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Perceived usefulness, perceived ease of use, perceived enjoyment on behavioral intention to use through trust

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ABSTRACT

The purpose of this study was to find out how perceived usefulness, perceived ease of use, perceived enjoyment, and trust affect the behavioral intention to use shopeepay users in DKI Jakarta. This research is quantitative. The survey was conducted on 160 respondents who are or have used shopeepay. Data analysis was carried out using structural equation modeling with AMOS. The results show that perceived usefulness, perceived ease of use, and trust variables have a significant positive influence on behavioral intention. However, this is different from perceived enjoyment which has a positive and insignificant influence on behavioral intention to use. This is different from perceived usefulness, perceived ease of use, and perceived enjoyment which show insignificant results if mediated by trust. Research reveals that overall trust makes the greatest contribution to behavioral intention to use, followed by perceived ease of use and perceived usefulness. So the conclusion is that companies can increase behavioral intention to use through personal information data security which is the largest contributor indicator to personal information security from hacking. The limitations in the research, among others, the limited theoretical studies up to the time of data collection, the location and research objects which only focused on e-wallet users in the DKI Jakarta area, and the number of respondents who had not reached the maximum limit that should have been.

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INTRODUCTION

The development of the times is becoming more and more advanced, making the needs and desires of the Indonesian people increasingly increasing. During the Covid-19 pandemic, the development of technology and information grew even faster. Information technology is a tool that can help humans change, communicate, and make it easier for humans to access information (Ashghar & Nurlatifah, 2020). One of the impacts of this development is financial transaction behavior (Raninda et al., 2022). According to Khafiyah (2019) in research (Nadia et al., 2022), the rapid growth of users of communication tools in the form of smartphones plays an important role in making it easier to carry out electronic transactions.

Based on data from BPS (Central Statistics Agency) in 2022, smartphone users increased every year. If you look at Figure 1.1, in 2013, 50.94% of the total population in Indonesia already had a smartphone and this increased every year. In 2021, 65.87% of the total population in Indonesia will have a smartphone, therefore there will be an increase of 14.93% in smartphone users in Indonesia. With the rapid development of smartphones, it can support payment systems for electronic transactions.

With this, there is a breakthrough in transactions called fintech (Monica & Japarianto, 2022). Financial technology (fintech) is defined as a financial service that utilizes digital technology to operate it. This has triggered the emergence of innovation in the business world, especially in the financial services sector. Financial services provide convenience and benefits for user activities (Ashghar & Nurlatifah, 2020). One of the developing financial services is E-money. E-money is shifting the role of cash as a more efficient and economical non-cash payment method (Nadia et al., 2022)

According to BI (Bank Indonesia), E-money is defined as the value of money that is managed and stored electronically in a medium such as a server. E-money makes it easy to make transactions without having to

carry cash. E-money appeared in the lives of Indonesian people to make it easier to carry out transactions such as paying tolls, buying food at restaurants, and paying for parking (Nadia et al., 2022). Based on electronic money transaction statistics from Bank Indonesia for 2018 – 2022, transactions with electronic money nationally increase every year.

Table 1. Electronic Money Transactions (E-money)

Year	Transaction Volume (Thousand Transactions)	Transaction Nominal (Rp Billion)
2018	2.922.660	47.109
2019	5.226.668	145.159
2020	4.625.678	204.905
2021	5.451.455	305.432
2022	6.925.777	407.534

Referring to the table above, the volume and nominal transactions in 2021 are 5.45 billion and 305.4 trillion. Meanwhile, in 2022 there will be an increase so that the total volume and nominal transactions from the use of electronic money will be 6.92 billion and 407.5 trillion. According to (Damanik et al., 2022), the development of information technology and the high access times of Indonesian people to mobile phone use, as well as the high development of e-money transactions every year, have resulted in the emergence of an innovative electronic payment application known as mobile payment in the form of an e-wallet. can make it easier for users to make payment transactions using smartphones without having to physically carry money to buy what they need.

E-wallet is an application service that can be used to make payment transactions with a smartphone without involving cash financial transactions (Damanik et al., 2022). According to Olsen et al., (2011) in research (Fazriansyah et al., 2022) the nature of e-wallets is that they replace the existence of physical wallets such as banknotes, coins, and cards. Transactions using e-wallets are supported by an internet network and applications can be downloaded on smartphones so that users can easily access them wherever and whenever needed (Muliadi & Japarianto, 2021). According to (Tian et al., 2023) transactions using e-wallets can be processed by scanning a quick response (QR) code. The increase in payment transactions using e-wallets is an opportunity for e-wallet service providers to continue to increase in Indonesia (Damanik et al., 2022).

Shopee is a company that provides e-wallet services in the form of Shopeepay. In a survey conducted by Populix in 2022 of 1,000 users in Indonesia regarding digital financial services, especially e-wallets, data was obtained on several e-wallet applications that are most frequently used. Gopay is in first place at 88%, followed by Dana at 83%, Ovo at 79%, and Shopeepay in fourth place at 76% (GoodStats, 2022).

According to DailySocial, (2021) Boku, a company that provides mobile payment networks, released a report entitled "Mobile Wallets Report 2021" paying attention to competition and the behavior of people in Indonesia in using mobile wallets. Boku, (2021) said that the volume of e-wallet transactions in Indonesia in 2020 is estimated to reach 338 million ($22,968.9) and will reach a value of 1.4 billion ($98,093.6) in 2025. Boku, (2021) created a project to follow the development of e-wallets in the world, especially in Indonesia based on the number of transaction volumes.

There will be a growth of 30.6% in the next five years for the five e-wallets above. The data in Table 1.3 is also supported by the increase in e-wallet users in 2020 amounting to 69.6 million people (25.6% of the total population in Indonesia) and it is predicted to increase by 202 million users (76.5%) in 2025. The five e-wallets are predicted to dominate the market and continue to compete in the market.

The data presented above illustrates that Shopeepay is an e-wallet that is widely used with a high transaction volume but is still not able to become "top of mind" for digital wallet users. It is a challenge for Shopeepay to be able to compete, especially since Shopeepay is an e-wallet that is still relatively new. Shopeepay was introduced in 2018 by PT. Airpay International Indonesia obtained Bank Indonesia's permission as electronic money and was officially launched in early 2019. Meanwhile, Shopeepay already has a predecessor. Namely Gopay and OVO which were launched earlier and are already used for daily activities.

As for some people, they are still hesitant to use e-wallets, even though many people already use them. On the other hand, many people trust and use e-wallets to help them carry out their daily activities (E. Siagian, 2022). In accepting a new technology system, not everyone can understand how to use it well. Therefore, it is important to assess or measure the level of acceptance and understanding of information technology users through measuring user behavior (Harryanto et al., 2018). According to Effendy et al. (2021), behavioral intentions are one of the topics that are widely studied in various scientific disciplines. The behavioral intention will lead to behavioral intention being an interesting thing to study from various research subjects. Therefore, the research will focus on reviewing factors that can influence the behavioral intention to use Shopeepay e-wallet users in Jakarta.

When using information technology systems, users expect a technology that is easy to use and that it is not difficult to use the technology (Nurmalia & Wija, 2018). E-wallet service providers need to understand that useful and easy-to-use applications can have a positive impact on consumer behavior in using e-wallets (Karim et al., 2020). Regarding benefits and ease of use, Raninda et al. (2022) concluded that perceived usefulness and ease of use have positive and significant results on behavioral intention to use.

On the other hand, according to Lim et al. (2018), perceived usefulness does not have a positive and significant effect on behavioral intention to use because most agree that e-wallets provide various kinds of services, but customers do not necessarily use these services and other reasons that can influence decisions. their use of e-wallets is a security issue. Siagian et al., (2022) found that trust has an effect on perceived usefulness because respondents believe that using e-wallet applications can improve performance and trust also influences behavioral intention. Users' trust in the security procedures, services and information provided in the online transaction process can provide an attraction for using e-wallet applications.

Research according to Harryanto et al. (2018) also concluded that perceived ease of use does not significantly influence behavioral intention to use because even though someone has been given ease of use, someone's intention is not always related to perceived comfort. According to Monica & Japarianto (2022), perceived enjoyment influences behavioral intentions, which proves that consumers feel comfortable when using e-wallets. Consumers feel more ready to make transactions if the application system is comfortable to use.

This research presents elements of novelty with a focus on five studies, namely perceived usefulness (X1), perceived ease of use (X2), and perceived enjoyment (X3) with trust (Z) as mediation to analyze behavioral intention to use (Y). The three independent variables will be studied either partially or independently regarding trust and behavioral intention to use. The concept of research with this focus has never been studied by other researchers. This research was conducted in the e-wallet industry, which is one of the supporting industries for the fintech sector. The e-wallet studied was Shopeepay because it has the largest transaction value and high frequency of use as described above.

METHOD

The type of research used is hypothesis testing, namely research to test hypotheses that generally explain certain relationships or differences between individuals or groups of two or more factors in a situation (Bougie & Sekaran, 2019). This type of research is quantitative research. The type of research is survey research. According to Sugiyono (2019), survey research is research that is used on either large or small populations, and the data studied is data from samples taken from that population to find relationships between variables. Hypothesis testing is casual, which means testing whether one variable influences other variables (Bougie & Sekaran, 2019).

The time dimension of the research is cross-sectional because the data results are collected only once, then collected in daily, weekly, or monthly periods to answer the research (Bougie & Sekaran, 2019). The unit of analysis for this research is Shopeepay e-wallet users as respondents. The research data sources required consist of primary data sources and secondary data sources. Primary data sources were obtained from questionnaires. Meanwhile, secondary data was obtained from the literature review.

RESULTS AND DISCUSSION

Perceived Usefulness has a positive and significant effect on Behavioral Intention to Use

Perceived usefulness has a positive and significant effect on behavioral intention to use so that hypothesis 1 is accepted. The higher/positive perceived usefulness, the higher/positive behavioral intention will increase. These results support research conducted by Nikou & Economides (2017) which explains that usability benefits have a positive influence on reuse intentions. This shows that if someone feels that using a technological system provides benefits to themselves, they are willing to use it. Taufan & Yuwono (2018) also concluded that perceived usefulness has positive results influencing the intention to reuse. In accepting today's technology, the thing that must be prioritized is the benefits of technology. Research Maulita et al. (2022) explain that perceived usefulness provides significant results on behavioral intention. Usability benefits are the biggest variable in intention to use.

Shopeepay as one of the e-wallets that is widely used in Indonesia also continues to improve their services from the benefits they use to the ease of using them. Shopeepay is useful as a payment method for both online and offline shopping. Perceived usefulness also depends on the effectiveness of the relevant technology and the extent to which the technological services are provided to its users, so this shows that someone considers the usefulness of the system based on their interaction with the system (Jatimoyo et al., 2021). Therefore, this hypothesis is in line with previous research which states that perceived usefulness has a positive and significant influence on behavioral intention to use.

Perceived Ease of Use has a positive and significant effect on Behavioral Intention to Use

Perceived ease of use has a positive and significant effect on behavioral intention to use so that hypothesis 2 is accepted. The higher/positive perceived ease of use, the higher/positive behavioral intention will increase. These results support research conducted by (Nikou & Economides, 2017) which explains that ease of use has a significant effect on the intention to reuse. In line with (Astari et al., 2022) it provides positive and significant results of perceived ease of use on behavioral intention. It is said that there are findings that the safer a system is to use, the more difficult it will be to use. The concept illustrates that ease of use of the system for its users is related to being flexible, clear, and easy to understand and use as a whole so that the perception of user comfort will have a positive impact on intention to use.

According to Effendy et al. (2021), perceived ease of use has significant results on intention to reuse. Perception of ease of use is based on the extent to which users expect a new system to be usable and free from difficulties. Jasin (2021) also stated that perceived ease of use has a positive and significant influence on behavioral intention. Because perceived ease of use is considered an important point for users to increase their behavioral intention to reuse. The ease of the application and the practical appearance of Shopeepay will enable users with even minimal experience to operate the application well. Therefore, this hypothesis is in line with previous research which produced a positive and significant influence on behavioral intention to use.

Perceived Enjoyment has a positive and significant effect on Behavioral Intention to Use

Perceived enjoyment has a positive and significant effect on behavioral intention to use, hypothesis 3 is rejected. Perceived enjoyment has a positive but not significant influence on behavioral intention to use with a P value for the PE variable (0.930 > 0.05) and a CR value (0.088 < 1.967). These results do not support research conducted by Jasin (2021) and To et al., (2021) which stated that perceived enjoyment has a positive and significant influence on behavioral intention to use.

Perceived enjoyment explains that an individual feels comfortable and happy when using a particular system and considers his involvement in using technology as an enjoyable activity (Jasin, 2021). It can be interpreted that people feel comfortable and happy when using Shopeepay, but not all users will intend to use it again continuously. Therefore, this hypothesis is not in line with previous research which explains that perceived enjoyment provides positive and significant results on behavioral intention.

Perceived Usefulness has a positive and significant effect on the Trust

Perceived usefulness has a positive and significant effect on trust, hypothesis 4 is rejected. Perceived usefulness has a positive but not significant influence on trust with a P value for the PU variable (0.282 > 0.05) and a CR value (1.076 < 1.967). These results are not in line with research conducted by (Keni, 2020; and S. Siagian et al., 2021) which explained that perceived usefulness has positive and significant results on trust. It can be explained that users believe in the benefits they feel when using Shopeepay but cannot give 100% of their trust to Shopeepay.

It can be concluded that the perceived benefits of using the Shopeepay application are not significant in convincing users to use it again. Therefore, this hypothesis is not in line with previous research which stated that perceived usefulness has a positive and significant value on trust.

Perceived Ease of Use has a positive and significant effect on Trust

Perceived ease of use has a positive and significant effect on trust, hypothesis 5 is rejected. Perceived ease of use has a positive but not significant influence on trust with a P value for the PEoU variable (0.901 > 0.05) and a CR value (0.124 < 1.967). These results are in line with research conducted by (H. Siagian et al., 2022) which explains that perceived ease of use has no significant effect on trust. Respondents who feel that they will not be tapped by other parties will trust the security mechanism when making transactions. However, perceived ease of use implies that digital payment users, especially Shopeepay, believe that the platform does not require significant effort to understand and use the application.

However, this research is not in line with research(Keni, 2020), which explains that perceived ease of use has a positive and significant influence on trust. User perceptions are not only about whether the technology system will improve their work but whether or not it is difficult to learn the technology and can have a positive impact on trust and level of satisfaction with the system. Therefore, this hypothesis is not in line with previous research which explains that perceived ease of use provides a positive and significant value to trust.

Perceived Enjoyment has a positive and significant effect on Trust

Perceived enjoyment has a positive and significant effect on trust so hypothesis 6 is accepted. The higher/positive perceived enjoyment, the higher/positive trust will increase. This supports research conducted by To et al., (2021) which explains that perceived enjoyment has positive and significant results on trust. Perceived enjoyment is the most important thing for consumer behavior and trust. High perceived enjoyment

in using new technology can reduce anxiety about using it and increase trust. This is also in line with research conducted by (Zena Amanda & Susanto, 2022) which concluded that perceived enjoyment has a positive influence on trust.

Perceived enjoyment is the extent to which activities in using a system are considered enjoyable regardless of the performance consequences resulting from using the system. The ease and enjoyment within a person in using a technological system will make the user's view of the application feel comfortable because they have gained comfort at the start (Winarno & Hermana, 2021). From the results of hypothesis testing, it can be concluded that respondents feel comfortable using Shopeepay and trust using Shopeepay. Therefore, this hypothesis is in line with previous research which stated that perceived enjoyment has positive and significant results on trust.

Trust has a positive and significant effect on Behavioral Intention to Use

Trust has a positive and significant effect on behavioral intention to use so that hypothesis 7 is accepted. The higher/positive trust the higher/positive behavioral intention to use will increase. This supports research conducted by Siagian et al. (2022) which concluded that trust has a positive influence on behavioral intention. It can be explained that respondents have high confidence in using Shopeepay, which means that users have behavioral intentions to use it. D Hidayat et al., (2021) have the same results which show that trust has a significant influence on intention to reuse. Trust can be defined as an important factor when there is uncertainty and opportunity. Trust is a basic factor in user acceptance of payment systems, especially ShopeePay, therefore implementing relevant security measures to reduce risks and encourage intention to use in the future. Namahoot et al., (2018) also stated that trust has a positive and significant influence on behavioral intention. If Shopeepay users are confident and trusting, they tend to find it easy to use the service. Therefore, this research is in line with previous research which stated that trust provides positive and significant results on behavioral intention.

CONCLUSION

The study reveals that perceived usefulness, ease of use, enjoyment, and trust have a significant impact on behavioral intention to use among Shopeepay users in Jakarta. Increasing perceived usefulness leads to increased behavioral intention to use, while ease of use and enjoyment have no significant effect. Trust, on the other hand, has a positive and significant effect on behavioral intention to use, as users who already believe in using the Shopeepay e-wallet application will have the intention to use it again. However, trust does not mediate the relationship between perceived usefulness and behavioral intention to use. Usability benefits have a positive relationship directly to the intention to reuse, while ease of use has a significant positive relationship directly to the intention to reuse. Perceived enjoyment also has a positive but not directly significant relationship to the intention to reuse.

The trust variable contributes to the most influential indicator, T1.1, which has a loading factor of 0.945, indicating that Shopeepay users feel their personal information is safe from piracy (Hacking). Therefore, the Shopeepay e-wallet company should consider these two indicators to improve its user experience.

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