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E-money Usage: Benefits and Ease of Use in Indonesia

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Abstract
The digitalization era emerges a cashless lifestyle. The study aims to determine the effect of perceived usefulness and ease of use on the intention of using e-money, with subjective norms and social image as moderators. This study uses a quantitative method by distributing online questionnaires to 197 respondents in Surabaya who have used e-money for at least three months. The results of the questionnaire data were processed with SmartPLS 3.0. The urgency of the study is that the use of social image and subjective norms as external variables still needs to be studied. All of the objectives of this study are significant, except that social image can weaken the influence of intention in using electronic money, so this is the study's uniqueness.

Keywords: Electronic Money, Social Image, Subjective Norm

Penggunaan *E-Money*: Manfaat dan Kemudahan Penggunaan di Indonesia

Abstrak
Era digitalisasi memunculkan gaya hidup non-tunai. Penelitian ini bertujuan untuk mengetahui pengaruh persepsi kegunaan dan kemudahan penggunaan terhadap niat dalam menggunakan uang elektronik, dengan norma subjektif dan citra sosial sebagai pemoderasi. Penelitian ini menggunakan metode kuantitatif dengan menyebarkan kuesioner *online* kepada 197 responden di Surabaya yang telah menggunakan uang elektronik minimal selama tiga bulan. Hasil data kuesioner diolah dengan SmartPLS 3.0. Urgensi penelitian ini adalah penggunaan citra sosial dan norma subjektif sebagai variabel eksternal masih perlu dikaji. Semua tujuan penelitian ini signifikan, kecuali citra sosial dapat memperlemah pengaruh niat dalam menggunakan uang elektronik, sehingga hal ini menjadi keunikan dari penelitian ini.

Kata Kunci: Uang Elektronik, Citra Sosial, Norma Subjektif

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INTRODUCTION

People currently live in an era of digitalization, which means that the development of information technology is increasing and developing every year, which goes hand in hand with the development of the payment system. This is at the same time changing the economic transaction system and the people's lifestyle. The number of e-money transactions in Indonesia has always increased every year, so it can be said that the Indonesian people are very interested in e-money and its users are also increasing in this era of digitalization. Bank Indonesia has created the National Non-Cash Movement (GNNT) program since 2014, which has increasingly encouraged Indonesians to switch to electronic money transactions. This encouragement from Bank Indonesia and the government has increased

the use of e-money. The results of this encouragement can be seen from parking payments, payments at shopping malls, to all payment activities on toll roads.

In 2020, the COVID-19 virus pandemic prompted Indonesians to use electronic money because it can minimize contact between individuals through physical media when making transactions and the payment process is faster. The increased use of electronic money is supported from the transportation sector to the food sales sector which no longer accepts cash payments, in order to reduce the spread of the COVID-19 virus through cash transactions.

Although the use of e-money in Indonesia has increased, payment transactions are still dominated by cash because many people still do not know about e-money, and there are still areas in Indonesia that have not been reached by non-cash payment system services. Tania (2016) in JakPat, stated that they do not have electronic money because they do not understand how to use it, are not interested, do not have time to top up electronic money, have security issues, have high prices, and are not easy to use. Dewi (2022), perceived benefits and ease of use significantly affect intentions to use e-money.

Technology Acceptance Model (TAM) by Davis (1989; in Chismar & Wiley-Patton, 2003), stated that an individual accepting technology such as e-money is determined by its perceived usefulness and perceived ease of use. According to the TAM theory, perceived usefulness is defined as a technology, which will be used if its use can improve user performance. That is, if someone believes e-money is useful when used, then that person will use it. In addition, Davis (1989; in Karnadjaja *et al.*, 2018) also defines ease of use as the stage a user feels when using technology, will be free from effort. That is, if someone believes that e-money is easy to use, that person will use it. Therefore, if users experience minimal complexity when using e-money, its usage can enhance their performance. This suggests that perceived ease of use significantly influences perceived usefulness.

Monica & Tama (2017), Buabeng-Andoh (2018), Anjelina (2018) stated that the subjective norm variable and social image variable were only studied as independent variables, but in this study, the subjective norm and social image variables were moderating variables, namely variables that can strengthen or weaken the relationship between the independent variable and the dependent variable in this study. According to Jogiyanto (2007; in Binalay *et al.*, 2016), subjective norm means that a person can be influenced by their perception of the beliefs of others around them, and then their beliefs or opinions can determine that person's behavior. This subjective norm is formed from promotions that come from word of mouth so that a user can make considerations when he wants to adopt a technology product, such as e-money (Anjelina, 2018). In addition, according to Chong *et al.* (2010; in Anjelina, 2018) social image can come from the surrounding environment and can influence a person's decision when he wants to use a new technology. This means that when the people around them use the product, those people are encouraged to use it too.

The problem formulation and the purpose of this study are: 1) does the perceived usefulness influence the intention in using e-money?; 2) does the perceived ease of use affect the intention in using e-money?; 3) can subjective norms affect the perceived usefulness of

using e-money?; 4) can the existence of a social image influence the perceived usefulness of using e-money?; 5) can subjective norm affect the perceived ease of use towards intention in using e-money?; 6) can the existence of a social image affect the perceived ease of use towards the intention of using e-money?

Technology Acceptance Model

There are five external variables in the research conducted by Chismar & Wiley-Patton (2003), namely subjective norm, image, job relevance, result demonstrability, and output quality. The external variables are classified into two groups, namely cognitive factors and social factors. There are four cognitive factors that influence benefits, such as job relevance, quality of output, ability to demonstrate results, and perceived benefits. Apart from that, two social factors influence benefits, such as subjective norms and social image.

Perceived Usefulness

The indicators of perceived usefulness according to Davis (1989; in Setyowati & Respati, 2017) are: 1) work is completed faster; 2) improve work performance; 3) work productivity increases; 4) work effectiveness increases; 5) make work easier; 6) useful.

Perceived Ease of Use

Perceived ease of use indicators according to Venkatesh & Davis (2000; in Sari *et al.*, 2020) are: 1) individual interaction with clear systems; 2) individual interactions with the system are easy to understand; 3) easy to operate the system according to what the individual wants to do; 4) easy to learn; 5) does not require much effort; and 6) the system is easy to use.

Subjective Norm

This subjective norm is formed from promotions that come from word of mouth so that a user can make considerations when he wants to adopt a technology product, such as e-money (Taylor & Redd, 1995; Anjelina, 2018). Indicators that refer to subjective norms consist of: 1) family; 2) close friends; and 3) business partners (James & Christodoulidou, 2011; in Aryadhe *et al.*, 2018).

Social Image

Social image can come from the surrounding environment and can influence a person's decision when he wants to use a new technology. This means that when the people around them use the product, those people are encouraged to use it too (Chong et al, 2010; in Anjelina, 2018). Liebana et al. (2014; in Anjelina, 2018) stated that indicators of the social image are: 1) a prestigious feeling; 2) a superior feeling; and 3) a Status symbol in the environment.

Intention to Use

Ferdinand (2011: 129, in Wibowo *et al.*, 2015) stated that buying intention can be identified through dimensions, namely transactional intention, referential intention, and preferential

intention. Jogiyanto (2007; in Ariani & Zulhawati, 2017) stated that indicators in measuring intention to use are:

1. Use, e-money services are used to buy things or to make transactions quickly and precisely (parking, tolls, transportation, etc.).
2. Keep using, a user's desire to continue using the e-money service.
3. Recommend, that when e-money users want to recommend e-money services to others they want to use e-money.

Perceived Usefulness and Intention to Use E-Money

An online payment service can be said to have benefits when the service can increase productivity when using it (Phonthanukitithaworn et al., 2016; in Anjelina, 2018). In addition, according to Bailey et al. (2017; in Anjelina, 2018) the usefulness of electronic money depends on how much users benefit when making transactions with e-money. Pratama & Suputra (2019) stated that the intention to use is a person's desire which is based on observing and adjusting to his needs so that the person uses it. Previous research by Pratama & Suputra (2019) showed that usefulness has a positive effect on the intention to use e-money.

H1: Perceived usefulness (PU) has a significant effect on the intention to use e-money (IU) on the IBM-RC Universitas Ciputra Surabaya students.

Perceived Ease of Use and Intention to Use E-Money

The perceived ease of use based on Hartono (2010; Apriyani & Suharti, 2016) is that someone uses a technology when that person believes that its use is free of effort and easy to use. This theory is also supported by Jogiyanto (2009; by Wibowo *et al.*, 2015) which states that the perceived ease of use is a measuring tool for how confident a user is in using a technology without requiring effort. That is, the perceived ease of use affects users' belief that technology is easy to understand and use. Davis et al. (1989; Pratama & Suputra 2019), stated that intention to use is how much someone wants to do or use something. This means that if someone believes that e-money is easy to use then that person will use it. Conversely, if someone already believes that e-money is not easy to use then that person will not use it. Based on research by Marchelina & Pratiwi (2016), the perceived ease of use is known to have a positive influence on the intention to use e-money.

H2: Perceived ease of use (PEU) has a significant effect on the intention to use e-money on the (IU) IBM-RC Universitas Ciputra Surabaya students.

Perceived Usefulness and Intention to Use Moderated by Subjective Norm

Subjective norm means a person's perception can be influenced by the beliefs of others around him, then their beliefs or opinions can determine that person's behavior (Jogiyanto, 2007; in Binalay *et al.*, 2016). According to Taylor & Redd (1995; in Anjelina, 2018) this can be formed through "word of mouth" from the surrounding environment, until a consideration arises in wanting to use the technology, such as e-money. In addition, Davis (2012; in Apriyani & Suharti, 2016) said that usefulness is something that if used can benefit

its users. According to Davis et al. (1989; in Pratama & Suputra, 2019), intention to use is how much someone wants to do or to use something. This means that if the use of e-money is considered beneficial in everyday life and provides advantages to its users, then the user will notify people in the environment about these benefits and can encourage these people to join them in using electronic money as well. Thus, subjective norms can influence intention in using electronic money through the usefulness shown. In research conducted by Anjelina (2018), it showed that subjective norms can influence intention in using electronic money.

H3: Subjective norm moderates the relationship between perceived usefulness (PU*SN) and intention to use e-money (IU) on the IBM-RC Universitas Ciputra Surabaya students.

Perceived Usefulness and Intention to Use Moderated by Social Image

Chong et al. (2010; in Anjelina, 2018) stated that social image can arise from the surrounding environment, which at the same time can have an effect on a person's decision when he wants to use a new technology, such as e-money. This means that when people around us use e-money, we can be encouraged to use it too. Setyowati & Respati (2017), stated that technology is considered useful when its use increases the performance and achievements of its users. Pratama & Suputra (2019) stated that intention to use is a person's desire which is based on observing and adjusting to his needs so that the person will use it. It can be interpreted that if people in the surrounding environment get an increase in performance when using electronic money, then they produce an effect that can encourage others to use electronic money. Thus, the social image can influence the intention to use electronic money through the usefulness shown. In research conducted by Anjelina (2018), it showed that social image can influence the intention in using electronic money.

H4: Social image moderates the relationship between perceived usefulness (PU*SI) and intention to use e-money (IU) on the IBM-RC Universitas Ciputra Surabaya students.

Perceived Ease of Use and Intention to Use Moderated by Subjective Norm

Mada (2005; in Aryadhe *et al.*, 2018) subjective norm states that a person's thoughts can be influenced by other people's opinions about an activity or object that the person wants. The perceived ease of use based on Hartono (2010; in Apriyani & Suharti, 2016) is that someone uses a technology when that person believes that its use is free of effort and easy to use. This theory is also supported by Jogiyanto (2009; in Wibowo *et al.*, 2015) which stated that the perceived ease of use is a measuring tool for how confident a user is in using a technology without requiring effort. That is, the level of perceived ease of use affects users' belief that technology is easy to understand and use. Intention to use is a situation when someone wants to take an action if that person has the desire to carry it out (Jogiyanto, 2007:116; in Dewi & Warmika, 2016). This means that if a person's thoughts are influenced by the opinions of other people, the desire of that person may arise to use the desired object, such as e-money. Thus, subjective norms can influence intention in using electronic money through the ease of use offered. According to research by Aryadhe *et al.* (2018), the subjective norm can influence a person's intention to use e-money.

H5: Subjective norm moderates the relationship between perceived ease of use (PEU*SN) and intention to use e-money (IU) on the IBM-RC Universitas Ciputra Surabaya students.

Perceived Ease of Use and Intention to Use Moderated by Social Image

Chong et al. (2010; in Anjelina, 2018) stated that social image can arise from the surrounding environment, which at the same time can have an effect on a person's decision when he wants to use a new technology, such as e-money. This means that when people around us use e-money, we can be encouraged to use it too. Then, Jogiyanto (2009; in Wibowo *et al.*, 2015) stated

that the perceived ease of use is a measuring tool of how trusting a user is in using a technology without requiring effort. That is, the level of perceived ease of use affects users' belief that technology is easy to understand and use. Intention to use is a situation when someone wants to take an action if that person has the desire to carry it out (Jogiyanto, 2007: 116; in Dewi & Warmika, 2016). This means that if the use of e-money can create a feeling of prestige, superiority, and being different from other people, it can lead to the desire of that person to use the desired object, such as using e-money. Thus, the social image can influence the intention to use electronic money through the ease of use offered. According to research conducted by Anjelina (2018), it showed that social image can affect a person's intention to use electronic money.

H6: Social image moderates the relationship between perceived ease of use (PEU*SI) and intention in using e-money (IU) on the IBM-RC Universitas Ciputra Surabaya student.

METHOD

The method used is the quantitative research method. The number of samples used in this study was determined by the slovin formula with an error value of 5%.

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{386}{1 + (386)(0{,}05)^2}$$

$$n = 196{,}43$$

Where:
n = sample
N = population size
e^2 = error value

A number of samples used in this study were 197 respondents. The data collection method of this research was distributing online questionnaires at Universitas Ciputra Surabaya. This study used a Likert measurement scale which functions is to calculate how strongly the subject agrees or disagrees with statements that have a relationship with the

variables studied with a scale of 1 (Strongly Disagree) to 5 (Strongly Agree) (Sekaran, 2006). This research used the data analysis method Partial Least Square (PLS).

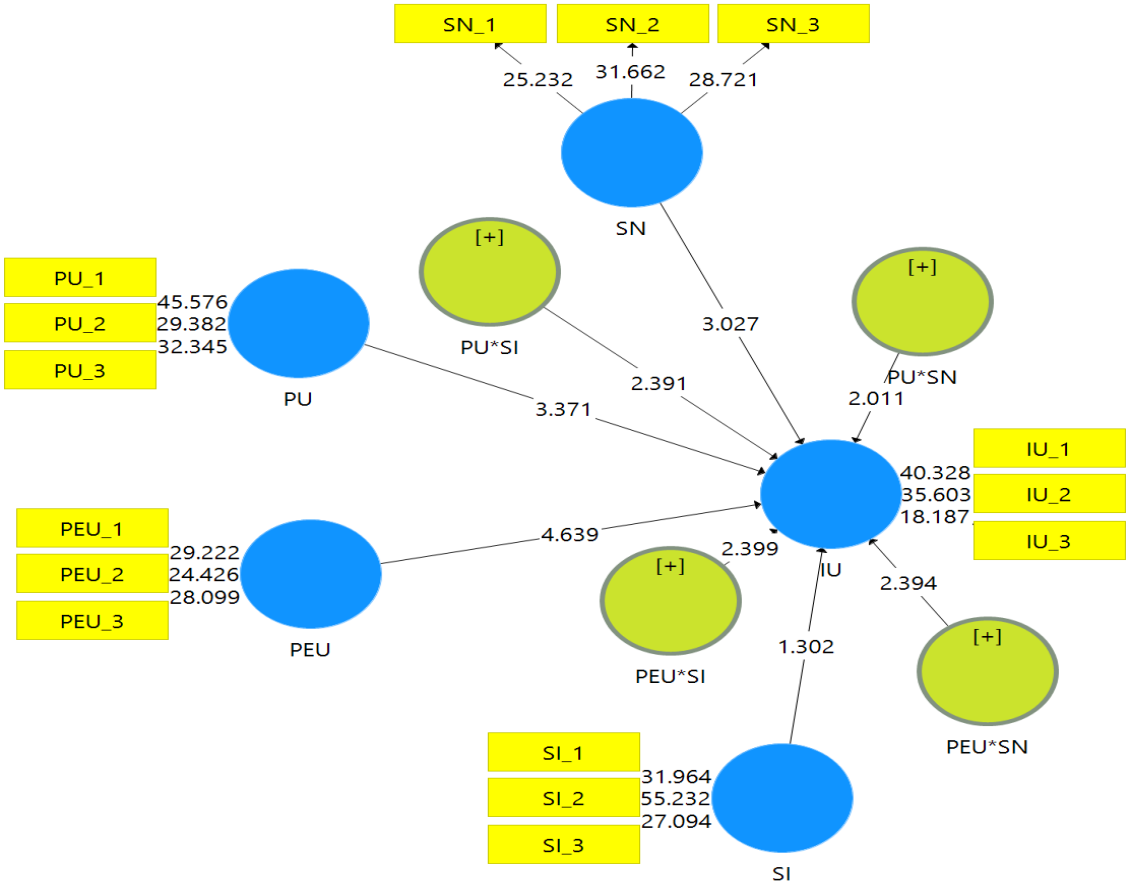

Figure 1. Analysis Model with Smart Pls 3.0

FINDINGS AND DISCUSSION

This study's validity and reliability test is shown from the results of Cronbach's Alpha, composite reliability, and AVE.

Table 1. *Validity and Reliability Test*

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
IU	0.812	0.820	0.889	0.727
PEU	0.806	0.807	0.885	0.720
PEU*SI	1.000	1.000	1.000	1.000
PEU*SN	1.000	1.000	1.000	1.000
PU	0.878	0.878	0.925	0.804
PU*SI	1.000	1.000	1.000	1.000
PU*SN	1.000	1.000	1.000	1.000
SI	0.860	0.875	0.914	0.780
SN	0.782	0.787	0.873	0.695

The composite reliability value and Cronbach's Alpha results also state that all of the research indicators are valid and reliable because the values are > 0.7.

Table 2. *Path Coefficient*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
PU -> IU	0.315	0.314	0.093	3.371	0.001
PEU -> IU	0.348	0.348	0.075	4.639	0.000
PU*SN -> IU	0.194	0.195	0.096	2.011	0.045
PU*SI -> IU	-0.189	-0.195	0.079	2.391	0.017
PEU*SN -> IU	-0.229	-0.233	0.096	2.394	0.017
PEU*SI -> IU	0.209	0.211	0.087	2.399	0.017
SI -> IU	0.073	0.069	0.056	1.302	0.193
SN -> IU	0.195	0.191	0.064	3.027	0.003

The p-value of each hypothesis can be seen in Table 2. If p-value < 0.05, the hypothesis is significant (Sekaran, 2006). H1 "perceived usefulness (PU) have a significant effect on the intention to use e-money (IU) on the IBM-RC Universitas Ciputra Surabaya students" can be accepted. H2 "perceived ease of use (PEU) has a significant effect on the intention to use e-money (IU) on the IBM-RC Universitas Ciputra Surabaya students" can be accepted.

H3 "subjective norm moderates the relationship between perceived usefulness (PU*SN) and intention to use e-money (IU) on the IBM-RC Universitas Ciputra Surabaya students" can be accepted. H4 "social image moderates the relationship between perceived usefulness (PU*SI) and intention to use e-money (IU) on the IBM-RC Universitas Ciputra Surabaya students" can be accepted.

H5 "subjective norm moderates the relationship between perceived ease of use (PEU*SN) towards intention to use e-money (IU) on the IBM-RC Universitas Ciputra Surabaya students" can be accepted. H6 "social image moderates the relationship between perceived ease of use (PEU*SI) towards intention to use e-money (IU) on the IBM-RC Universitas Ciputra Surabaya students" can be accepted, although SI to IU can't be accepted.

Perceived Usefulness on Intention to Use E-Money

Pratama & Suputra (2019) demonstrate that perceived usefulness has a positive effect on the intention to use e-money. This is because the benefits derived from a technology encourage users' intention to adopt the system. T-statistics value between the influence of the perceived usefulness variable and the intention to use variable is the second highest, so it can be said that the benefits felt by users of electronic money such as making work finish faster, easier, and useful in everyday life affect the intention of e-money users but the influence of the ease

of use variable on the intention to use variable is greater. This is because the intention to use e-money is more influenced by the perceived ease of use than the usefulness of using it.

Perceived Ease of Use on Intention to Use E-Money

Marchelina & Pratiwi (2016) and Dewi (2022), stated that perceived ease of use is known to have a positive influence on intention in using e-money. This means that if someone believes that e-money is easy to use, that person will use it. Conversely, if someone already believes that e-money is not easy to use then that person will not use it. T-statistics value between the influence of the perceived ease of use variable and the variable of intention to use is the highest, it can be concluded that the simplicity and ease of understanding and using electronic money significantly influence users' intention to adopt e-money. The influence of the ease of use variable on the intention to use variable is greater than the perceived usefulness variable. This is because the T-statistics value of the intention in using e-money is greatly influenced by the perceived ease of use (PEU) is 4.639 rather than the perceived usefulness (3.371).

Perceived Usefulness on Intention in Using E-Money, Which is Moderated By Subjective Norm

Anjelina (2018), stated that the subjective norm can influence intention in using electronic money. This means that if the use of e-money is considered beneficial in everyday life and provides advantages to its users, then the user will notify people in the environment about these benefits and can encourage these people to join them in using electronic money as well. The value of t-statistics between the perceived usefulness variable on the intention to use variable moderated by the subjective norm variable is the lowest compared to other variables, so it can be said that the influence of family opinions, close friend's opinions, and business partners opinions has no significant impact on user intention in using electronic money. This happens because someone will use e-money when that person feels like they need it, not because of the opinions of other people around them.

Perceived Usefulness on Intention in Using E-Money, which is Moderated By Social Image

Anjelina (2018) which showed that social image can affect the intention to use electronic money. In addition, the original sample value of the perceived usefulness variable on intention to use which is moderated by the social image variable is -0.189, meaning that social image can weaken the influence of intention in using electronic money through the usefulness shown. It can be interpreted that if the people in the surrounding environment get an increase in performance when using electronic money, then they may not necessarily be able to produce an effect that can encourage other people to use electronic money. The social image in this study can be said to weaken the influence of intention in using electronic money through the usefulness shown. The influence of the feelings of prestige, superiority, and being different from others weakens the influence of user intention in using electronic

money through the usefulness shown. This happens because someone will use e-money when that person feels like they need it, not because of their feelings.

Perceived Ease of Use on Intention in Using E-Money, Which is Moderated By Subjective Norm

Aryadhe *et al.* (2018) which states that subjective norms can influence a person's intention in using e-money. In addition, the original sample value of the perceived ease of use variable on intention to use as moderated by the subjective norm variable is -0.229 which means that subjective norm can weaken the influence of intention in using electronic money through the ease of use provided. This means that other people's opinions may not necessarily influence a person's mind when they aim to evoke a person's desire to use the intended object, such as using e-money. Thus, the subjective norm in this research can be said to weaken the influence of intention in using electronic money through the ease of use provided. The influence of family opinions, close friend's opinions, and business partner's opinions weaken the influence of users' intention to use electronic money. This happens because someone will use e-money when that person feels like they need it, not because of the opinions of other people around them.

Perceived Ease of Use on Intention in Using E-Money, which is Moderated By Social Image

Anjelina (2018) showed that social image can influence a person's intention in using electronic money. This means that if the use of e-money can create a feeling of prestige, superiority, and being different from other people, it can lead to the desire of that person to use the desired object, such as using e-money. Social image (SI) can influence intention in using (IU) electronic money through the ease of use offered. The T-statistic value between the variable perceived ease of use and intention to use as moderated by the social image variable is the highest among the other moderator variables is 2.399, so it can be said that the feelings of prestige, superiority, and being different from others affect the user's intention in using electronic money. Because the p-value of SI to IU was more than 0.05, the social image can weaken the influence of intention in using electronic money through its demonstrated benefits.

CONCLUSION

Perceived usefulness and perceived ease of use influence a person's intention to use electronic money. Subjective norms and social image in this research act as moderator variables that can influence perceived usefulness and perceived ease of use to intention in using electronic money. However, social image can weaken the influence of intention in using electronic money through its demonstrated benefits.

Most respondents strongly agree that e-money facilities make work easier. Therefore, companies that offer electronic money services will maintain and improve the performance of e-money features to avoid making them difficult for users to use. E-money facilities are easy for users to understand, so companies providing electronic money services will

maintain, clarify, and simplify e-money features to make them simpler. The use of e-money can be influenced by close friends so companies providing electronic money services will maintain and increase promotional activities that can generate word of mouth from the surrounding environment to create a desire to use electronic money within a person.

This study aims to determine the influence of benefits and convenience on the interest in using e-money in the specific university environment. The author's suggestion for further research is to increase the number of samples and expand the research area, increase other research variables that can influence a person's interest in using e-money, and use more question indicators in the questionnaire so that it can further describe the variables studied.

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