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# Tam Model: What Affects Gen Z Interest in the Use of e-Wallets?

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**Abstract:** The reason for this study is to determine the variables Perceived ease of use and Perceived usefulness of hobby in using the OVO E-wallet in technology Z. This study is a quantitative look at. The pattern for this look changed into 79 respondents using the Slovin formulation, with a purposive sampling approach. Number one, data collection is acquired by dispensing questionnaires. The evaluation technique used becomes multiple regression analysis using the SPSS model 26 software program. The consequences showed that perceived ease of use had a positive and significant effect on perceived usefulness, perceived ease of use had a positive and significant effect on interest in using e-wallets, perceived usefulness had an impact positive and significant toward the intention to use an e-wallet and perceived usefulness is moderation of perceived ease of use towards the intention to behave e-wallet. The determinant coefficient is 57.2%. The rest is influenced by factors not examined.

**Keywords:** Perceived Ease of Use, Perceived Usefulness, Intention Behaviour, E-Wallet

## INTRODUCTION

Technological advances other than increasing the variety of mobile users have also elevated the growth of cellular commerce. The speedy growth of the cell commerce commercial enterprise and the growing number of clients using cellular gadgets to make bills on this commercial enterprise further strengthens the function of cellular bills as critical software for making bills. Presently, purchasers are extra inquisitive about using cellular payments to make purchases from traders as an opportunity to use coins or credit score cards (Yaokumah et al., 2017). Utilizing cellular charge offerings gives cost savings (Nizam et al., 2019), convenience, speed, and safety of transactions anywhere and whenever (Nugroho et al., 2017).

An electronic wallet (e-wallet) is a utility evolved by a licensed bank (S. Singh & Ghatak, 2021) to make non-cash transactions. E-wallets can update conventional charge methods with cellular programs and permit customers to keep cash to make transactions at once from programs. The cashless phenomenon with e-wallets is checking client interest in using them (Singh et al., 2020). The lifestyles of an e-wallet may be the proper supporting

potential to perform business activities (Watmah et al., 2020). Primarily based on parent 1, five virtual wallets or E-wallets have reputable licenses. The first rank with a user level of 31% is the OVO software, within the 2d area is Gopay 25%, within the third place is Shopeepay 20%, inside the fourth region is funds 19%, and in the final rank is Linkaja 4%.


Source: (Dinda Aulia Ramadhanty, 2021)

**Figure 1. List of the Largest Digital Wallets in Indonesia**

Era Z is a generation of a cashless society, namely those who make non-cash transactions. In other words, customers make transactions now, not using cash but circulating digitally (Katon & Yuniati, 2020). Era Z prefers to apply electronic wallets (e-wallets) over financial institutions playing cards at automatic teller machines (ATMs). This was discovered in a survey of the financial conduct of Gen Z and Y (Lavinda, 2022). The survey was conducted online with 5,204 respondents spread throughout 34 provinces on September 6-12, 2021. the majority of respondents have been Gen Z and Gen Y, 55% of respondents had been from Gen Y, 32.5% were Gen Z, 12% were Gen X, and 0.5% were infant boomers. The survey shows that most Gen Z people, or around 68%, use e-wallets. In the meantime, the best 35.4% of Gen Z personnel use bank ATMs for their financial sports. There is Z behavior that is quite interesting, namely the cashless lifestyle. E-wallet as a digital price device provides a quick, safe, and handy way for gen-z gen-z can transact anywhere by all people from shops worldwide. So that e-wallets are considered to replace the function of wallets that use playing cards, attracting interest in e-wallets (Humairoh et al., 2020).

Interest in e-money can be measured using a concept that could describe the attractiveness and use of an era. In this observation, the reputation concept used is the technology reputation model (TAM) idea developed by (Davis et al., 1989a) (Davis, 1989b). TAM (technology acceptance model) TAM is one of the theories used to decide the effect of users on the acceptance of new information (Ariningsih et al., 2022)(Arvyana et al., 2022) (Indriyani et al., 2022). Via the TAM idea, it can be understood that the generation's perceived ease and perceived usefulness can affect interest in accepting technology usage (Humairoh et al., 2020). There has been much research that shows the adoption of technology, in this situation e-wallets, on interest in using which is prompted by the ease of use and perceived usefulness, both in the millennial technology (Humairoh et al., 2020).and the millennial technology, that is the generation of adopters of technology, in this case, e-wallet as a payment device while purchasing (Lavinda, 2022). The author limits the e-wallet used in generation Z to the Ovo e-wallet, the best e-wallet (Lavinda, 2022) used as payment. Then in this study, the authors desired to discover whether or not perceived usefulness is a

moderating effect variable from perceived ease of use on the intention to use e-wallets in generation Z.

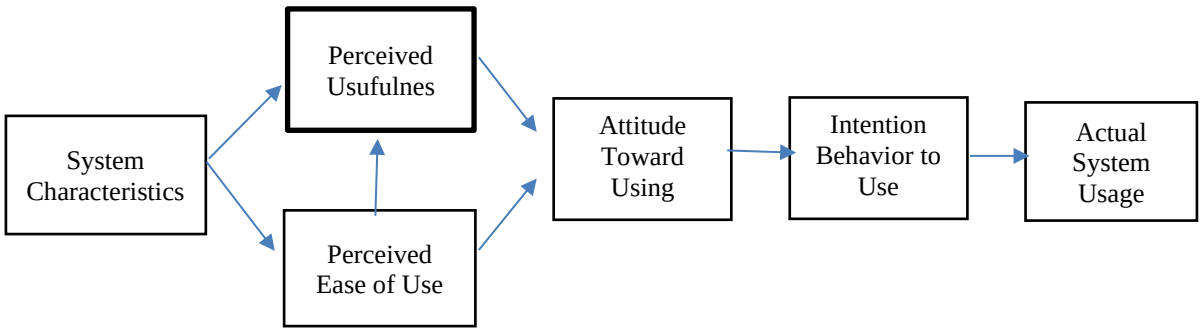
## LITERATURE REVIEW

### E-Wallet

An E-wallet or digital wallet is a form of application of a software program. A password covers this in terms of bills, cash storage, and numerous transactions achieved in a non-cash manner because they may be virtual primarily based. The use of e-wallets may be achieved by using a telephone or laptop (Rosmayanti, 2019). E-wallets can nearly replace the position of physical wallets due to the fact they offer numerous conveniences in digital shape (Humairoh et al., 2020) (Glacinta, 2021) (Ariningsih et al., 2022), including bills for food, searching for goods online, and flight tickets. OVO is a clever software that offers online price and transaction offerings (OVO cash). The customer user could also have the possibility to gather points whenever they are making a charge transaction thru OVO. Ovo coins may be used for numerous bills that paint with OVO to make it quicker (*FAQ Merchant | OVO*, n.d.). OVO acquired the title of the top of mind in the virtual pockets class from the general public at 45%.

### TAM (Technology Acceptance Model)

(Davis et al., 1989a) (Davis, 1989b) proposed the TAM idea, which explains how generation-based beliefs (usefulness and ease of use) influence computer use. The primary purpose of TAM is to provide a framework for gazing at the impact of outside elements on the views, behaviors, and goals of computer customers. The secondary purpose of TAM is to explain and predict consumer acceptance of technology. (Davis et al., 1989a) (Davis, 1989b) states that perceived usefulness (PU) refers to the volume to which a person believes using a device will enhance his overall performance. (Turner et al., 2010) Also defined is that the signs used to measure perceived usefulness are productivity increase, expanded labor productiveness, and faster paintings. Customers can sense the benefits felt when the next era can be used everywhere and whenever (Zhihong & Li, 2016). (Davis et al., 1989a) (Davis, 1989b)defines ease of use because they enjoy customers' experience when they trust that using a machine will free them from complicated endeavors. (Manjunath & Nagabhushanam, 2017) (Humairoh et al., 2020) (Ha, 2020) (Watmah et al., 2020) state that the perceived ease of use of signs is evident and easy to recognize. Perceived ease of use consists of the benefit of finishing charge applications, the benefit of studying interfaces (Isrososiawan et al., 2019), and the ease of contrast between cash price systems and 0.33-celebration digital fee systems (Zhihong & Li, 2016).




Sources: (Davis et al., 1989a) (Davis, 1989b)

**Figure 2. Technology Acceptance Model**

**Perceived Ease of Use and intention Behaviour E-Wallet**

In keeping with (Davis, 1989), perceived ease of use is a perceived ease of use, precisely the level at which users consider that era/systems may be used without difficulty and issues. The frequency of use and interplay between the user and the machine also can suggest ease of use. A more commonly used system suggests that the machine is more acquainted, simpler to use, and less complicated for customers. Further, (Le et al., 2020) (Nguyen, 2020) argues that perceived ease of use also can increase purchaser acceptance of a service or product. Perceived ease of use considers the person's belief that using a selected gadget is at once related to the person's goals (Davis, 1989). That is one of the most influential factors in identifying whether to undertake a new era. Diverse studies have been conducted which display (Isrososiawan et al., 2019) (Singh et al., 2020) (Katon & Yuniati, 2020) (Yanti Pujiastuti, 2022) concluded that perceived convenience is a predictor of interest in the use of e-wallets.

$H_1$: Perceived ease of use affects perceived usefulness

$H_2$: Perceived ease of use has a direct effect on intention behavior

**Perceived Usefulness and Intention Behaviour E-Wallet**

The perceived usefulness of innovation is the probability that customers will perceive it to affect their capability to obtain their objectives positively. The tendency of consumers to pay with e-wallets increases at the side of their belief in the benefit of those fee techniques. Perceived usefulness, as defined by TAM, is the degree to which a character anticipates that imposing a new gadget will cause expanded efficiency and effects in their expert endeavors (Davis, 1993). Various studies have proven a correlation between fantastic attitudes about the usage of interventions and their perceived usefulness ((Humairoh et al., 2020) (Watmah et al., 2020) (Effendy et al., 2021) (Ariningsih et al., 2022) (Yanti Pujiastuti, 2022). We hypothesize that generation Z's interest in making payments with the OVO e-wallet might be moderated by their belief in the usability of the payment system. Most of the Z generations who practice the TAM precept can be inspired by their influence on the advantages of the payment system.

$H_3$: Perceived usefulness affects e-wallet behaviour intention

$H_4$: Perceived usefulness moderates perceived ease of use toward e-wallet behavioural intentions

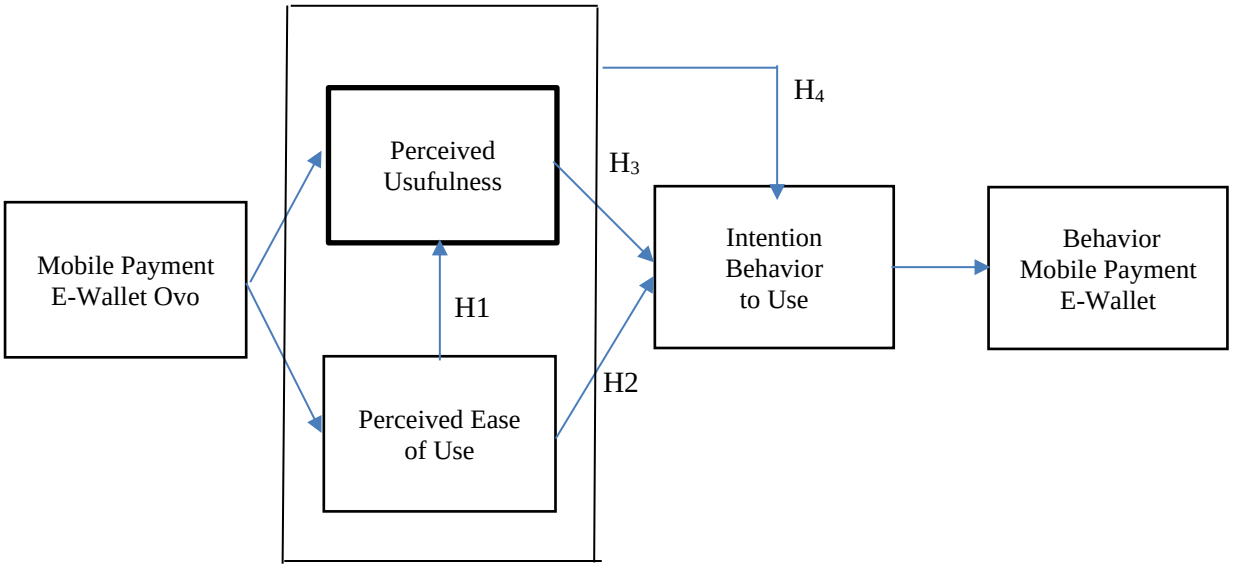



**Figure 3. Conceptual research**

## RESEARCH

The design of this takes a look at uses a descriptive and inferential statistical method (Arikunto, 2019). research variables include perceived ease of use (X1), perceived usefulness (X2), and behavioral intention to use e-wallet (Y). The populace on this examination is OVO E-wallet customers. Within the Tangerang Regency Public Works office, there is 359 personnel. The number of samples was decided using the Slovin formulation at an alpha of 0.1% (Sugiyono, 2019), resulting in 79 respondents. Similar to using a questionnaire, the authors also use the interview technique to reinforce the questionnaire results. The questionnaire was assessed using a Likert scale of 1-5. These studies become decided on the usage of purposive sampling. The statistics analysis technique used is validity, reliability, traditional assumption check, multiple regression evaluation, and determination with the assistance of the SPSS software program (Ghozali, 2018).

## RESULT AND DISCUSSION

A validity check is used to degree the validity or validity of a questionnaire. A questionnaire can be stated to be valid if the questions on the questionnaire are in a position to reveal something to be measured by using the questionnaire, and a reliability test is a tool used to degree a questionnaire that's a trademark of a variable or assembles. A questionnaire is said to be reliable or reliable if the respondents' answers to statements are steady or robust now and again (Ghozali, 2018). Based on the consequences of the validity of every query posed by the researcher to the respondents, it shows that every question submitted is legitimate (r count > 0.361) and Cronbach's Alpha count is more than 0.60. So it can be concluded that the study variables are declared dependable (table 1).

**Table 1. Validity and Reliability Test Effects**

| Variable | Indicator | Question Items | R-Statistics | Cronbach's Alpha |
|---|---|---|---|---|
| **Perceived ease of use** | Clear and understandable | Application easy to learn | 0.694 | 0.877 |
| | | Easy features understandable | 0.509 | |
| | It does not require a lot of mental effort | Transactions through the application are not difficult | 0.668 | |
| | | The main menu is easy to use | 0.738 | |
| | | With the application makes it easy to manage finances | 0.614 | |
| | Easy to use | Top-up can be done anytime/anywhere | 0.7i7 | |
| | | Practical and flexible application | 0.734 | |
| | | Applications can be downloaded on android, ios, app store | 0.798 | |
| | Easy to get the system to do what they want to do | The application facilitates personal transactions | 0.733 | |
| | | Apps can pay for other types of bills | 0.746 | |
| **Perceived Usefulness** | Simplify payment transactions | The application can be used anytime/ anywhere | 0.841 | 0.907 |
| | | Transactions are more practical | 0.819 | |
| | Speed up payment transactions | The time used is concise | 0.650 | |
| | | Faster than cash | 0.819 | |
| | Provides additional benefits when completing transactions | Lots of interesting promos | 0.819 | |
| | | Cash back available | 0.687 | |
| | It gives a sense of security when making a payment transaction | Processed safely | 0.524 | |
| | | The balance is guaranteed to exist | 0.698 | |
| | Increase efficiency | More efficient in transactions | 0.809 | |

| | | | | |
|---|---|---|---|---|
| | in conducting payment transactions | Transactions are more effective | 0.841 | |
| **Intention Behavior** | Attetion | Rekomendatation | 0.634 | 0.869 |
| | | Looking for information about applications and promos | 0.644 | |
| | Interest | Interested in continuing to use | 0.731 | |
| | | Make it a top priority | 0.634 | |
| | Desire | Tend to prefer the OVO application Will use in the long term | 0.805 | |
| | | Suitability of the application with the needs | 0.839 | |
| | Action | Using the application when transacting | 0.693 | |
| | | Often used for transactions at many merchants | 0.839 | |

Consistent with (Gujarati & Porter, 2013), the entire start line is earlier than moving directly to the following approach together with a couple of linear regression evaluations to perform the classical assumption take a look at. This takes look at is conducted to provide a guarantee that the regression coefficient could be neutral, constant, and correct. The researcher conducted a classical assumption take a look at to show that the sampling technique exceeded the assumptions of facts normality, multicollinearity, and heteroscedasticity, which made it possible to continue with more than one linear regression analysis. Based on the normality statistical, look at Table 2 above Asymp. Sig (2-tailed) 0.071 is more than 0.05, and it may be concluded that the facts are typically distributed.

**Table 2. One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardized Residual |
|---|---|---|
| N | | 79 |
| Normal Parameters | Mean | .0000000 |
| | Std. Deviation | .33390091 |
| Most Extreme Differences | Absolute | .096 |
| | Positive | .063 |
| | Negative | -.096 |
| Test Statistic | | .096 |
| Asymp. Sig. (2-tailed) | | .071[c] |

Based totally on the records in desk three, the requirements for passing the multicollinearity take a look at were met through all present impartial variables, particularly a tolerance value that is greater than 0.1 and a VIF (Variance Inflation element) value < 10. within the table, the tolerance value for the impartial variable perceived ease of use is 0.931, and perceived usefulness is 0.931. meanwhile, the VIF value of the independent variable perceived ease of use became 1.074, and perceived usefulness became 1.074. therefore it may be concluded that each independent variable used in this look isn't correlated among one impartial variable and any other impartial variable.

**Table 3. Multicolinearitas Test**

**Coefficients**

| Model | | Collinearity Statistics | |
|---|---|---|---|
| | | Tolerance | VIF |
| 1 | Perceived ease of use | 0.931 | 1.074 |
| | Perceived usefulness | 0.931 | 1.074 |

Based totally on table 4, it may be concluded that there's no heteroscedasticity within the regression equation. This may be seen from the absence of unbiased variables that have importance underneath 0.05. The impartial variable perceived ease of use is 0.072, and the perceived ease of significance is 0.062. Consequently, it could be concluded that the regression equation using the Glejser test does now not arise heteroscedasticity.

**Table 4. Glejser Test**

**Coefficients**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 0.825 | 1.626 | | 0.508 | 0.613 |
| | Perceived ease of use | 0.097 | 0.030 | 0.357 | 3.225 | 0.272 |
| | Perceived usefulness | -0.064 | 0.034 | -0.209 | -1.891 | 0.062 |

**Table 5. Multiple Linear Regression Equation Result**

**Coefficients**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5.249 | 2.842 | | 1.847 | .069 |
| | Perceived ease of use | .404 | .053 | .598 | 7.693 | .000 |
| | Perceived usefulness | .253 | .059 | .332 | 4.264 | .000 |

In table 5, Coefficients, Unstandardized Coefficients column B on constant (a) is 5.249, the perceived ease score (b) is 0.404, and the perceived usability score (b) is 0.253. based totally on that information, the regression equation is acquired: Intention behavior = 5.249 + 0.404 Perceived ease of use + 0.253 Perceived usefulness + e It means every boom in each unit of perceived comfort and usefulness concurrently will grow interested in using e-wallets in era z by using 0.404 and 0.253.

**Table 6. Simple Regression Results for Perceived Usefulness**

**Coefficients**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 32.372 | 4.013 | | 8.067 | .000 |
| | Perceived ease of use | .231 | .097 | .262 | 2.380 | .020 |

a. Dependent Variable: Perceived usefulness

Checking out the research hypothesis H1, which checks whether perceived ease of use affects perceived usefulness, may be seen from t count 2,380> 1,986. This suggests that hypothesis H1 is accepted that perceived ease of use has a positive and significant effect on perceived usefulness (table 4). The hypothesis test can be visible in table 5. The t-count outcomes on perceived ease of use of 7,693 > 1,986, so hypothesis H2 is accepted that perceived ease of use has a positive and significant effect on interest in using e-wallets in generation Z.

To prove hypothesis **H3 is accepted,** the effects t count of 4,364 > 1,986 indicates that perceived usefulness positively and significantly impacts interest in using e-wallets in generation z. For testing the H4 hypothesis, it could be seen in table 7 shows the t-be-counted consequences in testing the moderating impact of 35,393 > 1,986. This proves that perceived usefulness is the moderation of perceived ease of use toward e-wallet behavior intentions in generation Z, **H4 is accepted.**

**Table 7. Moderation Effect Test Results**

| Coefficients | | | | | | |
|---|---|---|---|---|---|---|
| | | Unstandardized Coefficients | | Standardized Coefficients | | |
| Model | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 3.589 | .119 | | 30.236 | .000 |
| | Perceived ease of use | -.790 | .040 | -.936 | -19.846 | .000 |
| | Perceived usefulness | .010 | .020 | .011 | .529 | .598 |
| | Perceived ease of use*Perceived usefulness | .218 | .006 | 1.766 | 35.393 | .000 |

**Table 8. Determination Test Results**

| Model Summary | | | | |
|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .756[a] | .572 | .561 | 2.70613 |

Based on table 8, the coefficient of R squared(R2) is 0.572 or 57.2%. It may be concluded that 57.2% of interest in using variables can be defined by perceived ease of use and perceived usefulness. At the same time, the other 42.8% distinction is inspired or defined by other variables not included in this look.

## CONCLUSION

From the outcomes of the evaluation of the facts, it can be concluded that perceived ease of use has a tremendous and considerable effect on perceived usefulness, perceived ease of use has a positive and significant effect on behavioral intentions to use e-wallets, perceived usefulness has a positive and significant impact on behavioral intentions to use e-wallet walled, and perceived usefulness is the moderation of the perceived ease of use toward the intended behavior to use e-wallets.

Generation z, which is the generation of the best e-wallet users, can be cautioned by the authors regarding the perceived convenience variable, which has a positive and enormous effect, hints that may be given by using the OVO utility to improve and develop its economic utility system to make it easier for customers to transact with the OVO e-wallet so that it becomes cleaner to use (clean to apply) to, in the long run, have an extraordinary impact on the business enterprise. For perceived usefulness variables that have a high quality and significant effect, OVO can always give advice to take note of consumer lawsuits. Strive for employees to reply fast, precisely, and responsively so that it is straightforward to operate the system in keeping with what the character wants to do in everyday use. It's always expected to enhance exciting principles for the OVO utility device so that purchasers can pay interest and hobby inside the OVO utility and could boom hobby in using the OVO application in era Z.

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