



# The effect of performance expectancy, effort expectancy, social influence, facilitating conditions on mobile wallet adoption

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## ABSTRACT

This study aims to determine how much influence performance expectancy, effort expectancy, social influence, facilitating conditions have on mobile wallet adoption of DANA car wallet users in Karawang City. The data collection method used was by giving questionnaires to 100 respondents using DANA at least 3 (three) times in the past month. The sample technique uses non-probability sampling and the analytical tool technique uses multiple linear regression and simple linear. The results of this study indicate that performance expectancy, effort adoption expectancy, social influence, facilitating conditions have an effect on mobile wallets. The magnitude of 0.611 where 61.1% of the variables of performance expectancy, effort expectancy, social influence and facilitating conditions can be explained, influenced by mobile wallet adoption while the remaining 0.39% is influenced by other variables outside the model. Partially, performance expectancy has an influence of 0.540 which means that it is 54.0%, effort expectancy is 0.488 which means that it is 48.8%, social influence is 0.482 which means that it is 48.2%, and facilitating conditions is 0.634 which means that by 63.4%.



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## INTRODUCTION

Currently, developments in the field of technology in this era of globalization are very rapid and dense, this incident cannot be separated from the role of information technology. This phenomenon brings a lot of changes in Indonesia, things like this affect new things, especially in the financial sector in changing patterns and payment systems in economic transactions as the cause of technological and internet developments that cause the need for finance in society. Payment system policies are directed at supporting the momentum of economic growth by increasing the ease, smoothness, security and efficiency of cash and non-cash payment transactions.

Based on financial technology which is currently developing and meeting needs, Financial Technology (fintech) according to Chrismastianto (2017) is a combination of technology and financial features or it can also be interpreted as innovation in the financial sector with a touch of modern technology.

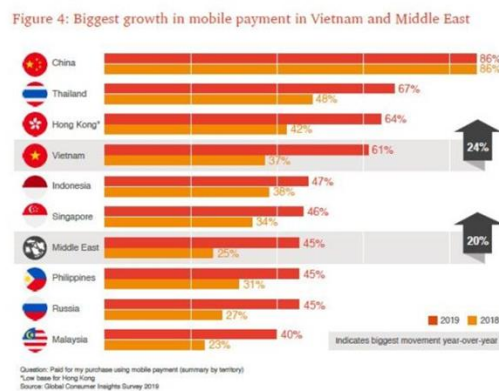
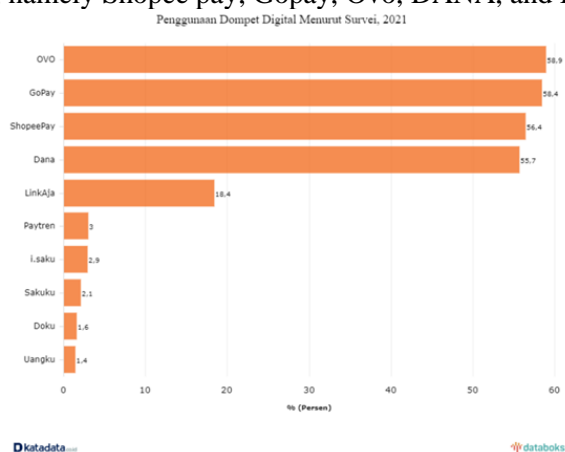


Figure 1 Mobile Wallet User in the World  
Source : Breaking News

Figure 1 explains that in 2019 Indonesia recorded a growth in users of payment systems with mobile wallets. Global Consumer Insights describes that 47% of respondents in Indonesia currently use mobile payments for transactions in 2019. This figure is higher than 2018 which was recorded at around 38%.

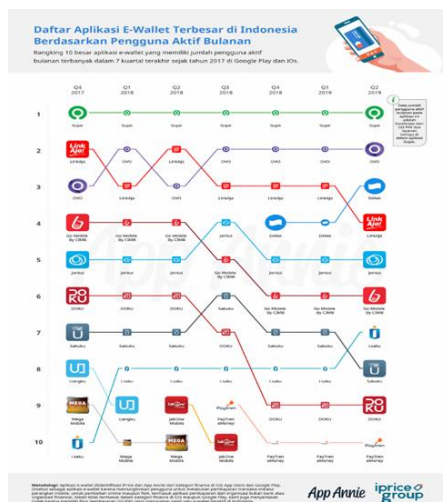
Mobile wallets are widely used and even become a necessity that must be fulfilled to carry out financial activities. Digital wallets or digital payments today have great potential to change the lives of millions of people by offering financial services to the unbanked masses. The mobile wallet provides a more practical, safe, fast, and profitable aspect, its use because it is considered safer and in accordance with health protocols when the pandemic is not over. There are five types of digital wallets that are often used by Indonesians, namely Shopee pay, Gopay, Ovo, DANA, and LinkAja.



**Figure 2 User Mobile Wallet 2021**  
 Source : DailySocial.Id

Figure 2 illustrates that 58.9% of respondents who use digital wallets claim to use OVO. OVO is only slightly ahead of GoPay which is used by 58.4% of respondents. Furthermore, ShopeePay is in third place with a percentage of usage by 56.4% of respondents. DANA is in fourth position with 55.7% of respondents. LinkAja is also the fifth digital wallet used by more than 50% of respondents. Other digital wallets have under 50 percent usage. 63 million mobile wallet users in 2020 are expected to grow to 202 million in 2025 mobile wallet owners 26% of the population, 77% in 2025 mobile wallet transaction volume is 1.7 billion transactions and will be 16 billion transactions in 2025. The value of mobile wallet transactions is \$28 billion and will be \$107 billion by 2025.

DANA is a digital payment platform that brings an open platform and can be used by any application, online or conventional outlets. DANA provides non-cash payment services in one platform in Indonesia, ranging from transportation transactions, sending money, online shopping, transactions at partner merchants, saving, to paying monthly bills. The source of money in the application can also be from anywhere, be it bank accounts, credit cards, or DANA balances. However, there are still some shortcomings, where for merchants it is not yet fully available, if the user changes the phone number in their DANA account, it is very risky because it can result in losing the DANA (money) that has been filled into the application, because the OTP code is sent to the old number.



**Figure 3 List of the Largest Mobile Wallet Applications in Indonesia.**  
 Source: iPrice Group

From Figure 3, based on the research results of the iPrice group and App annie DANA, who just entered the mobile wallet market in the fourth quarter of 2018 occupying the fourth position and the second quarter of 2019, its position rose to third. Research conducted by iPrice uses a measure of the number of app downloads and monthly active users to get more concrete statistical results. DANA has sizable capital backers including Emtek Group and Ant Financial. DANA itself is a technology created by the nation's children, the DANA data center is located in Indonesia and transactions use rupiah currency.

Currently the role of consumers and the community is very important because it is a benchmark in using the DANA application. There are several factors that become benchmarks in using technology, to measure how technology acceptance one of them uses the UTAUT (Unified Theory of Acceptance Use of Technology) model, UTAUT theory was developed by Venkatesh et al, this theory explains how the acceptance and use of information technology. Vanketesh explained that there are four factors that can influence interest in using technology (behavioral intention) namely: performance expectancy, effort expectancy, social influence, and facilitating conditions.

### Research Hypothesis

- Ho = There is no effect of performance expectancy (X1), effort expectancy (X2), social influence (X3), facilitating conditions (X4) on mobile wallet adoption (Y) DANA  
 Ha = There is a significant effect between performance expectancy (X1), effort expectancy (X2), social influence (X3), facilitating conditions (X4) on mobile wallet adoption (Y) DANA
- Ho = There is no significant effect between performance expectancy (X1) on mobile wallet adoption (Y) DANA  
 Ha = There is a significant effect between performance expectancy (X1) on mobile wallet adoption (Y) DANA
- Ho = There is no significant effect between effort expectancy (X2) on mobile wallet adoption (Y) DANA  
 Ha = There is a significant effect between effort expectancy (X2) on mobile wallet adoption (Y) DANA
- Ho = There is no significant effect between social influence (X3) on mobile wallet adoption (Y) DANA  
 Ha = There is a significant influence between social influence (X3) on mobile wallet adoption (Y) DANA
- Ho = There is no significant effect between facilitating conditions (X4) on mobile wallet adoption (Y) DANA  
 Ha = There is a significant influence between facilitating conditions (X4) on mobile wallet adoption (Y) DANA.

## RESEARCH METHODS

The method used is quantitative and associative research methods with analysis of validity test, reliability test, normality, multicollinearity, heteroscedasticity, autocorrelation and R square using SPSS. The sample in this study is DANA users who transact at least 3 (three) times in the last 1 month in the city of Karawang. By using non-probability sampling in the form of purposive sampling. Primary data were obtained from questionnaires via google from which were distributed to respondents, then respondents answered systematic questions. Secondary data were obtained from reading sources and various other sources consisting of notes, reports, documents, books, journals and literature studies obtained from the results of previous research.

## RESULTS AND DISCUSSION

### Gender

**Table 1 Respondent Profile by Gender**

No	Gender	Amount	Presentase
1	male	30	30 %
2	female	70	70 %
	Jumlah	100 Responden	100%

Source: Results of data processing (2022)

Based on table 1, the data obtained by respondents based on male gender are 30 respondents with a percentage of 30%, then female respondents are 70 with a percentage of 70%. This shows that the respondents who use the DANA mobile wallet are mostly used by women.

### Age

From the results of the questionnaire that has been distributed by the author, the results can be obtained based on the age of the respondents as follows:

**Table 2 Based on Respondent Age**

No	Age	Amount	Presentase
1	17-20	27	27%
2	20-25	57	57%
3	25-30	9	9%
4	>30-45	7	7%
	Amount	100 Responden	100%

Source: Results of data processing (2022)

Based on table 2 it can be seen that the respondents aged 17-20 years were 27 respondents with a percentage of 27%, then for the age of 20-25 years as many as 57 respondents with a percentage of 57%, aged 25-30 years as many as 9 respondents with a percentage of 9% and for age > 30-45 years as many as 7 people with a percentage of 7%. This shows that DANA mobile wallet users in Karawang are widely used or adopted by respondents aged 20-25.

### Validity Test

**Table 3 Validity test**

Variable	Dimensions	Question	R Hitung	R Tabel	Decision
Performance Expectancy	Perceived Usefulness	PE1	0,390	0,196	VALID
		PE2	0,576		
		PE3	0,613		
Job Fit	Extrinsic Motivation	PE4	0,568		
		PE5	0,473		
		PE6	0,657		
		PE7	0,667		
		PE8	0,764		

Variable	Dimensions	Question	R Hitung	R Tabel	Decision
		PE9	0,708		
	Relative	PE10	0,538		
	Advantage	PE11	0,555		
		PE12	0,630		
	Outcome	PE13	0,676		
	Expectations	PE14	0,582		
		PE15	0,627		
Effort	Preceived Ease	EE16	0,637		
Expectancy	Of Use	EE17	0,727		
		EE18	0,575		
	Complexcity	EE19	0,689		
		EE20	0,661		
		EE21	0,372		
	Ease Of Use	EE22	0,753	0,196	VALID
		EE23	0,721		
		EE24	0,737		
Social	Subjective	SI25	0,772		
Influence	Norm	SI26	0,805		
		SI27	0,683		
	Social Factor	SI28	0,725		
		SI29	0,651	0,196	VALID
		SI30	0,725		
	Image	SI31	0,777		
		SI32	0,725		
		SI33	0,790		
Facilitating		FC34	0,662		
Conditions	Perceived	FC35	0,764		
	Behavioral	FC36	0,790		
	Control				
	Facilitating	FC37	0,690		
	Conditions	FC38	0,614		
		FC39	0,698	0,196	VALID
	Compability	FC40	0,775		
		FC41	0,740		
		FC42	0,690		
Mobile	Manage	MW43	0,645		
Wallet	Account	MW44	0,626		
Adoption		MW45	0,660		
	Transfer and	MW46	0,713		
	Remittance	MW47	0,719		
		MW48	0,744	0,196	VALID
	Make a	MW49	0,758		
	payment	MW50	0,6541		
		MW51	0702		

Source: Data Processing Results, SPSS (2022)

Based on the table above, it can be seen that the average indicators included in the validity test get the results from table 3 above or  $\geq 0.5$ . ( $r$  count  $> 0.196$ ) Then it was concluded that all indicators included in the validity test were valid because the instrument in this study had an  $r$ count value greater than  $r$ table, this means that the measuring instrument is valid and able to reveal something that will be measured in this study.

**Table 4 Reliability Test Results**

Variable	Cronbach,s Alpha	Taraf sig/ description	Decision
<i>Performance Expectancy (X1)</i>	0,875	>0,60 Reliabilitas	Reliabel
<i>Effort Expectancy (X2)</i>	0,812	>0,60 Reliabilitas	Reliabel
<i>Social Influence (X3)</i>	0,896	>0,60 Reliabilitas	Reliabel
<i>Facilitating Conditions (X4)</i>	0,887	>0,60 Reliabilitas	Reliabel
<i>Mobile Wallet Adoption (Y)</i>	0,877	>0,60 Reliabilitas	Reliabel

Source: Data Processing Results, SPSS (2022)

## Normality Test

**Tabel 5 One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	3,51883058
Most Extreme Differences	Absolute	,064
	Positive	,044
	Negative	-,064
Test Statistic		,064
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Data Processing Results, SPSS (2022)

Based on table 5 probability: if the probability value is  $> 0.05$  then  $H_a$  is accepted and if the probability value is  $< 0.05$  then  $H_o$  is rejected. From the results of the SPSS output above, it can be seen that the value of Asymp.Sig. (2-tailed) of 0.200. From these results it can be concluded that  $0.200 > 0.05$  so it can be said that the residual data is normally distributed. Thus the residual normality test was carried out with the Kolmogorov-Smirnov Test, it can be concluded that this method leads to good results so that the residual data is normally distributed and the regression model has met the assumption of normality.

## Multikolinieritas Test Results

**Table 6 Multikolinieritas Test Results**

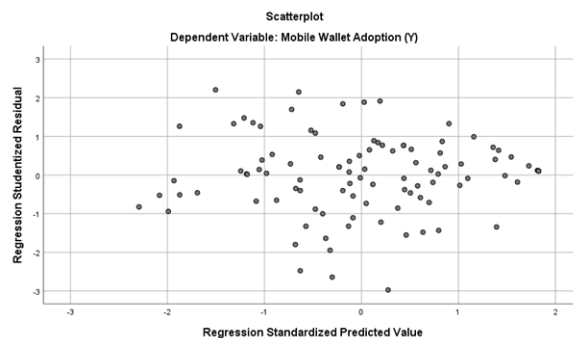
### Coefficients<sup>a</sup>

Model		Unstandardized		Standardized		Collinearity	
		B	Std. Error	Beta	t	Sig.	Statistics Toleran ce VIF
1	(Constant)	-2,260	3,606		-,627	,532	
	Performance Expectancy (X1)	,176	,074	,210	2,358	,020	,496 2,018
	Effort Expectancy (X2)	,053	,080	,048	,669	,505	,758 1,320
	Social Influence (X3)	,153	,093	,166	1,650	,102	,387 2,583
	Facilitating Conditions (X4)	,544	,115	,475	4,735	,000	,391 2,558

a. Dependent Variable: Mobile Wallet Adoption (Y)

Source: Data Processing Results, SPSS (2022)

## Heteroskedasitas Test Result



Source: Data Processing Results, SPSS (2022)

**Picture 4 Hateroskedasitas Test Result**

From Figure 4 it can be seen that the points spread randomly and are spread both above and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity in the regression model in this study.

## Autocorrelation Test Results

**Tabel 7 Autocorrelation Test Results**

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate	Durbin-Watson
1	,792 <sup>a</sup>	,627	,611	3,592	2,032

a. Predictors: (Constant), Facilitating Conditions (X4), Effort Expectancy (X2), Performance Expectancy (X1), Social Influence (X3)

b. Dependent Variable: Mobile Wallet Adoption (Y)

Source: Data Processing Results, SPSS (2022)

Based on table 4.67 of the SPSS output, the Durbin-Watson (D-W) statistic result is 2.032, compared to the table value with a significance value of 5%, with the number of samples (n) 100 then the number of independent variables 4 then (k = 4) then in the Durbin table Watson will get a score of 1.7582 rounded up to 1.76. The result of the DW value obtained is 2.032 which is greater than the upper limit (du) 1.76 and less than 4-1.76 (4-du), it can be concluded that there is no autocorrelation.

## Multiple Linear Analysis

**Table 8 Correlation Test Results**

### Model Summary

Mode	Change Statistics								
	R	R Square	Adjusted Square	RStd. Error of the Estimate	Square Change	F Change	df1	df2	Sig. F Change
1	,792 <sup>a</sup>	,627	,611	3,59215	,627	39,903	4	95	,000

a. Predictors: (Constant), Facilitating Conditions (X4), Effort Expectancy (X2), Performance Expectancy (X1), Social Influence (X3)

Source: Data Processing Results, SPSS (2022)

Based on table 8 the value of sig.F Change is 0.000, it can be concluded that the F change value is 0.000 < 0.05, then the four variables are Performance Expectancy (X1), Effort Expectancy (X2), Social Influence (X3) and Facilitating Conditions (X4) respectively. together or simultaneously correlated with Mobile Wallet Adoption (Y). And it can be seen that the R value is 0.792, the Pearson correlation value is 0.61 to 0.80.

**Table 9 Determination Coefficient Correlation Results (R2)  
 Model Summary**

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	,792 <sup>a</sup>	,627	,611	3,59215

a. Predictors: (Constant), Facilitating Conditions (X4), Effort Expectancy (X2), Performance Expectancy (X1), Social Influence (X3)

Source: Data Processing Results, SPSS (2022)

Based on table 4.69 of the SPSS output in the summary model, it can be seen that the value of adjusted R2 is 0.611, in this case it means 61.1% which means that the influence of the independent variable and the dependent variable. That the percentage influence of the independent variables Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions that support the dependent variable of Mobile Wallet Adoption is 61.1%

### F Test

**Table 10 F Test**

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2059,555	4	514,889	39,903	,000 <sup>b</sup>
	Residual	1225,835	95	12,904		
	Total	3285,390	99			

a. Dependent Variable: Mobile Wallet Adoption (Y)

b. Predictors: (Constant), Facilitating Conditions (X4), Effort Expectancy (X2), Performance Expectancy (X1), Social Influence (X3)

Source: Data Processing Results, SPSS (2022)

Based on table it can be seen that this equation has a value of Fcount > Ftable (39.903 > 2.47) so that the F test simultaneously valid in this regression test is Ho is rejected and Ha is accepted that this result shows that there is a significant influence between the independent and dependent variables simultaneously.

**Table 11 The results of the coefficient of the Effect of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions on Mobile Wallet Adoption Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-2,260	3,606		-,627	,532
	Performance Expectancy (X1)	,176	,074	,210	2,358	,020
	Effort Expectancy (X2)	,053	,080	,048	,669	,505
	Social Influence (X3)	,153	,093	,166	1,650	,102
	Facilitating Conditions (X4)	,544	,115	,475	4,735	,000

a. Dependent Variable: Mobile Wallet Adoption (Y)

Source: Data Processing Results, SPSS (2022)

Based on table 11, it can be seen that in column B the constant value (a) is -2.260, for the Performance Expectancy (X1) value is 0.176, while the Effort Expectancy (X2) value is 0.053, for the Social Influence (X3) value is 0.153 and for the Facilitating Conditions value (X4) 0.544. Then the regression equation obtained is:

$$Y = (\alpha) + 1X1 + \beta 2X2 + e$$

$$Y = -2.260 + 0.176(X1) + 0.53(X2) + 0.153(X3) + 0.544(X4) + e$$

The value (a) is constant at -2.260, meaning that if Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions are equal to 0, then the fixed value or initial value of Mobile



Wallet Adoption is -2.260. If later the value of the independent variable changes in value, it will also change

- The Performance Expectancy (X1) value of 0.176 means that it has a positive value. It is stated that if Performance Expectancy increases, Mobile Wallet Adoption (Y) will increase
- The Effort Expectancy (X2) value is 0.53 which means it has a positive value. It is stated that if the Effort Expectancy (X2) increases, the Mobile Wallet Adoption (Y) will increase
- The value of Social Influence (X3) is 0.153, which means it has a positive value. It is stated that if Social Influence (X3) has increased, then Mobile Wallet Adoption (Y) will increase
- The value of Facilitating Conditions (X4) is 0.544, which means it has a positive value. It is stated that if the Facilitating Conditions (X4) increase, the Mobile Wallet Adoption (Y) will increase

## T Test

**Table 12 T Test Performance Expectancy On Mobile Wallet Adoption Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,352	3,198		,423	,673
	Total_X1	,555	,052	,735	10,717	,000

a. Dependent Variable: Mobile Wallet Adoption

Source: Data Processing Results, SPSS (2022)

Based on Table 12, the t-test obtained a t-count value of 10.717 > t-table 1.985 and a calculated significance of 0.000 < 0.05 table significance, it can be interpreted that there is a significant effect of performance expectancy on mobile wallet adoption.

**Table 13 T Test Effort Expectancy On Mobile Wallet Adoption Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	7,499	2,910		2,577	,011
	Effort Expectancy	,789	,082	,699	9,674	,000

a. Dependent Variable: Mobile Wallet Adoption

Source: Data Processing Results, SPSS (2022)

Based on Table 13, after partially testing the hypothesis (T test), it shows the magnitude of Tcount > T table 9.674 > 1.985 and the arithmetic significance is 0.000 < table significance 0.05 which means that there is an effect of effort expectancy on mobile wallet adoption.

**Table 14 T Test Social Influence On Mobile Wallet Adoption Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	14,614	2,212		6,606	,000
	Social Influence	,615	,064	,694	9,551	,000

a. Dependent Variable: Mobile Wallet Adoption

Source: Data Processing Results, SPSS (2022)

Based on Table 14 after partially testing the hypothesis (T test), it shows the magnitude of  $T_{count} > T_{table}$   $9.551 > 1.985$  and the arithmetic significance is  $0.000 < \text{table significance } 0.05$  which means that there is a social influence on mobile wallet adoption.

**Table 16 T Test The Effect of Facilitating Conditions on Mobile Wallet Adoption Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3,427	2,476		1,384	,169
	Facilitating Conditions	,884	,068	,796	13,032	,000

a. Dependent Variable: Mobile Wallet Adoption

Source: Data Processing Results, SPSS (2022)

Based on Table 16 after partial hypothesis testing (T test) shows the magnitude of  $T_{count} > T_{table}$   $13.032 > 1.985$  and arithmetic significance  $0.000 < \text{table significance } 0.05$  which means that there is an effect of facilitation conditions on mobile wallet adoption.

## R square

**Table 17 R square Performance Expectancy On Mobile Wallet Adoption Model Summary**

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	,735 <sup>a</sup>	,540	,535	4,00772

a. Predictors: (Constant), Performance Expectancy

**Table 18 R square Effort Expectancy On Mobile Wallet Adoption Model Summary**

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	,699 <sup>a</sup>	,488	,483	4,22433

a. Predictors: (Constant), Effort Expectancy

**Table 19 R square Social Influence On Mobile Wallet Adoption Model Summary**

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	,694 <sup>a</sup>	,482	,477	4,25058

a. Predictors: (Constant), Social Influence

**Table 20 R square Facilitating Condition On Mobile Wallet Adoption Model Summary**

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	,796 <sup>a</sup>	,634	,630	3,57278

a. Predictors: (Constant), Facilitating Conditions

## DISCUSSION

### Effect of Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions on Mobile Wallet Adoption.

Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions on Mobile Wallet Adoption from the calculation results of SPSS  $R^2$  0.611 and the rest is influenced by other variables not examined. After simultaneously testing the hypothesis (Test F) shows the magnitude of  $F_{count} > F_{table}$ , which is  $39,903 > 2,47$  meaning Performance Expectancy, Effort Expectancy,

Social Influence and Facilitating Conditions on Mobile Wallet Adoption. While the magnitude of Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions on Mobile Wallet Adoption in Karawang City has the following equation  $Y = -2.260 + 0.176(X1) + 0.53(X2) + 0.153(X3) + 0.544(X4) + e$  from the equation it can be seen that the value of the independent variable Performance Expectancy is positive, which means the better in adopting the use, Effort Expectancy is positive, Social Influence also has a positive value and Facilitating Conditions also has a positive value, the higher the positive value towards mobile wallet adoption.

#### **Effect of Performance Expectancy on Mobile Wallet Adoption.**

The performance expectancy variable has an influence on mobile wallet adoption by 54% and the rest is influenced by other variables not examined. After partially testing the hypothesis (T test), it shows the magnitude of  $T_{count} > T_{table}$   $10.717 > 1.985$ , which means that there is an effect of performance expectancy on mobile wallet adoption, while the magnitude of the effect on performance expectancy on mobile wallet adoption has the equation  $Y = 1.352 + 0.555 X_i$  From this equation, it can be seen that performance expectancy has a positive influence on mobile wallet adoption, which means that mobile wallet adoption will increase if the performance expectancy has many benefits.

#### **Effect of Effort Expectancy on Mobile Wallet Adoption.**

The effort expectancy variable has an influence on mobile wallet adoption by 48% and the rest is influenced by other variables not examined. After partially testing the hypothesis (Test T), it shows the magnitude of  $T_{count} > T_{table}$   $9,674 > 1,985$ , which means that there is an effect of effort expectancy on mobile wallet adoption, while the magnitude of the effect on effort expectancy on mobile wallet adoption has the equation  $Y = 7,499 + 0,789 X_1$  From this equation, it can be seen that effort expectancy has a positive effect on mobile wallet adoption, which means that mobile wallet adoption will increase if the performance expectancy has a good level of comfort.

#### **Effect of Social Influence on Mobile Wallet Adoption.**

The social influence variable has an influence on mobile wallet adoption by 48% and the rest is influenced by other variables not examined. After partially testing the hypothesis (T test), it shows the magnitude of  $T_{count} > T_{table}$   $9.551 > 1.985$ , which means that there is a social influence on mobile wallet adoption, while the magnitude of the social influence on mobile wallet adoption has the equation  $Y = 14.614 + 0.615 X_1$  From this equation, it can be seen that social influence has a positive influence on mobile wallet adoption, which means that mobile wallet adoption will increase if the social influence has a good level of behavior.

#### **Effect of Facilitating Conditions on Mobile Wallet Adoption**

The facilitating conditions variable has an influence on mobile wallet adoption by 63% and the rest is influenced by other variables not examined. After partially testing the hypothesis (T test), it shows the magnitude of  $T_{count} > T_{table}$   $13,032 > 1,985$ , which means that there is an effect of facilitating conditions on mobile wallet adoption, while the magnitude of the effect on facilitating conditions on mobile wallet adoption has the equation  $Y = 3, 427 + 0.884 X_1$  from the equation, it can be seen that social influence has a positive influence on mobile wallet adoption, which means that mobile wallet adoption will increase if the facilitating conditions have a good level of trust.

### **CONCLUSION**

Based on the results of research and data processing that the author did to active consumers of DANA mobile wallet users in Karawang City, the conclusions can be described as follows:

1. Performance Expectancy (X1), Effort Expectancy (X2), Social Influence (X3) and Facilitating Conditions (X4) variables have a significant positive effect on mobile wallet adoption of 0.611, in this case it means 61.1% of the Performance Expectancy variable, Effort Expectancy, Social Influence and Facilitating Conditions can be explained, influenced by mobile wallet adoption while the remaining 0.39% is influenced by other variables outside the model.
2. The Performance Expectancy variable (X1) has a significant positive effect on mobile wallet adoption of 0.540 which means that 54.0% Performance Expectancy can be explained, that it is influenced by mobile wallet adoption while 0.46% is influenced by other variables.

3. The Effort Expectancy (X2) variable has a significant positive effect on mobile wallet adoption of 0.488, which means that 48.8% of effort expectancy can be explained, that it is influenced by Mobile Wallet Adoption while the remaining 52% is influenced by other variables not examined.
4. Social Influence variable (X3) has a positive significant effect on mobile wallet adoption of 0.482 which means that 48.2% Social Influence can be explained, that it is influenced by Mobile Wallet Adoption while the remaining 52% can be influenced by other variables that are not researched.
5. The Facilitating Conditions (X4) variable has a significant positive effect on mobile wallet adoption of 0.634 which means that 63.4% of facilitating conditions can be explained, that it is influenced by Mobile Wallet Adoption while the remaining 37% can be influenced by other variables that are not researched.

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