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The Decision to Use E-Wallet in The Millennial Generation in Jakarta

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ABSTRACT

This study aims to analyze the effect of Environmental Consciousness, Perceived Usefulness, and Perceived Ease of Use on the decision to use E-Wallet in the Millennial Generation in Jakarta. The sampling method used is purposive sampling. This research was conducted using the questionnaire method, conducted on 190 respondents. Quantitative analysis includes validity and reliability tests, classical assumption tests, coefficient of determination R2, F test, t-test, and multiple regression analysis. The R2 value of 0.357 indicates that 35.7% of the achieved use decisions are indeed influenced by the independent variables used in this study. From these findings, we found that Perceived Usefulness, Environmental Consciousness and Ease of Use have impacts on decision-making of E-Wallet usage among millennials who have positives attitude toward green in Jakarta. It is hoped that through this research, you can see the extent to which technology is utilized with the UTAUT Model and Millennial Generation Purchase Behavior in Jakarta in the use of digital technology in supporting green behavior attitudes. In the future, this study is expected to be used to support any study related to attitudes toward green or financial technology.

Keywords: Decision to use E-Wallet, Environmental Consciousness, Perceived Ease of Use, Perceived Usefulness

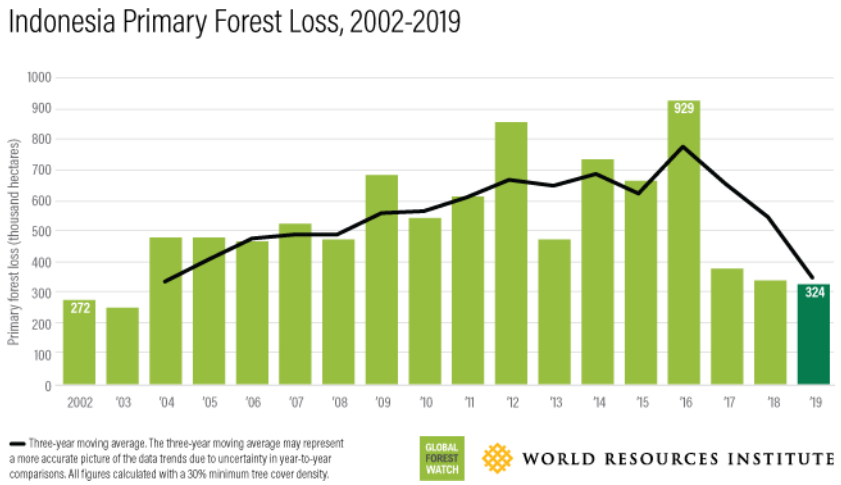
INTRODUCTION

Global Warming is a current issue that people around the world feel. An indication of this problem is a change in increasingly erratic weather conditions and temperature changes that are felt to be getting hotter. Some causes of Global Warming or Global Warming cannot be separated from a series of human activities. Where starts from pollution caused by motorized vehicles, industry, and deforestation activities or better known as deforestation (Wahyuni & Suranto, 2021).

In another research study, it was also said that one of the most critical environmental problems that emerged was land damage which was caused by large-scale logging, even though forests themselves have a significant role in natural resources in every line of life, both from an economic, social, cultural and environmental perspective (Widodo & Sidik, 2018). With the destruction of forests which then causes the Global Warming phenomenon to increasingly have a negative impact on environmental sustainability (Dewa & Sejati, 2019).

In an article published by Mega (2019), it is said that one of the causes of deforestation is the use of paper. The use of paper in Indonesia is relatively high. In fact, according to the Ministry of Industry of the Republic of Indonesia (Kemenperin, 2016), in 2013, Indonesia was ranked 9th as the world's largest pulp producer and 6th for paper producers in the world.

Figure 1. Deforestation in Indonesia



Source: Weisse and Goldman (2021)

In its publication, Forest Watch Indonesia (FWI) in 2018, states that in the period from 2009 to 2013, it is said that Indonesia's forests lost an area of 1.13 million hectares every year. Furthermore, Forest Watch Indonesia notes that the cause of the speed of loss of Indonesia's forests is equivalent to three times the area of a football field per minute. A large amount of paper production and the issue of deforestation emerged and aroused the public's attention, especially environmentalists.

Waste of paper does not only impact the company's financial waste. The environment is also affected, where for every 8,500 invoices issued by the company, at least one tree is needed to produce the required paper. So using 170 billion invoices, approximately 20 million trees are needed each year. This number is only for creating an invoice.

In addition to invoices, the basis for using paper materials in payment transactions is printing the banknotes themselves from data from Bank Indonesia (Bank Indonesia,

2022). It was stated in 2019, Indonesia printed 4.1 billion banknotes. For example, printing a 1,000 note requires around 46,150 tons of paper (11.5 kg x 4.1 billion), while printing a 100,000 note requires around 96,350 tons (23.5 kg x 4.1 billion). From this, an action emerged to save paper use and drive the usage of digital media to replace paper or what is known as the concept of reducing paper use (paperless society). In daily payment transactions, the decision of some people in Indonesia to use e-wallets or digital wallets continues to experience developments.

According to a report from the Indonesian Fintech Association (as cited in International Trade Administration, 2020), the number of e-wallet users in Indonesia reached 100 million by the end of 2020, an increase of 11% from the previous year. In the same period, the value of transactions using e-wallets reached IDR 1,500 trillion, an increase of 173% compared with last year.

This information is also confirmed by the official website of the Indonesian Financial Services Authority (OJK). According to the Otoritas Jasa Keuangan (OJK, 2020), the number of payment transactions using e-wallets in 2020 reached 5.5 billion transactions, an increase of 66.5% compared to the previous year. Moreover, the value of payment transactions using e-wallets in 2020 reached IDR 357 trillion, an increase of 57.6% compared to the previous year. The number of e-wallet users in 2020 reached around 101 million people, an increase of 24% compared to the previous year. At the end of 2020, there were 42 payment system service providers (PJSP) that had been registered with OJK and served payments using e-wallet wallets in Indonesia.

As for the existing data, the factors influencing the increase in decisions to use e-wallets in Indonesia include the following:

1. Ease of use: E-wallets are more accessible than non-cash payment methods, such as credit and debit cards. Users only need to download the e-wallet application and fill in the balance to make transactions.
2. Promotions and discounts: Many e-wallets offer users attractive promotions and values, such as cashback, rebates, or direct gifts. This is a unique attraction for e-wallet users.
3. Growth of e-commerce: The growth of e-commerce in Indonesia also encourages the use of e-wallets. Many e-commerce sites accept payments using e-wallets, so e-wallet users can make transactions more easily and quickly.
4. COVID-19 Pandemic: The COVID-19 pandemic has encouraged people to make non-cash transactions, including using e-wallets. This is because using e-wallets is considered safer and reduces the risk of spreading viruses.

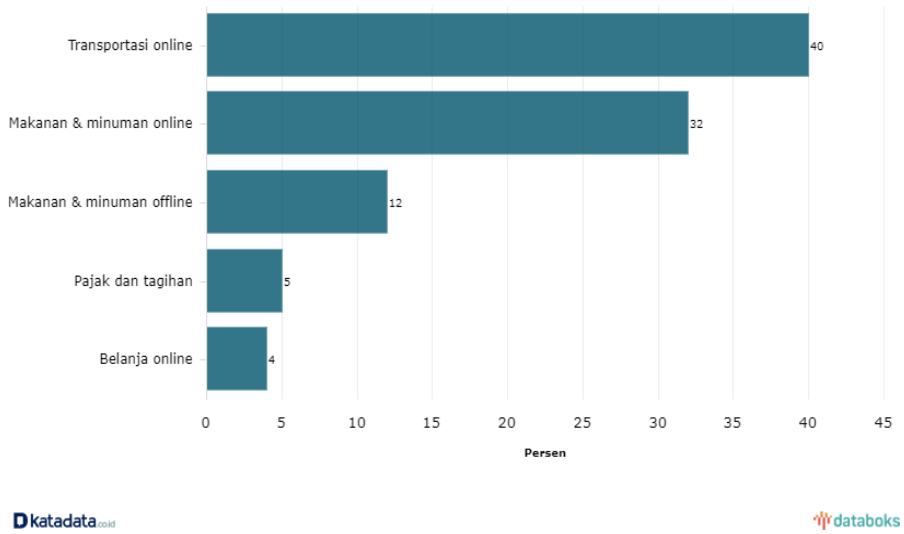
As for data in 2020 from research from iPrice, which shows a ranking of the list of the most extensive e-wallet applications in Indonesia based on the number of application downloads on Google Play and the App Store in the second quarter of 2019 to the second quarter of 2020, there are ten digital wallets or e-wallets with the most significant number in Indonesia as the following figure:

Figure 2. E-Wallet Application Rating Based on Number of Downloads

Source: iPrice (2020)

According to Lidwina (2020), as of February 2020, users of digital wallets or e-wallets primarily used in terms of paying for online transportation payment services a percentage of 40%, then used to purchase food and drinks online in second place with a portion of 32%. Then for offline food and beverage purchases (12%), taxes and bills (5%), and most recently online shopping (4%).

Figure 3. The Use of E-Wallet



Source: katadata (2020)

From other data and the data above, it is known that factors can influence consumers to use e-wallets in payment systems. As to the publication conducted by Ahuja and Joshi (2018), there are factors for a consumer's reason for using an e-wallet, including Perceived ease of Use of (24,6%), Perceived Usefulness of (18.9%), perception of trust (15.2%), and self-efficacy of (14.3%).

Furthermore, in a research publication conducted by Foster, Hurriyati, and Johansyah (2022), the results of product knowledge and Perceived risk has a positive and significant effect on e-wallet usage decisions. This indicates the convenience factor is the reason consumers use e-wallets. Other research was conducted by Wong and Mo (2019), where other factors were related to safety. The e-wallet provider company is a factor that the company must pay attention to consumers. Furthermore, a study conducted by Wong and Mo (2019) entitled "A Study of Consumer Intention of Mobile Payment in Hong Kong, Based on Perceived Risk, Perceived Trust, Perceived Security and Technological Acceptance Model" said that security factors influence the intention of consumers to use mobile payments in Hong Kong. Consumers will become more trusting and increase their trust and usage over time.

Then, Aji, Berakon, and Md Husin (2020) show in a research publication entitled "COVID-19 and e-wallet usage intention: A multigroup analysis between Indonesia and Malaysia", it is said that the effect of government support on the intention to use e-wallets differs between countries. In addition, perceived usefulness fully mediates government-supported intention to use e-wallet relationships and partially mediates the effect of perceived risk on intention to use e-wallets.

Furthermore, the publication of research conducted by Winarno, Prayitno, and Samudra (2019) with the title " Analysis of Easy Perception of Use of Information System Using Technology Acceptance Model Method" said that security perceptions positively affect consumer decisions to use e-payments. A high level of security will make a consumer feel that the protection of personal information is safe and that other irresponsible parties do not misuse it so that a consumer is more comfortable and will use an e-wallet as the primary payment system in daily transactions.

Apart from this research, this research is also motivated by research gaps in previous studies. Such as the publication made by Leong, Kwan, and Ming (2021) UTATUT 2

where in theory, this publication says that human behavior as an individual is the result of a rational choice that is influenced by attitudes, subjective norms, and consumer perceived behavior control (perceived behavior control), (Soodan & Rana 2020). Modeling Customers' Intention to Use E-Wallet in a Developing Nation: Extending UTAUT2 With Security, Privacy, and Savings also provides information that the Intention to use an E-Wallet is influenced by some factors related to consumer perceptions of privacy, security, price value, benefits, etc. The difference in this study is exploring Environmental Consciousness as one of the variables influencing the Decision to Use an E-Wallet.

Other studies from Alamanda, Wibowo, Munawar, and Nisa (2021), where consumer decisions in using E-Wallet with the Technology Acceptance Model (TAM) model are influenced by a sense of trust, mobility, ease of use, and usability to attract customers and encourage them to use E-Wallet. Researchers found differences in this journal, namely only focusing on Perceived Usefulness, Perceived Ease of Use, Privacy, and Security factors, not on other factors.

Thus, based on the three journal articles that have been discussed, the difference between this research and the previous one is that this research includes intervening variables which make the relationship between the independent and dependent variables of Environmental Consciousness an indirect connection. The variable used as interfering was Attitude Toward Green; apart from that, it also distinguished this study from the population and sample, namely the millennial generation.

Based on research conducted by Lin and Niu (2018), the results reveal that consumers' environmental knowledge, environmental awareness, and social norms have a positive effect on environmental attitudes, as well as their environmental knowledge and social norms on consumer buying intentions and behavior, leading to environmentally friendly products. Ramli and Maysari (2020) said that customer awareness and attitudes have a positive and significant effect on green marketing, and consumer behavior has the most significant influence on green marketing compared to consumer attitudes.

Furthermore, research conducted by Xu, Wang, and Yu (2020) empirically findings shows that environmental awareness has a positive effect on attitudes, subjective norms, perceived behavioral control, and willingness to pay, and then subjective norms, perceived behavioral control, and willingness to pay positively affect consumer intentions to make purchases or use a product.

Therefore, for this study, the researcher raised the title "The Influence of Perceived Usefulness, Environmental Consciousness and Perceived Ease of Use on the Decision to use E-Wallet in Millennial Generation Through Attitude Toward Green." Where in this study, the analysis of Perceived Usefulness (X1), Environmental Consciousness (X2), and Perceived Ease of Use (X3) is indicated for the Decision to Use E-Wallet (Y) through Attitude Toward Green (Z) in the millennial generation.

LITERATURE REVIEW

The Decision to Use E-Wallet

Humans and the actions of selling and buying are inextricably linked in daily life. Often, a person will decide whether to make a purchase first. When deciding on a purchase, consumers typically consider a variety of alternatives before making a choice that is based on their preferences and is catered to their requirements and wants. The subsequent purchasing decisions are defined by Kotler and Armstrong (2018) as the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs, and wants. This means that

the purchasing decision is the study of how Individuals, Groups, and Organizations select, buy, use, and how goods, services, ideas, or experiences to satisfy their needs and wants.

Based on Hidayat, Pangaribuan, Putra, and Taufiq (2021), In addition to being able to keep higher balances than e-money, up to a maximum of 10 million, according to government laws, e-wallets can also be used for transactions. For example, OTP (One Time Password) refers to the process of using codes or passwords on platforms or devices to complete transactions. NFC (Near Field Communication), this method involves bringing a smartphone with the NFC feature compatible with the device closer to conducting transactions. QR (Quick Response) involves scanning the barcode while purchasing. The following are some e-wallet benefits and drawbacks, including the Possibilities of Offering Convenience. An e-greatest wallet's benefit is that it provides a high level of ease and flexibility. Installing the e-wallet app on a smartphone is all required, negating the need to carry a bulky wallet filled with cash and debit/credit cards or wait in line to withdraw money from ATMs. E-wallets are also more convenient and safer to use while traveling. Moreover, it will make financial recording easier. This e-wallet also offers a feature that makes it simpler to maintain financial records called transaction history. The history of transactions will be safely archived in digital form. Moreover, recorded transaction data is more thorough and organized to seem tidy and uncluttered.

Perceived of Usefulness

Perceived The efficacy of an activity performed by an individual and the performance of an activity as a whole can be improved using technology. This is another way to define the usefulness of a technology (Hutami & Epsilandri, 2018).

Each person will carefully weigh the advantages and applications of an information system before using it. Using a technology acceptance model is how one uses information technology (Technology Acceptance Model) (Hidayat et al., 2021). TAM is a system theory created to clarify how people perceive and enjoy the advantages of using information technology. The Technological Acceptance Model (TAM) is based on the fourth theory of reasoned (TRA) (Winarno et al., 2019).

Research conducted by Moslehpour, Pham, Wong, and Bilgiçli (2018) proposed a new model by combining some personality traits with the attribute technology acceptance model (TAM). Research (personality attribute) significantly influences Perceived Usefulness (PU) (Technology Perception Attribute), Perceived Ease Of Use (PEOU (Technology Perception Attribute) and Openness To Experience (OPE) (Personality Attribute). Research conducted by Sugandini et al. (2018) found that Perceived of Usefulness has a significant effect on user attitudes. Based on the previous research results above, the research hypothesis is:
H1: Does the Perceived Usefulness Effect Affect Attitude Toward Green?

Environmental Consciousness

The degree to which people are aware of environmental issues, support attempts to address them, and/or demonstrate a willingness to contribute to those solutions directly is defined as an environmental concern (Lin & Niu, 2018). An additional definition of environmental consciousness indicates consumers' propensity to buy ecologically friendly goods. Concern for the environment can be viewed as a measure of consumers' emotional and mental dedication to various environmental issues (Xu et al., 2020).

Research conducted by Lin and Niu (2018) indicates an increase in Environmental Consciousness, supported by the Paris Agreement in 2015. The results show that consumer environmental knowledge, environmental awareness, and social norms

positively affect environmental knowledge, environmental consciousness, and social norms. Attitude Toward Green products is then characterized by consumer purchases that lead to environmentally friendly products. Therefore, companies must respond to consumer demand and fulfill their social responsibility to release environmentally friendly products to meet consumer needs. Other research conducted by Ramli and Maysari (2020) shows that Environmental Consciousness has a positive and significant effect on Attitude Toward Green which is shown in purchase decisions at KFC restaurants in Jakarta. Based on the previous research results above, the research hypothesis is:
H2: Does Environmental Consciousness Affect Attitude Toward Green?

Perceived Ease of Use
One definition of perceived ease of use is the degree to which a person or individual thinks that utilizing a certain system will be effortless. Another definition of perceived ease of use is the degree to which users think using an innovative system will be simpler (Moslehpour et al., 2018). While Chen and Aklikokou (2020) explain that there are variables that affect perceived ease of use, they include feeling the ease of using technology to carry out desired activities, being able to interact clearly and understandably, technology that is easy to use, and interacting with Information technology does not require great effort.

Research conducted by Liesa-Orús, Latorre-Cosculluela, Sierra-Sánchez, and Vázquez-Toledo (2022) concerning the relationship between ease of use, perceived usefulness, and attitudes towards technology in older people in university: A structural equation modeling approach found a positive and significant relationship between Perceived Ease of Use on an attitude. Other research from Sugandini et al. (2018) found a positive and significant relationship between Perceived Ease of Use towards and attitude toward using technology. Based on the previous research results above, the research hypothesis is:
H3: Does Perceived Ease of Use affect Attitude Toward Green?

Attitude Toward Green
The behavioral belief component in TPB shapes people's feelings about Green. According to Leaniz, Crespo, and López (2018), the behavioral belief component is a person's belief about things or outcomes due to their activity. Their environmental attitude can summarize an individual's behavior toward the environment.

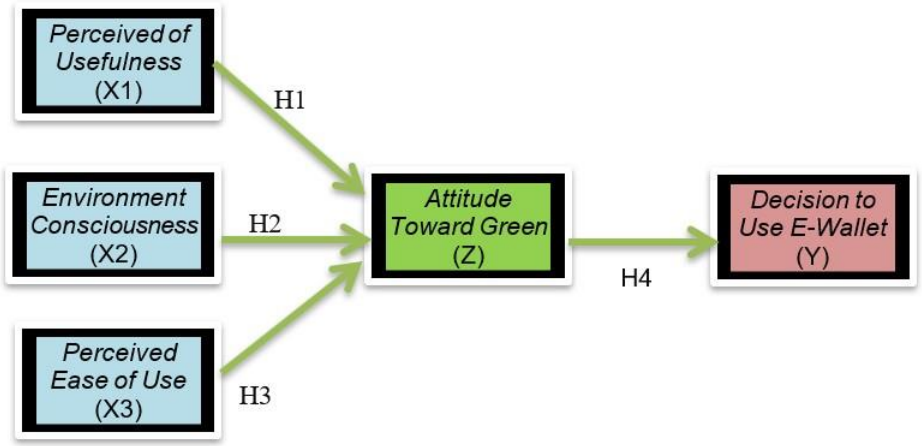
Attitude toward Green is a person's disposition before acting towards the environment, and personality is a person's characteristic in responding to and interacting with the environment and others so; that a person's environmental attitude will be by the personality he has so that it will be reflected in a person's intention to act (Xu et al., 2020).

According to Mothersbaugh, Hawkins, and Kleiser (2022), consumers might express their satisfaction or dissatisfaction with a product through their post-use behavior satisfaction results when the consumer's expectations and perceived performance line up. Dissatisfaction will emerge if consumers feel the experience and performance need to improve. Happy customers will frequently purchase the same goods, services, and brands. Finding attitudes and opinions that can support customer decisions and make them feel at ease utilizing them requires marketing communication.

The findings of a study by Ramli and Maysari (2020) demonstrate that an increase in environmental awareness substantially impacts one's attitude toward going green. According to a study by Jhanji and Sarin (2018), the millennial generation, between the ages of 15 and 35, has an attitude toward the environment and engages in green purchasing practices. According to the findings of earlier studies, the following are the research's hypotheses:

H4: Using an e-wallet might be influenced by one's attitude toward the environment.

Figure 4. Research Model



RESEARCH METHOD

Researchers undertake causal research when they do studies like this. Research with a causal focus examines how the dependent and independent variables are related causally. Consequently, the findings of this study will demonstrate how the independent factors, specifically Environmental Awareness, Perceived Usefulness, and Perceived Ease of Use, influence the decision to use an e-wallet and attitude toward going green (intervening variable).

Population and Sample

Sampling was carried out on a non-probability basis with a purposive sampling method. This is done because the population is unknown, and the respondents taken have a classification that already uses a digital wallet distribution of questionnaires using the G-form. If the population is uncertain, the number of samples used can be calculated from the number of variables or indicators (Hair et al., 2022). The number of samples taken was 175 respondents. The precise population size is at least five times as large as the number of research samples, which has yet to be discovered. With 38 indicators in this research design, 175 samples were needed for this investigation, according to the calculations below:

There are 38 indications in total.

The number of samples = the number of indicators multiplied by 5, so 38 x 5 = 190.

Purposive sampling was the method of sampling that was used. Purposive sampling refers to the research's respondents being all frequent users of the E-Wallet. According to Sugiyono (2019), Purposive sampling is a sampling technique with a few considerations.

Those who fit the following requirements make up the sample for this study:
1. Male and female
2. Millennials and Generation Y, aged 21 to 35
3. Have utilized an e-wallet multiple time
4. Residing in the Jakarta region

Primary data
This study was collected by distributing questionnaires to the millennial generation in Jakarta who used e-wallets via Google Forms. The questionnaire was given with a list of questions arranged systematically to be filled out by the respondents where the researchers had given the respondents alternative answers. The variables in this study were measured using a Likert scale. The Likert scale is a scale used to measure responses from respondents regarding the research object with a weight value of one to five, with the following provisions:
1: Strongly Disagree
2: Disagree
3: Doubtful
4: Agree
5: I strongly Agree

Secondary Data
Secondary data is data obtained from a second or secondary source. This data can also be obtained from primary data from previous research, which has been further processed into tables, graphs, diagrams, pictures, and so on so that they become informative for other parties.

Analysis Partial Least Square (PLS)
This study uses Partial Least Square (PLS) analysis with causal-predictive analysis. Structural Equation Modeling – Partial Least Square (PLS) aims to find the optimal productive linear relationship in the data. Although PLS can also be used to confirm theories, it can also be used to explain whether or not there is a relationship between latent variables (Ghozali, 2018). Researchers assume that PLS is a powerful analytical method or often referred to as soft modeling because it removes the assumptions of ordinary least squares (OLS) regression, such as data must be normally distributed in a multivariate manner. There is no problem of multicollinearity between exogenous variables.

The tests conducted in this study first tested the outer model. The outer or measurement model describes the relationship between the indicator blocks and their latent variables. The outer model is a measurement model to assess the validity and Reliability of the model. A concept and research model can only be tested in a relational and causal relationship prediction model if it has passed the purification stage in the measurement model. The outer model is used to test construct validity and instrument reliability. This is useful for knowing the ability of research instruments to measure what should be measured and the consistency of measuring instruments in measuring a concept or the consistency of respondents in answering question items in questionnaires or research instruments. Furthermore, in the outer model test, there are tests such as:

Convergent Validity Test
This validity relates to the principle that the measures of a construct should be highly correlated. Convergent validity occurs if the scores obtained from two different instruments that measure the same construct have a high correlation. The rule of thumb used for convergent validity is outer loading > 0.7, communality > 0.5, and Average Variance Extracted (AVE) > 0.5.

Discriminant Validity Test
This validity relates to the principle that measures of different constructs should not correlate with height. Discriminant validity occurs when two different instruments that measure two constructs that are predicted to be uncorrelated produce scores that are not correlated. The discriminant validity test is assessed based on cross-loading measurements with the construct.

Composite Reliability

In addition to validity testing, PLS also conducts reliability tests to measure the internal consistency of measuring instruments. Composite Reliability measures the true value of the reliability of a construct. Rule of thumb composite reliability must be greater than 0.7, although a value of 0.6 is still acceptable. While the Inner model test is a measurement model to test the model's accuracy (Goodness-fit Model Test) and Reliability among latent variables, in the inner model test, you will see Seeing R-square, a goodness-fit model test, Q-Square (Goodness -fit model test), and Hypothesis Test (Estimation of Path Coefficient).

RESULTS

This statement is also further strengthened by initial research conducted by the authors with a Pre-Survey through a Google Forms account, with the majority of respondents being millennials. Based on the results of the Pre-Survey conducted by researchers on 40 millennial generation respondents, the following data were obtained:

Table 1. Pre-Survey Results of Factors Decisions to Use Digital Wallets

No	Question	Yes	No
1	**Perceived Ease of Use**		
	In my daily life, I use payment with a digital wallet (e-wallet) to make it easier because it is easy to use	40	0
2	**Attitude Toward Green**		
	I will use payment with a digital wallet (e-wallet) because it reduces the use of paper, which later becomes an environmental problem in Indonesia	36	4
3	**Promotion**		
	I am interested in using payment with a digital wallet (e-wallet) because of the existing promotional media	28	12
4	**Perceived Usefulness**		
	I use payment with a digital wallet (e-wallet) because the application features are connected to many stores	40	0
5	**Environmental Consciousness**		
	Using an E-Wallet would help reduce the environmental damage caused by using paper	39	1
6	**Word of Mouth**		
	I use payment with a digital wallet (e-wallet) due to a recommendation from a family member/friend.	0	40
7	**Attractive Design**		
	I use payment with a digital wallet (e-wallet) because of the attractive design appearance.	1	39

The results of the answers from the pre-survey are according to Table 1. It can be seen that the factors that influence the Decision to Use an E-Wallet are Perceived Usefulness, with the answer "Yes" by 40 respondents; perceived Ease of Use also has the answer "Yes" by 40 respondents, then followed Environmental Consciousness, with the answer "Yes" 39 respondents and Attitude Toward Green with the answer "Yes" 36 respondents. So it can be concluded that the dominant factors influencing the Decision to Use E-Wallet as a variable (Y) are Perceived Usefulness as a variable (X1), Environmental Consciousness as a variable (X2), Perceived Ease of Use as a variable (X3), and Attitude Toward Green as a variable (Z).

For Causal-Predictive analysis with great complexity and no theoretical basis, SEM-PLS is designed. Partial Least Square Structural Equation Modeling (PLS) aims to locate the most productive linear relationship in the data. PLS can be used to explain whether or not there is a relationship between latent variables and to confirm theories (Ghozali, 2018).

Validity Test Result

According to (Ghozali, 2016), the outer model or measurement model describes the relationship between the indicator block and its latent variables. The outer model is a measurement model to evaluate the model's accuracy and dependability. This investigation's threshold values for convergent validity are outer loading > 0.7 and average variance excised (AVE) > 0.5. Because the scores from AVE and Communityality are > 0.5 to 0.7, a correlation tested by the convergent validity test in this study is judged to be valid (Ghozali, 2018).

Table 2. Indicators Variable

Variable	Indicator	Outer Loading	Terms	Description
Perceived of Usefulness (X1)	PoU1	0,826	>0.7	Valid
	PoU2	0,900	>0.7	Valid
	PoU3	0,899	>0.7	Valid
Environmental Consciousness (X2)	EC1	0,855	>0.7	Valid
	EC2	0,862	>0.7	Valid
	EC3	0,835	>0.7	Valid
Perceived Ease of Use (X3)	PEOU1	0,743	>0.7	Valid
	PEOU2	0,812	>0.7	Valid
	PEOU3	0,817	>0.7	Valid
Attitude Toward Green (Z)	ATG1	0,853	>0.7	Valid
	ATG2	0,892	>0.7	Valid
	ATG3	0,896	>0.7	Valid
Decision To Use E-Wallet (Y)	DtU1	0,754	>0.7	Valid
	DtU2	0,894	>0.7	Valid
	DtU3	0,871	>0.7	Valid
	DtU4	0,827	>0.7	Valid

Source: Processing results with SmartPLS, 2022

Table 3. Variable Validity

Variable	Condition	AVE
Perceived of Usefulness (X1)	>0.5	0,768
Perceived Ease of Use (X2)	>0.5	0,627
Environmental Consciousness (X3)	>0.5	0,724
Attitude Toward Green (Z)	>0.5	0,776
Decision To Use E-Wallet	>0.5	0,703

Source: Processing results with SmartPLS, 2022

The variable of reliability test results is shown in the following table. The researchers performed reliability and validity tests in this study to assess the measuring instrument's internal consistency. Composite Reliability gauges a construct's actual level of Reliability. Composite Reliability in this study is higher than 0.7. In other words, the variables in this study test are dependable.

Table 4. Reliability Test Result

Variable	Cronbach's Alpha	Composite Reliability	Description
Perceived of Usefulness (X1)	0,848	0,908	Reliable
Perceived Ease of Use (X2)	0,704	0,834	Reliable
Environmental Consciousness (X3)	0,810	0,887	Reliable
Attitude Toward Green (Z)	0,856	0,912	Reliable
Decision To Use E-Wallet	0,858	0,904	Reliable

Source: Processing results with SmartPLS, 2022

Coefficient of determination
The following is a table of coefficient of determination

Table 5. Coefficient of Determination

	R Square
Decision To Use E-Wallet (Y)	0,357
Attitude Toward Green (Z)	0,361

Source: Processing results with SmartPLS, 2022

Based on the r-square value in the table above shows that the variables Perceived Usefulness (X1), Environmental Consciousness (X2), and Perceived Ease of Use (X3) identify that the model has a moderate relationship.

DISCUSSION

Hypothesis Test Result
The structural model's projected value for the link between pathways must be considerable. The bootstrapping process was used to acquire this significant value. The hypothesis is accepted if the significant value (given by the P value) is lower than the level of uncertainty of 0.05. It may be concluded from this research on hypothesis testing that the P-Value is appropriate.

Table 6. Hypothesis Test Result

No	Hypothesis	Coefficients	T Statistics	P Values	Result
H1	Perceived of Usefulness -> Attitude Toward Green	0,261	10,208	0,225	Received
H2	Perceived Ease of Use -> Attitude Toward Green	0,630	5,906	0,000	Received
H3	Environmental Consciousness -> Attitude Toward Green	0,259	0,987	0,324	Received
H4	Attitude Toward Green -> Decision To Use E-Wallet	0,701	10,208	0,000	Received

Source: Processing results with SmartPLS, 2022

The research results support research conducted by Sugandini et al. (2018) with the topic "The Role Of Uncertainty, Perceived Ease Of Use, And Perceived Of Usefulness Towards The Technology Adoption." This study found that Perceived Of Usefulness significantly affects user attitudes. Therefore, digital wallet companies must consider changing consumer attitudes toward payments. Research from the perspective of users or consumers shows that mobile banking frees users from space and time limitations to make various payment transactions that can be done anywhere (Hidayat et al., 2021). This is reinforced by Hutami and Epsilandri (2018), which explain that the main reason individuals use a service system is that they finds the system of a technology used useful or useful for making payment transactions.

Furthermore, hypothesis 2 directly influences Perceived Ease of Use on attitude toward green. This is in line with research conducted by Ramli and Maysari (2020), showing that Environmental Consciousness has a positive and significant effect on Attitude Toward Green. This is shown in purchase decisions at KFC restaurants in Jakarta. Therefore, as support for the paperless society movement from existing consumers, it is necessary to get support from digital wallet provider companies where the existing support is increasingly working with tenants or business owners in payment transactions. So that with this, the community movement that is environmentally conscious or known as the paperless society era, can be fully implemented.

In the third hypothesis, it is found in the current research results from the P-Value that the variable Perceived Ease of Use is towards Attitude Toward Green. This is following research developed by (Liesa-Orús et al., 2022), where Perceived Ease of Use is the convenience related to the effort and comfort of certain technology users. According to some previous researchers, Perceived Ease of Use can be explained as the level of confidence of an individual where learning, utilizing, and using technology is believed to make it easier for users. Therefore, this research needs to be supported by how digital wallet service providers provide full support by developing digital wallets with displays or features that make it easier for existing consumers.

Finally, hypothesis 4 shows a relationship between the attitude toward the green variable and the decision to use the e-wallet. This also follows data or information from the research results conducted by Ramli and Maysari (2020), indicating that an increase in environmental awareness and environmental awareness significantly affect attitudes toward green. In addition, research is conducted by Jhanji and Sarin (2018) where there

is an Attitude Toward Green in the millennial generation aged 15-35, who then carry out green purchase behavior daily. Attitude toward green is defined as a form of attitude or behavior to save natural resources or energy from the environment and behavior that avoids as little environmental damage as possible or even benefits the environment (Lin & Niu, 2018). High pro-environmental behavior is quite important for individuals to have; this is because pro-environmental behavior has various positive impacts on the environment, such as improving the environment in a healthier direction (Xu et al., 2020) by increasing pro-environmental awareness in terms of supporting the paperless society movement. It is appropriate for manufacturers or shop owners to collaborate with digital wallet service providers.

CONCLUSION

From the discussion above, we can conclude that Perceived Usefulness, Environmental Consciousness and Ease of Use have impacts on the decision-making of E-Wallet usage among millennials who have positives attitude toward Green in Jakarta. This research still has limitations that need to be done in further research. The limitation of this research related to the sample in the millennial generation in Jakarta, so the method used is non-probability. A more in-depth study is needed on the variables perceived usefulness (X1), environmental consciousness (X2), and perceived ease of use (X3) on the Decision to use in the Decision to use E-Wallet. The aim is to prove that the variables of perceived usefulness (X1), environmental consciousness (X2), and perceived ease of use (X3) developed by the company have benefits for all consumers.

Basically, the research results using non-probability sampling are more difficult to suggest to digital wallet service providers. This is because the results are only sometimes applicable. This drawback can be overcome by taking a large enough sample to be able to suggest to digital wallet service providers. For future research, you can test the same model by taking samples on a probability basis and adding other samples, not only the millennial generation in Jakarta, to ensure decisions about digital wallets. Companies engaged in digital wallets must pay attention to factors for consumers. Therefore, it is necessary to increase usability, convenience, and other factors. The goal is that more and more consumers who use digital wallets can use digital wallets.

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DECLARATION OF CONFLICTING INTERESTS
The authors whose names are listed immediately above certify that they have NO affiliations with or involvement in any organization or entity with any financial interest (such as honoraria; educational grants; participation in speakers' bureaus; membership, employment, consultancies, stock ownership, or other equity interest; and expert testimony or patent-licensing arrangements), or non-financial interest (such as personal or professional relationships, affiliations, knowledge or beliefs) in the subject matter or materials discussed in this manuscript.

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