

# **The Role of Compatibility, Perceived Usefulness, Convenience Perception and Convenience Perception on Electronic Money (e-Wallet) Usage Interest**

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## **ABSTRACT**

This study examines the effect of compatibility, perceived usefulness, perceived convenience, and perceived convenience on interest in using e-money. This study uses the context of interest in using e-money to test the Technology Acceptance Model (TAM) theory. In the Technology Acceptance Model (TAM), interest is influenced by attitude. Interest is the level of desire or intention of individuals who want to do a work activity or use the object. Attitude is a person's tendency to perceive the positive or negative of a particular object, behavior, situation, or person. So it can be said that someone will do something if he has a desire and understands the positive and negative of a particular object. Second, the results of this study indicate that the attitude is determined by the suitability, perceived usefulness and perceived convenience). Interests are influenced by attitudes and. Suitability is the degree to which users use the innovation of the technology in a manner consistent with their use practice in accordance with their previous experience and current needs.

**Keywords:** Suitability, Perception of Usefulness, Perception of Ease, Perception of Convenience, Electronic money, e-Wallet

## Introduction

The era of the industrial revolution 4.0 shows the payment system with a variety of applications that are used by the public as a means of non-cash payments. Digital payment applications that are currently rife in society. The rapid development of technology has an influence on the development of payment systems in business transactions, especially in maintaining the continuity of the business relationships of the parties. penetrated into the digital payment system or can be referred to as electronic money. Advances in technology in the payment system shifted the role of cash as a means of payment into a form of non-cash payment that was more efficient and economical. Non-cash payments are generally made not by using money as a means of payment but by means of inter-bank transfers or intra-bank transfers through the bank's own internal network. In addition, non-cash payments can also be made using a card as a means of payment, for example by using an ATM card, debit card, and credit card.

According to Ahmad et al. (2021) Technological developments affect the development of Information Systems, where Information Systems are an arrangement of people, data, processes and interfaces that interact, support and improve some daily operations in a business, including solving problems that become the needs of management decision makers. and experienced users. From these developments, both in terms of information, business, and technology emerged as a result of the demands of society that needed various information quickly and easily. With the development of increasingly modern technology, automatically primary needs are increasing so that humans need money. According to Faddila et al. (2022) Money or a medium of exchange is an important element in human life. Changes in payment instruments are growing very rapidly following the development of science and technology as well as human needs. Today people have realized the importance of non-physical means of exchange, both paper and metal, namely by means of electronic exchange. Electronic money is money used in internet transactions by electronic means. These transactions involve the use of internet networks such as digital price storage systems.

Electronic money (e-money) is still classified as a new innovation. Its use in Indonesia is not so popular. Banks record that there are around 60 million accounts in Indonesia, but the number of electronic money uses is no more than 10 million. Likewise in the telecommunications industry, there are around 220 million users of cellular phone numbers, but the number of users of electronic money based on mobile phones is only 16 million users (Kompas, 2012). Bank Indonesia itself has fenced off the meaning of electronic money (e-money) as a means of payment used for transactions at different institutions. Although not very popular, the rapid development of its use in recent years indicates that the use of electronic money will continue to expand. According to Estiyanti et al. (2021); Faddila et al. (2022) By utilizing e-money, users will get many benefits, especially when viewed from the amount of time and energy that can be saved because e-money users do not need to carry cash and are not confused with cash back, e-money also provides convenience, security, customers also more convenient because there is no need to go and carry cash to make transactions so that it is easier for customers to carry out banking activities without space and time limits. With the presence of e-money, not only users will benefit but also create other beneficial effects for banks, namely increasing fee-based income. According to Ahmad et al. (2021); Agárdi and Alt (2022) Most of the fees come from transaction services offered by e-money. In addition, operational costs are also very cheap compared to transaction costs through branch offices. The bank in promoting e-money states that the risk will be small, but if further investigated, this service also has risks that can reduce the interest of e-money service users. The banking sector itself needs to review and need to know what factors can be used to develop and improve this service.

This e-money is not fully used by customers. Users prefer to make transactions in a traditional way. Many individuals think that the risk involved is too great when doing e-money. As a result, the use of e-money in the community is not in accordance with what is expected from companies that implement an electronic money system. Based on this phenomenon, the researcher wants to

conduct research on what perceptions can influence individual attitudes in the interest of using e-money services. This research is a development that refers to previous research, namely research conducted by According to Ahmad et al. (2021);Agárdi and Alt (2022);Candy et al. (2022);Estiyanti et al. (2021);Faddila et al. (2022) . One model that is often used to describe the level of acceptance of information technology is the Technology Acceptance Model (TAM). The model in this study uses variables contained in several behavioral information system theories consisting of the Technology Acceptance Model (TAM). According to the Technology Acceptance Model (TAM), perceived usefulness and perceived ease of use are the basis for determining the acceptance of information technology. These two factors affect the interest in using information technology (intention to use) before finally creating actual use in daily life (actual usage). Several studies have been conducted on e-money using the TAM research model and there are several studies that include new factors as a modification of the initial TAM developed by Estiyanti et al. (2021);Faddila et al. (2022) Another factor that influences individuals in using e-money is the perception of convenience.

## Method

This study uses a quantitative survey method, the respondents of this study were 180 e-wallet users who were selected by simple random sampling method. Data analysis used Structural Equation

Modeling (SEM) with SmartPLS 3.0 software as a tool. The data of this research was obtained by distributing online questionnaires which were distributed through social media. The data analysis technique in this study uses Partial Least Square (PLS). PLS is a model of Structural Equation Modeling (SEM) with an approach based on variance or component-based structural equation modeling. According to Purwanto et al. (2021) the purpose of PLS-SEM is to develop a theory or build a theory. PLS is used to explain whether there is a relationship between latent variables . PLS is a powerful analytical method because it does not assume current data with a certain scale measurement, the number of samples is small. This study has a complex model and a limited number of samples, so the data analysis uses SmartPLS software. SmartPLS uses bootstrapping method or random multiplication.

Based on the development of hypotheses, the hypothesis in this study is:

H1: Compatibility have positive effect on attitude of using e-money

H2: Perception of usability have positive effect on attitude of using e-money

H3: Perception of ease have positive effect on attitude of using e-money.

H4: Perception of convenience have positive effect on attitude of using e-money

H5: Attitudes to use e-money have positive effect on interest in using e-money.

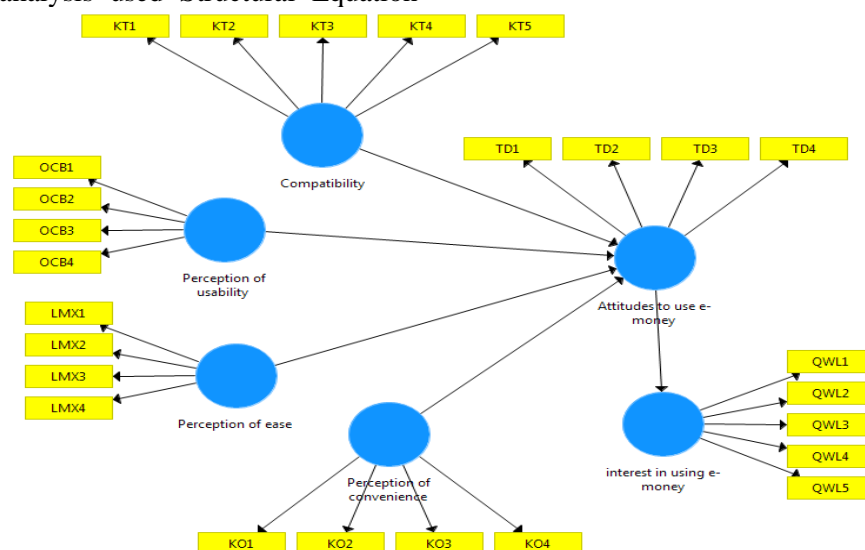


Fig 1. Research Model

## Result, Discussion and Opinion

The measurement model or outer model shows how each indicator block relates to its latent variable. Evaluation of the measurement model through confirmatory factor analysis is to use the MTMM (MultiTrait-MultiMethod) approach by testing the convergent and discriminant validity. While the reliability test was carried out in two ways, namely with Cronbach's Alpha and Composite Reliability (Purwanto et al,2021).

### Convergent Validity and Discriminant Validity

Convergent validity of the measurement model with reflexive indicators can be seen from the

correlation between item scores/indicators and construct scores. Individual reflective measure is said to be high if it has a correlation of more than 0.70 with the construct to be measured. However, at the research stage of the scale development stage, a loading of 0.50 to 0.60 is still acceptable (Purwanto et al,2021). Discriminant validity indicators can be seen in the cross loading between the indicators and their constructs. If the correlation of the construct with the indicator is higher than the correlation of the indicator with the construct other, then it shows that the latent construct predicts indicators in their block better than indicators in other blocks. Other methods to assess discriminant validity

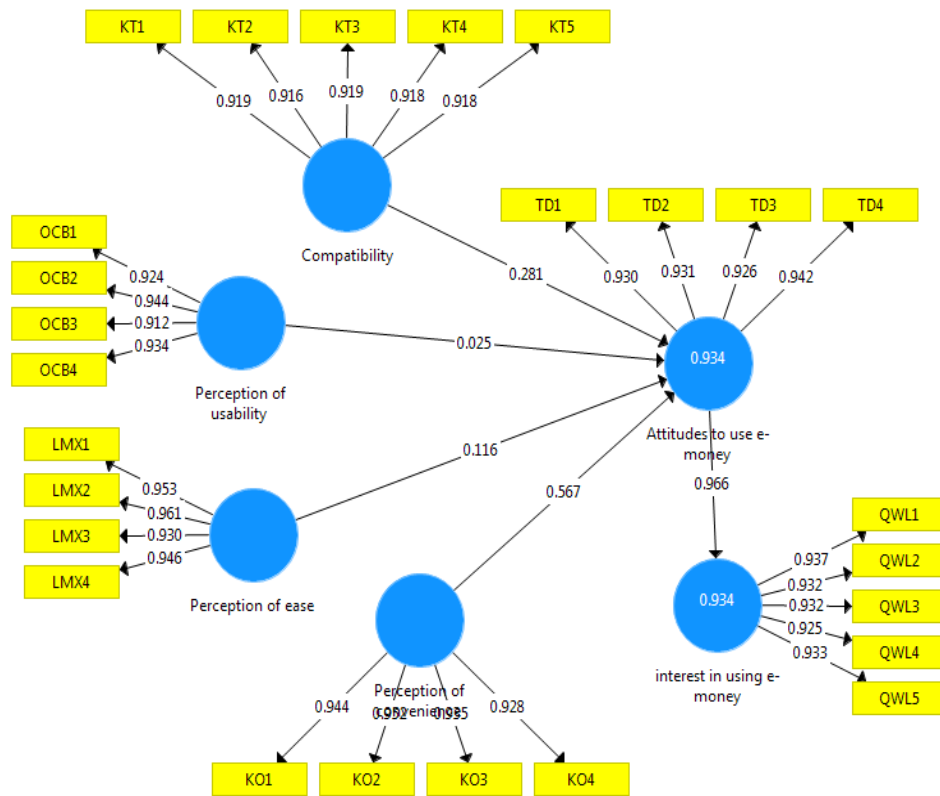


Fig 2. Validity and Reliability Testing

### Reliability

In addition to the validity test, model measurement is also carried out to test the reliability of a construct. Reliability tests were carried out to prove the accuracy, consistency and accuracy of the instrument in measure the construct. In PLS-SEM using the SmartPLS 3.0

program, to measure the reliability of a construct with reflexive indicators can be done in two ways, namely with Cronbach's Alpha and Composite Reliability. The construct is declared reliable if the composite reliability and Cronbach alpha values are above 0.70 (Purwanto et al,2021).

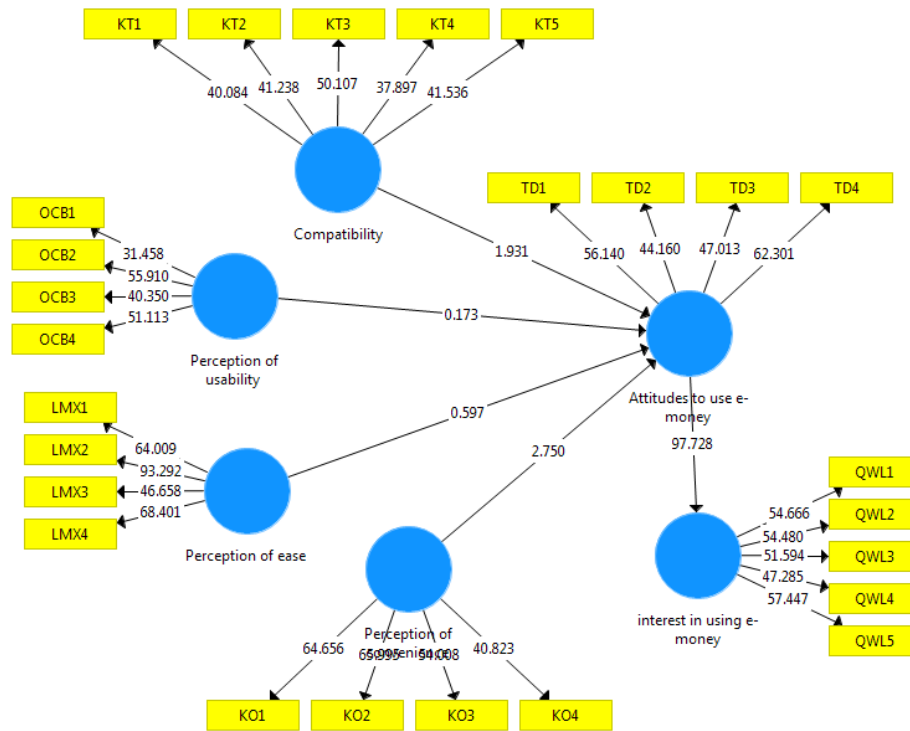
**Table 1. Reliability Test**

Variables	Alpha Cronbach	rho_A	Composite Reliability	Average Extracted Variance (AVE)
Compatibility	0.712	0.743	0.721	0.812
Perception of usability	0.711	0.734	0.711	0.732
Perception of ease	0.765	0.763	0.854	0.754
Perception of convenience	0.787	0.797	0.821	0.732
Interest in using e-money.	0.676	0.657	0.834	0.742

**Hypothesis test**

Hypothesis testing using full model structural equation modeling (SEM) analysis with smartPLS. In the full model, structural equation modeling, in addition to confirming the theory, also explains whether or not it exists relationship between latent variables (Purwanto et al.2021).

Hypothesis testing by looking at the calculated value of the Path Coefficient on the inner model test. The hypothesis is said to be accepted if the T statistical value is greater than T table 1.96 ( $\alpha$  5%), which means that if the T statistical value for each hypothesis is greater than T table then it can be declared accepted or proven.



**Fig 3. Hypotheses Testing**

**Table 2. Hypothesis Test**

Variables	Original Sample (O)	T- tatistics	P value	Result
Compatibility->attitude of using e-money	0.432	3.432	0.000	supported
Perception of usability ->attitude of using e-money	0.231	2.134	0.000	Supported

Perception of ease ->attitude of using e-money	0.703	2.654	0.000	Supported
Perception of convenience->attitude of using e-money	0.214	2.654	0.000	Supported
Attitudes to use e-money -> interest in using e-money	0.343	2.543	0.000	Supported

#### Compatibility and attitude of using e-money

Based on the analysis of the data obtained p value of  $0.000 < 0.050$  It is concluded that Compatibility has an effect on attitude of using e-money. In research conducted by Al-Ajam and Nor (2013) compatibility is the extent to which individuals perceive that a new product or service has a conflict with their needs, beliefs, values and experiences. Shih and Fang (2004) state that compatibility is the extent to which an innovation conforms to existing values from previous experience and current needs. In this study also Shih and Fang (2004) found that innovation is more likely to be adopted when it is compatible with job responsibilities and individual value systems. Therefore, it is expected that fit is positively related to adoption. Innovation is also likely to be adopted to the extent that its use does not violate cultural or social norms. Suitability has been measured, for example by involvement in other information technology activities. Electronic money (e-money) is more likely to be compatible with the previous attitudes of consumers if they have some experience with high levels of electronic payment systems. Although complexity and compatibility are closely related to actual abilities and skills, compatibility reflects attitudes towards innovation and technology in general. Several previous studies have shown that compatibility has a very positive and significant effect on attitudes to technology use, such as in the research of According to Fanuel and Fajar (2021);Foster and Johansyah (2021);Harto (2022) . Based on the results of previous studies, the researchers tried to conduct research by re-examining the effect of compatibility on attitudes to using e-money. These results are consistent with previous studies with different contexts conducted by According to Harto (2022);Karim et al. (2020);Kee et al. (2022) There are four studies that are consistent with the results of the current

study. Teo and Pok (2003) compatibility is the extent to which the innovation is with the values of the potential adopter's existing, previous experience and current needs. In the context of mobile WAP, a person's lifestyle will greatly influence his decision to adopt technology. The second study was conducted by According to Fanuel and Fajar (2021);Foster and Johansyah (2021); Kee et al. (2022) ). This study examines the Decomposed theory of Planned Behavior on the use of Internet Banking in Taiwan. The results of this study state that compatibility is a factor that significantly affects attitudes to the use of information system technology. Shih and Fang (2004) suggest that innovation is most likely to be adopted when it is compatible with individual responsibilities and value systems. Therefore, it can be expected that compatibility is positively related to adoption. The third study was conducted by Eriksson et al (2005). This study examines the application of commercial innovation in the Eastern European market in the context of internet banking in Estonia. The results of this study indicate that compatibility significantly affects customer attitudes to accept and adopt information system technology.

#### Perception of usability and attitude of using e-money

Based on the analysis of the data obtained p value of  $0.000 < 0.050$  It is concluded that Perception of usability has an effect on attitude of using e-money. Perceived usefulness is defined as the extent to which a person believes that using a technology will increase their productivity and job performance . According to Luu et al. (2021);Ming and Jais (2022);Ramli and Hamzah (2021)Perceived usefulness is defined as the subjective probability of potential users using a particular application system will improve its performance. From the definition, it is known that perceived usefulness is defined as the individual's level of belief about the

decision-making process. Users of information technology systems will use a system if the system is useful and has benefits in improving individual performance and vice versa. In the context of electronic money (e-money), perceived usefulness is defined as the extent to which e-money can provide benefits to its users in increasing productivity and performance when utilizing banking services. Previous studies that examined the relationship between perceived usefulness and attitude showed that the construct of perceived usefulness had a positive and significant impact on the use of information system technology. . Based on the empirical study of Rahmatsyah (2011) shows that perceived usefulness affects the attitude of users of e-money. The sample used in this study is customer users. e-money which was chosen at random. According to Kurnianingsih et al. (2022) tried to conduct research by testing the effect of perceived usefulness on attitudes to using e-money There are four studies that have results it is consistent with the researcher. The first research was conducted by Luu et al. (2021);Ming and Jais (2022);Ramli and Hamzah (2021) . This study describes a discussion related to the factors that affect the Interest in Using New products on BCA Flazz Electronic Money. One of the variables raised by Rahmatsyah (2011) is Perceived Usefulness which is associated with consumer attitudes towards the acceptance of new e-money products. According to Kurnianingsih et al. (2022);Lee et al. (2022);Luu et al. (2021);Ming and Jais (2022);Ramli and Hamzah (2021) research that describes the adoption of e-money usage behavior.

Perception of ease and attitude of using e-money.

Based on the analysis of the data obtained p value of  $0.000 < 0.050$  It is concluded that Perception of ease has an effect on attitude of using e-money. Perceived ease of use is defined as the level of individual confidence that the use of information systems is easy because it does not require hard work from the users. According to Kurnianingsih et al. (2022);Lee et al. (2022);Luu et al. (2021) means that the convenience perspective will give an indication that a system is not designed to make it difficult

for the user, but will be able to make it easier for someone to complete their work. So, someone who uses the system will find it easier than someone who doesn't use the system or is still manual. When associated with the use of e-money, this service has been provided by the bank with the convenience of being understood and used by customers so that it will be easier for customers to learn how to transact using e-money. Several previous studies have shown that perceived convenience has a positive effect on attitudes towards technology use, including research conducted by According to Kurnianingsih et al. (2022);Lee et al. (2022);Luu et al. (2021);Ming and Jais (2022);Ramli and Hamzah (2021) However, research conducted by Pikkarainen et al. (2004) showed different results. In line with the results of the research used According to Ming and Jais (2022);Ramli and Hamzah (2021) about the factors that influence the adoption of internet banking using TAM. According to Ming and Jais (2022);Ramli and Hamzah (2021) conducted a randomly selected study of customers using e-money and the research he conducted showed that the perception of convenience had a significant effect on attitudes to using e-money. Based on the results of previous studies, there were several studies that showed different results, therefore the researchers tried to re-examine the effect of perceived ease of use on individual attitudes to using e-money. According to Ramli and Hamzah (2021) showed that perceived convenience did not have a positive effect on adoption interest and use of banking services. Researchers suspect the inconsistency of the results of this study could be caused by several things. First, to use e-money as a means to pay, consumers must first refill, this may make consumers feel less comfortable in using e-money. Consumers tend to prefer to use cash in making payments because they do not need to refill. Second, the respondents selected in the current study were students, the majority of whom were accustomed to using manual transactions. Respondents are not familiar with the system implemented to facilitate their activities, so there are obstacles in the use of e-money. Third, because the respondents here are aware that e-money is a system that is easy to use and not complicated, but respondents still

feel that e-money has not become a system that cannot be said to be a medium for conducting all banking transactions because respondents are not accustomed to using e-money. money and respondents were previously familiar with ATMs, where when respondents transact online, most respondents use it to make payments, besides that there are still not too many shops that use electronic payment systems. Thus, it can be concluded that some respondents have not felt the ease of using e-money, both in daily activities because they are still not familiar with the system applied. This is an indication that there are still many respondents who are not interested in using e-money seen from the construct of perceived convenience.

#### Perception of convenience and attitude of using e-money

Based on the analysis of the data obtained p value of  $0.000 < 0.050$  It is concluded that Perception of convenience has an effect on attitude of using e-money. Convenience is defined as the extent to which an information technology system is fun and enjoyable. According to Yadnya (2022) electronic payment transactions provide a higher level of convenience and make it easier for customers to conduct banking transactions anytime and anywhere. When compared to manual transactions, e-money provides more benefits and convenience. Using e-money will save customers' time, especially for busy customers. If the customer perceives that the e-money system is convenient, then the customer will be satisfied with the e-money service, which then they will be interested in using it in the future. Several previous studies have shown that the perception of comfort has a positive effect on attitudes towards technology use, including research conducted by According to Rodrigues et al. (2021); Sahi et al. (2021); Shane et al. (2022); Widiyati and Hasanah (2020); Yadnya (2022) . However, research conducted by Shane et al. (2022); Widiyati and Hasanah (2020); Yadnya (2022) showed different results. Chung and Tan (2005) prove the consistency of previous research by using perceived convenience as a factor in the use of information systems. The results showed that the perception of comfort has a positive effect on the use of

information systems. Based on the results of previous studies, there were several studies that showed different results, therefore the researchers tried to conduct research again by re-examining the effect of perceived convenience of use on individual attitudes to using e-money. The first study was conducted by Shane et al. (2022); Widiyati and Hasanah (2020); Yadnya (2022) . This study describes a discussion related to consumer acceptance of online banking in a developing economy in Pakistan. The test results in this study state that the perception of convenience is a factor that significantly affects the attitude of using online banking. The second study is a study conducted by Lee et al. (2005). This study takes the context of internet acceptance with the basis of learning media. The result of this study is that the perception of convenience is proven to have an effect on attitudes to using a technology. The third research is the research conducted by Sahi et al. (2021); Shane et al. (2022); Widiyati and Hasanah (2020); Yadnya (2022) . This study takes the context of intrinsic and extrinsic motivation in internet use based on perceived comfort factors. The research method was carried out using an electronic questionnaire with the respondents being people who use the internet in Singapore. The result of this research is that the perception of convenience is proven to have an effect on attitudes towards internet banking use. Therefore, in this study, the perception of convenience has a significant effect on individual attitudes in the use of e-money. The perception of convenience in this study explains that if an individual feels comfortable with e-money services, for example, such as a fast transaction process, it will motivate them to use e-money more often and for longer.

#### Attitudes to use e-money and interest in using e-money.

Based on the analysis of the data obtained p value of  $0.000 < 0.050$  It is concluded that Attitudes to use e-money has an effect on attitude of using e-money. Interest in using e-money is defined as the individual's level of desire or intention to use electronic money services as a means of payment . An individual



when assessing something that is useful for himself then that's when he will be interested in using it again and will bring satisfaction. Several previous studies have shown that the attitude of using internet banking has a positive effect on interest in using information technology, including research conducted by Widiyati and Hasanah (2020);Yadnya (2022) ). Research conducted by According to Rodrigues et al. (2021);Sahi et al. (2021) showed different results from several other researchers. According to Widiyati and Hasanah (2020);Yadnya (2022) conducted research on the adoption of e-money usage behavior showing that usage attitudes significantly affect individual interest in using e-money. Meanwhile, research conducted by Taylor and Todd (1995) which states that attitudes do not have a significant influence on interest in using information system technology. Based on the results of previous studies, there were several studies that showed different results, therefore the researchers tried to do the research again by re-examining the effect of the attitude usage on individual interest in using e-money. Research appointed by Shane et al. (2022);Widiyati and Hasanah (2020);Yadnya (2022) one of which is trust associated with customer attitudes towards the acceptance of information system technology. This study explains that the emergence of interest in using banking services is influenced by the emergence of initial attitudes towards these services. The third research is the research conducted by According to Rodrigues et al. (2021);Sahi et al. (2021);Shane et al. (2022) takes the context of the influence of trust on internet banking customer acceptance based on the factors that influence it with the Technology Acceptance Model (TAM) approach. This study explains that a positive initial attitude will be able to encourage greater interest in using the service, but if the initial attitude is negative it will reduce a person's interest and intention to use internet banking services. The fourth research is the research conducted by Nazar and Syahrani (2008) describes a discussion related to the influence of privacy, security, trust, and experience on the intention to transact online. Thus, it can be concluded that the influence of attitudes towards the use of e-money on the

interest in using e-money is strong. The test results in this study state that the attitude of using e-money is a factor that significantly affects the interest in using e-money. The attitude of customers towards e-money is a wise and appropriate solution that can influence a person's interest in using e-money. It is possible that positive information also has an impact on consumers to disseminate this information to other consumers so that more benefits will be obtained by making electronic payment transactions.

### Conclusion

The conclusions that can be drawn by researchers in this study are as follows: First, this study examines the effect of compatibility, perceived usefulness, perceived convenience, and perceived convenience on interest in using e-money. This study uses the context of interest in using e-money to test the Technology Acceptance Model (TAM) theory. In the Technology Acceptance Model (TAM), interest is influenced by attitude. Interest is the level of desire or intention of individuals who want to do a work activity or use the object. Attitude is a person's tendency to perceive the positive or negative of a particular object, behavior, situation, or person. So it can be said that someone will do something if he has a desire and understands the positive and negative of a particular object. Second, the results of this study indicate that the attitude is determined by the suitability, perceived usefulness and perceived convenience. Interests are influenced by attitudes and. Suitability is the degree to which users use the innovation of the technology in a manner consistent with their use practice in accordance with their previous experience and current needs. A person's interest in using innovation is because the person feels that the system technology of usability perception is the extent to which a technology can provide benefits to its users in increasing productivity and performance when utilizing banking services. Perception of comfort is a feeling condition, from the most comfortable to the least comfortable, which is perceived responsively by the individual, where being comfortable for certain individuals is not necessarily comfortable for other individuals. Third, the perceived ease of

use construct in this study was not supported. Overall, it can be concluded that if e-money feels suitable, has many benefits and is comfortable to use, it will further increase individual attitudes and interests in using e-money.

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