

Determinants of Behavioral Interest in the use of Electronic Money (E-Money): Decomposed Theory of Planned Behavior Model Approach

Lila Widya Rahajeng¹, Zaki Baridwan², Rosidi³

^{1,2,3}Department of Accounting, Faculty of Economics and Business, Brawijaya University, Indonesia

Corresponding Author: Lila Widya Rahajeng

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ABSTRACT

The Purpose of this study is to test and to analyze the effect of perceived usefulness, perceived ease-of-use, interpersonal influence, external influences, facility conditions, attitudes, subjective norms and perceived behavioural control on interest in using E-money with modifications of *Decomposed Theory of Planned Behavior* (DTPB) based on accounting system information. The sampling method used is a non-probability sampling method in the form of convenience sampling. This research was conducted on the behavioral interest in using e-money in Batu City with the determinants of the Decomposed theory of Planned Behavior (DTPB) model in 2022. Data was obtained through online questionnaires filled out by 100 active users of electronic money systems. The analysis method used is a Structural Equation Modeling/SEM with a Partial Least Square/PLS test tool.

Empirical evidence shows that perceived usefulness has no significant effect on the attitude, perceived ease-of-use, interpersonal influence, external influence, facilitating condition, attitude, norm subjective, perceived control behaviour has significant effects on intention electronic money. E-money is a prepaid product or stored value where consumers can store funds or monetary value in an electronic device. E-money is recommended to provide an electronic payment system that can be used easily and usefully while at the same time being able to use these results as a reference on customer behaviour in using electronic money accounting-based payment

systems. This study uses DTPB, which is modelled directly on actual use.

Keywords: Accounting; System; Electronic Money; DTPB; and intention.

INTRODUCTION

Technology continues to develop, forcing companies to be able to design the right information system. A well-designed information system can add value to the organization by improving the quality and reducing the cost of a product or service (Romney & Steinbart, 2003). By seeing the importance of information system support, implementing a system that can provide good information to users will be an important issue and needs to be done carefully. The application of an accounting information system in a company can provide three advantages, namely increasing the efficiency of the physical process, which means reducing costs, increasing the accuracy and current of records related to various entities such as consumers and suppliers, improving the quality of planning and control (Baridwan, 2012). Several implementation factors that influence the design of accounting information systems are that the system design must consider the company's organizational structure, operational system, technology and the individuals involved (Baridwan, 2012).

Globally, electronic money (e-money) has been around for 20 years. This electronic

payment system is e-cash (derived from e-money), introduced in 1992 and interpreted as digital cash that can be used in electronic transactions by David Chaum, the innovator. There are four major empirical studies focused mainly on e-money systems. One of the most critical systems related to e-money is the concept of stored value or prepaid products (Geva & Kianieff, 2002; Allen & Overy, 2005).

With some of the rejections above, the researcher relates what factors influence behavioural interest in purchasing online products using e-money transactions. This is expected to improve the marketing strategy system in increasing the sales system in the future to minimize the rejection factor from consumers. In this study, researchers took a population in the Batu City community whose payments used a chip or server-based e-money system in Batu City. First, this type of chip-based electronic money is in the form of cards, such as e-money (Mandiri), Flazz (BCA), and Brizzi (BRI). The second type of server-based electronic money is in applications such as Go-Pay, OVO, and LinkAja (Kompas.com, 2019).

Taylor and Todd developed the *Decomposed Theory of Planned Behavior* (DTPB) model or the decomposed behaviour planning theory (1995). *Decomposed of Theory Planned Behavior* (DTPB) is the development of the Theory of Reasoned Action by Ajzen and Fishbein (1980) and the Theory of Planned Behavior (TPB) by Akzen (1991). According to Taylor and Todd (1995), the Decomposed Theory of Planned Behavior model shows a better understanding between the belief structure and the antecedents of interest in the decomposition of the attitude belief structure. Furthermore, according to Shih and Fang (2004), Decomposed Theory of Planned Behavior (DTPB) has better strength than pure TPB and TRA models, which is also supported by Crespo and Rodriguez (2007) through a modified Decomposed Theory of Planned Behavior (DTPB) model.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT DTPB

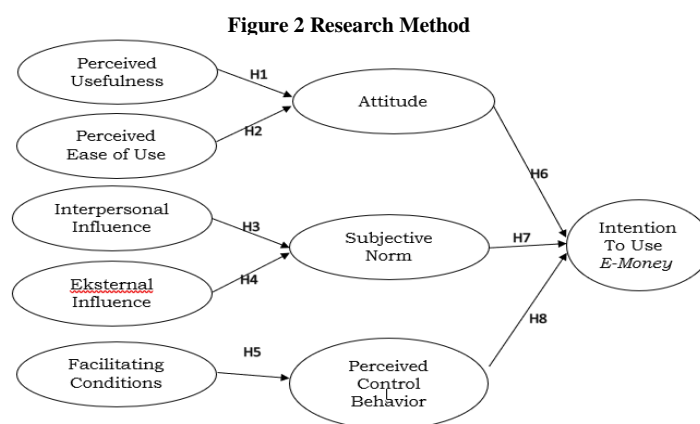
In this study, to obtain predictions of behavioural interest determinants and generate managerial information about specific factors that influence technology use, namely Shih and Fang (2004), Lin (2007), Taylor and Todd (1995), Venkatesh and Brown (2001), Tieng *et al.* (2015), Hsu and Chiu (2004) by doing a decomposition of the Theory Planned Behavior model. Decomposed Theory of Planned Behavior (DTPB) was developed by Taylor and Todd (1995). Decomposed of Theory Planned Behavior (DTPB) is the development of the Theory of Reasoned Action by Ajzen and Fishbein (1980) and the Theory of Planned Behavior (TPB) by Akzen (1991). According to Taylor and Todd (1995), the Decomposed Theory of Planned Behavior model shows a better understanding between the belief structure and the antecedents of interest in the decomposition of the attitude belief structure. Furthermore, according to Shih and Fang (2004), Decomposed Theory of Planned Behavior (DTPB) has better strength than pure TPB and TRA models, which is also supported by Crespo and Rodriguez (2007) through a modified Decomposed Theory of Planned Behavior (DTPB) model.

The research of Shih and Fang (2004) describes the Decomposed Theory of Planned Behavior model as a research model which also has a better understanding of predicting interest in information technology adoption behaviour, attitudes, and subjective norms when compared to other models. Chau and Hu (2001) also agree with Mathieson (1991), but the Decomposed Theory of Planned Behavior gives better results than the Technology Acceptance Model. Meanwhile, Lin (2007) explains that online shopping is a new form of home shopping, which is considered an innovation of service, using the Decomposed Theory of Planned Behavior, which can explain the interest in online shopping behaviour as more satisfying.

According to Taylor and Todd (1995), in their research, using the Decomposed Theory of Planned Behavior will add several variables, which will undoubtedly increase the explanatory power of the model (Hartono, 2007, p. 119). Hartono (2007:119) compares the Technology Acceptance Model and Theory of Planned Behavior. Both models are used equally to predict user interest in information system technology. The comparison of the two models shows that behavioural interest is good. However, the Theory Acceptance model is more straightforward, easier to use,

and better at explaining user technology acceptance than the Theory Planned Behavior model.

This study combines several constructs and sub-constructs to predict and identify the determinants of behavioural interest in e-money and replicates previous research (Lin, 2007; Shih & Fang, 2004; and Al-Somali et al., 2008). The constructs and sub-constructs in this study use the Decomposed Theory of Planned Behavior. The hypothetical model of this research can be described in figure 2 as follows:



In this study, to improve the explanatory understanding of the researcher using the Decomposed Theory of Planned Behavior model, the three beliefs are described as follows:

1. The first part shows attitude and trust. Next, attitude belief using the perceived usefulness and perceived ease of use sub-constructs affects attitudes, which refers to the research of Al-Somali et al. (2009) and Shih and Fang (2004).
2. The second part shows that two sub-constructs are used in normative belief, namely interpersonal influence and external influence. This refers to Lin's research (2007), namely interpersonal influence and external influence on subjective norms.
3. The third section shows the belief structure of behavioural control. The sub-construct used refers to the research of Shih and Fang (2004), namely, the

facilitation conditions affect the perceived behavioural control.

4. The fourth part, showing behaviour using the Theory Planned Behavior (TPB), shows that individual actions, there are three (3) kinds of beliefs, namely: attitude beliefs, normative beliefs, and control beliefs, in the three constructs, referring to Lin's research (2004) namely: attitude, normative subject, and perceived behavioural control affect behavioural intention.

HYPOTHESIS DEVELOPMENT

1. Perceived usefulness has a positive effect on the attitude of using E-money?
2. Perceived of convenience have a positive effect on the attitude of using E-money?
3. Interpersonal influence has a positive effect on subjective norms in the use of E-money?

4. External influence has a positive effect on subjective norms in the use of E-money?
5. Facilitation Condition have a positive effect on perceived behavioral control using E-money?
6. Attitude have a positive effect on intention of using E-money?
7. Subjective norms have a positive effect on intention in using E-money?
8. Perception of behavioral control have a positive effect on intention of using E-money?

RESEARCH METHOD

Population and Sample

The research was carried out in Batu City. The population is all Batu City people who use e-money. Therefore, the sample is individuals who have used e-money in Batu City. E-money was chosen because it is indirectly related to the payment system, which also uses an online system via the internet. Therefore, individuals who have used e-money were chosen as research subjects because of the behaviour of changing online payment demands.

The population in this study is not known with certainty, so the sampling method used is a non-probability sampling method in the form of convenience sampling. Sekaran (2006) states that if the probability of elements in the population that will be the research sample is unknown, then the sampling design is non-probability. This method aims to make researchers freer in choosing research samples by their research objectives (Hartono, 2017).

The number of the research population is not known with certainty, so the method for determining the minimum sample size uses the PLS sampling technique, namely, ten

times the number of paths of causality between latent variables (Hartono & ABdillah, 2016). This study has eight paths of causality, so the sample that must be accepted is $8 \times 10 = 80$ individuals who use e-money in Batu City.

Data Collection Methods, Research Instruments, and Measurement

This type of research study includes the scientific method which aims to build one or more hypotheses based on a structure or theoretical framework and then empirically tested (Hartono, 2004: 3). This study is called an explanatory study to predict and explain causal relationships and effects between variables by using survey methods as well as to explain existing phenomena based on theories and hypotheses.

This type of research data uses primary data. The approach method uses a quantitative approach because it uses survey techniques to collect samples and the population by using a questionnaire to test the validity and reliability of the instrument. The data collection method used in this research is a survey method through a network (web survey) who are interested in making purchases of goods or services through e-money. This research was conducted on behavioural interest in using e-money in Batu City with the determinants of the *Decomposed Theory of Planned Behavior* (DTPB) model. This research data was obtained using a questionnaire distributed directly to respondents via a google form link and through social media platforms (WAG, IG) to make it easier for respondents to fill out online questionnaires. The following is the rate of return of the questionnaire on the data collection of this study.

Table 3 Questionnaire Return Rate

Description	Direct		Google Form		Total	
	Jumlah	%	Jumlah	%	Jumlah	%
Distributed Questionnaire	40	100%	80	100%	120	100%
The questionnaire that does not return	16	40%	4	5 %	20	16,67%
Returning Questionnaire	24	60%	76	95 %	100	83,33 %
The questionnaire that cannot be processed	0	0%	0	0%	0	0%
Processed Questionnaire	24	60%	243	95 %	100	83,33 %

Source: Primary Data (2022)

All variables used are measured with a Likert scale 1-7 with the criteria for point 1 for Strongly Disagree (STS) answers. The seven-point Likert scale was chosen because it has several advantages, including more accurate and diverse answers. After all, there are many choices to show the actual response value.

Data Analysis Performed

The researchers pre-tested the statements (indicators) used in actual research for all variables. The aim is that the research statements are valid and reliable or can be interpreted as fit for the research object used, and the language used can be understood. The data analysis technique used is Structural Equation Modeling regression with the SmartPLS version 3 test tool. The first stage of the test is evaluating

or testing the measurement model (outer model), used to test validity and reliability.

RESULTS AND DISCUSSION

RESULTS

The characteristics of the 100 respondents are female, 37%, and the rest is 63%. Most respondents were aged around 21-25 years by 43%, and the next most significant respondent aged around 26-30 years by 30%. The response to formal education is relatively high. The majority of respondents have passed S1 by 69%, some even have passed S2, which is 28%, and S3 graduates are 3%. Most respondents are employees by 64%, while the rest are students by 25%, and those who do not work or are not in college are included in the other group of 11%.

Table 6 Validity and Reliability Test Results

	Beginning			Iterasi		
	AVE	CR	Cronbach's Alpha	AVE	CR	Cronbach's Alpha
Facilitation Conditions (KF)	0,541	0,774	0,577	0,813	0,896	0,783
Intention (MP)	0,649	0,847	0,729	0,649	0,847	0,729
Subjective Norm (NS)	0,833	0,961	0,948	0,833	0,961	0,948
External Influence (PE)	0,737	0,891	0,827	0,737	0,891	0,827
Interpersonal Influence (PI)	0,687	0,853	0,747	0,970	0,985	0,969
Perceived Usefulness (PKP)	0,589	0,800	0,791	0,793	0,884	0,754
Perceived ease of use (PK)	0,698	0,873	0,783	0,698	0,873	0,783
Perceived Behavioral Control (PSKP)	0,595	0,853	0,765	0,738	0,894	0,822
Attitude(S)	0,655	0,850	0,737	0,655	0,850	0,737

Source: Primary Data (2022)

Based on the results of the convergent validity test above, there is an AVE value before the deletion of indicators, which is <0.5. After the deletion of several indicators, it becomes >0.5. Therefore, the AVE value shows > 0.5, which means it is by the role of thumb of the convergent validity test.

Discriminant validity testing is done through cross loading test. Cross-loading criterion is that each indicator measuring its construct must have a higher correlation than the other constructs. The results of the cross-loading test for each indicator item in the last iteration can be seen in table 5.6 below.

Table 7 Final Cross Loading Measurement Results

	Facilitation Condition (KF)	Minat Perilaku (MP)	Norma Subjektif (NS)	Pengaruh Eksternal (PE)	Pengaruh Interpersonal (PI)	Persepsi Kegunaan (PKP)	Persepsi Kemudahan (PK)	Persepsi Kontrol Perilaku (PSKP)	Sikap (S)
KF1	0,849	0,144	0,285	0,263	0,256	0,579	0,456	0,509	0,344
KF2	0,951	0,244	0,329	0,345	0,354	0,592	0,578	0,458	0,144
MP1	0,256	0,766	0,250	0,391	0,332	0,311	0,579	0,660	0,429
MP2	0,354	0,879	0,087	0,248	0,130	0,197	0,519	0,420	0,353
MP3	0,266	0,765	0,594	0,824	0,682	0,468	0,374	0,399	0,186
NS1	0,158	0,476	0,762	0,417	0,432	0,409	0,336	0,440	0,417
NS2	0,196	0,564	0,920	0,497	0,495	0,540	0,401	0,322	0,497
NS3	0,295	0,409	0,952	0,382	0,380	0,636	0,379	0,394	0,382
NS4	0,454	0,404	0,953	0,400	0,423	0,658	0,385	0,414	0,400
NS5	0,361	0,557	0,961	0,501	0,586	0,665	0,450	0,392	0,501

Table 7 To Be Continued...

PE1	0,191	0,555	0,475	0,658	0,588	0,385	0,442	0,316	0,401
PE2	0,150	0,504	0,620	0,951	0,775	0,660	0,405	0,333	0,393
PE3	0,185	0,472	0,610	0,934	0,620	0,605	0,373	0,293	0,274
PI2	0,229	0,469	0,433	0,467	0,986	0,211	0,622	0,447	0,603
PI3	0,254	0,564	0,438	0,591	0,984	0,322	0,616	0,491	0,590
PKP1	0,561	0,514	0,730	0,506	0,625	0,807	0,409	0,392	0,383
PKP3	0,563	0,394	0,683	0,375	0,466	0,950	0,449	0,308	0,394
PSKP1	0,458	0,283	0,316	0,324	0,392	0,505	0,234	0,860	0,634
PSKP2	0,399	0,227	0,257	0,305	0,277	0,470	0,348	0,909	0,522
PSKP4	0,433	0,456	0,599	0,440	0,548	0,711	0,480	0,805	0,449
PK1	0,621	0,328	0,464	0,328	0,426	0,617	0,865	0,411	0,522
PK2	0,621	0,363	0,466	0,383	0,424	0,594	0,864	0,429	0,449
PK3	0,565	0,327	0,474	0,334	0,418	0,583	0,773	0,426	0,615
S1	0,295	0,409	0,417	0,432	0,409	0,336	0,440	0,392	0,773
S2	0,454	0,404	0,497	0,495	0,540	0,401	0,322	0,308	0,798
S3	0,361	0,557	0,382	0,380	0,636	0,379	0,394	0,291	0,854

Source: Primary Data (2022)

This loading factor value shows the highest value when compared to the indicator item loading factor value from other variables in the model. Thus, it can be concluded that the indicator items of the intended variable are not correlated with the items of other variables in the model.

The discriminant validity test on the PLS program application can also be known from the Fornell Larcker criterion value,

namely by comparing the AVE square root value in each variable with the AVE square root value of other variables in the model. Table 5.7 below shows the value of the square root AVE of each target variable is higher than the value of the square root of the AVE of other variables. Thus, this research variable has passed the discriminant validity test.

Table 7 Fornell Larcker Criterion Pilot Test Results

	KF	MP	NS	PE	PI	PK	PM	PKP	S
KF	0,901								
MP	0,353	0,805							
NS	0,603	0,663	0,913						
PE	0,832	0,383	0,625	0,858					
PI	0,692	0,334	0,618	0,729	0,985				
PK	0,201	0,211	0,201	0,263	0,235	0,891			
PM	0,70	0,378	0,628	0,800	0,778	0,297	0,835		
PKP	0,843	0,561	0,701	0,816	0,641	0,189	0,686	0,859	
S	0,405	0,780	0,539	0,498	0,390	0,219	0,416	0,669	0,809

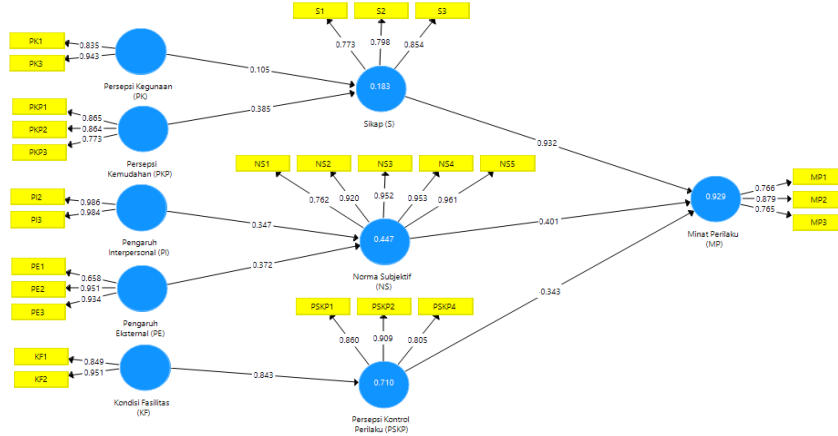
Source: Primary Data (2022)

Reliability testing was done through internal consistency reliability testing for each research variable. Table 3 shows that each variable has passed the reliability test. The role of thumb for internal consistency reliability testing is the value of composite reliability (CR) > 0.7 and Cronbach's Alpha > 0.6.

Evaluation of the Structural Model (Inner Model)

The causal relationship between variables in the following analysis is explained in Figures 3 and 4. In addition, the results of the inner model test can be seen from the output results of the PLS program application at the R₂ value, Q₂ value, and path coefficient value with t statistics.

Figures 3 Final Structural Model with Value R-square



Figures 4 Final Structural Model with Value T-Statistics

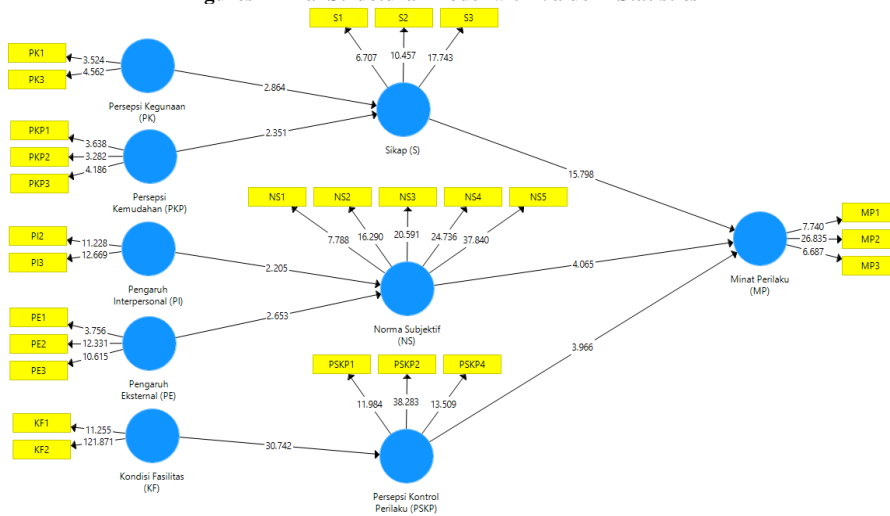


Table 9 presents the results of the direct influence test of the following path coefficients:

Table 9 Path Coefficient Direct Effect Test Results

	Path Coefficient	t Statistics	p-value	Decision
PK -> S	0,105	2,864	0,412	H ₁ Not Supported
PKP -> S	0,385	2,351	0,000	H ₂ Supported
PI -> NS	0,347	2,205	0,037	H ₃ Supported
PE -> NS	0,372	2,653	0,001	H ₄ Supported
KF -> PSKP	0,843	30,742	0,000	H ₅ Supported
S -> MP	0,932	15,798	0,000	H ₆ Supported
NS -> MP	0,401	4,065	0,000	H ₇ Supported
PSP -> MP	0,343	3,966	0,000	H ₈ Supported

Source: Processed Data (2022)

DISCUSSION

The Influence of Perceived Usefulness on Attitudes to Use E-Money

Hypothesis 1 (H1) in this study states that perceived usefulness positively affects attitudes toward e-money. However, the test results show the t statistics value of 2.864 (> 1.645), so hypothesis 1 (H1) is not supported. Thus, the perception of usefulness is not proven to positively affect

attitudes towards e-money use. These results are consistent with research conducted by Artha (2011) and Kusuma and Susilowati (2007).

Research conducted by Artha (2011) takes the context of attitudes towards the use of e-commerce. The research method was carried out by distributing 300 questionnaires, with the respondents being students. Based on the data processing, the results obtained that

the perception of usefulness did not significantly influence the attitude toward using e-commerce. According to Artha (2011), the inconsistency of the results of this study when compared with most of the results of previous studies is because respondents who are students only follow trends without seeing the benefits provided by e-commerce. Respondents who are students prefer to follow the trends that develop in their environment. They prefer to follow the tastes that are popular in their community. Students find it easier to follow existing trends because they are still relatively unstable.

Research conducted by Kusuma and Susilowati (2007) takes the context of the adoption of internet banking in the Special Region of Jogjakarta from consumer's attitudes toward using internet banking services associated with several determinant variables, one of which is the perception of benefits. The data collection method is done by distributing questionnaires to people currently using internet banking whom the author accidentally met. Most of the respondents who participated in this study were between the ages of 30 and 40.

The study concluded that perceived benefits do not have a positive relationship with attitudes towards internet banking use. The research reveals that the consistency of these results, compared with other studies, is because customers need to optimize the usability or utilization of internet banking even though they know its benefits. Thus, the benefits that should be used optimally need to be re-socialized in more detail by the Bank to its prospective customers so that the purpose of this service can be fully fulfilled.

The inconsistency of the results of this study with several previous studies is likely due to several things. First, the respondents selected in the current study are consumers or customers aged between 21-25 years. Customers here will be more inclined to follow the current trend without fully understanding the benefits of adopting their services. Consumers are more likely to see

trends than the benefits they want to offer a service to be recognized in their community. Second, there are differences in habits in the use of e-money services. In research conducted by Al-Somali et al. (2008), Suh and Han (2002) and Widyarini and Putro (2008), most of the respondents were of working age. A worker and a student certainly have fundamental differences in banking activities. The workers or business people here only have a little time to do their banking activities, especially a businessman with high mobility, so they feel they need a service with high benefits without manually reducing their time.

The Influence of Perceived Ease of Use on Attitudes to Use E-Money

Hypothesis 2 (H2) in this study states that the perception of convenience positively affects the attitude toward using e-money. The test results show the t statistics value of 2.351 (> 1.645), so hypothesis 2 (H2) is supported. Thus, the perception of convenience is proven to have a positive effect with a coefficient value of 0.385 on the attitude of using e-money. These results indicate that the higher an individual is towards e-money services, the more favourable it is, so the more likely they are to be interested in using e-money sites when making purchases.

These results are consistent with several previous studies conducted by Hu et al. (1999), Nor and Pearson (2005), Nor and Pearson (2007), Al-Somali et al. (2008) and Maditinos *et al.* (2009). Some of these studies also provide empirical evidence that perceptions of ease of use positively affect attitudes to using information technology systems in various contexts.

When an individual is about to make an easy-to-use e-money transaction, it can increase the interest or desire of the individual to use it and have a positive attitude towards the use of e-money. Therefore, to be well received by consumers, e-money services are created and developed with good features, making it easier for consumers to search for

information or shop. As a result, consumers will be better interested and able to spend their time shopping through e-money.

Thus, the perception of ease of use is one of the determinants of consumer attitudes who are interested in making purchase transactions through e-money.

Interpersonal Influence on Subjective Norms of E-Money use

Hypothesis 3 (H3) in this study states that interpersonal influence positively affects subjective norms of e-money use. The test results show the t statistics value of 2.205 (> 1.645). Thus, hypothesis 3 (H3) is supported. Furthermore, these results indicate that interpersonal influence has a positive effect with a coefficient value of 0.347 on the subjective norm of using e-money.

Research by Hung et al. (2016) about increasing the interest of Civil Servants (PNS) to adopt e-learning which has the potential to improve the quality of civil services in Taiwan based on the Decomposed Theory of Planned Behavior (DTPB) model. The sample used was 416 respondents from several full-time and part-time civil servants working in local governments in four (4) districts in Taiwan. Empirical evidence is that interpersonal influence positively affects subjective norms of acceptance of interest in e-learning adoption behaviour by civil servants.

Lin's (2007) research examines the prediction of consumer interest in online shopping. Based on the Decomposed Theory of Planned Behavior model used in this study. The results of his research show that interpersonal influence has a positive effect on subjective norms in the use of E-Commerce. Nor and Pearson (2006) tested the acceptance of internet banking in Malaysia using the Decomposed Theory of Planned Behavior model. The results of his research showed that interpersonal influence has a positive effect on subjective norms in internet banking acceptance in Malaysia.

The results of these three studies indicate that interpersonal influences affect

subjective norms in interest in using information technology and are consistent with research conducted by Taylor and Todd (1995a) and Shih and Fang (2004). In this study, interpersonal influence has a positive effect on subjective norms in the use of e-money because an individual who, in this case, acts as a consumer will pay more attention to reliable sources, like family, relatives or best friends. When the trusted source provides positive information related to the use of e-money, then the consumer will be interested in using e-money more quickly. It is proven in this study that interpersonal influence is a determining factor that has the most significant influence on consumers on subjective norms in the use of e-money.

The Effect of External Influences on Subjective Norms of E-Money Use.

Hypothesis 4 (H4) in this study states that external influences positively affect subjective norms of e-money use. The test results in table 7 show the t statistics value of 2.653 (> 1.645), so hypothesis 4 (H4) is supported. Thus, the external influence proved to have a positive effect with a coefficient value of 0.372 on the subjective norm of using e-money. These results indicate that information from the consumer's external environment influences subjective norms in these consumers' use of e-money services. Information related to information technology, especially in this case, means that e-money cannot be obtained only from nearby sources. Therefore, it will also be good if consumers pay attention to information obtained from outside parties who have experience with the e-money site. Consumers will be more freely interested or interested in using information technology because of the broader influence of other parties.

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was 416 respondents from several full-time and part-time civil servants working in local governments in four (4) districts in Taiwan. Empirical evidence is that external influences positively affect subjective norms of acceptance of interest in e-learning adoption behaviour by civil servants. Suggests that citizens with strong external influence are more likely to adopt e-government technologies, such as online tax filing and online payment systems (Hung et al., 2006).

Lin's (2007) research examines the prediction of consumer interest in online shopping. The sample used is 297 students in Taiwan who use E-Commerce. Based on the Decomposed Theory of Planned Behavior model used in this study. The results of his research show that external influences have a positive effect on subjective norms regarding the use of E-Commerce.

Subsequent research by Nor and Pearson (2006) examined the acceptance of internet banking in Malaysia using the Decomposed Theory of Planned Behavior model. The samples collected were 812 respondents of internet banking users in Malaysia. SEM technique was chosen as a data analysis tool. The results of his research showed that external influences have a positive effect on subjective norms in internet banking acceptance in Malaysia. The results of the three studies are consistent with those of Taylor and Todd (1995a) and Shih and Fang (2004).

In this study, external influences positively affect subjective norms in e-money because when a consumer has a broader association, they are not only influenced by information obtained from nearby sources. Consumers will also consider information obtained from a broader range of environments, such as testimonials or impressions from previously experienced consumers. However, when these consumers allow information entry from a more comprehensive environment, better information filtering is needed to avoid disappointment in the future.

Thus, external influence is one of the determining factors of subjective norms for consumers interested in purchasing goods or services through e-money.

Effect of Facility Conditions on Perceptions of Controlling Behavior of Using E-Money

Hypothesis 5 (H5) in this study states that the condition of the facility has a positive effect on perceptions of behavioural control using e-money. The test results show the t statistics value of 30,472 ($> 1,645$). Thus hypothesis 5 (H5) is supported. Thus, the condition of the facility proved to have a positive effect with a coefficient value of 0.843 on perceptions of behavioural control over the use of e-money. Not only is the belief and factors needed from within the individual, but the availability of supporting facilities can also attract the individual's interest in using information technology, especially e-money. E-money supporting facilities include the availability of supporting infrastructures such as the internet and PCs or electronic devices that make it easy to access.

The results of this study are also supported in other studies. Bhattacharjee, 2000; Khalil & Pearson, 2009; Lau, 2002; Taylor & Todd, 1995a, 1995b. The results of this study suggest that the influence of facility conditions can influence individual perceptions of the ease or difficulty involved in using e-money. In addition, the facility's condition is an important factor in conducting online transactions (Lau, 2002). Individuals feel that they can easily engage in e-money activities if the resources to use technology are available,

The significant results in this study also reveal that self-confidence and the condition of resource facilities are the main factors that influence individual perceptions of perceived behavioural control. That self-confidence and condition of resource facilities affect resource facility conditions positively affect perceived behavioural control. The significant results in this study reveal a direct message to issuers that they

need to build their customer's level of trust by demonstrating the product to customers. In addition, issuers must also ensure the available resources needed to use e-money that can always be accessed. Regarding the condition of technology facilities, network interconnectivity is the primary determinant of service availability (Hsu et al., 2006).

Khatimah and Halim's (2016) This study investigates consumer intentions on e-money servers in Indonesia. An E-money server is one type of electronic money-for-payment system. A limited study has been done on behavioral interest in this new context. It provides a strong loophole that investigates the conceptual model of consumer intention to use e-money in Indonesia as a micropayment transaction. Consequently, this study uses Decomposed Theory of Planned Behavior (DTPB), which significantly affects the perception of behavioral control.

Thus, the condition of the facility is one of the determinants of perceived behavioral control for consumers interested in purchasing goods or services through e-money. Although the effect on the perception of behavioral control is not as significant as the belief factor, when there are adequate facilities, it can increase consumer interest in using e-money. On the other hand, when the condition of the facility fails to meet the requirements, it will reduce consumer interest in using e-money.

Influence of Attitude on Behavioral Interest in Using E-Money

This study states that attitudes positively affect behavioral interest in using e-money. The test results show the t statistics value of 15.978 (>1.645), supporting this hypothesis. Thus, attitude is proven to have a positive effect with a coefficient value of 0.932 on behavioral interest in using e-money. Individual attitudes in the behavior of using e-money indicate the individual's level of good or bad evaluation of the existence of e-money. Before transacting with one particular online store, consumers will look for information about the online store. The

more positive information received by consumers will be able to lead to a good attitude from the consumer side. The higher the good attitude shown by consumers, the greater their interest, so the possibility of making online transactions is also greater.

Shih and Fang (2004) show that usage attitudes positively affect individual behavioral interest in using internet banking in Taiwan. Crespo and Rodriguez's (2007) empirical evidence shows that usage attitudes positively affect individual behavioral interest in B2C e-commerce. Tjini and Baridwan (2013) also show that usage attitudes positively affect individual behavioral interest in internet banking. The results in the research of Shih and Fang (2004), Crespo and Rodriguez (2007), Tjini and Baridwan (2013), and Lee (2009) are consistent with the results of research conducted by Taylor and Todd (1995), Al-Somali et al. (2008), Baker et al. (2007), Nor and Pearson (2007).

Nor and Pearson (2007) explain that attitudes positively affect behavioral interest in using information technology. Therefore, optimistic, positive evaluation results of information technology will direct their interest in using information technology. Kim et al. (2009) argue that attitude is the primary variable that should be included in the model when testing an individual's technology acceptance. In addition, the significant positive results of attitudes and usage interest indicate that interest in using e-money users can be increased by using a favourable attitude. This can be developed from the type of value that has been obtained by customers. A good attitude can be reflected in the customer's positive attitude towards the object.

Therefore, the more positive supportive attitudes, the greater the behavioural interest in the use of e-money.

Nazar and Shahrani (2008) also argue that before making an online transaction, consumers will try to find information related to the reputation of the system and service. The more positive information obtained regarding the existence of online

services that consumers want to use will also lead to a positive attitude in the consumer so that consumers feel that the service is more attractive to use. The emergence of interest in using online services, especially e-money.

There is an initial positive attitude that can encourage a request to use the service. If there are more positive things related to e-money, it will lead to a greater positive attitude in consumers and a greater consumer interest in using e-money. Thus, attitude is one of the determining factors of behavioural interest for consumers, so attitude has the most significant influence on the emergence of behavioral interest in using e-money in purchasing goods or services.

The Influence of Subjective Norms on Behavioral Interest in Using E-Money

The results of this study are supported by hypothesis 7 (H7) that subjective norms have a significant positive effect on behavioral interest in using e-money. Hypothesis 7 (H7) in this study states that subjective norms (NS) positively affect behavioral interest in using e-money. The test results show the t statistics value of 4.065 (> 1.645).

In the research of Nugroho et al. (2018) about the factors that influence consumer interest in the use of electronic money (e-money) based on the Theory of Planned Behavior (TPB). This study aims to analyze attitudes, subjective norms, and behavioral control that affect consumer interest in the use of electronic money. The samples collected were 290 undergraduate students who had never used server-based electronic money. This research technique uses judgment sampling (non-probability sampling). The results of this study indicate that subjective norms significantly affect interest in the use of electronic money.

Research conducted by Al-Majali and Nik Mat (2010) on the application of internet banking using Decomposed Theory of Planned Behavior to provide a comprehensive model to understand the

antecedents of Internet Banking Adoption in Jordan. The results also suggest that mass media influence subjective norms, perhaps because it plays an important role in influencing customers to adopt this technology.

Research conducted by Maditinos et al. (2009) on the factors that influence internet banking acceptance in Greece and Bulgaria. This research uses the Decomposed Theory of Planned Behavior model. The sample used is 247 respondents who use internet banking, with 118 respondents from Bulgaria and 129 from Greece. The results of his research show that subjective norms positively affect behavioural interest in internet banking acceptance in Greece and Bulgaria.

The significant results of subjective norms and interest in the use of e-money in this study are from previous empirical studies in the literature, namely: Taylor and Todd (1995a); Taylor and Todd (1995b); Venkatesh (2000); Bhattacharjee, 2000; Harrison et al., 1997; Karahanna et al., 1999; Limayem et al., 2000; Taylor & Todd, 1995a, 1995b; Venkatesh et al., 2000). Furthermore, this finding is also in line with other Internet-related research (e.g. Hanudin, 2008; Jasman et al., 2005; Khalil & Pearson; 2008; Ramayah et al., 2009a), which found that subjective norms had a direct and significant positive effect on behavioural intention to use technology.

Thus, subjective norms are one of the determining factors of behavioral interest in using e-money.

The Effect of Behavioral Control Perception on Behavioral Interest in Using E-Money

Hypothesis 8 (H8) in this study states that the perception of behavioral control positively affects a behavioral interest in using e-money. The test results show that the t-statistic value is 3.966 (≥ 1.64). Thus, hypothesis 8 (H8) is supported. In the context of e-money, if consumers find it easier, feel confident that they can control their behaviour, and have the resources

needed, they will tend to choose to transact with e-money. The higher the individual believes in using information technology and is supported by adequate conditions to use it, the more likely the individual is to be interested in using the information technology he wants.

Khatimah and Halim (2016) examined the interest in using e-money servers in Indonesia. An E-money server is an electronic money payment system based on a mobile platform. However, these few studies address behavioral interest in the e-money field. This study uses the Decomposition of Planned Behavior Theory (DTPB) by examining attitudes and perceptions of behavior control, its decomposed condition facilities (self-confidence and resources), and awareness of interest in using e-money. The results of this study also support that perceived behavioral control has a significant positive effect on interest in using e-money.

Lin's research (2007) on predicting consumer interest in shopping online. The sample collected is 297 online bookstore customers in Taiwan using E-Commerce. Based on the Decomposed Theory of Planned Behavior used in Lin's research (2007), results show that the perception of behavioral control positively affects a behavioural interest in using e-commerce. These results indicate that consumers who feel they have more control over themselves have experience or the required resources. Therefore, their behavioral interest in transacting using e-money is much greater.

In Ariyanto's research (2018) about the influence of attitudes, subjective norms, and perceived behavioral control on repurchase on interest in using e-money. This study aims to analyze and discuss the interest in e-money repurchases in Indonesia. The sample of this study used 210 respondents. Based on the study's results, the perception of behavioral control positively affects behavioral interest. Factors in the development of technology, information, and respondents to find out the advantages and disadvantages of e-money before

making further considerations. At higher e-money levels of perceived control, online buying behavior should lead to higher trust and interest in buying.

The results of the studies above show that they are consistent with the results of several studies conducted by Taylor and Todd (1995b); Baker et al. (2007); Suntornpithug and Khamalab, (2010); Chau & Hu, 2001; Lau, 2002; Shih and Fang, 2004); Bhattacharjee, 2000; Harrison et al., 1997; Hu et al., 1999; Lau, 2002; Khalil & Pearson, 2008; Liao et al., 1999; Lu et al., 2009; Taylor & Todd, 1995a),

The perception of behavioral control has a positive influence on consumer behavior interest in using e-money services because it can be used because its use is easy to learn and operate, so it can be done quickly. The higher the consumer's confidence to be able to use e-money and the facilities owned can be more supportive, can increase the interest consumers to use e-money.

Mathieson (1991) found that perceived behavioral control was a significant determinant of interest in adopting technology. Research by Bhatti (2007) and Truong (2009) proves that perceived behavioral control significantly influences interest in technology use. In this study, a significant result of perceived behavioral control on interest is that individuals tend to use e-money when they believe they can use technology.

Thus, the perception of behavioral control is one of the determining factors of interest in using e-money for consumers.

CONCLUSION

This study concludes that the behavioral interest of Batu Wisata City respondents to make purchases of goods and services through e-money is determined by attitudes, subjective norms, and perceptions of behavioral control. The results of this study can also explain and help know the behavior of using e-money based on the Decomposed Theory of Planned Behavior (DTPB). This study proves that attitudes identify that consumers have positive or negative

evaluation results on e-money purchasing services, thus encouraging their behavioral interest to use these services. Perception of behavioral control identifies that consumers believe that when they can exercise control over what they will do, it will encourage greater interest in purchasing services through e-money. Finally, subjective norms identify that the behavioral interest of consumers to make purchases through e-money is also due to the information and influence of their interpersonal and external environment.

The usage attitude towards purchasing through e-money is not supported by perceived usefulness. This is because the respondents selected in the current study are consumers or customers aged between 21 and 25. Customers here will be more inclined to follow the current trend without fully understanding the benefits of adopting their services. Consumers are more likely to see trends than the benefits they want to offer a service to not be underestimated in their community. Second, there are differences in habits in the use of e-money services. Most of the respondents are of working age. The workers or businessmen here don't have much time to do their banking activities, especially a businessman who has high mobility, so they feel they need a service that has high benefits without reducing their time to do it manually. The perceived ease of use influences the positive attitude of customers towards purchasing through e-money. These two factors indicate that e-money services are helpful, easy to use and learn, can be trusted to exist, and are following the needs and lifestyles of consumers to strengthen their positive attitude towards the service.

The condition of existing facilities influences perceptions of behavioral control. Supporting facilities and their function in e-money services is essential for consumers to control their behavior. Interpersonal influences and external influences influence subjective norms. Both of these influences indicate that consumers are influenced by the closest parties such as family, relatives,

and friends or friends, as well as the influence of external parties such as mass media advertisements, advertisements on social media, consumer reviews, and other consumer experiences, can affect their interest in perform e-money service transactions. When a positive influence is given, it can increase consumer behavior and interest in using e-money services.

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