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## Intentions to Use E-Wallets and Influence Factors among Generation X and Baby Boomers

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**Abstract.** The use of e-wallets in Indonesia has increased so rapidly in the post-pandemic era. E-wallets are the main payment mechanism in many sectors such as retail, transportation and even retail. However, it turns out that the penetration and adoption pattern of e-wallets show differences between age groups. In Indonesia, the growth of e-money/e-wallet transactions shows an acceleration, but Generation X and Baby Boomers are often slower to adopt new technologies than younger generations. This study aims to determine the influence of the variables of usefulness, perceived ease of use on intention to use with Attitude as mediator on Gopay, Ovo, and Dana E-wallets among Generation X and Baby Boomers. Non-Probability Sampling by means of Convenience Sampling is the sampling technique used in this study. The research data was obtained by distributing research questionnaires to 210 respondents. Where the respondents were determined were gen X and Baby Boomers who knew Gopay, Ovo and Dana e-wallets in Jakarta. The analysis tool used is Amos with the SEM method. The results of this study show that Perceived Usefulness, Perceived of Use and Attitude, together affect the Intention of use. However, the influence that occurs is the indirect influence of both Perceived Usefulness and Perceived of Use on the Intention of use through Attitude. And there is no direct influence caused by either the Perceived Usefulness or Perceived of use on the Intention of use e-wallet.

**Keywords:** Attitude; E-Wallet; Intention To Use; Perceived Usefulness; Perceived Ease Of Use

### INTRODUCTION

9 The world of financial technology (fintech) has experienced tremendous growth in recent years. This acceleration has been particularly significant in the digital payment services through features known as electronic wallets or e-wallets. According to data from Bank Indonesia and several related surveys (Inggit Yulis Tarigan, 2025), e-wallet transactions have experienced an average surge of up to 88.3% over the past 10 years. It is reported that this condition far exceeds the growth of credit cards and debit cards. Another source (Pernita Hustin Untari, 2024) presents the results of a Jajak Pendapat (jakPat) survey which shows that around 93% of the population in Indonesia has used digital payments in the first semester of 2024. Of that number, 97% use e-wallets. According to data (Viva Budy Kusnandar, 2024), after the COVID-19 pandemic, there was a huge increase in the use of e-wallets. The need for contactless payments was one of the reasons for this phenomenon. In fact, the total value of electronic money transactions reached Rp 1.6 quadrillion from January to August 2024. This represents a significant increase of 35.76% compared to the same period the previous year.

48  
45 Looking at the diversity of e-wallet types, there are e-wallets offered by non-banking entities (fintech, telco, startups, etc.) and those developed by banking institutions. Non-banking e-wallet products are usually perceived as having higher risks by users. This is related to regulations, fund protection, or the credibility of more diverse institutions. However, non-banking e-wallet products such as OVO, Go-Pay, Dana, and so on are perceived as having a higher risk. Meanwhile, banking e-wallet products are products

issued by digital banks or bank units that facilitate electronic wallets. These products are subject to strict banking regulations, have guaranteed security, and enjoy high credibility due to the reputation of the issuing bank. These products usually offer integration with other financial services. Some examples of banking e-wallet products are Octo Mobile, Jenius, and JakOne mobile.

In Indonesia, there are only 41 e-wallet platforms that are officially approved by government regulators, out of the many digital wallet applications in circulation (Indira Lintang, 2024). Ten e-wallets are the most widely used among other e-wallets. The e-wallet products with the most users are non-banking products such as Gopay, Dana, Ovo, ShopeePay, LinkAja!, i.Saku, Doku, and Sakuku. Meanwhile, the only banking products listed are Octo mobile and JakOneMobile, ranked 7th and 10th, respectively (Devita, 2021; Indira Lintang, 2024)

From various studies, it is evident that the e-wallet market for Generation X and Baby Boomers has not been fully exploited, despite their significant purchasing power and substantial population in Indonesia. Therefore, it can be said that their potential for e-wallets is a large market opportunity for the banking industry. Data terkini masih menunjukkan bahwa mayoritas pengguna e-wallet adalah Generasi Millennial dan Generasi Z (Pernita Hustin Untari, 2024). These generations are considered digital natives with strong technological adaptability (Davis & Granić, 2024).

The presence of e-wallets has sparked an intention to use among people who are not yet familiar with e-wallets. The existence of e-wallet applications has sparked a high level of curiosity among the public, giving rise to perceptions such as perceived ease of use and perceived usefulness. It is certain that the factors that influence the intention to use e-wallets among Generation X and Baby Boomers are likely to differ from those of Millennials and Generation Z. Referring to the Technology Acceptance Model theory (Davis & Granić, 2024; Venkatesh et al., 2022), variables such as Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) are very important to consider as variables that influence the Intention to Use e-wallets. There is both a direct and indirect influence of the Perceived Ease of Use variable on the Intention to Use. Mediating variables that often play a role are Attitude or Trust (Yadav & Shanmugam, 2024). Other studies that reinforce this influence include the adoption of ERP in a company (Sternad & Bobek, 2013). The adoption of e-commerce streaming among farmers in China (Chen et al., 2024). There is also research on payments via mobile banking among senior citizens. All these studies found a direct influence of Perceived Ease of Use on Intention to Use. Empirically, the influence of Perceived Usefulness on Intention to Use is the most consistent influence obtained from research on mobile payments and e-wallets. The study (Sudhashini Nair et al., 2024) shows Perceived Ease of Use and Perceived Usefulness as significant predictors of Intention to Use. Even Perceived Usefulness often has a strong effect when controlled by factors such as Trust, perceived risk, or subjective norms (Samiono et al., 2025; Travaglini et al., 2023).

Several studies related to the use of applications and technology in several countries also show the direct influence of Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) on Attitude. One of them is a study on Islamic fintech. This study explains that perceived benefit has a positive effect on Attitude (Zahra Hafizha Isaura et al., 2024). Perceived Usefulness (PU) is the extent to which a person believes that using technology will result in real performance or benefits. This variable is often considered a factor that maximizes user confidence in technology. Research on mobile financial services in Bangladesh found that Perceived Usefulness and Perceived Ease of Use as well as Trust

contribute positively to Attitude toward adoption and Intention to Use in these mobile financial services. It appears that Perceived Usefulness and Perceived Ease of Use significantly increase Attitude, and Attitude is significantly supported by Trust as one of the research models. Meta-analysis of TAM and replication studies on mobile payments also confirm that Perceived Usefulness is an accurate predictor of Attitude and Intention (Albarracin, 2018; Isaac et al., 2016; Monalisa Salam, 2019; Toros et al., 2024).

In addition, the attitude factor related to the habit of using e-wallets also needs to be considered. A study (Yang et al., 2023) on the behavior of older consumers shows that for them, trust in institutions and perceptions of security risks and attitudes are the main determinants in the adoption of digital financial services. This provides a basis for considering factors related to the psychology and behavior of senior consumers. Perceived Usefulness and Perceived Ease of Use are expected to be the main factors driving Attitude in the social environment. Society itself cannot avoid the emergence of Intention to Use e-wallets because they are so closely integrated into people's lives, and their use is mandatory in some retail outlets and public facilities.

Based on this background regarding the gap between the number of users of e-wallet products and the potential of the Generation X and Baby Boomer segments to adopt e-wallet usage, it is very interesting to conduct this research. This study will use Perceived Usefulness and Perceived Ease of Use as independent variables, Intention to Use as a dependent variable, and Attitude as a mediator variable. So far, research on e-wallet platforms has been very rare, especially in relation to senior consumers. Furthermore, this study aims to provide empirical contributions regarding the factors that drive Intention to Use e-wallets among the senior generation, who have high purchasing power and are still numerous in the context of e-wallet product competition.

## HYPOTHESES

The research hypotheses are summarized as follows:

- H1 : There is a positive relationship between Perceived Usefulness (X1) and Attitude (Z)
- H2 : There is a positive relationship between Perceived Ease to Use (X2) affects Attitude (Z)
- H3 : There is a positive relationship between Perceived Usefulness (X1 affects Intention of Use (Y)
- H4 : There is a positive relationship between Perceived Ease to Use (X2) affects Intention of Use (Y)
- H5 : There is a positive relationship between Attitude (Z) affects Intention of Use (Y)
- H6 : There is a positive relationship between Perceived Usefulness (X1) and Intention of Use (Y) through Attitude (Z)
- H7 : There is a positive relationship between Perceived Ease of Use (X2) and Intention to Use (Y) through Attitude (Z)

## Path Chart Model

The final path diagram model in this study is shown in Figure 1, where the structural model consists of four variable constructs and 13 indicators, all of which are valid.

Sub Structural Equation:

$$\text{Attitude (Z)} = \beta_1 \text{ Perceived Usefulness (X1)} + \beta_2 \text{ Perceived Ease of Use (X2)} + \delta_1$$

$$\text{Intention of use (Y)}, = \beta_1 \text{ Perceived Usefulness (X1)} + \beta_2 \text{ Perceived Ease of Use (X2)} + \beta_3 \text{ Attitude (Z)} + \delta_1$$

Structural Equations:

$$\text{Intention of use (Z)} = \beta_1 \text{ Perceived Usefulness (X1)} + \beta_2 \text{ Perceived Ease of Use (X2)} + \beta_3 \text{ Attitude (Z)} + \delta_1$$

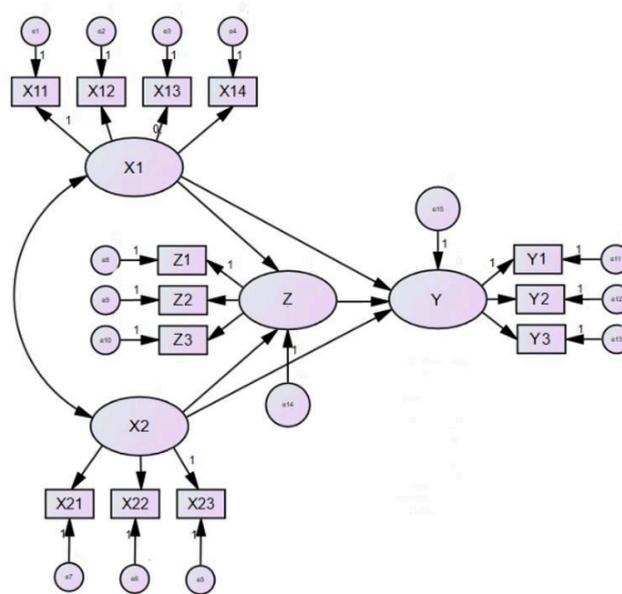


Figure 1. Path Chart Model

## METHOD

The research method used in this study is causal research, which is a conclusive study aimed at obtaining accurate and correct testing in drawing conclusions about the cause-and-effect relationship between variables, while conclusive itself means research that aims to test and prove a theory and opinion. The population in this study are people who are familiar with e-wallet products. The sample for this study consists of Generation X and Baby Boomers (born between 1946 and 1980) who are familiar with Gopay, Ovo, and Linkaja in the Jakarta area. The selection of the e-wallet products Gopay, Ovo, and Linkaja is based on the number of users, while the replacement of SopheePay with Link Aja is based on the fact that this product is new. Therefore, this study required approximately 210 respondents, with 70 respondents representing each e-wallet product. Field research was conducted by collecting data from questionnaires that the researcher asked 210 respondents face to face. The questionnaire was created using a Likert scale to determine the respondents' responses to a study. The Likert scale is used to measure the attitudes, opinions, and perceptions of an individual or group of people regarding a social phenomenon. The analysis method was conducted using SEM Amos.

## RESULTS AND DISCUSSION

### Respondent Characteristics

The survey results provide a detailed summary of the characteristics of the respondents, which can be seen in Table 1. Here we can see that in terms of gender, most respondents were female (66.70%), with most respondents having a bachelor's degree (61.80%). Meanwhile, the type of e-wallet service that respondents wanted to use was for transportation (38.10%).

Table 1. Respondent Characteristics

No	Gender	E-wallet			Total
		Gopay	Ovo	Linkaja	
1	Female	21,00%	25,70%	20,00%	66,70%
2	Male	12,40%	7,60%	13,30%	33,30%
Total Percentages		33,30%	33,30%	33,30%	100%
Frequencies		70	70	70	210
No	Highest level of education	E-wallet			Total
		Gopay	Ovo	Linkaja	
1	Junior High School	0,00%	0,00%	0,00%	0,00%
2	Senior High School	7,60%	4,80%	6,70%	19,10%
3	Diploma	2,90%	2,90%	6,70%	12,50%
4	Undergraduate	18,10%	23,70%	20,00%	61,80%
5	Postgraduate	4,70%	1,90%	0,00%	6,60%
Total Percentages		33,30%	33,30%	33,30%	100%
Frequencies		70	70	70	210
No	The type of service you want to use	E-wallet			Total
		Gopay	Ovo	Linkaja	
1	Transportation	19,00%	12,40%	6,70%	38,10%
2	Food and Beverage	4,80%	7,60%	13,30%	25,70%
3	Delivery order	7,60%	9,50%	4,80%	21,90%
4	Electricity	0,00%	0,00%	2,90%	2,90%
5	Entertainment	1,00%	1,00%	5,70%	7,60%
6	Others	1,00%	2,90%	0,00%	3,80%
Total Percentages		33,30%	33,30%	33,30%	100%
Frequencies		70	70	70	210

Source: Processed Research Data (2025)

## SEM Analysis Results

Model measurement is the first stage of estimation in Structural Equation Modeling (SEM) aimed at testing the model with data. This measurement is formed based on latent constructs and several indicators that explain these latent constructs. The objective is to explain how accurately manifest variables explain latent variables through testing the dimensionality of exogenous and endogenous constructs. Several steps are taken, including:

### A. Confirmatory Factor Analysis

This study has a total of 4 variables and 13 indicators, and model fit testing was conducted through first-order confirmatory factor analysis. The model fit test aims to evaluate the degree of fit or Goodness of Fit (GOF) between the model created and the data collected, or in other words, how well the hypothesized model fits the collected data. The final path diagram model shows that the structural model consists of 4 variable constructs and 13 indicators, all of which are valid. The research path diagram equation is Usefulness

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34  
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(X1), Attitude (X2), endogenous variable, namely Intention of use (Z), and endogenous mediating variable, namely Perceived of use (Y).

Structural Equations:

$$\text{Intention of use (Z)} = \beta_1 \text{ Perceived Usefulness (X1)} + \beta_2 \text{ Perceived Ease of Use (X2)} + \beta_3 \text{ Attitude (Z)} + \delta_1$$

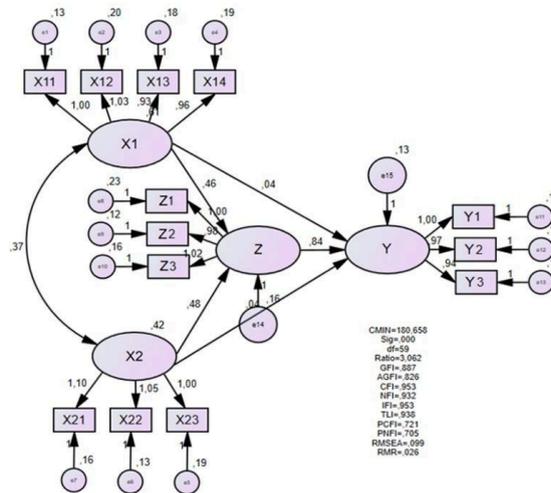


Figure 2. Overall Structural Model fit

After previously obtaining exogenous and endogenous variable models that fit the empirical data in the measurement model, an Overall Structural Model Analysis was then conducted on the combination of all latent variables, including their relationship with each observed variable. The equation path diagram to be estimated is shown in Figure 2 above.

The research data has undergone index modification to achieve goodness of fit. This model obtained the result (default model) "minimum was achieved," as indicated by Chi-square = 180.658, Degrees of freedom = 59, Probability level = 0.000. Although the probability = 0.00, this result shows that overall, the model fits the sample data. The results of the goodness of fit test for the full research model can be seen in Table 2. below.

Table 2. GOF Full Model

Model Fit	Result	Requirement	Note
(RMSEA)	0.099	≤ 0.08	Marginal
(GFI)	0.877	≥ 0.90	Marginal
(CFI)	0.953	≥ 0.90	Fit
(NFI)	0.932	≥ 0.90	Fit
(IFI)	0.953	≥ 0.90	Fit
(AGFI)	0.826	≥ 0.90	Marginal

Source: Processed Research Data (2025)

The results of the model fit test in Table 2 show the absolute model fit measurements. The calculation results show RMSEA = 0.099 and GFI = 0.877, so it can be said that the model created is in the good category. For the incremental model fit measurement, the calculation results show a CFI value of 0.953, NFI = 0.932, and IFI = 0.953, so it can be said that the model created is in the good category. Meanwhile, for the parsimony model fit

1 measurement, the calculation results show an AGFI of 0.826, so it can be said that the model created is in the good category. Thus, it is stated that the goodness of fit analysis of the full model above is fit. Most of the test parameters have been fulfilled in accordance with empirical data. In this study, it can be concluded that the modeling analysis structure can be carried out.

44 According to Henky Latan (2013), the most important goodness of fit parameters that can be used are Chi Square, df, P, CMIN/DF, RMSEA, CFI, TLI, PCFI, and ECVI. If at least 70% of the measured parameters meet the cut-off value, it can be interpreted that the overall evaluation has obtained a model fit that is good in accordance with the data and meets the goodness of fit.

b. Parameter Estimation

49 To test the magnitude of the influence of the construct, the construct on the dimension and the dimension on the indicator, you can use the standardized Regression Weight as follows.

**Table 3.** Standardized Regression Weight

			Estimate
Z	<---	X1	0,486
Z	<---	X2	0,419
Y	<---	Z	0,819
Y	<---	X1	0,043
Y	<---	X2	0,036
X11	<---	X1	0,911
X12	<---	X1	0,874
X13	<---	X1	0,863
X14	<---	X1	0,864
X21	<---	X2	0,875
X22	<---	X2	0,886
X23	<---	X2	0,832
Z2	<---	Z	0,902
Z1	<---	Z	0,841
Y2	<---	Y	0,903
Y3	<---	Y	0,883
Y1	<---	Y	0,874
Z3	<---	Z	0,884

Source: Processed Research Data (2025)

From Table 3. Standardized Regression Weight, we can see that the relationship between constructs is very good in the relationship between two variables that are greater than 0.50. Meanwhile, the rest are below 0.50. Based on the estimates from the table above, the following sub-structural and structural regression models can be constructed:

Structural Equations:

$$Intention\ of\ use\ (Y), = (0,043)\ Perceived\ Usefulness\ (X_1) + (0,036)\ Perceived\ Ease\ of\ Use\ (X_2) + (0,819)\ Attitude\ (Z) + 0,13$$

31 The evaluation of the combined effect of exogenous variables on endogenous variables can be seen in Table 4 below.

**Table 4. Squared Multiple Correlations**

Estimate	
Z	,714
Y	,777

Source: Processed Research Data (2025)

It can be seen that the variable Perceived Use (Y) is explained by Usefulness (X1) and Attitude (X2) by 0.714 or 71.4%, while the variable Intention of use (Z) is explained by the variables Usefulness (X1), Attitude (X2) and Perceived use (Y) by 0.777 or 77.7%.

c. Inferential Statistical Analysis.

This analysis is used to test the proposed hypothesis by conducting it in two stages. Namely, 1) simultaneous hypothesis testing and 2) partial hypothesis testing. Partial Hypothesis Testing: Testing is conducted partially by analysing whether the critical ratio (CR) coefficient is > 1.96 with a significance level (P) < 0.05, in which case H1 is partially accepted and H0 is rejected. Conversely, if the critical ratio (CR) coefficient is < 1.96 with a significance level (P) > 0.05, then H0 is partially accepted and H1 is rejected. The results of this research are shown in Table 7.

**Table 7. Regression Weight Overall Model**  
Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Z	<---	X1	,460	,075	6,116	***	par_9
Z	<---	X2	,476	,092	5,183	***	par_10
Y	<---	Z	,839	,111	7,536	***	par_11
Y	<---	X1	,041	,084	,493	,622	par_12
Y	<---	X2	,042	,099	,422	,673	par_13
X11	<---	X1	1,000				
X12	<---	X1	1,031	,054	18,945	***	par_1
X13	<---	X1	,931	,051	18,424	***	par_2
X14	<---	X1	,965	,052	18,468	***	par_3
X21	<---	X2	1,104	,072	15,289	***	par_4
X22	<---	X2	1,047	,067	15,552	***	par_5
X23	<---	X2	1,000				
Z2	<---	Z	,976	,057	17,019	***	par_6
Z1	<---	Z	1,000				
Y2	<---	Y	,968	,053	18,345	***	par_7
Y3	<---	Y	,943	,054	17,589	***	par_8
Y1	<---	Y	1,000				
Z3	<---	Z	1,019	,062	16,461	***	par_15

Source: Processed Research Data (2025)

The results of testing all research hypotheses proposed in this study are summarized in Table 5 below:

**Table 5. Test Results Summary**

No	Hypothesis	Result	Summary
1	Perceived Usefulness (X1) affects Attitude (Z)	H0 Rejected	Positive Direct Effect

2	Perceived Ease to Use (X <sub>2</sub> ) affects Attitude (Z)	H0 Rejected	Positive Direct Effect
4	Perceived Usefulness (X <sub>1</sub> ) affects Intention of Use (Y)	H0 Accepted	No Direct Positive Effect
5	Perceived Ease to Use (X <sub>2</sub> ) affects Intention of Use (Y)	H0 Accepted	No Direct Positive Effect
7	Attitude (Z) affects Intention of Use (Y)	H0 Rejected	Positive Direct Effect
8	Perceived Usefulness (X <sub>1</sub> ) affects Intention of Use (Y) through Attitude (Z)	H0 Rejected	Indirect Positive Effect
9	Perceived Ease of Use (X <sub>2</sub> ) influences Intention to Use (Y) through Attitude (Z)	H0 Rejected	Indirect Positive Effect

Source: Processed Research Data (2025)

Simultaneous Hypothesis Testing Simultaneous testing will use two testing techniques, namely 1) squared multiple correlation and structural equations, and 2) the use of goodness of fit. However, only the first technique is used in this study, namely the evaluation of squared multiple correlation. In the Amos analysis, the Squared Multiple Correlation testing parameter with a determinant R<sup>2</sup> of 0.777 (the R Square value is the coefficient of determination in the endogenous construct). According to Chin (1998), an R square value of 0.67 is strong, 0.33 is moderate, and 0.19 is weak) and the sub-structural equation that Intention of use (Y) = (0.043) Perceived Usefulness (X<sub>1</sub>) + (0.036) Perceived Ease of Use (X<sub>2</sub>) + (0.819) Attitude (Z) + 0.13 Thus, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted with the conclusion that Usefulness (X<sub>1</sub>), Attitude (X<sub>2</sub>), and Perceived Use (Y) together influence Intention of Use (Z).

### Discussion

From the results of the above study, it can be concluded that Perceived Usefulness (X<sub>1</sub>), Perceived Ease of Use (X<sub>2</sub>), and Attitude (Z) together influence Intention to Use (Y). Directly, the influence of Attitude (Z) on Intention to Use (Y) has the greatest effect (0.819). The influence of Attitude on Intention to Use is in line with several studies that state that Attitude itself is the main mediator that connects perception (Perceived Ease of Use, Perceived Usefulness, Perceived Risk) with Behavioral Intention to Use in the TAM model theory. It is explained that the more positive the user's attitude towards technology, the more likely they are to have the intention to use it. Similar results also support previous studies such as Albarracin (2018) and the results of studies by Monalisa Salam (2019) and Torosetal (2024).

Meanwhile, the influence of Perceived Usefulness (X<sub>1</sub>) and Perceived Ease of Use (X<sub>2</sub>) on Attitude (Z) is almost equal, at 0.486 and 0.419. Thus, it can be seen that the indirect influence of the Perceived Usefulness (X<sub>1</sub>) variable on Intention of Use (Y), through Attitude (Z), provides the largest contribution, namely (0.087). These results are in line with the Technology Acceptance Model (TAM) (Davis & Granić, 2024), which shows that Perceived Usefulness is a direct predictor of Attitude. This shows that the assessment of benefits influences users' affective evaluation of technology. In addition, these results are also in line with the TAM meta-analysis and replication studies on mobile payments, which show that Perceived Usefulness is an accurate predictor of Attitude and Intention in the studies by Isaac et al (2016) and Toros et al (2024). This finding is also in line with the TAM model theory, which concludes that Perceived Ease of Use influences Attitude. This occurs

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because ease of use influences users' affective evaluation of technology, regardless of whether the evaluation is good or not (Davis & Granić, 2024). This study is also in line with research (Liesa-Orús et al., 2023) which examined the use of technology by the older generation. The same results are also consistent with research on internet use among employees in Yemen (Dhiman et al., 2023; Sarmah et al., 2021).

It can be seen here that there is no direct influence of either the Perceived Usefulness (X1) or Perceived Ease of Use (X2) variables on the Intention of Use (Y). The results of this study are in line with similar studies, who conducted research on the Edmodo application (Alharbi & Drew, 2014; Gribbins, 2007; Sudhashini Nair et al., 2024). However, this study is not in line with the results of previous studies which stated that the influence of Perceived Usefulness on Intention to Use is the most consistent influence obtained from studies on mobile payments and e-wallets. The results of this study are also inconsistent with the research by Venkatesh et al (2022) and also the research by Sudhashini Nair et al (2024) and Travaglini et al (2023), which both state that Perceived Usefulness is a variable that has a strong effect on the Intention to Use variable when controlled by the Attitude Toward Using factor.

When looking more closely at the involvement of each variable indicator, it can be seen that the influence of the Ease Indicator (X1.1) contained in the Perceived Usefulness variable (X1): Transactions can be made anywhere (0.911), the Access to Communication Indicator (X2.2) contained in the Perceived Ease of Use variable (X2): Ease of accessing promotions and usage information (0.886) greatly influences respondents to develop a positive Attitude (Z). The greatest influence of indicator (Z.2) Experience on the Attitude variable (Z): Experience in using e-wallets. This contributes the most (0.902) to respondents' intention to use e-wallets.

This condition can be explained by the fact that interest in using e-wallets is greatly influenced by the mediating variable of attitude. For respondents who are Generation X and Baby Boomers, experience in using e-wallets is a key factor in growing interest in using e-wallets. At the same time, it is a bridge for the perceptions of Generation X and Baby Boomers regarding the convenience and usefulness of e-wallets, which can increase their interest in using them.

## CONCLUSION

From this study, it can be concluded that Perceived Usefulness, Perceived Ease of Use, and Attitude collectively influence the Intention to Use e-wallets among Generation X and baby boomers. However, the influence is indirect, both from Perceived Usefulness and Perceived Ease of Use on the Intention to Use through Attitude. There is no direct influence from Perceived Usefulness or Perceived Ease of Use on the Intention to Use e-wallets. The role of Attitude as a moderating variable has a significant influence in connecting Perceived Usefulness and Perceived Ease of Use to the Intention to Use e-wallets. The implication is that e-wallet manufacturers can focus their strategy on providing Generation X and Baby Boomers with experiential learning in using e-wallets so that they can trigger an increase in interest in using them. Additionally, it is important not to overlook the perception of usefulness in terms of providing more extensive transaction venues and the perception of ease in accessing promotions for Generation X and Baby Boomers. Therefore, strategies to collaborate with a wider range of merchants for diverse needs and the implementation of various promotional strategies are key factors in increasing interest in using e-wallets.

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## LIMITATIONS AND FUTURE RESEARCH

This study has been able to capture the phenomenon of e-wallet usage intentions among Generation X and Baby Boomers. However, intrinsic aspects within the research object have not yet been explored in depth. Therefore, there are opportunities to further develop this research by placing greater emphasis on users' intrinsic factors or by focusing on other intrinsic variables.

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