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# Analysis An Intention to Use Electronic Wallet during Covid-19 Pandemic

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## Abstract

The number of Covid-19 spread is increasing in several countries, including Indonesia. The situation encourages World Health Organization (WHO) with local government authorities implement various policies, such as physical distancing and stay at home. Interestingly, this policy inspires consumers to carry out contactless activities, especially in making payment transactions. The purpose of study was to analyze the factors which influence the adoption of E-wallet during Covid-19 pandemic. To analyze the adoption behavior of using E-wallet, a conceptual framework is proposed based on the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use Technology (UTAUT). Data was collected in the form of an online questionnaire which was distributed to 150 respondents using purposive sampling technique and tested using the AMOS 22 Structural Equation Modeling (SEM) Approach. The results showed that Personal Innovation, Experience, Social Influence had a significant effect on Intention to Use E-wallet through Perceived Ease Of Use and Perceived Usefulness.

## INTRODUCTION

The world community is hit by a crisis due to the emergence of deadly virus, namely Corona Virus Disease (Covid-19) which has brought a significant changes to all aspects of life. Starting from the economic, social (Nicola et al., 2020), and financial (Goodell, 2020). The Covid-19 virus is a disease caused by infection by SARS-CoV-2 virus and according from a medical experts this virus was transmitted by bats. Early symptoms of Covid-19 virus infection are cough, fever, and flu (World Health Organization, 2020).

Since the announcement of a positive case Covid-19 virus in Indonesia on March 2, 2020, a various policies have been taken by the government to prevent the spread of this virus, such as physical distancing, wearing mask, washing hands, avoid crowds and also Large-Scale Social Restriction (PSBB) (World Health Organization, 2020). This is intended to reduce the spread of disease, virus, bacteria and death that may occur in the society life (Johnson et al., 2020).

These various policies have finally inspired and changed consumer behavior to carry out with the contactless activities, including in terms of transactions. As we known, the Covid-19 virus can be easily spread in the air (Ather et al., 2020). So, its very risky to others being infected by the Covid-19 virus. The local government authorities had been encourage the society to use contactless payments activities during Covid-19 pandemic in order to reducing the spread of this virus which easily transmitted through the air and physical media (Brown, 2020). At the time when the Covid-19 pandemic occurs, the Intention to Use E-wallet among the society were significanlly increased. In Indonesia, there are several kinds of E-money or E-wallet providers such as Go-Pay, OVO, LinkAja, DANA, Jenius, Shopee Pay, iSaku, Jenius, and etc. When it compared to E-Money which uses a chip in a card, this digital



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wallet or E-wallet uses an application for its use so it makes the payments are more faster, easy, effective, and efficient because it is stored on the server without using a card but only requires a stable internet connection to access. With the development of an increasingly advanced internet world, it encourages the use of electronic wallets become a more effective and efficient transaction tools than using traditional services. There are many experts have conducted a research and also study on the intention to adopt E-wallet during the pandemic Covid-19.

First, the research study conducted by (Aji et al., 2020) comparing the E-wallet usage and Intention between Indonesia and Malaysia. Both of the countries are selected because Indonesia and Malaysia have considered as the two-worst countries in ASEAN affected by Covid-19. The research purposed to verify the direct effect of variable Perceived Risk, Government Support, and Perceived Usefulness on Intentions to use E-wallet in society during the Covid-19 pandemic. The research found that the effect of government support on Intention to Use E-wallet are different between the countries. In addition, the Perceived Usefulness fully mediates government support on intentions to use E-wallet and partially mediates perceived risk on intentions to use E-wallet.

Second, the research studies conducted by (Daragmeh et al., 2021) analizing the factors that Influencing Behavioral Intentions of generation x in Hungary to use mobile payment. The research aimed to evaluate the several factors influencing behavioral intentions on generation x in hungary to use mobile payment services during the Covid-19 pandemic. The results confirms that perceived risk, Perceived Usefulness, and subjective norms were significantly influence hungarian generation x's behavioral intentions to use mobile payment services. Then, Perceived Usefulness mediates the relationship between Perceived Ease of Use and behavioral intention to use mobile payment system. Overall, the research show that the model of Perceived Covid-19 risk, Perceived Usefulness, Subjective Norms, and Perceived Ease of Use explains 62.9% of the variance in Intention to Use mobile payment systems. The study contributes to the theory of technology acceptance model and also highlights its effectiveness to explaining the behavioral intention to adopt mobile payments system among generation x during the Covid-19.

Third, the research conducted by (Masa et al., 2020) examine the determinans influencing Behavioral Intention to Use mobile wallet during Covid-19 pandemic in Manado. The research aimed to find out which are of the variable trust, Perceived Usefulness, and Perceived Ease of Use can influence the Behavioral Intention of go-pay users. This study uses a quantitative method with a questionnaire to collect data and multiple linear regression as the tool to analyze all the data that trustworthiness and Perceived Ease of Use have a positive and significant influence on Behavioral Intentions, while the Perceived of Usefulness has no effect and it is not significant on Behavioral Intentions. E-wallets helps users make payments without having to make direct physical contact with the seller and people will no need to carry cash during the pandemic Covid-19.

Previous research had been explained an Intention to Use E-wallet between Indonesia and Malaysia during the Covid-19 pandemic (Aji et al., 2020), generation x in Hungary (a. dragmeh et al., 2021) and Behavioral Intention to Use E-wallet in Manado (Masa et al., 2020). Different from previous research, this research purpose to analize the influence of Personal Innovativeness, Experience, and Social Influence on Intention to Use E-wallet in Indonesia during the Covid -19 pandemic. So it is hoped, that it can be seen how much these factor affect the society interest in E-wallet.

**Hypotheses Development**

**Personal Innovvativeness**

Personal Innovativeness is explained as the tendency of an individual to try and test new information systems (Chang, Cheung, & Lai, 2005). Personal innovativeness can be interpreted as a decision taken by individuals to adopt new information technology (Xu & Gupta, 2009). Innovativeness has proven to be communicative, curious, dynamic, and seeking stimulation. Most of the individuals still have little expertise about the various of cellular services product, therefore an innovation will play as the important role on the Intention to Use a new mobile technologies. According from the text explanation above the paragraph, it is generally expected that personal innovativeness should have a positive impact on perceived ease of use, which will affect users intention to adopting the m-payment. Therefore, innovation will play an important role in the intention to adopt new technology. Akar et al., (2019) confirms that the Personal Innovativeness has a positive influence on the Perceived Ease of Use in technology acceptance. Kumar et al., (2020) four customer-oriented constructs have also been measured for this purpose. The conceptual model has been verified empirically, with the data mobilized with the help of a survey from 203

future mobile banking service users. The structural equation modeling (SEM also conducted a research study on the mobile banking adoption framework in India. They conclude that Personal Innovativeness has a significant and positive effect on Perceived Ease of Use. The pandemic condition allows people to innovate and trying to use E-wallet payment services. In order to reduce the activity of using money that was susceptible the transmission of virus and bacterial. Thus, the research hypothesis is:

H1: Personal Innovativeness has a positive impact on Perceived Ease of Use.

**Experience**

Experience is associated with individual knowledge of E-wallet technology. The skill or ability to use a particular technology, defined as the combination of experience, training and knowledge that an individual has about that technology. Thus, it will lead to greater intrinsic motivation in the ability to use a technology (Li, 2017) and the use of the technology can increase their jobs, performance or productivity (Venkatesh et al., 2012). It is very important to know whether experienced individuals are not burdened with using an E-wallet when pressured by the Covid-19 Pandemic. Suryani et al., (2020) that experience will shape the user's perception of ease and usefulness so that it affects interest in using e-wallet. Anindya (2020) also found that there was an significant and positive effect of user experience originating from the perception of usability that would be increase an interest in using digital payments. In the context of technological products, subjects with previous experience will likely have a strong perception of the Perceived usefulness and Perceived Ease of Using technology on Intention to Use electronic wallet according to their past behaviors (Varma, 2011). Thus, the research hypothesis is:

H2: Experience has a positive impact on Perceived Ease of Use in the use of E-wallet.

**Social Influence**

Social influence is the degree of individual attention that influenced by the opinions of the society when making certain decisions (Ajzen & Fishbein, 1975). Riquelme (2010) further explain that social influence is the extent to which family, friends, and also peers are influence a consumer opinions about the use of a product or service and system. The results of a study by Prabhakaran & Sarika, (2020) show that social influence has a high significant and positive impact on perceived usefulness of intention to use a mobile wallet. Khatimah et al. (2019) in his studies also found that the behavioral intention of E-wallet by consumers are influenced on perceived usefulness and also perceived ease of use through social influence. Certainly, this is also one of the motivations for individuals to switch to using E-wallet which provides various benefits and advantages during pandemic conditions that encourage them to transaction using contactless payment media. Thus, the research hypothesis is,

H3: Social Influence has a positive impact on Perceived Usefulness in the use of E-wallet.

**Perceived Ease of Use**

Adopting TAM theory, the perceived ease of use factor has been extensively examined to determine its impact on consumer attitudes (Mensah, 2020). Furthermore, the perceived ease users got will influence the decision to adopt and the intention to use any technology (Tung, 2019; Tahar et al., 2020). This means that the easier of it is for consumers to use technology, the more likely consumers will find the technology useful. During of the Covid-19 pandemic which limits people's space for shopping and transactions, they will tend to find E-wallet useful when they feel the various conveniences provided. Rigopoulou and Chaniotakis (2017) in their research found that perceived ease of use had a significant effect on perceived usefulness in cellular services. Tahar et al. (2020) also revealed that when the consumers feel free from an effort and useful, it will affect the intention to use E-wallet in Vietnam study. Thus, the research hypothesis is,

H4: Perceived Ease of Use has a positive impact on Perceived Usefulness in the use of E-wallet.

**Perceived Usefulness**

Perceived usefulness, based on expectancy theory, relates to an individual's beliefs in the decision-making process. Perceived usefulness was originally proposed to indicate the extent to which a person believes that using a particular idea, technology, or innovation will improve his or her task and performance (Davis, 1989). Technically, E-wallet platform is a very effective method of various types of payments during periods of physical distancing or self-quarantine. In addition, E-wallet can be an alternative payment system to support the government in reducing the risk of the spread of Covid-19. Several previous studies have consistently found that perceived usefulness is a strong predictor of intention to use e-money and in explaining why consumers accept a technology or application (Beldad &

Hegner, 2017). Aji et. al., (2020) in his research also explained that perceived risk and perceived usefulness mediate intention to use E-wallet. Yeh & Tseng, (2017) show that perceived usefulness is determinant of behavioral intention to use electronic wallet. Other result shows that PU affects the intention to use E-wallet (Intarot et al., 2018). Thus, the research hypothesis is,

H5: Perceived Usefulness has a positive impact on Intention to Use E-wallet.

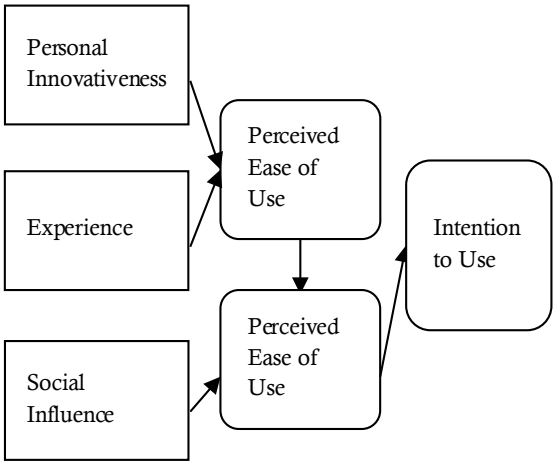


**Figure 1.** Research Model

## METHOD

### Data Collection and Sampling Technique

In this study the data collection used by researcher is online questionnaire to a students or workers (18-60 y.o) that using E-wallet during the pandemic Covid-19. According Sugiyono (2014), questionnaire is a data collection technique that given to respondent by providing a list of questions or written statement. The distributed questionnaires are online using google forms. The selected population are E-wallet users among students or those who have worked and domicile in Indonesia during the Covid-19 pandemic. It is selected because students or workers are easier to understand the acceptance of new innovations and technologies. E-wallets in this research are all server-based E-wallets, such as Go-Pay, OVO, DANA, etc. This study is purposed to analyzes how big the impact of Personal Innotivativeness, Experience, and Social Influence on Intention to Use E-wallet during the Covid-19 pandemic. This research sampling technique is based on the principle of purposive sampling. The purposive sampling is a sampling technique that based on certain criteria, namely a students or workers, using a smartphone, then understanding mobile payments, and its an E-wallet users (Sugiyono, 2017). The number of samples is 150 respondents generated based on the formula Hair et al. (2017).

### Item Measurement

The questionnaire assessment used Likert scale (1–7) which show that the attitude scale sequentially from the attitude of strongly agree, agree, enough agree, neutral, enough disagree, disagree and strongly disagree. The data obtained were processed with using statistical methods descriptive and inferential with SEM-AMOS 22 software. Compilation the research hypothesis is built based on the results of literature study and framework research thinking, with the exogenous latent variables which is thought to be a predictor the interest of using E-wallet during the Covid-19 pandemic.

Personal innovativensess is operationally defined as a decision that taken by individuals to adopt new information technology (Xu & Gupta, 2009). Experience is associated by an individual knowledge of the E-wallet technology (Li, 2017). Riquelme and Rios (2010) further explain that social influence is the extent to which family, friends, and peers influence consumer opinions about the use of a product or service and a system. All measured by three items adapted from Olya and Al-Ansi (2018). TAM's model from (Davis et al., 1989) is adopted to measure perceived ease of use and perceived usefulness. It is operationally defined in this paper as the degree of confidence that empha sizes the extent to which consumers believe that using E-wallets as a mode of payment during Covid-19 can be more easy and useful to prevent transmission. Intention to use E-wallet is defined as users intention to use E-wallet during the Covid-19 pandemic, all variables measured by three items adapted from Aji et al. (2020).

### Goodness of Fit Model

The goodness-of-fit of this structure model was evaluated by indexes such as Chi-square statistics (CMIN), Root mean squared error (RMSEA), Goodness of fit index (GFI), Adjust goodness of fit index (AGFI), Tucker Lewis Index (TLI), Comparative Fit Index (CFI). According to the suggestions of Hair et al. (2017), the structure model can be considered as good fit with CMIN/DF$\leq$2, RMSEA$\leq$0.08, GFI $\geq$0.9, AGFI $\geq$0.9, TLI and CFI $\geq$0.95. The goodness-of-fit statistics and the threshold of all the goodness-of-fit indexes were shown in Table 1.

**Table 1.** Goodness Of Fit Index

| Chi-Square | Expected small |
|---|---|
| Cmin/DF | ≤ 2.00 |
| Probability | ≥ 0.05 |
| GFI | ≥ 0.90 |
| AGFI | ≥ 0.90 |
| CFI | ≥ 0.95 |
| TLI | ≥ 0.95 |
| RMSEA | ≤ 0.08 |

## RESULT AND DISCUSSION

### Respondent Profile

To provide a more comprehensive data, a discussion of the respondent's description was carried out through by descriptive analysis of the respondent included gender, age, education level, domicile area, profession/position, and status of E-wallet usage. Based on the answer of the respondents, tt can be seen on Tabel 2.

**Table 2.** Descriptive Statistic of Respondent E-wallet Intention During Pandemic Covid-19

| No | Description | Frequency | **Percentage** |
|---|---|---|---|
| 1 | **Gender** | | |
| | Man | 105 | 70% |
| | Woman | 45 | 30% |
| 2 | **Age** | | |
| | 17-30 years | 91 | 61% |
| | 31-45 years | 43 | 29% |
| | 45-60 years | 16 | 10% |
| | Up 60 years | 0 | 0% |
| 3 | **Education Level** | | |
| | Senior High School | 51 | 34% |
| | D1 | 2 | 1% |
| | D3 | 24 | 16% |
| | S1 | 73 | 49% |
| 4 | **Domicile Area** | | |
| | Sumatra | 26 | 17,5% |
| | Java | 96 | 64% |
| | Kalimantan | 20 | 12,5% |
| | Sulawesi | 1 | 1% |
| | Bali | 2 | 1% |
| | Jakarta | 5 | 4% |
| 5 | **Proffesion** | | |
| | Student | 27 | 17,5% |
| | Private Employee | 91 | 62,5% |
| | Enterepreneur | 19 | 12% |
| | Teacher | 4 | 2,5% |
| | Pharmacist | 1 | 1% |
| | Local Employee | 4 | 2,5% |
| | Police | 1 | 1% |
| | House wife | 3 | 2% |
| 6 | **Use E-wallet caused by pandemic Covid-19** | | |
| | Yes | 44 | 30% |
| | No | 106 | 70% |
| 7 | **Duration of uses E-wallet** | | |
| | > 1 Year | 110 | 73% |
| | < 1 Year | 40 | 27% |
| 8 | **Reasons of use** | | |
| | Easy to Use, Faster, Effective, and Efficient | | 65% |
| | Friends or Family Influence | | 10% |
| | Avoid contact | | 25% |

Based on the Table 2, the profile of 150 respondents in the research of Intention to Use electronic wallet during the Covid-19 pandemic was dominated by men (70%) and women (30%) aged with 17-30 years (61%) with undergraduate education level (49%). Most of the respondents occupations are private employees (62.5%) and domiciled in Java (64%). The professions of the respondents are variation from students to those who are already working, but in this study it was found that most of them working as a private employees. The reason for using E-wallet is not dominated by the cause of Covid-19 pandemic (70%), because respondents have used E-wallet for more than 1 year (73%) before the Covid-19 pandemic occurred. Even so, the frequency of use E-wallet is higher during the pandemic because the people are following government's advice to not leaving the house during physical distancing policy, so to fulfil needs, the transactions are used digitally. During the Covid-19 pandemic, people stated that (65%) of the use of E-wallet was very efficient in making transactions. People are use E-wallet for transactions on almost all purchases (65%) on the grounds that E-wallet is practical, easier, faster without having to carry cash, can be used anywhere, and avoids the contact (25%), as well as many choices of merchants. The use of payment applications using E-wallet by the public significantly strengthens the evidence that the use of E-wallet is very helpful during the pandemic in order to break the chain of virus spread.

**Evaluating Measurement Model**
**Validity and Reability Test**

Table 3 shows that all indicators of this research are valid, indicated by the value of Loading Factor ≥ 0.60 (Ghozali & Latan, 2015), it is stated that all indicators are valid. Evaluation of construct reliability is looking at the Cronbach's Alpha and Composite Reliability values, showing all reliable constructs with Cronbach's alpha values ≥ 0.50 and Composite Reliability ≥ 0.70 (Ghozali, I., & Latan, 2015). Based on the results of Average Variance Extracted, it shows that all constructs have AVE ≥ 0.50.

**Table 3.** Reliability and Validity Result

| Construct | Loading Factor | Reliability | AVE |
|---|---|---|---|
| Personal Innovativeness (PI) | 0.660-0.750 | 0.74 | 0.50 |
| Experience (EXP) | 0.771-0.856 | 0.84 | 0.65 |
| Social Influence (SI) | 0.678-0.854 | 0.82 | 0.61 |
| Perceived Ease of Use (PEOU) | 0.807-0.845 | 0.86 | 0.68 |
| Perceived Usefulness (PU) | 0.671-0.762 | 0.75 | 0.50 |
| Intention to Use (INT) | 0.734-0.803 | 0.81 | 0.58 |

**Evaluate the Goodness of Fit Index**

To evaluate the Goodness of Fit, it takes the final value of R2 in the R-Square Adjusted table. The R-Square Adjusted construct variable Perceived Ease of Use is 0.518, indicating that the the construct of Perceived Ease of Use variable can be explained by Personal Innovativeness variable and Experience variable around 51.8%. Then, the Perceived Usefulness construct has 0.729 meaning that the Perceived Usefulness construct can be explained by the Social Influence variable and the Perceived Ease of Use variable around 72.9%. Lastly, the score of Intention to Use construct is 0.607, meaning that the Intention to Use construct can be explained by Perceived Usefulness variable around 60,7%.

**Table 4.** R-Square Score

| Construct | R-Square Adjusted |
|---|---|
| PEOU | 0.518 |
| PU | 0.729 |
| INT | 0.607 |

**Goodness Of Fit Model Testing**

Based on Figure 2, the results of Latent Variable Correlations indicate that the variable relationship between the constructs has a strong relationship >0.6. In the analysis data processing, it can be seen that all constructs in the full SEM model analysis process have met the goodness of fit criteria that have been require. The chi square value is 152.112 with a probability 0.064 > 0.05, the GFI value is 0.903 > 0.90, the AGFI value is 0.870 < 0.90, the TLI value is 0.977 > 0.95, the TLI value is 0.977 > 0.95, the CFI value is 0.981 > 0.95. RMSEA of 0.036 < 0.08 and CMIN/DF value of 1.198 < 2.00 indicate that the suitability test of this model produces a good acceptance. Therefore, it can be concluded that the structure of the modeling analysis in this study can be carried out.

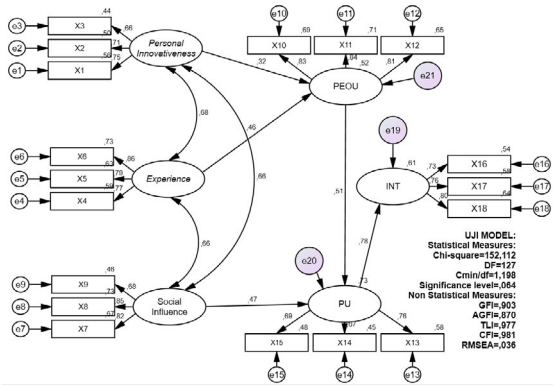


**Figure 2.** Structure Equation Modelling

**Hypotheses Testing**

The test of research hypothesis is purpose to analyze the Critical Ratio (CR) value and the Probability (P) value of all the data processing results, it is compared with the required statistical limits, which are above 1.96 for the CR value and below 0.05 for the P value (probability). If the results of the data processing show a value fits these requirements, then the proposed research hypothesis can be accepted. In detail, the research hypothesis testing will be discussed in stages in accordance with the proposed hypothesis. In this study, five hypotheses were proposed which will be discussed as follows.

**Table 5.** Hypotheses Test

| | Estimate | S.E. | C.R. | P |
|---|---|---|---|---|
| PEOU<-PI | 0.238 | 0.94 | 2.53 | 0.011 |
| PEOU<-EXP | 0.380 | 0.10 | 3.74 | *** |
| PEOU<-SI | 0.314 | 0.06 | 4.98 | *** |
| PU<-PEOU | 0.505 | 0.09 | 5.46 | *** |
| PU<-INT | 0.990 | 0.14 | 6.97 | *** |

**Hypotheses Test 1**

Hypothesis 1 in this study is that Personal Innovativeness (PI) has a positive effect on Perceived Ease of Use (PEOU). The pandemic condition allows the people to innovate more and more using a new technology that makes easier for them, especially in terms of transactions such as the use of E-wallet to reduce the activity of using physical money. In table 2, the survey results found that 30% of people started using E-wallet due to the Covid-19 pandemic. Based on the data processing that has been done, it is known that the CR value of the influence on Personal Innovativeness on Perceived Ease of Use is 2.53, the P value is 0.011. Both of these values show values above 1.96 for CR and below 0.05 for P values, thus hypothesis 1 of this study can be accepted. These results are in accordance with research conducted by (Zarmpouet et al., 2012) and (Nurhadi et al., 2014) suggesting that the Personal Innovativeness indicator has a significant influence on Perceived Ease of Use

**Hypothesis Test 2**

Hypothesis 2 in this study is Experience (EXP) has a positive effect on perceived ease of use (PEOU). The amount of experience or a person's ability to use technology makes them feel the various kinds of perceived ease of use and also benefits, especially during the pandemic which encourages people to use contactless payment such as electronic wallet in transactions. In table 2, the survey results found that 70% of people do not use E-wallet as a transaction tool due to the pandemic because they already have previous experience of using it. Based on the data processing that has been carried out, it is known that the CR value of the influence on Experience on Perceived Ease of Use is 3.74, P value is 0.000. Both of these values show values above 1.96 for CR and below 0.05 for P values, thus hypothesis 2 of this study can be accepted. These results are in accordance with research conducted by (Altin Gumussoy et al., 2018) and research (Mutahar et al., 2018) which suggests that Experience has a significant and positive effect on the Perceived Ease of Use.

**Hypothesis Test 3**

Hypothesis 3 in this study is that Social Influence (SI) has a positive influence on Perceived Usefulness (PU) . When a relative, family, friend or person around recommends something positive and beneficial about digital payment methods such as E-wallet during a pandemic, it will encourage someone to start adopting the digital payments. In table 2, the survey results found that one of the reasons respondents used E-wallet was because of the support of relatives. Based on the data processing that has been carried out, it is known that the CR value of the influence on Social Influence on Perceived Usefulness is 4,98, P value is 0.000. These two values show a value above 1.96 for CR and below 0.05 for P value, thus it can be said that hypothesis 3 of this study

can be accepted. These results are in accordance with the research conducted by (Rabhakaran, Vasantha and Sarika, 2020) and (Khatimah et al, 2019) which found that Social Influence has a significant effect on Perceived Usefulness.

**Hypothesis Test 4**

Hypothesis 4 in this study is that Perceived Ease of Use (PEOU) has a positive effect on Perceived Usefulness (PU). A consumer will tend to find the E-wallet payment media is useful if they feel the various conveniences are provided during the pandemic. It means, when consumer feel easier to use E-wallet, the more likely consumers will find E-wallet useful. In table 2, the survey results found that the reasons respondents use E-wallet because it is easy to use, effective and efficient, as well as its mobility that can be used anytime anywhere. Based on the data processing that has been done, it is known that the CR value of the influence on Perceived Ease of Use on Perceived Usefulness is 5.46, P value is 0.000. These two values show a value above 1.96 for CR and below 0.05 for P value, it can be said that hypothesis 4 of this study can be accepted. These results are in accordance with the research study conducted by (Rigopoulou et al., 2017) which suggests that Perceived Ease of Use variable has a significant and positive impact on Perceived Usefulness.

**Hypothesis Test 5**

Hypothesis 5 in this study is that Perceived Usefulness (PU) has a positive influence on Intention to Use (INT) E-wallet. When someone uses technology such as an E-wallet, it is considered useful to help individuals improve performance and confidence in decision making, especially when transacting during the Covid-19 pandemic which limits all forms of outside activity and physical distancing, it will lead to future use intentions. Based on the data processing that has been done, it is known that the CR value of the effect on Perceived Usefulness on Intention to Use is 6.97, the P value is 0.000. These two values show a value above 1.96 for CR and below 0.05 for P value, thus it can be said that hypothesis 5 of this study can be accepted. These results are in accordance with research conducted by (Mun et al., 2017) and (Al-Saedi et al., 2020)a quantitative meta-analysis approach of 25 studies was undertaken. The results indicated that perceived risk, perceived trust, perceived cost, and self-efficacy were the most frequent factors that achieved significant results in the surveyed studies. Accordingly, this study is an attempt to extend the UTAUT model with these factors; proposing a general extended UTAUT model for M-payment adoption. The proposed model is validated using the partial least squares-structural equation modeling (PLS-SEM which suggest that Perceived Usefulness has a significant influence on Intention to Use.

## CONCLUSSION AND RECOMMENDATION

The widespread of the Covid-19 pandemic in several countries brought significant changes on consumer behavior. There have been many changes consumer behavior after the emergence of this pandemic, starting from small habits until the habits that changes lifestyle. The pandemic condition also making the people to carry out the physical distancing and it makes the mobilities activities outside home decreases. Likewise, the payments that usually using physical cash have begun to change using a digital wallets (E-wallet). Consumers try to do anything without physical contact, they avoid buying goods or basic needs at supermarkets, restaurants, grochery, wholesale centers and malls. This research study provides a positive results that Personal Innovativeness has a significant effect on Intention to Use E-wallet through Perceived Ease of Use, Experience has a significant effect on Intention to Use E-wallet through Perceived Ease of Use, Social Influence has a significant effect on Intention to Use E-wallet through Perceived Usefulness, Perceived Ease of Use has a significant effect on Intention to Use E-wallet through Perceived Usefulness, and Perceived Usefulness has significant effect on Intention to Use E-wallet. R2 values adjusted for Perceived Ease of Use, Perceived Usefulness and Intention to Use E-wallet are 0.518, 0.729 and 0.607. There are a several things that can be developed in further research, including adding variables that have not been used in this study. The respondents can be carried out between E-wallet users and Non-E-wallet users so that it can be seen how the impact of the Covid-19 pandemic affects the two groups. Conducting research to find out further usage activities such as intention to recommend.

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