



## THE INFLUENCE OF PERCEIVED EASE OF USE, TRUST AND SECURITY ON INTENTION TO USE E-WALLET

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Article Info	Abstract
<p><b>Article History</b></p> <p>Received: 28 December 2021</p> <p>Accepted: 30 December 2021</p> <p>Published: 31 December 2021</p>	<p><i>The development of transaction payment systems in Indonesia in the form of cashless or electronic presents E-Wallet as a wallet in the form of a smartphone application and connected to a server. The presence of this system must meet the needs of the community, especially related to convenience, trust and security guarantees. The purpose of this study is to determine the influence of perceived ease of use, trust, and the security of Intention to use e-wallet as a fintech economy. This study used the quantitative method. By using primary data, the sample was taken from 180 respondents of GenBI Solo who have transacted using the e-wallet. The sample was taken by using simple random sampling technique. The collecting data method was using questionnaires. The collected data were analysed by using SPSS for windows version 2.5. The result of the study shows that the perceived ease of use influences significant Intention to use e-wallet, trust influences significant Intention to use e-wallet, and security influences significant Intention to use e-wallet.</i></p>
<p><b>Keywords:</b> <i>Perceived Ease of Use, Trust, Security, And Intention to Use.</i></p>	

### INTRODUCTION

The payment system in Indonesia has progressed every time, starting from the barter system by exchanging valuables owned, then replaced with currency, developing again into non-cash payments using checks and demand deposits. Non-cash payments are payments that use virtual money. This can be called a cashless society. According to Sifwatir Rif'ah (2019), cashless society is a new structure for people who no longer view money as a physical form such as sheets of paper or metal coins, but are replaced with a new system known as electronic money or digital money as a transaction. In addition to using cash with currency, in everyday life people transact using digital money.

E-wallet is a wallet connected to a server in the form of an application on a smartphone functioning to store a certain amount of money and can be used anytime and anywhere as long as payment services are available properly (Bagla & Sancheti, 2018). Digital e-wallet is an online payment application that is installed on devices such as iOS and android smartphones (Kustono et al., 2020). In Indonesia, the use of e-wallet by the public is quite a lot. The use of e-wallet services is growing along with the increasing public awareness and the need to conduct electronic-based transactions.

This study focuses on perceived ease of use, trust and security in the Intention to use e-wallet. Previously, there were research results that used convenience, trust and security factors in influencing this intention to use. However, there are differences from the results of research conducted such as research from Umaningsih & Wardani (2020) that perceived ease of use has no impact on the intention to use e-wallet. However, it is different from the research conducted by Yuliani Dwi Rahmawati<sup>1</sup> (2020) that perceived ease of use has a significant positive effect on intention to use. Research conducted by Tjokrosaputro (2020) also shows that trust cannot affect the intention to use. Meanwhile, research conducted by Namahoot & Laohavichien (2018) states that trust has an influence on the intention to use.

Convenience is when a person believes that certain applications can be used simply and do not need to spend more effort. The convenience factor is the main factor that is the reason for people to switch from a cash payment system to a non-cash payment system (Adhi Prakosa, 2020). By using a QR Code at the time of payment using an e-wallet, namely QRIS, it makes easier for merchants and consumers to make payment transactions. The perceived convenience include the ease of applying the system, making transactions, and understanding.

Trust is the overall user perception of the service provided by the provider is good and trustworthy. According to Rembulan & Firmansyah (2020) in online buying and selling, trust is the most important thing. This is because there is no face to face contact between the seller and the buyer or the buyer with the goods being traded. Therefore, buying and selling online is often also called buying and selling trust (Rembulan & Firmansyah, 2020). The trust felt by consumers when transacting using e-wallet payments is the reason to continue to use it for their transaction needs (Attar et al., 2020). According to Flavian in Rembulan & Firmansyah (2020) security is a secure sense assessed by customers that the data provided in digital accounts will not be seen, given or manipulated by other parties who are not responsible. In accordance with the results of research by Kumala et al., (2020) security is a factor that makes users feel more secure in transactions. In addition to avoiding viruses that can be infected through cash, transactions using e-wallet also increase our security when we want to transact because the nominal we spend cannot be seen by other people.

There is a research gap between perceived ease of use and intention to use (Kumala et al., 2020) that perceived ease of use has a positive influence on use intentions. Different results is carried out by Umaningsih & Wardani (2020) that perceived ease of use does not affect the intention to use e-money. There is a research gap in research between trust and usage intention by Namahoot & Laohavichien (2018) that trust has a positive effect on intention decisions. Different result is found by Kumala et al., (2020) that trust does not have a positive effect on usage intention.

## **LITERATURE REVIEW**

### **Perceived ease of use**

According to Aditya & Wardhana (2016) perceived ease of use is the convenience associated with the effort and convenience of certain technology users. In some of the descriptions above, according to several previous researchers, perceived ease of use can be explained as the level of confidence of an individual in which learning, utilizing and using technology is believed to make it easier for users. Research by Musyaffi (2019) states that convenience is a benchmark for someone to believe in seeing a technology as free from a lot of effort.

Another study from Bagla & Sancheti (2018) regarding the sustainability of mobile wallet use in developing countries also states that the role of perceived ease of use plays an important role in building consumer trust. In terms of perceived ease of use, according to Kumala et al., (2020) the aspects used are 1) easy to learn, which means that if someone can understand technology without difficulty, it means that technology is considered to be used easily by the person himself. Otherwise, if someone has difficulty understanding the steps to using technology or stuttering technology, this indicates that the individual does not find it easy to use the technology. 2) Easy to understand; if someone understands technology easily, then the technology is considered easy to use. However, if the technology is considered difficult to understand by someone, it is considered that the technology is difficult to use. 3) Easy to use.

### **Trust**

According to Zhang et al., (2018) trust is a belief in the integrity, virtue, competence and ability of a person towards others. Trust is a willingness to be loyal to service providers based on positive expectations for the behavior of service providers in the future (Rahardjo et al., 2019). Trust can be explained as a user's subjective belief in a relationship, especially when there is risk and uncertainty (Tjokrosaputro, 2020). Hermawan & Paramita, (2020) trust is a person's willingness to rely on the credibility and ability of others to act to meet needs according to a mutual agreement. Meanwhile, according to Fahmi (2018) trust is related to a person's willingness to believe that they can rely on others

According to Suh and Han in Kumala et al., (2020) there are three dimensions of trust; the ability of a service provider to have good knowledge and ability in carrying out their duties as a service provider.

Integrity in this case the service provider does not deny the agreement that has been agreed by both parties. And competence is the trust that is built because of the expertise and knowledge possessed. In the case of digital payment services, competence can be seen when the e-wallet service provider succeeds in helping to protect the privacy and confidentiality of personal data from the customer or user. Virtue also means belief in moral principles. This can be felt when a service provider or service prioritizes customer comfort and safety and does not think about personal gain. Finally, integrity is a belief in the honesty of service providers (Namahoot & Laohavichien, 2018).

### **Security**

According to Kumala et al., (2020) security is the basis for customers to believe that other parties cannot view, store or manipulate their privacy data when transacting online. Meanwhile, according to Katon & Yuniati (2020), security is one of the important things that must be considered for mobile payments because it is a secret if used when transferring information. The notion of security itself is an anticipation of the perceived risk so that it is at a normal level. The greater the level of system security, the confidence of a person will increase to use a technology (Kumala et al., 2020)

Quoted from Flavian, in Rembulan & Firmansyah (2020) in the case of e-commerce and online shopping, consumer trust in the installed system is built from a feeling of security for the deposited data. As in Article 4 of Law no. 8 of 1999 concerning consumer protection, it is stated that consumers have the right to get protection for the rights they should have such as security, privacy of personal data and the right to get advocacy and protection. The US Federal Trade Commission (FTC) in 1999 explained that protecting the security of customer privacy when conducting online transactions would make profits for customers and have a positive impact on the development of technology-based businesses. The United States and Japan have special laws regarding the protection of consumer privacy when using online services, so that any violators are subject to sanctions and strict actions according to local government policies (Fahmi, 2018). According to Shin, (2009), it mentions that in the case of mobile wallets, a sense of security for the installed system is one of the driving factors for adopting a mobile wallet. Based on research on mobile wallets in India, the results reveal that feelings of security have a significant effect on mobile wallet adoption behaviour (Rembulan & Firmansyah, 2020).

### **Intention to use**

Interest is when someone is interested in something before acting on it and becomes the basis for a decision (Adhi Prakosa, 2020). When consumers decide to purchase goods and services, it is a process to find out in order to evaluate both and then choose one. In making a decision, someone unconsciously compares several choices of goods or services to be consumed. According to Davis in (Adhi Prakosa, 2020), interest in use is the degree to which a person has a great desire or motivation to use an item. According to Omotayo and Adebayo in (Tjokrosaputro, 2020) interest in use is a person's intention

strength to do a certain thing or action. Interest in use is the time when a person is ready to act and perform an expected behavior (Chemingui in Tjokrosaputro, 2020).

According to Yadav & Pathak (2017), intention to use is an indication of an individual's willingness to perform certain behaviors. Some of the descriptions above according to Tjokrosaputro (2020) intention to use can be interpreted as a person's strength or intention to use take the desired action. Interest in using is a tendency to use technology (Alza & Rikumahu, 2019). Someone does something with a prior intention. The behavior of deciding to use means that someone accepts the concept he feels and can influence subsequent use (Kumala et al., 2020). Structures that are factors in determining the intention to use include (Kumala et al., 2020)

## **RESEARCH HYPOTHESIS**

### **The Influence of Perceived ease of use on the intention to use e-wallet as a fintech economy at GenBi Solo**

According to Davis in Kustono et al., (2020) ease effects on the behaviour of intention to use. The research of Saputri (2020) say that the ease and usability of the quality of the QR Code affects the use of the QR Code. This is supported by the research of Kumala et al., (2020) that ease has an impact on usage intentions. So the first hypothesis is formulated:

H1: Perceived Ease of Use affects the Intention to use e-wallet as a fintech economy

### **The Influence of Trust on the Intention to use e-wallet as a Fintech Economy at GenBI Solo**

Trust is a party willing to rely on other parties in terms of integrity and ability to meet needs and carry out an interest (Namahoot & Laohavichien, 2018). This is supported by previous research by Sharma & Sharma (2019) that trust partially affects consumer preferences in using e-wallet. Then the second hypothesis is formulated:

H2: Trust affects the intention to use e-wallet as a fintech economy

### **The Influence of Security on the intention to use E-Wallet as a Fintech Economy at GenBI Solo**

Security is an important thing that must be considered by mobile payments because it becomes a risky thing when used in the submission of confidential information (Sudjatmika, 2017). Supported by previous research by Tjokrosaputro (2020) that security has a strong influence on behavioral intention, a third hypothesis was compiled.

H3: Security influences the Intention to use e-wallet as a fintech economy.

## **METHOD**

### **Population, Sample and Sampling Technique**

The population in this study were 300 students who received scholarships from Bank Indonesia or GenBI Solo. Sample is a component of the population which is composed of some members of the

population. The researcher took this section because it was not possible to examine the entire population. This sample is representative of the population (Ferdinand, 2014). The sample used in the study was 100-200 samples. Selection or determination of the sample applied random sampling technique.

### Technique of Data Analysis

This study used multiple linear regression statistical methods. This method was to predict the value of the dependent variable; the intention to use (Y) against the independent variable, namely perceived ease of use (X1), trust (X2) and security (X3) by using SPSS 25 software.

## RESULTS

### Category of Respondents Based on University Origin

Table 1. Category of Respondents Based on University Origin

University	Total	Percentage
UNS	50	27,8%
IAIN Surakarta	41	22,8%
UMS	35	19,4%
UNISRI	30	16,7%
UTP	24	13,3%
<b>Total</b>	<b>180</b>	<b>100%</b>

Source: processed in 2021

From the results of the study above, it shows that the respondents who participated in this study were GenBI Solo included 50 UNS students or 27.9%, 41 IAIN Surakarta students or 22.9%, 36 UMS students or 19.4%, 29 UNISRI students or 16.7%, 24 UTP students or 13.3%. In the category of origin, the university is dominated by UNS students.

### Categories of Respondents by Gender

Table 2. Categories of Respondents Based on Gender

Sex	Total	Percentage
Female	135	75,0%
Male	45	25,0%
<b>Total</b>	<b>180</b>	<b>100%</b>

Source: processed in 2021

From the results of the research above, it can be concluded that the respondents participated in this study were 135 female respondents or 75.0%, and 45 male respondents or 25.0%. In this category, the dominant result is female respondents

### Categories of Respondents Based on the Type of E-Wallet Used

Table 3. Categories of Respondents Based on the E-Wallet Used

	Total	Percentage

OVO	63	35,0%
Shopeepay	42	23,3%
Dana	24	13,3%
Gopay	22	12,2%
LinkAja	21	11,7%
Jenius	5	2,8%
ISaku	3	1,7%

Source: processed in 2021

From the results of the research above, it can be concluded that respondents use several types of e-wallet encompassing OVO as many as 63 people or 35.0%, shopeepay as many as 42 people or 23.3%, funds as many as 24 people or 13.3%, Gopay as many as 22 people or 12.2%, Linkaja as many as 21 people or 11.7%, genius as many as 5 people 2.8%, and iSaku as many as 3 people or 1.7%. In this category, the dominant type of e-wallet used by all respondents is OVO.

#### Validity Test and Reliability Test

In this study, the validity test is carried out on four variables encompassing perceived ease of use, trust, security and use decisions. The technique used bivariate correlation between each indicator score and the total construct score. This technique compares the calculated  $r$  value with  $r$  table,  $r$  table is searched for a significance of 0.05 with a 2-sided test and the amount of data ( $n$ ) = 180,  $df = n-2$  then the  $r$  table is 0.1463. If the value of  $r$  count  $>$   $r$  table, it means the statement is valid and vice versa if the value of  $r$  count  $<$   $r$  table means the statement is invalid (Ghozali, 2013).

Table 4. Results of Validity Test

Variable	Statement	Value of $r$ count	Value of $r$ table	Description
Perceived ease of use	XP1	0.759	0.1463	Valid
	XP2	0.807	0.1463	Valid
	XP3	0.710	0.1463	Valid
	XP4	0.754	0.1463	Valid
Trust	XT1	0.759	0.1463	Valid
	XT2	0.774	0.1463	Valid
	XT3	0.718	0.1463	Valid
	XT4	0.741	0.1463	Valid
Security	XK1	0.746	0.1463	Valid
	XK2	0.695	0.1463	Valid
	XK3	0.684	0.1463	Valid
	XK4	0.595	0.1463	Valid
	XK5	0.525	0.1463	Valid
Intention to use	YKP1	0.789	0.1463	Valid
	YKP2	0.763	0.1463	Valid

	YKP3	0.810	0.1463	Valid
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Source: processed in 2021

Based on the results of the analysis of the validity test above, it can be concluded that the four variables have a value of  $r_{\text{count}} > r_{\text{table}}$ . This means that the four variables have valid question items. Meanwhile, the reliability test aims to measure the questionnaire which is an indicator of a variable. This reliability test used SPSS 25 for windows. The results of the reliability test can be seen in the following table:

Table 5. Results of Reliability test

Variable	Value of Cronbach Alpha	Reliable Standard	Description
Perceived ease of use	0.761	0.70	Reliable
Trust	0.742	0.70	Reliable
Security	0.725	0.70	Reliable
Intention to Use	0.714	0.70	Reliable

Source: processed in 2021

The results of the reliability test above can be concluded that all variables have a Cronbach Alpha value of more than ( $> 0.70$ ) meaning that the indicators used in the four variables can be trusted to be a measuring tool.

### Classic Assumption Test Results

#### *Normality Test*

Normality test aims to examine a regression model; the confounding variable has a normal distribution or not. If it violates this assumption, the statistical test will be invalid in a small sample. To prove it is by doing the Kolmogorov-Smirnov test. If the significance value of the Kolmogorov-Smirnov test is greater than ( $> 0.05$ ), then the data is normally distributed. In other words, if it is smaller ( $< 0.05$ ) then the data is not normal (Ghozali, 2013). The following are the results of the calculation of the normality test in this study:

Table 6. Results of Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		180
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.21641634
Most Extreme Differences	Absolute	.056
	Positive	.056
	Negative	-.030
Test Statistic		.056



Asymp. Sig. (2-tailed)	.200 <sup>c,d</sup>
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	
d. This is a lower bound of the true significance.	

Source: processed in 2021

From the table above, it can be seen that the Asymp value. Sig. (2-tailed) is 0.200. It means that the value of Asymp. Sig. (2 –tailed) > 0.05 i.e. 0.200 > 0.05. It is concluded that the residual data is normally distributed.

### ***Multicollinearity Test***

The multicollinearity test is a test to see whether there is a correlation of independent variables on regression model. In this test is by looking at the tolerance value and the VIF value. If the VIF value is smaller (< 10) and the tolerance is greater than (> 0.10). It can be concluded that there is no multicollinearity symptom.

Table 7. Results of Multicollinearity Test

<b>Variable</b>	<b>Tolerance</b>	<b>Value of VIF</b>	<b>Description</b>
Perceived ease of use	0.691	1.447	No Symptoms of Multicollinearity
Trust	0.535	1.869	No Symptoms of Multicollinearity
Security	0.537	1.861	No Symptoms of Multicollinearity

Source: processed in 2021

Based on the table above, it is known that the tolerance value and VIF perceived ease of use are 0.691 and the VIF value is 1.447, then the tolerance value is 0.535 and the VIF value is 0.537, the security tolerance value is 0.537 and the VIF value is 1.861. From these results, it can be concluded that the tolerance value of all variables is more than 0.10 and the VIF value is less than 10. It can be concluded that this research variable has no symptoms of multicollinearity. This means that the variables perceived ease of use, trust and security are declared free from symptoms of multicollinearity in regression analysis and meet the requirements of regression analysis.

### ***Heteroscedasticity Test***

Heteroscedasticity test is a test used to see in the regression model if there is a difference in variance of the residuals between one observation and another or not. To see whether there are symptoms of heteroscedasticity, the glejser test is carried out. If the significance probability result is > 0.05 or 5%, it means that there are no symptoms of heteroscedasticity. And if the results of the significance probability <0.05 then there are symptoms of heteroscedasticity (Ghozali, 2013) The following are the results of calculations from the glejser test

Table 8. Results of Heteroscedasticity Test

<i>Coefficients</i>		
Variable	Nilai Sig.	Description
1 (constant)	0.112	
Perceived ease of use	0.421	No Symptoms of Heteroscedasticity
Trust	0.700	No Symptoms of Heteroscedasticity
Security	0.280	No Symptoms of Heteroscedasticity

Source: processed in 2021

From the results with the Gejser test above, it shows the value of sig. from the results of the heteroscedasticity test as a whole has a significance level of  $> 0.05$ . Perceived ease of use shows the results of sig. of  $0.421 > 0.05$ , trust shows the results of sig.  $0.700 > 0.05$  and the security shows the sig.  $0.280 > 0.05$ . So it can be concluded that the regression model above has no symptoms of heteroscedasticity.

### Test Results of Model Accuracy

#### *Coefficient of Determination Test (R<sup>2</sup>)*

The coefficient of determination test (Adjusted R<sup>2</sup>) is a tool to estimate the extent to which the model's ability to explain variations in the independent variables. If the value of R<sup>2</sup> is small, then the ability of the independent variable to explain the dependent is limited. However, if the R<sup>2</sup> value is almost one, the independent variable provides almost all the information needed in predicting the dependent variable (Ghozali, 2013) following the results of the determination test:

Table 9. Results of Determination Test

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594 <sup>a</sup>	.353	.342	1.227
a. Predictors: (Constant), SECURITY, PERCEIVED EASE OF USE, TRUST				
b. Dependent Variable: INTENTION TO USE				

Source: processed in 2021

From the table above, it can be seen that the Adjust R Square value is 0.342, indicating that the variation in the use decision variable can be explained by the independent variable, namely the perceived ease of use, trust and security of 34.2%, while 65.8% is explained by models outside the study.

### *F Test*

The F test aims to test whether the research model is fit or not. This test can be seen from the significance value of  $= 0.05$  and the decision-making criteria by comparing the value of calculated F and

F table, if F count > F table then all independent variables affect the dependent variable (Ghozali, 2013).

The results of the F test in this study are as follows:

Table 10. Results of F Test

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	144.717	3	48.239	32.055	.000 <sup>b</sup>
	Residual	264.861	176	1.505		
	Total	409.578	179			
a. Dependent Variable: INTENTION TO USE						
b. Predictors: (Constant), SECURITY, PERCEIVED EASE OF USE, TRUST						

Source: processed in 2021

From the above calculation, the calculated F value is 32,055 with a significance value of 0.000. To determine the F table, first determine df1 and df2 with a significance value of 0.05. The df1 is obtained from (number of variables-1) which is 3, while df2 is obtained from (n-number of variables) which is 176 which n is the number of respondents. It means that Ho is rejected and Ha is accepted so that it can be concluded that perceived ease of use, trust as well as security has an influence on the Intention to use e-wallet.

## DISCUSSION

The statistical t test was conducted to see the effect of the independent variables individually in explaining the variation of the dependent variable. If the value of t count > t table, it is stated that the independent variable individually has an influence on the dependent variable. It can also be seen through the coefficient table in the sig column. if the value of sig > 0.05 then there is no influence between the independent variables individually on the dependent variable (Ghozali, 2013). The following is the results of the t-test of perceived ease of use, trust and security variables:

Table 11. Results of t Test

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.957	1.073		2.757	.006
	PERCEIVED EASE OF USE	.160	.060	.194	2.670	.008
	TRUST	.217	.059	.305	3.689	.000
	SECURITY	.146	.059	.205	2.480	.014
a. Dependent Variable: INTENTION TO USE						

Source: processed in 2021

### ***The Influence of Perceived Ease of Use on Intention to use e-wallet***

This is based on a significance value of  $0.008 < 0.05$  and  $t \text{ count} > t \text{ table}$  ( $2.670 > 1.653$ ). So, it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, meaning that perceived ease of use significantly influences the Intention to use e-wallet at GenBI Solo. In this study, the variable perceived ease of use with indicators that is easy to use, faster, easy to understand, easy to operate as desired, influences the Intention to use e-wallet. If the perceived ease of use is higher, then the intention to use will increase. This means that if the indicators in the perceived ease of use (easy to use, faster, easy to understand and effortless) increase, the intention to use the e-wallet will also increase.

By utilizing financial technology (fintech) using this e-wallet, respondents will feel the convenience they get. Such as the ease of not expending more effort in its use, the ease of understanding the steps to operate, besides that it can be faster and more effective. The proof is that they can transact faster just by using their smartphone. In addition, payment transactions are more effective because students do not have to wait for change or other things. If someone finds it easy to do his job, then a technology will be used often. Like this e-wallet, the easier it is for people to use the application, the higher the usage

The results of this study are supported by research from Yuliani Dwi Rahmawati, (2020) that ease has a significant positive influence on usage decisions. The higher the perceived ease of the e-wallet, the higher the person's intention to use it. Another study by (Latief & Dirwan, 2020) also states that convenience has a significant effect on usage decisions.

### ***The Influence of Trust on Intention to use***

Trust has a significant effect on the Intention to use e-wallet. This is based on a significance value of  $0.014 < 0.05$  and  $t \text{ count} > t \text{ table}$  ( $3,689 > 1,653$ ). So it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, meaning that trust has a significant effect on the Intention to use e-wallet at GenBI Solo. In this study, the trust variable with indicators of trust, feelings of security, influences the intention to use e-wallet.

If the trust is higher, then the intention to use will increase. This means that if the indicators in trust (trust, feeling safe, reliable and truthful) increase, the Intention to use e-wallet will also increase. Someone will believe if a technology they use in payment transactions is reliable and will not deceive them. They will feel safe if the technology can be trusted by its users. The more someone believes in the technology used in payment transactions, the higher the interest someone will use the technology. Therefore, e-wallet application service providers must build trust from someone so that they use the application. The results of this study are supported by research from Hermawan & Paramita (2020) that trust affects consumer preferences in using e-wallet. The same research was also conducted by Namahoot & Laohavichien (2018) that trust has an effect on interest in using e-money.

***The Influence of Security on Intention to use***

Security has a significant effect on the intention to use e-wallet. This is based on a significance value of  $0.000 < 0.05$  and  $t \text{ count} > t \text{ table}$  ( $2.480 > 1.653$ ). So, it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, meaning that security significantly influences the Intention to use e-wallet at GenBI Solo. In this study, security variables with indicators of confidentiality, privacy, authentication, minimizing viruses and authenticity affect the intention to use e-wallet.

The security factor in the intention to use an e-wallet is an important thing to consider. Starting from the security of user money stored in the e-wallet and the confidentiality of personal data privacy when registering for an e-wallet account, the first thing to consider before deciding to use it. The possibility of reducing virus transmission by not direct contact using cash and avoiding counterfeit money can also influence people to switch using e-wallet.

The similar study conducted by Kumala et al., (2020) stated that safety had a significant effect on user interest. This is also supported by research conducted by Yuliani Dwi Rahmawati<sup>1</sup> (2020) that safety has a significant positive effect on usage decisions. The safer the e-wallet to use, the more often it will be used.

**CONCLUSION AND SUGGESTION**

The conclusion in this study is that perceived ease of use partially and significantly influences the Intention to use e-wallet as a fintech economy. Trust partially and significantly influences the Intention to use e-wallet as a fintech economy. Security has a partially significant effect on the Intention to use e-wallet as a fintech economy.

Based on the results of the study, it reveals that perceived ease of use, trust and security have a significant influence on the intention to use e-wallet. So it is recommended for application provider companies to embed and improve in terms of ease, security in running an application to build user trust in deciding the use of an e-wallet application, especially in terms of security, still considered low by users. So, when the users use it, they feel safe and have security guarantees for the privacy of their personal data and money stored in the e-wallet.

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