

THE EFFECT OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, AND REFERENCE GROUPS ON E-WALLET USAGE DECISIONS IN GENERATION Z MEDIATED BY ATTITUDE

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ABSTRACT

This study aimed to look over the effect of Perceived ease of use, perceived usefulness, and reference group on usage decisions mediated by Attitude. This study of the population is quantitative in nature, namely Generation Z, which is all e-wallet users. There were 125 samples used in the study, which were analyzed using the PLS-SEM method with the Smart PLS version 4.0 program. This study found the results that Perceived ease of use and reference group have a positive and significant effect on usage decisions, perceived usefulness on Attitude has a positive and significant impact, Perceived ease of use on usage decisions mediated by Attitude has a noteworthy and favorable impact, and reference group on usage decisions mediated by Attitude has a positive and significant impact.

Keywords : Perceived ease of use, perceived usefulness, reference group, Attitude, usage decision.

ABSTRAK

Tujuan penelitian ini adalah untuk mengevaluasi pengaruh persepsi kemudahan penggunaan, persepsi manfaat, dan kelompok referensi terhadap keputusan penggunaan yang dimediasi oleh sikap. Penelitian kuantitatif ini melibatkan Generasi Z, semua pengguna e-wallet. Penelitian ini memanfaatkan 125 sampel yang dianalisis menggunakan metode PLS SEM dengan program Smart PLS versi 4.0. Hasilnya menunjukkan bahwa persepsi kemudahan penggunaan dan kelompok referensi berpengaruh positif dan signifikan pada keputusan penggunaan; persepsi kemudahan penggunaan dimediasi sikap berpengaruh positif dan signifikan; dan persepsi kemudahan penggunaan dimediasi sikap berpengaruh positif dan signifikan.

Kata Kunci : *Perceived ease of use, perceived usefulness, reference group, attitude, keputusan penggunaan*

INTRODUCTION

Technological developments in the current era are growing rapidly and are increasingly advanced, affecting daily activities. Technological advances affect all fields, such as education, communication, finance, transportation, and so on. In the financial sector, people are now very dependent on payments through online transactions, online banking, and mobile phones. (Aditya Ahmad Fauzi, 2023)

Data compiled by Bank Indonesia shows an increase in digital banking transactions nationally by 158% from April 2018 to April 2023, indicating that the level of digital usage in Indonesia has increased significantly.

In terms of how financial technology is implemented, The Regulation number 19/12/PBI/2017 of Bank Indonesia states that "monetary technology is the use of technology in the financial system that creates products, services, technology, company models, or the efficiency, softness, safety, and reliability of the payment system and can affect monetary stability and financial system stability." The ease of transaction activities is a result of financial technology. (Andista Rahayu et al., 2021). (Aulia, 2020). Online transactions are the primary means by which financial technology in the financial sector offers relief. (Yanti, Rahma; Isnaeni, 2022). The financial technology industry has witnessed a surge in the use of digital wallets, and payment methods using these wallets are now more widely accepted than credit or debit card systems.

Table 1: Digital wallet usage

No.	Data name	Score (%)
1.	Indonesia	29
2.	Singapura	20
3.	Filipina	20
4.	Thailand	19
5.	Malaysia	14
6.	Vietnam	13

Data from databox.com

The purpose of an e-wallet is to make people more practical in life; people can do various activities such as ordering food, transportation, and making grocery payments using mobile phones. (Erna Kumala, 2020) . The initial step of using the application, namely digital wallet registration, does not require a credit check, with the convenience offered by digital wallets increasing its use.(Agustian Wardana et al., 2022) .

Based on data collected on the databox, the types of e-wallets used in Indonesia are :

- Gopay is electronic money that is used with gojek for financial transactions and payments.
- Ovo is a digital payment application platform that makes it simple for consumers to conduct non-cash transactions.
- Dana is an online and offline digital wallet for non-card and non-cash transactions.
- ShopeePay is a digital wallet provider that claims to handle all monetary requirements.
- LinkAja is an application-based electronic money solution that facilitates simple and effective non-cash transactions..

Table 1 Frequently used digital wallet in Indonesia

No.	Data Name	Score (%)
1	Gopay	71
2	OVO	70
3	Dana	61
4	ShopeePay	60
5	LinkAja	27

Data from databox.com

Generation Z, defined as those born between 1995 and 2010, is known for its tendency to use social media for activities related to social media.

Widyananda (2020). The tendency of Generation Z is to be very reliant on technology, impatient, and quick-thinking. According to research by Lavinda (2022), 68% of Generation Z uses e-wallets, while 35.4% of them use bank ATMs for their daily activities. This implies that Generation Z uses e-wallets because of their convenience and many benefits.(2020, Arif Safarudin). In accordance with the offer provided by E- Wallet in the form of internet applications, it is easier to understand, understand, and use. The use of E- Wallet services is easy to operate. E- Wallet users do not need to meet face to face with other parties or do manual calculations during transactions, because the application will do the calculations automatically. E- Wallet is very versatile and can be used for various types of transactions. (Prasetya, H., & Putra, S. E. 2020)

K. Ardianto (2021). The fact that more people are using digital wallets shows that society has come to terms with their usage in daily life. The government provided two forms of electronic money: chip-based cards (e-money) and registered electronic money based on mobile phone number servers through Bank Indonesia's 2014 National Cashless Movement (GNNT) deployment. Researchers use this phenomenon to evaluate elements

that may make people want to use digital wallets more using the TAM (Technology Acceptance Model) approach, where the model is applied to identify a person's level of response to a particular technology. This reinforces technological changes that are increasingly developing in its use. (Februari Ika, 2020). In addition, reference group variables have been included..

Based to research by (Dian Ayu Saputri, 2020), reference groups had a favorable influence on people's decisions to buy Pixy lipstick products. Inverse proportionality exists here (Rahma Wulandari, 2023). The reference group does not always influence a consumer's decision to use a product, as seen by the results showing that it has no discernible impact on the decision to use the TikTok app..

The goal of this investigation is "to find out how Perceived ease of use, perceived usefulness, and reference group, influence the decision to use e-wallet among Z Generation ". This study also attempts to determine if e-wallets have a beneficial effect on Generation Z's technology usage behavior and how individual attitudes after experiencing the ease, advantages, and influence of reference groups on e-wallets affect usage decisions.

THEORETICAL FOUNDATION

Technology Acceptance Model (TAM)

TAM was initially introduced by Fred D. Davis in 1986 with the express purpose of interpreting the effects of users' adoption (or lack thereof) of information technology. (Augustin and others, 2021). In general, TAM conveys a person's embrace of technology. A person's adoption of technology will be based on two factors: perceived utility and simplicity of usage. People's perception of how much technology can expedite labor is known as perceived usefulness. In the meanwhile, people's perception of ease refers to their level of confidence that technology is simple to use, straight forward to run, and needs little work. In addition to these two dimensions, attitude toward conduct is another important factor. The utilization of the program is also influenced by variables related to trust. People's assessments and views based on their acquisition, analysis, and compilation of data constitute their trust. (Mabowo & Mawardi, 2023).

E-Wallet

An electronic wallet, or e-wallet, is described as a data storage service for electronic payment instruments under Bank Indonesia Regulation No. 18/0/PBI/2016. Article 1, Paragraph 7, on "Implementation of Payment Transaction Processing." The term "e-wallet," short for electronic wallet, refers to a system that allows users to save digital records of their financial activities, including credit card and debit card balances. Users may use computers or cellphones to make electronic payments using this e-wallet. Typically, users can use a credit card, bank transfer, or other payment options to recharge their electronic wallet. Because of their security, quickness, and convenience of use, e-wallets have gained popularity. (Rofi, 2022).

In the community, Shopee Pay, Gopay, DANA, LinkAja, OVO, and other e-wallets are among the most widely used ones. Users find e-wallets very helpful for non-cash transactions, credit top-ups, buying train tickets, paying power bills, and other things. People may find it more appealing to use e-wallets due to the relief they provide (Violinda & Khorunnisya, 2022).

Perceived Ease of Use

The perceived ease of use of technologies or systems indicates the degree to which people feel they will be straightforward to use. Perceived ease of use refers to how much a person believes that using a particular technology will make their life easier. (Umaningsih, 2020). According to the notion of convenience, a user will stick with a technology if it is simple to use (Rohmah & Tristiarini, 2021). The decision of an individual to adopt technology will be influenced if it is reasonably simple to use.

Perceived Usefulness

Perceived usefulness is the degree to which individuals believe that using certain technologies or innovations will enhance their job performance. (Linardi et al., n.d.). This

facilitated performance will impact the results of many benefits, which is a special satisfaction for that person. Perceived usefulness shows how effectively technology can meet the needs of someone who uses it. (Maharani et al., 2024). Perceived usefulness is "the degree to which a person believes that using a particular system would enhance his or her job performance." Individuals will assume and believe that using technology will increase their performance. From this, the use of technology is supposed to bring benefits to those who use the technology. If a technology brings benefits and has a good impact on individuals, then individuals will be interested in adopting the technology. (Kota & Kusumastuti, 2022).

Reference Group

A Reference Group is a collection of people who are seen to have a significant impact on assessing, motivating, or influencing a person's behavior, either directly or indirectly. They are also thought to serve as a benchmark for other people when organizing common attitudes and values or as a particular set of guidelines for behavior. (Dewi and others, 2024). Reference groups for e-wallets might be friends, relatives, or even well-known individuals who actively utilize e-wallets. People are more inclined to accept and utilize e-wallets when they observe members of their reference group utilizing them successfully, which may have an impact on how they perceive the technology. (Cahyaningtyas & Santosa, 2020).

Attitude

Customers require trust in order to acquire what they need, and their decision to use anything will be influenced by this trust. Technology confidence is the user's conviction that the device functions as intended, is safe, and can be relied upon. (Prabowo and Mawardi, 2023). A person's opinions on the usability and simplicity of use of e-wallets, as well as information gleaned from reference groups, can all have an impact on their attitude toward them. People that have a positive outlook on e-wallets will make active use of them. (Wulandari & Susanti, 2024).

Usage Decision

Usage decisions result from considerations and evaluations made by a person before deciding to use or not use a thing or service. The decision to use is an integration process that combines knowledge and evaluation of two or more options, then chooses one. (Dewi et al., 2024).

The Effect of Perceived ease of use on usage decisions

Previous study by Nasution, A. W., & Seri, E. 2020, who found a positive correlation between perceived ease of use and usage decisions, supports the influence of perceived ease of use on usage decisions. The researchers Arta, T. L. F., & Azizah, S. N. discovered this as well (2020)

H1 : *"Perceived Ease of Use has a positive and significant effect on Usage Decisions"*

The Effect of Perceived Ease of Use on Attitude

Research from the past confirms the impact of perceived ease of use on attitude (Ni Putu Leonny Indriani. Gusti Ayu Sugiati, 2023) said there was a good impact between Perceived ease of use and attitude. The same thing was also found in research (Ramadhany Sito Putri & Setyo Iriani, n.d.)

H2 : *"Perceived Ease of Use has a positive and significant effect on attitude."*

The effect of perceived usefulness on attitude

A previous investigation (Ni Putu Leonny Indriani. Gusti Ayu Sugiati, 2023) supports the influence of perceived usefulness on attitude. It establishes a positive relationship between perceived usefulness and attitude. Research also revealed the same thing (Ramadhany Sito Putri & Setyo Iriani, n.d.).

H3 : *"Perceived Usefulness has a positive and significant effect on attitude"*

The effect of reference group on attitude

Due to study by (Nadiastika Hayyuna Zahra, 2016), there is a substantial positive association between the influence of reference groups on user attitude.

H4 : *“Reference Group has a positive and significant effect on attitude”*

The effect of attitude on usage decisions

The effect of attitude on usage decisions is corroborated by previous research by (Muhammad Fatih I’tishom, 2020), which suggests a significant positive relationship between these variables. This is also supported by research (Salmah, 2021), which says there is a good relationship between these variables.

H5 : *“attitude has a positive and significant impact on usage decisions”*

The effect of reference groups on usage decisions

Research corroborates the effect of reference groups on usage decisions. (Saputri et al., n.d.-a) which says that there is a significant positive relationship between these variables, also noted by (Rayhan Fauzan & Susandy, n.d.) His research suggests a similar relationship.

H6 : *“Reference Group has a positive and significant effect on usage decisions”*

RESEARCH METHODS

This study employed a quantitative research design, whereby variables are measured using research equipment to assess hypotheses and determine correlations between them. Appropriate statistical computations can be performed to provide numerical data. (Kusumastuti Adhi, 2020) Five factors are examined in this study: perceived ease of use (X1), perceived usefulness (X2), reference group (X3), usage decisions (Y), and attitude (Z). Among Generation Z e-wallet users. Primary data, or data obtained directly by researchers using online surveys disseminated via Google Forms, is the form of data used in this study. It is uncertain how many members of Generation Z utilize e-wallets. A Likert scale ranging from 1 (not at all helpful) to 10 (extremely helpful) was used to collect the measurements (Harpe, 2015). The following formula is used in this research (Ferdinand, 2014): There were 125 samples in this study because to $N = (5 \times \text{indicator variable})$. The sampling strategy used was accidental sampling. SmartPLS version 4.0 software is used as an analytical tool in the PLS-SEM (Partial Least Square Structural Equation Modeling) data testing process.

Table 2 Research Indicator

Variable	Name Variable	Indicator	Source
Perceived Ease Of Use	X1.1	in my opinion it is easy to learn the features in the e-wallet	(Davis, 1989)
	X1.2	in my opinion, using an e-wallet can control my financial activities	
	X1.3	The features in the e-wallet are easy to understand when making transactions	
	X1.4	I can make e-wallet transactions easily, anytime, and anywhere.	
	X1.5	in my opinion, I will easily become an expert in using e-wallet	
	X1.6	In my opinion, overall e-wallets are easy to use	
Perceived Usefulness	X2.1	I think using e-wallets can speed up work.	(Davis, 1989)
	X2.2	in my opinion, utilizing e-wallets can make my work easier	
	X2.3	in my opinion using e-wallets can support the productivity of my daily activities	

	X2.4	Using an e-wallet can make each of my transaction processes more effective	
	X2.5	Using e-wallets can improve the performance of my daily activities	
	X2.6	In my opinion, overall using an e-wallet provides benefits for my daily activities	
Reference Group	X3.1	I feel that my friends and people around me use e-wallets so that I am interested in using e-wallets.	(Venkatesh et al., 2003)
	X3.2	Because I trust the knowledge and experience of my friends and acquaintances, I usually heed their advise and recommendations about electronic wallets.	
	X3.3	Someone with credibility, in my opinion, utilizes an e-wallet.	
	X3.4	I'm assuming an e-wallet is used by someone who affects me.	
	X3.5	I see significant others in my life to be e-wallet users.	
Attitude	Z1.1	Using an e-wallet is an excellent idea, in my view.	(Amaldoss & Jain, 2008) (Chulmo Koo, 2015)
	Z1.2	I believe that putting an e-wallet into place is the proper move	
	Z1.3	I think it's enjoyable to use an e-wallet.	
	Z1.4	I prefer utilizing electronic wallets over cash.	
Usage Decision	Y1.1	I'll handle transactions quickly by using an e-wallet.	(Katawetawaraks & Wang, 2011) (Widiyanto & Prasilowati, 2015) (Dang & Pham, 2018)
	Y1.2	in my opinion using an e-wallet is the right decision	
	Y1.3	it is likely that I will consider doing any transaction activities with an e-wallet.	
	Y1.4	I am willing to use e-wallet in my transaction activities.	

RESULT AND DISCUSSION

1. Convergent Validity

Assessment in convergent validity testing is acceptable if $AVE > 0.5$ and outer loading > 0.7 . The results of the convergent validity test on this research model are in Table 4

Table 3 Result *Convergen Validity Test*

Variable	Indicator	Outer loading	AVE	Result
Perceived Ease of Use	X1.1	0,856	0,687	"Valid"
	X1.2	0,704		
	X1.3	0,902		
	X1.4	0,751		
	X1.5	0,847		
	X1.6	0,895		
Perceived usefulness	X2.1	0,907	0,826	"Valid"
	X2.2	0,921		
	X2.3	0,913		
	X2.4	0,919		
	X2.5	0,880		
	X2.6	0,914		
Reference Group	X3.1	0,917	0,791	"Valid"
	X3.2	0,894		
	X3.3	0,912		
	X3.4	0,835		
	X3.5	0,887		
Attitude	Z1.1	0,884	0,734	"Valid"
	Z1.2	0,940		
	Z1.3	0,876		

	Z1.4	0,709		
Usage Decision	Y1.1	0,922	0,833	"Valid"
	Y1.2	0,962		
	Y1.3	0,839		
	Y1.4	0,924		

2. Reability Test

In research, indicators' stability is determined using Composite Reliability. By common criteria, the measurement model is deemed dependable if the Composite Reliability score is more than 0.7. Furthermore, the Cronbach Alpha value provides insight into the dependability test. Furthermore demonstrating the high dependability of the indicators employed to measure the construct is the Alpha value > 0.7.

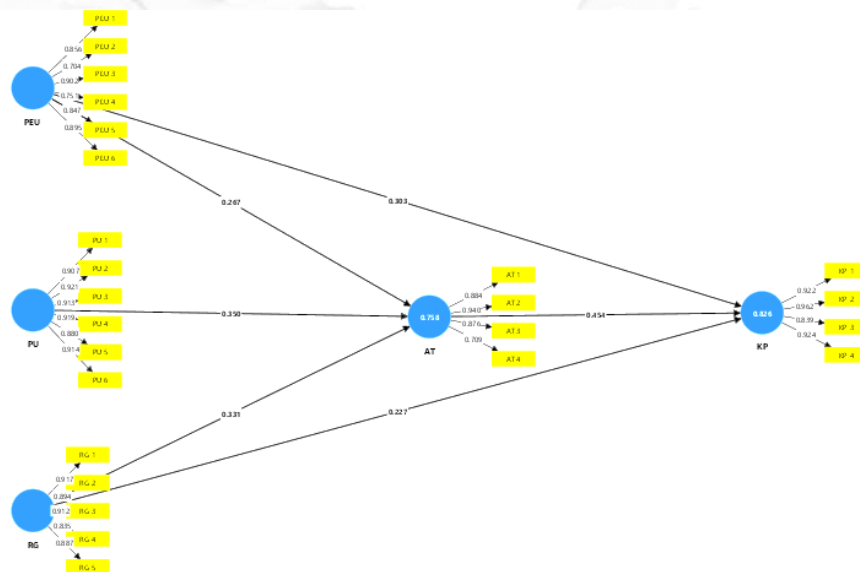
Table 4 Composite reability dan Combranch's Alpha Result

	Combrach Alpha	Composite Reability	Result
Attitude	0,902	0,876	"Reliabel"
Perceived Ease of Use	0,912	0,907	"Reliabel"
Usage Decision	0,946	0,932	"Reliabel"
Reference Group	0,946	0,934	"Reliabel"
Perceived usefulness	0,959	0,958	"Reliabel"

The findings of the reliability test indicate that the variables' indicators in this investigation have values greater than 0.7. As a result, the study's variables are deemed credible.

Inner model

To comprehend the link between these variables, the inner model is a systematic model that estimates the causal relationship between latent variables, which cannot be measured directly. R-square is used in smartPLS to calculate the Inner Model, which quantifies how much the independent variable affects changes in the dependent variable. An excellent prediction model is one with a high R-square value, which shows that the Inner Model can accurately anticipate changes in the dependant variable.



Picture 1 Structural Model

R-square

A statistical analysis technique called the The R-square test is used to calculate the independent variable's percentage contribution to the dependent variable's variance.

An R-square value of 0.67 indicates a strong influence of the independent variable on the dependent variable; values up to 0.19 suggest a weak influence, while values between 0.33 and 0.67 indicate a moderate influence. Table 6: R-Square.

	R-square	R-square adjusted
AT	0,758	0,752
UD	0,826	0,821

The table data shows what the R-square value is of attitude 0.758 with a modified R-square value of 0.752; this indicates that the exogenous constructs together have an effect of 75.8% on Y, so it is considered to have a strong impact. Moreover, the remaining 24.2% is contained in other variables not explained in this research.

Mediation test

The mediation test is used to ascertain whether or not the mediating variable influences the correlation the association a connection across the independent variable (X) and the dependent variable (Y)). It can be classified into three categories: 1) non-mediation, which occurs when there is a positive correlation between the independent and dependent variables but a negative correlation between the mediating and independent variables; 2) full mediation, which occurs when there is a negative correlation between the independent and dependent variables but a positive mediation; and 3) partial mediation, which occurs when there is a positive correlation between the independent, dependent, and mediating variables. The findings of this mediation test, which was conducted using the smartPLS version 4.0 program, indicate that the association is positive if the P value is less than 0.05 and that the correlation is negative if the indirect, special impact P value is more than 0.05.

Table 5 Path Coeffisien

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
PEU -> UD	0,303	0,311	0,076	3,982	0,000
PEU -> AT	0,267	0,258	0,131	2,042	0,041
PU -> AT	0,350	0,361	0,144	2,426	0,015
RG -> AT	0,331	0,334	0,066	5,037	0,000
AT -> UD	0,454	0,446	0,095	4,779	0,000
RG -> UD	0,227	0,227	0,075	3,024	0,003

Table 6 Specific Indirect Effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
PEU -> AT -> UD	0,121	0,113	0,061	2,000	0,046
PU -> AT -> UD	0,159	0,162	0,076	2,091	0,037
RG -> AT -> UD	0,150	0,150	0,049	3,101	0,002

Based on the attached tables 7 and 8, the conclusion is:

The effect of perceived ease of use on usage decisions mediated by attitude

The route coefficients in Table 7 show how perceived ease of use affected the decision to use a p-value of 0.000 <0.05. Next, Table 8 displays a p-value of 0.046 <0.05 for the specific

indirect influence of attitude-offset perceived ease of use on the choice to use. are generally positive, and some mediation occurs when perceived ease of use influences usage assessments.

The effect of perceived usefulness on usage decisions mediated by attitude

From Table 7, the Attitude variable towards KP has a positive value of 0.000 <0.05, indicating that it has an indirect influence on usage decisions through the route coefficient perceived usefulness. Additionally, the p-value for perceived usefulness on usage decisions mediated by attitude in the particular indirect effects table is 0.037. Thus, it may be said that perceived usefulness somewhat mediates usage decisions.

The effect of reference group on usage decisions mediated by attitude

According to Table 7, the reference group's use decisions have a p-value of 0.003 <0.05, as shown by the route coefficients. Table 8 shows a p-value of 0.002 <0.05 for the unique indirect effects of the reference group on usage decisions offset by attitude. Since they're all good, it may be said that reference groups somewhat mediate usage decisions.

Hypothesis Test

The bootstrapping technique in SmartPLS version 4.0 software is used in hypothesis testing, including the T-statistic value and the P value in the path coefficients. The hypothesis is accepted if the p-value <0.05.

Table 7 Result Hypothesis Test

Hypothesis	Analys
<i>Perceived ease of use > Usage Decision</i>	P value = 0,000
	T statistics = 3,982
	T table = 1,657
	T-statistics > T-table
<i>Perceived ease of use > Attitude</i>	P value = 0,041
	T statistics = 2,042
	T table = 1,657
	T-statistics > T- table
<i>Perceived usefulness > Attitude</i>	P value = 0,015
	T statistics = 2,426
	T table = 1,657
	T-statistics > T- table
<i>Reference Group > Attitude</i>	P value = 0,000
	T statistics = 5,037
	T table = 1,657
	T-statistics > T- table
<i>Attitude > Usage Decision</i>	P value = 0,000
	T statistics = 4,779
	T table = 1,657
	T-statistics > T- table
<i>Reference Group > Usage Decision</i>	P value = 0,003
	T statistics = 3,024
	T table = 1,657
	T-statistics > T- table

The effect of perceived ease of use on usage decisions

The outcomes of T statistic> T table are shown by the value of T statistic = 3.982 and T table = 1.657, and the P value is 0.000 <0.05. Given that hypothesis H0 was rejected and hypothesis H1 was accepted, use decisions (Y) are positively and significantly impacted by perceived ease of use (X1). Technology may be utilized anywhere, at any time, and provides ease when it runs feature services, for example. This helps regulate personal financial

actions. This is consistent with earlier studies (Purnamasari et al.; I. 2021). It claims that judgments about usage are influenced by perceived ease of use.

The impact of attitude on perceived ease of usage

It is known that the value of T statistics = 2.042 and T table = 1.657 shows the results of T statistic > T table, and the P value is 0.041 < 0.05. Finding the results of H₀ rejected and H_{a2} accepted, this states that there is a positive and significant impact on perceived ease of use (X₁) on attitude (Z). The greater the ease of use of e-wallets, starting from the features inside to the time and place of use, can encourage attitudes to use e-wallets. This is supported by research conducted by (Ni et al., Gusti Ayu Sugiati, 2023), and (Ramadhany et al., n.d.), which says there is a good impact between perceived ease of use and attitude.

The impact of attitude on perceived usefulness

It is known that the T statistics value = 2.426 and T table = 1.657 shows the T statistic > T table, and the P value is 0.015 < 0.05. Finding the results of H₀ rejected and H_{a3} accepted shows a positive and significant impact on perceived usefulness (X₂) on attitude (Z). If the services on e-wallets can speed up, simplify, support, and streamline individual work and productivity, it can encourage individual attitudes to use them. This result is inversely proportional to the research by (Agustin, D. A., Wijaya, R. A., Nugrahani, J. A. 2021), which says that perceived usefulness does not affect attitude towards students using e-wallets, but in research (Ni Putu Leonny Indriani. Gusti Ayu Sugiati, 2023) and (Ramadhany Sita Putri & Setyo Iriani, n.d.) which says there is a good impact between perceived usefulness and attitude.

Reference group effects on attitudes

The values of T statistics = 5.037 and T table = 1.657, together with a P value of 0.000 < 0.05, indicate the ultimate outcomes of T statistic > T table. The conclusion that H₀ is rejected and H_{a4} is accepted indicates that attitude (Z) has a large positive influence on the reference group (X₃). People utilizing e-wallets will be more encouraged to do the same item if the reference group's influence over their life is greater. Examples of this include observing the habits of friends and acquaintances who are influential in their lives and who are seen as credible. backed by study (Nadiastika Hayyuna Zahra, 2016) indicating that reference groups have a major and beneficial impact on attitude.

The effect of attitude on usage decisions

The conclusions of T statistic > T table are shown by the values of Statistics = 4.779 and T table = 1.657, and the value of P value = 0.000 < 0.05. Finding that H_{a5} was accepted while H₀ was rejected indicates a strong beneficial influence on attitude (Z) and usage decisions (Y). People will be able to decide whether to use an e-wallet if they already have positive views, such as when using one is the proper option, enjoyable activities, and happiness with the choice. These findings are in line with studies by (Salmah, R., & Hakim, L. 2021). Decisions about use are influenced by attitude.

The effect of reference groups on usage decisions

The values of T statistic = 3.024 and T table = 1.657, as well as the value of P value = 0.003 < 0.05, show the results of T statistic > T table. The fact that H_{a6} was accepted and H₀ was rejected suggests that the reference group's (X₃) usage judgments (Y) were much improved.. The incentive to use e-wallets will rise with the impact of information from reliable

sources, such as neighborhood neighbors who are respected and have an impact on the lives of e-wallet users. Such studies by Saputri et al. (n.d.-a) and Rayhan Fauzan Susandy (n.d.) indicate that these factors have a substantial positive connection..

CLOSING

The validity and reliability test results, as well as the discussion and research findings, allow for the drawing of conclusions. All variables are deemed valid since their outer loading is greater than 0.7 and their AVE value is greater than 0.5. The usage choice and the attitude variable's R-Square test results have values over 0.67, which designates them as strong. The results of the mediation test indicate that there is partial moderation because the influence of perceived usefulness on attitude-mediated usage decisions is 0.037, the impact of perceived ease of use is 0.046, and the influence of the reference group on attitude-mediated usage decisions is 0.002. Because all relationships have a P value <0.05, there is a positive and significant relationship between perceived ease of use on usage decisions, perceived usefulness on attitude, reference group on attitude, attitude toward usage decisions, and reference group on usage decisions.

The theoretical implications of the study corroborate Fred D. Davis' Technology Acceptance Model (TAM), which maintains that perceived utility and simplicity of use have a positive impact on opinions toward the usage of technology. Furthermore, this research validates the impact of reference groups on decisions about the use of technology, as noted by Saputri et al. (n.d.-a) and Rayhan Fauzan & Susandy (n.d.). Therefore, the TAM model and the function of reference groups may serve as a foundation for comprehending and enhancing Generation Z's usage of technology, such as e-wallets.

The management implications of this research for e-wallet use are that financial sector organizations need to enhance the usability of e-wallet programs by incorporating more user-friendly and intuitive features. To boost consumer confidence in e-wallet apps, businesses may also expand their alliances with well-known Generation Z influencers and brands. Consequently, businesses may boost e-wallet usage and profit margins. Additional study can increase the size of the research sample and include elements that might affect the decisions made about the use of e-wallets, such as perceived risk, cost, service quality, and others, in order to increase knowledge and acquire a more comprehensive picture..

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