

# E-wallet Adoption in The Covid-19 Period: The Roles Of Perceived Benefits As Mediating Variabel

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## Abstract

This study aims to analyze the effect of ease and convenience of use on e-wallet adoption in the millennial generation in Indonesia and the role of perceived benefits as a mediator. The spread of the Covid-19 virus has an impact on changes in the payment system due to the physical distancing policy. The payment system, which was initially in cash, has become server-based which can be accessed via a website or application (e-wallet). This research method is quantitative. The sampling technique used purposive sampling method. The number of samples in this study were 215 students. The data analysis technique in this study used Partial Least Square (PLS) with the help of SMARTPLS Software. The results of data analysis show that this research instrument has good validity and reliability. The ease and convenience of use has a direct effect on the e-wallet adoption behavior of Indonesia's millennial generation. Perceived benefits have been shown to be a partial mediator in the behavioral model of e-wallet adoption in Indonesia's millennial generation. This novel study shows that the adoption behavior of Indonesia's millennial young generation in adopting e-wallets does not only pay attention to the benefits of e-wallet services, but also as a necessity in this digital technology era. The implications of this research are to provide benefits for knowledge bearers in the field of marketing as a reference for scientific studies on how convenience and convenience influence e-wallet adoption and its relation to perceived benefits, as well as providing information, insights, and references that can add to readers' knowledge.

**Keywords:** Covid 19, Comfort of use, Ease of use, E-wallet adoption, Perceived Benefits

## Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh kemudahan dan kenyamanan penggunaan terhadap adopsi *e-wallet* pada generasi milenial di Indonesia serta peran persepsi manfaat sebagai mediasi. Penyebaran virus Covid-19 berdampak pada perubahan sistem pembayaran sebab kebijakan *physical distancing*. Sistem pembayaran yang awalnya secara tunai menjadi berbasis server yang dapat diakses melalui *website* atau aplikasi (*e-wallet*). Metode penelitian ini yaitu kuantitatif. Teknik pengambilan sampel menggunakan metode *purposive sampling*. Jumlah sampel dalam penelitian ini sebanyak 215 mahasiswa. Teknik analisis data pada penelitian ini menggunakan *Partial Least Square* (PLS) dengan bantuan *Software SMARTPLS*. Hasil analisis data menunjukkan bahwa instrumen penelitian ini memiliki validitas dan reliabilitas yang baik. Kemudahan dan kenyamanan penggunaan berpengaruh langsung terhadap perilaku adopsi *e-wallet* generasi milenial Indonesia. Persepsi manfaat terbukti menjadi mediator parsial dalam model perilaku adopsi *e-wallet* generasi milenial Indonesia. Studi kebaruan ini menunjukkan bahwa perilaku adopsi generasi muda milenial Indonesia dalam mengadopsi *e-wallet* tidak hanya memperhatikan manfaat dari layanan *e-wallet*, tetapi juga sebagai suatu keharusan di era teknologi digital ini. Implikasi penelitian ini memberikan manfaat bagi pengembangan ilmu pengetahuan dibidang pemasaran sebagai acuan studi ilmiah tentang bagaimana pengaruh kemudahan dan kenyamanan terhadap adopsi *e-wallet* dan kaitannya dengan persepsi manfaat, serta memberikan informasi, wawasan, dan referensi yang dapat menambah pengetahuan pembaca.

**Kata Kunci:** Adopsi E-Wallet, Covid 19, Kenyamanan Penggunaan, Kemudahan Penggunaan, Manfaat Yang Dirasakan

## 1. Introduction

In the era of the pandemic COVID-19, there have been many changes in the lifestyle of the Indonesian people. Among them are shopping habits that carry out transactions with the system directly to the source of the seller and usually payment is made in cash. However, with the COVID-19 pandemic, many



companies are offering ways of paying for their products through electronic money applications (Boggie et al., 2021). In addition, the policies carried out by the Indonesian government during this pandemic include the existence of large-scale social restrictions (PSBB), this is an indicator that causes limited social movement from one area to another. So that sellers and buyers try as much as possible to make transactions, but do not meet face-to-face closely to reduce confirmation of the corona virus (Kuswati & Saleha, 2018). That way, there are several companies that have implemented health protocols. One of them is by implementing payments using electronic money applications (Tangke et al., 2016).

The Bank considers that the use of e-wallet is more efficient and practical so that the current type of e-wallet payment can encourage Bank Indonesia to cooperate between banks and institutions related to non-cash payments with the aim of reducing non-cash payment transactions to the public to reduce cash circulation in Indonesia. and create a less cash society (Kussudyarsana, 2016). The use of E-Wallet is in great demand among young people or millennials. According to research from Ipsos Indonesia's Director of Customer Experience, 68% of E-Wallet users are young people because their productivity level is much more active than other groups. This makes students begin to take advantage of technological developments, especially in Fintech (financial technology) in conducting shopping transactions. The promos offered are the main motivation for students to use e-wallet. The more they use the e-wallet application, the more ease of use and comfort of use they feel, so the decision to adoption e-wallet and loyalty to use it is not only because of attractive promo offers. (Nadhilah et al., 2021).

Previous research on e-wallets by (Olivia & Kezia Marchyta, 2022) that perceived ease of use has a positive effect on continuance intentions, meaning that if perceived ease of use increases, it will cause higher continuance intentions. E-wallet customers will be more interested in continuing to use e-wallets if they feel that e-wallets are easy to learn, easy to use to fulfil their wishes, and easy to become proficient in using e-wallets that are easy to use for transaction purposes. However, perceived benefits do not have a significant influence on the intention to continue using e-wallets.

While the second research on e-wallets by (Afolo & Dewi, 2022) with research results showing that perceived benefits, perceived ease of use, and perceived trust partially have a positive and significant effect on e-wallet user interest.

The novelty of this research compared to previous research by (Olivia & Kezia Marchyta, 2022), (Afolo & Dewi, 2022) in this study added the mediating variable of perceived benefits to the decision to use e-wallets.

The purpose of this study is to analyze the effect of ease of use and comfort of use on the adoption of e-wallet usage in the millennial generation, to analyze the effect of ease of use and comfort of use on perceived benefits, to analyze and discuss the effect of perceived benefits on e-wallet adoption in the millennial generation, to analyze and discusses whether perceived benefits mediate ease of use towards e-wallet adoption decisions in the millennial generation, and whether to analyze and discuss perceived benefits mediating comfort of use towards e-wallet adoption in millennials.

## 2. Literature Review and Hypothesis

### *TAM (Technology Acceptance Model)*

The factors impacting the use of mobile payments or e-wallets in a number of nations, including China, India, Japan, and Korea, have been the subject of in-depth research studies in recent years. The Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) are the two models that are most frequently applied among them. TAM is a concept that can aid academics in better comprehending how people intend to use new information systems in their daily lives. It also serves as a theoretical foundation for analyzing and forecasting user acceptance of novel information technologies. Two essential TAM components are perceived usefulness and perceived usability by the user (Wiradimaja & Rikumahu, 2019) However, it also suffers from limitations as it often neglects the social aspects involved in the adoption of new technologies such as social influence (Isrososiawan et al., 2019).



### UTAUT

The TAM model was adjusted by (Fajar Maritha & Kuswati, 2022) the revised model was given the name UTAUT. UTAUT is a technique for measuring how well new technologies are accepted that was created by going through several steps to track individual experiences. With regard to the acceptability of new information technologies, this improved model incorporates crucial components. Eight theories of technology adoption in total, studied and contrasted in depth. This new model serves as a crucial managerial tool for planning the introduction of new technologies and for conducting research in that regard. When predicting the adoption of new information technology, it is 70% accurate. Utilize three dots and the context to discover the situation's goals for new information technologies when operating under UTAUT. Expected performance, expected effort, and social influence are the three main constructs. Previous research proposed that these three elements have a motivating impact on technology adoption intentions and usage patterns. Additionally, different combinations of gender, age, and experience influence behavioral intention and usage behavior (Teng Tenk et al., 2020) .

### Adoption E-Wallet

The development of an increasingly sophisticated era makes people prefer to use e-wallet to make transactions rather than direct payments because e-wallet is more practical. The use decision based on the statement by (Ming et al., 2020) is a stage where the customer knows the problem, searches for information about certain goods or brands and evaluates how good there are several alternatives themselves to be able to provide solutions to the problem. , which is then focused on the purchase decision. Based on the theory by Kotler & Keller 2016 "Usage decision making carried out by customers also has differences that are adjusted to the behavior of usage decisions on consumers" (*Wiradimaja & Rikumahu, 2019*).

Based on the explanation above, the researcher formulates a hypothesis:

H1: Ease of use has a positive and significant impact on e-wallet adoption

H2: Comfort of use has a positive and significant effect on e-wallet adoption

### Ease Of Use

Perception ease of use is a level where the use of technology can be accepted by someone (Purba et al., 2020)). In using an e-wallet, the ease of use showing things that must be considered in a company, because it gives users interest in meeting their needs. Perceived of benefits is also important in consumers using e-wallet, because consumers feel the benefits of e-wallet applications so they will use them more often in transactions (*Isa & Istikomah, 2020*). (*Abrilia & Tri, 2020*) explained that from the dimensions of perception of ease, namely ease to learn (easy to learn), ease to use (easy to use), clear and understandable (clear and easy to understand), and become skillful (becoming skilled). Davis & Wang in (*Afolo & Dewi, 2022*) defines perceived convenience as a measure of the extent to which future users perceive a system as barrier-free. (*Dirnaeni et al., 2021*) Perception ease of use is a person's belief that using technology can be done easily without requiring excessive effort.

Based on the explanation above, the researcher formulates a hypothesis

H3 : Ease of use has a positive and significant effect on perceived benefits

### Comfrot Of Use

Comfrot of use has been identified as an important determinant of why consumers decide to buy or use. (*Fatoni et al., 2020*) defines comfrot of use as a consumer's perception of the time and effort saved by using a service. Users can get unprecedented comfrot and efficiency through mobile devices without traveling to financial institutions. The concept of convenience was first used by Copeland (1923) to show a measure of the time and effort that consumers spend in buying products (*Kazemi et al., 2015*). The concept of comfrot of use is an important element in the field of marketing. Realizing the importance of service comfrot of use, business people, in this case sellers/service providers, have begun to focus on providing services that can maximize the speed and ease of the consumer buying process. (*Aridinta & Widijoko, 2016*).

Based on the explanation above, the researcher formulates a hypothesis

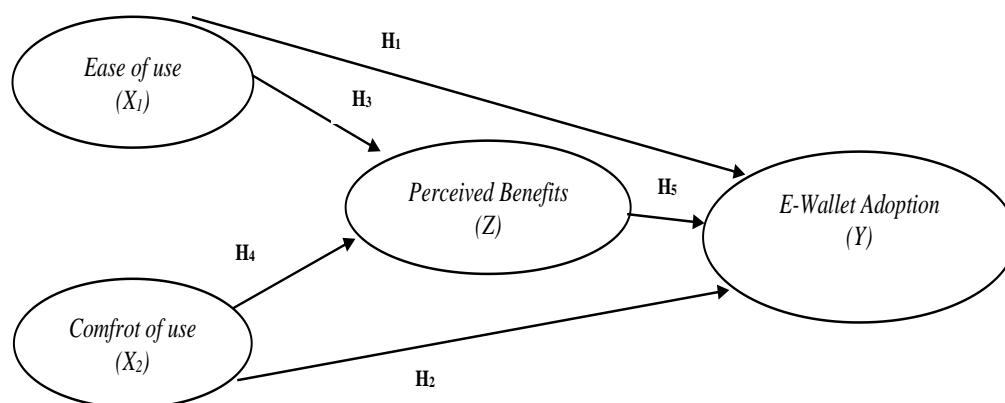
H4: Comfrot of use has a positive and significant effect on perceived benefits

### Perceived Benefits

According to (Selli et al., 2016) explained that perceived benefits is defined as how a new system can provide usefulness to its users. Perceived benefit is a measure of the extent to which the use of technology is believed to bring benefits to its users. The existence of a perception of benefits can affect someone's purchase or use interest. For example, when a consumer has tried to make a transaction via DANA, they will be able to feel the benefits of the DANA, and eventually consumers will tend to be interested in using it again.

Based on the explanation above, the researcher formulates a hypothesis

H5 : Perceived benefits partially has a positive effect on the effect ease of use and comfort on e-wallet adoption.



Source: Modification of (Olivia & Kezia Marchyta, 2022), (Afolo & Dewi, 2022)

**Figure 1. Framework Of Thought**

### 3. Data and Method

The type of research used in the study using quantitative methods. The population in this study were private and public students in Central Java. The sampling technique, non probability sampling and used purposive sampling. This research uses primary data using a closed questionnaire. The questionnaire was created using google form with a likert scale format. The data analysis technique in this study used partial least squares (PLS) with the SMARTPLS software. All variables have a positive and significant effect on e-wallet adoption and perceived benefits partially mediate the relationship between ease and convenience on e-wallet adoption.

The sampling technique used is purposive sampling where this technique is used to determine the research sample with certain considerations or criteria with the aim that the data obtained is representative data (Sugiyono, 2010). Not all samples have criteria that are in accordance with the authors specified, so the sample that is able to become respondents are private and public students in Central Java, aged 17-25 years, using e-wallet (OVO, Dana, Gopay and Shopepay).

The samples size in this study were 215 respondents. This study uses primary data in its preparation. Data obtained through respondents' answers using a closed questionnaire. The data collection method used in this research is the distribution of questionnaires via google form. The questionnaire was made using a Likert scale format with a scale that is often used in the preparation of the questionnaire is the interval scale.

The PLS-SEM analysis is used as a tool to predict and explore complex models with less stringent data requirements (Sekaran & Bougie, 2017). The data analysis technique in this study uses Partial Least Square (PLS) with the help of SMARTPLS Software. The advantages of using partial least squares are that the number of samples required in the analysis is relatively small, the SMARTPLS approach is considered more powerful because it is not based on assumptions, SMARTPLS is able to test SEM

models with various forms of scale such as ratios, Likert and others (Approach, 2016). PLS-SEM analysis consists of two, namely the Outer model and the Inner model (Ghozali dan Latan, 2014).

## 4. Results

### Description

This study aims to explain the effect of ease of use and comfort of use on the decision to use E-wallet with perceived benefits as a mediating variable for students in Central Java. To conduct this research, researchers took as many as 215 respondents. The analysis process is carried out using the Smart PLS 3.0 application.

**Table 1 Description of Respondens**

<b>AGE</b>		
	Frequency	Persentase
Age		
17-20	60	28,2 %
21-23	128	59,3 %
24-25	27	12,5 %
Total	215	100 %
<b>Gender</b>		
Male	118	55,1 %
Famele	97	44,9 %
Total	215	100 %
<b>The type of e-wallet used</b>		
Dana	54	25 %
Gopay	20	9,3 %
Shopeepay	111	51,4 %
Linkaja	7	3,2 %
OVO	15	7,4 %
Etc.	8	3,7 %
Total	215	100 %
<b>Origin of Institution/University</b>		
UMS	110	51,1%
UKSW	16	7,4%
IAIN Salatiga	14	6,5%
UNS	8	3,8%
STIE	8	3,8%
<u>Etc.</u>	<u>59</u>	<u>27,4%</u>
<u>Total</u>	<u>215</u>	<u>100 %</u>

Source: Processed of primary data, 2022

### Data analyst

#### A. Outer Model Analysis (Measurement Model Evaluation)

##### 1. Convergen Validity

Based on the results of data processing using Smart PLS, it is known that each indicator of the research variables has a value of outer loading  $> 0.7$ . However, according to (Chin, (1998), Kussudyarsana, Setyawan, Kuswati, (2019)) the measurement scale for the loading value of 0.5 to 0.6 is considered sufficient to meet the requirements of convergent validity. The data above shows that there is no indicator variable whose outer loading value is below 0.5, so all indicators are declared feasible or valid for research use and can be used for further analysis.

In addition to looking at the outer loading value, convergent validity can also be assessed by looking at the AVE (Average Variance Extracted) value  $> 0.5$  so that it can be said to be valid with convergent validity (Fornell and Larcker, 1981). The following is the AVE value of each of these research variables:



**Table 2 Average Variance Extracted Value**

Variable	AVE (Average Variance Extracted)	Description
Ease of use (X1)	0.571	Valid
Comfort of use (X2)	0.658	Valid
Perceived Benefits (Z)	0.700	Valid
E-wallet adoption (Y)	0.595	Valid

Source : Processed primary data, 2022

Based on the table 2, each variable in this study shows an AVE (Average Variance Extracted) value, which is  $> 0.5$ . Each variable in this study has a main value for ease of use of 0.571, comfort of use 0.658, perceived benefits of 0.700, and the decision to use E-wallet of 0.595. This shows that each variable in this study can be said to be valid with discriminant validity.

**Table 3. Crossloading in Discriminant Validity**

Indicator	Ease of use (X1)	Comfort of use (X2)	Perceived benefits (Z)	E-wallet adoption (Y)
X1.1	<b>0,775</b>	0,548	0,465	0,589
X1.2	<b>0,766</b>	0,563	0,438	0,495
X1.3	<b>0,773</b>	0,560	0,517	0,492
X1.4	<b>0,659</b>	0,437	0,427	0,479
X1.5	<b>0,796</b>	0,561	0,640	0,489
X2.1	0,562	<b>0,792</b>	0,524	0,544
X2.2	0,542	<b>0,795</b>	0,471	0,576
X2.3	0,526	<b>0,808</b>	0,543	0,570
X2.4	0,607	<b>0,828</b>	0,616	0,572
X2.5	0,627	<b>0,831</b>	0,662	0,604
Y1	0,488	0,529	<b>0,825</b>	0,500
Y2	0,556	0,580	<b>0,839</b>	0,521
Y3	0,542	0,609	<b>0,810</b>	0,590
Y4	0,626	0,615	<b>0,871</b>	0,574
Z1	0,560	0,545	0,488	<b>0,766</b>
Z2	0,541	0,584	0,509	<b>0,802</b>
Z3	0,509	0,476	0,451	<b>0,717</b>
Z4	0,530	0,605	0,602	<b>0,778</b>
Z5	0,449	0,499	0,455	<b>0,790</b>

Source : Processed primary data, 2022

Based on the data presented in the table above, it can be seen that each indicator in the research variables has the largest cross loading value on the variables it forms compared to the cross loading values on other variables. Based on the results obtained, it can be stated that the indicators used in this study have good discriminant validity in compiling their respective variables.

## 2. Reliability testing and cronbach Alpha

**Table 4 Composite Reliability and Cronbachs Alpha**

Variable	Composite Reliability	Cronbachs Alpha
Ease of use (X1)	0.869	0.811
Comfort of use (X2)	0.906	0.870
Perceived benefits (Z)	0.880	0.857

E-Wallet adoption (Y)	0.903	0.830
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Source : Processed primary data, 2022

From the Table 4, it can be shown that the composite reliability value of all research variables is  $> 0.7$ . The ease of use value is 0.869, comfort of use is 0.906, perceived benefits is 0.880, and E-wallet adoption is 0.903. This shows that each variable has met composite reliability so it can be concluded that all variables have a high level of reliability.

Based on the table 4, it shows that the cronbach alpha value of all variables in this study is above  $> 0.6$ , which means that the cronbach alpha value has met the requirements so that all constructs can be said to be reliable.

From the table 4, the results of the Collinearity Statistics (VIF) to see the multicollinearity test with the results of the ease of use variable on perceived benefits are 2,279. Then the value of the comfort of use variable on perceived benefits is 2,492. And for the value of the perceived benefit variable on the E-wallet adoption is 2,007. Each variable has a cut off value  $> 0.1$  or equal to the VIF value  $< 5$  then it does not violate the multicollinearity test.

## B. Inner Model Analysis

### 1. Goodness of fit

Based on the table above, the R-Square is used to see the magnitude of the influence of the ease of use and comfort of use variables on the E-wallet adoption, with a value of 0.570 or 57%, it can be said that this relationship is a moderate or moderate relationship. Then the R-Square is also used to see the magnitude of the influence of the ease of use and comfort of use variables on the perception of benefits, namely with a value of 0.560 or 56%, it can be said that this relationship is a moderate or moderate relationship. The following is the result of calculating the Q-Square value:

$$\begin{aligned}
 Q\text{-Square} &= 1 - [(1 - R^2_1) \times (1 - R^2_2)] \\
 &= 1 - [(1 - 0,570) \times (1 - 0,560)] \\
 &= 1 - (0,43 \times 0,44) \\
 &= 1 - 0,1892 \\
 &= 0,8108
 \end{aligned}$$

Based on the results of the research above, the Q-Square value is 0.8108. This value explains the diversity of the research data can be explained by the research model of 81.08%, while the remaining 18.92% is explained by other factors that are outside the research model. have a good goodness of fit.

### 2. Hypothesis testing

**Table 5. Path Coefisien (Direct and Indirect Effect)**

	Hypothesis	Original Sample	t-Statistics	P Values	Description
<b>Direct Effect</b>					
Ease of use (X1) -> E-Wallet Adoption(Y)	H1	0,259	3,194	0,001	Positive Significant
Comfort of use (X2) -> E-wallet Adoption (Y)	H2	0,346	4,306	0,000	Positive Significant
Ease of use (X1) -> Perceived Benefits (Z)	H3	0,352	4,447	0,000	Positive Significant



Comfort of use (X2) -> Perceived Benefits (Z)	H4	0,462	5,627	0,000	Positive Significant
Perceived Benefits (Z) - > E-Wallet Adoption Y)	H5	0,232	2,487	0,013	Positive Significant

### Indirect Effect

Ease of use (X1) -> Perceived Benefits (Z) - > E-wallet Adoption (Y)		0,080	2,162	0,031	Positive Significant
Comfort of use (X2) -> Perceived Benefits (Z) - > E-Wallet Adoption (Y)		0,107	2,204	0,028	Positive Significant

Source : Processed primary data, 2022

The fifth hypothesis examines whether perceived benefits mediate partial the relationship between ease of use and comfort of use to the E-wallet adoption. Based on the table above, it shows that the t-statistic value for ease of use is 2.162, which means  $> 1.96$  with a p value of 0.031, which means  $< 0.05$ . And the comfort of use variable has a t-statistic value of 2.204 which means  $> 1.96$  with a p value of 0.028 which means  $< 0.05$ . So it can be concluded that all relationships between ease of use and comfort of use variables on the E-wallet adoption can be mediated by perceived benefits.

## 5. Discussion

### The Effect of Ease of use on E-wallet Adoption

Perceived ease of use is the level at which the use of technology can be understood by someone (Purba et al., 2020). Ease can make it easier for someone if someone believes that the information system does not make it difficult for users, then someone will use it e-wallet and can be well received. The results of the analysis show that perceived convenience has a positive and significant effect on E-wallet adoption. This is evidenced by the t-statistic value of 3.194 with a magnitude of influence of 0.259 and a p-value of 0.001. With a t-statistic value  $> 1.96$  and a p value  $< 0.05$ , the hypothesis is accepted. The results of this study are in line with research conducted by (Acelian & Basri, 2021) which found that perceived convenience has a positive and significant effect on e-wallet adoption.

### The Effect of Comfort of use on E-wallet Adoption

According to (Monica & Japariato, 2020) comfort is the level where someone feels very comfortable when given the convenience to do anything and without any difficulties and makes someone feel happy, it will cause comfort. A high level of comfort motivates users to spend more time accessing E-wallet technology. The results of the analysis show that convenience has a positive and significant effect on E-wallet adoption. This is evidenced by the t-statistic value of 4.306 with a magnitude of influence of 0.346 and a p-value of 0.000. With a t-statistic value  $> 1.96$  and a p value  $< 0.05$ , the hypothesis is accepted. The results of this study are in line with research conducted by (Keni, 2020) which found that convenience has a positive and significant effect on e-wallet adoption.

### The effect of Ease of use on perceived benefits





Perceived ease is a person's belief in using technology can be done easily without having to require excessive effort. Perceived benefits are the degree to which a user believes that technology or systems will improve their performance at work (Purba et al., 2020). Where someone who feels the use of technology feels facilitated, there will be a sense of satisfaction that will be created, the results of the analysis show that perceived convenience has a positive and significant effect on perceived benefits. This is evidenced by the t-statistic value of 4.447 with a magnitude of influence of 0.352 and a p-value of 0.000. With a t-statistic value > 1.96 and a p value < 0.05, the hypothesis is accepted. The results of this study are in line with research conducted by (Fitria et al., 2020) which found that convenience has a positive and significant effect on perceived benefits.

### **The effect of Comfort of use on perceived benefits**

In terms of perceived convenience where an individual in applying a technology feels comfortable for themselves in their activities, it means that consumers feel that e-wallet services are things that can help them, flexible convenience in terms of time and place. The convenience of making e-wallet transactions is a very important factor considered by consumers before using mobile banking-wallet services. The results of the analysis show that perceived convenience has a positive and significant effect on perceived benefits. This is evidenced by the t-statistic value of 5.627 with a magnitude of influence of 0.462 and a p-value of 0.000. With a t-statistic value > 1.96 and a p value < 0.05, the hypothesis is accepted. The results of this study are in line with research conducted by (Foster et al., 2022) which found that convenience has a positive and significant effect on perceived benefits.

### **The effect of perceived benefits on e-wallet adoption**

(Selli et al., 2016) say that perceived benefits are as a subjective probability for users of an application to facilitate performance for their workers. Someone will use an e-wallet if someone believes that doing a job will provide benefits in completing their work. The results of the analysis show that perceived benefits have a positive and significant effect on e-wallet adoption. This is evidenced by the t-statistic value of 2.487 with a magnitude of influence of 0.232 and a p-value of 0.013. With a t-statistic value > 1.96 and a p value < 0.05, the hypothesis is accepted. The results of this study are in line with research conducted by (Putri et al., 2022) and (Saleem et al., 2022) which found that perceived benefits have a positive and significant effect on e-wallet adoption.

### **Perceived benefits mediate the relationship between ease of use on adoption of e-wallet**

Ease of use is the level of an individual how the technology is easy to understand. The Technology Acceptance Model (TAM) explains that the ease of use felt by individuals makes an increase in their performance (Saleem et al., 2022). A system with good ease of use will provide little effort in its use. This convenience has an effect on e-wallet adoption, where the easier it is, the more people will intend to use e-wallets and will feel the benefits. The results of the analysis show that the perception of benefits is able to mediate the relationship between convenience and e-wallet adoption. This is evidenced by the t-statistic value of 2.162 with a magnitude of influence of 0.080 and a p-value of 0.031. With a t-statistic value > 1.96 and a p value < 0.05, the hypothesis is accepted. The results of this study are in line with research conducted by (Karomah et al., 2021) dan (Rewah & Mangantar, 2022) which found that perceived benefits are able to mediate the relationship between ease of use and e-wallet adoption.

### **Perceived usefulness mediates the relationship between comfort of use on adoption of e-wallet use.**

Perceived usefulness is the extent to which a person believes that using a technology will improve their performance (Foster et al., 2022). Individuals who feel easier and more comfortable using the internet, will find it easier to benefit from this technology. The results of the analysis show that the perception of perceived benefits is able to mediate the relationship between convenience and e-wallet adoption. This



is evidenced by the t-statistic value of 2.104 with a magnitude of influence of 0.107 and a p-value of 0.028. With a t-statistic value > 1.96 and a p value < 0.05, the hypothesis is accepted. The results of this study are in line with research conducted by (Ariningsih et al., 2022) and (Rewah & Mangantar, 2022) which found that perceived benefits are able to mediate the relationship between convenience and e-wallet adoption.

## 6. Conclusion

This study aims to analyze the effect of ease of use, comfort of use on e-wallet adoption with perceived benefits as a mediating variable. This research uses TAM and UTAUT models. TAM is a concept to help researchers to better understand users' intentions in adopting new information systems in their daily lives. It is also a theoretical framework specifically designed to help analyze and predict the propensity of users to accept new information technologies. UTAUT is a technology acceptance model developed by performing various stages to track individual experiences with new technologies. This enhanced model integrates important elements with respect to the acceptance of new information technologies. A total of eight theories of technology adoption were evaluated, reviewed and compared in detail. This new model acts as an important managerial tool for evaluating and formulating plans for the introduction of new technologies. All variables have a positive and significant effect on e-wallet

## Managerial Implication

The results of the study provide implications for e-wallet users to add information about the factors that influence e-wallet usage decisions so that they can make policies that are in accordance with existing conditions. The rest of this research is expected to be taken into consideration for research that will be made next.

## Recommendations

Some suggestions that are needed for the future and become evaluation material are for further research, it is hoped that it can use other variables that have not been disclosed in this study in order to explain other factors that can also influence decisions to use e-wallets. Research should be carried out with a larger number of respondents with varied characteristics in order to increase generalisation and diversity in research results.

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