

The Role of Perceived Ease of Use, Trust and Perceived Usefulness on Intention to Use Customer of Tix Id

Kartika SARI

Prodi Manajemen, Universitas Gunadarma, Indonesia

kartika@staff.gunadarma.ac.id

Sherry ADELIA

Prodi Manajemen, Universitas Muhammadiyah, Indonesia

sherryadelia@unismuh.ac.id

Ni Made YUSMINI

Prodi Manajemen, Universitas Mahendradatta, Indonesia

yusikaylasantika@gmail.com

HASMIDAR

Prodi Agribisnis, Sekolah Tinggi Ilmu Pertanian Yapi Bone, Indonesia

hasmidarcahaya@gmail.com

Agus NUROFIK

Prodi Administrasi Bisnis, STIA Adabiah Padang, Indonesia

agsnin@gmail.com

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ABSTRACT:

The objectives of this study is to examine the influence of perceived ease of use, trust and perceived usefulness toward intention to use of customer of Tix Id. This study is using a quantitative approach because the data used is in the form of numbers and was calculated using statistical methods. This study aims to analyze the causal relationship between perceived usefulness, perceived ease of use, and trust and the dependent variable, namely, the intention to use Dana in Tix Id. In order to focus more on the research being conducted, the scope of the research is focused only on users who are in South Jakarta and South Tangerang from March to August 2022. Result of this study is perceived usefulness in terms of saving time and money when purchasing a product or service has no effect on intention to use. Perceived ease of use, related to the ease of learning, understanding, and clarity in using a technology and making it easier for technology to do what users want it to do, has a significant positive influence on intention to use.

Keywords: perceived usefulness, perceived ease of use, trust, technology

JEL Classification: M31; O14.

INTRODUCTION

In this modern era, the use of information technology in the world of finance is very important. Its development is very rapid, as is the behavior of people who cannot be separated from technological developments in their daily lives. This causes rapid changes in social, economic, and cultural aspects. The existence of very high technological developments also influences the development of the financial world, which is becoming more efficient and modern. In today's economic world, it is very important to innovate because finance and technology have a close relationship. This is also supported by the increasing use of the internet in everyday life, which can be accessed via smartphones and other technological devices. The high growth of internet users has led to various forms of new internet-based businesses, one of which is fintech, which has emerged as a new payment system solution that offers convenience for its users, especially those connected to the internet.

According to Hochstein (American Banker, 2015), "fintech refers to the use of technology to provide financial solutions. The term "fintech" itself is an abbreviation of the word "financial technology," which means a company that combines financial services with modern and innovative technology. Fintech generally aims to attract customers with products and services that are more user friendly, efficient, transparent, and automated than what currently exists (Mackenzie, 2015).

Fintech creates new opportunities and challenges for the financial sector, from consumers to financial institutions to regulators. Fintech offers many opportunities for governments, from making their financial systems more efficient and competitive to expanding access to financial services for hard-to-reach consumers. However, it can also pose potential risks to consumers, investors, and financial stability and integrity (World Bank, 2018).

Fintech continues to develop and experience rapid improvements, transforming the financial business sector. Fintech has advantages for various parties in the financial industry. Its emergence has a positive impact on the financial business sector, making it more efficient and competitive. Some financial businesses use fintech to provide safe and easy digital service preferences. In this case, banks are adopting fintech to create digital services such as internet banking and mobile banking that are easily accessible and used only using smartphones and encourage people to be more active in making transactions easily, safely, and comfortably. Apart from being used in banking, fintech is also used in other financial businesses such as insurance and other financial instruments or providing services as a third party.

Quoting *Republika.id* (2017) in Indonesia, fintech financial services are differentiated into several groups, namely digital banking, digital payment systems, online and digital insurance, peer-to-peer (P2P) lending, and crowd funding. Until 2018, digital and mobile payments (38%), lending (31%), and personal finance, comparison, insurtech, crowdfunding, POS systems, cryptocurrency and blockchain, accounting, and others dominated the Indonesian fintech industry.

Although the market potential is considered quite large, according to research conducted by McKinsey & Company, the level of penetration of the use of financial services through non-banking or financial technology (fintech) in Indonesia has only reached 5%. This figure is much lower than other countries such as China, which is ranked first with a percentage of 67%. Meanwhile, Hong Kong has touched 57% and New Zealand has 54%. This happens because the fintech business is currently still dominated by big players such as OVO and Gopay (*dailysocial.id*). This statement is in accordance with research conducted by Alphawise and Morgan Stanley entitled "Indonesia Banks: Fintech Continues to Lead the Digital Payment Market," via *Republika.id*, which states that in Indonesia, the fintech business is currently controlled by two digital payment giants, OVO and Gopay whose users are increasing. In contrast to research in 2018, where Gopay still led digital payments with 79.1% of respondents, at the beginning of 2022 as many as 73% of respondents chose to use OVO, 71% used Gopay, and only 1% were Fund users.

In the TAM (Technology Acceptance Model) theory put forward by Davis (1989), there are several factors that can influence interest in using a technology, one of which is its perceived usefulness. According to Davis (1989), perceived usefulness is defined as the level of consumer confidence that using a system can improve performance; besides that, users have a perception of the usefulness of technology in improving their performance, including minimizing working time and ensuring accuracy and usability (Lee, Xiong, & Hu, 2012). One of the considerations that can affect user interest in using a mobile payment service is perceived usefulness. Users will be interested in

using mobile payments if it can help minimize the time it takes to do something or get something.

Apart from perceived usefulness, users will also consider perceived ease of use when using digital payment services. Perceived ease of use is the degree to which a technology is easy to understand and use (Davis, 1989). Wibowo (2006) states that the perception of ease of use of a technology is defined as a measure of whether a person believes that the technology can be easily understood and used. This is very helpful for increasing the use of payment applications, which are often considered difficult even though there are many enthusiasts.

Another factor that is also considered by consumers is trust. Moorman (1993) defines trust as an individual's willingness to depend on other parties involved in an exchange because they have faith in those other parties. In using digital payment systems, trust is the main factor and so far, has been very influential in maintaining relationships with customers because the mobile payment system has fewer direct interactions (Bourreau and Valletti, 2015).

LITERATURE REVIEW

Consumer Behavior

According to Peter and Olson (2013), consumer behavior is the result of the dynamics of interaction between influence and awareness, behavior, and the environment where humans exchange aspects of life. Meanwhile, according to Engel et al. (1994), "consumer behavior" is an action that is directly involved in obtaining, consuming, and consuming products and services, including the decision-making process. Marketers can study consumer wants and needs by understanding consumer responses to products. Stimuli to determine consumer response are divided into four categories: product, place, price, and promotion. Other stimuli include major forces and events in the buyer's environment: economics, politics, and culture (Kotler and Armstrong, 2017).

Fintech

Fintech is an economic sector where companies offer different financial services using new technology with more efficient processes for companies or customers. (Kalmykova, 2015). According to Hochstein (American Banker, 2015), "fintech" refers to the use of technology to provide financial solutions. The term "fintech" itself is an abbreviation of the word "financial technology," which means a company that combines financial services with modern and innovative technology. As new players in the market that offer product-oriented applications using the internet, fintech generally aims to attract customers with products and services that are more user friendly, efficient, transparent, and automated than those currently available (EBF 2015; Mackenzie 2015).

Fintech developments affect all sectors in the financial industry, such as banking, capital markets, payments, insurance, financial management services, and real estate, including platforms, systems, and infrastructure. The merging of technology and financial services is nothing new. The application of IT&I in financial services was introduced decades ago and continuously focuses on industry innovation in increasing the efficiency of infrastructure technology and increasing system stability, flexibility, and security (Jassa, 2016).

Fintech represents the financial industry's service sector as a service innovation for financial companies in their activities or to their customers (Ion and Alexandra, 2016). Other important things about fintech that are not fully understood will be represented in the categorization of several segments and sub-segments of fintech solutions that can be implemented by financial service providers or consumers.

According to Alt, R., & Puschmann, T. (2012), fintech can be divided into three sectors: the financial sector (banking, investment, insurance, etc.), business processes (payments, investment, trade, infrastructure, etc.); and the customer segment (retail or enterprise). Meanwhile, according to Dofleitner (2017), the fintech industry can be divided into four main segments according to their respective business models. Using the traditional value-adding analogy to universal banks, fintech can be differentiated based on their level of involvement in financing, asset management, and payments, as is the case with other fintech and the various uncontrolled corporations that perform these functions.

Mobile Payment

According to Mallat (2006), mobile payment is defined as the use of mobile devices to make payment

transactions where money or funds are transferred from the payer to the recipient through intermediaries, or directly without intermediaries. The use of mobile devices is used in defining mobile payments, which consist of laptops, tablets, and mobile phones (Au & Kauffman, 2008).

According to Bel & Gaza (2011), mobile payment is defined as "transferring an amount of funds as a return for good service, where mobile phones play an important role when initiating and confirming payments." This opinion is different from that put forward by Contini (2011), who said that there is a change from using a mobile device as a browser, which can be used to access internet banking and retail systems, to using it to access applications on a mobile phone as a means of payment, whether checking in with cash or a card, or even as a mobile wallet.

Mobile payments have been suggested as a solution to facilitate micro-payments in electronic and digital commerce and provide an alternative to the reduced use of cash at POS (Begonha et al., 2002; Coursaris & Hassanein, 2002). The development of mobile payment solutions is based on the proliferation of mobile telecommunication technologies, the widespread use of mobile phones, and the success of early mobile content and services such as logos and ringtones (Mallat, 2006).

TAM (Theory Acceptance Models)

TAM, or theory acceptance models, also known as acceptance model theory, is a theory that is generally used to explain online shopping behavior (Limayem, 2003). This theory has previously been developed by Davis (1989) to explain the acceptance of information technology. TAM is based on the TRA (Theory of Action) theory, which explains the intention and attitude to use information systems that depend on two beliefs, namely perceived usefulness (PU) and perceived ease of use (PEOU). According to Davis (1989), the use of behavior in information technology starts with PU and PEOU.

Individual behavior toward technology is influenced by perceived usefulness and perceived ease of use. The increase in perceived ease of use instrumentally affects the increase in perceived usefulness because an easy to use system does not take long to learn so that individuals have the opportunity to do something else that is related to performance effectiveness (Davis, Bagozzi, and Warshaw, 1989). Attitude toward use in TAM is conceptualized as an attitude toward using a system in the form of acceptance or rejection as having an impact when someone uses a technology in their work. Meanwhile, "intention to use" is a behavioral tendency to continue using a technology. The level of use of a technology can be seen from the user's attitude towards it, such as motivation to keep using it and the desire to motivate other users. Actual system usage is a real condition of using the system, which is conceptualized in the form of measuring the frequency and duration of time using technology (Wibowo, 2006).

Perceived Usefulness

According to Davis (1989), perceived usefulness is defined as the level of consumer confidence that using a system can improve performance. This also means that users have a perception of the usefulness of technology in improving their performance, including minimizing working time and ensuring its accuracy and usability (Lee, Xiong, & Hu, 2012). This has something to do with mobile payment services: consumers develop favorable attitudes and intentions towards payment methods because they have relative advantages when compared to other methods such as cash and card payments (Arvidson, 2014; Mallat, 2007; Rogers, 1976). According to Nguyen et al. (2016), there are three indicators to measure perceived usefulness: using mobile payments can save time. Using a mobile device can increase efficiency. Mobile payments are very useful.

Perceived Ease of Use

According to Davis (1989), "perceived ease of use" is the level at which a person believes that technology is easy to understand. This definition is also supported by Wibowo (2006), who states that the perception of ease of use of a technology is defined as a measure where a person believes that the technology can be easily understood and used. Perceived ease of use is also defined as the level of individual belief that using technology will free them from physical and mental effort (Orso and Gardner, 2004). According to Adams et al. (1992), the intensity of use and interaction between users and the system can also indicate the perceived ease of use. The fact that the system is used more often shows that it is easier to understand, easier to operate, and easier to use.

Based on some of these definitions, it can be concluded that perceived ease of use is able to reduce one's

efforts, both time and effort, to study a system or technology because individuals believe that the system or technology is easy to understand. The intensity of use and interaction between the user and the system can also indicate perceived ease of use. The fact that a system is used more often indicates that it is better known, easier to operate, and easier to use by users (Adam et al., 1992). According to Nguyen et al. (2016), indicators of perceived ease of use are: Ease of learning to use mobile payment services It's easy to make a mobile payment service do what it wants to do. There is a clear and easy-to-understand interaction with the mobile payment service. Ease of using mobile payment services.

Trust

Consumers consider trust when deciding whether or not to conduct online transactions. Moorman (1993) defines trust as an individual's willingness to depend on other parties involved in an exchange because they have faith in those other parties. According to Pavlou (2003), trust is a belief that makes it easy for consumers to trust online sellers after studying their characteristics. The views of personality theorists conceptualize trust as beliefs, hopes, or feelings that are deeply rooted in personality and rooted in the early psychological development of individuals (Lewicki & Bunker, 1995).

With the development of technology and the advent of the internet, traditional payments such as cash and checks have been enabled by digital payment platforms. The emergence of e-commerce has also contributed to the rapid change in consumer behavior. Only online banking emerged at the time in response to the dramatic increase in electronic transactions, accounting for a large portion of business-to-consumer (B2C) transactions that were already in online form to facilitate and make consumers more comfortable in purchasing goods and services without leaving their homes. (Fondesson, 2014). The trust factor in e-commerce is a subjective estimate in which consumers believe they can carry out online transactions consistent with what is expected (Steward et al., 2002). According to Kim et al. (2010), acquiring and retaining electronic payment users is very important for increasing consumer safety perceptions and maintaining customer trust during electronic payment transactions.

Intention to Use

According to Fishbein and Ajzen (1975), "intention" is a plan or how someone will behave in certain situations in certain ways, whether they do it or not. Meanwhile, according to Peter & Olson (2013), intention is a plan to engage in a specific behavior in order to achieve a goal. Many factors influence consumer intentions when selecting products, and the final decision depends on consumer intentions and major external factors (Keller, 2001).

Intention is a psychic activity that arises from the feelings (affective) and thoughts (cognitive) of the desired goods or services (Schiffman and Kanuk, 1997). According to Belch & Belch (2009), "intention to use" is the tendency to use a brand, and in general, it is based on the suitability between purchase motives and brand attributes or characteristics that can be considered.

RESEARCH METHOD

This is a type of research using a quantitative approach because the data used is in the form of numbers and was calculated using statistical methods. This study aims to analyze the causal relationship between perceived usefulness, perceived ease of use, and trust and the dependent variable, namely, the intention to use Dana in Tix Id. In order to focus more on the research being conducted, the scope of the research is focused only on users who are in South Jakarta and South Tangerang from March to August 2022. The population in this study is Dana users who have the Tix Id application. This research was conducted on respondents who met the criteria of Dana users who had made transactions on the Tix Id application to buy cinema tickets within the past year.

RESULT AND DISCUSSION

According to the gender category of the 100 respondents who completed the questionnaire, 16 respondents were male with a percentage of 16%, and 84 respondents were female with a percentage of 84%. Based on the age category, the number of respondents in the 17–24-year age category was 95, for a percentage of 95%, and there

were 3 respondents in the 25–34-year age category, for a percentage of 3%. The number of respondents in the age category of 35–44 years was 2 with a percentage of 2%, and the age category of 45 years and over had 0 respondents. According to the last education category, 74 respondents with a last education from high school or equivalent had a percentage of 74%, 4 respondents with a percentage of 4%, 22 respondents with a percentage of 22%, and 0 respondents with a diploma or equivalent had a percentage of 4%.

From the characteristic data of respondents using fintech, namely Dana in Tix Id to buy cinema tickets, 84 people were dominated by women. This happens because deciding to use fintech responds to many considerations through several perceptions, one of which is perceived usefulness. In this case, Dana offers a variety of very attractive promotions, ranging from a half price discount to a sizable cashback, which is of course very attractive to anyone, especially women, especially if buying a movie ticket using an application can save time without having to queue. In addition, Dana users on Tix Id are dominated by the age range of 17–24 years, with as many as 95 people, because fintech in this case is mobile payment, which is very popular with young people today.

Then, fintech provides a perception of ease (perceived as ease of use) in using its services, such as being easy to learn and use, and can do things according to the wishes of its users, such as paying for cinema tickets using Dana in TIX ID, where the Dana account is directly installed in the application. Therefore, there are more users aged between 17-24 years, most of whom like something fast with easy access, and they are very familiar with using technology.

Based on the results of the t-test to determine the magnitude of the influence of each independent variable partially (individually) on the dependent variable to find out the t-table can use the formula $\alpha/2$, $n-k-1$, with a result of $0.05/2$, $100-3-1 = 0.025$, 96. Then the t-table obtained is 1,988. The following is an analysis of the partial test between the variables perceived usefulness, perceived ease of use and trust on the variable intention to use Dana at Tix Id.

It is known that the t-count value for the perceived usefulness variable is 1.555, the t-table value is 1.988, and the significance value is $0.123 > 0.05$. So, it can be concluded that perceived usefulness does not have a significant effect on intention to use. As a result, in this case, H_a is rejected while H_o is accepted, indicating that there is no significant relationship between perceived usefulness and intention to use. These results indicate that indicators of perceived usefulness, namely saving time and increasing efficiency because prices are cheaper and more useful for buying cinema tickets, do not significantly influence intention to use, so that users are not interested in using them.

It is known that the t-count value for the perceived ease of use variable is 2.623, the t-table value is 1.988, and the significance value is $0.010 < 0.05$. As a result, perceived ease of use has a significant influence on intention to use. As a result, H_a is accepted and H_o is rejected in this case, indicating that there is a significant influence between perceived usefulness and intention to use. These results indicate that the perceived ease of use indicator has a significant effect on the intention to use Dana on Tix Id in South Jakarta and South Tangerang. The intensity of use and interaction between users and the system can also indicate perceived ease of use (Adam et al., 1992).

It is known that the t-count value for the trust variable is 8.583, the t-table value is 1.988, and the significance value is $0.000 < 0.05$. So, it can be concluded that trust has a significant influence on intent to use. As a result, H_a is accepted and H_o is rejected in this case, indicating that there is a significant influence between perceived usefulness and intention to use. These results indicate that the trust indicator has a significant effect on the intention to use Dana on Tix Id in South Jakarta and South Tangerang. Trust is defined as a user's belief in a technology, whether that technology is trustworthy or not (Dahlberg et al., 2003). The intention to use mobile payments is also influenced by the reliability and trustworthiness of mobile payment service providers (Lu et al., 2011). In this case, Dana has been successful in providing a reliable and trusted service as a mobile payment for buying cinema tickets on Tix Id.

Based on the results of the simultaneous test, the f-count is 23,908, while to determine the f-table with a significance level of 0.05, we used $df\ 1\ (k-1)$, namely $4-1 = 1$, and $df\ 2\ (n-k-1)$, namely $100-3-1 = 96$. So, the results for the f-table are 2.70. From these calculations, it can be inferred that $f\text{-count} > f\text{-table}$, namely $23,908 > 2.70$. So, from that, it can be concluded that H_a is accepted and H_o is rejected, which means the variables perceived usefulness, perceived ease of use, and trust all simultaneously have a significant effect on the intention to use variable. This shows that perceived usefulness, perceived ease of use, and trust all have a significant influence on the intention to use Dana on Tix Id. According to the explanation that using Dana on Tix Id is useful because it can

shorten the time it takes to buy cinema tickets while also increasing price efficiency, the perceived ease of use of the application used is very simple to understand and understand, making it easier for users to do what they want to do. Furthermore, the last is trust; users really care about the trustworthiness of service providers and the reliability of the payment system on Tix Id, namely Dana.

Through the results of multiple regression analysis, it is known that the regression coefficient of the perceived ease of use variable (X1) has a positive value of 0.088, which means that if the perceived ease of use increases, it will increase consumer intentions to use Dana on Tix Id. The regression coefficient of the trust variable (X1) has a positive value of 0.324, which means that if trust increases, it will increase consumer interest in using Dana on Tix Id.

Based on the results of the coefficient of determination (R²), it has a value of 0.410. This value can be used to determine how much influence perceived usefulness, perceived ease of use, and trust have on the intention to use Dana on Tix Id. This also means that the independent variables, namely perceived usefulness, perceived ease of use, and trust, only explain 41% of the dependent variable, namely intention to use, while the remaining 59% is explained by other variables not included in this model.

CONCLUSION

According to the findings of this study, perceived usefulness in terms of saving time and money when purchasing a product or service has no effect on intention to use. Perceived ease of use, related to the ease of learning, understanding, and clarity in using a technology and making it easier for technology to do what users want it to do, has a significant positive influence on intention to use. Trust related to the reliability, trustworthiness, and security of a technology system has a significant positive influence on the intention to use it. Perceived usefulness, perceived ease of use, and trust have a simultaneous effect on intention to use.

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