The Influence of Perceived Ease of Use and Perceived Risk on Intention to Use through Trust as Intervening on the Use of ShopeePay

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Abstract

The goal of this study is to analyze the determinants that influence the desire to use ShopeePay. This study employs a quantitative methodology, using survey techniques to distribute questionnaires in a confident manner. The study specifically targeted ShopeePay customers residing in DKI Jakarta, encompassing a total sample size of 220 people. The acquired data is processed using validity and reliability tests conducted with SPSS software, as well as structural equation modelling (SEM) tests performed using AMOS 24 software. Using these technical analysis techniques, the findings show that all indicators are valid and dependable. Furthermore, it is clear that the perception of ease of use has a positive impact on trust, whereas the perception of risk does not. Furthermore, both the perception of ease of use and trust have a positive influence on the intention to use. The perception of risk, however, does not have an effect on the intention to use it. Moreover, the perception of ease of use positively influences the intention to use through trust, while the perception of risk does not affect the intention to use.

Keywords: Perceived Ease of Use; Perceived Risk; Trust, Intention to Use; ShopeePay

1. Introduction

In this digital industrial era, technology is advancing rapidly and becoming more sophisticated. Technological changes can affect various aspects of human life, influencing daily activities. Currently, many technologies are digitally based, utilizing internet access. The internet serves as a server that connects communication systems. A large portion of the population is aware of and typically uses the internet as a means to communicate and seek information.

The application of information technology and the internet has become an essential means of connection in attaining diverse objectives, particularly in the economic, educational, and political domains. An example of such a field is economics and banking, where technology has revolutionized financial interactions. The emergence of financial technology (fintech) in Indonesia has introduced innovative payment options. According to Widya & Dewi (2022), financial technology (Fintech) is a technology-driven financial system that creates technology-based products and services, revolutionizing traditional business models that relied on in-person interactions and cash transactions. Fintech enables remote transactions that can be completed within seconds through electronic payments.

E-wallet, often known as a digital wallet, is a cashless payment technology designed to ensure secure transactions (Puspita, 2019). The transaction mechanism of an e-wallet is based on deducting the balance directly from the e-wallet account and then transferring it to the seller. Registered e-wallet users can receive or send funds by specifying the recipient's phone number. Users can also scan QR codes or barcodes to complete transactions.

There are many e-commerce companies that partner with other fintech companies or establish their own digital payment systems. One e-commerce platform that is currently very popular among young people is Shopee. One of the online features offered by Shopee to consumers is ShopeePay. ShopeePay can be used not only for

payments within the Shopee app but also for various transactions such as paying at restaurants, utility bills, phone bills, purchasing credit, and various other transactions.

Perceptions of trust are among the key factors that can influence the decision-making process of prospective consumers (Harun & Salmah, 2020). The ability to build a sense of security, mutual trust, and loyalty between customers and sellers depends on trust. Perceptions of trust can be shaped through users' personal experiences and the information they receive about using financial technology such as ShopeePay e-wallet.

Then, the factor that influences interest in using ShopeePay is ease of use. Perception of ease of use is a form of trust in someone in making decisions. Ease of use refers to someone who believes that using a particular system will be free from excessive effort.

Even though the public's interest in using ShopeePay is relatively high, there are quite a few people who are not willing or dare not use ShopeePay services due to the feeling of insecurity caused by criminal acts which are increasingly diverse nowadays, the public may think that using ShopeePay will provide an opportunity for criminal acts by irresponsible individuals.

Risk perception significantly reduces customer inclination to engage in electronic transactions, thereby exerting a detrimental influence on consumer interest in utilizing information technology products (Pringgadini & Basiya, 2022). Hence, customers may regard risk perception as a conviction in the presence of uncertainty and unfavorable outcomes when engaging in transactions involving products or services.

2. Literature Review

2.1 Intention to Use

According to Pratama & Suputra (2019), intention to use is the desire driven after seeing, observing, comparing, and considering the needs one wants to fulfill in using something. Atriani et al. (2020) define intention to use as the state of someone

who has previously received stimulus from a product they have seen, resulting in an urge or desire within them to use that product. Meanwhile, according to Robaniyah & Kurnianingsih (2021), interest in using is an activity and attention directed towards a specific object due to a drive to achieve a particular goal.

According to Abrilia (2020) intention to use has four dimensions, including:

1) Desire to use, that is someone's interest in the ShopeePay digital wallet system.
2) Always try to use, that is a person's tendency to frequently use the ShopeePay digital wallet.
3) Continue in the future, which is the tendency of someone that drives the desire to use it in daily life as one of the transaction tools.
4) Intend to use, intending to use in a digital wallet application for purchasing products or services within the digital wallet application.

2.2 Trust

Rahardjo et al. (2019), define trust as the tendency to maintain loyalty to a service provider due to optimistic expectations regarding the provider's future conduct. According to George & Sunny (2021), trust can be defined as the degree to which consumers view an e-wallet application provider as reliable in terms of security, reputation, and compliance support. Trust has a crucial role in users' perception of uncertainty and potential negative outcomes when utilizing products or services, particularly in digital transaction activities, as stated by Ihsan & Siregar (2019),

According to Mourtgos et al. (2020) trust has three dimensions, including:

1) Ability, leads to the provider's ability and characteristics in influencing users. This means the provider is capable of delivering secure services to avoid disruptions.
2) Benevolence, which is interpreted as the willingness to entrust happiness that mutually benefits both the service provider and its users.

3) Integrity, relates to how behavior or habits are conducted in their business, whether the information conveyed to users is accurate and relevant to the facts or not.

2.3 Perceived Ease of Use

Nangin et al. (2020) explain that perceived ease of use (PEOU) in technology utilization is a metric that denotes an individual's belief in their ability to comprehend and operate technological equipment effortlessly. Latief and Dirwan (2020), define perceived ease of use of a technology as an individual's view that utilizing the technology may effectively and effortlessly reduce the amount of work required. As the ease of implementing a system improves, the perceived benefits increase. According to Faizani and Indriyanti (2021), perceived ease of use refers to an individual's perception or belief regarding their confidence in using a system to enhance their performance with the least effort. Thus, it may be argued that the more user-friendly a system is, the higher the perceived user effectiveness.

According to Kumala et al. (2020) perceived ease of use has four dimensions, including:

1) Easy to learn, which means individuals can learn a technology easily.
2) Easy to understand, which means individuals perceive a technology as easy to understand.
3) Effortless, which means individuals perceive a technology as capable of being done succinctly or flexibly.
4) Easy to use, which means individuals perceive a technology as easy to operate.

2.4 Perceived Risk

According to Rodiah and Melati (2020), risk as the belief in the existence of uncertainty and undesirable consequences for users when conducting transactions using a service. Meanwhile, according to Alghifari and Rahayu (2021), risk is an

individual's negative assessment of a subject that causes concern about the risks to be accepted. Two important aspects of risk perception are the level of uncertainty to be experienced and the consequences of the outcomes obtained. According to Ashghar and Nurlatifah (2020), risk perception is consumers' perception of the uncertainty and undesirable consequences in performing an activity.

According to Ardianto dan Azizah (2021) perceived risk has four dimensions, including:

1) The high risk, which are the losses or failures that users of ShopeePay may incur.
2) Transaction security, wich are the system functions to maintain security and comfort when users process transactions using ShopeePay.
3) System security, wich is all actions taken to ensure that ShopeePay user data is protected from threats.
4) Privacy Risk, wich is consumer perceptions regarding possible personal problems arising from adopting the ShopeePay digital wallet.

2.5 Theoretical Framework and Hypothesis

The following is the research model and hypothesis that researchers want to use in this research:

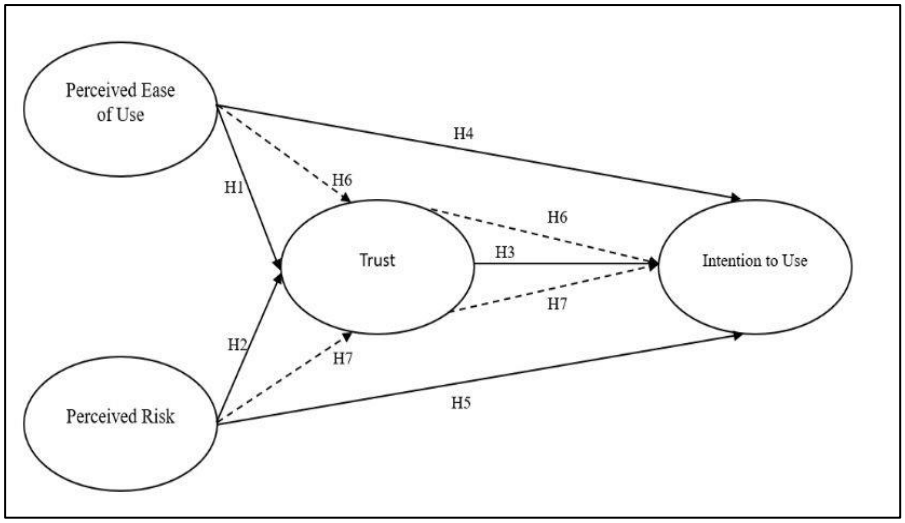

Figure 1. Theoretical Framework

H_1: Perceived ease of use has positive effect on trust

H_2: Perceived Risk has no effect on trust

H_3: Perceived ease of use has positive effect on intention to use

H_4: Perceived risk has no effect on intention to use

H_5: Trust has positive effect on intention to use

H_6: Perceived ease of use has positive effect on intention to use through trust

H_7: Perceived risk has no effect on intention to use through trust

3. Material and Method

3.1 Design Study

Researchers will use quantitative methods in this study. According to Sugiyono (2019), quantitative methods are research methods based on philosophy to examine a certain population and sample and then data collection is carried out using research, with the aim of testing predetermined hypotheses. The research period will span from Januari to June 2024. This study will employ Google Form to prepare and distribute questionnaires via social media applications such as WhatsApp and Instagram. The subject this research are residents of DKI Jakarta who use

ShopeePay. The DKI Jakarta area was chosen as the research location because the largest number of e-wallet users in Indonesia are in the DKI Jakarta area. Apart from that, the majority of Jakarta already have a lifestyle that involves using ShopeePay.

3.2 Data Analysis

The data obtained was processed using AMOS with Structural Equation Modeling. The following are the stages in analyzing the data.

1) Analyze the characteristics of respondents
2) Analyze descriptive variables
3) Evaluate validity and reliability
4) Evaluate Goodness of Fit Indices
5) Measuring the direct hypothesis
6) Measuring the indirect hypothesis

4. Result

Based on the results of collecting online questionnaires from 220 respondents, the following data was found.

Table 1. Respondent Profile Descriptive Statistics

	Characteristic	Frequency	Percentage
Gender	Male	67	30,5%
	Female	153	69,5%
Age	17 – 20 y.o	38	17,3%
	21 – 24 y.o	133	60,5%
	25 – 29 y.o	26	11,8%
	30 – 34 y.o	11	5,0%
	>35 y.0	12	5,5%
Last Education	Senior High School	143	65,0%
	Diploma	11	5,0%
	Bachelor	60	27,3%
	Postgraduate	6	2,7%
Occuption	Students	131	59,5%
	Employee	74	33,6%
	Own a business	13	5,9%

	Pension	2	9,0%
Salary	< Rp 5.000.000	115	52,3%
	Rp 5.000.000 – 10.000.000	81	36,8%
	> Rp 10.000.000	24	10,9%

After collecting the responses. the researcher will conduct validity and reliability tests. The following are the results.

Table 2. Validity Test

Variable	Indicator	Factor Loadings	Explanation
Intention to Use	ITU1	0,841	Valid
	ITU2	0,869	Valid
	ITU3	0,851	Valid
	ITU4	0,847	Valid
	ITU5	0,825	Valid
Trust	T1	0,754	Valid
	T2	0,850	Valid
	T3	0,848	Valid
	T4	0,791	Valid
	T5	0,790	Valid
Perceived Ease of Use	PEOU1	0,834	Valid
	PEOU2	0,819	Valid
	PEOU3	0,837	Valid
	PEOU4	0,841	Valid
	PEOU5	0,822	Valid
Perceived Risk	PR1	0,919	Valid
	PR2	0,914	Valid
	PR3	0,917	Valid
	PR4	0,901	Valid
	PR5	0,869	Valid
	PR6	0,895	Valid

Table 2 shows the results of the validity test of each indicators. Referring to the validity test results. table, it shows that all indicators for each variables are valid because they have a loading factor value more than 0,05.

Table 3. Reliability Test Results

Variable	Cronbach' Alpha	Explanation
Intention to Use	0,900	Reliable
Trust	0,865	Reliable
Perceived Ease of Use	0,885	Reliable
Perceived Risk	0,954	Reliable

The reliability test is said to be reliable if it has a cronbach' alpha value >0,70. In table 3, the reliability test results show that the four variables have a value above 0.70 so that they are declared reliable.

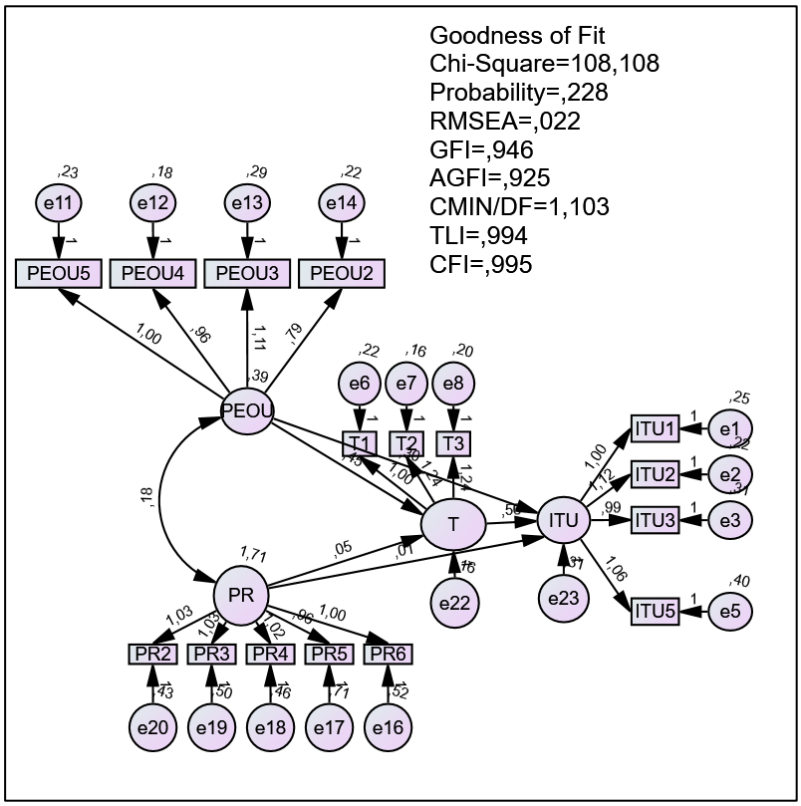

Figure 2. Research Model After Modification

Table 4. Model Feasibility Test Results

Goodness of Fit Indices	Indicator	Results	Explanation
Chi Square	Diharapkan kecil	108,10	Good
Probability	≥ 0,05	0,22	Good
RMSEA	≤ 0,08	0,02	Good
GFI	≥ 0,90	0,94	Good
AGFI	≥ 0,90	0,92	Good
CMIN/DF	≤ 2,00	1,10	Good
TLI	≥ 0,95	0,99	Good
CFI	≥ 0,95	0,99	Good

Based on the table above, the results of the model feasibility test indicate a probability value of 0.22. The CMIN/DF value obtained is 1.10, which is less than 2.00. The Chi-Square value of 108.10 can be said to be good because it is a fairly small result, and the RMSEA value is 0.02, well below the 0.08 thereshold. The GFI and AGFI values are 0.94 and 0,92, respectively, both surpassing the minimum standard od 0.90. Futhermore, the TLI and CFI values from the model feasibility tests are both 0.99, exceeding the minimum criteria. Given these results and the eight criteria met by the goodness of fit measurements, this research model is deemed fit.

Table 5. Hypothesis Test Results

Hyphotesis	Independent Variable	Dependent Variable	C.R	P	Results
H_1	Perceived Ease of Use	*Trust*	6,736	***	Accepted
H_2	Perceived Risk	*Trust*	1,792	0,073	Rejected
H_3	Perceived Ease of Use	*Intention to Use*	2,997	0,003	Accepted
H_4	Perceived Risk	*Intention to Use*	0,256	0,798	Rejected
H_5	Trust	*Intention to Use*	4,228	***	Accepted

The hypothesis testing process was carried out using AMOS 24.0. The outcomes of the hypothesis testing are observable. The hypothesis testing process was carried out using AMOS 24.0. The results of the hypothesis testing can be viewed in the AMOS 24.0 output, namely in the critical ratio (CR) column. If the critical ratio

(CR) exceeds 1.96, it can be inferred that the hypothesis has a statistically significant effect. A hypothesis's significance can also be evaluated based on its probability value. A hypothesis is considered statistically significant if the P-value is below 0.05, while it is considered non-significant otherwise.

Table 6. Mediation Test Results

Hyphotesis	Independent Variable	Mediation Variable	Dependent Variable	C.R	P	Results
H_6	Perceived Ease of Use	*Trust*	Intention to Use	3,575	0,03	Accepted
H_7	Perceived Risk	*Trust*	Intention to Use	1,635	0,10	Rejected

Mediation is shown by the Sobel test if the Sobel statistic exceeds 1.96 and the P-value is below 0.05, the Sobel test indicates mediation. Based on the tests conducted, for Hypothesis 6, the Sobel statistic is 3.56 with a P-value of 0.03. For Hypothesis 7, the Sobel statistic is 1.63 with a P-value of 0.10. Thus, it can be concluded that Hypothesis 6 accepted and Hypothesis 7 are rejected.

5. Discussion

The initial hypothesis demonstrates a correlation between perceived ease of use and trust. This effect is demonstrated by a C.R. value of 6.691 and a P value of 0.000, which is lower than the significance level of 0.05. Thus, H1 is acceptable. The second hypothesis indicates that perceived danger does not have any effect on trust. This is evidenced by a C.R. value of 1.785 and a P value of 0.074, which are above the threshold of 0.05. Thus, H2 is deemed invalid. The third hypothesis demonstrates the impact of perceived ease of use on intention to use. The existence of this effect is indicated by a C.R. value of 3.035 and a P value of 0.002, which are below the significance level of 0.05. Consequently, the null hypothesis H3 is accepted. The fourth hypothesis suggests that perceived danger does not have an impact on the intention to use it. This is shown by the C.R. value of 0.256 and the P value of 0.798, both of which

surpass the threshold of 0.5. Thus, H4 is deemed invalid. Finally, the fifth hypothesis demonstrates how trust affects the intention to use it. This effect is demonstrated by a C.R. value of 4.208 and a P value of 0.000, which is statistically significant at a significance level of 0.05. Thus, H5 is deemed valid.

The six hypothesis, which states that perceived ease of use positively affects intention to use through trust, is declared acceptable. The test results from the Sobel Statistic reached 3.561. The seven hypothesis, which states that perceived risk no affects intention to use through trust, is rejected. The test results from the Sobel Statistic reached 1.631.

6. Conculusion, Implication, and Recommendation

6.1 Conclution

Based on the results and discussion in this research entitled "The Influence of Perceived Ease of Use and Perceived Risk on Intention to Use through Trust as Intervening on The Use of ShopeePay", the following conclusions can be drawn:

1) Based on testing hypothesis 1 (H_1), perceived ease of use has a positive effect on trust in ShopeePay users.
2) Based on testing hypothesis 2 (H_2), perceived risk has no effect on trust in ShopeePay users,
3) Based on testing hypothesis 3 (H_3), perceived ease of use has a positive effect on intention to use among ShopeePay users.
4) Based on testing hypothesis 4 (H_4), perceived risk has no effect on intention to use for ShopeePay users.
5) Based on testing hypothesis 5 (H_5), trust has a positive effect on intention to use among ShopeePay users.
6) Based on testing hypothesis 6 (H_6), trust has a positive effect on intention to use through trust in ShopeePay users.

Based on testing hypothesis 7 (H_7), perceived risk has no effect on intention to use through trust in ShopeePay users.

6.2 Implication

The findings of this study enhance the understanding of the aspects that impact trust and interest in utilizing ShopeePay, thereby enriching the readers' knowledge and insights. This study demonstrates a correlation between the perception of usability and the level of trust. However, the perceived risk does not have any impact on trust. The residents of DKI Jakarta believe that ShopeePay's availability as a digital wallet has greatly facilitated transaction execution. In addition, trust may have an impact on the intention to use it. The residents of DKI Jakarta understand that establishing a digital payment system requires a foundation of strong trust. Trust is a crucial element in the realm of digital payments. Nevertheless, the perception of risk does not directly impact trust. Intention to use is driven not just by perceived ease of use and trust but also by other variables such as social influence, perceived security, perceived privacy, and perceived rewards. These factors might generate greater interest in using the product or service.

6.3 Recommendation

Based on the results and limitations explained in the research, the researcher suggests several points for future researchers. The recommendations are:

1) Hoped that before conducting research, thorough preparations can be made, so that the research process can run well.
2) Hoped that in future research, of course, other variables can be added, such as using the TAM and UTAUT models or other models to measure each variable.
3) Added many other references to support the results obtained in further research.

4) If you want to conduct similar research, you are expected to pay attention to the dependent and intervening variables that will be selected.

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