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INVESTIGATING THE INFLUENCE OF LIFESTYLE, SOCIAL INFLUENCE, AND ATTITUDE ON INTENTION TO USE E-WALLETS

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ABSTRACT

Technology has made a huge change for everyone in their daily life. With the existence of digital technology like this, it has provided a lot of convenience for everyone. Like the activities of each person in making their transactions. In the era of digital technology like today, everyone has changed the way they make payments to new technologies such as implementing the use of electronic wallet services. This study aims to determine the influence of lifestyle and social influence on e-wallet usage intention with attitude as its mediation. This study uses a quantitative method using a questionnaire that is distributed and uses 96 people as respondents. The respondents given are intended for everyone who uses electronic wallet services as their payment method. The results of this study indicate that lifestyle has a positive and significant influence on e-wallet usage intention, lifestyle has a positive and significant influence on attitude, social influence has a positive and significant influence on e-wallet usage intention, social influence has a positive and significant influence on attitude, and attitude has a positive and significant influence on e-wallet usage intention.

Keywords: *lifestyle, social influence, attitude, e-wallet usage intention*

INTRODUCTION

Technological development has brought significant changes to humans as social beings. In the current era, technology, particularly digital technology—provides substantial convenience and introduces numerous changes that are frequently experienced in daily activities, where individuals or groups no longer need to expend excessive effort or time to accomplish their desired tasks. In recent years, e-wallets or digital wallets have emerged within society as a substitute for cash and have grown rapidly, particularly in Indonesia. The emergence of e-wallets or electronic money has transformed the habits of Indonesian society, which previously relied heavily on cash transactions, toward digital payments due to the practicality and security offered by this technology. Moreover, most e-wallet users come

from Generation Z, who tend to be more susceptible to external influences and lifestyle factors (Damayanti & Nurhidayah, 2022).

In Indonesia, the level of e-wallet usage has increased rapidly. This phenomenon is often influenced by the large population size and the growing trend of online purchasing activities, where buyers are not required to make direct cash payments to sellers but can instead use e-wallets as a payment method (Marsela et al., 2022). Furthermore, Indonesia became the Southeast Asian country with the highest percentage of e-wallet usage for online shopping transactions, reaching 29% in 2020. This condition is influenced by Indonesia's large population, which is the largest in Southeast Asia. In addition, the relatively low use of other payment methods, such as cash or credit cards, has also contributed to the high level of e-wallet usage in online shopping activities in Indonesia (Pahlevi, 2022).

Additionally, based on a survey conducted by East Ventures titled Digital Competitiveness Index: Equitable Digital Nation in 2023, e-wallets were identified as the most frequently used payment method in Indonesia in 2022, reaching 81%. This indicates that Indonesia has substantial potential in the digital economy. In 2022, Indonesia also emerged as a leading digital player in Southeast Asia, and according to data from the International Data Corporation (IDC) Infobrief, Indonesia is projected to gain up to 130 million new e-wallet users by 2025 (Naurah, 2023).

The intention to use electronic wallets is undoubtedly influenced by various supporting factors that encourage users to continue utilizing these applications. A survey conducted by Boku Inc. titled Mobile Wallets Report (2021), as cited in Annur (2021), indicates that recommendations from friends demonstrate that social influence is one of the key factors driving individuals or groups to develop an intention to use electronic wallets. Moreover, a survey by Insight Asia titled Consistency That Leads: 2023 E-Wallet Industry Outlook, as cited in Dhanesworo (2022), reveals that engagement in e-commerce shopping reflects lifestyle as an important factor influencing individuals or groups to use e-wallet services for their needs.

Another important factor is attitude. In relation to technology usage, when individuals can adapt to a particular technology and when the technology has the potential to influence or change their lifestyle, individuals tend to develop a positive attitude toward the technology, which subsequently affects their intention to continue using it (Chawla & Joshi, 2023).

Based on the discussion above, this study aims to examine whether lifestyle has a significant effect on attitude, whether social influence has a significant effect on attitude, whether lifestyle has a significant effect on e-wallet usage intention, whether social influence has a significant effect on e-wallet usage intention, and whether attitude has a significant effect on e-wallet usage intention.

Social Influence

Social influence refers to a condition in which individuals or groups are affected and develop an intention to use a particular product or service as a result of trust or influence originating from others (Effendy et al., 2021). According to Hau et al. (2021), social influence describes a situation in which individuals consider the importance of their decisions in determining whether to behave similarly to others. Furthermore, Nisa and Solekah (2022) identify two dimensions of social influence, namely subjective norms and visibility. From these dimensions, several indicators can be used to measure social influence, including behavioral belief, normative belief, other consumers' behavior, and environmental influence.

Lifestyle

Lifestyle refers to the condition in which individuals conduct their daily activities, allocate their time, and determine how they spend their money for habitual consumption activities (Putrantona & Pasaribu, 2024). According to Ramadhan et al. (2023), lifestyle can be divided into two aspects: external lifestyle and internal lifestyle. External lifestyle includes the use of money and time, while internal lifestyle relates more closely to personality traits. However, both aspects are interrelated and serve as indicators of individual behavior. In this study, lifestyle is measured using several indicators, namely activities, interests, and opinions.

Attitude

Attitude is one of the factors that encourages individuals to develop an intention to continue using a particular service, and it can also be shaped to influence future user behavior (Daragmeh et al., 2021). According to Jesuthasan and Umakanth (2021), attitude represents a positive or negative evaluation that emerges toward a predetermined or targeted object. Furthermore, William and Tjokrosaputro (2021) propose several indicators that can be used to measure attitude, including favorable, good, pleasant, and wise perceptions.

E-Wallet Usage Intention

Angelina and Rahadi (2020) define usage intention as an action in which individuals engage in a behavior that reflects prior efforts or motivations. In relation to e-wallet usage, Umiyati et al. (2021) explain that usage refers to a condition in which individuals utilize e-wallets to make their daily activities, particularly payment transactions, more practical and efficient. Additionally, Abdul-Halim et al. (2021) and Rahmayanti et al. (2021) identify several indicators that can be used to measure e-wallet usage intention, including intention to use in the future, continuance intention, recommendation to others, regular usage, and increasing frequency of use.

METHOD

In this study, the researcher employed a quantitative research approach. According to Sugiyono (2019), quantitative research is a form of research grounded in the philosophy of positivism. Therefore, quantitative research is commonly used to collect data, conduct studies on samples or populations, and analyze data using statistical or numerical methods. This study utilized two types of data sources, namely primary and secondary data. Primary data were collected through a questionnaire distributed via Google Forms, while secondary data were obtained from journals, books, and scholarly articles that served as the theoretical foundation for this research. To collect the data, the researcher distributed the questionnaire in the form of a Google Form to users of e-wallet services, including OVO, GoPay, DANA, ShopeePay, and LinkAja. A total of 96 respondents participated in this study, with the sample size determined using the Cochran formula.

RESULT AND DISCUSSION

Finding

Respondent Data Characteristics

Based on the distribution of the questionnaire via Google Forms, data regarding respondent characteristics were obtained. Of the 96 respondents, 55.2% were male and 44.8% were female. In terms of age distribution, 89.6% of respondents were aged 17–23 years, 8.3%

were aged 24–30 years, and 2.1% were over 50 years old. Regarding e-wallet usage, out of the total 96 respondents, 43 respondents used OVO, 80 used GoPay, 45 used DANA, 52 used ShopeePay, and 5 used LinkAja. It should be noted that in the questionnaire, respondents were allowed to select more than one e-wallet service as their payment method. This approach reflects the actual usage behavior of respondents who may utilize multiple e-wallets for their transactions.

Convergent Validity Test

Convergent validity was assessed by examining the factor loading values. A loading factor value of 0.5–0.6 is considered acceptable and adequate for use; however, a value greater than 0.7 is recommended to indicate that a variable or indicator is valid. Based on the data presented in Table 1, all variables and indicators exhibit loading factor values above 0.7, indicating that they meet the criteria for convergent validity. Therefore, all constructors and indicators in this study can be considered valid.

Table 1. Factor Loading Results.

Variable and Indicator	Value of Loading *Factor*	Parameter	Validities
Lifestyle			
LS.1	0.875	> 0.7	Valid
LS.2	0.849	> 0.7	Valid
LS.3	0.798	> 0.7	Valid
Social Influence			
SI.1	0.799	> 0.7	Valid
SI.2	0.812	> 0.7	Valid
SI.3	0.801	> 0.7	Valid
SI.4	0.857	> 0.7	Valid
E-wallet Usage Intention			
EUI.1	0.795	> 0.7	Valid
EUI.2	0.816	> 0.7	Valid
EUI.3	0.739	> 0.7	Valid
EUI.4	0.810	> 0.7	Valid
EUI.5	0.747	> 0.7	Valid
Attitude			
AT.1	0.768	> 0.7	Valid
AT.2	0.850	> 0.7	Valid
AT.3	0.804	> 0.7	Valid
AT.4	0.827	> 0.7	Valid

Furthermore, in addition to factor loadings in the convergent validity assessment, the Average Variance Extracted (AVE) values were also examined. The AVE value must exceed 0.50 to indicate adequate convergent validity. As shown in Table 2, the AVE values for all variables and indicators are greater than 0.50, indicating that each construction meets the

required validity threshold. Therefore, it can be concluded that all variables and indicators in this study are valid, as presented in Table 2 below.

Table 2. Average Variance Extracted (AVE) Results

Variable	Value *AVE*	Parameter	Validities
Lifestyle	0.708	> 0.5	Valid
Social influence	0.668	> 0.5	Valid
E-wallet usage intention	0.612	> 0.5	Valid
Attitude	0.661	> 0.5	Valid

Composite Reliability

Reliability in this study was assessed using Composite Reliability (CR) values. A construct is considered reliable if the composite reliability value exceeds 0.70. Based on the results presented in Table 3, all indicators exhibit composite reliability values greater than 0.70, indicating a high level of internal consistency. Therefore, it can be concluded that all variables and indicators used in this study are reliable, as shown in Table 3 below.

Table 3. Composite Reliability Results

Variable	Value *Composite Reliability*	Parameter	Result
Lifestyle	0.879	> 0.7	Reliable
Social Influence	0.890	> 0.7	Reliable
E-wallet usage intention	0.887	> 0.7	Reliable
Attitude	0.886	> 0.7	Reliable

Cronbach's Alpha

Following the composite reliability test, Cronbach's Alpha was also employed to assess the internal consistency of the measurement items. Construct is considered reliable when the Cronbach's Alpha value exceeds 0.70. Based on the results presented in Table 4, all indicators show Cronbach's Alpha values greater than 0.70, indicating satisfactory reliability. Therefore, it can be concluded that all variables and indicators used in this study are reliable, as shown in Table 4 below.

Table 4. Cronbach's Alpha Results

Variable	Value *Cronbach alpha*	Parameter	Result
Lifestyle	0.793	> 0.7	Reliable
Social Influence	0.835	> 0.7	Reliable
E-wallet usage intention	0.841	> 0.7	Reliable
Attitude	0.828	> 0.7	Reliable

R-Square Test Results

Table 5 shows that the R-square value for the e-wallet usage intention (Y) variable is 0.588, while the R-square value for the attitude (Z) variable is 0.498. Based on the results presented in Table 5, these R-square values indicate that the research model demonstrates a moderate explanatory power. This suggests that the independent variables in the model can explain 58.8% of the variance in e-wallet usage intention and 49.8% of the variance in attitude.

Table 5. R-Square Results

Variable	Value *R - Square*	Value *R - Square Adjusted*	Model
E-wallet usage intention (Y)	0.588	0.574	Moderate
Attitude (Z)	0.498	0.487	Moderate

Hypothesis Testing Results

Based on the results presented in Table 6, it can be observed that lifestyle has a significant effect on attitude, social influence has a significant effect on attitude, lifestyle has a significant effect on e-wallet usage intention, social influence has a significant effect on e-wallet usage intention, and attitude has a significant effect on e-wallet usage intention. These findings are indicated by the t-statistic and p-value results shown in Table 6, where all paths exhibit t-values greater than 1.96 and p-values less than 0.05. Therefore, all proposed hypotheses in this study are accepted.

Table 6. Path Coefficients Results

	Original Sample (O)	*Sample Mean* (M)	*Standard Deviation* (STDEV)	*T Statistic*	*P Values*
Lifestyle (X1) -> *Attitude* (Z)	0.414	0.403	0.116	3.586	0.000
Social Influence (X2) -> *Attitude* (Z)	0.398	0.413	0.133	2.989	0.003
Lifestyle (X1) -> *E - wallet usage intention* (Y)	0.226	0.224	0.093	2.436	0.015
Social Influence (X2) -> *E - wallet usage intention* (Y)	0.247	0.264	0.113	2.195	0.028
Attitude (Z) -> *E - wallet usage intention* (Y)	0.420	0.408	0,116	3,622	0.000

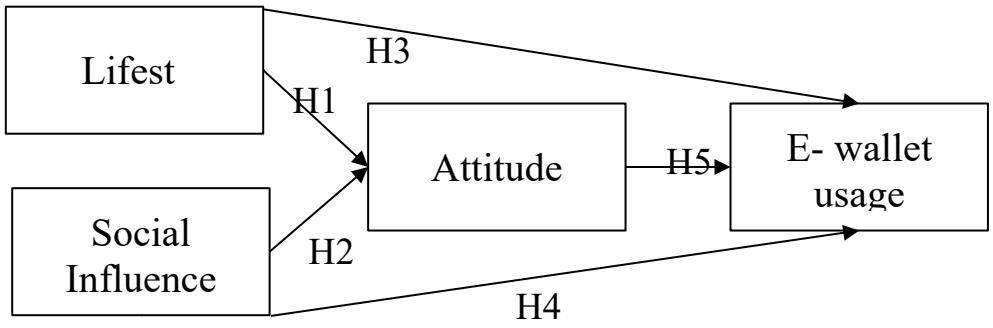

Figure 1: Research Model

Discussion

Based on the results of the study, lifestyle was found to have a significant effect on attitude. This finding is consistent with previous research conducted by Ariati and Pratama (2020), which also reported a significant relationship between lifestyle and attitude. This result indicates that individuals' daily activities, interests, and opinions play an important role in shaping their attitudes toward the use of digital payment technologies.

Furthermore, social influence was found to have a significant effect on attitude, which aligns with prior research by Kadir et al. (2022). The findings of that study similarly indicated a significant relationship between social influence and attitude, suggesting that recommendations, social norms, and the behavior of others can shape individuals' evaluative responses toward e-wallet usage.

The results also reveal that lifestyle has a significant effect on e-wallet usage intention. This finding is in line with the study conducted by Seng et al. (2023), which likewise demonstrated a significant relationship between lifestyle and intention to use e-wallets. This suggests that a modern, digitally oriented lifestyle encourages individuals to adopt and continuously use e-wallet services as part of their daily transactions.

In addition, social influence was found to have a significant effect on e-wallet usage intention, consistent with the findings of Melissa et al. (2020). Their study similarly concluded that social influence plays a crucial role in shaping individuals' intentions to use e-wallets, highlighting the importance of peer recommendations and social environments in driving technology adoption.

Lastly, the results indicate that attitude has a significant effect on e-wallet usage intentions. This finding supports the study by Pradipta and Tresia (2021), which also reported a significant relationship between attitude and e-wallet usage intention. This result confirms that individuals who hold positive attitudes toward e-wallets are more likely to develop stronger intentions to continue using such digital payment services.

CONCLUSION

Based on the results and discussion of this study, it can be concluded that lifestyle has a significant effect on attitude, social influence has a significant effect on attitude, lifestyle

has a significant effect on e-wallet usage intention, social influence has a significant effect on e-wallet usage intention, and attitude has a significant effect on e-wallet usage intention.

From a managerial perspective, the e-wallet industry should actively maintain and continuously enhance its promotional performance in order to strengthen social influence and increase public attractiveness. Promotional strategies can be implemented through collaborations or digital media platforms that enable the public to easily access information about e-wallet services. Since social influence arising from the surrounding environment can significantly affect users' intentions to adopt e-wallets as a payment method, industry players may offer promotions or cashback incentives to encourage usage. Such incentives can support users' lifestyle needs, particularly in shopping for products and services, thereby reinforcing their intention to continuously use e-wallet services. As widely observed, consumers primarily utilize e-wallets as a payment method for purchasing goods and services to meet their daily needs.

Furthermore, the industry should maintain and improve service performance to ensure that users continue to develop positive attitudes toward e-wallet services. Service providers should pay close attention to user feedback, including criticisms and suggestions, to enhance service quality. In addition to improving accessibility, convenience, and security, responsiveness to user feedback plays a crucial role in shaping positive user attitudes. This, in turn, fosters user comfort and strengthens their intention to use e-wallets as a payment method in the long term.

For future research, it is recommended to incorporate moderate variables into the research model and to consider alternative independent variables that have not yet been examined in relation to e-wallet usage. This approach may provide new insights and allow further development of research on e-wallet adoption and usage behavior.

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