is positive at 0.193. From these results, it can be concluded that the perceived usefulness has a positive and significant effect on trust. Thus, the hypothesis is accepted.

H4b: Perceived usefulness has a positive influence on the intention to use electronic wallet users. Hypothesis test results influence the relationship between the influences of perceived usefulness on interest to use. The P-value obtained is 0.011 with a T-statistic of 2.314 and the path coefficient is positive at 0.184. From these results, it can be concluded that perceived usefulness has a positive and significant effect on the intention to use and the hypothesis is accepted.

H5: Trust has a positive influence on the intention to use of electronic wallet users. Hypothesis test results indicated the relationship on the influence of trust on intention to use. The obtained P-value is 0.031 with a T-statistic of 1.869 and the path coefficient has positive at 0.175. From these results, it can be concluded that trust has a positive but insignificant effect on the intention to use and the hypothesis is rejected.

Conclusions. Based on the result and discussion above, it can be concluded that Perceived ease of use has a positive and significant influence on trust, Perceived ease of use has a positive but not significant influence on intention of use, Perceived ease of use has positive and significant influence toward perceived usefulness, Perceived usefulness has positive and significant influence toward trust, Perceived usefulness has positive and significant influence toward the intention to use electronic wallet. Furthermore, it can be concluded that the ease of use on the electronic wallet, builds the trust of the user. Thus, they will keep using the electronic wallet because it used can be trusted. And the benefit they got from electronic wallet (perceived usefulness) influence the user trust and increase the intention of use of electronic wallet user.

Suggestion. This research requires continuous research that is more focused and wider. Thus, the weaknesses can be corrected and refined.

1. The next researcher is expected to increase the number of studied samples. Thus, the research results will be better. Future researchers are expected to be able to provide more variables that can influence the intention of use that have not been studied in this study such as compatibility, innovativeness, and others, to build a wider description of respondent's interest in using electronic wallets.

2. To improve the intention of use, the provider of e-wallet applications should improve the security of e-wallet applications. By increasing security, e-wallet service providers can protect consumer information and data from fraud and theft.

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