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PERCEIVED EASE OF USE CONTRIBUTION TO BEHAVIORAL INTENTION IN DIGITAL PAYMENT

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ABSTRACT

The revolution towards all-digital is growing and technology is becoming the main thing to help fulfill human needs in carrying out their duties and work. In the use of digital-based transactions, especially in the online context, perceived ease of use is a major factor in the acceptance of every innovation in technology. This study aims to determine the role of perceived ease of use on behavior intention in digital payments. There are 50 respondents involved in the study. The analysis technique chosen is simple linear regression assisted by the SPSS 26 program. The findings of this study are proven that the perceived ease of use variable plays a role in shaping behavior intention.

Keywords: perceived ease of use, behavior intention, digital payment, e-wallet, Fintech.

INTRODUCTION

The needs of the Indonesian people are increasing day by day. With the development of an increasingly advanced era, and the daily needs will continue to grow, and the development of technology and information is moving very fast. Information technology is a tool used by humans to help, create, change, store and communicate information (Masoud, 2013; Darmawan, 2012). Information and communication technology have encouraged economic growth and other sectors of life for the better (Mardikaningsih et al., 2015).

Financial Technology (Fintech) is a financial service solution that utilizes digital technology in its operations. Rapid technological developments that encourage the emergence of various innovations in the business world, especially in the field of financial services (Fared et al., 2021). Various facilities and benefits are offered to facilitate its users' activities. However, there are still many who have not utilized and optimized financial services from Fintech products. According to Aaron et al. (2017), Fintech is defined as the application of digital technology aimed at financial intermediation. With the Fintech application, a transaction can be done anywhere and anytime. One form of Fintech is e-wallet which is currently used as an alternative to payment without using cash. Fintech represents the service sector in the financial industry as a service innovation for the financial companies themselves in their activities or to their customers.

According to Wang and Li (2016), consumers can find it easy to use technology measured from various aspects such as the ease of doing installments. In addition to installments, the next process is the ease of operating or using the technology itself. According to Gunawan et al. (2012), perceived ease of use means an individual's belief that using an information technology system

will not be inconvenient or require great effort when used. Perceived ease of use is characterized by the extent to which a consumer believes that the ease of use of a system can increase interest in using and learning the features that support the system. The combination of user-friendliness and clear usage guidelines on how to apply e-wallet will gain consumer trust and prove the credibility of service providers in using web-based systems. (Davis, 1989; Maarop et al., 2018; Chiu & Wang, 2008; Wang & Li, 2016). This is very helpful for increasing the use of payment applications which are often considered difficult even though there are many enthusiasts.

According to Davis (1989), there are six dimensions of perceived ease of use. Easy to learn which means a technology can be easily learned. Controllable which means that a technology can be controlled and applied according to the wishes of consumers. Clear and understandable, which means a technology that clearly provides the information that consumers need. Flexible means it can be used anywhere and anytime. Easy to become skilled is a combination of easy-to-use and easy-to-remember factors.

Perceived ease of use is able to reduce a person's effort, both time and energy, to learn a system or technology because individuals believe that the system or technology is easy to understand. The existence of perceived ease of use will have an impact on behavior intention. Behavior intentions are how much a person's intention is to take certain actions, namely using information systems. Behavior intention as a direct determinant of the use of technology as well as potential users, is needed before the actual use occurs. One's need for e-wallet shapes behavior in the form of actual use of an application, so that a strong interest is formed to use e-wallet applications in the future and repeated in subsequent transactions. (Davis, 1989; Fishbein & Ajzen, 1975). The study of Hansen et al. (2017) stated that perceived ease of use has a positive and significant relationship to behavior intention. Another study conducted by Singh and Srivastava (2018) states that the perceived ease of use variable has a significant influence on a person's behavioral intentions in using mobile banking. This study aims to determine the role of perceived ease of use on behavior intention in digital payments.

RESEARCH METHODS

In this study, sampling was carried out using a non-probability technique. The purposive sampling technique was chosen by selecting members of the population who have certain criteria, which are users of the e-wallet application at least 2x in the last month; do a minimum top up of IDR. 50.000,- and not more than 30 years old. There are 50 respondents involved in the study. Data were obtained from the results of distributing questionnaire containing questions related to research variables. There are independent variables, namely perceived ease of use, and the dependent variable, namely behavior intention in digital payments. The analysis technique chosen is simple linear regression assisted by the SPSS 26 . program.

RESULTS AND DISCUSSION

Respondents in this study were dominated by students. This is because they often use cellphones for daily activities. Based on the survey, the majority of respondents have an expenditure of IDR 500,000 – 1,000,000 where the respondents belong to the lower middle social class.

In the validity test, all questions were successfully declared valid because they had item total correlation value of more than 0.3. In the reliability test, the perceived ease of use variable has a Cronbach's alpha value of 0.737, and behavior intention of 0.786. This means that both variables are declared reliable because they exceed the value of 0.6.

Table 1. Simple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	30.951	2.800		11.053	.000
	X	4.885	.442	.847	11.045	.000

Source: SPSS output

The statistical test to determine the role of perceived ease of use in shaping behavior intention in digital payments was carried out using SPSS assistance which was analyzed by simple linear regression. The results are obtained as in table 1. The constant value is 30,951. The regression coefficient of the independent variable is 4.885. The value of t count is 11,045 with a significance level of 0.000. This value is lower than 0.05. This means that there is a real role for perceived ease of use in digital payments. While the simple regression model obtained based on the results of data processing with the help of SPSS is as follows:

$$Y = 30,951 + 4,885 X + e.$$

The correlation value between these two variables can be seen from table 2 below.

Table 2. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.847 ^a	.718	.712	4.005	1.219

Source: SPSS output

The correlation value is 0.847. This value shows the great strength of the relationship between variables, namely perceived ease of use and behavior intention in digital payments. The coefficient of determination is 0.718, which means there is a contribution of 71.8 from the perceived ease of use variable in forming behavior intention.

Thus the variable perceived ease of use plays a role in shaping behavior intention. This finding is in line with the study of Hansen et al. (2017); and Singh and Srivastava (2018). Currently, more and more companies are using digital payments. They continue to improve their services from ease to convenience in using their application. The current application is also supported by various features that help the community to solve various needs using only one application, providing facilities for consumers in the means of transacting, each of which will be recorded in the account history of consumers. Consumers can check every transaction that has been made and this can be done anywhere and anytime (Mardikaningsih & Darmawan, 2021). According to the study of Hansel et al. (2017), the perceived ease of use variable has a positive interaction and is able to predict a person's behavioral intentions in adopting technology. According to Heijden (2003), the easier a system is to use, the more it relates to consumer convenience. Applications continue to develop platforms and improve their services to provide convenience in using e-wallet.

CONCLUSION

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The findings of this study are proven that the perceived ease of use variable plays a role in shaping behavior intention. As a daily application, it is important for companies to continue to innovate in improving the user friendliness aspect in using applications to be able to support daily activities. Based on the results of the study, it is also recommended that the application as much as possible only bring up the necessary features so as not to confuse consumers when accessing the application. Service providers must be responsive to receiving consumer complaints which can be done with the live chat feature. They must innovate and improve the ease of using each feature, simple page display, clear information conveyed and easy to find payment history. Consumers will be more ready to transact with a payment system if the system is comfortable and has ease of use.

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