

## The Influence of Trust, Perceived Usefulness, And Perceived Ease of Using Intensity of E-Money With Attitude Toward Using Intervening Variable in Padang City

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### Abstract

The purpose of this research is to analyze: (1) Effect of trust on the intensity of using e-money, (2) Effect of trust on attitude toward using e-money (3) Effect of perceived usefulness on the intensity of using e-money, (4) Effect of perceived usefulness on attitude toward using e-money, (5) Effect of perceived ease of use on attitude toward using e-money, (6) Effect of perceived ease of use on the intensity of using e-money and (7) Effect of attitude toward using the intensity of using e-money. A type of the research is causative. The study population was all people at Padang city. The sampling technique used was purposive sampling. Total sample size of 300 people. The data used are primary and secondary obtained by distributing questionnaires to selected people. The analytical method used is descriptive and inductive structural equation modeling. The result showed that: (1) trust positively and significantly impact on attitudes towards using of electronic money, (2) trust positively and significantly impact on intensity of using electronic money, (3) perceived usefulness positive and significant impact on attitudes towards using of electronic money, (4) perceived usefulness no positively and significantly impact on intensity of using electronic money, (5) perceived ease of use positively and significantly impact on attitudes towards using of electronic money, (6) perceived ease of use positively and significantly impact on intensity of using electronic money, (7) attitude toward using positively and significantly impact on intensity of using electronic money.

**Keywords:** trust, perceived usefulness, perceived ease of use, intensity of using e-money and attitude toward using

### Introduction

E-Money is a payment instrument that uses electronic media, namely computer networks and also the internet or money packaged into the digital world. Electronic wallets are used to transact through an application. E-money is a very potential alternative in increasing financial inclusion. According to data from a survey from Bank Indonesia, the use of E-Money in 2017 e-money increased by 38,799,268 instruments. Increased use of non-cash payments, as part of efforts to form a cashless society or a cashless payment system.

Business people continue to make new innovations to meet people's needs and provide ease of use. One of the efforts of business people to meet the needs of the community by raising ideas and ideas to provide convenience in making payment transactions. The presence of e-commerce now leads to the development of fintech. Fintech or referred to as financial technology, according to the National Digital Research Center, fintech is innovation in financial services. The TAM (Technology Acceptance Model) theory proposed by Fred David (1989) can be used to see public acceptance of e-money. In TAM (Technology Acceptance Model) there are several points such as ease of use, perceived usefulness, and user attitude (attitude toward using).

In Corsini (2002), intensity is defined as: "The Quantitative Value Of Stimulus". Based on the above understanding, intensity can be interpreted as how much the individual response to a stimulus given to him or how often to do a behavior. In this study, the term intensity is interpreted as how often people use e-money.

In making payments using e-money, trust is very important to determine how often people make transactions or make payments for products or services using e-money. According to Ling et al (2010: 66) states that: "Trust as the availability of consumers to accept weaknesses in e-money transactions based on their positive expectations regarding the behavior of using e-money in the future." Whereas according to Sitkin and Roth (1993), in Chauhan (2015), states that: "Trust as the hope that a technology can be trusted will complete the task well.

- Based on previous research, the authors postulated some hypotheses:
- H1 Trust perception has a significant effect on attitude toward using e-money.
  - H2 Trust perception has a significant effect on the intensity of using e-money.
  - H3 Perception of perceived usefulness has a significant effect on attitude toward using e-money.
  - H4 Perception of perceived usefulness has a significant effect on the intensity of using e-money.
  - H5 Perception perceived ease of use has a significant effect on attitude toward using e-money.
  - H6 Perception perceived ease of use has a significant effect on the intensity of using e-money.
  - H7 Attitude toward using has a significant effect on the intensity of using e-money.

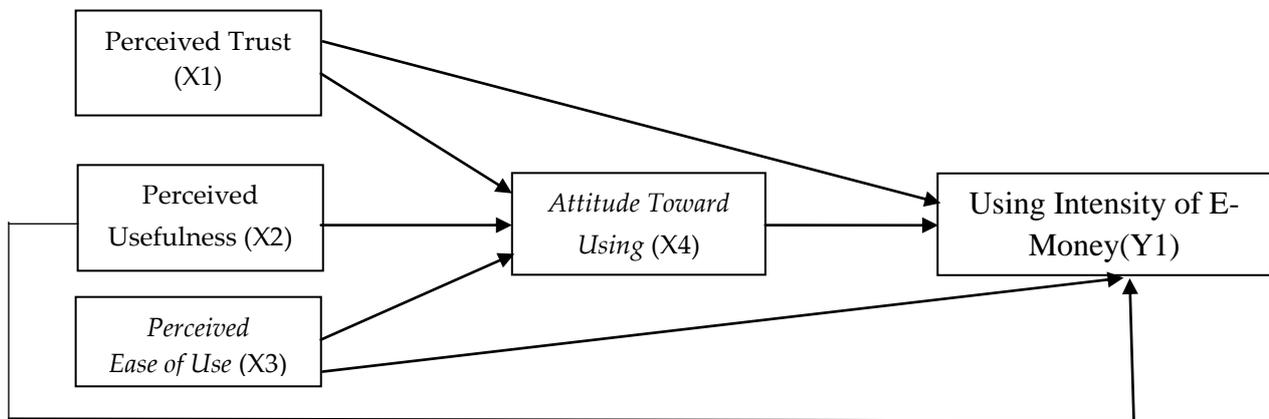


Figure 1 The research model

**Methods**

The type of research that will be conducted is causative research. This study will look at the extent to which the influence of trust, perceived usefulness and perceived ease of use on the intensity of using e-money with the attitude toward using as an intervening variable.

The population in this study were people from the city of Padang who had used E-Money either e-money issued by the Bank or from an unknown number of e-commerce. Samples to be used.

In this study the sample criteria considered are consumers who have used E-Money either e-money issued by the Bank or from e-commerce. With inclusion criteria aged 17 to > 35 years. Data analysis was performed using the Structural Equation Model (SEM) using Partial Least Square (PLS) and SmartPLS 3.2.8 version of the approach as software.

In the reliability test, there are two tables that must be observed, namely the composite composite table and cronbach's alpha, as follows:

Table 1 Reliability Analysis

Variable	Cronbach's Alpha	Composite Reliability
Trust (X <sub>1</sub> )	0.904	0.922
Perceived Usefulness (X <sub>2</sub> )	0.890	0.916
Perceived Ease of Use (X <sub>3</sub> )	0.874	0.906
Attitude Toward Using (X <sub>4</sub> )	0.899	0.923
Using Intensity of E-Money (Y)	0.851	0.890

Based on Table 1, it can be seen that the value of cronbach's alpa and composite reliability of each construct exceeds 0.7. In accordance with the thumb rule of cronbach's value and composite reliability, each of them must be greater than 0.7 (> 0.7), the instrument of this study can be reliable.

After the output have criteria of validity and reliability, then the structural model (inner model) is tested. Structural model testing is done first by looking at the R-square value of this study, as follows:

**Table 2 R-Square**

<b>Variable</b>	<b>R-Square</b>
Attitude Toward Using (X <sub>4</sub> )	0.766
Using Intensity of E-Money (Y)	0.513

Determination coefficient using R-square which shows some percentage variation of independent or dependent variables can be explained by variables hypothesized to influence it. The higher the R-square of a variable, the better the model. To note, the R-square is only found in endogenous structures.

In Table 2, it can be seen that the R-square value of the Intensity of E-Money (Y) variable indicates a number of 0.513. This shows that Trust (X<sub>1</sub>), Perceived Usefulness (X<sub>2</sub>), Perceived Ease of Use (X<sub>3</sub>) and Attitude Toward Using (Y) contributes to the Intensity of E-Money Usage by 51,3% while the rest is influenced by other variables outside the model this research.

While the Attitude Toward Using (X<sub>4</sub>) variable, from table 2 shows that the R-square value is 0.766. So that it can be concluded that the Toward Using attitude gets a contribution of 76.6% of the Trust variable (X<sub>1</sub>), Perceived Usefulness (X<sub>2</sub>) and Perceived Ease of Use (X<sub>3</sub>) with the remaining percentage influenced by other variables outside the research model.

Predictive relevance (Q<sup>2</sup>) can be evaluated using the following formula:

$$\begin{aligned}
 Q^2 &= 1-(1-R_1^2)(1-R_2^2).....(1-R_p^2).. \\
 &= 1-(1-0,766)(1-0.513) \\
 &= 0.886042
 \end{aligned}$$

Based on the Q<sup>2</sup> evaluation using the formula above, it can be proved that the model in this study has predictive relevance because the value of Q<sup>2</sup> is greater than the value of 0 (Q<sup>2</sup>> 0), namely the acquisition of 0.886042. This means that the model in this study has the ability to predict

**Results and Discussion**

The following is a table of results of path analysis used to see the relationships between variables:

**Table 3 Output of Path Coefficient**

<b>Variable</b>	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STERR )</b>	<b>P Values</b>
Trust -> Attitude Toward Using	0.119	0.119	0.058	2.054	0.020
Trust -> Intensity of Using E-Money	0.247	0.243	0.117	2.114	0.018
Perceived Usefulness -> Attitude Toward Using	0.459	0.467	0.065	7.060	0.000
Perceived Usefulness -> Intensity of Using E-Money	0.036	0.038	0.096	0.378	0.353
Perceived Ease of Use -> Attitude Toward Using	0.367	0.357	0.068	5.431	0.000

Table Cont...

Perceived Ease of Use -> Intensity of Using E-Money	0.154	0.158	0.088	1.741	0.041
Attitude Toward Using >Intensity of Using E-Money	0.344	0.345	0.109	3.149	0.001

Based on Table 3 shows that all hypotheses are accepted by t-statistics more than 1.96 and P values are smaller than 0.05.

The results of the PLS analysis which can be seen in the P value of 0.020 indicate that the **H1Trust** has a positive and significant effect on **Attitude Toward Using on E-Money**. This result is in accordance with the research conducted by Juhri (2017) who said that Trust has a significant effect on Attitude Toward Using T-Cash mobile money services in Bandung.

The results of the PLS analysis which can be seen in the P value of 0.018 indicate that the **H2Trust** has a positive and significant effect on **Intensity of Using E-Money**. This result is in accordance with the research conducted by Juhri (2017) who said that Trust has a significant effect on Attitude Toward Using T-Cash mobile money services in Bandung.

The results of the PLS analysis which can be seen in the P value of 0.000 indicate that **H3Perceived Usefulness** has a positive and significant effect on **Attitude Toward Using on E-Money**. This result is in line with the research conducted by Chauhan (2015) who said that there was a strong influence between Perceived Usefulness on Attitude Toward Using.

The results of the PLS analysis which can be seen in the P value of 0.353 indicate that **H4Perceived Usefulness** not a positive and significant effect on **Using Intensity of E-Money**. This result is in line with the research conducted by Chauhan (2015) who said that there was a strong influence between Perceived Usefulness on Attitude Toward Using.

The results of PLS analysis which can be seen in the value of P value 0.000 indicate that **H5Perceived Ease of Use** has a positive and significant effect on **Attitude Toward Using in E-Money**. The results of this study are in line with the research conducted by Bangkara and Mimba (2016) which states that Perceived ease of Use has a positive effect on Attitude Toward Using or it can be interpreted that perceptions of ease have a positive effect on attitudes towards internet banking usage in the trading business in Denpasar.

The results of PLS analysis which can be seen in the value of P value 0.041 indicate that **H6Perceived Ease of Use** has a positive and significant effect on the **Using Intensity of E-Money**. The results of this study are in line with the research conducted by Bangkara and Mimba (2016) which states that Perceived ease of Use has a positive effect on Attitude Toward Using or it can be interpreted that perceptions of ease have a positive effect on attitudes towards internet banking usage in the trading business in Denpasar.

The results of the PLS analysis which can be seen in the value of P value 0.001 indicate that **H7 Attitude Toward Using** has a positive and significant effect on the **Using Intensity of E-Money**. This result is in line with the research conducted by Karim (2017) which said that Attitude Toward Using has a significant positive effect on the Intensity of Use of Gojek.

## Conclusions

1. Including influencing Trust against Attitude Toward Using E-Money users in the city of Padang, this hypothesis can be accepted or proven to support and provide reinforcement for previous research.
2. Including influencing Trust against the intensity of E-Money in the city of Padang, this hypothesis can be accepted or proven to support and provide reinforcement for previous research.
3. Including influencing Perceived Usefulness againsts towards Attitude Toward Using E-Money users in the city of Padang, this hypothesis can be accepted or proven to support and provide reinforcement for previous research.

4. Including influencing Perceived Usefulness against the intensity of E-Money in the city of Padang, this hypothesis in this study was rejected to support and provide reinforcement for previous research.
5. Including influencing Perceived Ease of Use against Attitude Toward Using E-Money users in the city of Padang, this hypothesis can be accepted or proven to support and provide reinforcement for previous research.
6. Including influencing Perceived Ease of Use against the intensity of E-Money in the city of Padang, this hypothesis can be accepted or proven to support and provide reinforcement for previous research.
7. Including influencing Attitude Toward Using the intensity of E-Money usage in Padang city this hypothesis can be accepted or proven to support and provide reinforcement for previous research.

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