The Use of E-Money During the Covid-19 Pandemic: Attitudes and Interests of Balinese People

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ABSTRACT

Objectives: The objective of this research is to review and analyze the impact of perceived ease of use, perceived usefulness, and perceived risk on attitude toward using and intention to use e-money during the Covid-19 pandemic.
Methodology: The example utilized upwards of 115 respondents with an accidental sampling method and the data were processed and analyzed using SEM-PLS.
Finding: The outcomes showed that intentions to use e-money were influenced by perceived ease of use, perceived usefulness, and attitude toward using, while perceived risk didn't influence attitude toward using and intention to use e-money.
Conclusion: The use of e-money has increased because e-money can provide more convenience and benefits in reducing the risk of spreading covid-19. The utilization of e-money additionally turns out to be more compelling when there is social removal so that dangers, for example, network interruption and security presently don't influence the utilization of e-money.
Keywords: attitude toward using; covid-19; e-money; intention to use; perceived.

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INTRODUCTION

In the current new normal, Bali's economy will begin to be rebuilt, which of course is done by paying attention to health protocols (Kepramareni, 2020). One component of the health protocol in the development of the new normal economy in various sectors is by using the non-cash transaction method. The utilization of social removing or physical separating makes it critical to utilize non-cash installment strategies (Prasetya, 2020). WHO stated to extend the usage of non-cash portion systems as work to break the chain of the spread of the Covid-19 contamination (Brown, 2020). Bank Indonesia is additionally attempting to urge non-cash exchanges to diminish the expense of printing cash. During the Covid-19 pandemic in Bali, non-cash and electronic monetary exchange administrations in Bali showed fast development. One of them is found in the expansion in the utilization of electronic cash (e-money). The Bali Province Bank Indonesia Representative Office (KPwBI Bali/BI Bali) recorded the quantity of e-money in Bali upwards of 159,208 clients or encountering a development of 378.52 percent year on year (NusaBali.com, 2021). E-money as the most current non-cash installment instrument enjoys a few upper hands over other electronic installment instruments, specifically focusing on speed, comfort, and productivity in managing exchanges, so the development of money used can be decreased to accomplish a credit only economy, is exceptionally important to lead research on open revenue in utilizing e-money during the Covid-19 pandemic with the goal that it tends to be seen whether or not the framework is acknowledged by clients.

To know the aims to involve the local area in utilizing e-money is indistinguishable from the attitude towards using positive society in getting innovation as the use of e-money (Fan et al., 2018). However, different results were obtained by Sungkono (2020) who stated that one's attitude does not affect interest in its use. In many investigations, it is expressed that the uplifting outlook of the local area in using e-money will surely be shaped if the use of e-money has perceived usefulness and perceived ease of use. Notwithstanding perceived usefulness, perceived ease of use, and attitude toward using, different elements can influence individuals' goals to use e-money. Yet, in the review, Malonda et al. (2020) acquired that an individual's advantage in utilizing an item can not be affected by perceived usefulness, perceived ease of use, and perceived risk. Perceived risk is communicated as an adverse result that purchasers need to stay away from when purchasing or utilizing an item (Leerophong and Mardjo, 2013). It is these negative consequences that are considered in deciding "yes" or "no" to make such e-money transactions. In light of the clarification that has been depicted how goals to involve society today in using e-money then the motivation behind this review is to know the impact of perceived ease of use, perceived usefulness, perceived risk to intentions to use e-money with to expectations to attitude toward using with a disposition toward utilizing as an intervention variable.

LITERATURE REVIEW

In Bank Indonesia Regulation Number 11/12/PBI/2009 Article 1 Paragraph 3 concerning electronic money (e-money), expresses that e-money is an installment method dependent on the worth of cash stored ahead of time by the holder to the guarantor. In light of TAM idea, then, at that point, came the hypothesis of TAM alteration that utilization develops in principle, in particular perceived ease of use, perceived usefulness, attitude toward using, and intentions to use, with the expansion of perceived risk builds (Lee, 2009).

Slameto (2010) characterizes expectations to use as a feeling of liking and interest in a thing or action, without anybody telling. Intentions to use a person in using e-money can be influenced by perceived usefulness. Perceived usefulness is communicated as a pondered the utilization of data innovation, for example, as e-money that can give advantages to its clients and can work on the exhibition of its clients (Andriyano & Rahmawati, 2016). Research conducted by Sari (2016) and Novitasari (2018) showed that perceived usefulness positively affects attitude using toward because the more customers feel effective and fast in using e-money, customers will increasingly like to use the e-money service. Furthermore, if a person believes that the system he uses has perceived usefulness or usefulness for himself then he will have intentions to use the system. The impact of perceived usefulness on intentions to use e-money has been tried by a few past analysts in particular Anjelina (2018) and Aji et al. (2020) expressed that perceived usefulness value positively affects goals to intentions to use.

One of the variables that can affect whether a system is accepted or not is perceived ease of use. Research conducted by Sari (2016) and Hamid et al. (2016) found that perceived ease of use is known to have a strong influence on attitude toward using because more and more users believe that e-money is easy to use and users do not have difficulties then users will have an attitude toward using to utilize the e-money service. Several previous studies conducted by Dzulhaida et al. (2018) showed that perceived ease of use positively affects attitude toward using e-money. Perceived ease of use of e-money that users feel will make users of e-money services feel like and interested to use e-money because using e-money is felt to be a profitable decision. So, the higher the individual's perception of an information technology that frees him from business, the higher the intentions to use e-money. This is in line with research conducted by Marchelina and Pratiwi (2018), who got the result that perceived ease of use positively affects intentions to use e-money.

One of the factors that can influence whether or not a framework is acknowledged is perceived ease of use. Research led by Sari (2016) and Hamid et al. (2016) observed that perceived ease of use is known to impact mentality attitude toward using because an ever-increasing number of clients accept that e-money is not difficult to utilize and clients don't experience issues then clients will have an attitude toward using to use the e-money administration. A few past investigations led by Dzulhaida et al. (2018) showed that perceived ease of use positively affects attitude toward using e-money. Perceived ease of use of e-money that clients feel will make clients of e-money administrations feel like and intrigued to utilize e-money since utilizing e-money is felt to be a productive choice. Along these lines, the higher the singular's view of a data innovation that liberates him from business, the higher the aims to utilize e-money. This is by research led by Marchelina and Pratiwi (2018), who concluded that perceived ease of use decidedly influences expectations to intentions to use e-money.

According to Leerophong and Mardjo (2013), perceived risk is a negative consequence that consumers want to avoid when buying or using a product. Lee (2009) explained that perceived risk, especially the risk of fraud in the world of transactions is higher by the day. Perceived risk becomes a benchmark where the smaller the perceived risk, the more people will have an interest in using services such as e-money, and vice versa if the greater the perceived risk, the lower the public premium in utilizing e-money administrations. This is following the aftereffects of examination led by Marafon (2018) which expressed that perceived risk negatively affects intentions to use. In the TAM hypothesis, the demeanor of utilizing innovation is expressed as an evaluation carried out by users in analyzing their interest in using

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the system. Miliani (2013) researched e-money usage behavior, which showed that attitude toward using can significantly affect an individual's intentions to use e-money. Research conducted by Novitasari (2016) and Albaity and Rahman (2019) also stated that attitude toward using positively affects intention to use. Given the things that have been depicted, the theory definition is as per the following:

H_1: Perceived usefulness decidedly influences attitude toward using positively.

H_2: Perceived usefulness decidedly influences intention to use positively.

H_3: Perceived ease of use decidedly influences attitude toward using positively.

H_4: Perceived ease of use decidedly influences intention to use positively.

H_5: Perceived risk decidedly influences attitude toward using negatively.

H_6: Perceived risk decidedly influences intention to use negatively.

H_7: Attitude toward using decidedly influences intention to use positively.

METHOD

This research was conducted on people in Bali Province who use e-money, namely 159,208 users (Bank Indonesia Regional Representative Office of Bali Province, 2021). The strategy for deciding the example is accidental sampling, that is any individual who ends up gathering with the scientist and as per the example measures in this review will be utilized as exploration respondents. Assurance of the quantity of agent tests as Hair et al. (2017) is reliant upon the quantity of markers increased by 5 to 10. The markers in this review were upwards of 23 articulation things, so the base number of tests utilized in this review was upwards of 115 respondents (after duplicated by 5). The information examination method utilized in this study is SEM-PLS. Variance-based approaches such as PLS are considered more suitable for use in this study because this research is predictive (Ghozali, 2015). Data collection using questionnaires distributed online using a google form to respondents of Balinese people who use e-money. Questionnaires distributed using 5 Likert scales from the very disapproval scale were given 1 to a very agreeable scale given a value of 5. The questionnaire used adapted the questionnaire from research conducted by Olatokun & Owoeye (2012), Phonthanukitithaworn, et al (2016), Ramadhan (2016), and Utami (2016).

RESULTS AND DISCUSSION

Results

Table 1. Validity and Reliability Test Results

Variables/ Indicators	Outer Loading	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha	Explanation
Perceived Usefulness (X1)					
X1.1	0.749				
X1.2	0.763				
X1.3	0.798				Valid and reliable
X1.4	0.748	0.602	0.900	0.867	
X1.5	0.829				
X1.6	0.764				
Perceived Ease of Use (X2)					
X2.1	0.779				
X2.2	0.818				Valid and reliable
X2.3	0.730	0.561	0.835	0.740	
X2.4	0.756				
Perceived Risk (X3)					

X3.1	0.918				
X3.2	0.923	0.841	0.995	0.937	Valid and reliable
X3.3	0.917				
Y3.4	0.910				
Attitude Toward Using (Y1)					
Y1.1	0.850				
Y1.2	0.765	0.717	0.910	0.868	Valid and reliable
Y1.3	0.881				
Y1.4	0.886				
Intentions to Use (Y2)					
Y2.1	0.780				
Y2.2	0.819				
Y2.3	0.785	0.617	0.890	0.845	Valid and reliable
Y2.4	0.770				
Y2.5	0.774				

Source: primary data processed, (2021)

Given Table 1 can be realized the stacking worth of the elements of all estimation markers is above 0.5 and the AVE upsides of all exploration factors are additionally above 0.5. This figure shows that the general estimation pointer meets the merged validity prerequisites and every one of them is valid in estimating the variable being referred to. Reliability testing utilizes composite dependability esteems and Cronbach alpha qualities that esteem all pointers above 0.7, which implies that all idle factors have predictable and solid outcomes. This review tried 2 endogenous idle factors in attitude toward using and intentions to use. Given Table 2, it tends to be seen that the worth of R square for attitude toward using variables is 0.401 which is viewed as moderate. This implies that 40.1 percent of the varieties in attitude toward using are clarified by perceived usefulness, perceived ease of use, and perceived risk, while the excess 59.9 percent are clarified by different factors outside of this exploration model. The worth of the R square factor aims to use is 0.692 which is likewise delegated moderate. This implies that varieties of intentions to use can be clarified by perceived ease of use, perceived risk, perceived usefulness, and attitude toward using by 69.2 percent, while the leftover 30.8 percent is clarified by different factors outside the examination model.

Table 2. Esteem Coefficients of R Square

Variable	R Square	R Square Adjusted	Description
Attitude Toward Using (Y1)	0.401	0.382	Moderat
Intentions to Use (Y2)	0.692	0.679	Moderat

Source: primary data processed, (2021)

The after effect estimation of the worth got from $Q^2 = 1- (1-R12) (1-R22) = 1- 0.277 = 0.723$, so it may be presumed very well that the model has prescient importance. Subsequently, the 72.3 percent variety of intentions to use e-money individuals in Bali Province is affected by perceived ease of use, perceived risk, perceived usefulness, and attitude toward using, while the excess 27.7 percent impacted by different factors outside the exploration model. Speculative acknowledgment can be determined from the coefficient way result and the meaning of the model depends on the t-measurement and p-esteem in Figure 1 and Table 3 underneath.

Figure 1. Estimation Model of PLS Results

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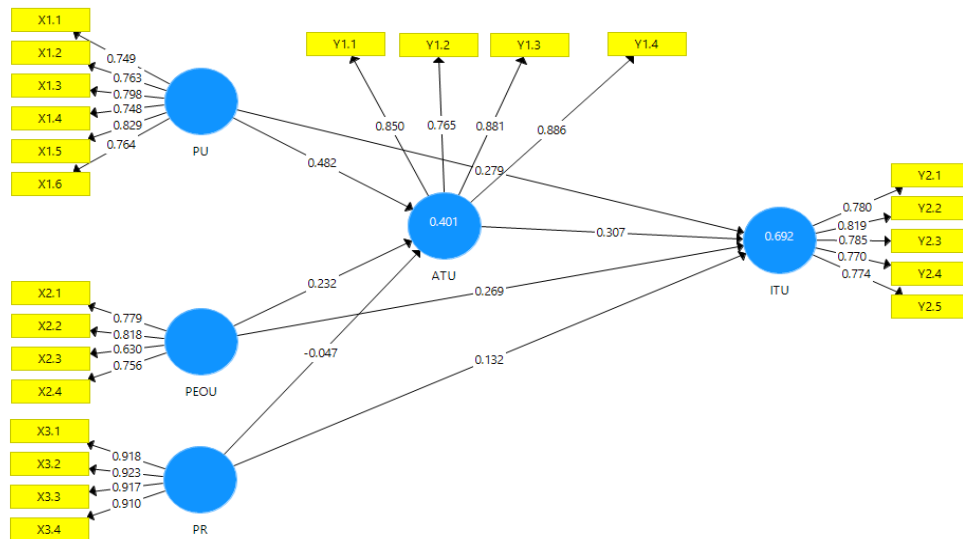
Source: primary data processed, (2021)

Given Figure 1 and Table 3, it tends to be seen that the attitude towards using the variable can intercede the connection between the variable perceived usefulness and the variable intentions to use e-money. In the relationship of perceived ease of use and intentions to use should be visible that the variable of attitude toward using additionally fills in as partial mediation. This is following research led by Jain (2021) which observed that perceived ease of use and perceived usefulness impact straightforwardly and in a roundabout way through attitude toward using against intentions to use. Various things happen to the connection between perceived risk variables and intentions to use, for example attitude toward using cannot significantly influence as mediation variables. Perceived risk has no impact on attitude toward using and intentions to use. A review directed by Malonda et al (2020) additionally tracked down that the intentions to use in an individual in utilizing an item cannot be prevented by the perceived risk.

Table 3. Path Coefficients and Mediation Variable Test Results

Variables	Coefficient	t-Statistics	p-Value	Results	Type of Mediation Variable
Perceived usefulness → Attitude toward using	0.482	4.044	0.000	Positive and Significant	Partial Mediation
Perceived usefulness → Intentions to use	0.279	2.310	0.021	Positive and Significant	
Perceived ease of use → Attitude toward using	0.232	2.036	0.042	Positive and Significant	Partial Mediation
Perceived ease of use → Intentions to use	0.269	2.881	0.004	Positive and Significant	
Perceived risk → Attitude toward using	-0.047	0.448	0.654	Negative and Not Significant	No Mediation
Perceived risk → Intentions to use	0.132	1.189	0.235	Positive and Not Significant	
Attitude toward using → Intentions to use	0.307	3.316	0.001	Positive and Significant	-

Source: primary data processed (2021)

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Discussion

Given the after effects of the investigation acquired the worth of perceived usefulness coefficient of attitude toward using of 0.482 with a t measurement worth of 4,044 (t measurement > 1.96) and p-worth of 0.000 (p-esteem < 0.05). This implies that perceived usefulness decidedly influences attitude toward using, so the principal speculation is acknowledged. The discoveries in this review show that perceived usefulness has the best commitment in impacting the attitude toward using somebody who uses e-money. This shows that respondents perceive the benefits obtained from the use of e-money products in the form of faster transaction settlement, accuracy in transactions, benefits in the form of discounts obtained, and more efficient use to influence attitude toward using respondents to use e-money products. Research conducted by Novitasari (2018) also found that perceived usefulness has a positive influence on attitudes toward using e-money.

Given the after effects of the investigation acquired the worth of seen perceived usefulness coefficient against goals to intentions to use of 0.279 with a t measurement worth of 2.310 (t measurement >1.96) and p-worth of 0.021 (p-esteem < 0.05). This implies that perceived usefulness emphatically influences goals to intentions to use, so the subsequent speculation is acknowledged. It can be explained that respondents e-money users in Bali have a good perception of the perceived usefulness of the use of e-money products so that perceived usefulness can affect the intentions to use people to use e-money significantly. In Bali, several e-money providers offer relative features and also offer ease of use. Among these e-money providers, Go-Pay and OVO are the largest server-based e-money usage markets (Dailysocial, 2017). That is because those two providers are broadly connected to food and online transportation services, such as OVO which connects and cooperates with Grab as the second-largest online transportation platform, and Go-Pay which is the e-money payment on the Go-Jek app that has many merchants and drivers registered on the Go-Jek system or database. Thus, perceived usefulness of the use of these two e-money products will cause the public to be more interested in using e-money products. Research directed by Anjelina (2018) additionally observed that perceived usefulness emphatically affects goals to intentions to use.

In light of the consequences of the investigation, the worth of perceived ease of use coefficient against attitude toward using of 0.232 with a t-measurement worth of 2.036 (t-measurement >1.96) and p-worth of 0.042 (p-esteem < 0.05). This implies that perceived ease of use decidedly influences demeanor attitude toward using, so the third theory is acknowledged. It can be assumed that respondents of e-money users in Bali feel confident that using e-money products can facilitate them in making transactions, so this gives rise to an attitude towards using positive e-money users to use it. The after effects of this review are additionally following the consequences of examination directed by Dzulhaida et al (2018) which showed that perceived ease of use positively affects demeanor attitude toward using e-money.

In light of the after effects of the investigation acquired the worth of the perceived ease of use coefficient against aims to intentions to use of 0.269 with a t-measurement worth of 2.881 (t-measurement > 1.96) and p-worth of 0.004 (p-esteem < 0.05). This implies that perceived ease of use emphatically influences intentions to use, so the fourth speculation is acknowledged. Perceived ease of use of e-money that users feel will make users of e-money services feel like and interested to use e-money because using e-money is felt to be a profitable decision. Thus,

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the higher the individual's perception of an information technology that frees him from business, the higher the intentions to use the individual to use e-money. Research conducted by Marchelina and Pratiwi (2018) also found that perceived ease of use positively affects intentions to use.

In light of the consequences of the investigation acquired the worth of perceived risk coefficient of attitude toward using of - 0.047 with a t-measurement worth of 0.448 (t-measurement < 1.96) and p-worth of 0.654 (p-esteem > 0.05). This implies that perceived risk doesn't influence disposition attitude toward using, so the fifth speculation is dismissed. The more certain data about perceived usefulness and perceived ease of use that clients know from the use of e-money, then, at that point, the client will don't consider the perceived risk that will be gotten from the demonstration of utilizing e-money. This shows that the limited quantity of risk in using e-money won't influence the attitude towards using e-money clients. A review directed by Anjelina (2018) additionally observed that perceived risk doesn't influence disposition attitude toward using.

Given the after effects of the examination acquired the worth of perceived risk coefficient of intentions to use of 0.132 with a t-measurement worth of 1.189 (t-measurement < 1.96) and p-worth of 0.235 (p-esteem > 0.05). This means that the risk does not affect intentions to use, so the sixth hypothesis is rejected. The perceived risk that usually occurs in the use of e-money is in the form of network disruption, security, or other perceived risk is considered not too detrimental than perceived risk if still using cash. Perceived risk in the use of e-money will not affect one's intentions to use e-money because the risk of using cash during the Covid-19 pandemic is still greater than the perceived risk of using e-money. Research conducted by Dzulhaida et al. (2018), Anjelina (2018), and Malonda et al. (2020) also found that perceived risk did not affect intentions to use.

Given the consequences of the examination, the worth of attitude toward using coefficient against intentions to use of 0.307 with a t-measurement worth of 3.316 (t-measurement > 1.96) and p-worth of 0.001 (p-esteem < 0.05). This implies that attitude toward using decidedly influences goals to intentions to use, so the seventh speculation is acknowledged. Logically it can be stated that the more positive attitudes toward using respondents to e-money products, the more intentions to use the behavior of respondents to use e-money products. The consequences of this review are following research led by Novitasari (2016) which expresses that attitude toward using decidedly influences expectations to intentions to use.

CONCLUSION

In light of the outcomes of the examination, it may be inferred very well that perceived ease of use, perceived usefulness, impacts demeanor attitude toward using e-money, perceived ease of use, perceived usefulness, and attitude toward using emphatically affected goals to intentions to use. Different results occur in perceived risk variables that cannot affect attitude toward using and intention to use e-money. Perceived risk is stated not the determining factor because e-money users in Bali are not afraid of perceived risks arising in the use of e-money. Perceived risk in using e-money such as the risk of network disruption or security is not too great compared to perceived usefulness that can be given. Thus, it tends to be reasoned that respondents have a high expectation to use e-money by ignoring the perceived aspects of risk that may arise. This research is expected to be one of the inputs for the government or other

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relevant parties to design a marketing strategy for e-money products to continue to experience an increase in their use in the community so that a cashless society can be created. The government should also increase its cooperation with merchants who can serve the payment of e-money products so that the use of e-money can be reached in all regions in Bali province.

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