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## Understanding Generation Z Behavioral Intentions to Use e-wallets: Empirical Study in Indonesa


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***ABSTRACT***

***Objectives**: After Covid 19 and the rapid advancement of technology, there has been a change in spending and payment patterns with easier financial transactions with digital wallets. Digital wallets in Indonesia have been widely used, especially by Generation Z in Indonesia. The understanding of digital wallets has been understood and has become an alternative means of payment in this generation. Because basically, the nature of this generation is to have a high sense of curiosity and tend to like applications. Therefore, this study looks at the effect of Cognitive Absorption on Behavior Intention through belief.*
***Methodology**: The result is using 205 valid respondents through the quantitative tool of SEM Lisrel as an analysis tool.*
***Findings**: This study reveals all accepted hypotheses. All variables have a significant influence on each other. The contribution of the Cognitive Absorption relationship to digital wallets can increase Trust and impact Behavior Intention. Although research results find that a deep understanding of e-wallets can increase Trust, e-wallet companies constantly innovate fast, mobile, and valuable services.*
***Conclusion**: The ability of Generation Z. The research proves that Trust is related to behavioral intention. The study results reveal that consumer behavior intentions of e-wallet companies are greatly influenced by cognitive absorption and consumer trust in the e-wallet*



***Keywords**: Cognitive Absorption; Trust; Behavior Intention; Belief.*

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## INTRODUCTION

After the Covid-19 Pandemic, people tend to prefer using e-wallets as a means of payment (Bagla & Sancheti, 2018; Susanti et al., 2022; Al-Maroof et al., 2021). People want a payment system that is easier, more practical, and safer (JM et al., 2018). Thus, the community begins to be aware of using and accepting new technology (Dinev & Hu, 2007; Lim et al., 2022). Generation Z, born in 1997-2012 (www.bps.go.id), has purchasing power because, on

average, they have parents with a working background and have stable financial resources. They grew up in a technology-rich environment (Febriandika et al., 2023). Meanwhile, the use of e-wallets in Generation Z is a challenge in making it easier for them to make financial transactions. With the existence of an e-wallet, cognitive absorption describes a state of deep involvement with the software or the experience one has with the information technology (Agarwal et al., 1997; Leong et al., 2021; Balakrishnan & Dwivedi, 2021). The ability to absorb and interpret e-wallets will be able to be understood and tried to use (Thomas, 2006; Reychav & Wu, 2015; Lim et al., 2022). A higher absorption experience will be more likely to use the interested community of its users (Zhuang et al., 2014; Cannito et al., 2022). With increasing security concerns in new technological systems, Trust has become a focal construct in information systems research (Li et al., 2008; Whalley, 2021). In addition, Trust plays an essential role in technology adoption (Siau & Wang, 2018; AlHogail & AlShahrani, 2019). Previous research has supported the idea that cognitive absorption will positively build Trust (Chandra et al., 2012; Delgosha & Hajiheydari, 2021). Creating Trust in an information technology-oriented environment requires enormous attention (Bruneel et al., 2017; Kemp et al., 2019). According to Barnes et al. (2019), individual cognitive absorption creates pleasure and the desire to develop more activities. Confidence is essential in determining the intention to adopt technology (Zhang et al., 2012; X. Li et al., 2020). According to Nookhao & Chaveesuk (2019), a lack of Trust is considered a barrier to using e-wallets. Sugihartono et al. (2020) argue that Trust can strongly predict e-wallet adoption. When consumers trust the system or service provider, they will continue to use the application to carry out financial transactions (Yang et al., 2021). Therefore, the perceived Trust in the e-wallet system is essential to business profits (Wong & Mo, 2019). Research conducted by To & Trinh (2021) shows that Trust significantly affects user interest (intention to use it). Public interest in using e-wallets will increase along with the availability of service providers and the technology used by e-wallet providers (Jumaan et al., 2020; Mui et al., 2022). This research builds the behavior of Generation Z using e-wallets by discussing the cognitive absorption and Trust of Generation Z in Indonesia after Covid 19.

## LITERATURE REVIEW

Cognitive absorption is a state of the user's deep involvement with information technology (TH. et al., 2011; Ishak, 2020). In the context of e-wallets, the rich environment coupled with the enjoyment experienced during use contributes to users' deep cognitive engagement with the e-wallet platform, influencing user trust in e-wallets. Trust is an expectation that alleviates the fear that one's exchange partner will act opportunistically (Lim et al., 2022; Acharya et al., 2023).

Exchange partners can be individuals, groups, or even objects of use, such as technology (Sukaris et al., 2021). In this study, Trust measures the degree to which an e-wallet reliably completes a task for users and is conceptualized as a composite measure that incorporates a given total trust (a combination of Trust in information technology).

Trust is an essential factor in interpersonal relationships. Trust is crucial to developing human relations (To et al., 2021). Belief is a significant determining factor influencing the user's desire to use or use the Internet (Chalik, 2022). The lack of user trust will create obstacles to electronic payment systems, including e-wallet services. It is recommended that users trust technology in the context of e-wallet services. However, some believe Trust has a more significant

relationship with the service provider than the available technology. Based on the recommendations of these researchers (Ain et al., 2022) found that Trust has an impact on behavioral intentions to use e-wallet services. (Chen et al., 2019; Shao et al., 2022) Also found a significant effect of Trust on the intention to sustain behavior.

Users of information technology, namely user beliefs and behavioral intentions (Mpinganjira, 2019). Studies investigating the influence of cognitive absorption or flow experiences on behavioral intention have yielded mixed results, necessitating more related studies. Behavioral intention to pay online is significantly influenced by only some of the cognitive absorption dimensions but not by all. (Jumaan et al., 2020) In the workplace, cognitive uptake positively influences the intention to use cyberspace to fulfill one's consumption goals.

Therefore, enhanced cognitive uptake (a pleasant, positive experience) helps users perceive e-wallets as trustworthy. What was done by (Balakrishnan & Dwivedi, 2021; Shao et al., 2022), there is a positive relationship between cognitive absorption and Trust, as well as Trust towards behavior intention. From this research, the hypothesis proposed is as follows:

H1 = Cognitive Absorption can increase Trust

H2 = Existing Trust can increase Behavior Intention.

H3 = Cognitive Absorption can increase Behavior Intention

H4 = Cognitive Absorption can increase Behavior Intention through Trust

## RESEARCH METHODS

Generation Z as e-wallet users in Indonesia is the unit of analysis. Filter respondents are used to filtering and determine respondents by passing preliminary questions such as entering the Generation Z age and using e-wallets. The e-wallet names they currently use are Shopee Pay, Dana, and Gopay. E-wallets are selected from the percentage of users above 50%. Data collection by distributing questionnaires via Google form with a Likert scale of one to five points. This study was conducted by selecting representatives from the five provinces with the most significant number in Indonesia from February to July 2022. The five provinces with the most significant number in Indonesia were chosen because they provide the opportunity to have the most significant number of Generation Z, and divided by the percentage of the number of respondents as shown in the Table below :

Table 1. Number of Respondents Representing the Capital City

| Province | Capital City | Amount of Population | % | Amount of Sample |
|---|---|---|---|---|
| West Java | Bandung | 48.274.162 | 31,73 | 65 |
| East Java | Surabaya | 40.665.696 | 26,73 | 55 |
| Middle Java | Semarang | 36.516.035 | 24,00 | 49 |
| North Sumatra | Medan | 14.799.361 | 9,73 | 20 |
| Banten | Serang | 11.904.562 | 7,82 | 16 |
| Total | | 152.159.816 | 100 | **205** |

Source: www.bps.go.id

Using Lisrel's SEM, data were analyzed to determine the relationship between latent variables (Jöreskog, K. G., & Sörbom, 1993). Item interval scale using a Likert five-point scale. This item has been modified and justified for emotional involvement in using e-wallets so that it is by the respondents' understanding. The dimensions used to measure Cognitive Absorption consist of 5 aspects, including Focused immersion, Temporal dissociation, Heightened enjoyment, and Control (Balakrishnan & Dwivedi, 2021; Malik et al., 2021; Saadé & Bahli, 2005). The Trust variable uses three indicators Ability, Integrity, and Benevolence (Nookhao & Chaveesuk, 2019; Noor, 2011). Meanwhile, the Behavioral Intention Variable uses indicators from (Senali et al., 2022; Noor, 2011). The item questionnaire is shown in Table 2 below:

The operational definition of this research variable is listed in the Table below:

Table 2. Variable Operational Definitions

| | |
|---|---|
| COGNITIVE ABSORPTION: "State of in-depth interaction with software" or "overall information technology experience." | |
| CA1 | Focused immersion |
| CA2 | Temporal dissociation |
| CA3 | Heightened enjoyment |
| CA4 | Control |
| CA5 | Curiosity |
| TRUST: Individual belief in a party if it can still be trusted and keeps its promises. | |
| TR1 | Ability |
| TR2 | Integrity |
| TR3 | Benevolence |
| BEHAVIOR INTENTION: The attitude or behavior of someone willing to use it continuously | |
| BI1 | Using e-wallet for future transactions |
| BI2 | Using e-wallet for daily transactions |
| BI3 | Continue to use e-wallet in transactions. |

This research uses a descriptive method that describes a phenomenon or aspect of the life of the people being studied. Researchers use quantitative data and collect primary data by going directly to the research object. Data was collected by distributing questionnaires using Google Forms to Generation Z in Indonesia, using SEM Lisrel 8.80.

## RESULTS

Respondents in this study were primarily women (61.5%) aged 21-24 years (57.6%). The income per month is Rp. 4.000.000,- up to Rp. 5.0000.000,-(38%), Most use Shopee Pay as a top-up service to electronic wallets (63%) and have jobs as private employees. At that age, they buy more needs such as fashion, skincare, makeup, and other beauty tools, with average spending of 1-4 times, in line with their income.

Descriptive statistics (mean and standard deviation) of the constructs are given in Table 3. First, the study assessed reliability, convergent, and discriminant validity using confirmatory factor analysis (CFA). The match index includes the following statistics.

Table 3. Model Fit Test

| | | | |
|---|---|---|---|
| Chi-Square | Small Score | 71.92 | Bad Fit |
| P-Value | ≥ 0.05 | 0.05 | Good Fit |
| RMSEA | < 0.08 | 0.08 | Good Fit |
| NNFI | ≥ 0.90 | 0.93 | Good Fit |
| NFI | ≥ 0.90 | 0.94 | Good Fit |
| CFI | ≥ 0.90 | 0.96 | Good Fit |
| IFI | ≥ 0.90 | 0.96 | Good Fit |
| RFI | ≥ 0.90 | 0.90 | Good Fit |
| GFI | ≥ 0.90 | 0.93 | Good Fit |
| AGFI | ≥ 0.90 | 0.86 | Bad Fit |

Based on the results of the fit test in the Table above, the criteria are declared as a good fit, and two criteria are bad fit, which means that the model can be continued for structural tests because 8 out of 10 requirements have been met and declared fit or fit.

Measurement. Secondly, the structural equation model (SEM) is used in the evaluation step to test the hypothesis. Observing the model through its relations and convergent and discriminant validity, this paper uses the R2 value for each variable. This analysis is shown in Table. The T-value must exceed T table 1.96, and the factor loading (complete standardized solution) must exceed 0.3. Both will ensure the validity and reliability of the structural model. LISREL is the process of analyzing collected data and reducing discriminant and convergent validity threats. The scale may contain items that pose a threat and pass the specified criteria. Therefore, they must remove these items from the model in an iterative analysis process. Then the model will fit the data as threats have been minimized, ensuring the model is reliable for analyzing the results. This study uses a model with items that pass the specified criteria (see Table 5 for the value and Figure 1 for the model). At the same time, verify that the model fits the data as follows:

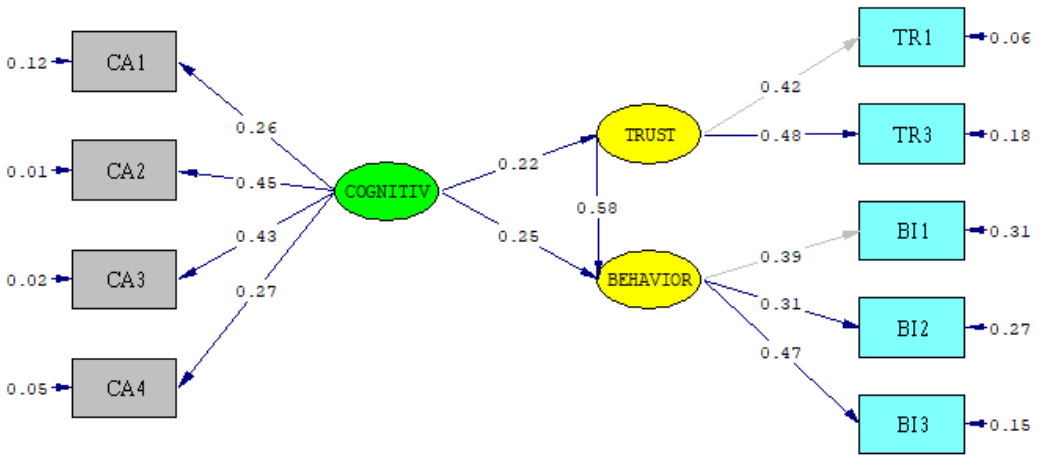
Table 4. Items and Loading Factors

| Variabel | | $R^2$ | t-value | Factor loading |
|---|---|---|---|---|
| **Cognitive Absorption** | | | | |
| CA1 | Focused immersion | 0.38 | 9.91 | 0.61 |
| CA2 | Temporal dissociation | 0.96 | 2.10 | 0.98 |
| CA3 | Heightened enjoyment | 0.90 | 5.09 | 0.95 |
| CA4 | Control | 0.58 | 9.62 | 0.76 |
| **Trust** | | | | |
| TR1 | Ability | 0.73 | 2.79 | 0.86 |
| TR3 | Benevolence | 0.56 | 5.37 | 0.75 |
| **Behavior Intention** | | | | |
| BI1 | Using e-wallet for future transactions | 0.32 | 8.33 | 0.57 |
| BI2 | Using e-wallet for daily transactions | 0.26 | 8.81 | 0.51 |
| BI3 | Terus menggunakan e-wallet dalam transaksi. | 0.60 | 4.66 | 0.78 |

Table 5. Path, Estimates, and Significance

| Hypothesis Relationship | Estimate | t-value | Remarks |
|---|---|---|---|
| $H_1$: Cognitive Absorption -→ Trust | 0.22 | 2.83 | Accepted |
| $H_2$: Trust --→ Behavior Intention | 0.58 | 4.76 | Accepted |
| $H_3$: Cognitive Absorption -→ Behavior Intention | 0.25 | 4.03 | Accepted |
| $H_4$: Cognitive Absorption -→ Trust → Behavior Int | 0.13 | 2.49 | Accepted |

Source: Primary Data, Lisrel 8.80 data processing




The first hypothesis suspects that there is an effect of cognitive absorption on Trust, supported by analysis (2.83; 0.22), in line with the results of research from Balakrishnan & Dwivedi (2021), X. Chen et al. (2022) and To & Trinh, (2021). This analysis supports the second hypothesis about the effect of Trust on behavior intention (4.76; 0.58). These findings indicate

that Trust affects behavior intention (Wang et al., 2015; Fakhoury & Aubert, 2015; Chua et al., 2020). Some researchers consider Trust a moderator variable (Senali et al., 2022). Therefore, previous researchers suggest further research on this relationship, which places Trust as a mediating variable. Thus, this study has findings to support this relationship.

LISREL analysis shows the path values between the three latent variables according to the conceptual model in Figure 1. The Table shows values that strongly support the relationship between these variables. This relationship is confirmed by Cognitive Absorption, which can directly increase trust and behavior intention, as well as the role of Trust as an intervening variable. These results are shown in the figure above, which contains factor loading and t-value. This finding is interesting for the current analysis regarding its implications for cognitive absorption in Generation Z, which can build Trust and buying behavior using e-wallets as a means of payment. The search for a more complex model was motivated using the LISREL statistical analysis tool. This study determined that Cognitive Absorption has a more substantial influence on Trust and Behavior Intention.

**Discussion**

Based on the results of this study, it was found that Cognitive Absorption has a positive and significant effect on Trust and Behavior Intention. This study strengthens academic understanding of Cognitive Absorption, Trust, and Behavioral Intention in Generation Z in Indonesia regarding the use of e-wallets as a means of payment which is currently being widely used among them. The understanding of the Z generation of new technology systems is swift because, this generation they have a high sense of curiosity and tend to like applications that can generally help with daily life in transactions anywhere (Dolot, 2018; Dimock, 2019). E-wallet also guarantees the security and privacy of its users from all forms of threats or fraud. Based on this, the user's level of Trust is increasing to continue using e-wallets in their daily transactions. In the context of e-wallets, the environment with the enjoyment experienced by users contributes to deep cognitive engagement with the e-wallet platform, which can ultimately affect the level of user trust in e-wallets (Hoff et al., 2010; Soodan & Rana, 2020); Chandra et al., (2012) Trust is an essential factor in relationships between individuals (Nyhan, 2000; Fajri et al., 2019). Trust is also a key element in the development of human relations (Zhang et al., 2020). Belief is a significant determinant influencing the user's desire to utilize or use the internet (Chong et al., 2012). The lack of user trust will create obstacles to electronic payment systems, including e-wallet services. Daragmeh et al. (2021) suggest that users should trust technology in the context of e-wallet services. However, Gefen & Pavlou (2010) argue that some believe Trust has a more significant relationship with service providers than with available technology. Based on the recommendations of these researchers (Duy Phuong et al., 2020; Wang et al., 2015), Trust has an impact on behavioral intentions to use e-wallet services.

## CONCLUSION

The adaptation of the new habits of Generation Z, especially after the Covid 19 Pandemic in Indonesia, has changed the behavior of users of financial transactions from traditional to digital, especially in payment transactions using digital wallets or what is known as e-wallets. Generation Z has absorbed the understanding of using digital wallets, evidenced by the research results on increasing purchase behavior intentions by using e-wallets. The ability of Generation Z. The research proves that Trust is related to behavioral intention. The study results reveal that consumer behavior intentions of e-wallet companies are greatly influenced by cognitive

absorption and consumer trust in the e-wallet. Good consumer intentions will have an impact on the profits that the company will obtain. Thus, in practice, e-wallet companies must continuously develop strategies and innovations and increase consumer confidence in using e-wallets so that consumers' behavioral intentions to use e-wallets improve. Research that uses the link between Cognitive Absorption on Trust and Cognitive Absorption on Behavior Intention in Generation Z still needs to be completed. Most previous research uses research objects in E-commerce, so it is possible to conduct further research to deepen this theory. Covering one country with the number of samples used in this study provides opportunities for future researchers to increase the number of respondents so that they can better generalize.

Even though the results of respondents stated that e-wallets could generate consumer confidence, e-wallet companies continue to innovate fast mobile services and provide more benefits. Indonesia's digital wallet system must develop more advanced features to compete with payment technology systems in other countries. On the other hand, Generation Z must use e-wallets properly and wisely.

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