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THE USE OF E-WALLETS DURING THE COVID-19 PANDEMIC ON MSMES IN DEPOK CITY

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ABSTRACT

The development of technology in Indonesia is becoming more sophisticated and modern. One of them is the smartphone, whose use is getting more sophisticated. Besides being a means of communication, smartphones are now a new means of payment transactions or mobile payments. Therefore, mobile payment systems such as e-wallets are growing in facilitating online or offline transactions using only QR codes. This study aims to determine performance expectations, effort expectations, social influence, perceived risk, and perceived costs toward behavioral intentions for E-Wallet users in Depok City. The method used in this study is a descriptive method with a quantitative approach and uses a hypothesis testing technique, namely the T-test. Based on the results of data processing using SmartPLS, obtained Effort Expectation, Social Influence, and Perceived Cost significantly affects the Behavior Intention of E-Wallet Users in MSMEs in Depok City. However, Performance Expectations and Perceived Risk did not significantly affect the Behavior Intention of E-Wallet Users in MSMEs in Depok City. However, Performance Expectations and Perceived Risk did not significantly affect the Behavior Intention of E-Wallet Users in MSMEs in Depok City.

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1. INTRODUCTION

During the Covid-19 pandemic until now, there have been many new habits with the implementation of health protocols for the community. The old norms of life will directly change to a new lifestyle, prioritizing health. One of them is a new lifestyle that has changed, such as people's Behavior in transactions, namely non-cash or cashless. The reason is that cashless transactions through digital wallets can avoid physical contact through the medium of cash. The use of a cashless is important for MSME players to help their business activities. As many as 19.3 percent of predicted cashless transactions will increase in 2019-2023. One of them is increasing specifically in the Asia Pacific, including Indonesia. Also, Cashless is very helpful for MSMEs in other cities to expand with the increasing e-commerce during the pandemic. MSME players from other regions can also get convenience with the use of this cashless (Ade, 2021).

Furthermore, the spread of Covid-19 was so fast that it finally became a global pandemic. This dramatically affects the stability of the world economy. The Covid-19 pandemic has changed the order of human life. The call to maintain distance and the recommendation to "stay at home" to break the chain of the spread of Covid-19 resulted in limited human space for movement. This has resulted in an increase in online shopping transactions and e-wallets among the public. (Lestari, 2020). The following is the order of use of e-Wallet in Indonesia

Source: (Muhammad, 2020)
Figure 1. E-Wallet Users in Indonesia

Based on the data above, shoppepay is the most preferred e-wallet as well as the type of e-wallet that is most recommended to others because shopeepay is considered to offer the most attractive promos and, as one of the largest e-commerce platforms can seize opportunities with various attractive offers so that the transaction value continues to increase. Next followed by Gopay, Ovo, Dana and Linkaja.

The use of this e-wallet is not only for large restaurants that accept cashless payments. Hipster-style hangout places and MSMEs have started to provide payment services with e-wallets (Ikhsanti, 2019). However, this application still experiences various obstacles, such as the seller's lack of knowledge in using smartphones and being confused about using the application. (Puteri & Wijayangka, 2020).

MSMEs (Micro, Small and Medium Enterprises) in Depok- West Java are known as a city rich in culinary and are part of the development of e-wallet technology. The vast potential of food and beverage MSMEs in this city is able to create quality products and very high value. Depok City has approximately 42,000 MSMEs recorded in the Ministry of Cooperatives and SMEs (Kemenkop UKM) of the Republic of Indonesia, which is the source of the city's economic growth. The West Java Provincial Government wants to encourage MSMEs in Depok City to go digital by using this technology and accept non-cash payments so that they can grow their business. Only through the Quick Response Code (QR code) can payment be made. (Daffa Shafullah, n.d.)

According to Schiffman&Kanuk (2010, p.235), behavioral intention is the frequency of purchases or the proportion of total purchases from buyers who are loyal to a particular brand. According to Anderson&Mittal, (Liestyana 2009, p.171), behavioral intentions result from a process of satisfaction, which can be classified into two groups: economic Behavior and Social Behavior.

According to Olson&Peter (2008, p.331), behavioral intention is a proportionality that relates oneself to impending action. as the desire of consumers to behave in a certain way in order to own, dispose of and use a product or service. So consumers can form a desire to seek information, inform others about their experience with a product, buy a particular product or service, or dispose of a product in a certain way.

An E-Wallet or electronic wallet is a digital transaction tool used through electronic media in the form of a server-based. Generally, an e-wallet is a server-based application whose use must be connected to the issuer first. This e-wallet certainly offers many conveniences. Apart from the convenience offered, the security of the e-wallet is also considered good because to use the e-wallet, you have to enter the user's password first. According to Bank Indonesia Regulation Number 18/40/PBI/2016 article 1, paragraph 7 "An electronic wallet or e-wallet is an electronic service for storing data on payment instruments, including payment instruments using cards and electronic money, which can also hold funds, and to make payments."

This study will analyze the use of E-Wallet technology in MSMEs in Depok City with the criteria of small and micro businesses. The factors used in this study are based on the influence *of the variable's performance expectation, effort expectation, social influence, perceived risk, and perceived cost on the variable behavioral intention.* This research is supported by (Antareza et al. 2021; Mohammed, 2020; Puteri & Wijayangka, 2020; Winarto, 2020; Yasa et al., n.d.) in the study explained the interrelationships of the use of Non-Cash payments. Therefore, researchers are interested in conducting a study titled "**The Use of E-Wallets During the Covid-19 Pandemic in MSMEs in Depok City**".

The purpose of this study is to answer the formulation of the problem that was previously presented, namely to determine the influence *of performance expectations, effort expectations, social influence, perceived risk, and perceived costs on behavioral intention variables* for E-Wallet users in Depok City

2. METHOD

The population in this study are consumers and MSME players who use E-Wallet in Depok City. This study used a sample collection technique, namely non-probability sampling, was used. This means that in order to be a sample, not every population has the same chance of using the Purposive sampling type. The sample used in this study was 120 respondents. The type of data in this study is quantitative data with primary data sources by distributing questionnaires through google forms. The questionnaire contains the dimensions of the related variables in the study. Researchers used the Likert scale in this study to measure respondents' attitudes, opinions, and perceptions of a person or group of people toward social phenomena that occur (Sugiyono, 2018, p. 93). The data analysis techniques used in this study are descriptive and inferential. The test equipment used in this study was Partial Least Square (PLS).

3. RESULT AND DISCUSSION

Respondent Description

The research data was obtained by distributing questionnaires online using google forms because it was to expand and make it easier to collect data. Respondent data on these respondents includes gender, age, Used E-Wallets (The Most Used E-Wallet Type of Digital Wallet and how often you use OVO or DANA e-wallets in a month during the Covid-19 pandemic. Based on the results of a questionnaire distributed by researchers, it is known that shape pay is the e-wallet with the highest users, 24% or as many as 105 respondents. Then the respondents based on the sex of the ternyatak were women with a total of 105 respondents (58%). The respondents' age was 17-25 years as many as 87 respondents (58%). Then 100% of respondents have used an e-wallet or digital wallet with more than 10 times the use of an e-wallet in a month.

Table 1. Respondent Description

Description		Frequency	Percentage
Gender	Man	75	42%
	Woman	105	58%
Age of Respondents	17-25 Years	87	48%
	26-35 Years	43	24%
	>36 Years Old	50	28%
Never Used an E-Wallet	Never Been	180	100%
	Never	0	0%
Most Used Types of E-Wallets	Ovo	95	21%
	Gopay	87	20%
	ShopeePay	105	24%
	Funds	80	18%
	Tap Cash	20	5%
	Just link	35	8%
	Genius	15	3%
	i.pocket	5	1%
How often do you use the OVO or DANA e-wallet in a month during the Covid-19 pandemic	1-3 Times	7	4%
	4-6 Times	46	26%
	7-10 Times	34	19%
	>10 Times	93	52%

Source: Processed Data (2022)

Descriptive Analysis

Descriptive analysis was carried out to describe the study variables based on the average, min, max and standard deviation values.

Table 2. Descriptive Analsiis

	Mean	Min	Max	Standard Deviation
Performance Expectation	3,841	1	5	0.989
Effort Expectation	3,895	1	5	0.929
Social Influence	3,589	1	5	0.912
Perceived Risk	3,616	1	5	0.987
Perceived Cost	3,350	1	5	0.987
Behavioral Intention	4,100	1	5	0.964

Source : Results of Ouput *Smart PLS 3.0 (2022)*

Based on the results of the table above, it can be seen for the results of the descriptive analysis of respondents. For *the Performance Expectation* variable , the minimum value of the respondent's answer is 1, the maximum value of the respondent's answer is 5, with a standard deviation of 0.989. Meanwhile, the average respondent's answer to the Performance Expectation variable was 3,841 which was rounded to 4. It can be interpreted that most E-Wallet Users on MSMEs in Depok City state that the Performance Expectation is quite reasonable.

The *Effort Expectation* variable has a minimum value of the respondent's answer is 1, the maximum value of the respondent's answer is 5, with a standard deviation of 0.929. Meanwhile, the average respondent's answer to the *Effort Expectation* variable was 3,895 which was rounded to 4. It can be interpreted that most E-Wallet Users on MSMEs in Depok City state that *the Effort Expectation is* quite reasonable.

The *Social Influence* variable has a minimum value of respondents' answers is 1, the maximum value of respondents' answers is 5, with a standard deviation of 0.912. Meanwhile, the average respondent's answer to the *Social Influence* variable was 3,589 which was rounded to 4. It can be interpreted that most E-Wallet Users on MSMEs in Depok City state that *Social Influence* is quite good.

The *Perceived Risk* variable has a minimum value of respondent answers is 1, the maximum value of respondents' answers is 5, with a standard deviation of 0.987. Meanwhile, the average respondent's answer to the *Perceived Risk* variable was 3,616, rounded to 4. It can be interpreted that most E-Wallet Users on MSMEs in Depok City state that *Perceived Risk* is quite good.

The *Perceived Cost* variable has a minimum value of respondent answers is 1, the maximum value of respondents' answers is 5, with a standard deviation of 0.987. Meanwhile, the average respondent's answer to the *Perceived Cost* variable was 3,350, rounded to 4. It can be interpreted that most E-Wallet Users on MSMEs in Depok City state that *perceived costs* are pretty good.

The *Behavioral Intention* variable has a minimum value of respondent answers is 1, the maximum value of respondents' answers is 5, with a standard deviation of 0.964. Meanwhile, the average respondent's answer to the *Behavioral Intention* variable was 4,100 which was rounded to 4. It can be interpreted that most E-Wallet Users on MSMEs in Depok City state that *Behavioral Intention* is quite good.

Validity and Reliability Test

The first step in this study is to test the convergent validity value and the reliability of each variable in the study. The purpose of this validity test is to see whether or not the questions in the questionnaire are valid. Convergent validity is used to measure the value of the correlation between the indicator score and the construct score. Reliability testing is carried out to determine the questionnaire's reliability level. A reliable instrument is an instrument that is used several times to measure the same object, will produce the same data.

Table 3. Validity and Reliability Test

	Construction	*Outer Loading*	*Cronbach's Alph*	*Composite Reability*	*Average Variance Ecxtracted (AVE)*
BI1	I will use an e-wallet for payment transactions	0,925	0,759	0,926	0,892
BI2	I use e-Wallet to make it easier for me to make transactions	0,753			
BI3	Using an e-wallet encourages me to transact non-cash	0,887			
BI4	I intend to use an e-wallet for payment of private transactions in the future	0,910			
EX1	It is easy for me to learn the e-Wallet app.	0,846	0,681	0,937	0,921
EX2	I can meet my shopping needs because of the technology of cashless transactions	0,898			
EX3	I consider technology relatively easy to understand and use in purchasing and purchasing transactions	0,823			
EX4	I found the e-wallet easy to operate	0,779			
EX5	Easy for me to install the e-Wallet app	0,862			
EX6	I do not need much energy to learn how to use the e-Wallet service	0,754			
EX7	The e-Wallet interface screen is visible	0,806			
PC1	I spend more on data when using an e-wallet app	0,774	0,657	0,884	0,830
PC2	Cash withdrawals or money transfers through e-wallet applications require more significant costs.	0,840			
PC3	The price of merchants' products becomes more expensive when using e-wallet applications than paying cash.	0,794			
PC4	The e-Wallet used has an additional cost that is quite expensive	0,832			
PE1	Using e-Wallet services/apps can complete transactions quickly	0,922	0,742	0,920	0,882
PE2	Using an e-Wallet service/app can save you much time.	0,900			
PE3	Using the e-Wallet service overcomes time constraints	0,745			
PE4	Using the e-Wallet service is very useful for me	0,868			
PR1	I am worried that using the service The e-wallet will reveal privacy information my personal.	0,551	0,739	0,753	0,792
PR2	I am concerned that using the app	0,570			

	Construction	*Outer Loading*	*Cronbach's Alph*	*Composite Reability*	*Average Variance Ecxtracted (AVE)*
	The e-wallet will reveal account information me, resulting in the loss of certain assets I.				
PR3	I feel safe in making transactions of any kind	0,807			
PR4	I feel safe using an e-wallet because there is a clear history of income and expenses	0,689			
SI1	I accommodate other people's perceptions (opinions) about the need/absence of using an E-Wallet	0,843			
SI2	I need to know the references of others who are experienced in using e-Wallets	0,897	0,705	0,877	0,790
SI3	I feel that my self-image and social status have improved after being able to operate the technology of using e-Wallets	0,775			

Source: *SmartPLS* 3.0 Output Result

The indicator value is declared valid if the loading value is above 0.7. However, in the development stage research, *the loading* scale of 0.5 to 0.6 is still acceptable (Ghozali, 2014: 39). In the table above, each *instrument* statement on the indicator variables *Performance Expectation, Effort Expectation, Social Influence, Perceived Risk, Perceived Cost and Behavioral Intention* by having a *factor loading* value > then all instruments on the variables *Performance Expectation, Effort Expectation, Social Influence, Perceived Risk, Perceived Cost and Behavioral Intention* are considered **Valid. K**emudian variable reliability testing can be done by measuring Composite reability and Cronbatch alpha. Variables can be reliable if the values of both criteria are above 0.7. The table above shows that all seven variables are reliable, then can proceed to the next test

R- Square

R *Square* is a test conducted to know how high a free variable can explain bound variables in a study. The value of R *Square* is between zero (0) and one (1). A small R *Square* value means that the ability of independent (free) variables to explain the variation of dependent variables is minimal. A value close to one means that independent variables provide almost all the information needed to predict the variation of dependent variables. The fundamental weakness of using R *Square* is that it is biased towards the number of independent variables intended into the model. Here are the output results of *SmartPLS 3.0*:

Table 4. R Square value

	R *Square*
Behavior Intention	0,779

Source: SmartPLS 3.0 Output Result

The table shows that the magnitude of R *Square* in the Behavior Intention variable is 0.779. So that the contribution of the variables Performance Expectation, Effort Expectation, Social Influence, Perceived Risk, Perceived Cost to Behavior Intention is 0.779 or 77.9%, while the rest is 0.221 or 22.1% contribution to other variables. This means that the addition of free variables affects the goodness of the research model. So this model with free variables is still considered good.

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DISCUSSION

The hypothesis in this study was tested using statistical testing test t. Known obtained by 1.9t_{tabel}73 obtained by the formula df = number of samples – number of variables or df = N-K to produce df = 180-6 = 174, then connected with a degree of error of 5% or 0.05. The results of data processingzforzsignificance testing (t test) obtainedzresults as*follows:*

Table 5. t-statistical Test Results

	Original Sample (O)	T Statistics (| O/STDEV|)	*P-Value*
Effort Expectation -> Behavior Intention	0,573	2,483	0,014
Perceived Cost -> Behavior Intention	0,189	2,989	0,032
Perceived Risk -> Behavior Intention	-0,052	0,239	0,811
Performance Expectiation -> Behavior Intention	0,091	0,295	0,768
Social Influence -> Behavior Intention	0,232	2,139	0,026

Source: *SmartPLS* 3.0 Output Result

Based on the results of research on the *variables of Performance Expectation, Effort Expectation, Social Influence, Perceived Risk, Perceived Cost* and *Behavioral Intention* in E-Wallet Users in MSMEs in Depok City using *the Partial Least Square* (PLS) analysis tool using *SmartPLS* 3.0 software, the following results were obtained:

The Effect of *Performance Expectations* on *Behavioral Intention* for E-Wallet Users in Depok City

Based on the results of calculations and analysis that have been carried out through SmartPLS. 3.0, shows that *Performance expectations* do not influence behavior intentions carried out by consumers or MSMEs in Depok City. This means that the decrease in *performance expectations* for the use of *E-Wallets* carried out by consumers and MSMEs in Depok City, the behavior intention will decrease as well. This statement is supported by the results of the *original sample* with a positive number of 0.091 which shows that the variablez Performance Expectation has a positive relationship with *Behavior Intention*. For the results of the t- test, the performance *expectation* variable statistics on *Behavior Intention* showed that t_{hitung} 0.295 < 1.973. t_{tabel}This result shows that *Performance Expectation* has no effect on *Behavior Intention* with a significance value (p *values)* of 0.768 > 0.050.

Judging from the original value of the *Performance expectation* sample , it has a positive relationship of 9.1% to *behavioral intentions*, meaning that if consumers and MSMEs in Depok City do not use E-Wallets, many also do not make purchases using non-cash payments so that it will reduce the level of profit for consumers and sellers. In terms of consumers, namely the advantages of obtaining points and other bonuses, the advantage for sworders or MSMEs is that many consumers make purchases with non-cash transactions to get other benefits. This achieves business goals through all aspects of *Performance expectations*, including being useful, comfortable, saving time and fast. This is the level at which individuals believe that using technology will be petrified to benefit in work.

The results of this study are not in line with the research conducted by (Antareza et al., 2021; Ferry Fitriadi, 2020; Mohammed, 2020; Puteri & Wijayangka, 2020; Rahmawati & Yuliana, 2020). In his research, he stated that *Performance expectation affects behavioral intention*.

The Effect of *Effort Expectations* on *Behavioral Intention* for E-Wallet Users in Depok City

Based on the results of calculations and analysis that have been carried out through SmartPLS. 3.0, shows that *effort expectations* influence *behavior intentions* carried out by consumers or MSMEs in Depok City. This means that the increasing *effort expectations* of using *E-Wallets* carried out by consumers and MSMEs in Depok City, the *behavior intention* will also increase. This statement is supported by the results of the *original sample* with a positive number of 0.573 which shows that the variablez *effort expectation* has a positive relationship with *Behavior Intention*. For the results of the t- statistical test *, the variable effort expectation* of *Behavior Intention* showed that t_{hitung} 2,483 > 1,973. t_{tabel}This result shows that *effort expectation* affects *Behavior Intention* with a significance value (p *values)* of 0.014 < 0.050.

Judging from the original value of the *effort expectation* sample, it has a positive relationship of 57.3% to *behavioral intentions*, meaning that if consumers and MSMEs in Depok City use E-Wallet which

many people most often use, many also make purchases using non-cash payments so that it will increase profits for consumers and sellers. In terms of consumers, namely the advantages of obtaining points and other bonuses, the advantage for sworders or MSMEs is that many consumers make purchases with non-cash transactions to get other benefits. This achieves business goals through all aspects of *effort expectations*, including being easy to understand and easy to use. This is the level at which individuals feel convenience when using technology–such as easy, practical and efficient use of e-wallets, making people not bother carrying much money, ATMs, credit cards, and debit cards when traveling. Because of an e-wallet on a smartphone, any transaction can be done whenever we want. Including top-up credit, data packages, paying electricity bills, online shopping, money transfers, food delivery services, plane tickets, paying taxes and others can be done quickly through one e-wallet application. This study's results align with the research conducted by (Antareza et al., 2021; Ferry Fitriadi, 2020; Mohammed, 2020; Puteri & Wijayangka, 2020; Rahmawati & Yuliana, 2020). In his research, he stated that *effort expectations* affect *behavioral intention.*

The Influence of *Social Influence* on *Behavioral Intention* for E-Wallet Users in Depok City

Based on the results of calculations and analysis that have been carried out through SmartPLS. 3.0, shows that *social influence* influences *behavior intentions* carried out by consumers or MSMEs in Depok City. This means that the more *social influence* the use of *E-Wallets* carried out by consumers and MSMEs in Depok City, the *behavior intention* will also increase. This statement is supported by the results of the *original sample* with a positive number of 0.232 which shows that the *social influence* variable has a positive relationship with *Behavior Intention*. For the results of the t-statistical test *, the social influence* variable on *Behavior Intention* showed that t_{hitung} 2,139 > 1,973. t_{tabel}This result shows that *social influence* affects *Behavior Intention* with a significance value (p *values)* of 0.026 < 0.050.

Judging from the original value of the *social influence* sample, it has a positive relationship of 23.2% to *behavioral intentions*, meaning that if consumers and MSMEs in Depok City use E-Wallet which many people most often use, many also make purchases using non-cash payments so that it will increase profits for consumers and sellers. In terms of consumers, namely the advantages of obtaining points and other bonuses, the advantage for sworders or MSMEs is that many consumers make purchases with non-cash transactions to get other benefits. In his research, he stated that social influence affects behavioral intention. This achieves business goals through all aspects of social influence, including people in the environment and essential people in the environment. This is the level where a person feels that people around him believe that he must use a new system or technology by having a level of indicators of people in the environment and essential people in the environment. Such as Safer and lower risk To be able to log in to the e-wallet application the user is asked to enter the pin code that has been created at the beginning, so the e-wallet cannot be accessed by others who do not know the pin code of the e-wallet. So that the risk of theft in e-wallets can be minimized. This study's results align with the research conducted by (Antareza et al., 2021; Ferry Fitriadi, 2020; Mohammed, 2020; Puteri & Wijayangka, 2020; Rahmawati & Yuliana, 2020).

The Effect of *Perceived Risk* on *Behavioral Intention* for E-Wallet Users in Depok City

Based on the results of calculations and analysis that have been carried out through SmartPLS. 3.0, shows that *Perceived Risk* does not influence *behavior intentions* carried out by consumers or MSMEs in Depok City. This means that the more *perceived risk* is the use of *E-Wallets* carried out by consumers and MSMEs in Depok City, the *behavior intention* will also decrease. This statement is supported by the results of the *original sample* with a negative number of -0.052 which shows that the *Perceived Risk* variable has a negative relationship with *Behavior Intention*. For the results of the t- statistical test of the *Perceived Risk* variable against *Behavior Intention* showed that t_{hitung} 0.2939 < 1.973. t_{tabel}These results show that *Perceived Risk* has no effect on *Behavior Intention* with a significance value (p *values)* of 0.811 > 0.050.

Judging from the original value of the *Perceived Risk* sample , it has a negative relationship of -5.2% to *behavioral intentions*, meaning that if consumers and MSMEs in Depok City do not use E-Wallets, many also do not make purchases using non-cash payments so that it will reduce the level of profit for consumers and sellers. In terms of consumers, namely the advantages of obtaining points and other bonuses, the advantage for sworders or MSMEs is that many consumers make purchases with non-cash transactions to get other benefits. This achieves business goals through all aspects *of Perceived Risk* , including concerns and security. The level of loss users face when using a technology has indicators including concerns and security. The results of this study are not in line with the research conducted by (Antareza et al., 2021;

Ferry Fitriadi, 2020; Mohammed, 2020; Puteri & Wijayangka, 2020; Rahmawati & Yuliana, 2020). In his research, he stated that *Perceived Risk* affects *behavioral intention*.

The Effect of *Perceived Cost* on *Behavioral Intention* for E-Wallet Users in Depok City

Based on the results of calculations and analysis that have been carried out through SmartPLS. 3.0, shows that *Perceived Cost* influences *behavior intentions* by consumers or MSMEs in Depok City. This means that the more *Perceived Cost* of using *E-Wallets* carried out by consumers and MSMEs in Depok City, the *behavior intention* will also increase. This statement is supported by the results of the *original sample* with a positive number of 0.189 which shows that the *Perceived Cost* variable has a positive relationship with *Behavior Intention*. For the results of the t- test, the statistics of the *Perceived Cost* variable against *Behavior Intention* showed that t_{hitung} 2,989 > 1,973. t_{tabel}This result shows that *Perceived Cost* affects *Behavior Intention* with a significance value (p *values)* of 0.032 < 0.050.

Judging from the original value of the *Perceived Cost* sample, it has a positive relationship of 18.9% to *behavioral intentions*, meaning that if consumers and MSMEs in Depok City use E-Wallet which many people most often use, many also make purchases using non-cash payments so that it will increase profits for consumers and sellers. In terms of consumers, namely the advantages of obtaining points and other bonuses, the advantage for sworders or MSMEs is that many consumers make purchases with non-cash transactions to get other benefits. This achieves business goals through all aspects *of Perceived Cost*, including expensive, doing a lot of effort and time. This refers to the initial cost, subscription fee, transportation fee and conmucation fee that consumers trust. In his research, he stated that Perceived Cost affects behavioral intention. As well as the time and effort spent by consumers with expensive indicators, doing a lot of effort and time. Such as top up balance anywhere Top up e-wallet balance can be done through mobile banking or ATM, Alfamart, Indomaret, Hypermart. So to be able to use the e-wallet application, it is not required to open a bank account first, because balance top up can be done at outlets and e-wallet partners... This study's results align with the research conducted by (Antareza et al., 2021; Ferry Fitriadi, 2020; Mohammed, 2020; Puteri & Wijayangka, 2020; Rahmawati & Yuliana, 2020).

4. CONCLUSION

By the research conducted, the results of the analysis and discussion have been explained previously regarding Performance Expectation, Effort Expectation, Social Influence, Perceived Risk, Perceived Cost to the Behavior Intention of E-Wallet Users in MSMEs in Depok City, as well as the tests that have been carried out, it can be concluded that Effort Expectation, Social Influence, Perceived Cost have a significant effect on Behavior Intention E-Wallet Users on MSMEs in Depok City.However, Performance Expectation and Perceived Risk do not significantly affect the Behavior Intention of E-Wallet Users on MSMEs in Depok City.

Based on the conclusions that have been conveyed above, the researcher can provide the following suggestions:

a. MSMEs in depok city continue to increase behavior intentions by following the development of consumer purchasing behavior in the future.
b. Actors in Depok can make Performance Expectation, Effort Expectation, Social Influence, Perceived Risk, Perceived Cost able to improve customer relationships to survive.
c. Research can be carried out with the same theme with different data processing methods and analysis approaches. To intrepert qualitatively with quantitative data in this study.
d. For the following study, it is hoped that it can add other variables related to the influence of behavior intention such as, customer loyalty, and other variables that are not contained in this study. So that further research can be more diverse and able to perfect this research

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