

THE INFLUENCE OF PERCEPTION AND ATTITUDE ON MOTIVATION TO USE E-WALLET DURING THE COVID-19 PANDEMIC

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Abstract

The existence of a new normal scenario during the COVID-19 pandemic causes changes in consumer behavior in utilizing the use of e-wallet as a substitute for cash in transactions, either in person or online. This study aims to analyze the effect of perceptions and attitudes on the motivation to use e-wallet for IPB students during the Covid-19 pandemic. This study uses an explanatory design involving 157 IPB University students using voluntary sampling technique. The results of the correlation test show that there is no significant relationship between the characteristics and the variables studied, perceptions and attitudes have a significant positive relationship with the motivation to use e-wallet during the Covid-19 pandemic. The results of the multiple linear regression test showed that the characteristics of the monthly allowance had a positive effect on motivation, then the perception and attitude variables had a significant positive effect on the motivation to use e-wallet. Suggestions for further research to be able to examine other variables or factors that can influence the motivation to use e-wallets. One of them is in terms of e-wallet risk and security.

Keyword: attitude, e-wallet, covid-19 pandemic, motivation, perception

PENGARUH PERSEPSI DAN SIKAP TERHADAP MOTIVASI PENGGUNAAN E-WALLET MAHASISWA IPB SELAMA PANDEMI COVID-19

Abstrak

Adanya skenario normal baru di masa pandemi Covid-19 menyebabkan terjadinya perubahan perilaku konsumen dalam memanfaatkan penggunaan e-wallet sebagai pengganti uang tunai dalam bertransaksi baik secara langsung ataupun *online*. Penelitian ini bertujuan untuk menganalisis pengaruh persepsi, sikap terhadap motivasi penggunaan *e-wallet* mahasiswa IPB selama pandemi Covid-19. Penelitian ini menggunakan desain eksplanatori yang melibatkan 157 mahasiswa IPB University dengan menggunakan teknik *voluntary sampling*. Hasil uji korelasi menunjukkan bahwa tidak ada hubungan signifikan antara karakteristik dengan variabel yang diteliti, persepsi, dan sikap berhubungan positif signifikan dengan motivasi penggunaan *e-wallet* selama pandemi Covid-19. Hasil uji regresi linear berganda menunjukkan karakteristik uang saku per bulan berpengaruh positif terhadap motivasi, lalu variabel persepsi dan sikap berpengaruh positif signifikan terhadap motivasi penggunaan *e-wallet*. Saran untuk penelitian selanjutnya untuk bisa meneliti variabel atau faktor lain yang dapat memengaruhi motivasi penggunaan *e-wallet*. Salah satunya dari segi risiko dan keamanan *e-wallet*

Kata kunci : *e-wallet*, motivasi, pandemi covid-19, persepsi, sikap

INTRODUCTION

At the end of 2019 the world was shocked by the arrival of the corona virus which hit almost all countries. The massive and global spread of the corona virus made the world health organization establish the corona virus as a Covid-19 pandemic on March 11, 2020. Many countries are not ready to face the arrival of the corona virus, causing a major crisis that not only occurs in the health sector but has an impact on the economic, tourism and social fields which are also affected, including Indonesia. Until now, the spread and number of positive cases of Covid-19 in Indonesia is still increasing. Its rapid spread has put Indonesia in a very difficult position until its economic turnover is hampered. All efforts have been made by the government to stop the spread of the corona virus, one of which is issuing a legal basis in the form of Government Regulation in Lieu of Law (PERPPU) No.1 of 2020 as a legal umbrella in dealing with the Covid-19 pandemic.

Social distancing is one of the efforts that can help stop the spread of the coronavirus. Maintaining distance in social distancing means maintaining social distance. This is important because coronavirus transmission is most likely spread through close contact with infected individuals and also touching objects or surfaces contaminated with coughs or sneezes from infected individuals. One form of maintaining distance to minimize physical contact is the use of e-wallets so that they no longer use cash as a means of financial transactions when shopping both directly and online. This has changed many people's habits in carrying out their activities, one of which is getting used to making non-cash transactions during the Covid-19 Pandemic. E-wallet is used to accommodate funds to make payments in the form of electronic services in storing payment instrument data, using cards and/or electronic money (Auliya, 2018).

Before the Covid-19 pandemic in Indonesia, e-wallet was already present as one of the payment methods in online and offline transactions, but its adoption was not as fast as after the Covid-19 Pandemic hit Indonesia. The provision of maintaining distance in dealing with other people, to minimize avoiding the corona virus, makes people tend not to make direct physical contact, including in shopping. This has become the momentum of e-wallets as an alternative means of payment during the Covid-19 Pandemic because of its effectiveness and efficiency so that there is no need to be in direct contact when making a transaction either making payments or sending money.

The presence of e-wallets makes it easier for users to make transactions, because by only using a smartphone or device, consumers can buy goods anywhere and transfer money anytime. Its efficient and effective nature makes transactions faster and more convenient. Consumers no longer need to carry large amounts of cash because the integration of e-wallets with other services makes it easier for consumers to carry out activities.

The use of e-wallets during a pandemic is a form of maintaining distance when shopping related to consumer behavior. Consumer behavior is all activities, actions, and psychological processes that drive actions at the time before buying, when buying, using, spending products and services, and also evaluating (Sumarwan, 2014). Individual differences describe the individual characteristic factors that arise in consumers and the psychological processes that occur in consumers that greatly influence the consumer decision process, including needs and motivation, information processing and perception, consumer attitudes, personality, knowledge, religion (Sumarwan, 2014).

The use of e-wallets has become a payment trend during the Covid-19 Pandemic. The number of promos offered in the form of discounts and cashback makes consumers interested in using. Yuniarto (2020) states that a survey conducted by MarkPlus Inc on 502 respondents from various regions in Indonesia in the period May 2020 to July 2020 showed that there was an increase in the use of e-wallets during the Covid-19 pandemic, an increase in e-wallet users in Indonesian society rose to 44 percent.

After searching and processing information in the decision-making process, the next step is to respond to the information obtained, by believing the information received and choosing a particular brand related to the attitude developed (Setiadi, 2003). Firmansyah (2018) argues that attitudes are learned tendencies, which are related to buying behavior, formed as a result of direct experience regarding products and verbal information obtained from others or exposed to advertisements in mass media, the internet and forms of direct marketing, attitudes also drive consumers towards certain behaviors.

Student Perceptions of E-wallets Perception is where consumers are exposed to information so that they are exposed to receive, pay attention, understand, and place it into memory and are used in the future where the stages of exposure, attention, and understanding as perception (Mowen & Minor, 1998: Sumarwan, 2014). In this study, the perception variable has two dimensions, namely perceived benefits and perceived convenience. According to Davis (1989) perceived ease is defined as the extent to which a person believes that using a particular system will be free from great effort, while perceived benefits are defined as the extent to which a person believes that using a particular system will improve his work performance.

Attitude has three elements, namely: (1) cognitive (knowledge), (2) affective (emotions, feelings), (3) conative (action), and concluded that attitude is an expression of consumer feelings regarding objects that are liked or disliked, and consumer beliefs about the various attributes and benefits of these objects. This model is called the three-component model or Solomon in Sumarwan (2014) mentions this three-component model, namely the ABC attitude model, namely Affect, Behavior, Cognitive.

The cognitive component is a description of knowledge and perceptions of an object (Sumarwan, 2014). The affective component is a description of feelings and emotions towards a product, object, or brand (Sumarwan, 2014). The conative component is a description of a person's tendency to take actions or attitudes related to objects or products (Sumarwan, 2014).

Schiffman and Kanuk (2010) in Sumarwan (2014) explain that motivation can be described as the force that drives individuals to act, this is generated by stimuli that arise as a result of unmet needs. Sumarwan (2014) explains that needs themselves arise because consumers feel discomfort between what should be felt and what is actually felt. Setiadi (2003) divides motivation into two groups, first, rational motivation will determine the choice of a product by thinking carefully and with consideration, second, emotional motivation where consumers seem to be in a hurry without considering the possibilities that will occur in the long term.

Research related to perceptions and attitudes to the use of e-wallets has been widely carried out, but there is not much previous research on the motivation for using e-wallets during the Covid-19 pandemic. In research conducted by Bailey et al. (2017) and Suyanto and Kurniawan (2019) perceived benefits, perceived ease of use, and self-efficacy affect attitudes towards using mobile payments. This is supported by research by Atriani et al. (2020); Marisa (2020); Octavia and Hafizh (2019) related to perceived benefits and also ease of use have a positive and significant effect on interest in using digital wallets. Humairoh et al. (2020); Rodiah and Melati (2020); Prakosa & Wintaka (2020) in their research explained that the millennial generation's interest in using e-wallets is influenced by perceived ease of use, perceived usefulness through consideration, brand image, and also millennial attitudes as intervening variables. Based on the description above, this study broadly aims to This study aims to analyze the effect of perceptions and attitudes on the motivation to use e-wallets for IPB students during the Covid-19 pandemic.

METHODS

This study uses a cross sectional study design, because data collection in this study was carried out at one point and one time without continuing. The method used is a survey method with a tool in the form of a questionnaire distributed online. The location in this study is IPB University. The location selection was carried out purposively with the consideration that IPB University is one of the universities whose students come from various regions so that it represents Indonesia, besides the consideration that some IPB students use e-wallets quite a lot during the Covid-19 pandemic. The research conducted includes preparation of proposals, data collection, data processing, data analysis, preparation and discussion of research results carried out for three months from March to June 2022.

The population in the study, namely active students of the undergraduate program and vocational school IPB University in the 2021 academic year who have and are or have used the e-wallet. The sample withdrawal in this study used a nonprobability sampling approach with voluntary sampling techniques, namely based on the willingness of individuals to participate in filling out questionnaires distributed online in the study. The sample in this study were 157 IPB University student respondents who owned and used e-wallets whose filling was controlled for two days.

The type of data used in this research is primary data, which is obtained through a tool in the form of a questionnaire filled out by respondents online. The questionnaire was created using the google form application and distributed to IPB University students, through social media platforms such as Instagram, Line, Whatsapp Group, and Twitter. The variables studied in this study are perceptions, attitudes, and consumer motivation. Other data in the form of supporting data obtained from data from the Central Bureau of Statistics, journals, articles, news related to the research topic. Primary data taken in the form of respondent characteristics (age, gender, faculty, pocket money per month, regional origin, type of residence, digital wallet used, reasons for using digital wallets, length of use, frequency of use, and reasons for using digital wallets).

The perception variable consists of two dimensions, namely the convenience dimension and the benefit dimension. The total statement has 12 indicators consisting of 6 indicators of perceived convenience and 6 indicators of perceived benefits modified from Davis' (1989) research, which have a Cronbach alpha reliability value of 0.97 and 0.91, respectively. The questionnaire uses an assessment with a Likert scale of 1-4 with the answer information 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, 4 = Strongly Agree.

The attitude variable is measured by referring to Solomon (2009) in Sumarwan (2014) which refers to the Three Component model consisting of cognitive, affective, and conative components, the questionnaire uses an assessment with a Likert scale of 1-4 with the answer information 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, 4 = Strongly Agree. The motivation variable is measured using a modified instrument from the Ramadhan (2015) questionnaire which is measured using a Likert scale consisting of 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, 4 = Strongly Agree.

The data that has been obtained will then be processed through the process of editing, coding, scoring, data entry, data cleaning, and also data analysis using Microsoft Excel and Statistical Product and Service Solution (SPSS) version 26. The data analysis in this study is in the form of validity tests, reliability tests, descriptive analysis, and inferential analysis. Measurement of independent or independent variables that are compared and associated with the dependent variable, by summing up the score of each item, then converting it into an index score, which is done so that each variable can be compared with one another. The formula used in converting the total score into an index is: $\text{Variable Index} = (\text{score obtained} - \text{minimum score}) / (\text{maximum score} - \text{minimum score}) \times 100\%$. After obtaining the index score on the variable, categorization is carried out with three categories based on low, medium, and also high using the cut off point based on Sari et al. (2018) with the following categorization: low (<60), medium (60-79), high (≥ 80).

The instruments in the research were first tested for validity. The validity test is used to determine that the statement indicators and questions on the questionnaire state the measurement or observation results to be measured. According to Puspitawati and Herawati (2013), the validity test is used to determine the correctness of the measuring instrument and also measure what should be measured, which emphasizes the important relationship between concepts and indicators. The instrument is said to be valid if the value of the corrected item-total corrected $> 0,30$ and vice versa if the corrected item-total corrected value $< 3,30$ then the instrument is invalid.

The data analysis carried out is descriptive statistical analysis and inferential analysis. Descriptive analysis is used to see the distribution of data in the form of respondent characteristics (age, gender, faculty, pocket money per month, regional origin, type of residence, e-wallet used, and also frequency of use), perceptions and attitudes towards motivation to use e-wallet. The analysis is carried out in the form of mean value, standard deviation, minimum value and frequency. The scale range is used to provide interpretation of each variable.

In detail, the data will then be analyzed by inferential analysis such as correlation tests to determine the relationship and significance between variables of characteristics, perceptions, attitudes, and motivation to use digital wallets or e-wallets during the Covid-19 Pandemic. Another test is in the form of multiple linear regression tests to analyze the effect of respondent characteristics, perceptions, attitudes, on motivation to use digital wallets or e-wallets. Before conducting multiple linear regression tests, it is necessary to test classical assumptions in the form of normality tests and also heterocedacity tests.

RESULTS

Respondent Characteristics

The majority of respondents came from the faculty of mathematics and natural sciences with a percentage of 22,3 percent and the lowest came from the business school with a percentage of 1,3 percent. The age of respondents in this study is in the range of 18 to 23 years, the majority of respondents are 20 years old with a large percentage of 24 percent or as many as 38 people that the majority of pocket money owned by students is IDR500.001-IDR1.500,000 per month with a total percentage of 50 percent or 79 people. The majority used the Gopay e-wallet by 79,0 percent or 124 people and followed by Shoopepay e-wallet users by 16,6 percent or 26 people, while the smallest e-wallet user was DANA (Dompert Digital Indonesia) by 1,9 percent or 3 people. Respondents use e-wallets, namely 1-3 times a week (rarely) amounting to 56,2 percent or 88 people.

Student Perceptions of E-wallet

The results showed that perceptions of the dimensions of benefits (on average respondents answered agree) from 6 statements of perception of the benefits of respondents were in the strongly agree category (3,43). The distribution of respondents' answers is mostly in the agree category, so in the indicator of using e-wallets for financial management, it has the lowest average (2,85) but respondents are still categorized as agreeing that the use of e-wallets is a form of financial management. Perceptions of the benefits of using e-wallets on respondents for the use of e-wallets in the delivery of e-wallet transaction effectiveness in their use have the same and high average in the strongly agree category (3,73).

The calculation results from 157 respondents show that perceptions range from 47,22 to 100 with an average value of 85,65. Referring to the data presented, perception falls into the high category (73,9%). During the pandemic, respondents agree that they use e-wallets because of the perceived benefits (56,7%) and also the perceived ease of use (79,6%). These results indicate that respondents' perceptions are in a high category in using e-wallets during the Covid-19 Pandemic (Table 1).

Table 1 Distribution of Respondents Based on the Category of Perception of E-wallet

Dimensions	Category						Minimum- Maximum	Mean ± Standard Deviation
	Low < 60		Medium 60-79		High ≥ 80			
	n	%	n	%	n	%		
PM	11	7,0	57	36,3	89	56,7	27,78-100	81,14 ± 14,27
PK	1	0,6	31	19,7	125	79,6	50,00-100	90,16± 12,32
Perception	3	1,9	38	24,2	116	73,9	47,22 – 100	85,65 ± 11,51

Notes: *PM (Perceived Benefits); *PK (Perceived Convenience); n (Number of Respondent); % (Percentage of Respondent)

Student Attitudes Regarding E-wallets

Distribution of respondents' answers regarding the attitude of the cognitive dimension towards e-wallets. The results of the study indicate that attitudes in the cognitive component have an average of 3,46 with the agreed category. The distribution of respondents' answers is mostly in the category of strongly agreeing in the ease of transactions using e-wallets with an average (3,65) and the use of e-wallets as an alternative in sending money (3,60).

Distribution of respondents' answers regarding affective dimension attitudes towards e-wallets. The results showed that the average respondent strongly agreed with a value of 3,49. The distribution of respondents' answers is mostly in the category of strongly agreeing on the attitude of using e-wallets that can be used at any time with an average of 3,74.

Distribution of respondents' answers regarding the attitude of the conative dimension towards the tendency to use e-wallets. The results showed that attitudes in the conative dimension had an average value of 3,29, the use of e-wallets in the conative dimension was in the agree category. The distribution of respondents' answers was in the category of strongly agreeing for the practicality of using e-wallets with an average of 3,69, while for indicators of using e-wallets in efforts to manage finances were in the disagree category with an average of 2,71.

The results of the calculation of 157 respondents, in the cognitive dimension showed 93 respondents or around 59,2 percent in the positive category and the remaining 64 respondents or around 40,8 percent in the negative category. The affective dimension obtained the results of 100 respondents or 63,7 percent categorized as positive and 57 or 36,3 percent categorized as negative. The conative dimension resulted in 67 respondents or 42,7 percent categorized as positive and 90 respondents or 57,3 percent categorized as negative. The average index score on attitude is 40,91 with results showing that the respondents' assessment of all dimensions of the attitude variable is in the positive category, which means that IPB students have a positive attitude towards the use of e-wallets during the Covid 19 pandemic (Table 2).

Table 2 Distribution of Respondents Based on Attitude towards E-walle.

Dimensions	Category				Minimum- Maximum	Mean ± StandarD Deviation
	Negative ≤50		Positive > 50			
	n	%	n	%		
Cognitive	64	40,8	93	59,2	9,00 – 16,00	13,82 ± 1,79
Affective	57	36,3	100	63,7	7,00 – 16,00	13,92 ± 1,55
Conative	90	57,3	67	42,7	8,00 – 16,00	13,15 ± 2,01
Attitude	71	45,2	86	54,8	29,00 – 48,00	40,91 ± 4,42

Student Motivation Regarding E-wallet

The results showed that self-motivation ranged from 20,83 to 100 with an average value of 66,95. Referring to the data presented in Table 3, respondents' motivation is in the medium category (42,0%). During the pandemic, respondents agreed that they were motivated in using e-wallets. The results showed that self-motivation ranged from 20,83 to 100 with an average value of 66,95. Referring to the data presented in table 15, respondents' motivation is in the medium category (42,0%). During the pandemic, respondents agree that they are motivated in using e-wallets (Table 3).

Table 3 Distribution of respondents based on motivation towards e-wallet

Variable	Category						Minimum- Maximum	Maen ± Standard Deviation
	Low < 60		Medium 60-79		High ≥ 80			
	n	%	n	%	n	%		
Motivation	59	37,6	66	42,0	32	20,4	20,83 – 100	66,95 ± 17,07

Relationship between Respondent Characteristics, Perceptions, and Attitudes with Motivation to use E-wallet

The results of the relationship test show that there is no significant relationship between the characteristics of respondents and all variables in this study. Perceptions are significantly positively related to the motivation to use e-wallets during a pandemic, meaning that the higher the level of perception, the higher the motivation. Attitudes are significantly positively related to the motivation to use e-wallets during a pandemic, meaning that the more positive the attitude, the higher the motivation to use e-wallets (Table 4).

Table 4 Test results of the relationship between respondent characteristics with perceptions, attitudes, and motivation

Variables	Perception	Attitude	Motivation
Faculty	-0,142	-0,047	-0,116
Age	0,240	-0,052	-0,073
Pocket Money	0,170	0,033	0,129
E-wallet Type	-0,025	0,026	0,034
Frequency of Use	0,008	-0,039	0,001
Perception			0,474**
Attitude			0,683**

Notes: *significant at $p < 0,05$, **significant at $p < 0,01$

The Effect of Respondent Characteristics, Perceptions, and Attitudes on Motivation to Use E-wallets

The classical assumption test results show that the data is normally distributed, there is no multicollinearity with a tolerance value $> 0,1$ and a VIF value $< 10,00$. Furthermore, the Durbin Watson value is 1,932, which means there are no autocorrelation symptoms. Based on the data presented in Table 5, shows the Adjusted R square value of 0,474, which means that 47,4 percent of the motivation to use e-wallets is influenced by the x variables studied, the remaining 52,6 percent is influenced by other variables not examined. The results showed that the perception variable ($\beta = 0,057$; $p = 0,001$) had a significant positive effect on motivation, where each increase in one unit of perception would increase the motivation to use e-wallets by 0,057. For the attitude variable ($\beta = 0,710$; $p = 0,000$) has a significant positive effect on the motivation to use e-wallets, which means that every one unit increase in attitude will increase the motivation to use e-wallets during the Covid-19 pandemic by 0,710. Then for the characteristics of pocket money per month ($\beta = 0,153$; $p = 0,019$) has a positive effect on the motivation to use e-wallets during the Covid-19 Pandemic, which means that every increase in pocket money will increase the motivation to use e-wallets. The characteristics of respondents, namely age, faculty, type of residence, and type of e-wallet have no effect on the motivation to use e-wallets during the Covid-19 pandemic.

Table 5 Test results of the influence between respondent characteristics and perceptions, attitudes, and motivation

Variables	Unstandardized coefficient (B)	Standardized Coefficient (β)	Sig.
Constant	-0,750		0,800

Table 5 Test results of the influence between respondent characteristics and perceptions, attitudes, and motivation (continue)

Variables	Unstandardized coefficient (B)	Standardized Coefficient (β)	Sig.
Perception	0,056	0,57	0,001**
Attitude	0,658	0,710	0,000**
Age	-0,244	-0,084	0,186
Faculty	-0,157	-0,100	0,093
Pocket Money	0,829	0,153	0,019**
E-wallet brand	0,296	0,044	0,463
Frequency of Use	0,124	0,019	0,747
F			21,073
Sig.			0,000
R Square			0,497
Adjusted R Square			0,474

Notes: *significant at $p < 0,05$; **significant at $p < 0,01$

DISCUSSION

Perception describes the impression obtained depending on the stimulus and also the surrounding conditions. Perceptions are measured through two dimensions in the form of convenience and benefits. Ease arises when someone uses a tool or method in carrying out activities compared to the usual way, while for benefits, consumers believe that using the system improves performance (Atriani, 2020). The distribution of respondents' perception levels in the high category. This means that during the pandemic, more than half of the respondents felt that using e-wallets during the pandemic was easy and useful to help with daily activities. The presence and development of e-wallets can make it easier to make transactions without having to be in physical contact and face-to-face so that it is faster than in person. Other research conducted by Indriyani & Sartika (2022) shows that since the covid-19 outbreak, the results show that respondents agree that the presence of e-wallets provides benefits and many conveniences.

The formation of perceptions is thought to directly influence consumer attitudes. Attitude is the behavior of consumers who show liking or disliking behavior in using e-wallets. Attitudes are measured through affective, cognitive, conative components. Zufahmi (2020), in the process of evaluating product attributes, involves direct testing on user samples. The attributes in question are in the form of characteristics of the shape, brand, features of the e-wallet. Attitudes towards the use of e-wallets in this study are in the positive category of respondents agreeing and positive tendency to use e-wallets during a pandemic is very helpful in daily activities. This can be interpreted that the more positive the consumer's attitude towards e-wallets, the higher the use of one's e-wallet.

The distribution of motivation in this study is in the medium category. In the research results, it is known that during the pandemic, more than half of the respondents still have the motivation to use e-wallets which are characterized by an urge to fulfill needs, feelings of avoiding physical contact when transacting, safe to carry, the surrounding environment that also uses e-wallets, and the use of e-wallets themselves can replace cash during the pandemic. Although this is an encouragement in using e-wallets, respondents do not feel more trendy and almost half of the respondents are not the first to know e-wallets.

The results of the Pearson correlation test show that there is no significant relationship between the characteristics of respondents on perceptions, attitudes, and consumer motivation. While perceptions and attitudes have a significant positive relationship to the motivation to use e-wallets during the Covid-19 Pandemic. The higher the perception and attitude, the higher the motivation to use e-wallet. Perceptions and attitudes jointly affect the motivation to use e-wallets during a pandemic.

From the results of multiple linear regression tests, it is found that there is an influence of respondent characteristics in the form of pocket money per month which has a positive effect on the motivation to use e-wallets, meaning that the higher the pocket money earned each month, the higher the motivation to use e-wallets during a pandemic. This is in line with research conducted by Tobing (2015) which found that a person will increase his consumption in the use or consumption of certain objects, if the higher the pocket money or income received by a student.

As for other characteristics such as faculty, age, e-wallet brands used, and frequency of use, there is no significant influence on the motivation to use e-wallets during the Covid-19 Pandemic. This means that these characteristics do not affect the high or low motivation in using e-wallets for IPB University students during the Covid-19 Pandemic.

Perceptions in this study indicate that there is a significant positive effect on the motivation to use e-wallets, which means that the higher the perception of students, the higher the motivation to use e-wallets. This is in line with research conducted by Rahmawati (2019); Silaen and Prabwani (2019) that the perception of convenience and benefits has a positive effect on the use of e-wallets with the many conveniences and benefits provided will increase the use of e-wallets. The trust that arises in e-wallets in carrying out activities creates motivation and ends up becoming a repeat user in the future.

In this study, attitudes also have a significant positive influence between all dimensions (cognitive, affective, conative) on the motivation to use e-wallets, which means that the higher the attitude of students, the higher the motivation to use e-wallets. This is in line with research conducted by Humairoh et al. (2020); Wahyuni (2008) attitude becomes a stimulus that can cause consumers to be interested in using and influencing someone who is based on the urge to use the goods they need such as the technological environment, culture, and the current economic situation.

This research certainly has limitations that are expected to be suggestions for improvement for conducting further research. The limitations in this study are that respondents are only IPB University students who are willing to volunteer in filling out questionnaires taken by voluntary sampling which is not taken by random sampling, so that it does not yet describe IPB students as a whole and also describes Indonesian students as a whole. Given that the perceptions and attitudes of using e-wallets in this study are very high, giving rise to strong motivational tendencies in using e-wallets, it is hoped that users can increase awareness of digital products by using e-wallets that are officially authorized by the authorized government in this case, namely through the Financial Services Authority so that the security and confidentiality of personal data are guaranteed. Regarding the number of e-wallet provider companies, it is hoped that when you want to use users, you will be more careful, vigilant, and know the purpose of use so that finances can be controlled. Then users are expected to be careful in using security so that unwanted things do not happen such as monitoring balances and routinely checking transaction history.

CONCLUSIONS AND SUGGESTIONS

This study aims to analyze the influence of perceptions and attitudes on the motivation to use e-wallets of IPB students during the Covid-19 pandemic. IPB students in this study are at the age of 18-23 years, the majority come from the faculty of mathematics and science, have an average pocket money of IDR500,001-IDR1,500,000, most respondents use the Gopay branded e-wallet with an average frequency of use 1-3 times a week. Overall, the results of filling out questionnaires on perception variables are in the high category, attitudes are in the positive category, and motivation is in the moderate category. The results of this study indicate that there is no relationship between respondent characteristics and consumer perceptions, attitudes, and motivations. However, the income or pocket money received by respondents, the greater the pocket money received, the greater the motivation to use e-wallets, the higher the perception and attitude of a person on e-wallets, the higher the motivation for using e-wallets during a pandemic. The results of the influence test analysis show that there is an influence of characteristics in the form of pocket money on motivation and the results of the influence test show that there is an influence of perceptions and attitudes on e-wallet motivation. The higher the perceptions and attitudes that IPB students have regarding e-wallets, the higher the motivation to use during the Covid-19 Pandemic.

Perceptions and attitudes are only one of the factors that influence the motivation to use e-wallets. Suggestions for further research, to be able to examine other variables or factors that can influence the motivation to use e-wallets. One of them is in terms of risk and e-wallet security, in order to find out the influence on the motivation to use e-wallets. In addition, research can be conducted with subjects that can be selected by random sampling so that the proportion between the number of men and women can be adjusted. The easing of the Covid-19 pandemic can be one of the factors to examine the motivation for using e-wallets in the future. Expanding the linkup space and also the research sample so that it can be concluded more thoroughly and can focus on certain generations. Focusing on one e-wallet brand and the number of retail or merchants that work together can be another variable that affects the motivation to use e-wallets.

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