Customer Trust and Usage Intention: An Exploration in the Context of the LinkAja Facebook Community

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Abstract. This study aims to obtain a description of the influence of customer trust on the intention to use the LinkAja community. This study uses descriptive and verification methods, namely quantitative research. The sample consisted of 304 respondents using a simple random sampling technique. The data was statistically analyzed using multiple regression on the SPSS IBM Statistics 25 for Windows program. This study found that the description of Customer Trust was in the category. Based on the study results, the researcher recommends that the LinkAja company maintain, manage, and maximize to improve people's finances and provide education or counseling regularly related to financial products.

Keywords: Customer Trust, Intention to Use, LinkAja, E-Wallet.

1 Introduction

Financial technology (fintech) has drawn attention to several aspects, including the determinants of continuance intention to adopt fintech services, the perceived risk that influences intention to use fintech, and the impact of fintech adoption on user experience and banking process efficiency. Previous studies have shown that intention to use fintech services significantly impacts perceived benefits and trust levels. Meanwhile, identified risk factors, such as financial, legal, and operational risks, have a significant negative impact on intention to use technology [1].

Users in Indonesia use mobile wallets more often for activities such as top-ups, payments, bills, and transfers, indicating that e-wallets can be a popular alternative for people to open bank accounts (Bank Indonesia). More than 80% of respondents in Indonesia use e-wallets for online shopping, while direct payments in stores are only around 40%, reflecting the reliance of Indonesian consumers on e-commerce services.

Bank Indonesia has a transaction policy using electronic money (E-Money) as a central bank, which began to be used in 2016, facilitating consumer transactions and encouraging the development of online businesses [2]. E-Wallet, as a payment method with an internet-connected application, can potentially increase the development of the Indonesian economy by simplifying payment technology and transforming from face-

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to-face to non-face-to-face transactions [3]. Electronic payment systems have diversified globally and locally, creating convenience in economic activities without direct involvement between customers and sellers [4], [5].

Total awareness of top-of-mind e-money in Indonesia shows that LinkAja is in 5th position out of 5 largest e-wallets with a percentage of 18.4%, far below its competitors such as DANA (55.7%), Shopeepay (56.4%), Gopay (58.4%), and OVO (58.9%). The analysis results from cekaja.com stated that the minimal use of LinkAja was caused by constraints on use and the inability to make interbank transfers. Although LinkAja, a state-owned mobile payment platform, was launched in March 2019 and has more than 22 million registered users, surveys show decreasing user satisfaction [6].

Previous studies have highlighted factors that influence the intention to use e-wallet services, including usefulness, ease of use, risk, and emotion [7], [8], [9], [10]. Customer trust, such as security and information protection, is crucial in motivating the use of e-wallet services [11], [12], [13]. Customer satisfaction has also been found to be an important mediator [7].

LinkAja faces challenges such as inaccessible services and difficulties converting T-Cash users to LinkAja. Although ranked 4th in user satisfaction according to the Ipsos survey, another survey by Finarya noted that the number of registered users reached 84 million. Previous research on intention to use FinTech highlighted the role of trust as a key factor. In contrast, research on intention to use e-wallets emphasizes the importance of perceived ease and usability. Further research is needed to address the gap and understand the changing financial services landscape brought about by FinTech [14], [15], [16].

The theoretical approach involves fintech as a driver of intention to use [17] and theory of use to understand the impact of fintech use on financial inclusion [18]. This study aims to explore the influence of payments via electronic money on the decision to use the LinkAja E-Wallet, targeting student respondents in Bandung. Hopefully, this study will provide valuable insights for developing e-wallet services, especially LinkAja, focusing on customer trust and intention to use factors.

2 Methods

This study uses a cross-sectional approach of less than 3 months, from September to November 2023, to explore the effect of customer trust on intention to use the LinkAja Facebook community. The research method used is an explanatory survey with descriptive and verification research types. Descriptive research describes the characteristics of the respondent group related to customer trust and intention to use e-wallet LinkAja. Meanwhile, verification research was conducted to test the relationship between these variables.

The research sample consisted of 304 respondents, taken using the simple random sampling method from LinkAja e-wallet users in the Facebook group, which is part of a population of 1,270 data. The data collection technique used an online questionnaire via Google Forms. To ensure the validity and reliability of the data, a validity and reliability test was conducted using IBM SPSS version 25.0 for Windows. The data used

consisted of primary data through questionnaires and secondary data. This study is expected to provide an in-depth picture of customer trust and intention to use the e-wallet LinkAja among users in Indonesia.

3 Results and Discussion

The normality test results on the Customer Trust Variable towards Intention To use the One-Sample Kolmogorov-Smirnov Test method showed a significance value of 0.225 ($p > 0.05$). Therefore, it can be concluded that the residual data is normally distributed. The normality testing method used is Exact and is supported by the Lilliefors Significance Correction test of the Customer Trust Variable towards Intention to Use; the significance value obtained is 0.421 ($p > 0.05$). This result indicates a significant linear relationship between Customer Trust and Intention to Use variables. ANOVA analysis shows that the regression line formed is linear, with a Sum of Squares on Linearity of 173,202 and an F value of 59,727.

Table 1. Simple Regression Analysis Results

Coefficients[a]					
Model	B	Std Error	Beta	t	Sig.
1 (Constant)	15.599	1.359		11.476	0.000
X	0.399	0.52	0.406	7.747	0.000

Source: Author's Work

Based on the simple regression analysis results (Table 1), it can be concluded that the Customer Trust variable has a significant positive effect on Intention to Use on LinkAja e-wallet platform users. In the resulting simple regression equation, the constant value (a) of 15.599 indicates that if there is no contribution from the Customer Trust variable (X), the Intention to Use value (Y) will remain around 15.599. Meanwhile, the regression coefficient (b) of Customer Trust of 0.399 indicates that every 1% increase in the Customer Trust variable will increase around 0.399 in Intention to Use. The positive sign on this coefficient illustrates the direction of the influence in the same direction, indicating that the higher the level of Customer Trust, the higher the tendency of users to increase their Intention to Use. Thus, the basic assumptions of simple linear regression analysis, such as the normality and linearity tests, are met in this study, providing a strong basis for concluding a significant relationship between Customer Trust and Intention To use the LinkAja e-wallet platform.

The study results found that Customer Trust has a significant positive effect on Intention to Use. The regression coefficient value of Customer Trust of 0.399 indicates that every 1% increase in the level of user trust in LinkAja will increase the user's intention to use the platform by 0.399. This finding follows that customer trust is crucial to ongoing interactions between users and service providers.

The overview shows that the level of trust in LinkAja is very high, reaching 87.52%. This is reflected in the high scores on reliability, reputation, social responsibility, transparency, and consistency indicators. Transaction security, service reliability, and plat-

form integrity are the main determinants in forming and maintaining trust. The Intention to Use picture is very high, reaching 86.94%. Users show a positive intention to continue adopting and using LinkAja services, focusing on clarity, accuracy, performance, usability, responsiveness, and security. Customer trust directly impacts the Intention to Use, creating a positive cycle where customer trust increases the intention to use the platform, strengthening customer trust. Transaction security, information transparency, and effective communication about security features are critical in maintaining and increasing Customer Trust.

In the context of financial technology, customer trust plays a significant role in understanding the intention to use technology-based financial services. The Technology Acceptance Model (TAM) can be used as a useful framework to analyze the relationship between customer trust and intention to use. Customer trust in fintech can shape perceptions of ease of use—if users believe that a fintech platform is reliable and secure, their trust will influence the belief that using the service will be easy. Conversely, if there is uncertainty or doubt regarding security, customer trust may decline, which can negatively affect their perception of ease of use.

Furthermore, intention to use, a key variable in the TAM, reflects the user's intention to adopt and utilize the technology. Customer trust can have a direct impact on usage intention, as users with a high level of trust in fintech are more likely to have a strong intention to use it. This creates a causal relationship between customer trust and the intention to use fintech, which ultimately influences the decision to adopt the technology (Li et al., 2016).

The results of this study are also consistent with previous research by [19], [20], [21], [22]. These studies indicate that customer trust has a positive influence on the intention to use. The presence of a positive relationship between customer trust and intention to use highlights that customer trust is a crucial and essential factor in the willingness to use a technology platform. A higher level of trust is aligned with a higher level of usage of a fintech service. The strategic implication of these findings can help LinkAja service providers design more effective strategies to enhance customer trust, thereby increasing user adoption and retention.

4 Conclusion

The description of customer trust in the dimensions of ability, benevolence, and integrity shows a high level of trust from LinkAja user respondents. However, the reliability indicator gets the lowest score. On the other hand, the description of intention to use shows a very high level, with usability as an indicator that needs further attention. A simple linear regression test proves that customer trust has a positive and significant influence on the intention to use LinkAja e-wallet platform users. Based on these findings, several steps are suggested to improve service sustainability. Increasing reliability must be considered, especially in aspects that ensure system or product performance without significant disruption. Focusing on improving usability, especially on the product's ease of use, can increase intention to use. Furthermore, better education about

e-wallet platforms and efforts to build user trust must be improved. As a final recommendation, this study contributes to practitioners and future researchers to better understand the factors influencing user trust and usage intention in the e-wallet ecosystem. Thus, further research and development are needed to support the growth and sustainability of financial technology services.

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