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## **The influence of perceptions of usefulness, user ease, and security on interest in using fund e-wallet with e-trust as intervening variable**

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**Abstract.** The use of Information Technology in the banking sector presents innovations in financial services that are practical, safe, fast, and offer many advantages. This innovation is certainly very useful during the COVID-19 pandemic. The purpose of this study is to determine the effect of perceived usefulness, perceived ease of use, and perceived security on interest in using Dana e-wallet through e-trust as an intervening variable. The type of research conducted by the researcher is associative research. The results showed that perceived usefulness, perceived convenience, and perceived security had a significant effect on e-trust. E-trust has an effect on interest in using e-wallet. Perceptions of benefits and security have an effect on interest in using e-wallet, while perceptions of convenience have a significant effect on interest in using funds through e-trust as an intervening variable.

**Keywords.** Influence, perceived usefulness, user's perception of ease of use, Security perception, interest in using, e-trust

### **Introduction**

The influence of globalization with the use of information technology facilities has an impact on human behavior that cannot be separated from technological developments in their daily lives. This is what causes rapid changes in social, economic, and cultural, defense, security perceptions. The enormous growth of technology also affects the growth of the financial world which is becoming more effective and modern.

Financial service innovations that have been influenced by technological growth and which have become our daily needs because they are practical, safe, fast, and offer many advantages, especially during the current pandemic, namely financial technology (fintech) or more precisely, non-cash payment methods, which The public is urged to keep their distance and reduce direct activities to break the chain of the spread of the Covid-19 virus, the public can minimize direct contact when transacting. According to the Financial Stability Board (FSB), fintech is a form of technology-based financial innovation that can produce new business models, applications, processes or products with related material effects on financial markets, institutions and financial service providers. The Fintech industry in Indonesia is currently

growing very rapidly, this is shown by the convenience of using digital transactions to be safer than using paper money at this time.

Based on statistical information from the OJK (Financial Services Authority) as of January 2021, the total number of registered and licensed fintech operators is 148 industries. Bank Indonesia (BI) also noted that the use of non-cash transactions has increased in Indonesia during the COVID-19 pandemic. PSBB and the government's call to minimize direct contact when transacting encourage people to start finding out and learning about fintech products and business people take this opportunity to create and improve online transaction systems that are preferred by consumers by considering this model's Technology Acceptance Model (TAM) theory. to analyze the factors that influence the acceptance of the use of information technology proposed by Davis (1989) in (Nisa, 2020) namely perceptions of usefulness, perceptions of user convenience, and modification of TAM by adding electronic variables of trust and security perceptions with the existence of factors that can influencing consumers is expected to provide maximum added value for consumers, which in turn provides a competitive advantage for the company. With the Technology Acceptance Model (TAM) we can find out what factors are the basis for consumers to accept fintech.

TAM (Technology Acceptance Model) is a behavioral model that can explain why many technology systems fail to implement because users do not have the attention to use them. There are not many models of implementing data technology systems that include psychological aspects in them and TAM is one of the theories that considers it. The TAM theory has been tested by many researches and the results mostly support and conclude that the TAM theory is a good model. In fact, this theory has been compared with other theories such as TRA (Theory Reason Action) and TPB (Theory Planned Behavior) and the results are also quite consistent that TAM theory is good enough to analyze the acceptance of a new technology in individuals (Jogiyanto, 2007).

An electronic wallet or e-wallet is a type of electronic payment account where users can save money for any future transactions (Effendy, 2020). An e-wallet has two main components, namely software and information. Software components store individual data and provide security perception and encryption of information. The data component is a detailed information base provided by the user which includes name, shipping address, payment method, amount to be paid, credit card details. The convenience of e-wallet is indicated by the ease that is driven from portability and direct accessibility, convenience refers to the flexibility of time and place, considering that e-wallet is one of the digital systems with the appearance, services, benefits and conveniences obtained from users determining the level of consumer interest in using e-wallet.

According to Chang (2010) in (Netti, 2015) Perceived usefulness is defined as a measure of the use of a technology that is believed to bring benefits to the people who use it. According to Venkatesh and Davis (2016:10), the aspects used for the perception of usefulness in (Sati & Ramaditya, 2020) are as follows:

1. Effectiveness, the perception that shows the time savings from the perceived use of e-wallet for a transaction.

2. Accomplish Faster, this dimension describes the extent to which a job can be completed more quickly by using the existing technology system and refers to the speed of the system process, the company between consumers.

3. Useful, this dimension describes the extent to which a system can be useful for consumer activities, especially with regard to what problems consumers feel.

4. Advantageous, this dimension describes the benefits and benefits that consumers feel about the extent to which they can be used for consumer needs.

According to (Anjelina, 2018) states that perceived ease of use is the extent to which consumers believe that using the application will be free of effort. An application that is perceived as easier to use than others, will be more easily accepted by users. Perception of convenience is a belief about the decision-making process.

According to Davis, in (Chawla and Joshi, 2019) the aspects or indicators used for the perception of user convenience are as follows:

1. Easy to learn, ie individuals who can learn a technology easily is a sign that the individual considers the technology easy to use, on the other hand, if the individual is difficult to learn a technology, the individual will consider the technology not easy to use.

2. Easy to understand, namely individuals who feel a technology is easy to understand then individuals consider the technology easy to use, on the other hand if individuals feel a technology is difficult to understand then the individual considers the technology not easy to use.

3. Effortless, namely individuals who feel that a technology can be done in a succinct manner, then the technology is considered easy to use and vice versa if a technology cannot be done in a succinct manner, then the technology is not easy to use.

4. Easy to use, namely individuals who feel a technology is easy to use, then individuals will feel their trust will increase in the technology, on the contrary if individuals feel a technology is not easy to use, then the individual's confidence in a technology will decrease.

According to (Kumala et al., 2020) Perception of security is the process of keeping the perceived risk at an acceptable level. The higher the level of perceived security that exists, the more individuals will trust the technology and it will cause individuals to use the technology. According to (Kahonge, Odongo, Miriti and Abade., 2013), in his research on web security perceptions the aspects used in determining security perceptions are as follows:

1. Confidentiality, ensuring that only the sender and recipient of the message can read the contents of the message.

2. Integrity, ensuring that the actual contents of messages and transactions are not changed, either intentionally or unintentionally.

3. Availability, information or services needed by consumers must always be available whenever needed.

4. Monitoring, a company responsibility to prevent system damage and consumer misunderstanding.

5. Evaluation, controlling and continuously improving the system so that everything that is needed by consumers goes well.

According to Mahardika and Basuki (2017: 1) in (Sati and Ramaditya, 2020) that consumer trust is defined here as an indicator of a psychological state that leads to trust in conducting banking transactions on the internet, maintaining transaction interests, maintaining commitment to serve, and providing benefits in its use. According to (Suh and Han, 2002), e-trust is included in the following three indicators:

1. Ability, addressed to mobile service providers who have sufficient knowledge and ability to carry out the provider's duties properly and correctly.

2. Integrity, mobile service providers serve ethically and keep their promises.

3. Benevolence, mobile service providers will care about the interests of users, not only care about their own interests.

Interest in using is defined as a form of someone's desire to use or reuse a particular product or service that is considered appropriate between the use motive and the attributes or characteristics of products and services that can be considered (Subagio and Jeccica, 2014). According to Kharismayanti Rahma (2012) in (Subagio and Jeccica, 2014), there are 3 things that are instruments for measuring interest in using, namely:

1. Desire to use.
2. Always try to use.
3. Sustainable use in the future.

### **Method**

The type of research conducted by the researcher is associative research. Associative research according to Sugiyono (2017:57) is research that aims to determine the relationship between two or more variables. the approach in this study is a quantitative approach because the direction and focus of this research is a theoretical test or hypothesis testing, in which each stage prioritizes the measurement of formulas, the use of questionnaire instruments, and statistical data.

The data used in this study is primary data. Primary data is data collected by the researcher himself. In this study, data were collected using a structured questionnaire and processed using SEM-Amos referring to the Likert scale. The population in this study are all consumers who have used or are still using the Dana e-wallet application. In this study, the total population is not known for certain because the researcher does not know how many consumers have used or are still using e-wallet funds. The population taken is large and the number is difficult to determine. The sampling method used in this study is a non-probability sampling method because it does not provide equal opportunities for each element or member of the population to be selected as samples. certain criteria. The criteria are:

1. Consumers who have used or are still using the Dana e-wallet application with a minimum of one use.
2. Millennials and Generation Z with age <20-40 years.
3. Domicile in Jabodetabek.

The data processing tools used are SPSS and AMOS for Windows data processing programs. The analysis carried out is: validity test and reliability test and using Structural Equation Modeling (SEM) analysis techniques including: SEM analysis prerequisite test, adequacy of sample size, normality assumption, outlier test. And test the fit of the structural model by looking at several criteria for the Goodness of fit model such as the value of chi square, probability, df, GFI, AGFI, TLI, CFI, and RMSEA.

### **Analysis and discussion**

#### **1. The effect of perceived usefulness on e-trust.**

From the results of the analysis that has been carried out, it shows that "perception of usefulness has a direct and significant effect on e-trust". This can be seen from the perspective of consumers who feel the benefits of the Dana e-wallet and show a sense of trust because of these benefits, the benefits felt by consumers are seen in the descriptive variable of perceived usefulness with the lowest average value of 4.26 and the highest average value of 4,41 with the statement that using an e-wallet saves time in making transactions, supports activities to be more effective and practical, such as the many service features that are very attractive to consumers, namely purchasing credit and data transfers between banks, and transfers between funds, and payments to various merchants can be made. Judging by the number of Generation

Z who like features that are useful in supporting their activities and coupled with spending that is still small, Generation Z also likes the promotions and cashback offered by e-wallet, the more sense of usefulness they feel the urge to continue to believe in using e-wallet services, the better. accompanied by the needs need consumers, the higher the level of trust.

## **2. The effect of the user's perceived ease of e-trust.**

This shows that if the convenience of the e-wallet system is increased or decreased, it will not be followed by an increase or decrease in consumer e-trust, because respondents are dominated by generation Z which can be seen from the consumer's point of view from the summary of descriptive statements of variables with an average The smallest average is 3.86 and the largest average is 4.20 and the overall average score of respondents' answers to questions related to the perception of user convenience is 3.98. This shows that most of the respondents in this study feel the ease of using e-wallet. Funds tend to be normal. This can happen because most of the respondents in this study were Generation Z, where they were born and immediately knew technology, in other words, they were very familiar with the convenience of a technology. They felt familiar with easy technology and if they felt that convenience, they responded immediately with an interest in using e-commerce. the wallets.

## **3. The effect of security perception on e-trust.**

This shows that the high or low level of perceived transaction security by consumers does not increase the consumer's sense of e-trust, in this study it can be seen from the consumer's point of view about perceived security can be seen in the summary of descriptive statements of variables with the largest average value of 4.50. and the smallest average value of 4.25. and the average overall score of respondents' answers to questions related to security perceptions on Dana's e-wallet is 4.39, this value tends to be high, this shows that most respondents in this study feel the perception of security in transacting with Dana's e-wallet, especially shown with the existing security mechanisms in the Fund and the confidentiality of personal data. Respondents feel that the perception of security is important for a digital technology, but the perception of security alone is not enough to make consumers believe in digital transactions, other factors could be due to the level of popularity and reviews about applications and promotions. Most of the respondents in this study were Generation Z, most of whom had high school education with little expenditure. This generation did not think much about the perceived security factor for them to believe because the more important factors were benefits and practicality.

## **4. The effect of e-trust on interest in using.**

This shows that the higher the customer's perceived e-trust, the higher the interest in transacting in the e-wallet and if the e-consumer's trust in the e-wallet is increased, it will be followed by an increase in interest in using (ITU) e-wallet and vice versa if the e-wallet is increased. - consumer confidence in e-wallet decreases, it will be followed by a decrease in interest in using the e-wallet seen from the consumer's point of view from the summary descriptive statement of the e-trust variable with the smallest average of 4.18 and the largest average of 4.29 and the average overall score of respondents' answers to questions related to e-trust is 4.26 this value tends to be high. This indicates that most of the respondents in this study feel e-trust so that consumers feel an interest in using or transacting with Dana e-wallet, especially indicated by the mechanism for providing mobile service properly and correctly, with this, consumers believe Funds will not deceive its consumers. 37.7% of respondents in this

study had an expenditure of three million to more than ten million per month, this fostered a level of trust that could make consumers interested in using a digital transaction and also from a high level of use, namely four to more than ten times the use of e-commerce. wallet in a month, this can cause e-trust to affect interest in using.

**5. The effect of perceived usefulness on interest in using the Fund.**

This shows that if the usefulness of the benefits of the e-wallet system is increased or decreased, it will not be followed by an increase or decrease in interest in using e-wallet, seen from the consumer's point of view from the summary descriptive statement of the perceived usefulness variable with the smallest average of 4, 26 and the largest average is 4.41 and the overall average score of respondents' answers to questions related to perceived usefulness is 4.35. This value tends to be high because this shows that most of the respondents in this study feel the benefits of e-wallet Funds, especially shown by the benefits of saving time and making it easier for consumers to fulfill their various needs, but the benefits alone are not enough to make consumers immediately feel an interest in using digital transactions, other factors can be due to the level of popularity and reviews about applications and promotions. Some of the respondents are millennials or adults who don't really need more benefits to make digital transactions, this generation is more concerned with spending that is consistent and as needed.

**6. The effect of the user's perception of ease on interest in using the Fund.**

The results obtained indicate that the perceived ease of using an e-wallet affects a person to choose to transact with an e-wallet seen from the consumer's point of view from a summary descriptive statement of the variable perception of user convenience with the smallest average of 3.86 and the largest average of 4, 20 and the average overall score of respondents' answers to questions related to the perception of ease of use is 3.98, this shows that most of the respondents in this study felt the ease of using this e-wallet based on a system statement that was easy to learn and easy to understand, ease of doing transactions are more efficient, useful for user activity, and perceived flexibility when using them. It can be concluded that a person's behavioral interest in the use of an information technology, one of which is based on the convenience obtained when using it.

**7. The effect of perceived security on interest in using the Fund.**

This shows that the higher the consumer's perceived security perception on the Dana e-wallet, the higher the interest in using the Dana e-wallet for the products and services provided, viewed from the consumer's point of view from a summary descriptive statement of the user's security perception variable with the smallest average being 4, 25 and the largest average is 4.50 and the overall average score of respondents' answers to questions related to security perceptions is 4.36. This value tends to be high, indicating that most respondents in this study feel the perception of security in transacting with Dana e-wallet, especially indicated by a good statement of the security mechanism on the Fund and the confidentiality of personal data by verification.

**8. The role of e-trust in mediating the effect of perceived usefulness on interest in using the Fund.**

This shows that the higher the perceived usefulness of consumers, the higher the e-trust will create, which in turn will increase interest in using e-trust as an intervening variable, which can strengthen the relationship between perceived usefulness and interest in using. seen from

the consumer's point of view from the summary of descriptive statements of the e-trust variable with the smallest average of 4.18 and the largest average of 4.29 and the average overall score of respondents' answers to questions related to e-trust which is 4.26 this value tend to be high.

#### **9. The role of e-trust in mediating the effect of perceived ease of use on interest in using the Fund.**

This shows that if consumers feel the ease of using it, it will not create e-trust which in turn will not increase interest in using e-trust as an intervening variable, weakening the relationship between perceived user convenience and interest in using Dana e-wallet. seen from the consumer's point of view from the summary statement of the frequency of using e-wallet Dana in one month which dominates with the use of approximately 3 times with 112 respondents with a percentage of 50.9% seen by service category that dominates is credit and data, namely 32%, from research it can be concluded that consumers only transact in the Dana e-wallet if there is a need for credit and data where the active distance of an internet package is about one month, therefore e-trust weakens the relationship between user perceptions of ease of use and interest in using.

#### **10. The role of e-trust in mediating the effect of perceived security on interest in using the Fund.**

This shows that the high or low perception of security in the Dana e-wallet does not create a sense of e-trust which in turn will not increase interest in using it. the existence of e-trust as an intervening variable weakens the relationship between perceived security and interest in using an e-wallet. online transactions, namely promotion factors, popularity, and reviews about the application. seen from the consumer's point of view from the summary statement of the frequency of using e-wallet Dana in one month which dominates with the use of approximately 3 times with 112 respondents with a percentage of 50.9% seen by service category that dominates is credit and data, namely 32%, from research it can be concluded that consumers only transact in the Dana e-wallet if there is a need such as credit and data where the active distance of an internet package is about one month.

#### **Conclusion**

1. Perceived usefulness has a significant effect on e-trust.
2. Perception of user convenience has no significant effect on e-trust.
3. Perception of security has no significant effect on e-trust.
4. e-Trust as an intervening variable has a significant effect on interest in using Dana's e-wallet.
5. Perceived usefulness has no significant effect on interest in using Dana's e-wallet.
6. Perception of user convenience has a significant effect on interest in using the Dana e-wallet.
7. Perception of security has a significant effect on interest in using Dana's e-wallet.

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