# The Role of Trust and Awareness with Attitude as Mediation Variables in Behavioral Intentions to Cryptocurrency

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**Abstract.** The rapid growth in the number of cryptocurrency investors is a phenomenon that occurs during a pandemic. Investing in the capital market and cryptocurrency sectors has become a new lifestyle among young people in Indonesia. The majority are beginner investors or just joining the investment for the first time. They are chasing high profits from this newborn trading trend. A vast increase in the number of investors emerged in Indonesia. The high gain achieved from trading cryptocurrencies appeals to novice investors. Many young people are starting to invest in cryptocurrencies. The phenomenon is using funds for investment, even from borrowed money or debt. This study tries to develop a model regarding what factors influence behavioral intention to invest in cryptocurrencies. Factors that affect awareness, belief and attitude toward cryptocurrencies are assumed to influence. The study then examines whether attitudes toward cryptocurrencies mediate behavioral intentions to invest. The population in this study is students who know about cryptocurrencies. The sample in this study was 100 students in Yogyakarta. The method used is Structural Equation Modeling (SEM) analysis based on variance, i.e., Partial Least Square (PLS). The attitude variable partially mediates the behavioral intention to invest in cryptocurrencies based on the study results.

**Keywords:** Cryptocurrency · Trust · Awareness · Attitude · Behavioural intention

## 1 Introduction

Beginner investors in stocks and crypto are starting to multiply in Indonesia. Novice investors are naturally young, and they want to get prosperous short by creating a profit as soon as possible. The Covid-19 pandemic is one of the catalysts for many individuals to join the investment. People have much free time because they have to work from home, and the real sector, which the pandemic has badly hit, is the reason for the rise in novice investors. Trading activities carried out by investors increased considerably during the pandemic, but they tended to do short selling [1].

The real sector experienced the heaviest economic impact due to social restrictions. By limiting activities for the community, the economy slows down rapidly. It is challenging for everyone to earn money as usual. Trading stocks and cryptocurrencies are

like a hope for society. Many individuals are starting to learn about stocks and cryptocurrencies during the pandemic. It can be that investing is also a trend in Indonesia. Cryptocurrencies like bitcoin are a goal for shortcut-seeking investors, risk-takers, and investors focused on short-term gains [2].

Novice investors who have limited knowledge will imitate the actions of other investors [3]. Many individuals are starting to learn to enter the investment. They do not infrequently invest using borrowed capital because they are tempted to get significant gains immediately. This phenomenon occurs in several big cities in Indonesia, and trading has become a new lifestyle among young people. Cryptocurrency trading and non-fungible tokens (NFT) are becoming increasingly popular as more people are taking part in this trend. Sometimes it creates a sensation on national television news and social media because of the fantastic value of the rise in crypto assets. The more rapid the discharge of information about the fad of crypto assets like NFT, the more people want to try their fortune in this world.

This study presents a model related to a person's behavioural intention to invest in cryptocurrencies. Researchers attempt to observe the phenomenon in Indonesia, namely the increase of investments with a high-risk profile but in demand by many individuals. The researcher proposes the hypothesis that trust and awareness will affect behavioural intention and are mediated by the attitude variable. This research is interesting because this model is tested explicitly in investing in cryptocurrencies. The contribution of this research is to add to the literature on the role of behavioural intention in investing, specifically in cryptocurrencies.

## 2 Research Model and Hypotheses

### 2.1 Behavioral Intention

Behavioral intention is an individual's subjective assessment of the possibility of his willingness to use technology in the future [4]. According to Ajzen (1991), behavioral intention can predict a person's behavior; when two people want to understand something and have higher intentions and beliefs, they are more likely to learn it. The intention is how much a person is determined to behave, while the behavioral intention is the possibility of several behaviors influenced by attitudes, subjective norms, and perceived behavioral control [6, 7]. Behavioral intention is a predictor of technology use behavior; the model used is the Technology Acceptance Model (TAM), which is based on the Theory of Planned Behavior (TPB) [8]. In addition, the Unified Theory of Acceptance and Use of Technology (UTAUT) is a widely used model to assess behavioral intentions towards new technologies. One of the influencing factors is the experience [9].

Another model is the Theory Planned Behavior (TPB) proposed by Ajzen, which states that behavioral attitude and perceived control are antecedents to behavioral intention [10]. In Fishbein and Ajzen's model, one's intention is assessed when the respondent is in a condition not having all the complete information [11]. In addition to attitudes and subjective norms, moral values also need to be considered for behavioral intention [12]. Behavioral intention determines someone to use of technology [13]. According to Miladinovic & Xiang (2016) behavioral intention is a person's willingness to want and

continue to use technology. Behavioral intention is also influenced by emotions and is mediated by satisfaction [15, 16].

According to Saha & Theingi (2009) quality and satisfaction influence behavioral intention for word of mouth, feedback, and repurchase intention. According to Sari (2020) benefits and ease of use will shape behavioral intention, and if it is associated with the context of using technology, users will use it sustainably if the technology is well accepted. Behavioral intention to use bitcoin cryptocurrency is influenced by performance expectancy, social influence, and facilitating conditions, and the will to adopt bitcoin increases if there are convenience factors and growth potential as an investment tool [19]. Ronald & Amelia (2016) argue that perceived usefulness, personal innovativeness, and social influence affect behavioral intention.

### 2.1.1 Trust

Trust is a set of beliefs including integrity, virtue, and ability [21]. According to research by Chin, Wafa, & Ooi, (2009) trust affects purchases on the internet. Bungkang (2020) states that trust affects behavioral intention. The behavioral intention in the context of investing in cryptocurrencies with a high level of risk certainly cannot be separated from the variable of trust in the application of technology. Trust is very important when it comes to the investment world. Financial technology applications that can maintain public trust will get a high level of use.

Hypothesis 1: Trust has a positive and significant effect on behavioral intention.

### 2.1.2 Awareness

Research from Alaeddin & Altounjy (2018) states that awareness affects behavioral intentions. According to Dinev & Hu (2015) awareness is a condition when a person is aware of an innovation and formulates a general perception, so that awareness is a variable that affects the stages of forming attitudes and behavioral intentions. When someone is fully acquainted with a financial application, it will affect their actions. In the TAM model, awareness is a determinant of behavioral intentions [26]. Awareness is a condition when a person is aware of an innovation and formulates a general perception, so that awareness is a variable that affects the stages of forming attitudes and behavioral intentions. When someone is fully acquainted with a financial application, it will affect their actions. In the TAM model, awareness is a determinant of behavioral intentions [27]. This recognition process is undoubtedly obtained from the results of trying. If financial applications can be appropriately recognized, it will affect the behavioral intention to always use them.

Hypothesis 2: Awareness has a positive and significant effect on behavioral intention.

### 2.1.3 Attitude

Attitude is a condition in a person that encourages to do or not do something, attitude is a tendency to act so that a person's behavioral intentions will be in accordance with his attitude towards that behavior [28]. According to research by Aditia, Tela, Saleh, Ilona, & Zaitul (2018) attitudes have an effect on behavioral intention. Behavioral intention is

influenced by attitude, perceived enjoyment, flow and perceived behavior [29]. Attitude is a significant variable. Attitude is thought to mediate the relationship of trust and awareness of behavioral intention to invest in cryptocurrencies.

Hypothesis 3: Attitude mediates the relationship of trust on behavioral intention.

Hypothesis 4: Attitude mediates the relationship between awareness and behavioral intention.

## 3   Research Methods

The population were students of PGRI Yogyakarta University. Researchers used a sample of 100 respondents. In this study, questionnaires were distributed using an online Google Form. A sampling technique is non-probability using accidental sampling. Respondents are students who have known about blockchain and bitcoin. The measurement technique in the questionnaire uses a 5-point Likert scale. The researcher used Partial Least Square (PLS) analysis. PLS is an alternative method of analysis with Structural Equation Modeling (SEM) based on variance. The tool uses the Smart PLS 3 software. In this study, three stages were carried out, namely analysis of the outer model (assessing the validity or reliability of the model), analysis of the inner model (structural analysis of the model) and hypothesis testing (explaining the direction of the relationship between endogenous variables and exogenous variables).

## 4   Result

### 4.1   Respondents Description

Total male respondents were 31 respondents, while female respondents were 69 respondents. The total of all respondents is 100 people, and all respondents know about cryptocurrency and bitcoin. In the age group of respondents, the majority of respondents were aged between 17–20 years and 21–23 years. Most respondents in this study are in the Gen-Z category.

### 4.2   Validity and Reliability Test

#### 4.2.1   Validity Test

When evaluating the measurement model for respondents, the indicators used are not completely valid and reliable, so it is necessary to recalculate and obtain the appropriate structural model for this study, as shown in Fig. 1 (Table 1).

For testing, convergent validity can be noticed from the Loading Factor and Average Variance Extracted (AVE), which are shown in Table 2 and Table 3. The loading factor is above 0.7, and the AVE is above 0.5, so the data is stated as valid. It can be concluded that the indicators used in this study have completed convergent validity.

Discriminant validity testing can be seen from the Fornell Larcker Criterion and Cross Loading values. Fornell Larcker Criterion by looking at the correlation between variables should not be smaller than the correlation of variables with other variables. The

**Table 1.** Respondents Profile

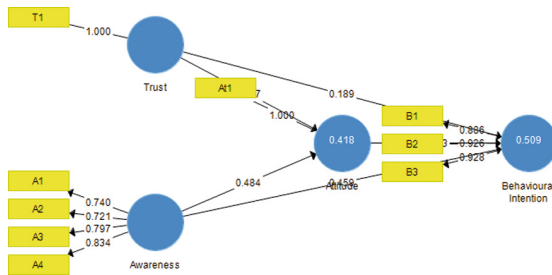| Respondent Profile | Total | Percentage |
|---|---|---|
| Gender: | | |
| Men | 31 | 31% |
| Women | 69 | 69% |
| Age: | | |
| 17–20 year | 48 | 48% |
| 21–23 year | 48 | 48% |
| 24–26 Year | 1 | 1% |
| >26 year | 3 | 3% |



**Fig. 1.** Output Loading Factor

value of Cross Loading is the correlation between indicators and variables, indicators that should measure the correlation must be greater than the correlation between indicators and other variables. The Fornell Larcker Criterion value can be seen in Table 4, and the value of Cross Loading can be seen in Table 5.

### 4.2.2 Reliability Test

For reliability testing, it can be seen from the Composite Reliability value and Cronbach's Alpha value. The criteria that declared reliable is having a value above 0.7. In this test, the instrument can concluded to be reliable because it has a value above 0.7. Composite Reliability values and Cronbach's Alpha values can be seen in Table 6.

### 4.3 Evaluation of Structural Model Test

### 4.3.1 R-Squared

The R-Squared value determines how much influence the independent variable has on the dependent variable. In the R-Squared results, 41.8% of attitude is influenced by trust and awareness variables, while behavioral intention variables are affected by trust, awareness, and attitude by 50.9%.

**Table 2.** Loading Factor

| Questions | Attitude | Awareness | Behavioural Intention | Trust |
|---|---|---|---|---|
| I know about blockchain and other technologies that support cryptocurrencies (A1) | | 0,740 | | |
| I am aware that cryptocurrencies work in an open and independent network (A2) | | 0,721 | | |
| I know the difference between a crypto coin and a crypto token (A3) | | 0,797 | | |
| I am aware of platforms like Ethereum (A4) | | 0,834 | | |
| My attitude is positive towards cryptocurrency (At1) | 1,000 | | | |
| In the future I will invest in cryptocurrency (B1) | | | 0,886 | |
| I plan to invest in cryptocurrency (B2) | | | 0,926 | |
| I intend to invest in cryptocurrency (B3) | | | 0,928 | |
| I believe cryptocurrency more than paper money (T1) | | | | 1,000 |

**Table 3.** Average Variance Extracted (AVE)

| Variable | AVE |
|---|---|
| Attitude | 1,000 |
| Awareness | 0,600 |
| Behavioural Intention | 0,835 |
| Trust | 1,000 |

### 4.3.2  Path Coefficient

### 4.3.3  T Statistic (Bootstrapping)

From the test results in the Table 7, the direction of the relationship between variables is positive. Test the hypothesis by looking at the T-Statistics and the P-Values. The hypothesis is accepted if the T-Statistics value > 1.96 and P-Values < 0.05. Based on the output test results in the table of the influence of the trust variable on attitude, the t-statistic of 2.678 means it is greater than the t-table of 1.96, so it can be concluded has a significant effect. The original sample estimate value shows a positive value of 0.257,

**Table 4.** Fornell Larcker Criterion

| Variables | Attitude | Awareness | Behavioral Intention | Trust |
|---|---|---|---|---|
| Attitude | 1,000 | | | |
| Awareness | 0,605 | 0,774 | | |
| Behavioral Intention | 0,563 | 0,666 | 0,914 | |
| Trust | 0,485 | 0,472 | 0,499 | 1,000 |

**Table 5.** Cross Loading

| Variables | Attitude | Awareness | Behavioral Intention | Trust |
|---|---|---|---|---|
| Awareness1 | 0,390 | 0,740 | 0,525 | 0,378 |
| Awareness2 | 0,479 | 0,721 | 0,406 | 0,281 |
| Awareness3 | 0,453 | 0,797 | 0,468 | 0,387 |
| Awareness4 | 0,543 | 0,834 | 0,633 | 0,407 |
| Attitude1 | 1,000 | 0,605 | 0,563 | 0,485 |
| B.Intention1 | 0,488 | 0,691 | 0,886 | 0,477 |
| B.Intention2 | 0,511 | 0,579 | 0,926 | 0,384 |
| B.Intention3 | 0,544 | 0,541 | 0,928 | 0,501 |
| Trust1 | 0,485 | 0,472 | 0,499 | 1,000 |

**Table 6.** Reliability Test

| Variable | Reliability test | |
|---|---|---|
| | Composite Reliability | Cronbach's Alpha |
| Attitude | 1,000 | 1,000 |
| Behavioural Intention | 0,938 | 0,901 |
| Awareness | 0,857 | 0,777 |
| Trust | 1,000 | 1,000 |

which indicates that the direction of the relationship between the trust variable and the attitude variable is positive. Thus, hypothesis 1 is acceptable. Trust with its indicators significantly affects the attitude variable (Table 8).

Based on the output test results on the table of the effect of the awareness variable on attitude, it shows that the t-statistic of 5.361 means it is greater than the t-table of 1.96, so it can be concluded that it has a significant effect. The original sample estimate value shows a positive value of 0.484, which indicates that the direction of the relationship

**Table 7.**  Path Coefficient

|  | Attitude | Awareness | Behavioral Intention | Trust |
|---|---|---|---|---|
| Attitude |  |  | 0,193 |  |
| Awareness | 0,484 |  | 0,459 |  |
| Behavioural Intention |  |  |  |  |
| Trust | 0,257 |  | 0,189 |  |

**Table 8.**  T Statistic

| Variable | Original Sample | Sample Mean | STDEV | T Statistic | P Values |  |
|---|---|---|---|---|---|---|
|  | 0,193 | 0,185 | 0,091 | 2.122 | 0,034 | Significant |
| Awareness → attitude | 0,484 | 0,488 | 0,090 | 5,361 | 0,000 | Significant |
| Awareness → behavioural intention | 0,459 | 0,470 | 0,088 | 5,248 | 0,000 | Significant |
| Trust → attitude | 0,257 | 0,253 | 0,096 | 2,678 | 0,008 | Significant |
| Trust → behavioural intention | 0,189 | 0,187 | 0,091 | 2,087 | 0,037 | Significant |

between the awareness variable and the attitude variable is positive. Thus, hypothesis 2 is acceptable. Awareness of its indicators significantly affects the attitude variable.

Based on the output test results in the table of the influence of the attitude variable on behavioral intention, the t-statistic of 2.122 means that it is greater than the t-table of 1.96, so it can be concluded that it has a significant effect. The original sample estimate value shows a positive value of 0.193, which indicates that the direction of the relationship between the attitude variable and the behavioral intention variable is positive. Attitude and its indicators significantly affect behavioral intention variables.

### 4.3.4  Specific Indirect Effect

The test also tested the mediating role of the attitude variable. Based on the results in the table, the mediating effect of the attitude variable on the indirect effect of the trust variable on behavioral intention was not proven, as indicated by the insignificant P Values of 0.104. However, there is a partial mediating effect of the attitude variable on the awareness variable on behavioral intention, indicated by a significant P-Value of 0.047. The conclusion is that the attitude variable is not a determining variable because, without the mediating variable attitude, the trust and awareness variables significantly

**Table 9.** Indirect Effect

| Variable | Original Sample | Sample Mean | Standard Deviation | T Statistic | P Values | |
|----------|-----------------|-------------|--------------------|-------------|----------|---|
| Awareness → attitude → behavioural intention | 0,094 | 0,091 | 0,047 | 1,991 | 0,047 | Partial mediation |
| Trust → Attitude → behavioural intention | 0,050 | 0,048 | 0,030 | 1,631 | 0 ,104 | No mediation |

affect the behavioral intention variable. So hypothesis 3 is not proven, and hypothesis 4 is confirmed (Table 9).

The test shows the Predictive Relevance value for attitude is 0.395 and behavioral intention is 0.401; the predictive relevance value indicates how good the observation value is because the result is above 0. Then in this study, the predictive relevance value is said to be good. In the test to see how agreeably this model is researched, namely testing the fit model, the NFI value obtained is 0.828, so the model is declared good.

## 5    Conclusion

Consumer attitudes significantly influence behavioral intentions, and if consumer attitudes are good, then behavioral intentions will also be acceptable [30]. This study investigates the effect of trust and awareness variables on attitude and the relationship between attitude and behavioral intention.

The findings show that the variables of trust and awareness have a positive and significant effect on the variables of attitude and behavioral intention. Attitude is a partial mediating variable for the awareness variable on behavioral intention, while the trust variable is not mediated by attitude. So when individuals believe in cryptocurrencies, the behavioral intention to invest will be high.

This research has theoretical and practical implications. This study contributes to the behavioral intention model associated with the attitude variable as a mediation. This study has limitations because the data used are limited, and the respondents are limited from generation Z. Some suggestions for future researchers interested in this topic are adding more respondents and examining the role of risk variables.

**Authors' Contributions.** The researcher confirmed the writings in the paper as follows: conception and study design: Adhi Prakosa, and Ahsan Sumantika; data collection: Adhi Prakosa; analysis and interpretation of result: Adhi Prakosa; preparation of the draft manuscript: Adhi Prakosa. All authors reviewed the results and approved the final version of the manuscript.

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