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Extending UTAUT2 to Explore Digital Wallet Adoption in Indonesia

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***Abstract*—In recent years, digital wallets (e-wallet) has taken public attention as an alternative payment system in Indonesia. However, based on data from the World Bank, only 3% of the Indonesian population aged over 15 years old used digital wallet service in 2017. Therefore, to create a cashless society, efforts are needed to expand the use of digital wallet in the community. This research aims to identify the factors that influence the adoption of the digital wallet in Indonesia. We collected the data from 345 respondents that already use an e-wallet via an online survey. Then, we analyzed the data using partial least square – structural equation modeling (PLS-SEM) based on UTAUT2 model with the addition of perceived risk and trust factor. This research supports that habit has the most substantial factor that influences the behavioral intention to adopt the digital wallet in Indonesia, followed by performance expectancy, trust, and facilitating conditions. However, effort expectancy, social influence, hedonic motivation, and perceived risk in the digital wallet adoption does not significantly affect the behavioral intention to adopt the digital wallet. The digital wallet stakeholder can use the result of this research as a suggestion to make a strategic decision related to digital wallet ecosystem.**

***Keywords*—e-wallet, partial least square, structural equation modeling, UTAUT2**

I. Introduction

The rapid development of information technology has created many innovations in various fields, including business and finance, especially in the payment system. The payment system, which initially uses the exchange of goods then changes into money as a payment system. Then, payment instruments have also dynamically undergone a transformation in the form of electronics such as ATMs, credit cards, and debit cards. Until now, a new payment system has emerged, especially retail payment, which uses electronic money or known as e-money.

E-money itself is divided into two types, namely e-money server-based, that uses applications on smartphones or commonly called digital wallets (e-wallets) and chip-based e-money that uses cards. In terms of transactions, based on Bank Indonesia data in 2017, e-money transactions reached 12 trillion Rupiah, in which 70% of them used chip-based e-money [1].

Whilst a digital wallet is deemed as the most convenient, fast, and efficient payment instrument, based on a World Bank survey for The Global Findex Database, only 3% of Indonesians over 15 years old used digital wallet services in 2017 [2]. Another thing to take consideration is that digital wallet services can be used as a means of reaching people who have not owned bank account (unbanked population); hence, they able to obtain banking services. Therefore, to create a cashless society and reach the unbanked population, an effort is needed to increase the use of digital wallets in the community.

This research aims to identify the factors that influence the adoption of the digital wallet in Indonesia. The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) with the addition of perceived risk and trust construct was used to identify the factors of acceptance of the technology. By also utilizing trust and perceived risk factors into UTAUT2, this research is expected to understand the behavioral intention of digital wallet adoption in Indonesia better.

II. Literature Review

A. UTAUT2

The first generation of Unified Theory of Acceptance and Use of Technology (UTAUT) was proposed in 2003, which aims to create an integrated perspective on user acceptance in the context of information technology [3]. The UTAUT model consists of four elemental constructs that influence behavioral intention (BI) and the use of technology. These constructs are performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC). The constructs are mediated by moderators such as age, gender, experience, and voluntariness of use.

Nine years after the discovery of the UTAUT model, along with the rapid development of information system technology, there is a need for UTAUT to expand its theoretical scope and functionality to suit new technologies. Therefore, based on the previous model Venkatesh et al. [4] proposed the expansion of UTAUT called UTAUT2, to accurately study the acceptance and use of technology in the context of mobile applications from a consumer perspective. UTAUT2 adds hedonic motivation (HM), price value (PV), and habit (HT) as additional factors that are believed to have a direct or indirect effect on behavioral intention and use behavior.

B. Previous Research

With the development of digital payment lately, there have so many researches about consumer adoption and use of digital payment technology. One of them is the research by Matemba and Li about consumers' willingness to adopt and use WeChat wallet in South Africa stated that trust significantly influences on the use of WeChat wallet [5]. Their research using modified TAM model with the addition of trust, security and privacy factors.

Research on the continuance intention to use mobile wallets in Indonesia revealed that trust plays an important

role so that mobile wallets are used continuously [6]. Another research conducted by Indrawati and Putri about the continuance intention of e-payment adoption in Indonesia using modified UTAUT2 with price saving orientation and trust factors stated that trust significantly influences the continuance intention to adopt e-payment in Indonesia [7].

In another study conducted by Slade et al. regarding the consumers' adoption of mobile payment in the United Kingdom using modified UTAUT with the addition of innovativeness, perceived risk, and trust factors suggest that perceived risk significantly influence the consumers' intention to use mobile payment in the United Kingdom [8]. Another study conducted by Park et al. about the mobile payment service adoption also suggest that perceived risk significantly influence service adoption [9].

Therefore, based on previous studies, the authors want to extend UTAUT2 with the addition of trust (TR) and perceived risk (PR). The addition of trust and perceived factor due to the facts that these factors have been proven as significant factors that influence the consumer's adoption of digital payments adoption. This addition is in line with previous literature study that proposed the addition of trust and perceived risk to increase the applicability of UTAUT2 in digital payment use context [10]. By utilizing trust and perceived risk, this research expects to understand the behavioral intention of digital wallet adoption better.

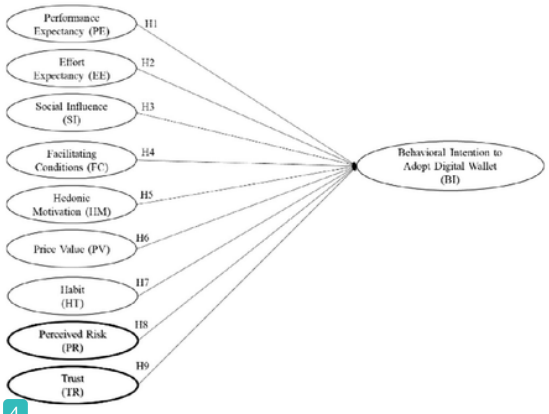
III. Methodology

In this study, the research model was developed by extending UTAUT2 with trust and perceived risk factors. This extension is done because based on the literature study it was found that trust and perceived risk significantly influence the behavioral intention to use digital payments such as mobile payment, mobile banking, and digital wallets [5-10].

Trust is a personal belief that a party will accomplish its responsibility, and it plays a significant part in electronic financial transactions. In the electronic transaction, users are susceptible to a higher risk of distrust and a sense of losing control. In a more and more competitive financial services industry, there is a priority on trust to strengthen long-term relationships with customers [11]. In the context of mobile payments, trust is a significant predictor of behavioral intentions [12]. In line with the previous studies, this study adds trust as one of the factors that significantly affect the behavioral intention to adopt digital wallet systems. The trust factor is measured by the questions adapted from the researches by Gefen et al. [13] and Chandra et al. [12].

In this study, perceived risk is defined as consumer perceptions of the possible losses that can be caused due to the uncertainty of using a digital wallet as a payment instrument. These losses include all consequences that are not beneficial to consumers, such as financial losses, violations of privacy, security issues, dissatisfaction with performance, anxiety or psychological discomfort, and a waste of time. The perceived risk has become a general extension of UTAUT [14]. The questionnaire for perceived risk is adapted from the research by Lu et al. [15].

Fig. 1 shows us the conceptual model of this study. The model consists of 9 main hypotheses for behavioral intention to adopt the digital wallet in Indonesia. The hypothesis summary is shown by Table I.



Note: Bold style variable is the new variable proposed in this study

Fig. 1 Conceptual Research Model

TABLE I. Hypothesis Summary

Hypothesis	Description
H1	PE significantly influences BI to adopt a digital wallet.
H2	EE significantly influences BI to adopt a digital wallet.
H3	SI significantly influences BI to adopt a digital wallet.
H4	FC significantly influences BI to adopt a digital wallet.
H5	HM significantly influences BI to adopt a digital wallet.
H6	PV significantly influences BI to adopt a digital wallet.
H7	HT significantly influences BI to adopt a digital wallet.
H8	PR significantly influences BI to adopt a digital wallet.
H9	TR significantly influences BI to adopt a digital wallet.

This research is a quantitative study via an online survey approach. The online survey has opted because this approach provides helpful validation facilities that ensure the respondent answered all questions. Primary data collection was carried out by distributing surveys with structured data collection in the form of questionnaires. The questionnaire was divided into three parts: the first part is the screening question to filter whether the respondent has used a digital wallet or not; the second part questions about respondent's demographics; and the last part is the main questions which represent the UTAUT2 that adapted from Venkatesh et al. [4], trust questions that adapted from Gefen et al. [13] and Chandra et al. [12], and perceived risk questions that adapted from Lu et al. [15].

The questionnaire was distributed to various social media by utilizing the Google Forms digital questionnaire. The method used in filling out the questionnaire was a self-administered survey, where the questionnaire was filled in by the respondents themselves. This current study was conducted in Indonesia. The data was collected from 2nd April to 30th April 2019. This study obtained 374 respondents, with 345 valid respondents. The valid respondents were the subjects who met the inclusion criteria means and passed the

screening question. The obtained primary data were analyzed by utilizing PLS-SEM.

The descriptive analysis of respondent characteristics is shown in Table II. The respondent profile was that 53% of the respondents were female, and 47% were male. Age was categorized into five groups. The age group of 26-30 years old dominated the respondents with 44%.

TABLE II. DEMOGRAPHIC SUMMARIES

Classification	Category	N	Percentage
Gender	Male	161	47%
	Female	184	53%
Age	<= 20 years old	44	13%
	21-25 years old	124	36%
	26-30 years old	152	44%
	31-35 years old	16	5%
	>35 years old	9	2%

IV. Result and Discussion

A. Measurement Model Evaluation

When assessing the reflective outer models, the researcher needs to confirm the reliability and validity [16]. The first step is using composite reliability (CR) to assess internal consistency reliability. The criteria are that the CR should be more significant than 0.70. Higher values indicate a higher level of reliability. In this study, as shown in Table III, we can conclude that all constructs have excellent internal consistency reliability.

The second step is to assess the validity using a construct's discriminant validity and convergent validity. Convergent validity is supported when the outer loading indicator is above 0.70 [17], and the average variance extracted (AVE) is 0.50 or higher. Since FC4 outer loading value below 0.70, we dropped the indicator for this research.

The last step is measuring the discriminant validity. Discriminant validity is measured by using Heterotrait Monotrait ratio (HTMT) of correlation. The high HTMT value above 0.90 suggests a lack of discriminant validity, where the conservative threshold is below 0.85 [18]. As shown in Table IV, all the results are indeed below the threshold of 0.85. Thus, we can confirm that discriminant validity has been verified.

B. Structural Model Evaluation and Hypotheses Testing

The first step to assess the structural model is to check the collinearity issue. Collinearity is evaluated by noting the predictor constructs' *VIF* values in the structural model. In this research, all *VIF* values are below the threshold of five, the result is shown Table V. Therefore, the research model has no collinearity issue.

Then, we analyze the path coefficient to the vital target construct behavioral intention (BI). The construct habit (HT) has the most substantial effect on BI, followed by performance expectancy (PE), trust (TR), and facilitating conditions (FC). Bootstrapping result substantiates that the effect of HT, PE, TR, and FC on BI are significant, while effort expectancy (EE), social influence (SI), hedonic motivation (HM), price value (PV), and perceived risk are insignificant at the 5% probability of error level.

Table V also presents f^2 effect sizes. The relationships of HT → BI (0.268) relatively has moderate f^2 effect sizes. This relationship also has particularly strong path coefficient. All the other f^2 effect sizes in the structural model are weak between 0.02 to 0.15, and if below 0.02, unimportant.

TABLE III. MEASUREMENT MODEL ASSESSMENT

Factor	Item	Outer Loading	AVE	Composite Reliability
Performance Expectancy (PE)	PE1	0.871	0.70	0.90
	PE2	0.858		
	PE3	0.787		
	PE4	0.823		
Effort Expectancy (EE)	EE1	0.834	0.71	0.91
	EE2	0.829		
	EE3	0.874		
	EE4	0.842		
Social Influence (SI)	SI1	0.916	0.88	0.96
	SI2	0.953		
	SI3	0.946		
Facilitating Conditions (FC)	FC1	0.825	0.69	0.87
	FC2	0.855		
	FC3	0.819		
	FC4*	0.505	Dropped	
Hedonic Motivation (HM)	HM1	0.899	0.80	0.92
	HM2	0.916		
	HM3	0.861		
Price Value (PV)	PV1	0.779	0.76	0.90
	PV2	0.909		
	PV3	0.920		
Habit (HT)	HT1	0.876	0.77	0.93
	HT2	0.869		
	HT3	0.855		
	HT4	0.908		
Perceived Risk (PR)	PR1	0.884	0.81	0.93
	PR2	0.909		
	PR3	0.909		
Trust (TR)	TR1	0.814	0.78	0.95
	TR2	0.894		
	TR3	0.882		
	TR4	0.915		
	TR5	0.896		
Behavioral Intentions (BI)	BI1	0.895	0.83	0.94
	BI2	0.928		
	BI3	0.914		

TABLE IV. HETERORATRAIT-MONOTRAIT RATIO

	BI	EE	FC	HT	HM	PR	PE	PV	SI	TR
BI										
EE	0.50									
FC	0.50	0.66								
HT	0.78	0.35	0.28							
HM	0.64	0.47	0.41	0.70						
PR	0.26	0.24	0.15	0.15	0.27					
PE	0.69	0.58	0.55	0.60	0.58	0.25				
PV	0.57	0.51	0.49	0.56	0.62	0.30	0.60			
SI	0.23	0.19	0.10	0.31	0.47	0.13	0.30	0.28		
TR	0.64	0.49	0.47	0.55	0.61	0.44	0.49	0.51	0.31	

TABLE V. PATH COEFFICIENT AND SIGNIFICANT TESTING RESULT

	Path coefficient	VIF values	Significant ($p < 0.05$) ?	f^2 effect Size	Status
PE → BI	0.201	1.904	Yes	0.058	H1 Supported
EE → BI	0.042	1.709	No	0.003	H2 Rejected
SI → BI	-0.062	1.247	No	0.008	H3 Rejected
FC → BI	0.099	1.625	Yes	0.016	H4 Supported
HM → BI	0.047	2.216	No	0.003	H5 Rejected
PV → BI	0.022	1.734	No	0.001	H6 Rejected
HT → BI	0.444	2.009	Yes	0.268	H7 Supported
PR → BI	-0.023	1.231	No	0.001	H8 Rejected
TR → BI	0.184	1.915	Yes	0.048	H9 Supported

Afterward, we are using blindfolding procedures to determine the endogenous construct predictive relevance of the PLS path model. As shown in Table VI, the cross-validated redundancy Q^2 result is above zero; this means the model's predictive relevance is supported.

TABLE VI. PROPOSED MODEL PREDICTIVE SCORE

Endogenous Variable	R^2	Q^2
Behavioural Intention (BI)	0.634	0.488

The next step in evaluating structural models is to observe the value of the coefficient of determination (R^2). The value of R^2 is used to determine the predictive strength of the structural model. The R^2 value indicates the variance described in each endogenous construct. R^2 values range between 0 to 1, with higher values indicating better predictive accuracy than the lower values. The values of R^2 0.75, 0.50, and 0.25 can be considered as substantial, moderate, and weak [19].

As shown in Table VI, the R^2 of BI is 0.634 (63.4%), it indicates that the endogenous variance that can be explained by exogenous variables is 63.4%, while the remaining 36.6% is explained by other variables outside research model used.

Based on the results shown in Table V, we can test the hypotheses using p-value. If p-value < 0.05, we can consider the hypotheses are supported. We can conclude that H1, H4, H7, and H9 hypotheses are accepted, whereas H2, H3, H5, H6, H8 are rejected.

Then, we tried to compare the proposed model in this research with the UTAUT2 model. Using the same data we obtained for this research, the R^2 value is shown in Table VII. Based on the result, with the addition of trust and perceived risk factors. There is an increase in model predictive score.

TABLE VII. UTAUT2 MODEL PREDICTIVE SCORE

Endogenous Variable	R^2	Q^2
Behavioural Intention (BI)	0.611	0.472

V. CONCLUSION AND SUGGESTION

A. Conclusion

Habit, performance expectancy, trust, and facilitating conditions have a substantial influence on the behavioral intention to use the digital wallet in Indonesia, with the habit as the most influential factor affecting the behavioral intention.

The R^2 value of this research proposed model is 63.4%, which indicates that the research model has moderate prediction power to foresee the behavioral intention to adopt digital wallet. In comparison, using UTAUT2 model without trust and perceived risk factors, the R^2 value is 61.1%.

Based on the results of this study, digital wallet stakeholder is expected to be able to identify the factors that significantly influence consumer's behavioral intention to use the digital wallet as a payment system. Below are the suggestions for the digital wallet provider based on the factors that have substantial influences toward behavioral intention to adopt a digital wallet.

B. Suggestion

In this research, habit is the most influential factor affecting the behavioral intention to adopt a digital wallet in Indonesia. The finding is in line with earlier researches in Indonesia [7, 20, 21]. According to a report by MDI Ventures and Mandiri Sekuritas, the penetration rate of a smartphone outpaces bank account in Indonesia [1]. Taking this fact into account, the digital wallet providers must create the condition where digital wallet becomes a habit, for instance, an effort to integrate the e-commerce ecosystem in using the digital wallet as a payment system or the effort to give cashback promotion to pay the food in the retail market. This effort will create a habit for the consumer to use a digital wallet frequently.

The second construct, which is also found to be essential to behavioral intention to use digital wallet is performance expectancy. The finding is in line with a previous study [7]. With the efficiency of the digital wallet provided, the digital wallet provider should maintain the quality of service of the digital wallet app.

Moreover, trust has a significant influence on behavioral intention, with the item highest loading score is regarding the consumer trust to the digital wallet security. To anticipate this issue, the providers are expected to educate the customer about the security concern and can further provide a notification message (SMS) if someone attempts to access the consumer digital wallet account from different devices.

Furthermore, facilitating conditions also significantly influence the intention to use digital wallet service. Given this, providers of digital wallet should develop the app can be accessed with the lowest smartphone specification and online help desk services can be easily contacted via online chat, email or phone whenever the users have difficulty to use the app.

For further study, the researchers can try improve the model predictive power by add new factor such as price saving orientation. In addition, researchers are expected to do a research about specifics digital wallet service provider using the extended model.

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