

Intention to Use on the Use of E-Wallet Link Aja: How Important is Hedonic Motivation?

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Abstract

The rapid evolution of e-wallet products has sparked transformative changes in consumer shopping behaviors. This study employs the Technology Acceptance Model (TAM) as an analytical framework to investigate the determinants influencing the intention to use e-wallets, with a specific focus on the general public in Padang. The sample comprises 100 respondents, and rigorous testing of research hypotheses is conducted through multiple regression analysis using the STATA application. Key findings emphasize the critical role of perceived usefulness, perceived ease of use, and hedonic motivation in shaping e-wallet adoption intentions. Particularly noteworthy is the influential role of hedonic motivation, constituting the largest proportion of the coefficient governing the intention to use the Link Aja e-wallet in Padang City. This insight provides valuable understanding into the nuanced dynamics of regional consumer behavior. Moreover, the study reveals that LinkAja is predominantly employed for purchasing or topping up, highlighting the practical needs driving e-wallet adoption in this context. The research suggests that diversifying payment methods remains a strategic imperative for e-wallet manufacturers to align with evolving consumer preferences. Leveraging the influence of perceived usefulness, ease of use, and hedonic motivation can enhance user adoption and satisfaction. The implications extend beyond academia to guide industry stakeholders in tailoring e-wallet products to a broader consumer base. As a roadmap for future research, it is recommended to explore cross-generational aspects, gender differences, and personality factors. This inclusive approach will contribute to a more comprehensive understanding of e-wallet adoption, facilitating better generalization across diverse demographic groups and providing practical insights for industry stakeholders.

Keywords: Intention to Use; Hedonic Motivation; E-wallets

Received: October, 31st, 2023

Revised: December, 19th, 2023

Accepted: January, 20th, 2024

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Introduction

The development of the use of e-wallets in terms of success in gaining the trust of the Indonesian people during the Covid-19 pandemic in Indonesia was dominated by five products with the best developers from each. ShopeePay, OVO, Go-pay, Dana and LinkAja have succeeded in gaining public trust to make transactions during a pandemic (Rajasa, 2021). Indonesia is one of the countries that has successfully created innovations and new business models in terms of digital payment systems. In addition, recently, the

government has also promoted and promoted UMKM Go Digital. Indonesia's great potential for market expansion in e-commerce and e-wallets has changed many people's shopping patterns. Conventional shopping patterns led to online shopping patterns.

One of the variables that can describe e-wallet usage behavior is the intention to use. Intention to use is defined as a person's desire to use or reuse a certain item or service that is considered appropriate between the reason for use and the quality or quality of the goods and services that can

be considered. Expectations to use must be seen from how a person behaves towards the item, for example, the desire to add supporting credit, the encouragement to keep using it, and the desire to encourage others to use it (Pratiwi, 2014).

Perceived usefulness is one of the two determinants that are considered very important of the many variables that can affect system use. Perceived usefulness refers to one's perception of the result or experience gained. Previous studies have shown that perceived usefulness has a positive relationship with the intention to use services or with cellular service providers (Abbas & Hamdy, 2015). Furthermore, apart from Perceived usefulness, another variable is also a determinant of intention to use, namely perceived ease of use. Perceived ease of use refers more to the extent to which a person believes that in using a particular technology, there is no need to use effort that is more/easier to use. Research conducted by Chiu & Wang (2008) found that perceived ease of use positively impacts the intention to use.

Hedonic motivation is another determinant that influences consumer intentions to use a product. Hamzah & Sukma (2021) found inconsistent research results, where hedonic motivation did not positively affect the intention to use financial (fintech) applications. Ispriandina & Sutisna (2019) argue that hedonic motivation significantly affects the intention to continue using a mobile wallet. Hedonic motivation ranks second after habit, influencing the intention to continue using a mobile wallet.

Research conducted by Utami & Irwansyah (2022) found that hedonic motivation had a positive but insignificant impact on the intention to use the Dana application. Hanifah & Mukhlis (2022) stated that hedonic motivation positively impacted the intention to use ShopeePay. Meanwhile, research conducted by Saragih & Rikumahu (2022) shows that hedonic motivation has no significant effect on e-wallet adoption of Gopay, Ovo and Dana.

Literature Review Perceived Usefulness

According to Davis (1989), usefulness is the degree to which a person believes using certain subjects will help them perform better at work. Perceived usefulness is defined as the extent to which a person believes technology will improve his job performance. This definition means that Perceived usefulness is a belief about one's decision-making process. The value of the benefits of a given system is trusted by someone to use it then. Conversely, if users of information systems believe that the system is less useful, they will not use it (Jogiyanto, 2007).

Next, perceived usefulness is the level at which a person accepts that using a framework can develop further execution, which will affect one's efficiency and survival (Ginting & Marlina, 2017). Wang & Li (2016) explained that consumers can feel perceived usefulness when adopted innovations can be used anywhere and anytime. Real perceived usefulness is a condition obtained by buyers, benefits or advantages when using or searching for goods on internet-based shop sites. Perceived usefulness is a belief in decision-making (Budiartha & Ketut, 2016). Meanwhile, according to Indarsin & Ali (2017), Perceived usefulness is a person's tendency to use technology and believes that technology will help him do a better job. Based on the descriptions of definitions from various experts, perceived usefulness is a user's subjective perception or evaluation of the capabilities received by the technology.

Several studies have shown a positive influence between perceived usefulness and intention to use services or with cellular service providers (Abbas & Hamdy, 2015). Similar research has also confirmed that confidence in using technology will improve user performance and generate an intention to use (Chawla & Joshi, 2019). Based on this research, the research hypothesis is formulated as follows:

Hypothesis 1: perceived usefulness has a positive effect on intention to use

Perceived Ease of Use

According to Kamil (2020), if someone believes using an innovation framework is easy to use, he will use it. On the other hand, he would not use it if he found it easy to use. The convenience of an innovation is why someone chooses to take advantage of an innovation. The belief that a person has in the ability of a technology to provide usefulness or relative advantage when using it or similar applications is reflected in its perceived usefulness (Purba et al. 2020). Widiyanto & Prasilowati (2015) said that *perceived Ease of Use* can take structure ease of exchange. The visible convenience of this exchange can be an easy request strategy, a shifting and simple payment technique, enlightening and enjoyable buying cycles and a fast shipping process of goods even further.

Users will be more likely to learn about the service's features and will eventually continue to use them if they are deemed relatively easy to use. Studies show that perceived ease of use is positively related to the intention to use in the future (continued) (Chiu & Wang, 2008). People are likelier to want an e-wallet if it is easy to use (Aritonang & Arisman, 2018). The results of several studies strongly suspect that the perceived ease of use of technology (e-wallet) can influence someone to intend to use it. Therefore, the research hypothesis can be formulated as follows:

Hypothesis 2: perceived ease of use has a positive effect on intention to use

Hedonic Motivation

The results show that hedonic motivation has the most important role in determining attitudes and intentions to use e-money (Pambuko et al., 2021). Hedonic motivation is included as the pleasure consumers get when using e-wallet technology. Hedonic motivation is a person's need to feel comfortable with himself. It can be fulfilled by spending time in shopping centers, enjoying the atmosphere there even though they don't buy anything, or just looking around (Tjiptono, 2008, p. 71).

Kosyu et al. (2014) said that hedonic motivation would materialize with the emergence of a shopping passion for someone who the latest models easily influence, and shopping becomes one's lifestyle to fulfill their daily needs. Hedonic motivation is consumer motivation to shop. Because shopping is a pleasure in itself, consumers do not think about the benefits of the products they buy (Utami, 2010, p. 47). When the LinkAja e-wallet product has the potential to provide convenience and pleasure to consumers, consumers will be happy to use it. Ispriandina & Sutisna (2019) argue that hedonic motivation significantly affects the intention to continue using a mobile wallet. Therefore, the hypothesis can be formulated as follows:

Hypothesis 3: Hedonic motivation has a positive effect on intention to use

Methods

The approach used in this research is quantitative research using survey methods. The cross-sectional approach is used to analyze the influence between variables. As many as 100 people consisting, of the general public and students in the city of Padang with data collection techniques through the help of google forms. Additionally, the reliance on Google Forms for data collection introduces a potential sampling bias. Individuals who are more technologically inclined or have greater access to digital platforms may be overrepresented in the study, thereby affecting the external validity of the results.

This limitation should be considered when interpreting and applying the findings to a wider population. In conclusion, while the study contributes valuable insights into the factors influencing e-wallet adoption in Padang City, it is essential to recognize the limitations associated with the sample size and potential sampling bias introduced by the use of Google Forms. Addressing these limitations will strengthen the study's credibility and enhance the applicability of its findings to a broader audience.

The purposive sampling method was used to determine the sample according to the criteria (dominated in Padang and at least 18 years old). The validity test uses the Confirmatory Factor Analysis (CFA) technique, while the reliability test uses the Cronch Bach Alpha value. Multiple regression analysis was used to test the research hypothesis with the help of the STATA 12 application. Describe the research chronology, including research design, research procedures (in the form of algorithms, pseudocode or other), how to test and data acquisition. The description of the research program must be supported by references so that the explanation can be accepted scientifically.

Results and Discussion

Respondents in this study are the people of Padang City who have used the LinkAja e-wallet. The method used is purposive sampling, in which the researcher selects respondents based on predetermined criteria. Respondents or samples required are 100; the data obtained is based on gender, status, age, last education, and the need to use LinkAja. The purpose of the classification is to see clearly and in detail the data of the respondents participating in this study.

Table 1. Profile of Respondents

Demographic Profile (n=100)	Frequency	Percentage (%)
Gender		
1 Man	51	51
2 Woman	49	49
Age		
1 17 to 22 years	63	63
2 23 to 28 years	36	36
3 > 40 years	1	1
Status		
1 Married	4	4

2	Not married yet	96	96
Education			
1	high school	38	38
2	Diploma	1	1
3	Bachelor	61	61
Usage (necessity)			
1	Online shopping	41	41
2	Bill payment	14	14
3	Purchasing/top-up	44	44
4	Payment of state bills/top up	1	1

Source: processed data (2023)

Based on the respondents' profile, the majority were male (51%), with an age range dominated by 17 to 22 years of 63 people with 96% married status. Furthermore, the education level of respondents was more dominated by Bachelor's education, as much as 61%. Based on the respondent's profiles, there are interesting things about using the e-wallet link Aja where responses from respondents indicate that the use of purchases/top-ups dominates by 44%, with the second order being used for online shopping purposes (41%).

Table 2. Validity and Reliability Test Results

Variable	Factor Load Value	Cronbach Alpha
IU1	0.763	0.735
IU2	0.763	
PU1	0.828	0.868
PU2	0.677	
PU3	0.901	
PU4	0.822	
PE1	0.768	0.864

PE2	0.791	
PE3	0.776	
PE4	0.854	
HM1	0.682	
HM2	0.840	0.830
HM3	0.846	
<i>Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) = 0.8546</i>		

Source: processed data (2023)

One of the stages that must be carried out before testing the hypothesis is to test the validity and reliability of the research instrument. This aims

to ascertain whether the instrument is valid for measuring research variables. Based on Table 1, a total of 13 item statements were obtained from the intention to use a variable (0.763), perceived usefulness with a factor loading value of 0.677 - 0.901, easy to use, and hedonic motivation declared valid (> 0.55). All of the research instruments were valid, supported by the adequacy of the sample used (KMO value = 0.846). Furthermore, all items declared valid are then carried out in the next stage of reliability testing. The reliability test results were also confirmed for all valid items with a Cronbach Alpha value range of .735 – 0.868.

Table 3. Results of Hypothesis Testing and R-squared

Intention To Use	Coef.	std. Err.	Q	P> t	[95% Conf. interval]
Perceived Usefulness	0.140	0.066	2.11	0.038	0.008 .273
Easy to Use	0.136	0.061	2.20	0.030	0.013 .259
Hedonic Motivation	0.299	0.063	4.75	0.000	0.174 .424
_cons	-.264	0.772	-0.34	0.732	-1,797 1,267
Prob > F	= 0.0000				
R-squared	= 0.5182				

Source: processed data (2023)

Table 3 describes the overall results of testing the research hypothesis. The results of testing the 1st hypothesis that perceived usefulness positively affects the intention to use [coef. = 0.140] with $P > |t| = 0.038$, which is less than 0.05, is declared accepted. This means that the variable value of the benefits perceived by respondents has influenced the 14% range of intentions to use the Link Aja object. One of the changes in consumer behavior in using e-wallets is that they need to be made aware of the value of transactions made when making payments or purchase/top-up transactions. The results of testing the first hypothesis that perceived usefulness positively affects the intention to use are accepted. Support for the results of testing the hypothesis has been confirmed by several empirical studies, including Ariningsih et al. (2022). That is, the higher the perceived value of

the benefits of the LinkAja e-wallet, the more likely it will be to influence the level of interest in using the application. The value of these benefits can be in various ways, including various payment features, a simpler top-up process and others.

Meanwhile, the results of testing the second hypothesis also showed similar results. The second hypothesis, with the statement that perceived ease of use positively affects the intention to use, is accepted with a value of [coef. = 0.130] with $P > |t| = 0.030$ which is less than 0.05. A person's intention to use the Link Aja e-wallet is influenced by perceived convenience by 13%. Support for the results of testing the hypothesis has been confirmed by several empirical studies, including (Chiu & Wang, 2008). The higher the perception of ease of use owned by someone, the higher the interest in using e-wallets (Aritonang & Arisman, 2018).

Furthermore, testing the 3rd hypothesis that the influence of hedonic motivation has a positive effect on the intention to use, which is confirmed to be accepted with [coef. = 0.299] with $P > |t| = 0.000$ which is less than 0.05. A person's intention to use the Link Aja e-wallet is influenced by hedonic motivation by 29%. Support for the results of testing the hypothesis has been confirmed by several empirical studies, including Ispriandina & Sutisna (2019), suggesting that hedonic motivation has a significant effect on the intention to continue using a mobile wallet. The results of his research show that hedonic motivation is positively related to the interest in using technology (e-wallet).

In addition to partial testing, this study also conducted simultaneous testing. The test results found that the variables perceived usefulness, ease to use, and hedonic motivation simultaneously had a positive and significant effect on the intention to use the Link Aja e-wallet in Padang City [Prob > F = 0.000 and R-squared = 0.5182]. The 51.8% proportion means that the three independent variables have been able to influence a person's intention to use the LinkAja e-wallet. However, there are other variables not analyzed in this study that are also factors. However, this proportion means that the research framework model is good enough to describe the factors of intention to use the Link Aja e-wallet.

Furthermore, of all the antecedent variables in this study, one of the interesting findings is that hedonic motivation is the dominant variable with a coef value. The highest is 29.9%, followed by the variable perceived usefulness (14%). Hedonic motivation represents the lifestyle of modern people, where those with upper middle income spend more time surfing various e-commerce platforms. The hedonic lifestyle has a major influence on the intention to use e-wallets in the context and object of this research.

Conclusions

The primary objective of this study is to comprehensively analyze the determinants of intention to use variables, specifically focusing on

the Link Aja e-wallet. The thorough testing of the research hypotheses establishes a positive and significant influence of perceived usefulness, perceived ease of use, and hedonic motivation on the intention to use the Link Aja e-wallet. These findings are not only academically insightful but also carry significant practical implications for companies operating in the e-wallet industry.

The positive and significant effects identified in the study emphasize the importance of maintaining and enhancing the quality of e-wallet services, particularly in the context of LinkAja. To bolster consumer satisfaction and foster increased adoption, it is imperative for companies to prioritize the quality of payment processes. Streamlining transactions and ensuring ease of use are crucial aspects that can positively influence consumer intentions to use e-wallets.

Furthermore, the study underscores the need for continuous improvement and diversification of payment variants offered by e-wallet providers. A variety of payment options caters to the diverse preferences of consumers, thereby influencing their intention to use. Therefore, as part of the practical contributions, e-wallet companies, including LinkAja, should focus on expanding and refining their range of payment methods.

In conclusion, the practical implications derived from the study's results emphasize the importance of sustained quality in payment processes and the diversification of payment variants to enhance the overall e-wallet experience. As companies like LinkAja navigate the dynamic landscape of the e-wallet industry, prioritizing and investing in these aspects can significantly impact user satisfaction and the intention to use, thereby fostering long-term success and competitiveness in the market.

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