

Pottery MSMEs in Kasongan, Bantul, and Behavioral Intention to Use E-Wallet

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ABSTRACT

The purpose of this study is to describe pottery MSMEs in Kasongan, Bantul and their behavioral intention to use e-wallet. E-wallet is an electronic wallet that helps speed up transaction activities of its users. Technological updates make it easier for people to carry out financial activities wherever they are and at any time and using e-wallets will make it easier for their users to improve and update their business transactions. The population in this study is pottery MSMEs players in Kasongan, Bantul who have not used e-wallet before. This study uses qualitative research methods and employs semi-structured interviews to collect data from 10 pottery MSMEs players in Kasongan, Bantul. The results of this study indicate that pottery MSMEs players in Kasongan, Bantul, are still limited in terms of technology use and e-wallet use for their business. However, the findings of this study also show that pottery MSMEs players in Kasongan, Bantul, have the behavioral intention to use e-wallet to facilitate their business transactions.

Keywords: E-wallet, Behavioral intention, Technology, Transactions, MSME

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INTRODUCTION

Based on the general explanation of the Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs), MSMEs are business activities that can expand employment opportunities and provide broad economic services to the community and can play a role in the process of equity and improvement of people's income, encourage economic growth, and can play a role in realizing national stability. MSMEs have a very important role in the economy in Indonesia. To improve the economy, the development of the MSME sector is very necessary (Permana 2017).

MSMEs in Indonesia have become an important part of its economy. According to the Indonesian Ministry of Finance or MoF (2021), small and medium enterprises have a big role in the national economy. MSMEs are recorded to be able to generate more than 60% of Indonesia's GDP. Furthermore, MSMEs are business units with a smaller number of labour compared to large-scale industrial businesses but they help the process of equity as part of the Indonesian economy development (Suci 2017).

In addressing the potential of MSMEs, the Indonesian government provides various supports to encourage MSMEs to upgrade from local sellers to global product suppliers (MoF 2021). To help MSMEs to penetrate the global market, the government is currently negotiating a Free Trade Agreement (FTA) to connect the Indonesian market with the world market. The government also continues to monitor licensing regulations to ensure

convenience for MSMEs in dealing with legal problems from operational activities, so that licensing and certification can be minimized. Additionally, the government also lowered interest rates for small and medium-sized businesses in the hope of opening access to banking financing through the People's Business Credit Program (Kredit Usaha Rakyat).

According to the Ministry of Finance (2021) the Indonesian government also helps and provides training through the Ministry of Industry, Ministry of Trade, Ministry of MSMEs, to Indonesia local governments. To complement the previous support, the government also continues to build IT infrastructure to remove the obstacles faced by MSME players. Improving IT infrastructure hopefully can help MSMEs throughout Indonesia to obtain information about market opportunities and marketing reach (MoF 2021).

Pottery MSMEs in Kasongan, Bantul are one of the economic sectors where most of the population works as pottery craftsmen. Production which was initially started on a small and limited scale is now able to produce on a larger scale and is expected to increase the quality standard of the economy for the community and the region. But the pandemic COVID-19 has made the Indonesian economy, including the MSME business, decline and this is getting the attention of the government. During this pandemic, the Bantul Regency government helps MSME businesses in Bantul Regency in the form of capital distributed through cooperatives and this assistance is given to help MSMEs to survive and grow during the current pandemic situation (Khoirunnisaa 2021). But of course, apart from getting help from the government, there must also be efforts from MSME players to improve and develop their pottery business in Indonesia Kasongan, Bantul.

Along with the development of increasingly sophisticated technology, e-wallet as a means of payment has become an inseparable part of the lives of Indonesian people today. E-wallet is a type of electronic payment or digital wallet where a person does not need cash as a means of payment. By using an e-wallet, consumers can transfer money from their e-wallet or digital wallet with easier access. Service providers e-wallet also often provide attractive promos to merchants who collaborate with providers. Conveniences and promotions can certainly attract the attention of e-wallet consumers to make transactions at merchants that accept e-wallet.

Despite various efforts conducted by the Indonesian government and local governments to help MSMEs to compete in the global market, previous research found that the technological capabilities of pottery MSME players in Kasongan, Bantul were still limited (Hidayatulloh and Pamungkas 2019). Meanwhile, Azizah et al. (2020) who researched pottery craftsmen in Bantul, found that there are MSMEs players who only use offline marketing and only accept traditional method of payment. Azizah et al. (2020) also found that some pottery MSMEs have started using online media such as WhatsApp chats or groups, albeit limited. In this digital era, if MSMEs players in the craft sector cannot adapt and keep up with the times, it is feared that they will not be able to compete with their competitors and other sectors. In addition, if the pottery MSME players want to expand their market, such as selling products on e-commerce or on social media, then these MSMEs should provide payment options by e-wallet for buyers. Hence, it is the focus of this study to find out about pottery MSMEs in Kasongan, Bantul, and their behavioral intention to use e-wallet.

LITERATURE REVIEW

Theoretical Framework

This study uses *the Unified Theory of Acceptance and Use of Technology* (UTAUT) as its theoretical basis. UTAUT has made several contributions to the literature. This theory provides empirical insight about technology acceptance by comparing the extant user acceptance models such as Technology Acceptance Model (TAM), Theory of Reasoned Action (TRA), Theory of Perceived Behavior (TPB), Motivational Model (MM), etc. Furthermore, UTAUT examines technology acceptance, which is determined by the effects of performance expectations, effort expectations, social influences and facilitating conditions (Marikyan and Papagiannidis 2021). According to Venkatesh et al. (2003) UTAUT theoretical model is a model of technology usage which is determined by the intentions of the user. Acceptance and use of technology depend on the direct use of four

main factors, namely: (1) Performance expectancy which is defined as the extent to which an individual believes that using the system will help her or him to attain gains in job performance; (2) Effort expectancy which is the degree of ease associated with the use of the system. Three constructs that can explain the effort expectancy concept are perceived ease of use, complexity, and ease of use; (3) Social influence where an individual feels that attachment is very important with other people; (4) Facilitating conditions where there is organizational and technical infrastructure to support the use of the system. Facilitating conditions were found to have a significant direct effect on usage behavior; and (5) Behavioral intention to use technology. According to Marikyan and Papagiannidis (2021) UTAUT shows wide application and can increase the generalization of theory.

E-Wallet in Indonesia

E-wallet is a digital wallet or electronic wallet and is a form of Fintech (Finance Technology) which uses the internet and is used as an alternative to payment. Indonesia currently has a millennial generation, most of whom are familiar with technology and become avid users of Fintech. Moreover, access to the Internet has been enjoyed by almost every Indonesian community. This is a very promising opportunity in the industrial revolution 4.0 for the banking and e-commerce to develop their businesses (Nawawi, 2020). Septiadi (2019) explains that e-wallet is relatively new, its use has increased significantly from Rp. 7.06 trillion in 2016 to Rp 12.37 trillion in 2017 and to Rp. 47.19 trillion in 2018. As of March 2019, according to Bank Indonesia records, there were 36 publishers registered as e-wallet server-based of this number, eleven issuers are from banks, while the other 25 are from non-bank institutions (Septiadi, 2019). Previous studies also show that smartphone in Indonesia continue to grow. According to Purwanti (2019), in the last five years smartphone users in Indonesia grew from 69.4 million in 2016 to 86.6 million in 2017 and 103 million in 2018. The rapid growth is driven by the emergence of new customers every year and the lifestyle changes to smartphones to keep up with the development of models released by manufacturers (Purwanti, 2019). According to research conducted by Hidayat et al. (2020), e-wallets that have increased the most in terms of number of users are GoPay, followed by OVO, LinkAja, and DANA. Meanwhile, according to Liivak (2021) in the past 2 years, the number of online shoppers in Southeast Asia has increased by approximately 70 million and it is led by Indonesia. E-wallets is one of the most popular online payment methods in the country and it is still growing. Liivak (2021) also explains that Indonesia has 63 million mobile wallet users in 2020 and it is forecasted the number will grow to 202 million by 2021. Based on a survey by Liivak (2021) there are 5 major mobile wallets available for consumers in Indonesia and they are OVO, ShopeePay, LinkAja, GoPay and Dana.

GoPay is a digital payment service provided by PT GoTo Gojek Tokopedia Tbk. GoPay was initially used by users of Gojek application for non-cash transactions with partners who work with Gojek. GoPay expands its reach and now it can be used for all forms of buying and selling transactions at all merchants that receive GoPay as a method of payment. OVO is a digital payment service owned by Grab and local investors. OVO is divided into OVO Cash and OVO Points where OVO Points are obtained when customers make transactions using OVO Cash. The OVO points earned can then be used to reduce the value of non-cash payment transactions. LinkAja is server-based payment service provider which is the flagship product of PT. Fintek Karya Nusantara (Finarya). Finarya is a subsidiary of 10 State-Owned Enterprises (BUMN) in Indonesia. There are two types of LinkAja user accounts, namely Basic Service and Premium Service. Basic Service users have a maximum balance capacity of IDR 2,000,000, - with features including balance filling, shopping, online, pay and buy on smartphones, and pay merchants. Premium Service users have a maximum balance capacity of Rp. 10,000,000, - which has all the features in the basic service, send money and withdraw balances. DANA is a digital payment service based in Indonesia. The main investor of DANA is PT Elang Sejahtera Mandiri and PT Elang Sejahtera Mandiri is a subsidiary of PT Elang Mahkota Teknologi Tbk (EMTEK). In developing DANA, EMTEK has a partnership with Ant Financial (Alipay) to ensure the security of the transactions. DANA is an e-wallet designed to make every non-cash and non-card transaction digitally runs quickly, practical, and safe. Services provided by the DANA application including delivery, DANA deals, home shopping, credit & data, transfers, bill payments, entertainment, business funds, personal insurance payments such as BPJS, charity, transportation, shopping, and health. ShopeePay is an electronic money service feature that can be used as an online payment method in the Shopee application, offline at ShopeePay merchants, and saves a refund that can be used to pay for customers' next order. ShopeePay has several features that can be used by its users, such as adding a ShopeePay balance (top up) with a maximum of IDR 2,000,000, - for unverified accounts and IDR 10,000,000, - for verified accounts.

MSMEs Definition

Characteristics of MSMEs are the nature or conditions of business activities and the behavior of entrepreneurs running their business. It is these characteristics that make the difference between business players according to the scale of business. According to the World Bank, MSMEs can be categorized into three types: (1) Micro-enterprises with only 10 employees; have not done even simple financial administration, do not separate family finances from business finances; their human resources (entrepreneurs) do not have adequate entrepreneurial spirit yet, the average level of education is relatively low, they generally have no access to banking (but some may have access to non-bank finance institutions), generally do not have a business license or other legal requirements including tax identification number or NPWP; (2) Small businesses with 30 employees and in general they have done some financial administrations although in simple form, company finances have begun to be separated from family finances, already make business balance sheet, already has a business license and other legal requirements including tax identification number or NPWP, entrepreneurs have experience in entrepreneurship, some have access to banking for capital purposes and most of them have not been able to make good business management such as business planning; (3) Medium-sized businesses with up to 300 employees, they have better management, organization and a clear division of tasks, has carried out financial management by implementing an accounting system on a regular basis to make it easier for auditing and assessment or inspection, they has carried out labor regulations or management and organization, they already have legal requirements including neighbour permits, they already have access to banking funding sources, and in general, they already have well-trained and educated human resources.

Based on the Decree of the Indonesian Minister of Finance Number 316/KMK.016/1994 dated 27 June 1994, MSMEs are defined as individuals or business entities that have carried out activities/businesses that have sales/turnovers per year of a maximum of Rp.600,000,000,- or assets/assets of as high as Rp.600.,000,000,- (excluding the land and buildings occupied) consists of: (1) business fields (CV, limited partnerships and cooperatives) and (2) individuals (craftsmen/home industries, farmers, breeders, fishermen, forest encroachers, miners, goods and services traders).

Pottery MSMEs in Kasongan, Bantul

This study focuses on pottery MSMEs in Kasongan, Bantul. Kasongan hamlet is in the Bangunjiwo Village, Kasihan District, Bantul Regency in the Special Region of Yogyakarta. In Kasongan, the area is filled with industries that produce pottery crafts such as jugs, cauldrons, pots, mortars, flower vases, and household furniture made of clay. The establishment of pottery MSMEs in Kasongan, Bantul started years ago when there were lots of vacant land whose owners gave up their ownership to the Dutch imperialists. The vacant lands then taken over by the villagers and they began to use the land to process the clay into children's toys and kitchen utensils. These activities are continuously carried out by the villagers until the Kasongan, Bantul, area is famous for its traditional pottery craft centre. The area is now currently used as an art tourism area (Bantulkab.go.id, 2018). According to Aziz, Kusuma and Raharjo (2018), 43.72% of the pottery MSME in Kasongan are micro businesses, 29.71% are small businesses, and 26.57% are medium enterprises.

METHOD

This study employs qualitative research method. Qualitative research is a type of research that explores and provides deeper insights into real-world problems (Tenny 2022). In qualitative research, researcher collects participants' experiences, perceptions, and behavior. The qualitative research approach used in this study is phenomenology. According to Neubauer et al. (2019) phenomenology can be described as an approach to describe the core of a phenomenon by exploring it from the point of view of people who have experienced it in real life. The purpose of phenomenology is to describe the meaning of this experience—both in terms of what is experienced and how it is experienced. This study explores the real-life experiences of pottery MSMEs players in Kasongan, Bantul regarding their behavioral intention to use e-wallet.

Population and Sample

The population of this study were pottery MSME players in Kasongan, Bantul, Yogyakarta Special Region. Specifically, this study focuses on pottery micro businesses in Kasongan which are a part of the pottery MSMEs. The selection of participants in this study employed a purposive sampling and a saturation method. The participants of this study were 10 pottery MSME players in Kasongan, Bantul who had not used the e-wallet. The saturation method in this study was applied when interview answers from the participants sounded the same and the researcher had listened to the same thing repeatedly. This indicates that there has been a saturation in participants' answers and the researcher can stop looking for new participants (Saunders et al. 2017). In addition, the nature of qualitative research data is the data richness or richness in information. Therefore, qualitative research cannot be carried out on many participants and rich data can only be obtained by extracting information from participants in depth to gain their knowledge and experience regarding the topic being discussed (Laksmi 2015).

Data Collection

This study employs interview as its data collection method. Primary data of this study were obtained through semi-structured interviews conducted with pottery MSME players in Kasongan, Bantul. Semi-structured interviews were conducted to describe pottery MSMEs in Kasongan, Bantul, and to find out about their behavioral intention to use e-wallet. The interviews with the research participants were conducted offline in January 2022.

Research Instrument

In semi-structured interviews the researcher will have a list of themes and some key questions to be covered, although their use may vary from interview to interview (Saunders, Lewis, and Thornhill 2017). This study uses semi-structured interview to get rich data from the participants with the purpose of answering the research questions of this study. Table 1 below contains a list of semi-structured interview questions used in this study to collect research data.

Validity

Lub (2015) argued that validity in qualitative research can be achieved through different methods. The methods employed in this study are triangulation, member checking and audit trail. Triangulation is a validity procedure where qualitative researchers base their conclusions on different sources of information (Denzin and Lincoln 2017). The more the categories and conclusions are confirmed by different data sources, the more valid the results. In this study, the researcher did the triangulation by comparing whether conclusions derived from interviews are consistent with findings from the literature review. Some of the findings of this study are consistent with UTAUT and previous research, hence, the assumptions of validity are met. Member checking involves systematic feedback obtained from informants or participants on the collected data, set categories, interpretations, and conclusions of the study. In member checking, the participants could evaluate the credibility of the authors' account (Lub 2015). In this study, member checking is used to enhance the validity of the findings by giving access of the interview transcripts to the participants. A publication draft of this study was also distributed to the participants to get feedback or suggestions. According to Lub (2015) researchers need to document the research process and the choices made during that process to conduct audit trail. Audit trail is conducted to enable external reviewers or readers to verify if presented findings can be supported by the data and (causal) inferences made are indeed grounded. The researcher of this study has made research logs and memos throughout the entire research journey as part of the audit trail to provide accountability and transparency for achieving validity.

RESULT AND DISCUSSION

This section will describe the result of this study and discuss the results considering previous studies and the existing theory. A proposed improvement will also be discussed to help both the government and the pottery MSMEs players to work together and improve the business.

Demographics

This study interviewed 10 pottery MSMEs players in Kasongan, Bantul. Table 2 displays the demographics of the participants of this study. Table 2 shows that most of the participants are male, they have been in the business for over 15 years and the average number of employees is 3.

Table 1. Demographics

No.	Participant	Gender	Number of Years in Business	Number of Employees
1.	Participant 1	Male	20 years	2
2.	Participant 2	Male	17 years	3
3.	Participant 3	Male	8 years	3
4.	Participant 4	Female	10 years	4
5.	Participant 5	Male	20 years	2
6.	Participant 6	Male	23 years	3
7.	Participant 7	Female	19 years	3
8.	Participant 8	Male	18 years	2
9.	Participant 9	Female	15 years	2
10.	Participant 10	Male	12 years	4

Pottery MSMEs in Kasongan, Bantul

The results of this study indicate that the Kasongan, Bantul, is a center for the pottery industry which has become a tourist destination for both local and foreign tourists. Prior to the COVID-19 pandemic, Kasongan was one of the destinations for domestic and foreign tourists. Every day approximately 50 people visit Kasongan and this number can increase on weekends and holidays. However, after the pandemic, visitors who came to Kasongan decreased greatly. According to participant 8 - who used to work in the pottery cooperative unit in Kasongan before the pandemic - during the pandemic very few visitors and tourists had stopped by the cooperative for pottery-making training, and it was only in early 2022 that visitors and tourists began to visit Kasongan again. Most of the pottery MSMEs in Kasongan are home-based entrepreneurs who have been passed down from generation to generation in the 1990s and still use the traditional way of making pottery. Participant 3 said that the business being managed now is a legacy business that has been passed down from generation to generation:

"I run this business as a legacy from my parents, this business is a home-based business owned by a family that has been passed down for generations and families who are still preserving it."

Meanwhile Participant 5 explained that the business he runs is still using the traditional method:

"I still run my business in a traditional way, the pottery here is made manually and there is no machine intervention."

Many pottery MSMEs in Kasongan, Bantul, are more than 10 years old, but their business development is still minimal. Participant 2 explained as follows:

"I have been running this business for 17 years and rely on selling in stores and still use conventional methods and do not use promotions via the Internet."

In line with Participant 2, Participant 6 also uses conventional methods of selling:

"I have been in the business of selling this pottery for a long time, which is clearly over 20 years. I sell them, I just arrange them in front of the shop and later visitors will come to the shop and have a look and if they like it, they will buy."

The participants' answers above show that most of pottery MSMEs in Kasongan, Bantul, was handed down from generation to generation. The interviews also show that the number of years in the business does not really affect the development of a business to become more advanced. This is evident from the way pottery MSME players in Kasongan, Bantul, in promoting and selling their products by using the traditional method such as displaying their products in the store only. On the other hand, there are pottery MSMEs players who have tried using digital media, but they still have some difficulties in operating it.

The following is the explanation of Participant 1 who has tried to use social media in selling their products:

"For marketing, I only put things in stores. Once, my child made Instagram to sell but it didn't work after my son was busy studying. If I can't operate it myself, I'll just leave it. Once I was taught how to do it, but because I'm old, I forget to do it again."

Different from Participant 1, Participant 6 was a little more advanced by using social media:

"Usually, I post my products on Facebook and on WhatsApp. I offer products in the store, while waiting for buyers to come I take some photos of the pottery and then I post it."

Like Participant 6, Participant 7 also started using online media during the pandemic:

"Yes, I have started using online media a bit for a while. I use WhatsApp a lot, but sometimes I also use Facebook. During this pandemic, there are quite a few buyers since I posted the products. It's okay, right, this pandemic means less visitors."

From the participants' answer above, it can be concluded that even though there are pottery MSME players in Kasongan who have used social media to promote and sell their products, they still use conventional methods for selling due to lack of knowledge about the technology.

The results of this study also show that pottery MSME players in Kasongan, Bantul who have online stores are limited. Most of them only open their stores in Kasongan because of their lack of ability to manage online stores and are still having problems in the delivery process as stated by Participant 3 as follows:

"The obstacle is usually when there is delivery of goods out of town by having to pack fragile items, Plus, during a pandemic like now, there are almost no buyers at all."

In addition to delivery problems that cause fragile goods, pottery MSME players in Kasongan, Participant 9 also admitted that she did not have enough time to manage the online store, since selling online require them to post pictures, give explanations or captions in posts and when an order came in, someone had to handle it. Meanwhile, they must also focus on maintaining their stores.

Behavioral Intention to use E-Wallet

The results on behavioral intention to use e-wallet will be discussed by comparing findings of this study with UTAUT theory. For performance expectancy - which is defined as the extent to which an individual believes that using the system will help to achieve an advantage in the performance of a job – some themes that are emerged from the interview.

Table 3. Performance Expectations Themes

No.	Themes
1.	E-wallet will be effective
2.	E-wallet will be easy and practical
3.	E-wallet will support transactions
4.	Using e-wallet will be very productive

The themes in Table 3 are derived from the following interviews with the participants. The construct of performance expectancy that is suitable with the themes in Table 3 is perceived usefulness. Participant 2 explained as follows:

"It will be effective for work if we use an e-wallet, because we don't need to go to the bank to make payment transactions."

Participant 3 explained about using e-wallet due to COVID-19 pandemic:

"It's easy and practical to use an e-wallet, considering the current progress and the COVID-19 virus pandemic, using an e-wallet is the most appropriate choice due to a number of conveniences provided."

In line with Participant 3, Participant 9 also explained about the ease of using e-wallet:

"It's easy to use the DANA or OVO e-wallet if you want to make transactions easier and more practical. Using it (e-wallet) is not difficult."

Meanwhile, Participant 10 said about the ease of using e-wallet to support transactions:

"Using e-wallet will help me to be productive."

From the themes gathered from the interview, it can be concluded that in terms of performance expectation, the pottery MSMEs players expect e-wallet to be effective, easy, practical, support transactions and helping them to be productive.

For effort expectancy - which is the degree of ease associated with the use of the system - there are themes that can be captured from the interview as shown in Table 2. Effort expectancy can be explained by three constructs namely perceived ease of use, complexity, and ease of use. Table 4 also shows that effort expectancy does influence pottery MSMEs in Kasongan, Bantul, to use e-wallet for their business transactions. Table 4 indicates that there are participants of this study who do not understand how to use e-wallet, hence, indicate a complexity construct. Despite the complexity, there are participants who would learn to use e-wallet, there are participants that would try e-wallet because it is easy to use, and there are participants that believe e-wallet is easy to use to reduce transaction costs.

Table 2. Effort Expectancy Themes

No.	Themes
1.	Do not understand how to use e-wallet
2.	Would try to learn to use e-wallet
3.	Would try e-wallet because of its ease of use
4.	It is easy to use e-wallet to reduce transaction costs

The effort expectancy themes in Table 2 were extracted from the interview with the participants. The first construct of effort expectancy that will be discussed is complexity which is defined as the degree to which a system is perceived as relatively difficult to understand and to use. Participant 1 gave the following answers to questions about e-wallet:

"What is an e-wallet? I don't know what an e-wallet is, but the banks often come here and offer the machine used to swipe ATM cards. It is offered for free, but I don't accept it because I don't

understand how to use it. As you explained it earlier about OVO, GoPay which only scans barcodes, I don't know (about) that system."

In line with Participant 1, Participant 4 also answered that she did not understand much about e-wallet:

"I don't really understand e-wallet. I only have a regular bank account and an ATM. So, if people don't pay cash, I tell them to transfer the money to me and later I'll check using my ATM whether the payment transfer has arrived or not. All this time I'm still using direct payments and there is also a transfer to the account. Maybe you can explain more about what e-wallet is for? If it's more practical, maybe I'll switch to using it."

Participant 5 also gave the same answer as other participants as follows:

"I don't understand the use of e-wallet, I've only just heard about it now. I only know is bank transfer if you want to pay but not in cash."

Meanwhile Participant 6 mentioned that he does not know e-wallet

"I don't know what it's for, is it the same as M-banking? If it's the same, I know it. For this e-wallet, frankly, I don't know and just found out from you. I don't know that because I've never used it either. So, there are various promotions such as cashback (offered by e-wallet)? I don't know that."

Meanwhile Participant 8 said that he prefers cash because it is practical, and he does not need to check payments with the bank:

"I don't understand about e-wallet, I have been accepting payments in cash so far, so I don't need to check with the bank, so it's more practical with cash. "

The above quotes from the participants show that the complexity construct exists since the participants perceive e-wallet as difficult to understand and to use.

Although some participants perceived e-wallet as difficult to understand and to use, other participants showed a perceived ease of use of e-wallet. Participant 1 replied the following when he was asked whether he was using e-wallet:

"I'm interested (in using e-wallet) but I would try to learn about it first."

Similar answer was given by Participant 2:

"Yes, I do know e-wallet. That's like GoPay and ShopeePay, right? Many visitors ask about non-cash payment methods here because most of them are tourists from out of town and sometimes they don't bring enough cash, so they ask for non-cash transactions. But I only provide via bank transfer."

In line with Participant 2, Participant 7 also stated that she knew about e-wallet:

"I know from information on the Internet that e-wallet services such as OVO, DANA, Shopee Pay provide various promotions for their users."

Regarding the promotion given by various e-wallets, Participant 8 stated as follows:

"I know it (about the promotions). I was even invited to use it because there are many advantages to using e-wallet services."

From the previous quotes, it can be concluded that the MSMEs players in Kasongan, Bantul, perceived e-wallet as easy to use. Therefore, perceived ease of use as one of the constructs of effort expectancy does exist in this study.

For the behavioral intention, some of the themes surfaced are shown in Table 5 below.

Table 3. Behavioral Intention to Use Technology

No.	Themes
1.	Want to try e-wallet
2.	Interested in using e-wallet
3.	Want to use e-wallet

The themes in Table 5 were obtained from the quotes from the participants. Participant 2 said as follows:

"I want to try it. I am interested in the practicality of using it because we make it easy to use."

Like Participant 2, the ease of using e-wallet for business transactions was also interesting to Participant 5 who stated the following:

"I want to try it because I am interested in the usage fee, which is quite cheap compared to using other transactions, if I use DANA in making transfers, there is no charge."

Meanwhile, Participant 9 showed an interest in using e-wallet to help his business:

"I want to use it because I see it can help my business run smoothly because it makes it easier for me to do transactions with my customers".

In line with Participant 9, Participant 10 also showed the same interest after hearing about e-wallet advantages:

"After hearing about a number of e-wallet advantages, I want to use it."

Findings of this study support previous studies by Hidayatulloh and Pamungkas (2019) and Azizah et al. (2020) who found that pottery MSMEs in Kasongan, Bantul, are still limited in terms of technology use and e-wallet use for their business.

Nonetheless, the findings of this study also show that pottery MSMEs players in Kasongan, Bantul, have the behavioral intention to use e-wallet to facilitate their business transactions. This finding supports Venkatesh et al. (2003) and Marikyan and Papagiannidis (2021) who found a direct effect of behavioral intention toward the use of a system.

According to UTAUT, the other factors that can influence behavioral intention to use technology which are social influence and facilitating conditions, however, those factors were not emerged during the interview in this study. Social influence happens where an individual feels that attachment is very important with other people. Social influence has similarities with subjective norms, social players, and image construction used. Facilitating conditions are defined as the degree to which an individual believes that an organizational and technical infrastructure exist to support use of the system. The absence of social influence may be caused by limited knowledge, understanding and use of e-wallet among the pottery MSMEs players, thus, there is no influence from other MSMEs players who have used e-wallet. Meanwhile, the reason for absence of facilitating conditions in this study could be the lack of help and support provided to MSMEs players in understanding the latest technology innovation and updates.

CONCLUSION

The results of this study indicate that the pottery MSMEs business in Kasongan, Bantul, have existed for quite a long time and most of them inherited the business from their elders. Even though they have been in the pottery business for quite some time, they still do not know much about e-wallet and its uses. In addition, most of the pottery MSMEs players in Kasongan still prefer to use cash payment method for their business transactions with the customers. This can be caused by the lack of technological capabilities among the pottery MSME players. Moreover, the sales method carried out by pottery MSME players in Kasongan is still relatively simple and only

relies on displays in their stores, hence, causing the lack of knowledge and use of e-wallet. However, the results of this study also show that there is some behavioral intentions from pottery MSME players in Kasongan, Bantul, to use e-wallet after knowing and perceiving the usefulness of e-wallet as a means of payment.

To sum up, this study found performance expectancy and effort expectancy constructs toward behavioral intention to use e-wallet and behavioral intention construct toward usage of e-wallet in pottery MSMEs in Kasongan, Bantul. However, social influence and facilitating conditions constructs toward behavioral intention to use e-wallet were not present in this study. This study has a limitation in terms of its short engagement with the research participants due to the pandemic situation. Future qualitative study can have a prolonged engagement with the research participants in the field if it is possible for increasing credibility and trustworthiness of the study.

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