

Determinant of Behavioral Intention to Use E-wedding Gifts

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Abstract

This study aims to analyze the effect of perceived risk, perceived ease of use, and customer's attitude on behavioral intention to use e-wedding gifts in Padang. The type of research is explanatory research, with the research method being a descriptive survey that emphasizes quantitative methods. The sample is 160 users and those who intend to use the e-wedding gift in the city of Padang. The sampling technique is purposive sampling. The data analysis method used Structural Equation Modeling - Partial Least Square (SEM-PLS). The results showed that perceived risk had a significant effect on perceived ease of use, perceived risk had a significant impact on customer attitude, perceived risk had no significant effect on behavioral intention to use, perceived ease of use had no significant effect on behavioral intention to use, and customer attitude has a significant impact. The behavioral choice to use and perceived risk significantly affect behavioral intention to use through customer attitude. This study has several significant findings for e-wedding gift providers. The researcher hopes that this research can be developed so that the use of e-wedding gifts as the adoption of banking technology and digital wallets for alternative wedding gifts can be implemented better.

Keywords: perceived risk; perceived ease of use; customer's attitude; behavioral intention to use; e-wedding gift

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Introduction

Advances in information technology today occur very quickly. This development is marked by changes in methods in various fields, leaving the manual method and replacing it with modern technology. In communication and information, technology offers the internet many conveniences. The use of the internet is carried out for various activities in all areas of life, including the industrial world. This is important for companies to compete with their business competitors.

Wedding invitations have also evolved thanks to technological development as part of the printing industry. The emergence of digital wedding invitations adds variety to this line of business. This type became popular because it was considered easier in distribution, low production costs, and various designs. Besides all the advantages, this new digital variant does not reduce the essence of the invitation to share the

happy news with potential guests. Digital invitations have a more attractive visual because you can add media such as photos, text, animation, and audio.

But as the wedding invitations develop, this also affects the development of gifts given by guests who attend the wedding. In carrying out a wedding, the bride and groom usually hold a reception after the ceremony or blessing is carried out. Guests also have a 'custom' to give money in envelopes or gifts. Although the reception methods and activities for each culture are different, similarities can be seen in the receptionists at the venue entrance. Besides functioning without writing attendance lists, the table is used as a collection of wedding gifts which usually contain gifts or money envelopes.

However, marriages are starting to follow the times, along with advances in technology to make payments. It is easier to see that now several

weddings transfer envelopes and gifts by using invitations in which there is an access link for digital gift-giving.

The invitation was also given access to digital gifts based on the initial survey on digitally delivered wedding invitations. It is used instead of the envelope, and the gift is in the form of a digital gift. This causes guests to no longer need to bother bringing gifts or forgetting to bring envelopes to give blessings to married people. However, internet access is a critical element where someone has difficulty playing media on digital invitations, which contain digital gifts if they do not have a good internet connection. Although digital wedding gifts have become prevalent, it does not make conventional products to assist persons wholly abandoned. This indicates that although user behavior has changed, it has not entirely affected the behavioral intention to use e-wedding gifts.

Behavioral intention is an interest to engage in a specific behavior. A person will perform an action if she or he desires or is interested in doing so, in using technology, for instance (Jogiyanto, 2009). Furthermore, system users' technology use is well-predicted by their behavioral intent (Venkatesh & Davis, 2000).

Jogiyanto (2009) stated that consumers' behavioral intention is affected by one of the perceived risks, which is defined as "potential loss in pursuing the desired results from the use of electronic services" (Featherman & Pavlou, 2003). Perceived risk is the uncertainty that consumers may incur financial, performance, social, and privacy losses as a result of the unpredictability of the repercussions of utilizing internet services. It is widely documented in the literature on consumer behavior that perceived risk is a significant component in every financial transaction for consumers (Bettman, 1973).

Additionally, behavioral intention to use is also affected by perceived ease of use, which is interpreted as the extent to which people assume

that utilizing technology would be effortless. According to the definition, the concept of perceived usability is also an assumption regarding the decision-making process. If people believe that the information system is user-friendly, they will employ it. In contrast, if people feel the information system to be difficult to employ, they will not utilize it. Furthermore, this concept influences perceived utility, attitude, interest (behavioral intention), and action (behavior).

Perceived ease of use is the extent to which consumers believe using online services will be simple. TAM identifies perceived ease of use as the primary presumption that predisposes and mediates the effects of other variables on attitudes and intentions to use information systems (Madhavaiah, 2015). Numerous empirical research has demonstrated that individual behavior and inclinations regarding the usage of information systems are influenced by perceived ease of use (Venkatesh, 2000),

Furthermore, attitudes towards behavior or attitudes towards using technology also affect behavioral intention. In internet banking adoption, attitudes are becoming more prevalent, as the Internet Banking System incorporates monetary transactions directly. Thus, consumer attitudes are determined by their fundamental ideas regarding risk and security (Madhavaiah, 2015). Chiou & Shen (2012) give data empirically that consumer attitudes affect their intention to utilize internet banking services. Moreover, Jogiyanto (2009) stated that this attitude positively affected behavioral intention.

Literature Review

The technology acceptance model (TAM) is a model of acceptance of information technology systems that will be used by users. TAM was developed by Davis (1989) based on the TRA model. The TRA model can be applied because the decisions made by individuals to accept an information system technology are

conscious actions that can be explained and predicted by their behavioral interests. TAM adds two main constructs to the TRA model. These two main constructs are perceived usefulness and perceived ease of use. TAM argues that individual acceptance of information technology systems is determined by these two constructs. Perceived usefulness and perceived ease of use both have an influence on behavioral intention. Technology users will have an interest in using technology (behavioral interest) if they feel the technology system is useful and easy to use.

Behavioral intention is a person's desire (interest) to perform a certain behavior. A person will perform a behavior if he has the desire or interest (behavioral intention) to do so (Jogiyanto, 2009). Furthermore, behavioral intention is a good predictor of the use of technology by system users (Venkatesh & Davis, 2000)

Effect of Perceived Risk on Perceived Ease of Use

Perceived risk is positively related to ease of use, usability and behavioral control in this context based on the logic that consumers believe that risk in technology is passed down through security protocols or functions which in itself makes them less user-friendly and thus useful and takes control from consumers over technology (Hansen et al., 2017). Risk has a strong influence on perceived ease of use. So, if the online application has a low risk of making transaction errors, then the online application will be easy to use for transactions (Alsoufi & Ali, 2014).

Hansen et al., (2017) found that perceived risk had a significant positive effect on perceived ease of use. Next Alsoufi & Ali (2014) also found that perceived risk had a significant positive effect on perceived ease of use. Based on this description, the following hypothesis can be formulated:

H1 perceived risk has a significant positive effect on the perceived ease of use of E-Wedding gifts in the city of Padang.

Effect of Perceived Risk on Consumer's Attitude

In the context of Internet banking adoption, attitudes are becoming more prevalent, as the Internet Banking System directly involves monetary transactions and hence consumer's underlying beliefs about risk and security shape consumer attitudes (Madhavaiah, 2015). Ulumiyah et al. (2016) also found that risk perception had a significant positive effect on attitudes. This means that the lower the risk perception, the better the attitude. However Primary (2020) said that risk perception was found to have a significant and negative effect on customer attitudes. This means that by increasing the risk perception assessment, the customer's attitude will decrease.

Based on the description, the following hypothesis can be formulated:

H2 perceived risk has a significant positive effect on customer attitude E-Wedding gift in Padang city

Effect of Perceived Risk on Behavioral Intention to Use

Koenig-Lewis et al., (2010) found that risk had a significant negative effect on behavioral intention. This indicates that perceived risk has a significant negative effect on intention to adopt, and companies should seek to reduce this perceived risk, for example by offering specific service guarantees that protect adopters from the harmful consequences of service failure. There is evidence that assurance can act as a risk-reducing attribute as it is an indicator that the company is taking complaints seriously.

Madhavaiah, (2015) also found that perceived risk had a significant negative effect on behavioral intention. Next Gao et al., (2019) also found that perceived risk had a significant negative effect on behavioral intention to use. Based on the description, the following hypothesis can be formulated:

H3 perceived risk has a significant negative effect on behavioral intention to use E-wedding gifts in Padang City

Effect of Perceived Ease of Use on Behavioral Intention to Use

The stronger the ease with which users feel in using the on-line application, the stronger the interest in making decisions to transact in this on-line application will also be stronger. (Sutomo, 2012). Users will feel the benefits and convenience of transacting on online applications, then this creates a strong feeling as well as being interested in transacting again on an ongoing basis (Rahim, 2017). The intention to use the application depends on the attitude of the potential user through maximizing the user's perception factor in feeling the benefits and ease of use (Yunus et al., 2015).

Womb (2017) stated that perceived ease of use had a significant effect on transaction interest. Then Sutomo (2012) stated that Perceived ease of use has a significant positive effect on intention to transact, so from these findings it can be concluded that the level of perceived ease of use determines the strength and weakness of the intention to transact. Hansen et al., (2017) stated that Perceived ease of use had a significant positive effect on Behavioral intention to use. As well as Alsoufi & Ali, (2014) stated that Perceived ease of use had a significant positive effect on behavioral intention to use. Based on this description, the following hypothesis can be formulated:

H4 perceived ease of use has a significant positive effect on behavioral intention to use E-wedding gift in Padang City

Influence of Consumer's Attitude on Behavioral Intention to Use

In this study, attitude is defined as a person's positive or negative feelings towards the use of internet banking services for E-wedding gifts. Davis (1989) used attitude as a construct in TAM and suggested that attitudes influence

individual intentions. Apart from the personal, social, psychological, and utilitarian aspects that constantly interact and shape the outcomes of individual behavior, behavioral aspects such as perceptions, attitudes and beliefs about internet banking attributes play an important role in the adoption or rejection of technology use.

Chiou & Shen (2012) provide empirical evidence that consumer attitudes affect their intention to use internet banking services. Next Jogyanto (2009) stated that this attitude had a positive effect on behavioral intention. Madhavaiah (2015) also found attitude towards a significant positive effect on behavioral intention.

Based on the description, the following hypothesis can be formulated:

H5 customer attitude has a significant positive effect on behavioral intention to use e-wedding gifts in the city of Padang.

Effect of Perceived Risk on Behavioral Intention to Use through Consumer's Attitude

In the context of Internet banking adoption, attitudes are becoming more prevalent, as the Internet Banking System directly involves monetary transactions and hence consumer's underlying beliefs about risk and security shape consumer attitudes. (Madhavaiah, 2015). Ulumiyah et al. (2016) find the perception of risk has a significant positive effect on attitudes. This means that the lower the risk perception, the better the attitude. However Primary (2020) said that risk perception was found to have a significant and negative effect on customer attitudes. This means that by increasing the risk perception assessment, the customer's attitude will decrease.

In this study, attitude is defined as a person's positive or negative feelings towards the use of internet banking services for E-wedding gifts. Davis (1989) used attitude as a construct in TAM and suggested that attitudes influence individual intentions. Apart from the personal, social, psychological, and utilitarian aspects that

constantly interact and shape the outcomes of individual behavior, behavioral aspects such as perceptions, attitudes and beliefs about internet banking attributes play an important role in the adoption or rejection of technology use. Chiou & Shen (2012) provide empirical evidence that consumer attitudes affect their intention to use internet banking services. Next Jogiyanto (2009) stated that this attitude had a positive effect on behavioral intention. Madhavaiah (2015) also

found attitude towards a significant positive effect on behavioral intention. Based on the description, the following hypothesis can be formulated:

H6: perceived risk has a significant effect on behavioral intention to use through customer attitude.

Conceptual Framework

The conceptual framework used in this research can be described as follows:

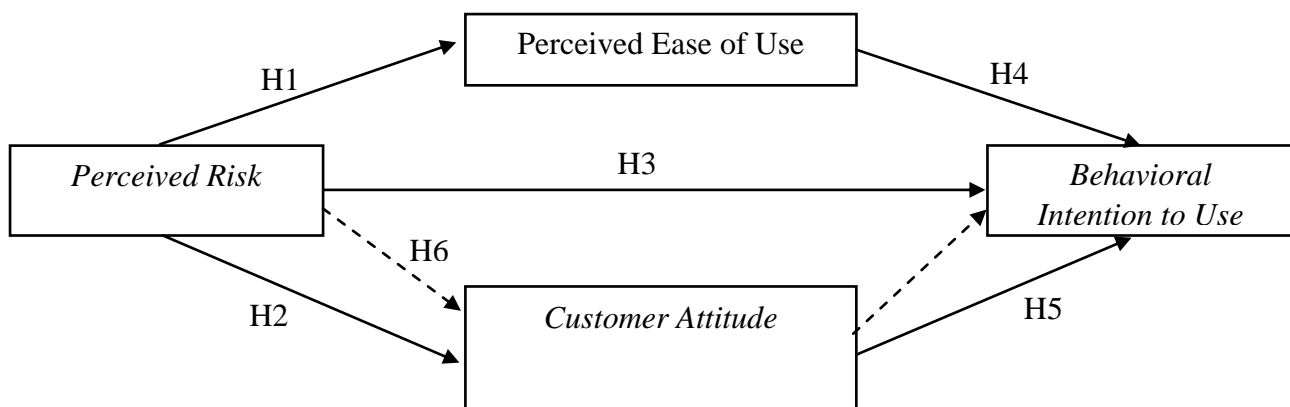


Figure 1
Conceptual Framework

Methods

This type of research is explanatory research. At the same time, the research method is a descriptive survey that puts forward quantitative methods. A quantitative method employing a survey technique is employed (Sekaran & Bougie, 2016). The population is all users and those who intend to use e-wedding gifts in the city of Padang. The sample was obtained using the formula Hair et al., (2010) stated that a study is considered representative of the number of samples used is as much as the number of indicators multiplied by 5-10 or at least 100 (one hundred) samples or respondents. In this study, the number of indicators is 16, so $16 \times 10 = 160$.

So, the sample is 160 users and those who intend to use e-wedding gifts in the city of Padang. As a sampling technique, purposive sampling is employed. In this study, the criteria for respondents are users and those who intend to use e-wedding gifts in the city of Padang. Methods of data collection are field studies (field research). They collect data by filling out questionnaires by respondents online using Google Forms. The questionnaire is measured using a Likert scale. Structural Equation Modeling -Partial Least Square (SEM-PLS) was the strategy utilized for data analysis. Table 1 outlines the measurement of research variables.

Table 1 Measurement of Research Variables

Variable	Indicators	Measurement Scale	Indikator Source
<i>Behavioral Intention to Use</i>	<ul style="list-style-type: none"> I highly recommend others to use E-Wedding Gifts. I will use E-Wedding Gift in the future I intend to use the E-Wedding Gift as much as possible E-Wedding Gift will be one of my favorite technology 	Likert Scale 1 - 5	(Himel et al., 2021) (Safari et al., 2020) (Kaakeh et al., 2019) (T. Zhang et al., 2018) (Madhavaiah, 2015)
<i>Perceived Risk</i>	<ul style="list-style-type: none"> I am afraid that other people can access information about my internet banking transactions when using E-Wedding Gift I believe money will be easy to steal when using E-Wedding Gift In my opinion, personal data and information are not guaranteed when using E-Wedding Gift 	Likert Scale 1 - 5	(Safari et al., 2020) (Gunasekaran & Kumarasamy, 2016) (Madhavaiah, 2015)
<i>Perceived Ease of Use</i>	<ul style="list-style-type: none"> Learning how to use E-Wedding Gifts is easy My transaction process on E-Wedding Gifts is clear and easy to understand I think using E-Wedding Gift is easy It's easy for me to skillfully use E-Wedding Gift 	Likert Scale 1 - 5	(Safari et al., 2020) (T. Zhang et al., 2018) (Gunasekaran & Kumarasamy, 2016) (Madhavaiah, 2015)
<i>customer's attitude</i>	<ul style="list-style-type: none"> I believe that using E-Wedding Gifts is a good idea I think using E-Wedding Gifts is fun I believe that using E-Wedding Gifts provides benefits to financial transactions. Using E-Wedding Gifts is interesting Overall, I have a positive attitude towards E-Wedding Gifts 	Likert Scale 1 - 5	(Himel et al., 2021) (Safari et al., 2020) (Kaakeh et al., 2019) (T. Zhang et al., 2018) (Madhavaiah, 2015)

Results and Discussion

Respondent Characteristics

Users and those who intend to use e-wedding gifts by 100 respondents (62.5%). Furthermore, among respondents who received information about e-wedding gifts through friends many as 81 people (50.6%), and from social media, as many as 61 people (38.1%). Respondents who used the longest e-wedding gift ranged from < 6 months to 36 people (22.5%). Meanwhile, among those who know about E-Wedding Gifts but have never used them, 90 people (56.3%). Respondents were dominated by

women, as many as 94 people (58.8%), then almost balanced between those aged <28 years, as many as 89 people (55.6%), and those aged 28 to 42 years, as many as 71 people (44.4%). The last education was dominated by Bachelors (S1 / D4) as many as 108 people (67.5%), in terms of work dominated by private employees as many as 44 people (27.5%) and work as BUMN employees as many as 36 people (22.5%) and PNS (ASN) / TNI / POLRI (government employees) and self-employed are 22 people (13.8%). In comparison, marital status is dominated by unmarried as many as 94 people (58.8%), with income ranging from Rp2.000,001 to Rp4,000,000 as many as 49

people (30.6%) and income ranging from Rp4,000,001 to Rp6,000,000 as many as 40 people (25%) and ranging from > Rp8,000,000, as many as 36 people (22.5%) of the total respondents.

**Research Instrument Test
 Measurement Model (Outer Model)
 Convergent Validity and Discriminant Validity Test**

Individual indicators are declared valid when they have a correlation value (outer loading) above or greater than 0.70 and AVE > 0.50. then if the AVE value is > 0.50, the outer loading can use a value > 0.50 (Hair et al., 2014). Here are the findings of testing convergent validity instruments:

Table 2 AVE's Initial Instrument Test Results

	AVE
Attitude	0.888
behavioral intention	0.885
perceived ease of use	0.848
perceived risk	0.830

Source : Primary data processing results (2022)

The Average Variance Extracted (AVE) value for each variable is > 0.50, as demonstrated in Table 2, which means the statement is valid according to the Convergent validity criteria. Furthermore, the outer loading value of each statement can also be used to determine the validity test. For clarity, Table 3 will show the outer loading value of the variable indicators used:

Table 3 Outer Loading's Instrument Test Results

	attitude	behavioral intention	perceived ease of use	perceived risk
AT1	0.947			
AT2	0.941			
AT3	0.945			
AT4	0.949			
AT5	0.929			
BI 1		0.918		
BI 2		0.959		
BI 3		0.942		
BI 4		0.944		
EOU 1			0.922	
EOU 2			0.936	
EOU 3			0.948	
EOU 4			0.875	
PR 1				0.920
PR 2				0.911
PR 3				0.903

Source: Primary data processing results (2022)

Table 2 shows that all indicator statements have an outer loading value > 0.50, which means that all of these indicator statements are said to be valid so that they can be continued to the next stage, namely the discriminant validity test. The assessment uses a cross-loading construct to ensure discriminant validity. The conditions are as

follows, and if the correlation between the construct and the measurement item is more significant than the size of the other constructs, this implies that the latent construct divides the size of their block more accurately than the size of the other blocks.

Table 4 Cross Loading Results

	attitude	behavioral intention	perceived ease of use	perceived risk
AT1	0.947	0.791	0.535	-0.173
AT2	0.941	0.809	0.572	-0.273
AT3	0.945	0.790	0.544	-0.222
AT4	0.949	0.790	0.524	-0.222
AT5	0.929	0.752	0.549	-0.287
BI 1	0.792	0.918	0.461	-0.185
BI 2	0.798	0.959	0.388	-0.196
BI 3	0.780	0.942	0.412	-0.169
BI 4	0.772	0.944	0.447	-0.139
EOU 1	0.513	0.393	0.922	-0.202
EOU 2	0.538	0.429	0.936	-0.243
EOU 3	0.549	0.437	0.948	-0.162
EOU 4	0.530	0.409	0.875	-0.167
PR 1	-0.268	-0.190	-0.210	0.920
PR 2	-0.179	-0.121	-0.236	0.911
PR 3	-0.227	-0.185	-0.127	0.903

Source : Primary data processing results (2022)

The value of cross-loading indicates that the correlation value of the indicator to the variable is stronger than its correlation with other variables. In table 4, we can see that all the indicator values tested in this study were declared valid.

Comparing the value of the square root of AVE for each variable to the relationship between

variables and other variables in the model is another way for determining the discriminant validity. A model is said to have a good discriminant validity value if the AVE square root value of each construct exceeds the correlation value between constructs and other constructs in the model, with the AVE value exceeding 0.50 (Hair et al., 2014).

Table 5 AVE Root Discriminant Validity Test Results

	Attitude	Behavioral Intention	Perceived Ease of Use	Perceived Risk
Attitude	0.942			
Behavioral Intention	0.835	0.941		
Perceived Ease of Use	0.578	0.453	0.921	
Perceived Risk	-0.250	-0.184	-0.211	0.911

Source: Primary data processing results (2022)

Table 5 shows the AVE root value for each variable is preponderant than their correlation with one another. Thus, it means that the discriminant validity test is declared valid. Where the latent construct estimates that the

indicators in the block are stronger to those of other blocks.

Reliability Test

The measurement of construct reliability can use two assessments in composite reliability as well as Cronbach's alpha from the indicator block used to measure the construct. Furthermore, the value of composite reliability and Cronbach's alpha is greater than 0.70, indicating the existence of a reliable construct (Hair et al., 2014).

Table 6 Cronbach's Alpha And Composite Reliability Test Results

	Cronbach's Alpha	Composite Reliability
Attitude	0.968	0.975
Behavioral Intention	0.957	0.969
Perceived Ease of Use	0.940	0.957
Perceived Risk	0.898	0.936

Source: Primary data processing results (2022)

The values of Cronbach's Alpha and composite reliability for all variables are greater than 0.70, as shown in Table 6, indicating that all variables are deemed reliable.

Structural Model Testing (Inner model) and Hypotheses

R-Square Research

The value of R-squares is used to determine if the independent latent variable can adequately explain the latent dependent variable (Hair et al., 2014).

Table 7 R Square Measurement

	R Square
Attitude	0.063
Behavioral Intention	0.699
Perceived Ease of Use	0.045

Source: Primary data processing results (2022)

From Table 7, it can be seen that 0.063 is the R-Square value obtained for the attitude variable. The value indicates that 6.3% of the

variance in attitude may be accounted for by the perceived risk variable, while the remaining 93.7% is effected by other factors not described in this study.

The behavioral intention variable has an R-Square value of 0.699. The value indicates that 69.9% of behavioral intention variables can be accounted for by the risk perception and usability, as well as attitude variables. The remaining 30.1% is effected by other variables not described in this study.

The perceived ease of use variable has an R-Square value of 0.045. This value indicates that the sensed risk variable can explain 4.5% of the perceived ease of use variable. The remaining 95.5% is affected by variables outside the scope of this study.

Hypothesis Testing

The hypothesis/significance test can be seen from the output path coefficient (Mean, std-dev, and T-value), where the original sample value shows a positive (+) or negative (-) correlation. A hypothesis is accepted if the t count > t table with a confidence level of 95% or a significance level of 5%, where if t arithmetic has a significantly less than 0.05, it has a significant effect. The value of the t table in this research was obtained by looking at the value ($df = n - k$), in which n is the number of respondents, k is the total number of research variables, and df is the degree of freedom. So, we get the result ($df = 160 - 4 = 156$). Therefore, the obtained T-Table value is 1.975 with a value of 5% or 0.5.

Direct Effect Analysis

Following is a table displaying the outcomes of testing the hypothesis:

Table 8 Path Coefficient Result

		Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H1	Perceived Risk -> Perceived Ease of Use	-0.211	-0.214	0.089	2.383	0.018
H2	Perceived Risk -> Attitude	-0.250	-0.259	0.089	2.797	0.005
H3	Perceived Risk -> Behavioral Intention	0.024	0.021	0.052	0.462	0.644
H4	Perceived Ease of Use -> Behavioral Intention	-0.042	-0.042	0.059	0.710	0.478
H5	Attitude -> Behavioral Intention	0.865	0.866	0.042	20.404	0.000

Indirect Effect Analysis

Table 9 displays the correlation among the independent variables and the dependent variable

through the mediating variable in this study to determine if the perceived risk provides a significant influence on behavioral intention to use through customer attitude:

Table 9 Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
perceived risk -> attitude -> behavioral intention	-0.208	-0.215	0.078	2.648	0.008

Source: Primary data processing results (2022)

The Effect of Perceived Risk on Perceived Ease of Use

According to the findings of data analysis hypothesis 1, perceived risk has a significant impact on the perceived ease of use of e-wedding gifts in the city of Padang with a negative direction of effect, so the hypothesis is accepted. This indicates that overall risk perception affects the perceived usability of e-wedding gifts significantly in the city of Padang.

Perceived risk affects perceived ease of use. Users as well as those who intend to utilize e-wedding gifts are afraid that other people can access information related to financial transactions when using e-wedding gifts. In the preliminary survey that has been carried out, giving E-Wedding Gifts is a new phenomenon in providing gifts for a wedding invitation. E-Wedding Gifts

are shown together with the giving of digital wedding invitations or can be accessed by clicking a link provided. This causes users and those who intend to use E-Wedding Gifts to feel that Perceived risk significantly affects their perceived ease of use. Unfamiliarity with new ways of giving wedding gifts makes them afraid that other people can access information related to financial transactions. In addition, it also believes in the insecurity of transactions which causes money to be stolen and makes personal data and information unsecured, so that it has an effect on the perceived usability.

In this study, the perceived risk significantly affects perceived ease of use negatively. When the risk perception of users and those who intend to use E-Wedding Gifts increases, the perceived ease of use will decrease

even though the banking transfers or digital wallets used for E-Wedding Gifts are the same as regular banking transfers. Still, the perceived risk perception lowers the perception of convenience. Use. This shows that when the wedding invitation link contains an E-Wedding Gift link with high risk according to user ratings and who intends to use it, the E-Wedding Gift becomes challenging to use.

In this context, perceived risk is positively dealt with usability as well as behavioral intent since consumers feel that risk in technology is passed down through security protocols or functions, which in itself makes them less user-friendly and thus practical and takes control from consumers over technology (Hansen et al., 2017). Risk strongly influences the perception of usability. So, if the online application has a low chance of making transaction errors, then the online application will be easy to use for transactions (Alsoufi & Ali, 2014).

The findings of this study are reinforced by Hansen et al., (2017), who found that perceived risk had a significant beneficial effect on perceived usability. Furthermore Alsoufi & Ali (2014) discovered that perceived risk has a considerable impact on perceived usability.

The Effect of Perceived Risk on Customer's Attitude

Based on the results of data analysis hypothesis 2, perceived risk has a significant effect on customer attitude toward e-wedding gifts in the city of Padang with a negative direction of effect, so the hypothesis is accepted. This suggests that customer attitudes on e-wedding gifts in the city of Padang are significantly influenced by the overall perception of risk.

E-Wedding Gift is a new adoption in banking technology and digital wallets in giving gifts to a wedding invitation. However, inserting a link to fill in an account number or digital wallet account number accompanied by entering a password on the given digital wedding invitation

link affects users' attitudes and those who intend to use e-wedding gifts. This is based on the fact that users and those who intend to use it have not been able to ascertain what risks they will get if they carry out financial transactions, so they are very wary of the fear of other people being able to access information related to financial transactions when using E-Wedding Gifts, as well as concerns that money will be easily stolen. In addition to personal data and information security when using E-Wedding Gifts, it affects attitudes to use.

Perceived risk significantly affects customer attitudes in a negative direction. When the risk perception of users and those who intend to use E-Wedding Gifts increases, the customer attitude will decrease. In internet banking adoption, attitudes are becoming more prevalent, as the Internet Banking System involves direct financial transactions. Thus, consumer attitudes are shaped by the underlying consumer assumptions regarding risk and security (Madhavaiah, 2015).

The findings of this study are corroborated by Pratama (2020) research indicating that risk perception has significant and negative impact on consumer attitudes. By increasing the risk perception assessment, the customer's perspective will decrease.

The Effect of Perceived Risk on Behavioral Intention to Use

Based on data analysis of hypothesis 3 findings, there is no significant influence of perceived risk on behavioral intention to use e-wedding gifts in Padang. Therefore, the hypothesis is rejected. This shows that overall perceived risk does not significantly affect the behavioral choice to use e-wedding gifts in the town of Padang.

Perceived risk is defined as the possibility of causing a loss when pursuing the intended objective from electronic services (Featherman & Pavlou, 2003). Perceived risk is the possibility that consumers will suffer monetary, performance,

social, and privacy losses as a result of using internet services without being able to forecast the repercussions. The perceived risk does not contribute to users reducing behavioral intention to use E-Wedding gifts. Those who intend to use e-wedding gifts are sampled in this study, even though this perceived risk behavioral intention to use E-Wedding Gifts will decrease.

Users and those who intend to use e-wedding gifts as samples in this study assume that banking transactions and digital wallets carried out on digital wedding invitation links to provide E-Wedding Gifts are the same as banking transactions, and digital wallets transactions require an account. And the password provided. This makes users and those who intend to use E-Wedding Gifts not pay attention to perceived risk, so as it has no effect on behavioral intention to use. Moreover, the respondents who became the sample in this study generally had never used an E-Wedding Gift or Digital Wedding Gift, as many as 100 people with a percentage of 62.5%. However, respondents know about E-Wedding Gifts. They just haven't used them because the links for E-Wedding Gifts are usually obtained through wedding invitations addressed to the guests desired by the wedding event organizer.

This study obtained different results from (Koenig-Lewis et al., 2010), which found that risk has a detrimental effect on behavioral intention. This indicates that perception of risk gives a substantial negative impact on the intention to adopt, thus companies should strive to mitigate this view by, for example, providing adopters with specific service guarantees that protect them from the damaging effects of service failure. There is evidence that assurance can serve as a risk-reducing characteristic since it indicates that a corporation takes complaints seriously. Madhavaiah (2015) also discovered that perceived risk has a detrimental influence on behavioral intention. Furthermore, Gao et al., (2019) discovered the same results that perceived risk had

a significant unfavorable influence on behavioral intention to use.

The Effect of Perceived Ease of Use on Behavioral Intention to Use

Based on the findings of data analysis hypothesis 4, perceived ease of use or usability does not significantly affect behavioral intention to utilize e-wedding gifts in Padang, so the hypothesis is rejected. This shows that overall perceived usability does not significantly influence on behavioral intention to use e-wedding gifts in Padang.

Users and those who intend to use e-wedding gifts, which are the sample in this study, assume that E-Wedding Gifts do not need to be studied because their use is the same as other financial transactions, both using banks and digital wallets, so it is easy to use. In addition, although the transaction process is easy to understand because its use can only be done by typing a link via a wedding invitation, users and those who intend to use it are not interested in using E-Wedding Gifts, so that it gives no influence on the behavioral intention to use. It shows that although the application of E-Wedding Gifts can be used by anyone who wants to use it, however, because using it requires effort, such as getting a link from this, they are not interested in intending to use it.

Jogiyanto (2009) states that perceived ease of use is interpreted as the perception that utilizing technology would be effortless. According to the previous statement, perception of usability is a belief regarding the decision-making procedure. If people perceive the information system to be user-friendly, they will employ it. However, if users perceive that the information system is difficult to use, they will not utilize it.

The stronger the ease users feel in using online applications, the stronger the interest in making decisions to transact in these online applications will also be stronger (Sutomo, 2012). If users increasingly feel the benefits and convenience of transacting on online applications,

this creates strong feelings and is interested in transacting again on an ongoing basis (Rahim, 2017). The intention to utilize the application depends on the prospective user's attitude through maximizing the user's perception factor in feeling the benefits and ease of use (Yunus et al., 2015).

This study obtained different results from research by Rahim (2017), which stated that perceived usability had a significant effect on transaction interest. Then, Sutomo (2012) says that the usability perception has a significant beneficial effect on the intent to transact. It can be argued from these data that perceived ease of use impacts the strength or weakness of the intent to transact. Hansen et al., (2017) stated that perceived usability significantly predisposes behavioral intention to use in a positive way. Likewise, Alsoufi & Ali (2014) state the same finding that perceived usability provides a significant positive effect on behavioral intention to use.

The Effect of Customer Attitude on Behavioral Intention to Use

According to the data analysis findings of hypothesis 5, customer attitude affects significantly on behavioral intention to use e-wedding gifts in Padang with a positive direction of influence, so the hypothesis is accepted. This shows that overall customer attitude brings a significant effect on behavioral intention to use e-wedding gifts in Padang.

Customer attitude significantly affects behavioral intention, such as among users and those who intend to use e-gift at digital weddings. They believe that using E-Wedding Gifts is a good idea, fun, and provides benefits for giving wedding gifts through digital invitations. In addition, using E-Wedding Gifts is interesting so that, on the whole, users and those who intend to use them have a positive attitude towards E-Wedding Gifts. This shows that E-Wedding Gift is an alternative for giving wedding gifts that is

easy to use because it does not require looking for wedding gifts or if you attend a party without bringing gifts, users and those who intend to use it can still give wedding gifts digitally, but this does not affect intention to use because to use users and prospective users must first get a link that has a wedding event.

Attitude is described as ones' favorable or unfavorable views regarding the use of online banking services for E-wedding gifts. Davis (1989) utilized attitude to construct TAM and suggested that attitudes influence people intentions. The outcomes of people behavior that are formed from personal, social, psychological, and practical factors that are constantly interrelated, there are behavioral elements such as perceptions, attitudes, and beliefs regarding internet banking attributes that also enact a crucial role in the acceptance or rejection of technological use.

The results of this study are supported by research by Chiou & Shen (2012), providing empiric proof that attitudes affect consumers' intention to utilize internet banking services. Similarly, Jogiyanto (2009) research states that this attitude positively affects behavioral purposes. The same thing was also found by Madhavaiah (2015), who also found that attitude had a substantial favorable influence on behavioral intent.

The Effect of Perceived Risk on Behavioral Intention to Use Through Customer Attitude

Referring to the findings of hypothesis 6 analysis, perceived risk affects significantly behavioral intention to use through customer attitude on e-wedding gifts in Padang, with a negative influence direction, so the hypothesis is accepted. This reveals that overall risk perception provides a significant influence on behavioral intention to use through customer attitude on e-wedding gifts in Padang.

Users and those who intend to use e-gifts for digital weddings are people who know what E-

Wedding Gifts are like, but not all of them have ever used E-Wedding Gifts because to give digital wedding gifts, it takes a link from the wedding invitation given. E-Wedding Gift is a new adoption in banking technology and digital wallets in giving gifts to a wedding invitation. The attitude of users and those who intend to use e-gift mediates the impact of risk perception on behavioral intentions; this is because, in the setting of internet banking adoption, attitudes are on the rise because the internet Banking System directly incorporates monetary transactions, therefore consumer perceptions that underlie risks and security shapes consumer attitudes (Madhavaiah, 2015).

Davis (1989) utilized attitude to establish TAM and suggested that attitudes influence people intentions. The outcomes of individual behavior that are formed from personal, social, psychological, and practical factors that are constantly interrelated, there are behavioral elements such as perceptions, attitudes, and beliefs regarding internet banking attributes that also enact an essential role in the acceptance or rejection of technological use.

This study's findings are reinforced by Pratama (2020) that risk perception has a negative and significant impact on customer's disposition. By increasing the assessment of risk perception, the customer's attitude will decrease. Then, Chiou & Shen (2012) give empirical proof that consumer attitudes affect their intent to employ internet banking services. Besides, Jogyanto (2009) stated that this attitude positively affected behavioral intention. Madhavaiah (2015) also discovered that attitude had a substantial favorable impact on behavioral intention. It indicates that if the users' risk perception and those who intend to use E-Wedding Gifts increases, the customer attitude will decrease. It will also reduce the behavioral intention to use E-Wedding Gifts.

Conclusions

On the basis of the data analysis and discussion, conclusions can be drawn as follows: 1) perceived risk provides a significant impact on perceived ease of use; 2) perceived risk has a significant impact on customer attitude; 3) perceived risk has no significant influence on behavioral intention to use; 4) perceived ease of use has no significant effect on behavioral intention to use; 5) customer attitude has a significant impact on behavioral intention to use; lastly, 6) perceived risk has a significant impact on behavioral intention to use by customer attitude.

This study has several important findings for e-wedding gift providers. They pay more attention to the perception of risk in e-wedding gifts because they influence the perceived usability and customer attitudes of users and those who intend to use them e-wedding gifts.

The researcher hopes this research can be developed so that the use of e-wedding gifts as the adoption of banking technology and digital wallets for alternative wedding gifts can be applied better. In general, respondents who fill out the questionnaire have never used it even though they know about e-wedding gifts. This causes consumers to be unable to ascertain how accurate their risk perception of the e-wedding gift service they get through the digital wedding invitation link is.

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