

## SECURITY AS A MODERATION OF INTEREST IN USING A DIGITAL WALLET WITH A TECHNOLOGY ACCEPTANCE MODEL (TAM)

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### ABSTRACT

Technological advances have advanced rapidly and spread to all corners of the country. The use of digital wallets has become a very popular means of making payments online, the use of digital wallets has been specifically designed to benefit users in terms of convenience and ease of use. Now a person can make payments without having to meet in person because of the long distance from where he lives. This research was conducted to determine a person's interest in using a digital wallet technology system using the TAM (Technology Acceptance Model) theory developed by Davis in 1989 as a research model. The population and sample in this study are digital wallet users in Indonesia who were obtained using the probability sampling technique: simple random which was successfully obtained totaling 280 respondents in this study. Data analysis techniques using Smart PLS obtained from questionnaires. The results of the study found that perceived usefulness and perceived convenience partially had a significant effect. Meanwhile, security as a moderating variable is able to moderate the effect of perceived usefulness and perceived convenience on the interest in using digital wallets.

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### 1. INTRODUCTION

Technological developments from year to year continue to experience changes that greatly increase. Financial technology is an innovative technological development in the financial sector that can help someone make transactions without using a bank account. In Indonesia the use of the internet is growing and developing, according to a report by the Indonesian Internet Service Users Association (APJI) the number of internet users in Indonesia is increasing every year. Based on the results of a survey by the Indonesian Internet Service Users Association (APJII), the number of internet users in Indonesia from 2018, which was initially 64.80% to 2022, has increased to 77.02%. This means that the penetration of internet users in Indonesia has increased with a population of 210,026,769 people. The Internet is becoming the preferred means of supporting trade in the global economy because of its strategic role in expanding markets worldwide.

The use of digital wallets has become a very popular means of making payments online, the use of digital wallets has been specifically designed to be able to benefit users in terms of convenience and ease of use. Now someone can make payments without having to meet in person because of the long distance from where they live. Payments via digital wallets in Indonesia continue to increase from year to year. The large population and increasing e-commerce in Indonesia accelerated the growth of digital payment transactions, Bank Indonesia (BI) reported, the total value of electronic money transactions was IDR 98.55 trillion in September 2022. This amount decreased by 2.02% compared to the previous month which as much as IDR 100.58 trillion. However, the value of electronic money transactions in September 2022 was recorded 33.71% higher than in the same period a year earlier. In September 2021, the value of electronic money transactions was recorded at IDR 73.70 trillion. So it can be concluded that electronic money transactions in 2022 will increase from the previous year. The advantage of using a digital wallet is that it can reduce the circulation of counterfeit money, besides that during the Covid-19 period the use of a digital wallet can also minimize contact with other people. Based on the results of data analysis from Aline.id, digital wallet applications are very diverse in Indonesia, which states that the Go-Pay application

ranks first with 83.3% of users, 81.4% of OVO, 62.8% of Dana, 53% of LinkAja. and followed by other applications.

Based on the explanation described above, this research was conducted with the aim of knowing a person's interest in using a digital wallet as a means of electronic payment by using the Technology Acceptance Model theory developed by Davis in 1989 as a study model. This model is most widely used in research and is able to describe a person's attitude about the use of digital technology. The use of the Technology Acceptance Model theory can be directly reviewed through the perceived usefulness and perceived ease of technology which in theory can influence a person's interest in using a digital wallet as a means of electronic payment, as this is supported by previous research [1]-[2]-[3]-[4] who found that perceived usefulness and perceived convenience affect interest in using technology systems as a means of payment. Although in research [5]-[6]-[8], found that perceived expediency and perceived ease of use not affect the interest in using technology systems as a means of payment .

In theory, the Technology Acceptance Model is a model that explains a person's interest in using a technology system, but to explain a person's interest in using a technology system, it does not only use the internal theory of the Technology Acceptance Model. For this reason, researchers also added an external variable of security as a moderating variable in this study. Security as a moderating variable is intended to determine a person's interest in using a digital wallet which is reviewed from a security point of view in using a digital wallet through the variables of perceived usefulness and perceived convenience. This is supported by previous research [9]-[12] who found that security is able to moderate perceptions of usefulness and perceived ease of influence on interest in using technology systems as a means of payment. The higher the security felt by digital wallet users , the higher a person's interest in using a digital wallet as a means of payment onLine.

## 2. METHOD

This research is a quantitative research using explanatory research approach. The population and sample in this study were digital wallet users in Indonesia who were obtained using the probability sampling technique: simple random which was successfully obtained totaling 280 respondents in this study. The data sources are primary and secondary data, primary data is by distributing questionnaires collected through structured questions about research variables. While secondary data is data obtained through public reports and journals of previous studies.

Technique deep data analysis study use Smart PLS , because in study This use multivariate statistical techniques with three variable among them variable free , moderation And bound ( Ghozali , 2014). Smart PLS is Wrong One technique analysis multivariate with series analysis to a number of variable latent in a manner together . PLS is method that doesn't based on assumptions . Consistent with hypothesis that has formulated , then in study This started from evaluation of the measurement model ( outer model ), assessment model structure (inner model), and hypothesis testing . The conceptual framework in this study is as follows.

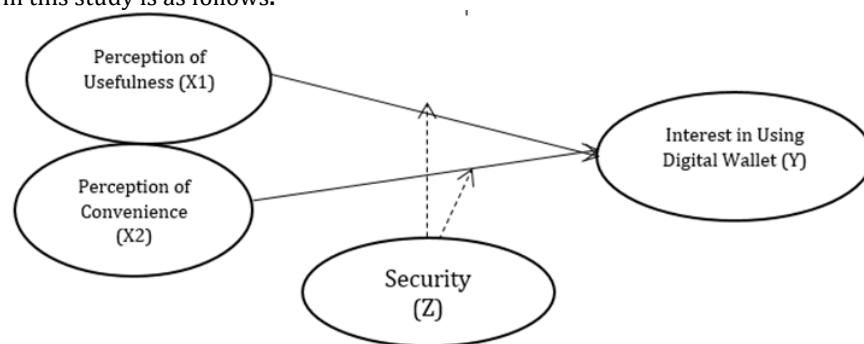


Figure 1 Conceptual Framework

The hypotheses in this study include the following.

- H1: Perceived usefulness influences interest in using a digital wallet
- H2: Perceived ease of use influences interest in using digital wallets
- H3: Security is able to moderate the perceived usefulness of interest in using digital wallets
- H4: Security is able to moderate the perceived ease of interest in using digital wallets

## 3. RESULT AND DISCUSSION

### Characteristics of Respondents

*Security as a Moderation of Interest in Using a Digital Wallet with a Technology Acceptance Model (TAM). Ratih Kusumastuti, et.al*

In this study, there were 280 respondents who submitted answers in this study. Indicators on question questionnaire items with a scale of 1-5. The characteristics of the respondents in this study consisted of gender, type of work, age, type of digital wallet used and period of use. This study discusses a person's interest in using a digital wallet with the Technology Acceptance Model (TAM) as a grand theory and security as a moderating variable. This research was conducted in Indonesia.

Table 1 Results Respondent Characteristics

Characteristics of Respondents		Amount	Percentage
Gender	Man	150	55.9%
	Woman	130	44.1%
Type of work	Student	52	18.2%
	Self-employed	74	28.5%
	Private	83	31.8%
	Government employees	71	21.5%
Age	<25 Years	74	24.9%
	25-45 Years	141	53.0%
	45-65 Years	62	21.3%
	>65 Years	3	0.9%
Digital Wallet	ShopeePay	42	18.2%
	Ovo	60	28.5%
	Gopay	75	31.8%
	Dana	61	21.5%
	Link Aja	42	18.2%
User Term	< 6 months	72	24.3%
	6-12 Months	61	22.8%
	> 1 Year	101	38.2%
	> 2 Years	46	14.8%

### Evaluation of Measurement Models or Outer Models

Measurement models evaluation needed For evaluate indicator reflecting variable something construct. Model evaluation can done through test Validity convergent and Composite Reliability. Following is results from the measurement model .

### Convergent Validity

Convergent validity is a measurement model that aims to determine the magnitude of the correlation between constructs and latent variables. The standardized loading factor value indicates the magnitude of the correlation value between each indicator and the latent variable and is also used to evaluate the results of convergent validity test values. To achieve the standard value of convergent validity, the loading factor must be greater than 0.70 so it is considered good/valid enough (Ghozali & Hengky, 2012). The results of the convergent validity test using the loading factor can be seen in table 2 below:

Table 2 Result Convergent Validity

Variable	Question Indicator	Loading Factor	Description
Perception of Usefulness (X1)	1. The digital wallet service allows me to make payments faster	0.835	Valid
	2. I believe using a digital wallet can improve my performance	0.879	Valid
	3. Using a digital wallet can increase effectiveness	0.902	Valid
	4. I entrust all payments using a digital wallet.	0.847	Valid
Perception of Convenience (X2)	1. I find it easy to operate the digital wallet service system	0.853	Valid
	2. I can make payments wherever I want	0.786	Valid
	3. I feel that it doesn't take much effort to use a digital wallet	0.768	Valid
	4. I find using a digital wallet very flexible	0.897	Valid

Security (Z)	1. I feel that payment information via the digital wallet will not be lost during the online session	0.980	Valid
	2. Mobile devices have enough protection to make me feel comfortable using them	0.982	Valid
	3. I feel safe using the digital platform because it complies with the law on personal data protection.	0.928	Valid
	4. I feel digital wallets show concern for user privacy	0.876	Valid
Interest in Using Digital Wallet (Y)	1. I am interested in making payments using a digital wallet	0.864	Valid
	2. I am aware of the existence of a digital wallet service	0.985	Valid
	3. I will be using a digital wallet a lot	0.876	Valid
	4. I feel using a digital wallet has become a trend nowadays.	0.932	Valid

Table 2 shows mark the resulting loading *factors* from each variable indicator more of 0.70. With there by indicator the considered valid as gauge variable latent .

### Composite Reliability

Composite Reliability used For test mark reliability indicator from construct constituent . Something variable said Good If mark composite reliability more from 0.70 And mark Suggested Cronbach's alpha > 0.60 Ghozali, 2014[13]. Following significance composite reliability And mark Cronbach's alpha on table below.

Table 3 Result Composite Reliability and Cronbach's Alpha

Variable	Composite Reliability	Cronbach's Alpha	Description
Perception of Usefulness	0.923	0.889	reliable
Perception of Convenience	0.845	0.727	reliable
Security* Perceived Usefulness	0.975	0.854	reliable
Security* Perceived Convenience Finance	0.877	0.892	reliable
Interest in Using a Digital Wallet	0.919	0.869	reliable

Table 3 show that variable Composite Reliability scores latent more from 0 .7 whereas mark variable latent Cronbach's alpha shows mark more big from 0.6 up all variable show good reliability.

### Structure Models Evaluation (Inner Model)

The purpose of evaluating the structural model (inner model) is to see if there is a link between the constructs by looking at the significance value of the research model through the R-square value on each independent latent variable which is used to determine whether the dependent variable has a significant influence, and the P value to find out whether the structural path parameter coefficients are relevant.

### R-square

Exogenous variables have an influence on endogenous variables which can be explained by looking at the R-square value of the PLS Algorithm Report SmartPLS which is presented in the table below:

Table 4 R-square

	R-square	R Square Adjusted
Interest in Using a Digital Wallet	0.817	0.786

R-square results on table 4 give mark of 0.817. This means as big 81.7 %, variable interest in using a digital wallet influenced by variable perceived usefulness , perceived convenience , and safety, whereas the rest 18.3 % affected by other variables outside the research model this . That is , still There is other variables that have influence to interest in using a digital wallet.

### Test Hypothesis

In testing statistics Smart PLS, every connection Which hypothesized done through simulation . In matter this , method *bootstrap* done on sample . Testing *bootstrap* Also aim For minimize problem data survey Which normal. Estimation parameter significant give information Which very useful about connection between variable research.

Hypothesis testing can be seen from the value of the t-statistic and the value of the P-value. If the t-statistic value is  $> 1.96$  and the P-value is  $< 0.05$ .

Table 5 Path Coefficient

	Original Sample	Sample Means	Standard Deviations	T Statistics	P Value
Perception of Usefulness	0.349	0.303	0.207	2,489	0.002
Perception of Convenience	0.510	0.612	0.220	2,323	0.021
Security* Perceived Usefulness	0.270	0.269	0.278	2.112	0.012
Security* Perceived Convenience	0.230	0.369	0.231	1.997	0.019

### The Effect of Perceived Usefulness on Interest in Using a Digital Wallet

Results testing hypothesis *Smart PLS* show that influence Variable Perceived Usefulness show mark coefficient track as big 0.349 with statistic t value of  $2.489 > 1.96$  . And value significant P value  $0.002 < 0.05$ . Results This show that Perception of Usefulness to Interest in Using Digital Wallet and H1 accepted.

Perceived usefulness is the highest score in this study, this is because perceived usefulness is a significant driver of the use of payments through digital wallets. Payment using a digital wallet gives a person greater freedom such as online purchases that are blocked by long distances from where they live. The results of this study are supported by the TAM ( *Technology Acceptance Model* ) theory in which this theory states that one that influences interest in using technology is the perception of usefulness which is a form of one's belief in the existence of a technology system. Results study This in line with results study previously found by Agustino, Desita dan Indrawan [14]–[17], which states that the Perception of Usefulness influential to Interest in Using a Digital Wallet.

### The Effect of Perceived Convenience on Interest in Using a Digital Wallet

The *Smart PLS* hypothesis testing show that the influence of the Perceived Usefulness variable shows a path coefficient value of 0.510 with a t statistic value of  $2.323 > 1.96$ . And the significant value of P value is  $0.021 < 0.05$ . These results show that Perception of Convenience to Interest in Using Digital Wallet and H2 accepted

The perceived ease that is felt by someone in using a digital wallet which is part of the TAM ( *Technology Acceptance Model* ) theory, where someone feels that a digital wallet is easy to understand and they also feel that it only takes a little effort to learn because the instructions given are very clear and the steps are The steps to complete the transaction have been minimized for the convenience of the users. Even the digital wallet also provides tutorials to users on how to use a digital wallet as a transaction tool. Results study This in line with results study previously found by Adiyanti, Giriani, Marpaung dan Putri [6], [18]–[20], which states that the Perception of Convenience influential to Interest in Using a Digital Wallet.

### The Effect of Perceived Usefulness on Interest in Using a Digital Wallet with Security as a Moderating Variable

The *Smart PLS* hypothesis testing show that the influence of the Perceived Usefulness variable shows a path coefficient value of 0.270 with a t statistic value of  $2.112 > 1.96$ . And the significant value of P value is  $0.012 < 0.05$ . These results indicate that Security is able to moderate Perceived Usefulness of Interest in Using Digital Wallets and H3 is accepted.

The level of one's trust in the security of using a digital wallet can be represented by perceived security. Security is their belief that personal information is kept safe and secure and stored and it is not possible for irresponsible third parties to use it. This is what makes the perception of the usefulness felt by someone able to be moderated by the security variable because the use of digital wallet technology is very important in a system to avoid criminal motives such as theft and fraud. The results of this study are in line with the results of previous studies found by Kuciapski, Lindsay, Lock, dan Marler [21]–[24], which states that security is able to moderate the perception of usefulness to Interest in Using a Digital Wallet.

### **The Effect of Perceived Convenience on Interest in Using a Digital Wallet with Security as a Moderating Variable**

The Smart PLS hypothesis testing show that the influence of the Perceived Usefulness variable shows a path coefficient value of 0.230 with a t statistic value of  $1.997 > 1.96$ . And the significant value of P value is  $0.019 < 0.05$ . These results show that wa Security is able to moderate Perception of Convenience to Interest to Use Digital Wallet and H4 is accepted.

Perceived convenience is one of the determining factors in interest in using technology systems which are part of the TAM (Technology Acceptance Model) theory. The security of data privacy felt by users and the convenience of someone stating that if they use a digital wallet it does not cause confusion because it is easy to understand, learn and easy to use in everyday life.

The results of this study are in line with the results of previous studies found by Giovanis dan Leiva [9]–[12] who found that security was able to moderate Perceived Convenience to Interest in Using a Digital Wallet.

#### **4. CONCLUSION**

Based on the results of the Smart PLS analysis, it can be seen that the hypothesis test of perceived usefulness (X1) and perceived convenience (X2) partially have a significant effect on the interest in using a digital wallet (Y). Then the security variable (Z) as a moderating variable that is able to moderate the effect of perceived usefulness (X1) and perceived convenience (X2) on interest in using a digital wallet (Y). The results of the study show that the theory of the Technology Acceptance Model (TAM) can influence a person's interest in using a digital wallet, to explain a person's interest in using a technology system not only using the internal theory of the Technology Acceptance Model. For this reason, researchers also added an external variable of security as a moderating variable in this study. The results of this study have proven that the security variable is able to moderate perceptions of usefulness and perceived ease of intention to use digital wallet technology.

This study has several limitations that can be overcome by other authors in future studies. First, the respondents in this study were only in Indonesia area. Second, this study only involved two independent variables, one dependent variable and one moderating variable, for the suggested expansion of this study to include more independent variables and add the latest moderating variables.

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