Perceived Covid-19 Risk and E-Wallet Adoption

by Muamar Nur Kholid

Perceived Covid-19 Risk and E-Wallet Adoption: An Empirical Evidence MSEs of Indonesia

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Abstract. Along with the global growth of Covid-19 infections, transactions involving physical money pose a significant danger of viral transmission. As a result, customers and Indonesian MSEs increasingly utilize E-Wallets to conduct cashless transactions. Given the lack of studies linking Covid-19 and E-Wallets, The goal of this study is to analyze how Indonesian micro and small enterprises (MSEs) adopted E-Wallets during Covid-19. Specifically, this study examines the effect of perceived usefulness, perceived Covid-19 risk, perceived financial cost, and perceived ease of use on Indonesian MSEs' intention to adopt E-Wallet. The data for this study were gathered via a questionnaire-based survey. Respondents in this study were either owners or managers of Indonesian MSEs. The model is tested using SmartPLS 3.0, based on the PLS-SEM approach. The analysis reveals that Perceived Covid-19 Risk significantly affects the perceived usefulness and intention of Indonesian MSEs to adopt E-Wallets. Surprisingly the perceived financial cost does not affect the intention of Indonesian MSEs to use E-Wallet.

Keywords: E-Wallet, Perceived Covid-19 Risk, Perceived Usefulness, Adoption.

1   Introduction

The Gross Domestic Product (GDP) of Indonesia has dropped due to Covid-19 [1]. Micro and Small Enterprises (MSEs) in Indonesia have been a primary driver of GDP growth [2]. The significant contribution of MSEs in Indonesia is predicted to rehabilitate the Indonesian economy and boost the country's GDP [3]. Due to the government's restriction on face-to-face interactions during Covid-19, MSEs in Indonesia have innovated their business practices, one of which is the adoption of E-Wallet in various transactions with buyers and suppliers. This innovation in the usage of E-Wallets is predicted to boost the performance of MSEs in Indonesia, hence reviving the country's economy.

The Covid-19 virus is spread widely by droplets. According to health experts, The Covid-19 virus is spread by frequently touched surfaces, such as physical money [4]. Health experts urge avoiding physical money in transactions in this regard, as the Covid-19 virus can be spread by physical money [5]. Since the information was distributed, E-Wallet usage by Indonesian MSEs has continued to grow, and competition for

Wallet service providers in Indonesia has grown increasingly heated [6]. Understanding the factors that influence Indonesian MSEs' adoption of E-Wallets would aid E-allet service providers in developing customers acquisition and retention strategies. Regarding this issue, it is essential to understand the constructs that influence intention of Indonesian MSEs to adopt E-Wallets.

Numerous studies on e-Wallets have been conducted. Perceived Usefulness (PUS), Perceived Ease of Use (PES), and Trust all had a significant effect on customers' intents to use E-Wallets in the UAE [7]. In Spain and the United States of America, researchers discovered that PUS, attitude, and subjective norm all had a significant effect on the intention to utilize E-Wallets, and PES had a significant effect on PUS [8]. In India, research has discovered that PUS, trust, and attitude affect intention to use an e-Wallet [9]. PES also significantly affected PUS and University Students' intention to use E-Wallets, according to research conducted with a sample of Indian university students [10]. Although earlier research on E-Wallets has been undertaken, some of these studies have not considered the Technology Acceptance Model (TAM) and the risk of distributing Covid-19 in the context of E-Wallet research. There have been studies relating Perceived Covid-19 Risk (PR) and intention to use E-Wallets, but they did not include the TAM component in its whole [11]. In contrast to past research, this study focuses exclusively on Indonesian MSEs, which have been neglected by several earlier studies. Due to the widespread use of E-Wallets in Indonesia, E-Wallet service providers charge users various fees. Additionally, this study attempts to consider the Perceived Financial Cost (PFC). Numerous prior studies demonstrate the essential nature of PFC in utilizing information technology for financial transactions [12, 13].

This paper contributes to the body of knowledge by investigating the effect of Perceived Usefulness (PUS), Perceived Ease of Use (PES), Perceived Financial Cost (PFC), and Perceived Covid-19 Risk (PR) on the intention of Indonesian MSEs to accept E-Wallet for business transactions.

2 Literature Review

2.1 Perceived Usefulness, E-Wallet Adoption, and Perceived Ease of Use

Perceived Usefulness (PUS) and Perceived Ease of Use (PES) are two fundamental variables in the Technology Acceptance Model (TAM) framework used to explain information technology (IT) adoption [14]. PUS is the extent to which a person believes that adopting a specific IT would improve his or her performance on the job [14]. According to TAM, PUS has a positive effect on adopting IT [14]. Numerous studies on various forms of IT adoption have revealed a positive impact of PUS on intentions, including mobile shopping [15], paid mobile media service [16], mobile banking [17], mobile application [18], and mobile accounting app [19].

H1. PUS has a positive effect on Indonesian MSEs' intentions to adopt E-Wallets.

PES is a term that refers to a person's belief that utilizing specific IT will be effortless or straightforward to manage [14]. As with PUS, TAM states that PES will positively impact Indonesian MSEs' intention to use E-Wallets [14]. If Indonesian MSEs

perceive that utilizing an E-Wallet is effortless, they will strongly intend to use it. Numerous studies have discovered a positive influence of PES on particular IT adoption, such as mobile tourism [20], mobile learning [21], Islamic Fintech [22], and mobile accounting app [23].

H2. PES has a positive effect on Indonesian MSEs' intentions to adopt E-Wallets.

According to TAM, PES has a positive effect on PUS and a positive impact on adoption intentions [14]. MSEs in Indonesia who believe that using E-Wallet is effortless believe it is useful. Numerous prior research conducted in a variety of IT contexts has found that PES has effect on PUS [15, 16, 23–25].

H3. PES has a positive effect on PUS

2.2 Perceived Covid-19 Risk, E-Wallet Adoption, and Perceived Usefulness

Perceived risk (PR) is frequently defined as the uncertainty surrounding the possibility of meeting an adverse impact of a service or product [26]. Other scholars state that perceived risk refers to the degree of uncertainty in a purchase transaction [27]. Perceived risk is a multi-faceted concept. Perceived risk comprises several components, including risks associated with time, security, social interaction, and financial [28]. Numerous studies on technology acceptance have identified perceived risk as a significant construct in understanding an individual's intention to utilize a technology [15]. In online transaction, disease risk is also regarded as an essential risk component during Covid-19 [11]. In this study, perceived risk is defined as a state of uncertainty among clients regarding the existence of fresh Covid-19 droplets on cash or physical money[11].

Numerous research has incorporated perceived risk into TAM and found that perceived risk has a significantly negative effect on IT adoption intentions [29–31]. However, in this study's context, perceived risk has a different influence than earlier studies. Indonesian SMEs who believe that there is a lot of Covid-19 virus in physical money, the greater the intention to use E-Wallet to make transactions with customers.

H4. PR has a positive effect on Indonesian MSEs' intentions to adopt E-Wallets.

While the PUS and PES may not encompass all of the user's reasons for embracing IT adoption, there are other constructs that do [3] According to TAM, External Variables might affect PUS and PES [14]. Several studies have confirmed that PR has a significant effect on PUS [16, 30–32]. In the context of this research, Indonesian SMEs believe that there is a high concentration of the Covid-19 virus in physical money, then his or her has believed that using an E-Wallet is useful.

H5. PR has a positive effect on PUS

2.3 Perceived Financial Cost and E-Wallet Adoption

The term "perceived financial cost (PFC)" refers to the magnitude to which an IT users perceives that utilizing specific IT would cost them money [13]. Outcomes and motivations of Economic are frequently the focus of adoption studies of IT [13]. MSEs in Indonesia that utilize E-Wallets may be subject to a variety of costs. The more cost that

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must be [27]d, the less inclined Indonesian MSEs are to adopt E-Wallets. Numerous research have demonstrated the negative impact of PFC on intention to adopt IT [12, 13].

H6. PFC has a negative effect on Indonesian MSEs' intentions to adopt E-Wallets.

Table 1. Respondents Profile

Characteristics	Frequency	Percentage	Characteristics	Frequency	Percentage
Age of Respondents (years)			**Business Media**		
< 20	8	5,30%	Online	73	48,00%
20 - 25	90	59,00%	Offline	17	11,20%
26 - 30	15	9,90%	Online and Offline	62	40,80%
31 - 35	10	6,60%	**Business Category**		
36 - 40	8	5,30%	Culinary	29	19,10%
40 - 45	5	3,30%	Fashion	47	30,90%
46 - 55	14	9,20%	Automotive	5	3,00%
> 55	2	1,30%	Tour & Travel	8	5,30%
Gender			Agribusiness	7	4,60%
Female	78	51,30%	Creative Products	11	7,20%
Male	74	48,70%	Information Technology	7	4,60%
Island			Beauty	24	15,80%
Jawa	113	74,30%	Others	14	9,20%
Sulawesi	8	4,60%	**Business Age (years)**		
Bali	8	6,60%	< 5	124	81,60%
Sumatra	7	5,30%	5 - 10	20	13,00%
Papua	3	5,30%	10 - 15	2	1,30%
Nusa Tenggara	3	2,00%	15 - 20	3	2,00%
Kalimantan	10	2,00%	> 20	3	2,00%

3 Methodology

This paper is a quantitative study conducted using a questionnaire-based survey method. This study uses *purposive sampling*. The sample for this paper consists of Indonesian MSEs that have employed E-wallets in their commercial operations. There were 169 respondents, but 17 respondents did not wholly complete the questionnaire. The demographic features of the survey respondents are shown in Table 1. The response population is predominantly female and between the ages of 20 and 25. Most respondents are from the island of Java and conduct business exclusively online. Most respondents are fashion goods merchants, with most respondents having been in business for less than five years.

The study's measurement of each construct was based on prior research. PUS, PES, PFC, and Intention measurements were adapted from [13]. PES, PFC, and Intention are each measured using four questions, while PUS is measured using five questions. Meanwhile, PR is measured using four questions adapted from [11]. The questionnaire

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uses a six-point Likert scale to measure each question's level of agreement. The data acquired from the questionnaire were analyzed using the PLS-SEM technique with the assistance of SmartPLS 3.0. The test entails assessing the measurement model in order to determine the reliability and validity of each indicator and construct, as well as the structural model in order to ascertain the relationships between construct [33].

Table 2. Constructs Reliability dan Convergent Validity Results.

Constructs/Indicators	Outer Loading	CRE	CAP	AVE
Intention (IN)		0,827	0,721	0,544
IN1	0,738			
IN2	0,700			
IN3	0,748			
IN4	0,771			
Perceived Ease of Use (PES)		0,914	0,874	0,726
PES1	0,871			
PES2	0,864			
PES3	0,861			
PES4	0,812			
Perceived Financial Cost (PFC)		0,918	0,889	0,737
PFC1	0,852			
PFC2	0,864			
PFC3	0,809			
PFC4	0,907			
Perceived Covid-19 Risk (PR)		0,917	0,880	0,736
PR1	0,849			
PR2	0,838			
PR3	0,909			
PR4	0,833			
Perceived Usefulness (PUS)		0,902	0,864	0,649
PUS1	0,796			
PUS2	0,846			
PUS3	0,755			
PUS4	0,832			
PUS5	0,795			

4 Discussion and Results

4.1 Test of Measurement Model

The measurement model is tested using many statistical measures, including outer loading, composite reliability (CRE), Cronbach alpha (CAP), average variance extracted (AVE), and the square root of AVE [33]. As indicated in Table 2, all construct indicators have values greater than 0.7, and the AVE value for each construct is greater than 0.5. This result suggests that this study does not have a problem with convergent validity. Meanwhile, when the CRE and CAP values are considered, all constructs have a value more than 0.7, indicating no reliability issue in this study. This result is consistent with the [33] requirements, which require CRE and CAP values to be more than 0.7. Meanwhile, the square root of the AVE value for each variable is greater than the correlation between the variable. This result shows that this study does not have a problem with discriminant validity. The findings of discriminant validity testing utilizing the Fornel-Larcker Criteria are showed in Table 3.

Table 3. Discriminant Validity Results.

	IN	PES	PFC	PR	PUS
IN	*0,738*				
PES	0,446	*0,852*			
PFC	-0,131	-0,201	*0,859*		
PR	0,372	0,284	0,071	*0,858*	
PUS	0,516	0,521	-0,147	0,333	*0,806*

4.2 Test of Structural Model

The structural model test findings indicate that the determinant coefficient value (R^2) for the intention of Indonesian MSEs to adopt E-wallet is 33.10%. This result shows that the model used in this investigation remains weak. Meanwhile, perceived usefulness has a determinant coefficient (R^2) of 30,00%. As illustrated in table 4, there are five acceptable hypotheses and one rejected hypothesis. PUS has a significant positive effect on MSEs' intentions to utilize E-Wallets in Indonesia (β=0,334; ρ=0,01). This result demonstrates that H1 has been accepted. Additionally, test results indicate that PES has a positive significant effect on PUS (β=0,464; ρ=0,01) and intention (β=0,201; ρ=0,01). These findings corroborate H2 and H3. Meanwhile, PR has a significant positive effect on PUS (β=0,201; ρ=0,01) and Intention (β=0,208; ρ=0,01). These findings imply that neither H4 nor H5 are rejected. Finally, PFC has no significance influence on intention (β=0,0,056; ρ=not sig). Additionally, these findings demonstrate that H6 is not accepted.

Table 4. Model Testing Results.

Hypothesis	Coeff.	T-Stat.	P-Values	Results
PES -> IN	0,201	2,621	0,009	Accepted
PES -> PU	0,464	6,587	0,000	Accepted
PFC -> IN	-0,056	0,858	0,391	Rejected
PR -> IN	0,208	3,263	0,001	Accepted
PR -> PU	0,201	3,021	0,003	Accepted
PUS -> IN	0,334	3,607	0,000	Accepted

4.3 Discussion

The data analysis reveals that PUS is still the most influential factor influencing Indonesian MSEs' intention to adopt E-Wallets. This result demonstrates that Indonesian MSEs prioritize usefulness while deciding whether to use an E-Wallet. These findings corroborate prior studies indicating that PUS is the most influential factor determining IT adoption [11, 22, 32, 34].

Other findings indicate that PR has a significant positive effect on Indonesian MSEs' intention to utilize E-Wallet. This significant effect of PR on intentions corroborates prior research findings [29–31]. These findings suggest that the risk of Covid-19 transmission via physical money can encourage Indonesian MSEs to use E-Wallets as a payment channel for customer interactions. This result is because the use of E-Wallets enables merchants and purchasers to avoid direct physical touch, which can minimize the spread of the Covid-19 virus. Given that most respondents in this study perform business transactions online, it is reasonable to conclude that face-to-face business transactions are too risky in terms of Covid-19 viral proliferation. This result demonstrates that the usage of E-Wallets is motivated by a fear of spreading Covid-19 through face-to-face business interactions.

Regrettably, the data reveals that PFC has no effect on Indonesian MSEs' intention to utilize E-Wallet. These findings complement prior research that found no significant effect of PFC on intention [35]. This result is likely due to the intense competition for E-Wallet providers in Indonesia, where providers charge relatively similar fees [36]. Additionally, Indonesian MSEs are confronted with the Covid-19 situation, which encourages Indonesian MSEs to adopt various types of IT to mitigate the spread of Covid-19.

5 Conclusion

This study found that several factors influence the intention of Indonesian MSEs to adopt E-Wallets. Some of these factors include PUS, PES, and PR. Regrettably, PFC

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has had no significant effect on the intention of Indonesian MSEs to adopt E-Wallets. PES and PR, on the other hand, have a significant impact on PUS. While this research model effectively explains the intention of Indonesian MSEs to use E-Wallet, it remains a weak model. Further research might be conducted in this area to determine additional relevant constructs that possibly influence Indonesian MSEs to use E-Wallet. Additionally, this study has few weaknesses that can be addressed by future study. Several of these limitations include respondents who are predominantly from the island of Java, respondents who are predominantly from the millennial group, and the business's youth. Furthermore, this study approach disregards the possibility of a moderating or mediating variable in the interaction between variables

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