Analysis of the Effect of Perceived Ease of Use

by lidya uinsa

Analysis of the Effect of Perceived Ease of Use, Perceived Usefulness, Trust, and Cashback Promotion on Intention to Use E-wallet

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Abstract

One way to make digital payments today is using a virtual wallet, an e-wallet. The e-wallet that will be used will be filled in before being used by consumers, which can be done from a banking account with the nominal amount of money desired by the consumer. When the virtual wallet has been used to make digital payments, the money that the consumer has entered into the virtual wallet will be debited according to the amount of money transferred. This study aims to analyze the effect of perceived ease of use, perceived usefulness, trust, and cashback promotion on the intention to use e-wallets in Indonesia. This study's research method includes library and field research design with a quantitative approach. The research subjects taken in this study were e-wallet users in Indonesia. Data collection techniques using observation, interviews, questionnaires, and documentation. The data analysis method used is Partial Least Square (PLS). The study stated positive and significant results between perceived ease of use, perceived usefulness, trust, and cashback promotion on intention to use.

Keywords: Perceived Ease of Use, Perceived Usefulness, Trust, Cashback Promotion, Intention to Use

1. Introduction

Today's technology adoption is not just an option for individual users (Halim et al., 2022). Companies and other technology providers must observe perceived satisfaction with using and disseminating messages that trigger re-use behavior (Sudirman, Sholihah, et al., 2021). The fact is that consumer-oriented fintech is mostly targeted at millennials given the huge revenue (legacy) rising potential of the much-talked-about segment (Karim, Md et al., 2020). Some fintech observers believe that this focus on millennials has more to do with the size of that market than the ability and interest of Gen X and Baby Boomers in using fintech (Kesumastuti, 2020). In contrast, fintech tends to offer little to older consumers for failing to address their concerns (Al-Ajlouni & Hakim, 2019). When it comes to business, before the emergence and adoption of fintech, business or startup owners will go to the bank for financing or start-up capital (Stulz, 2019). To accept credit card payments, they must establish relationships with credit providers and install infrastructure like card readers connected to landlines (Lee & Shin,

2017). Now, with mobile technology that hurdle has passed. A business model is a framework for finding systematic ways to unlock long-term value for an organization while delivering value to customers and capturing value through monetization strategies (Ayesha et al., 2021). The Fintech business model leverages digital technology to improve the financial services industry (Khanchel, 2019). They had to establish relationships with credit providers and install infrastructure like card readers connected to landlines (Wonglimpiyarat, 2017). Now, with mobile technology, that hurdle has passed (Tanda & Schena, 2019). A business model is a framework for finding systematic ways to unlock long-term value for an organization while delivering value to customers and capturing value through monetization strategies (Arslanian & Fischer, 2019).

The development and acceleration of information technology innovation have emerged as a stimulus to facilitate users of commercial transactions in their daily lives (Ginantra et al., 2020). Innovations in financial technology have helped business organizations design more exclusive financial transaction models oriented toward meeting consumer and customer needs (Sudirman, Halim, et al., 2021). The implication of the rapid development of information technology on mobile devices has an impact on increasing Fintech users with easy payments in the form of digital wallets (Welly et al., 2020). With the current state of the Covid-19 pandemic, the level of wallet usage has increased significantly from the year before the Covid-19 pandemic. In millennials and generation Z, based on data and facts, it is found that their internet and mobile access is very high and continues to grow significantly (Setyowati, 2019). This financial application innovation also supports non-cash transactions, functioning as electronic money now widely used in Indonesia, such as Link Aja, Ovo, Gopay, DANA, Paytren, YAP, Sakuku, and others (Rembulan & Firmansyah, 2020).

Several digital wallet applications have provided incentives through user cashback promotions (Khoirunnisa & Dwijayanti, 2020). However, even though there are incentives in the form of promotions, few e-wallet users feel dissatisfied with the promotions provided (Kusumaningrum & Dewi Ayu, 2020). The first problem of this research is whether the cashback promotion provided can increase consumer interest in using it if viewed from the limitations and economic conditions of each user are different (Nurrohyani & Sihaloho, 2020). The second problem is that some e-wallet applications implement a security system that is not yet optimal in protecting user data so that even though they are given a stimulus in the form of promotions in the form of cashback, of course this will have implications for consumer behavior to use the application. The next problem, This research was conducted based on several unsolved problems regarding what factors encourage consumers to use e-wallets. The main purpose of this research is to analyze the effect of perceived ease of use, perceived usefulness, and cashback promotion on interest in using e-wallets in Indonesia.

2. Literature Review

2.1. Perceived ease of use

According to (Nguyen, 2020) Perceived ease of use is defined as the degree to which a person believes that using technology will be effort-free. Moreover, According to (Davis et al., 1989), perceived ease of use is a measure of a person's belief that a technology system can be easily understood and used. Perception of ease of use is based on the extent to which prospective users

expect the new system to be used to be free from difficulties (Sunny, 2018). The level of one's belief that using an information system is easy and does not require hard work from the user. This convenience will reduce the energy, thought, and time used to learn and use information systems (Juhri & Dewi, 2017). People who work with information systems work easier than people who work manually without information systems (Potiwanna & Avakiat, 2017). Study results (Lin & Nguyen, 2011) and (Oktania & Indarwati, 2022) revealed that perceived ease of use positively and significantly influences the intention to use. Therefore, based on several previous research results, this study is carried out to develop hypotheses:

H1: Perceived ease of use affects the intention to use

2.2. Perceived Usefulness

Perceived Usefulness is defined as a person's or organization's belief in a system that can facilitate their work (Zhou & Lu, 2011). When a person does not believe the system can help him do his job, the person or organization does not intend to use it (Yeou, 2016). (Davis et al., 1989), defines perceived usefulness as the degree to which a person believes that the use of technology can improve that person's job performance (Gu et al., 2009). Perceived usefulness refers to the consumer's perception of the outcome of the experience (Nazirwan et al., 2020). If the individual thinks that the information provided on the e-wallet is useful, then he will use it. Conversely, if the individual assumes that the information media is less useful, he will not use it (Sandy & Firdausy, 2021). Study results (Amin et al., 2014) and (Duane et al., 2014) revealed that perceived usefulness positively and significantly influences intention to use. Therefore, based on several previous research results, this study is carried out to develop hypotheses:

H2: Perceived usefulness affects the intention to use

2.3. Trust

Trust is important in influencing customer decision-making to reach an agreement between consumers and sellers in online transactions when they cannot meet in person (Ming et al., 2016). Therefore, loss of trust is one of the reasons consumers decide not to shop through e-wallets (Welly et al., 2020). The emergence of trust in the use of e-wallets is influenced by experience (Alalwan et al., 2017). (Choon Ling et al., 2011), believes that consistent positive experiences in the past with one party will increase mutual trust and foster hope for a good relationship in the future (Nawi et al., 2019). If trust can be managed properly, this will impact the loyalty of e-wallet users in the long term. Study results (Saparudin et al., 2020) and (Sandy & Firdausy, 2021), reveal that trust has a positive and significant effect on the intention to use. Therefore, based on several previous research results, this study is carried out to develop hypotheses:

H3: Trust affects the intention to use

2.4. Cashback Promotion

A sales strategy that can attract consumer interest in marketing is to do sales promotions (Kusumaningrum & Dewi Ayu, 2020). Most successful products and brands require cashback promotions to create and maintain a distinct advantage over what competitors offer (Khoirunnisa & Dwijayanti, 2020). Direct persuasion through various incentives can be arranged to stimulate

immediate product purchases or increase the number of customer items (Rembulan & Firmansyah, 2020). Cashback promotions encourage purchases, reward customers, and motivate salespeople (Bagla & Sancheti, 2018). Promotional tools can also encourage long-term customer purchases or enhance long-term customer relationships (Kusumaningrum & Dewi Ayu, 2020). Cashback promotion is a very effective consumer marketing strategy. Customers who get cashback will feel valued as buyers. (Nurrohyani & Sihaloho, 2020) and (Khoirunnisa & Dwijayanti, 2020), revealed that cashback promotion positively and significantly affects intention to use. Therefore, based on several previous research results, this study is carried out to develop hypotheses:

H4: Cashback promotion affects the intention to use

2.5. Intention to Use

Intention to use is a condition when users of information systems are satisfied with the information system used so that they intend to use it on an ongoing basis in the future (Setiawan et al., 2020). The manifestation of interest will be seen when someone is faced with conditions before taking an action (Lin et al., 2013). The process of encouragement and desire will have implications for a person's stimulation to assess a product, eventually leading to a sense of interest in using it (Martins et al., 2019). Interest in using an e-wallet is shown through positive attitudes and feelings of pleasure towards a product, followed by further action to use it again (Hariyanti et al., 2020). In addition, something personal and related to the attitude of using an e-wallet will impact the product's long-term use (Nguyen, 2020).

3. Method

This study uses a literature and field research design using an associative quantitative approach. The research object is digital wallet users consisting of Generation Z and Millennials. This study uses data collection techniques in the form of observation, namely data collection by observing directly in the field, and structured interviews, namely data collection using a questionnaire instrument. The exact number of digital wallet users in Indonesia is unknown. Sampling using a convenience sampling technique, namely sampling based on the availability of elements and the ease of obtaining them, means that anyone who happens to be there or is found according to the researcher's wishes can be used as a sample (Ghozali, 2014). Furthermore, the characteristics of the determination of the sample are categorized as digital wallet users are part of the Z generation and the Millennial generation. Furthermore, the number of samples can be determined from 10 times the number of indicators used in a single construct (Hair, 2014). This study uses 23 indicators from the existing constructs, so the number of samples obtained is 230. Testing estimates and hypotheses of the research model using the Partial Least Square Structural Equation Model (PLS-SEM) method.

4. Results
Outer Model Measurement
The results of the data obtained from the research questionnaire were processed using the SmartPLS version 3.2.9 application with processing guidelines by (Juliandi, 2018). In measuring the outer model, validity and reliability tests were conducted. The loading factor and AVE

determine a convergent validity testing with the condition that the loading factor is above 0.7 and the AVE value is 0.5 (Hair, 2014). The model reliability test, according to (Hair, 2014) is seen from the value of Cronbach's alpha and composite reliability (CR) which has a value higher than 0.7. The following will show an explanation of the measurement of the outer model, which is presented in Table 1 below:

Table 1. Outer Model Measurement Results

Variables	Items	Outer Loading	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Perceived Ease of Use			0.622	0.868	0.797
	Simple (PEU1)	0.775			
	Understandable (PEU2)	0.810			
	Trouble Free (PEU3)	0.842			
	Easy to Use (PEU4)	0.722			
Perceived Usefulness			0.731	0.916	0.876
	Reduce Turnaround Time (PUS1)	0.903			
	Useful (PUS2)	0.864			
	Low Cost (PUS3)	0.882			
	Easy Transaction (PUS4)	0.776			
Trust			0.694	0.919	0.890
	Protection (TR1)	0.815			
	Safety (TR2)	0.890			
	Trustworthy (TR3)	0.834			
	Keep Its Promises (TR4)	0.797			
	Openness (TR5)	0.828			
Cashback Promotion			0.691	0.899	0.850

Discounts (CP1)		0.865			
Coupons (CP2)		0.854			
Cashback (CP3)		0.777			
Gift Incentive (CP4)		0.8326			
Intention to Use			**0.860**	**0.948**	**0.917**
	Willingness to Use (ITU1)	0.967			
	Favorite Opinion (ITU2)	0.833			
	Intention to Use (ITU3)	0.975			

Source: Processed Data (2022)

In the validity test presented in Table 1 above, it is obtained that the value of each loading factor on the indicators of the variables of perceived ease of use, perceived usefulness, trust, cashback promotion, and intention to use was above 0.7 and 0.5 for the average variance extracted (AVE) value. Furthermore, for Cronbach's alpha value and composite reliability, the value for each variable was above 0.7, which showed that all research variables had good reliability values. With these good values, it can be used as an overview that the condition of the relationship between variables was also good so that further tests can be carried out.

Inner Model Measurement

Inner model measurement was carried out by bootstrapping research data using SmartPLS 3.2.9. There were two results obtained from bootstrapping, the first was the significance of the two related variables and also the R-square of the study. The value of the R-square is the value that shows the ability of exogenous variables to build endogenous variables. According to (Chin et al., 2008), there are three categories of R-square values, in which if the R-square value is 0.19, the relationship between exogenous variables forming endogenous variables is weak, if it is 0.33, it means that the relationship is moderate, and if the value is 0.67, it means that the relationship is strong. Meanwhile, (Sarwono, 2016) stated that if the R-square value is more than 0.67, the relationship between endogenous and exogenous variables is very strong.

Table 2. Calculation results of the R-Square value

Notes	R Square	R Square Adjusted
Intention to Use	0.379	0.368

Source: Processed Data (2022)

Judging from the R-square value for the endogenous innovation culture variable, it is obtained a value of 0.379 whose value ranges from 0.33-0.67, this shows that the overall ability of

exogenous variables to explain endogenous variables is moderate. Furthermore, to prove the hypothesis, a significance test was carried out to determine the relationship between exogenous and endogenous variables. The significant criterion is seen from the p-value. With a significance level of 5%, if the p-value between the exogenous and endogenous variables is less than 0.05, it means that the exogenous variable has a significant effect on the endogenous variable, on the other hand, if the value is greater than 0.05, it means that the exogenous variable has no significant effect on building endogenous variables.

Table 3. Hypothesis Test Results

Hypothesis	Coefficient	t-count	P-Value	Conclusion
Perceived Ease of Use>>Intention to Use (H1)	0.135	2.106	**0.036**	**Accepted**
Perceived Usefulness>>Intention to Use (H2)	0.227	3.137	**0.002**	**Accepted**
Trust>>Intention to Use (H3)	0.107	2,340	**0.020**	**Accepted**
Cashback Promotion>>Intention to Use (H4)	0.309	4,992	**0.000**	**Accepted**

Source: Processed Data (2022)

Based on the results of the processed data presented in table 3, it is known that the effect of perceived ease of use on intention to use obtained positive and significant results with the acquisition of a p-value of 0.036 whose value is below 0.05. Furthermore, the effect of perceived usefulness on intention to use obtained positive and significant results with the acquisition of a p-value of 0.002, below 0.05. Likewise, for the influence of trust On the intention to use, positive and significant results were obtained with the acquisition of a p-value of 0.020, below 0.05. Then for, the effect of cashback promotion is proven to have a positive and significant influence on intention to use with the acquisition of a p-value of 0.000 below 0.05.

5. Discussion

The study's results, developed through the first hypothesis, showed that perceived ease of use positively and significantly affected intention to use. These results provide an overview of the importance of perceived ease of use for e-wallet developers to maintain good consumer relationships. Digital Payments is an integrated effort to shift payment methods from cash to cashless based on digital platforms. Some benefits are more convenient, cheaper or more efficient, transparent governance, less conflict, and more access or connectivity (Marpaung et al., 2021). In addition, digital transactions can also increase business productivity by enabling business actors to track all transactions quickly. Meanwhile, for the government, cashless transactions will promote economic efficiency and save on printing costs, cash distribution, cash handling, and administrative costs (Nana Triapnita Nainggolan, Munandar et al., 2020). The government can also encourage state tax and non-tax revenues to record all transactions to make them more transparent and accountable. For consumers, non-cash transactions provide ease of transaction at low costs.

The research results developed through the second hypothesis indicate that perceived usefulness positively and significantly affects the intention to use. These results prove that the perceived usefulness aspect is an important factor in encouraging the intention to use e-wallet products.

Payment and receipt of money from anywhere and anytime because it is digital, customers do not need to go to the counter to make payments (Welly et al., 2020). Generally, people forget written evidence of money that has been used. With the e-wallet application, this proof of payment is automatically recorded in it. Digital payments make it easier for customers to save payment receipts, manage finances and manage budgets. In addition, using e-Wallet can reduce the circulation of counterfeit money (Halim et al., 2020). You don't need to think about giving change every transaction because the nominal transaction will follow what is needed. In terms of flexibility, an e-wallet is superior because it can be used in various online transactions (marketplaces, websites, and so on). Meanwhile, e-money is mostly used in offline transactions at minimarket outlets, toll gates, public transportation, etc.

The results of the research developed through the third hypothesis, show that trust has a positive and significant effect on the intention to use. These results show that trust is the main reason e-wallet users use the product sustainably. The e-wallet application is a financial technology product in the form of a digital wallet whose system is connected to the internet, making it easier for users to carry out all kinds of transactions (Purba et al., 2020). Replenishing the balance and its easy use has attracted many consumers to switch to using digital wallets instead of physical money. In addition, the security guarantee provided by this e-wallet also strongly influences consumers' trust to change the transaction system. Users expect a safe and reliable system (Ginantra et al., 2020). This is supported by the phone being a secure and private medium, with no eavesdropping and hackers. Electronic communication needs to provide the same trust. A secure system verifies the identity of two-party transactions through user authentication and provides flexibility to restrict information/services through access control.

The results of the research developed through the fourth hypothesis, show that cashback promotion has a positive and significant effect on intention to use. This gives a general idea that e-wallets that collaborate with merchants provide discounts or promos that users can obtain. Of course, this is very attractive to customers. So, more and more people are switching to using this digital wallet (Rumondang et al., 2019). Cashback promotions generate business leads, drive purchases, reward customers, and motivate salespeople. Here the company focuses on two additional tools of primary business promotion namely conventions and trade shows. Persuade intermediary sellers to sell the brand, provide shelf space, promote it in advertisements, and ultimately offer it to consumers (Sudirman et al., 2022). Some trade promotion tools that manufacturers usually use are contests, direct discounts from official prices, free goods in the form of extra packaging aimed at intermediary sellers who buy certain quantities. On the other hand, cashback promotion programs offered by several e-wallet platforms aim to inform, influence, persuade, and remind target customers about the company and its marketing mix.

6. Conclusion

The results of this study concluded that all the built hypotheses were well received. The first hypothesis shows that perceived ease of use positively and significantly affects intention to use. Digital payments are easier than conventional payments. If you want to make a payment, you don't need to bring a lot of money because you need a phone number or card for payment. This proves that some e-wallet applications make digital payments simpler. The second hypothesis shows that perceived usefulness positively and significantly affects intention to use. The role of

perceived usefulness is believed to be an alternative payment interface with a design that should be as easy as using a telephone. Generally, users attach importance to ease of payment if they feel more benefit after using the product. Therefore, several e-wallet service providers are expected to understand consumer behavior in real terms to bind purchasing decisions in the long term, because the company can display different marketing, both in implementing marketing programs, product design, and improving the quality of services provided. they have sold to consumers so that purchases by consumers continue throughout time.

The third hypothesis shows that trust positively and significantly affects the intention to use. Users who have believed in using e-wallet services will tend to have the behavior to use them again in the future. Not infrequently, consumers make purchases because their psychological factors are met. When marketers can meet the psychological needs of consumers, such as by providing comfort, understanding it, and making it important. This can be why consumers purchase from these marketers compared to others. When a person realizes that they need something that is believed to be able to provide satisfaction, a psychological process begins, where consumers begin to believe and look for ways to fulfill their needs. The process that occurs consists of thoughts, feelings, and individual behavior. When the process is complete, the consumer will be faced with analyzing and digesting all the information. The fourth hypothesis shows that cashback promotion positively and significantly affects the intention to use. The cashback promotions offered by several e-wallet platforms are believed to be able to provide satisfaction to users, so this encourages users to try using the e-wallet in the next period. In addition, informing the market about the existence of a new product, introducing a new way of using a product, conveying price changes to the market, explaining how a product works, informing the services provided by the company, and correcting wrong impressions.

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