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Information Quality and Compatibility as Determinants of M-Wallet Usage in Indonesia

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Abstract

This study aims to assess the acceptance of mobile wallet applications in Indonesia by incorporating Information Quality and Compatibility as external factors within the framework of the Technology Acceptance Model (TAM). A quantitative approach was employed, and data from 208 respondents were analyzed using Partial Least Squares - Structural Equation Modeling (PLS-SEM). The findings indicate that both Information Quality and Compatibility have a positive and significant influence on Perceived Usefulness and Perceived Ease of Use. Furthermore, these two variables also significantly affect Continuance Intention to Use, which subsequently impacts the Actual Use of mobile wallets. Overall, Information Quality and Compatibility contribute 56% to Perceived Usefulness, 52.4% to Perceived Ease of Use, and 43.8% to Continuance Intention to Use. These findings offer valuable insights for application developers seeking to enhance mobile wallet adoption in Indonesia.

Keywords: TAM, mobile wallet, PLS-SEM.

1. Introduction

Technological advancements have permeated various aspects of human life, including the financial sector. One notable evolution is in payment systems. In Indonesia, the journey began with the barter system, later replaced by coin-based transactions, followed by the introduction of paper currency in 1946 (Ramadhiana et al., 2021). Since then, the country's payment infrastructure has continued to progress toward more sophisticated methods (Bhagya et al., 2024; Prakarsa et al., 2023).

In recent years, payment systems have shifted toward electronic transactions, commonly referred to as e-payments or cashless systems, with mobile wallets (m-wallets) emerging as one of the key innovations (Saputri and Pratama, 2021; Prakarsa et al., 2023). These technologies have transformed daily transaction habits by replacing physical cash with digital alternatives that are more efficient, secure, and convenient. Consequently, financial technology (fintech) has emerged in response to the growing demand for practical and efficient financial solutions. Compared to traditional payment methods, digital systems have become more appealing due to their time-saving capabilities and ease of use. Through m-wallet applications, users can perform transactions such as storing or withdrawing money anytime and anywhere, provided they have internet access (Permana et al., 2021).

To analyze the adoption of such digital technologies, the Technology Acceptance Model (TAM) is often employed. TAM was developed to explain how users accept and use information systems. It identifies key factors that influence user behavior, primarily Perceived Usefulness (PU) the degree to which a person believes that using a particular system enhances their performance and Perceived Ease of Use (PEOU) the degree to which a person believes that using the system is free of effort (Prakarsa et al., 2024; Ramadhiana et al., 2021; Prakarsa et al., 2023). These perceptions shape users' behavioral intention, which reflects their willingness to adopt a system without external pressure.

Mobile wallet (m-wallet) applications are digital platforms that enable users to conduct transactions quickly, conveniently, and securely. The growing penetration of smartphones and internet access in Indonesia is a major driver of the increased adoption of m-wallets (Kusumawardhani and Purnaningrum, 2021). Their growth is further accelerated by the expansion of e-commerce platforms such as Tokopedia and Shopee, where m-wallets function as integral payment tools. Many platforms offer their own digital wallets, such as ShopeePay and GoPay, while banks have also launched their own e-wallets and collaborated with e-commerce providers to facilitate faster and more flexible transactions (Andinia et al., 2023). The increasing use of m-wallets reflects the ongoing shift toward a cashless society. According to a survey conducted by Iprice and Jakpat in May 2020, 26% of 1,000 respondents chose m-wallets or e-money as their preferred payment method for online shopping (Prakarsa and Nasution, 2021). Understanding user behavior in this context can be effectively approached using the TAM framework.

2. Literature Review

These studies employ various quantitative methodologies such as descriptive analysis, multiple regression, and structural equation modeling (SEM) to analyze user behavior and technology acceptance in different domains. Table 1 summarizes five selected studies that are relevant to the current research. These prior studies not only provide insights into the methodological approaches and key variables used, but also serve as the foundation for constructing the conceptual framework of this study.

Table 1: Literature review

No	Author(s) and Year	Variables	Method and Data Analysis	Key Findings
1	Sri Watmah, Siti Fauziah and Nuraeni Herlinawati (2020)	a. Perceived Usefulnessb. b. Perceived Ease of Us c. Actual Technology Use	Quantitative Descriptive Analysis	User satisfaction with digital wallet services significantly influences users' willingness to recommend these services to others, such as friends and family.
2	Dien Novita and Fareza Helena (2021	a. Perceived Ease of Use b. Perceived Usefulness c. Attitude Toward Usin d. Behavioral Intention e. Actual Usage	Quantitative Multiple Regression Analysis	Out of 10 hypotheses tested, 8 were accepted, suggesting that 80% of the model explains user satisfaction with the Traveloka app. The remaining 20% highlights the need to improve interface and response time.
3	Mira Misissaifi and Jaka Sriyana (2021)	a. Perceived Ease of Use b. Perceived Usefulness c. Behavioral Intention d. Truste, Riskf, Attitude	QuantitativeStructural Equation Modeling (SEM)and Partial Least Squares (PLS)	Perceived usefulness was found to have no significant impact on users' attitudes toward using Islamic fintech services.
4	Anca Antoaneta Vărzaru, Claudiu George Bocean, Claudia Cristina Rotea and Adrian-Florin Budică-Iacob (2021)	a. Perceived Ease of Use b. Perceived Usefulness c. Attitude Toward Using d. Truste. Rapidity e. Mobilityg, Customizationh, Enjoyment	QuantitativeStructural Equation Modeling (SEM)and Partial Least Squares (PLS)	The increased usage of smartphones and mobile applications has raised corporate awareness regarding the potential of mobile commerce (m-commerce).
5	Prakarsa, Nursyanti and Baransano (2024)	a. Information Quality b. System Quality c. Perceived Usefulness d. Perceived Ease of Use e. Continuance Intention to Use f. Actual System Use	QuantitativeDescriptive Analysis	Information quality and system quality collectively explain 56.4% of the variance in perceived usefulness of a job portal application. Both perceived usefulness (PU) and perceived ease of use (PEOU) significantly influence continuance intention to use (CIU).

3. Materials and Methods

This study employs a quantitative research approach, which is rooted in the philosophy of positivism. Quantitative methods are used to examine specific populations or samples by collecting data through research instruments and analyzing the data statistically. The main objective of this approach is to test the established hypotheses (Sugiyono, 2017).

3.1. Data Collection

The data collection process was designed to support the research objectives through measurable variables defined in the hypotheses. Primary data were collected using a structured questionnaire, which was distributed to the selected respondents representing the target population.

3.2. Data Analysis

The collected data were analyzed using the Partial Least Squares - Structural Equation Modeling (PLS-SEM) technique. This method was chosen due to the causal and predictive nature of the research model. Data processing and hypothesis testing were conducted using the SmartPLS software.

3.3. Conceptual Framework

This study incorporates two external variables Information Quality and Compatibility within the Technology Acceptance Model (TAM) framework. The conceptual model developed serves as the basis for the proposed hypotheses and overall research structure.

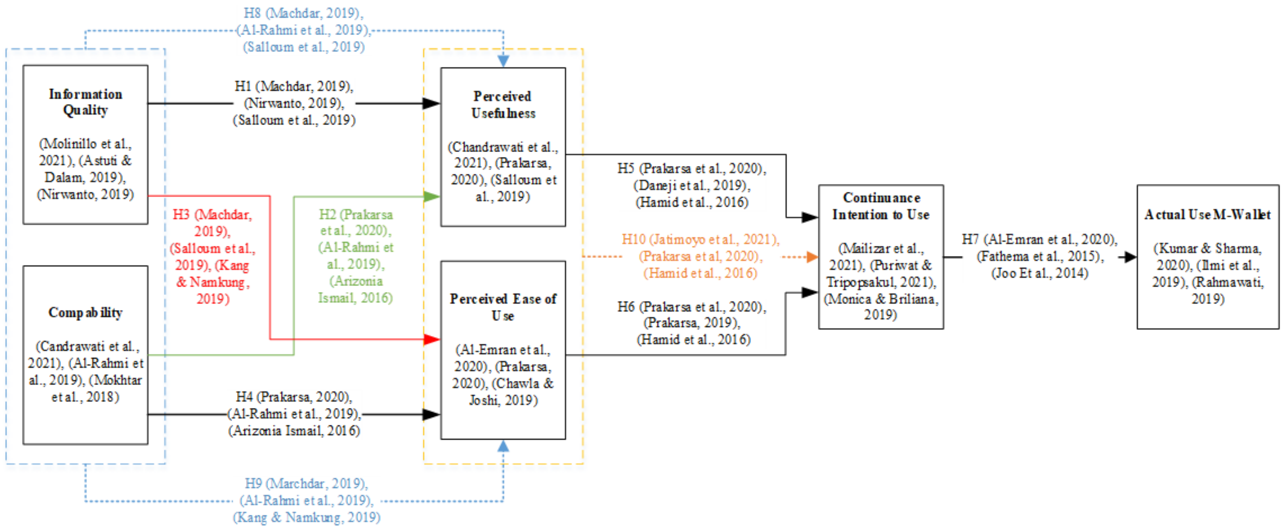

Figure 1: Conceptual framework

3.4. Operational Definition of Variables

The operational definitions of variables are formulated to provide measurable indicators that serve as the foundation for constructing the questionnaire instruments. Each variable in the research model is represented by multiple indicators adapted from previous studies, ensuring conceptual validity and empirical relevance.

Table 2: Operational variable

Research Variable	Source(s)	Indicator	Item No.
Information Quality	Molinillo et al. (2021); Yijie et al. (2021); Astuti and Dalam (2019); Chi (2018)	IQ1: Complete information	1
		IQ2: Relevant information	2
		IQ3: Accurate information	3
		IQ4: Up-to-date information	4
Compatibility	Gumussoy et al. (2018); Mokhtar et al. (2018); Candrawati et al. (2016); Isaac et al. (2016)	COM1: Controls transactions	5
		COM2: Fits with daily activities	6
		COM3: Matches lifestyle	7
		COM4: More practical	8
Perceived Usefulness	Salloum et al. (2019); Deananda et al. (2020); Chi (218); Olivia and Marchyta (2021); Chawla and Joshi (2019)	PU1: Effective	9
		PU2: Efficient	10
		PU3: Enhances performance	11

		PU4: Increases productivity	12
Perceived Ease of Use	Prakarsa (2019); Kurniawati (2017); Hawash et al. (2021); Mohammadi (2015); Chawla and Joshi (2019)	PEOU1: Easy to use	13
		PEOU2: Easy to learn	14
		PEOU3: Easy to access	15
		PEOU4: Easy to understand	16
Continuance Intention to Use	Monica and Briliana (2019); Mailizar et al. (2021); Amadea (2019); Puriwat and Tripopsakul (2021); Mohammadi (2015)	CIU1: Plan to use regularly	17
		CIU2: Plan to prioritize use	18
		CIU3: Plan to use frequently	19
Actual Use of M-wallet	Kumar and Sharma (2020); Mohammadi (2015); Rahmawati (2019); Mahendra (2015)	AU1: Used daily	20
		AU2: Used frequently	21
		AU3: Recommend to others	

4. Results and Discussion

The measurement model (outer model) employed in this study reflects the reflective relationship between observed indicators and their respective latent constructs, such as Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and others. This model is used to assess the reliability and validity of the measurement items before proceeding to structural analysis. The following figure illustrates the outer model used in this research:

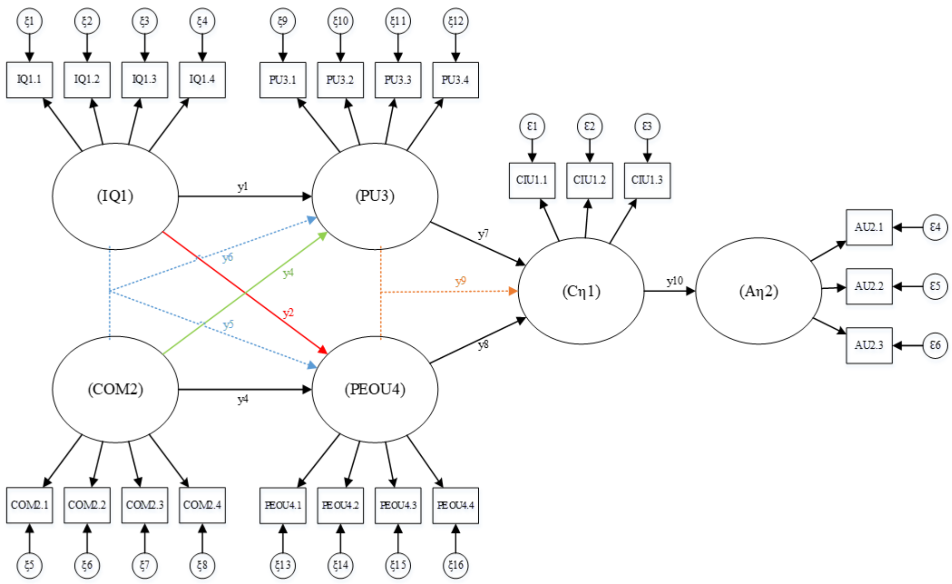

Figure 2: Outer model

Information: IQ = Information Quality, COM = Compatibility, PU = Perceived Usefulness, PEOU = Perceived Ease of Use, CIU = Continuance Intention to Use, AU = Actual Use M-wallet.

Convergent validity is assessed using the outer loading values (also known as factor loadings) of each indicator. An indicator is considered to have good convergent validity if its outer loading exceeds 0.50. Table 3 below presents the outer loading values for each indicator corresponding to the constructs measured in this study.

Teble 3: Convergent validity

Variable	Indikator	Outer Loadings	Information
Information Quality (IQ)	IQ1	0.832	Valid
	IQ2	0.813	Valid
	IQ3	0.540	Valid
	IQ4	0.714	Valid
Compatibility (COM)	COM1	0.788	Valid
	COM2	0.810	Valid
	COM3	0.813	Valid
	COM4	0.679	Valid
Perceived Usefulness (PU)	PU1	0.802	Valid
	PU2	0.833	Valid
	PU3	0.790	Valid
	PU4	0.765	Valid
Perceived Ease of Use (PEOU)	PEOU1	0.897	Valid
	PEOU2	0.698	Valid
	PEOU3	0.897	Valid
	PEOU4	0.929	Valid
Continuance Intention to Use (CIU)	CIU1	0.814	Valid
	CIU2	0.756	Valid
	CIU3	0.909	Valid
Actual Use M-wallet (AU)	AU1	0.914	Valid
	AU2	0.791	Valid
	AU3	0.814	Valid

Discriminant validity is evaluated using the Average Variance Extracted (AVE) method. Each construct is considered to exhibit adequate discriminant validity if its AVE value is greater than 0.50. Table 4 below presents the AVE values for all constructs measured in this study.

Table 4: Discriminant validity

Variable	Average Variace Extracted (AVE)	Information
Information Quality	0.539	Valid
Compatibility	0.600	Valid
Perceived Usefulness	0.636	Valid
Perceived Ease of Use	0.740	Valid
Contiuance Intention to Use	0.687	Valid
Actual Use M-wallet	0.708	Valid

Based on the table above, it can be observed that all constructs meet the minimum threshold for discriminant validity, with Average Variance Extracted (AVE) values exceeding 0.50. Specifically, the AVE value for Information Quality is 0.539, Compatibility is 0.600, Perceived Usefulness is 0.636, Perceived Ease of Use is 0.740, Continuance Intention to Use is 0.687, and Actual Use of M-wallet is 0.708. These results confirm that each construct demonstrates satisfactory discriminant validity.

Table 5: Composite reliability

Variable	Composite Reliability	Information
Information Quality	0.820	Reliabel
Compatibility	0.857	Reliabel
Perceived Usefulness	0.875	Reliabel
Perceived Ease of Use	0.918	Reliabel
Continuance Intention to Use	0.868	Reliabel
Actual Use M-wallet	0.879	Reliabel

As shown in Table 5, all constructs exhibit composite reliability (CR) values exceeding the minimum threshold of 0.70, indicating high internal consistency. Specifically, the composite reliability values are as follows: Information

Quality = 0.820, Compatibility = 0.857, Perceived Usefulness = 0.875, Perceived Ease of Use = 0.918, Continuance Intention to Use = 0.868, Actual Use of M-wallet = 0.879. These results confirm that all constructs in the model are reliable based on their composite reliability scores.

Table 6: Cronbach's alpha

Variable	Cronbach's Alpha	Information
Information Quality	0.702	Reliabel
Compatibility	0.775	Reliabel
Perceived Usefulness	0.809	Reliabel
Perceived Ease of Use	0.879	Reliabel
Continuance Intention to Use	0.769	Reliabel
Actual Use M-wallet	0.782	Reliabel

Table 6 further supports the reliability of the measurement model through Cronbach's Alpha values, which also exceed the minimum threshold of 0.70 for each construct: Information Quality = 0.702, Compatibility = 0.775, Perceived Usefulness = 0.809, Perceived Ease of Use = 0.879, Continuance Intention to Use = 0.769, Actual Use of M-wallet = 0.782. These values indicate that all variables demonstrate strong internal reliability. Hence, it can be concluded that the measurement items for each construct are consistently reliable.

Table 7: Results of the f2 effect size test

Variable	F square	Information
Information Quality → Perceived Usefulness	0.067	Small
Compatibility → Perceived Usefulness	0.492	Large
Information Quality → Perceived Ease of Use	0.117	Small
Compatibility → Perceived Ease of Use	0.321	Medium
Perceived Usefulness → Continuance Intention to Use	0.208	Medium
Perceived Ease of Use → Continuance Intention to Use	0.040	Small
Continuance Intention to Use → Actual Use M-wallet	1.723	Large

The effect size (f^2) test is used to determine the magnitude of influence between constructs in the structural model. As shown in Table 7, the results indicate the following:

- The effect of Information Quality on Perceived Usefulness ($f^2 = 0.067$) is small.
- The effect of Compatibility on Perceived Usefulness ($f^2 = 0.492$) is large.
- The effect of Information Quality on Perceived Ease of Use ($f^2 = 0.117$) is small.
- The effect of Compatibility on Perceived Ease of Use ($f^2 = 0.321$) is medium.
- The effect of Perceived Usefulness on Continuance Intention to Use ($f^2 = 0.208$) is medium.
- The effect of Perceived Ease of Use on Continuance Intention to Use ($f^2 = 0.040$) is small.
- The effect of Continuance Intention to Use on Actual Use of M-wallet ($f^2 = 1.723$) is large.

These results demonstrate that the largest effect occurs between Continuance Intention to Use and Actual Use, while other relationships vary between small to medium.

Table 8: Stone geisser test results (Q^2)

Variable	Q-Square (Q^2)
Perceived Usefulness	0.346
Perceived Ease of Use	0.383
Continuance Intention to Use	0.292
Actual Use M-wallet	0.441

Stone-Geisser's Q^2 values assess the predictive relevance of the model using a blindfolding procedure. Based on Table 8, the Q^2 values for all endogenous constructs exceed the threshold of 0, indicating good predictive relevance: Perceived Usefulness = 0.346, Perceived Ease of Use = 0.383, Continuance Intention to Use = 0.292, Actual Use of M-wallet = 0.441. These values confirm that the model has adequate predictive accuracy.

Table 9: Goodness of fit (GoF) test

Variable	R Square (R^2)
Perceived Usefulness	0.560
Perceived Ease of Use	0.524
Continuance Intention to Use	0.438
Actual Use M-wallet	0.633

As shown in Table 9, the R^2 values indicate the amount of variance explained by the model for each endogenous variable: Perceived Usefulness = 0.560, Perceived Ease of Use = 0.524, Continuance Intention to Use = 0.438, Actual Use of M-wallet = 0.633. According to (Hair et al., 2019), these R^2 values represent a moderate to substantial level of explanatory power. To assess the overall model fit, the Goodness of Fit (GoF) index was calculated using the formula:

$$\begin{aligned} GoF &= \sqrt{(AVExR^2)} \\ &= \sqrt{(0{,}651 \text{ x } 0{,}538)} \\ &= 0{,}5918 \end{aligned} \tag{1}$$

Since the GoF value exceeds 0.33, it indicates that the structural model has a moderate overall fit.

Table 10: Hypothesis Testing

Variabel	Original Sample (O)	Sampl e Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Information Quality → Perceived Usefulness	0.218	0.219	0.068	3.200	0.001
Compatibility → Perceived Usefulness	0.593	0.595	0.067	8.790	0.000
Information Quality → Perceived Ease of Use	0.301	0.299	0.069	4.328	0.000
Compatibility → Perceived Ease of Use	0.498	0.501	0.067	7.443	0.000
Perceived Usefulness →Continuance Intention to Use	0.491	0.496	0.070	7.034	0.000
Perceived Ease of Use →Continuance Intention to Use	0.214	0.211	0.071	3.031	0.003
Continuance Intention to Use → Actual Use M-wallet	0.795	0.797	0.028	27.940	0.000

A total of ten hypotheses were tested in this study, comprising both direct and indirect effects among the observed variables. The hypothesis testing was conducted using the bootstrapping technique in PLS-SEM, with results interpreted through t-statistics and p-values.

Direct effect hypothesis testing, as presented in Table 10, a hypothesis is considered significant when the t-statistic exceeds 1.971 (with a significance level of 5%) and p-value is less than 0.05. The results indicate that all proposed hypotheses were supported, showing statistically significant and positive relationships among variables.

Table 11: The summary of direct influence is provided

Variabel	Direction	Big influence	T-Statistics	t-tabel	P-Values	Information
IQ → PU	+	0.218	3.200	1.971	0.001	Positive and Significant
COM → PU	+	0.593	8.790	1.971	0.000	Positive and Significant
IQ → PEOU	+	0.301	4.328	1.971	0.000	Positive and Significant
COM → PEOU	+	0.498	7.443	1.971	0.000	Positive and Significant
PU → CIU	+	0.491	7.034	1.971	0.000	Positive and Significant
PEOU → CIU	+	0.214	3.031	1.971	0.003	Positive and Significant
CIU → AU	+	0.795	27.940	1.971	0.000	Positive and Significant

These findings indicate that all hypothesized direct relationships between constructs are statistically significant and positively correlated, thus supporting the proposed conceptual model. Indirect effect testing examines the mediating roles of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Continuance Intention to Use (CIU) between the exogenous variables (IQ, COM) and the final outcome variable (Actual Use of M-wallet - AU). As summarized in Table 12, all indirect paths were also found to be statistically significant, with t-statistics > 1.971 and p-values < 0.05:

Table 12: Testing of indirect effects

Variabel	Big influence	T Statistics	t-tabel	P Values	Information
IQ → PU→ CIU → AU	0.085	2.842	1.971	0.005	Positive and Significant
COM → PU → CIU → AU	0.232	5.169	1.971	0	Positive and Significant
IQ → PEOU → CIU → AU	0.051	2.276	1.971	0.023	Positive and Significant
COM → PEOU → CIU → AU	0.085	2.748	1.971	0.006	Positive and Significant
IQ → PU→ CIU	0.107	2.88	1.971	0.004	Positive and Significant
COM → PU → CIU	0.291	5.421	1.971	0	Positive and Significant
IQ → PEOU → CIU	0.064	2.312	1.971	0.021	Positive and Significant
COM → PEOU → CIU	0.107	2.794	1.971	0.005	Positive and Significant
PU → CIU → AU	0.391	6.604	1.971	0	Positive and Significant
PEOU → CIU → AU	0.17	2.99	1.971	0.003	Positive and Significant

These results reinforce the mediating effects of PU, PEOU, and CIU in strengthening the influence of Information Quality and Compatibility on Actual Use of M-wallet. The findings of this study reveal the following key points:

a) Information Quality → Perceived Usefulness
Information Quality has a positive and significant influence on Perceived Usefulness, with a small effect size ($f^2 = 0.067$), t-statistic = 3.200, and p-value = 0.001. Indicators such as completeness, relevance, accuracy, and updated information support users' perception of the usefulness of mobile wallet applications.

b) Compatibility → Perceived Usefulness
Compatibility has a strong and significant effect on Perceived Usefulness ($f^2 = 0.492$), t = 8.790, p = 0.000. Compatibility reflected through control over transactions, lifestyle fit, and practicality plays a major role in enhancing usefulness perception.

c) Information Quality → Perceived Ease of Use
Information Quality significantly influences Perceived Ease of Use ($f^2 = 0.117$), t = 4.328, p = 0.000. High-quality information helps users interact with the application more easily.

d) Compatibility → Perceived Ease of Use
Compatibility significantly affects Perceived Ease of Use with a medium effect size ($f^2 = 0.321$), t = 7.443, p = 0.000. Compatibility indicators contribute directly to user-friendliness.

e) Perceived Usefulness → Continuance Intention to Use
Perceived Usefulness positively and significantly influences Continuance Intention to Use ($f^2 = 0.208$), t = 7.034, p = 0.000. Efficiency, productivity, and enhanced performance drive continued usage intention.

f) Perceived Ease of Use → Continuance Intention to Use
This relationship is also significant, though with a small effect size ($f^2 = 0.040$), t = 3.031, p = 0.003. Ease of access and learning contribute to user retention.

g) Continuance Intention to Use → Actual Use of M-Wallet
This path shows a very strong influence ($f^2 = 1.723$), t = 27.940, p = 0.000. Plans, priority, and frequency of use translate into actual usage behavior.

h) IQ and Compatibility → Perceived Usefulness
Together, Information Quality and Compatibility explain 56% of the variance in Perceived Usefulness ($R^2 = 0.560$). Among the two, Compatibility has the stronger influence.

i) IQ and Compatibility → Perceived Ease of Use
These two variables also significantly explain 52.4% of the variance in Perceived Ease of Use ($R^2 = 0.524$), with Compatibility again showing the greater impact.

j) PU and PEOU → Continuance Intention to Use
Both factors significantly influence Continuance Intention to Use, explaining 43.8% of its variance ($R^2 = 0.438$). Perceived Usefulness has a higher contribution, highlighting its importance for sustained user engagement.

5. Conclussion

This study aimed to examine the acceptance of mobile wallet applications in Indonesia by integrating Information Quality and Compatibility as external variables within the Technology Acceptance Model (TAM) framework. Using PLS-SEM on data from 208 respondents, the results confirmed that:

1) Information Quality and Compatibility significantly influence both Perceived Usefulness and Perceived Ease of Use.
2) Both Perceived Usefulness and Perceived Ease of Use significantly impact users' Continuance Intention to Use.
3) Continuance Intention to Use strongly predicts the Actual Use of M-wallet.
4) Compatibility consistently showed a stronger influence compared to Information Quality, especially in shaping users' perceived ease and usefulness.

These findings suggest that improving the relevance, accuracy, and timeliness of information, alongside enhancing the system's compatibility with user lifestyles and habits, are crucial in increasing adoption and continued use of mobile wallet services.

Theoretical Implication

This study extends the TAM framework by incorporating Information Quality and Compatibility as external factors, reinforcing their role in influencing user perceptions and behavioral intentions. The results contribute to the growing body of literature on mobile payment adoption in developing countries, particularly in the Southeast Asian context.

Practical Implication

For mobile wallet developers, the findings provide strategic insights:

1) Prioritize system compatibility ensure the app aligns with users' daily routines, lifestyles, and preferences.
2) Invest in high-quality information deliver accurate, relevant, and frequently updated content to build trust and ease of use.
3) Focus on improving perceived usefulness through features that enhance efficiency and productivity. Encourage continuance intention by making the app intuitive, secure, and rewarding to use.

Policymakers and fintech providers should also consider these variables when promoting financial technology adoption, especially among unbanked or digitally hesitant populations.

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