

# **The Influence of Perception of Ease and Perceived Usefulness on Interest in Using E-Money in FE UNJ Students Through Trust as a Mediation Variable**

**Fauziah Maharani<sup>1</sup>, Osly Usman<sup>2</sup>**

<sup>1</sup>Department of Office Administration Education, Universitas Negeri Jakarta, Indonesia

<sup>2</sup>Department of Digital Business, Universitas Negeri Jakarta, Indonesia

## **Abstract**

This study aims to determine the influence of perception of ease and perceived usefulness on interest in using E-Money in FE UNJ students through trust as a mediation variable. This study used quantitative methods by using questionnaires as a way of data collection. Data analysis techniques use PLS analysis using SmartPLS 4.0. The results show that the perception of ease, perceived usefulness, and trust has a positive and significant effect on the interest in using E-Money, the perception of ease and perceived usefulness has a positive and significant effect on trust, trust has a positive and significant effect on the interest in using E-Money, and trust can positively mediate the influence of perceived usefulness but it can not mediate the influence of perception of ease on interest in using E-Money. This discovery implies that interest in using E-Money is impacted by a several factors. For E-Money service providers, this research can provide promotions regarding the ease and benefits provided by E-Money to students so as to expand the market and increase trust by ensuring security when making transactions, and providing good service.

**Keyword:** perception of ease; perceived usefulness; trustworthiness; e-money; usage interests

## **1. Introduction**

In this era of globalization, we can easily do anything, including buying and selling goods or services. While the previous payment system could only be done directly by giving cash, we as technology users can now use a non-cash payment system using E-Money or Electronic Money. As an E-Money user, there are many benefits felt, such as the ease of making various transactions. Millennials or generation Z, a group of people who support a moneyless society, use E-Money a lot. According to research by Ipsis Indonesia, 68% of millennials can master E-Money because the system is easy, convenient, promotional, and efficient. However, there are concerns about the risks associated with downloading the app (Syahrina & Christiana, 2023).

Students as the millennial generation and agents of change should have an open attitude to technological developments. Students that adopt this open-minded mindset are more likely to grasp how to use technology, which is predicted to lead to beneficial changes for the country in the future. Examples of these changes include using technology for everyday tasks and finding solutions to societal issues.

University of Jakarta State students are one of the millennial generation groups who currently use E-Money for their daily activities because University of Jakarta State students use public transportation in their daily mobility to go to campus whose payments have been integrated with E-Money services.

To provide an initial overview of the topic to be studied, the researcher conducted a simple temporary survey by asking questions directly to 5 UNJ students. The findings of the researcher's short-term survey indicate that 5 out of 5 UNJ students feel the ease of use in using E-Money, starting from learning how to use it, providing clear instructions when using it, but 4 out of 5 students have experienced system errors when making transactions or topping up balances. Perceptions of usefulness show that 4 out of 5 students feel that E-Money can save time when making payments, is safer when used for public transportation payments, and can help in managing finances properly.

According to research conducted by (Kartika, 2019), The perception of ease influences interest in using E-Money, indicating that users find it easy to utilize E-Money services. This observation aligns with the findings of (Susanti & Febriyantor, 2021), as well as research conducted by (Rahmiati et al., 2019), who discovered the same thing. However, Fitriyanti (2016) with Qulub's (2019) research and Sari's (2019) research indicated that interest in using e-money is unaffected by perception of ease.

According to research (Tiyenni, 2023), The perceived usefulness on interest in utilizing E-Money has a favorable influence, This indicates that the more benefits are felt, the more enthusiastic consumers are to utilize E-Money. This finding is supported by research (Prasetya & Putra, 2020), as well as research (Syahrina & Christiana, 2023). However, research (Oktaviani, 2020) found that perceived benefits unaffected the desire to use E-Money. Another study from (Marchelina & Pratiwi, 2018) and (Siregar et al., 2023) found the same thing.

Based on research that have been done by (Widiartini and Yasa 2017), Trust positively influences interest in utilizing E-Money. This research is also in line with the findings of research that have been done by (Lalu Agustino, 2021), and (Raffi Tirta, 2023). However, research by (Wijaksana, 2022) found that perceived convenience and usefulness through trust did not influence the intention to use E-Money. In contrast, research by (Syahrina & Christiana, 2023) found that perceived usefulness through trust unaffected the desire to use E-Money.

Based on the paragraphs previously described, there are research gaps that show different research results where the perception of ease and perceived usefulness through trust as a mediating variable has unaffected on interest in using E-Money. Consequently, researchers are eager to do out study on perception of ease and perceived usefulness through trust as a mediating variable that affects interest in using E-Money.

## **2. Literature Review**

### **2.1 Perception of Ease**

According to David & Wang (in Abrilia & Sudarwanto, 2022), perception of ease indicates how easy the system is for future users to use. Itishom explains perception of ease as when someone considers using a system easy and does not require much effort (Arisa, 2023). Then, according to Jogiyanto (in Asja et al., 2021), the decision-making process is related to perceived convenience. Users will be increasingly eager to use technology systems that are easy to use, and vice versa. Hinati (in Robaniyah & Kurnianingsih, 2021) states convenience as when someone can complete a task because of using a system or technology.

According to research conducted by Sun & Zhang (in Abrilia & Sudarwanto, 2022), indicators of perceived convenience include Easy to Learn, which is a system that explains how digital wallets work with guides that are easy for users to learn. It's simple to use the Easy to Use system. Timeliness doesn't take much time to utilize. A clear and easy-to-understand system is a system that is clear to use and easy for users to understand. Other convenience indicators include a system that is easy for users to use, easy to use and easy for users to understand when using it, and the system is easy to operate (Febriyani, 2018). The same perception of ease indicators are also described (Oktaviana et al., 2023). These indicators include Easy to Learn, which means users can learn technology easily, and Easy to Understand, which means users find it easy to use technology. Effortless means that users feel they are doing work quickly, concisely, and flexibly by using technology. Easy to Use means users find the technology easy to use.

A product or service is viewed as convenient and simple to use. If someone feels there are no obstacles in the way of using it. Using goods or services that do not require much effort is also considered easy. Ease should also foster confidence in its application, as this will make users believe that they need the product or service. Many indicators affect the perception of ease, such as a system that is clear and easy to use, users find it easy to operate, and find it easy to use.

### **2.2 Perceived Usefulness**

According to Davis (in Rodiah & Sari Melati, 2020), Perceived usefulness refers to the degree to which users believe technology or systems will improve their work performance. The amount of user confidence in an information system is defined as the user's trust in the system. Perceived usefulness is the user's belief in the benefits achieved by employing technology. Users are more interested in using technology when they perceive its benefits, but the fewer benefits users feel about using the technology (Desita, 2022). Perceived usefulness is an individual's conviction that using a specific information system would improve their performance. Those who find information systems useful will use them, but those who find them less useful will not use them (Rusminah & Hilmiati, 2021).

The indicators of perceived usefulness created by Venkatesg are improved performance, increased productivity, increased effectiveness, and benefits (Rahmawati & Rosa, 2023). Davis's justification of utilizing a system that can enhance output, boost productivity, boost efficacy, and benefit users is likewise consistent (Rahmawati & Rosa,

2023). Therefore, Chin and Todd (in Nurul Haqiqi et al., 2020) point out several signs of perceived benefits, such as simplifying tasks, raising output, boosting efficiency, and enhancing job performance, and generating value.

The extent to which an individual accepts the usage of technology in the hope of feeling the benefits, can be concluded. People will use technology or information systems if they find them useful, but if they find them useless, they will not use them. Increasing productivity, effectiveness, performance, and use value are indicators that can be used as a measure of this perceived benefit.

### **2.3 Interests Using**

Davis says interest is a behavior that shows how much someone likes something (Kezia Putri Altara & Eko Triyanto, 2023). According to Kotler, interest develops after being stimulated by something which causes interest in trying that thing and the desire to have it. Then Syah outlined how a great desire for something is called interest. According to Fishbein and Ajzen, interest is a component within a person that refers to the desire to perform a certain behavior. The term interest itself is part of the aspect of personality that describes the willingness or encouragement that arises from a person to choose a similar object (Asri Saras Sati & Ramaditya, 2020).

In research on interest in use, the indicators used are interest in the object of interest, delight experienced when utilizing something and the propensity to use it (Asri Saras Sati & Ramaditya, 2020). With the usage interest indicator, the same thing is also applied (Amamilah et al., 2024). There are three indicators, Specifically, interest in the object of interest feelings of pleasure, and a propensity to employ. Then Walgito said the same thing: there are three signs of interest in use: interest in the object of interest, feelings of pleasure, The inclination to use (Lestari et al., 2023).

Thus, it can be concluded that interest is a behavior that arises because of receiving stimuli, then an interest to try, and finally a desire to own it. In research on interest in use, three indicators are used: interest in the object, feelings of pleasure, and the tendency to use it.

### **2.4 Trust**

So that customer satisfaction can be achieved, trust is considered a driver in various transactions between sellers and buyers. Buyers will be more interested in buying something if there is trust (Asmarani & Usman, 2021). Customer trust is defined by Indarjo as the desire to rely on partners in business relationships that involve trust in partners (Khakim, Lukman, Azis Fathoni, 2015). Trust is when a person believes that another person will do what is expected of them. A person's statements, words, or promises can shape their trust. Openness based on trust will lead to commitment, willingness to pay more, repeat purchases, and a strong sense of goods or services (Jaya et al., 2020).

There are three indicators used as a measure of trust: first, integrity. One way to know the integrity of a company is to look at its consistency, the way it communicates, and

whether its actions always match its promises. 2) Kindness, which is based on the belief that the company has a goal and desire to be of benefit to the organization. 3) The company's ability or ability to solve all problems (Sobandi & Somantri, 2020). In addition, this indicator consists of three components: 1) goodwill, or the state when consumers have confidence in producers in safeguarding the interests of society; 2) integrity, or the state when consumers have confidence in producers in fulfilling the interests of society; and 3) competence, or ability, confidence in the ability of producers to meet the needs of society (Azizah et al., 2021). There are three indicators of trust: integrity, goodwill, and competence. As such, trust is the act of buying something that matches our beliefs and desires.

### **3. Material and Method**

#### **3.1. Design Study**

The method of this study uses quantitative methodologies by asking respondents to complete questionnaires with statements and questions in order to collect data. The sampling method is done using Google Form. Questionnaires are distributed in order to gather data online to respondents. This study aims to determine the influence of perceived ease (X1) and perceived usefulness (X2) on interest in using (Y) E-Money in FE UNJ students with trust (Z) as a mediation variable. SmartPLS is the data analysis method employed in this investigation. A multivariate statistical method called smart partial least squares may handle numerous response variables and explanatory variables simultaneously.

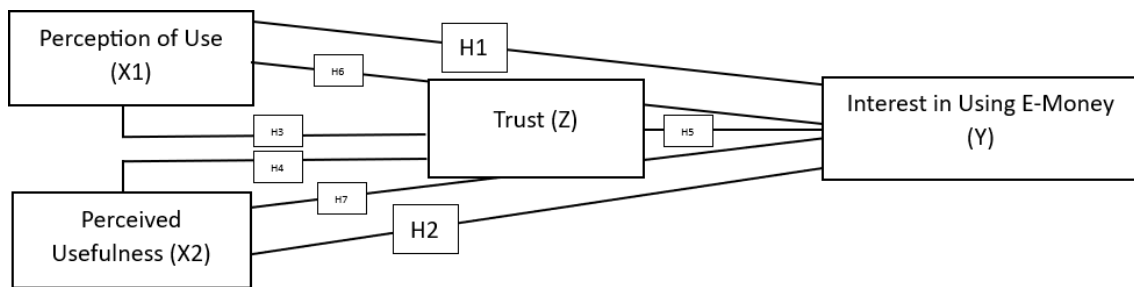
According to Sugiyono (in Wolor, 2023) In research, population is defined as an area that includes subjects and objects with a certain number and characteristics used to generate conclusions. The population in this study is 998 students of the Faculty of Economics, State University of Jakarta, Class of 2022. Sample determination is carried out using the Slovin formula, specifies a sample size of 285 students.

The sample technique employed a purposive sampling paradigm. Purposive sampling is a sample consisting of certain persons with the ability to supply the essential information; either they are the only ones with such information, or they match the criteria set by the researcher. In this study, researchers took samples that had the following criteria:

- Active S1 & D4 students of the Faculty of Economics, State University of Jakarta
- E-Money Users

#### **3.2. Data Analysis**

Data collection approaches will be conducted out using questionnaires through Google forms and disseminating them online. The Likert scale was employed as a measurement scale, with a range of 1 to 5. The data analysis technique that researchers will do is to use PLS Analysis. PLS analysis is a technique that uses the Structural Partial Least Square (SEM-PLS) Equation Model, which will be assisted by SmartPLS 4.0 software. PLS analysis is a multivariate statistical calculation method for contrasting dependent and independent variables. SmartPLS analysis consists of two stages, specifically Outer Model and Inner Model.



**Figure 1. Research Model**

## 4. Result

### 4.1 Outer Model

#### 4.1.1 Validity and Reability

**Table 1.** Validity and Reability

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	AVE
Persepsi Kemudahan (X1)	0.851	0.861	0.900	0.694
Persepsi Kemanfaatan (X2)	0.921	0.931	0.945	0.811
Minat Penggunaan (Y)	0.713	0.832	0.830	0.621
Kepercayaan (Z)	0.881	0.897	0.927	0.809

The study's reliability was assessed using Cronbach's Alpha calculations and composite reliability. The data has acceptable reliability and validity levels. This is corroborated by overall data that indicate positive results from each variable. A value is considered reliable if its Cronbach alpha value, composite reliability, and the total results indicate a value larger than 0.7. To assess validity, an AVE value larger than 0.5 is necessary. The data can be said to be good if the overall AVE value more than 0.5. In the table that has been presented, it can be said that all constructs have been reliable.

#### 4.1.2 Convergent Validity

**Table 2.** Convergent Validity

Indicator	Perception of Ease	Perceived Usefulness	Interest in Using	Trust
X1.1	0.886			
X1.2	0.791			
X1.3	0.893			
X1.4	0.754			
X2.1		0.930		
X2.2		0.944		
X2.3		0.810		
X2.4		0.912		
Y1			0.722	
Y2			0.887	
Y3			0.746	
Z1				0.941
Z2				0.824
Z3				0.928

Convergent Validity applies to ascertain whether indicators and latent variables are valid. In convergent validity, the loading factor value must be more than 0.7 to have the data is valid. The table shows that each indication in each variable has a loading factor value of more than 0.7. we can conclude that the entire construct is qualified and valid.

## 4.2 Inner Model

### 4.2.1 R-Square

**Table 3.** Fornell-Lacker

Variable	R-square	R-square adjusted	Description
Y	0.672	0.669	Moderate
Z	0.739	0.737	Strong

The R-Square value of 0.672 influences both X1 and X2 against Y, with an adjusted R-Square of 0.669. As a result, it stands to reason that the total effect of the X1 and X2 structures on Y is 0.669, or 66.9%. All constructs X1 and X2 have a moderate effect on Y, due to the adjuster R-Square is less than 67%. The modified R- Square value is 0.737, and it affects X1, X2, and Y combined against Z of 0.739. Thus, all constructs X1, X2, and Y have a combined effect of 0.737 on Z. However, because the adjusted R-Square is greater than 0.67 (67%), it can be considered to have a considerable influence.

#### 4.2.2 Path Coefficients

**Table 4.** Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
X1 -> Y	0.367	0.368	0.058	6.338	0.000
X1 -> Z	0.167	0.168	0.046	3.673	0.000
X2 -> Y	0.315	0.316	0.094	3.347	0.001
X2 -> Z	0.749	0.749	0.044	16.906	0.000
Z -> Y	0.243	0.242	0.092	2.632	0.009

In addition, to measure significant values, bootstrapping can be used, where in this study using P-Values < 0.05. Path coefficients are used to see the level of significance or probability (P-value) and T-statistics. When the P-Values for a hypothesis are < 0.05 and the T-Statistic value more than 1.96 so that it can be said that Ho is accepted.

#### 4.2.3 Special Indirect Effect

**Table 5.** Special Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
X1 -> Z -> Y	0.041	0.042	0.022	1.820	0.069
X2 -> Z -> Y	0.182	0.181	0.068	2.660	0.008

Based on the table of *specific indirect effects* used to express the indirect influence between two variables through mediating variables with this Trust as a mediation variable. According to the findings, if the P-Values are greater than 0.05 and the T-Statistic is less than 1.96, the hypothesis is rejected; nevertheless, if the P-Values are less than 0.05 and the T-Statistic is greater than 1.96, then the hypothesis is accepted.\

## 5. Discussion

### H1: Perception of Ease (X1) affects Interest in Using E-Money (Y)

According to the computation analysis findings in the table, the perception of ease has a favorable and significant effect on interest in using E-Money. The outcomes are consistent with earlier studies that were carried out by (Kartika, 2019) The study's findings demonstrate that Perception of Ease has a favorable and significant effect on interest in utilizing E-Money and research undertaken by (Utomo, 2018) and (Arisa, 2023) which also has similar results, namely The notion of ease influences interest in using e-money in a positive and significant way. As a result, we can conclude that H1 is accepted.



## **H2: Perceived Usefulness (X2) affects Interest in Using E-Money (Y)**

Based on the results of the calculation analysis in the table, it was found that the perceived usefulness significantly and favorably influences the interest in Using E-Money. This study's findings are also consistent with a number of earlier research that looked at similar variables, namely research conducted by (Qulub, 2019) stated that the Perceived Usefulness has a positive and significant influence on the Interest in Using E-Money. In addition, There are more studies that can support, specifically research undertaken by (Wijaksana, 2022) which has the results of Perceived Usefulness having a positive and significant effect on Interest in Using E-Money. Thus, it may be claimed that H2 is accepted.

## **H3: Perception of Ease (X1) affects Trust (Z)**

Based on the calculation analysis results shown in the table, this result is also in line with previous research conducted by (Faradila & Soesanto, 2016) Where it was revealed that Perception of Ease has a positive and considerable influence on Trust, furthermore that research completed by (Lalu Agustino, 2021) Similarly, perception of ease has a favorable and considerable influence on trust. As a result, it may be argued that H3 is accepted or that the perception of ease has a positive and considerable impact on trust.

## **H4: Perceived Usefulness (X2) Affects Trust (Z)**

Considering the outcomes of the computation analysis displayed in the table, the findings of this study are consistent with prior studies undertaken by (Lalu Agustino, 2021) as well as research conducted by (Nurzanita & Marlana, 2020), and (Noviyanti & Erawati, 2021). The more advantages experienced by users, the greater the trust that will arise. So it can be concluded that there is a positive and significant relationship between perceived usefulness and trust. H4 is accepted.

## **H5: Trust (Z) affects Interest in Using E-Money (Y)**

Based on the results of the calculation analysis, which are shown in the table. This result is in line with previous research, namely research conducted by (Artina, 2021) showing the results that Trust has a positive and significant influence on Interest in Using E-Money. Then research conducted by (Silva et al., 2022) and (Noviyanti & Erawati, 2021) also has similar results. As T-Statistics and P-Values show, trust has a positive and considerable influence on interest in using e-money. Therefore, H5 is accepted.

## **H6: Perception of Ease (X1) through Trust (Z) affects Interest in Using E-Money (Y)**

Based on the table of *specific indirect effects* used to express the indirect influence between two variables through mediating variables with this Trust as a mediation variable. It can be said that interest in using E-Money is unaffected by and not significantly affected by the perception of ease through trust. The findings of this study are supported by previous research conducted by (Syahrina & Christiana, 2023) explained that the perception of ease through trust as a mediating variable cannot affect the Interest in Using E-Money. Similarly,

research conducted by (Wijaksana, 2022) which has the results of Perception of Ease through trust negative effect on Interest in Using E-Money. Therefore, it can be concluded that H6 is rejected.

### **H7: Perceived Usefulness (X2) through Trust (Z) affects Interest in Using E-Money (Y)**

According to the table that has been provided, It may be stated that Perceived Usefulness through Trust has a positive and considerable impact on Interest in Using E-Money. This result is in line with previous research conducted by (Lalu Agustino, 2021) which has the results of Perceived Usefulness through Trust as a mediating variable has a positive and significant influence on Interest in Using E-Money. Similarly, research conducted by (Syahrina & Christiana, 2023). Thus, it can be said that H7 is accepted.

## **6. Conclusion, Implication, and Recommendation**

### **6.1. Conclusion**

Based on the results of the research that has been obtained, therefore conclusions can be obtained, namely:

1. T-Statistic more than 1.96 and P-Values has a less than 0.05 suggest a positive and significant relationship between perception of ease and interest in using E-Money. As a result, the easier it is to use E-Money, the more interested a person or group will be in using it and the more likely they will want to continue using it.
2. Perceived Usefulness has a positive and significant influence on Interest in Using E-Money. So it can be concluded that the greater the benefits felt by E-Money users, the greater the interest in using E-Money.
3. Trust has a positive and significant impact on the Interest in Using E-Money. Therefore, the more someone believes in E-Money, the greater the level of interest in using E-Money.
4. Perception of Ease has a positive and significant impact on Trust. Therefore, the easier to use offered by E-Money, the higher the level of trust offered.
5. Perceived Usefulness positively and significantly impacts Trust. As a result, the more benefits delivered by E-Money, the higher the level of confidence.
6. Perception of Ease through Trust has no effect on Interest in Using E-Money. In using E-Money, there is no need to use high trust to get ease in using E-Money.
7. Perceived Usefulness through Trust has a positive and large impact on Interest in Using E-Money. As a result, Trust can moderate the effect of Perceived Usefulness on Interest in Using E-Money.

### **6.2. Implication**

This discovery implies that interest in using E-Money is influenced by several factors. For E-Money service providers, this research can provide promotions regarding the ease and benefits provided by E-Money to students so as to expand the market and increase trust by ensuring security when making transactions and providing good service.

### 6.3. Recommendation

Based on the study findings and the previously discussed conclusions, this study has limitations where researchers only use samples, namely students of the faculty of economics in 2022 so that they cannot cover all students of the faculty of economics, for future research Expand the research sample to include students from a variety of majors, education levels, and socio-economic backgrounds. This can improve the generalizability of research findings and provide a more comprehensive understanding of e-money adoption patterns among UNJ students. And for further research, can do the same research by adding more varied theories or variables to perfect the research and have a more diverse analysis model.

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