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Analysis of the Adoption of Digital Wallet Technology in Indonesian Society

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Abstract
Due to changes in consumer behavior and the development of technology, the acceptance of digital signage in Indonesian society has increased significantly in recent years. This study, focusing on variables such as self-efficacy, perceived usefulness and perceived ease of use, intention to use, substance norms, self-creation, and actual system usage, examines the factors that influence the adoption of virtual screen technology. The data were collected qualitatively through questionnaires distributed to the Indonesian mobile app users, and a semi-structured meta-analysis (SEMPLS) was used to analyze the samples. The results of this study show that consumer intentions are governed by perceived usefulness and ease of use, and religiosity is a moderating factor. Furthermore, self-efficacy, intention to use, and actual system use were not significantly influenced by anxiety.

INTRODUCTION

Thanks to technology, mobile users can now use their smartphones to conduct monetary transactions. or payments using apps installed on their phones (Rathore, 2020). In this digital era, financial technology (fintech) has become an inseparable part of human life (Lutfillah, 2024). In terms of digital transactions, Indonesians prefer to use digital wallets (e-wallets). This study also extends the theory of e-wallet adoption by considering religious perspectives in the context of digital wallets, an under-explored topic (Teng & Khong, 2021). Based on research conducted (Bagla & Sancheti, 2018), the increasing Interest in using financial technology, in this case digital wallets, was found to be influenced by promotions such as attractive cashback and rewards, as well as instant payments. non-cash money transfers (Bagla & Sancheti, 2018).

However, despite the increasing use of digital wallets, their practical implementation and actual use still need to be improved. Previous studies have shown that although the intention to use digital wallets is relatively high, actual use sometimes matches the intention (Teng & Khong, 2021). This research is motivated by the rapid development of digital financial technology, especially e-wallets, which encourage people towards cashless transactions. E-wallets offer ease of use and practical benefits, such as time efficiency and transaction flexibility, influencing buyers' intentions to use them. However, the adoption of this technology is influenced by technological factors and personal values, including religious background. Religious values can influence perceptions of risk, security, and the suitability of e-wallet services to the principles believed in. This study aims to analyze the effect of e-wallets on usage intentions, by considering factors such as perceived ease of use (PEOU)

and perceived usefulness (PU). Furthermore, this study also aims to examine how religious background mediates the relationship between purchase intention and e-wallet usage. By explaining this relationship, this study is expected to provide insights to media service providers to develop content and marketing strategies that meet the needs and values of consumers, including those with high levels of religiosity. In this study, variables were categorized into independent variables (X), dependent variables (Z), and dependent variables (Y). Independent variables (X): X1 (Personal innovativeness). Human creativity refers to "an individual's willingness to try some new information technology" (Agarwal and Prasad, 1998). X2 (Content regulation): Previous research on mobile technology has shown that convenience has a significant impact on perceived usefulness and ease of use (Mushi, 2022).

X3 (Religion):The influence of religion on consumer behavior is due to the fact that religion influences a person's beliefs and attitudes, which shapes their perception and interaction with the world around them (Purbasari et al., 2023). X4 (Self-efficacy): Self-efficacy is defined as people's beliefs about their ability to produce a certain level of performance that influences the events affecting their lives (Bandura, 1998). Dependent Variables (Z): Z1 (Perceived Ease of Use): Perceived ease of use, on the other hand, refers to "the degree to which an individual believes that using a particular system will be effortless" (Davis, 1989a). Z2 (Perceived Usefulness): Perceived usefulness is the degree to which an individual perceives that the technology improves performance (Davis, 1993). Dependent Variables (Y): Y1 (Intention to Use): Intention to use is an important component of the technology adoption process, which refers to an individual's decision to adopt a new technology after considering a number of internal (e.g., feedback and beliefs) and external (e.g., social norms) factors. (Ing et al., 2021). Y2 (Actual System Use): Actual system use is the use of a system where the user has no choice but to use it in a fair use environment (Akinbobola y Adeleke, 2013).

LITERATURE REVIEW

Technology Acceptance Model (TAM)

TAM is a theoretical model designed to predict and explain user acceptance of technology (Davis, 1993). Currently, IS researchers consider TAM as one of the theories in the field of information systems and still devote much effort to studying research that utilizes this theory (Y. Lee et al., 2003). The Technology Acceptance Model (TAM) is widely used to predict individuals' adoption of information technology and their intention to use it. The first models introduced were perceived usefulness and perceived ease of use (Nabila et al., 2018). The technology acceptance model has become one of the most widely used IS models, partly due to its ease of understanding and simplicity (King & He, 2006).

E-Wallet

According to (Bagla & Sancheti, 2018), a digital wallet, or e-wallet, is a wallet connected to the network through an application that allows you to store a certain amount of money and use it at any time if the payment service is available. A digital wallet is a convenient, fast, and safe product to use in non-cash application services. From this definition, it can be concluded that a digital wallet is a tool or online transaction service in the form of an application on a smartphone that can be used to make non-cash payments. (Farida & Ardiansyah, 2022).

Personal Innovation

Personal Innovation is "an individual's willingness to try new information technologies." (Agarwal & Prasad, 1998). Innovation can sometimes be critical for organizations to sustain their viability (Bartoo, 2013). Social psychologists believe that personal attributes are more stable and unchanging across usage parameters than innovative traits or situational factors (Lu, 2014). Describe individual creativity, learned and long-lasting cognitive judgments, emotional sentiments, and behavior choices using new information technologies (Lakshmi & Vaidyanathan, 2016).

Subjective Norms

The term “subjective norm” is loosely used for communication scholars (Zhang, 2024). A subjective norm is an individual’s perception that influences another, which is subjective (Christina, 2017). Subjective norm: The perceived ability or compulsion of individuals or reference groups in an online shopping experience (Moorthy et al., 2022). This is because substantive norms tend to have a much smaller effect on behavior than attitudes. Previous research on mobile technology has shown that feature standards have a significant impact on perceived usefulness and ease of use (Mushi, 2022). Subjective norms are social cues that individuals tend to behave or not. This concept includes the ideals deemed important by others (e.g., friends, family, or social groups) and the individual’s tendency to conform to these ideals.

Religiosity

Religiosity is an individual's commitment to their religion and the guidance of their beliefs, such as their behavior and attitudes (Johnson et al., 2001). In the context of Islam, religiosity is defined as an individual’s commitment to the Islamic faith, which is characterized by the individual’s obligation to decide what he or she can and cannot do, including the application of religious values and practices in everyday life (Shah Alam et al., 2011). Religion is a belief and commitment to obey God’s laws (Suhartanto, 2019). The influence of religion on consumer behavior lies in the way religion influences individuals’ attitudes and beliefs, which shape their understanding and interactions with the world around them. (Purbasari et al., 2023). Therefore, religion influences attitudes, knowledge, attitudes, and purchasing behavior.

Self Efficacy

Application competence is the degree to which an individual is confident in performing an activity with the skills they possess (Lai, 2008). Self-efficacy is "an individual's belief in their ability to succeed in a situation or complete a task" (Singh and Srivastava, 2018). Self-efficacy is defined as an individual's perception of their capacity to produce a given level of performance that affects their life (Bandura, 1998). Social cognitive theory (SCT) defines it as an individual's judgment of their ability or competence to perform a task competently; it is not related to a person's skills, but rather to how they use those skills and what they believe about them. In many studies, self-efficacy has a significant impact on the intention to use and the physical attitude to use new technology (Y.-K. Lee et al., 2009).

Perceived Ease Of Use

Ease of use, on the other hand, refers to “the degree to which an individual believes that using a system will require no effort” (Davis, 1989a). This is an important construct of the technology acceptance model (Davis, 1989a). On the one hand, users will demand a quick and easy payment method. As a result, users are expected to learn and apply cryptographic services quickly (Agustian Wardana et al., 2022).

Perceived Usefulness

According to (Davis, 1989a), this is the degree to which an individual perceives that technology can improve work efficiency. Perceived usefulness can be interpreted as a latent element that reflects the ability of its use in a particular system to improve efficiency (Nadlifatin et al., 2022). Retained usefulness can be defined as the customer's assessment and whether the new system they use will provide added value compared to the old system (Wilson et al., 2021). Useful and memorable features indicate brand and platform competence, and therefore have a positive impact on consumer trust (Harrigan et al., 2021).

Intention To Use

Usage acceptability is an individual's attitude or willingness to use a technology based on their perception of its benefits and ease of use (Lu, 2014). Usage acceptance is defined as a user's willingness or readiness to decide to use a technology based on perceptions of usefulness (perceived simplicity) and ease of use

(perceived ease) (Gefen, 2000). Usage intention is the outcome of an individual strategy evaluation, which is designed to quantify the effectiveness, predict the power, and interact between factors (Choudrie and Dwivedi, 2005).

Actual System Use

Fact-based use is the use of a system where the user has no choice but to use the system under conditions of forced use (Akinbobola & Adeleke, 2013). Actual system usage can be measured subjectively (user-reported) and objectively (system-recorded data) (Straub et al., 1995). It is defined as the actual use of technology after considering behavioral intentions, Ease of use, and perceived benefits (Shih & Huang, 2009).

METHODS

Fact-based use is the use of a system where the user has no choice but to use the system under the conditions of enforced use.(Singh & Ghatak, 2021).

Qualitative research designs focus on examining codes and the relationships between factors. They are used to track consistency or test predictions with different applications, such as descriptive or experimental predictions. The choice of design depends on the purpose of the study (Heddle, 2002). The research design is descriptive and causal. Qualitative research was used to understand the characteristics of the respondents. Meanwhile, causal research is used to test the causal relationship between independent and dependent variables. Based on the review of previous literature, a theoretical model was developed and hypotheses were formulated to examine the relationship between variables.

Primary data were collected through an online questionnaire. The questionnaire used a five-point Likert scale (1 = strongly agree to 5 = strongly disagree) to assess respondents' responses to each statement related to the research variables. In this study, respondents were active users of a website selected using a purposive sampling approach (which can be adapted to your research context). The sample size for this study consisted of a total of 155 individuals who met the minimum criterion based on SEM-PLS regression coding, which is five times the number of indicators in the research sample.(Hair et al., 2017).

This result must be rounded to the next integer, so the minimum sample size is 155 (Edeh et al., 2023). The inverse square root method is relatively conservative, slightly overestimating the sample size needed to produce a significant effect at a given power level. Most importantly, this process is characterized by ease of use, as it can be easily implemented.

The research instrument, i.e. the questionnaire, consists of two main parts. The first part contains questions regarding the demographic characteristics of the respondents (e.g., age, gender, education, and experience of use). The second part measures the research variables, such as ease of use, trust, intention, and usage. The descriptive items are based on previously validated research adaptations, with some modifications to suit the local context.

Before distributing the questionnaire, a test was conducted on 30 respondents to verify the validity and reliability of the instrument using Cronbach's Alpha analysis and Composite Reliability values with SmartPLS. A Cronbach's Alpha value above 0.7 and an Average Variance Excerpted (AVE) value are used as indicators of adequate validity and reliability.(Henseler et al., 2015).

Hipotesis & Conseptual Models

Personal Innovation refers to "the willingness of an individual to try out any new information technology" (Agarwal & Prasad, 1998). Innovation can sometimes be critical for organizations to sustain their viability (Bartoo, 2013). Personal Innovation is "a person's willingness to try new information technology" (Agarwal & Prasad, 1998). In some cases, Innovation can be important for an organization to survive (Bartoo, 2013). Personal Innovation will make someone willing to use e-wallets in their daily life, whether willing to use or want to learn to try e-wallet technology to make their life activities easier in online transactions. Based on the information provided, we propose the following hypothesis:

H1: Personal Innovation has a negative influence on perceived Ease of use
H2: Personal Innovation has a positive influence on perceived usefulness

"Subjective norm" is applied explicitly to communication scholars (Zhang, 2024). Subjective norm is the view of an individual who influences one another, which is essential (Christina, 2017). Subjective norms are one of the crucial things in research because subjective norms will find the subjective norms that will be related to the variables associated with this study and will give rise to the following hypotheses:
H3: Syntactic norms harm perceived ease of use.
H4: Subject norms harm perceived usefulness.

Religiosity is an individual's commitment to his or her religion and beliefs, as beliefs and attitudes that guide his or her behavior and beliefs (Johnson et al., 2001). In Islam, religiosity is defined as a person's commitment to the Islamic faith, which is determined by their ability and willingness to do so, including the implementation of religious values and practices in daily life (Shah Alam et al., 2011). Through religion, we can examine whether religious factors can influence the use of digital platforms and whether someone uses them based on their religion, which supports the following hypothesis:
H5: Religiosity has a negative effect on the intention to use
H6: Religiosity has a negative effect on perceived usefulness

Self-efficacy is "an individual's belief in their ability to succeed in a situation or complete a task" (Singh & Srivastava, 2018). Self-efficacy is defined as an individual's perception of his or her ability to produce a certain level of performance that overcomes stressful events. Its main function in terms of application description is useful. Based on this information, the following hypothesis can be formulated:
H7: Self-efficacy has a positive effect on perceived ease of use.
H8: Self-efficacy has a positive effect on perceived usefulness.

Davis, 1993, whether a person's confidence in using an e-wallet according to its system can be easily felt and carried out, information besides defining perceived Ease of use based on previous research data will give rise to the following hypothesis:
H9: Perceived Ease of use has a positive influence on the intention to use

According to (Davis, 1989b), The degree to which an individual adopts technology that can improve performance. Perceived usefulness can be interpreted as a subscore indicating how its use can increase efficiency in a given system (Nadlifatin et al., 2022). Individual perceptions that forms can improve performance are an essential aspect that illustrates how the use of electronic forms can improve each user's interest; based on the information on the side, we can assume the following process exists:
H10: Perceived Usefulness has a positive influence on the intention to use

It is used to predict an organization's behavioral intentions to adopt new technologies. The four constructs proposed in the integrated theory of technology adoption and use are social influence, facilitating conditions, power, and performance expectations (Ing et al., 2021). A literature review on digital payments shows that most studies have focused on factors that influence users' willingness to continue using m-payments, such as intention to continue using them before and after adoption (Gupta et al., 2020). The following hypothesis is formulated from the data obtained to determine whether a person who has used a digital wallet will continue to use it after adoption and whether non-users will want to use an e-wallet:
H11: Intention to use has a negative influence on actual system use

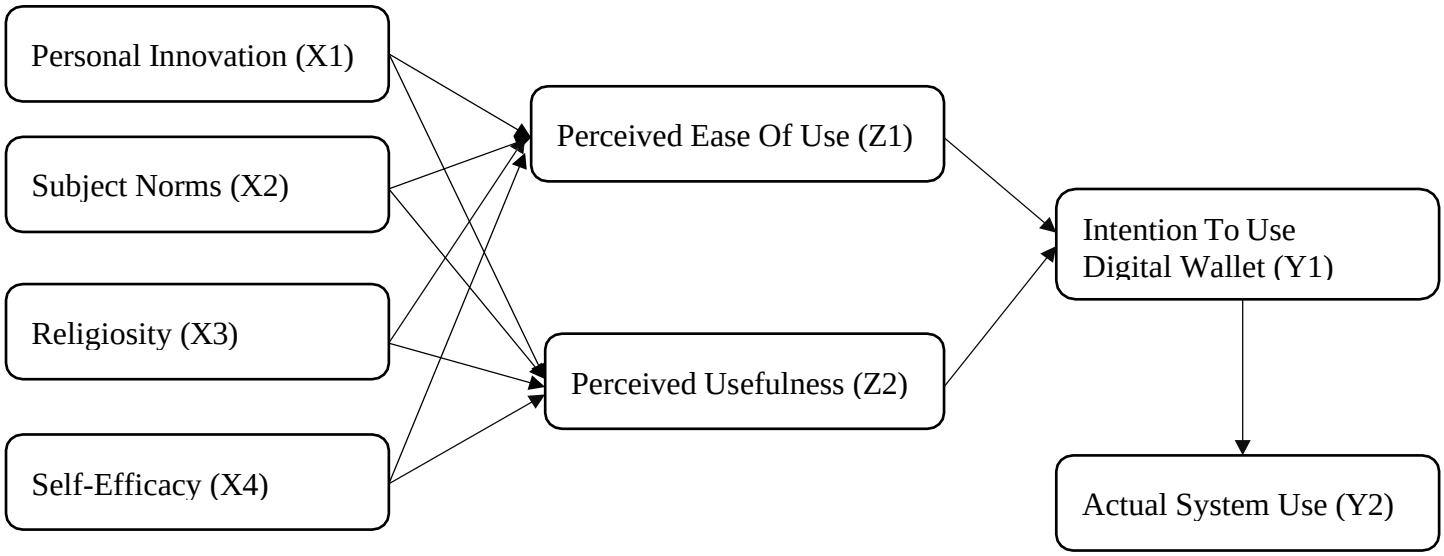

Figure 1. Framework of Thinking

RESULT AND DISCUSSION

The study involved 155 respondents, the majority of whom were women (63.2%) and men (36.8%), as shown in Figure 1. The majority of respondents (60.6%) had a high level of education, including bachelor's degrees (25.8%), diplomas (7.7%), and doctorates (6.0%). They were under 45 years of age. The majority of respondents came from East Java, Central Java, and DKI Jakarta, Riau, Yogyakarta, Banten, Depok, Bogor, and South Sumatra. Elsewhere, there were fewer than ten respondents.

Table 1. Description Data

Demographics	Description	Frequency	Percentage
Gender	Female	98	0,63
	Male	57	0,37
Age	<18 Years	11	0,71
	18-25 Years	70	0,45
	26-35 Years	37	0,24
	36-45 Years	20	0,13
	>45 Years	19	0,12
Last Education	High School Graduate	94	0,61
	Undergraduate students	12	0,07
	Diploma	40	0,26
	Post Graduate	9	0,059
	Doctoral	1	0,06

Source: processed data

Table 2 displays output loading to assess the convergent validity of each indicator in the latent variable. A loading value greater than 0.7 indicates that the indicator is good enough to represent the latent variable. However, in research, an outer loading value between 0.5-0.6 is considered sufficient to meet the convergent validity requirements (Butar Butar et al., 2023). In Table 2, AVE is used to measure convergent validity, while CR is used to assess construct reliability in the PLS-SEM model. An AVE value of more than 0.5 indicates good validity, while a CR value above 0.7 indicates strong internal reliability. (Dash & Paul, 2021). AVE is used to validate the relationship between indicators and latent constructs, while CR is used to assess internal reliability. This article asserts that values that meet the threshold indicate good model quality (Haji-Othman & Yusuff, 2022). So in table 2 will explain the data obtained from smartPLS with the questionnaire research that I have distributed and with 155 respondents providing data results that will be described as follows:

Construc	Items	OL	CA	rho_A	CR	AVE	Source
Personal Innovation	**X.1.1**	**0,809**	0,614	0,844	0,632	0,492	Lakshmi & Vaidyanathan (2016)
	X1.2	**0,905**					Senali et al. (2023)
	X1.3	**0,916**					Senali et al. (2023)
	X1.4	**-0,272**					Tikku & Singh (2023)
	X1.5	**-0,269**					Tikku & Singh (2023)
Subject Norms	**X2.1**	**0,844**	0,874	0,886	0,909	0,669	Ariffin et al. (2021)
	X2.2	**0,883**					Ariffin et al. (2021)
	X2.3	**0,867**					Diong & Toh (2022)
	X2.4	**0,775**					Diong & Toh (2022)
	X2.5	**0,706**					Diong & Toh (2022)
Religiosity	**X3.1**	**0,751**	0,923	0,931	0,934	0,589	Supriadi (2017)
	X3.2	**0,630**					Masykur et al. (2023)
	X3.3	**0,735**					Hayati & Kohari (2021)
	X3.4	**0,741**					Azizah & Maghfirotun (2023)
	X3.5	**0,699**					Hakim et al. (2020)
	X3.6	**0,811**					Glock & Stark (1970)
	X3.7	**0,828**					Glock & Stark (1970)
	X3.8	**0,806**					Glock & Stark (1970)
	X3.9	**0,824**					Glock & Stark (1970)
	X3.10	**0,828**					Glock & Stark (1970)
Self Efficacy	**X4.1**	**0,825**	0,897	0,899	0,924	0,71	Nur & Joviando (2021)
	X4.2	**0,888**					Nur & Joviando (2021)
	X4.3	**0,890**					Chen et al. (2011)
	X4.4	**0,831**					Chen et al. (2011)
	X4.5	**0,774**					Rosli et al. (2023)
Perceived Ease Of Use	**Y1.1**	**0,860**	0,928	0,930	0,945	0,776	Suryati & Yoga (2021)
	Y1.2	**0,890**					Susanti & Alamsyah (2022)
	Y1.3	**0,773**					Susanti & Alamsyah (2022)
	Y1.4	**0,879**					Rahman & Ariffin (2022)
	Y1.5	**0,686**					Rahman & Ariffin (2022)

Perceived Usefulness	**Y2.1**	**0,882**	0,908	0,908	0,932	0,732	Gautam et al. (2020)
	Y2.2	**0,822**					Gautam et al. (2020)
	Y2.3	**0,896**					Ariffin et al. (2021)
	Y2.4	**0,869**					Jameel et al. (2022)
	Y2.5	**0,838**					Jameel et al. (2022)
Intetion To Use	**Z1.1**	**0,878**	0,877	0,887	0,911	0,675	Kusumastuti et al. (2023)
	Z1.2	**0,820**					Kusumastuti et al. (2023)
	Z1.3	**0,888**					Ariffin et al. (2021)
	Z1.4	**0,896**					Ariffin et al. (2021)
	Z1.5	**0,920**					Gautam et al. (2020)
Actual System Use	**Z2.1**	**0,853**	0,913	0,915	0,935	0,742	Teng & Khong (2021)
	Z2.2	**0,872**					Persico et al. (2014)
	Z2.3	**0,872**					Persico et al. (2014)
	Z2.4	**0,891**					Nag* & Gilitwala (2019a)
	Z2.5	**0,785**					Nag* & Gilitwala (2019b)

Note: FL= Factor Loading; CA= Cronbach's Alpha; CR= Composite Reliability; AVE= Average Variance Explained

Source: processed data

Construct Validity and Reliability (Hair Jr et al., 2014): Personal Innovation: There are two indicators with negative loading values (X1.4 and X1.5), indicating that these indicators are not valid to represent the construct. The AVE is also low (0.492), indicating inadequate convergent validity. Subject Norms: Almost all constructs show good validity and reliability. Construct Validity and Reliability (Lakshmi & Vaidyanathan, 2016): Almost all constructs show good validity and reliability (Teng & Khong, 2021). All indicators have OL values above 0.7; an AVE value of 0.669 indicates good convergent validity. Reliability (CA = 0.874; CR = 0.909) is adequate. Religiosity: Although there are indicators with OL values below 0.7 (X3.2 = 0.630), AVE (0.589) indicates sufficient convergent validity. High reliability (CA = 0.923; CR = 0.934). Self-Efficacy: All indicators have OL values above 0.7, with an AVE of 0.710 indicating strong validity. Reliability is also excellent (CA = 0.897; CR = 0.924). Perceived Ease of Use: The highest AVE value (0.776), with all indicators showing high validity. The reliability is also excellent (CA = 0.928; CR = 0.945). Perceived Usefulness: All indicators are valid with an AVE value of 0.732, indicating excellent convergent validity. Reliability is adequate (CA = 0.908; CR = 0.932).

Hypothesis		Coeff	STDEV	T-Stat	P Values	Result
H1	Personal Innovation=>Perceived Ease Of Use	0,060	0,022	0,628	0,531	Not Supported
H2	Personal Innovation=>Perceived Usefulness	0,189	0,052	2,041	0,042	Supported
H3	Subjective Norms=>Perceived Ease Of Use	0,063	0,017	0,835	0,404	Not Supported

H4	Subjective Norms=>Perceived Usefulness	-0,013	0,030	0,242	0,809	Not Supported
H5	Religiosity=>Perceived Ease Of Use	0,120	0,020	1,380	0,168	Not Supported
H6	Religiosity=>Perceived Usefulness	0,122	0,056	4,450	0,220	Not Supported
H7	Self Efficacy=>Perceived Ease Of Use	0,692	0,066	2,372	0,018	Supported
H8	Self Efficacy=>Perceived Usefulness	0,617	0,078	4,450	0,000	Supported
H9	Perceived Ease Of Use=>Intention To Use	0,257	0,092	2,476	0,014	Supported
H10	Perceived Usefulness=>Intention To Use	0,635	0,090	6,250	0,000	Supported
H11	Intention To Use=>Actual System Use	0,883	0,019	0,844	0,399	Not Supported

Source: prosecced data

Innovative individuals are more confident in exploring new technologies, and therefore, they find it easier to use these technologies. Personal innovation has a significant positive effect on the intention to adopt mobile banking. This suggests that individuals with higher levels of personal innovation are more likely to have intentions to use e-wallet services. More innovative individuals view e-wallet technology as a tool that can increase the efficiency and effectiveness of their financial activities. These findings are based on two equally important studies by Kumar et al. (2020) and Lu (2014). Negative moderation reduces the effect of ease of use (PEU) on e-wallet usage intention. Although consumers find e-wallets easy to use, factors such as a confusing interface or difficult-to-understand settings can weaken this relationship. Ease of use is positively related to intention to use, but poor experiences or additional complexity can reduce its effect.Subjective norm refers to social influence, which is an individual's perception of what others expect from them. The results showing that subjective norm does not affect perceived Usefulness (PU) indicate that users do not care much about the views or expectations of others when evaluating whether an e-wallet is helpful to them. According to Aji et al. (2020), this can be attributed to perceived Usefulness being more of a personal evaluation of the benefits of technology, such as efficiency or productivity, which is less influenced by social pressure. When subjective norms do not affect this perception, individuals judge Usefulness based on their direct experience with the technology rather than on the opinions or expectations of others. It can be attributed to Ease of use (PEOU), which is technical and related to the user interface, application features, and personal experience Kumar et al. (2020). Social factors such as subjective norms are less relevant in shaping this perception.

Religiosity does not affect perceived Usefulness, indicating that individuals do not associate their religious beliefs with the functional benefits of technology such as e-wallets. This will likely be related to perceived Usefulness, which is practical and objective, such as transaction speed, efficiency, or technological features. According to ,(Do & Do, 2020), religiosity factors, which are more emotional or moral, may not be relevant in evaluating the Usefulness of technology. Users may view e-wallets as value-neutral transactional tools, regardless of their religious beliefs. When religiosity does not affect perceived

Ease of use, this indicates that technical experience and users' ability to interact with technology are more dominant in determining perceived Ease of use than their religious beliefs. This is related to the explanation that perceived Ease of use is more influenced by technological experience factors, interface design, and user skills in using e-wallet applications. Religiosity factors are not directly related to these technical aspects. Users tend to evaluate Ease of use based on application features, such as an intuitive interface or a simple registration process, without considering religious values. E-wallets are seen as neutral tools that do not have a direct religious dimension. Assessments of perceived Usefulness are more rational and measurable, so religiosity factors are not Davis's primary consideration (1989b).

Individuals with high levels of self-confidence in their ability to complete technological tasks feel more comfortable using e-wallets. This is due to the belief that they can understand and operate the features of the technology with minimal difficulty. The Technology Acceptance Model (TAM) states that users' beliefs influence perceived Ease of use in their ability to use technology without difficulty. When people have high confidence in their ability to use an e-wallet, they are also more likely to perceive the benefits of technology in making their lives easier. People who are confident see e-wallets as valuable tools for completing financial tasks, such as paying bills or transferring money, quickly and efficiently. Individuals with high levels of self-efficacy Bandura (1998) Are more motivated to try and adopt e-wallets because they feel they can overcome the challenges that may arise in using the technology. People confident in their ability to use technology are more likely to intend to adopt e-wallets as part of their daily activities. Previous studies have provided the same results, namely significant results, and the earlier researchers that I took were Kumar et al. (2020) and also with research owned by Rosli et al. (2023).

When users perceive that a technology, such as an e-wallet, is simple they are more likely to have a stronger intention to use it if it is barrier-free. This could be related to the reason that easy-to-use technology reduces cognitive load and makes users more confident to try and adopt it. Ease of use often attracts new users to try the technology, especially those less familiar with digital Innovation Koo & Cuandra (2022). Perceived Usefulness (PU) is the extent to which a person believes using a particular technology will increase productivity or make tasks more manageable. Users who see direct benefits from an e-wallet, such as efficiency, convenience, or time savings, are more likely to intend to use the service. This information will explain why users are looking for solutions that can add value to their lives, such as making financial transactions more accessible, reducing dependence on cash, or gaining benefits through cashback promotions. Technology that is considered beneficial has greater appeal because it can meet users' specific needs Natakusumah et al. (2023). When users perceive a technology is easy to use, they are more likely to explore its benefits, increasing its perceived Usefulness. Perceived Ease of use influences the technical and convenience aspects, while perceived Usefulness influences the functional and practical assessments of the technology. Together, both drive users' intention to use technologies such as e-wallets.

Intention to Use (IU) is a person's intention or desire to use a particular technology. At the same time, Actual System Use (ASU) is the actual or accurate use of the technology in everyday practice. When the results show that intention to use does not affect actual system use, there is a gap between user intentions and the realization of technology use. This is due to several factors, namely, even though someone intends to use technology, external factors such as technical constraints, lack of access, or availability of resources can hinder the realization of that intention Akinbobola & Adeleke (2013). Users intending to use a particular technology may still not use it because they are used to other methods considered more convenient Turner et al. (2010). This habit can reduce the relationship between intention and real action; perceived risk, such as data security or potential loss of money, can prevent someone from turning their intentions into real action Do & Do (2020).

CONCLUSION

Based on the results of this study, it can be concluded that individuals with a high level of personal creativity tend to adopt e-wallets because they perceive technology as a tool that can increase the efficiency

and effectiveness of their financial activities. Furthermore, perceived ease of use (PEOU) plays an important role in determining a user's intention to use electronic forms, although negative factors such as bad experiences or confusing interfaces can reduce its impact. Subjective norms do not affect perceived usefulness (PU), indicating that individuals assess the benefits of e-wallets based on their personal experiences, not because of social pressure or expectations of others. In addition, religiosity does not affect perceived usefulness or ease of use, indicating that users view e-wallets as a neutral transaction tool in terms of religious values, focusing more on the efficiency and convenience of the technology.

To increase e-wallet adoption, service providers should develop features that support user exploration of new technologies and provide educational programs to increase their confidence in using e-wallets. In addition, the application interface should be made more intuitive and simple to reduce barriers to use, and the user experience should be optimized by ensuring the system runs smoothly and customer service is responsive. Factors that may hinder adoption, such as concerns about security and privacy, should also be minimized through education and transparency of data security policies. In addition, marketing strategies should focus on the functional benefits of e-wallets and adjust the approach to the user's level of confidence in using technology. By implementing these recommendations, it is hoped that e-wallets can increase and provide optimal user benefits.

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Hopefully, the results of this research will benefit the development of science and practical applications in relevant fields.

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