



The effect of perceived ease of use on behavior intention through perceived enjoyment as an intervening variable on digital payment in the digital era

Mochammad Jasin

Universitas Islam Negeri Jakarta, Indonesia

Corresponding email: moch.jasin@uinjkt.ac.id

Abstract: This study aims to analyze the effect of perceived ease of use on behavior intention through perceived enjoyment as an intervening variable in digital payment. In this study, the researcher used a sampling model with a non-probability technique. The study uses a purposive sampling technique where the researcher will select members of the population who have certain criteria, namely being an e-wallet application user at least 4x in the last two months and a minimum top up of 50,000 IDR. Path Analysis can be used in this study to test a hypothesis that indicates the existence of a strong relationship and has an influence between one variable and another variable that has a cause and effect relationship. Partial Least Square (PLS) is one part of SEM and is often used by researchers because it does not require a normal distribution. Respondents in this study were 300 e-wallet users who were determined by simple random sampling. The stages of data analysis test are validity, reliability, termination coefficient and hypothesis testing. The final results obtained in this study indicate that perceived ease of use has a positive influence on behavior intention, perceived ease of use also has a positive influence on perceived enjoyment. Likewise, perceived enjoyment has a positive influence on behavior intention.

Keywords: e-wallet, perceived ease of use, perceived enjoyment, behavior intention.

Introduction

According to Kurniasih et al. (2022); Khiong (2022) In this digital era, the rapid development of technology today has become one of the reasons behind every change that occurs in human life. This encourages changes in human activities in various aspects, including in the financial sector. Internet support and improvements in technology are able to create innovations in the form of financial services based on information technology. According to Haudi et al. (2022); Huang et al. (2022) The emergence of a breakthrough in technological advances in transactions called FinTech (Financial Technology). According to Huang et al. (2022)) 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. According to Kurniasih et al. (2022); Khiong (2022); Huang et al. (2022) explain that perceived ease of use has a positive and significant relationship to the intention to use an application. Perceived ease of use is considered an important point for users to increase behavior intention. The ease of application and also the practical user interface will make even users with minimal experience able to operate the application. According to Kurniasih et al. (2022); Huang et al. (2022)) stated that perceived enjoyment has a positive



influence on the intention to use. According to Sharma et al. (2022); Surur et al. (2020); Unal et al. (2021) System development and also the flexibility of an application will affect a person's intention to use the application. Perceived Enjoyment is considered as one of the important factors that must be considered by companies in influencing transaction interest from consumers. Another study has been conducted by Kurniasih et al. (2022); Khiong (2022); Gawron et al. (2021) explains that perceived ease of use can be used as a mediation of perceived enjoyment. When consumers perceive a payment system as easy, useful and enjoyable,

According to Puriwati et al. (2021); Purwanto et al. (2021); Rad et al. (2022) e-wallet is applied in the use of mobile phones by users to carry out financial transactions between two devices known as sender and receiver, used to buy goods or pay. According to Sharma et al. (2022); Surur et al. (2020); Unal et al. (2021) Perceived ease of use is characterized by the extent to which a consumer believes that the ease of using a system is able to 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. According to Rouibah et al. (2021); Sharma et al. (2022); Surur et al. (2020); Unal et al. (2021) Perceived enjoyment explains that an individual can experience feelings of comfort and pleasure when using a particular system and consider his involvement in the use of the technology as a fun activity. According to Sharma et al. (2022); Surur et al. (2020); Unal et al. (2021) A high level of convenience motivates users to spend more time accessing the technology. Behavior intentions are how much a person's intention is to take certain actions, namely using information systems. According to Rouibah et al. (2021); Sharma et al. (2022) 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 use in subsequent transactions.

Relationship of Perceived Ease of Use with Behavior Intentions

According to Puriwati et al. (2021); Purwanto et al. (2021); Unal et al. (2021) explains that based on the TAM model, behavior intention towards a technology can occur because of the perceived ease of use and perceived usefulness factors. Research conducted by Rouibah et al. (2021); Sharma et al. (2022) stated that perceived ease of use has a positive and significant relationship to behavior intention. Another study conducted by Rouibah et al. (2021); Sharma et al. (2022) in predicting a person's behavioral intentions in the use of mobile banking in India stated that the perceived ease of use variable has a significant influence on a person's behavioral intentions in the use of mobile banking.

H1: There is a positive and significant effect of Perceived Ease of Use on Behavior Intention

Relationship of Perceived Ease of Use with Perceived Enjoyment

Another study conducted by According Humida et al. (2022); Jesuthasan et al. (2021); Regarding the contribution of the ease of use variable to perceived enjoyment, it is stated that the perceived ease of use felt by consumers has a positive relationship to perceived enjoyment. According to Mailizar et al. (2021); Nelwan et al. (2021) Perceived ease of use has a significant effect on perceived usefulness and perceived enjoyment of attitudes in adopting certain information systems. In a sense, the easier a system is to use, the more it is related to the convenience of a consumer

H2: There is a positive and significant effect of Perceived Ease of Use on Perceived Enjoyment

Relationship between Perceived Enjoyment and Behavior Intentions

Research conducted by Lutfi et al. (2021); Mailizar et al. (2021); Nelwan et al. (2021) stated that perceived convenience has a significant relationship with consumer behavioral intentions to use an e-payment system. Research conducted by Lutfi et al. (2021); Mailizar et al. (2021) in predicting the impact of perceived enjoyment on behavioral intentions, stated that perceived enjoyment directly affects the intention to use an application.

H3: There is a positive and significant effect of Perceived Enjoyment on the Behavior Intention

Method

In this study, the researcher used a sampling model with a non-probability technique. The study uses a purposive sampling technique where the researcher will select members of the population who have certain criteria, namely, being an e-wallet application user at least 4 times in the last two months and a minimum top up of Rp. 50.000,- Path Analysis can be used in this study to test a hypothesis that shows a strong relationship and has an influence between one variable and another variable that has a cause and effect relationship. Partial Least Square (PLS) is one part of SEM and is often used by researchers because it does not require a normal distribution. Respondents in this study were 300 e-wallet users who were determined by simple random sampling. The stages of data analysis test are validity, reliability, termination coefficient and hypothesis testing.

The hypothesis of this study is:

H1: There is a positive and significant effect of Perceived Ease of Use on Behavior Intention

H2: There is a positive and significant effect of Perceived Ease of Use on Perceived Enjoyment

H3: There is a positive and significant effect of Perceived Enjoyment on the Behavior Intention

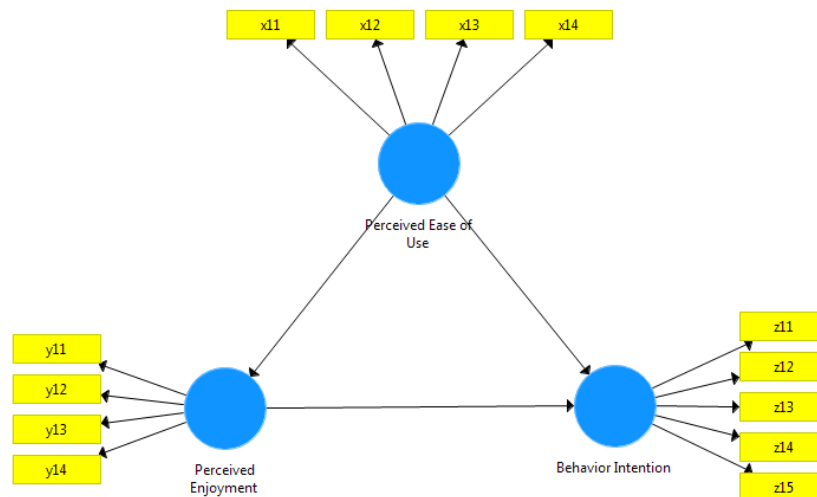


Fig 1. Research model

Results and Discussion

Evaluation of Path Coefficient, Coefficient of Determination (R2) . Based on Figure 2, it can be explained that the highest path coefficient value is shown in the influence of the Perceived Ease of Use variable on Perceived Enjoyment of 0.956. While the path coefficient value on Perceived Enjoyment on Behavior Intention is 0.566. The relationship with the highest impact on the Behavior Intention variable can occur

if, Perceived Ease of Use passes through Perceived Enjoyment to Behavior Intention. While the path coefficient value of the relationship between Perceived Ease Of Use and Behavior Intention is 0.389.

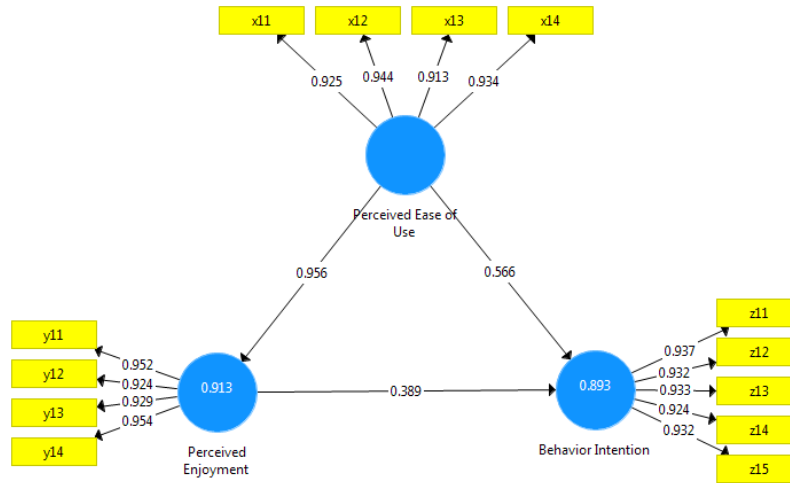


Fig 2. Evaluation of Path Coefficient

The coefficient of determination (R²) proves that the Perceived Enjoyment variable is explained by the Perceived Ease of Use variable with a variance value of 0.913. While the Behavior Intention variable is influenced by the Perceived Ease of Use and Perceived Enjoyment variables with a variance value of 0.893

Hypothesis testing

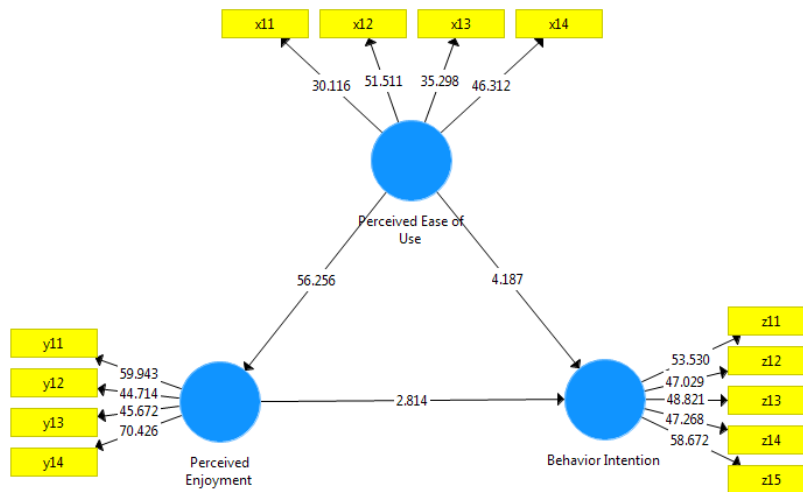


Fig 3. Hypothesis testing



Perceived Ease of Use on Behavior Intention

The results of this study indicate that the Perceived Ease of Use variable has an influence on Behavior Intention, Perceived Ease of Use has a positive influence on Behavior Intention. themselves as one of the e-wallet brands circulating in Indonesia, continue to improve their services from convenience 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 consumer's account history. Consumers can check every transaction that has been made and this can be done anywhere and anytime. According to Kurniasih et al. (2022); Khiong (2022); Gawron et al. (2021) the Perceived Ease of Use variable has a positive interaction and is able to predict a person's behavioral intentions in adopting technology. Perceived Ease of Use itself has a positive path value to Behavior Intention. This is able to show that Perceived Ease of Use has a strong influence in encouraging Behavior Intention to digital payment application users.

Perceived Ease of Use against Perceived Enjoyment

Perceived Ease of Use has a positive influence on Perceived Enjoyment. In the use of an application, the Perceived Ease of Use variable will greatly affect the convenience of consumers in accessing the application. Rodrigues et al. (2016) stated that the contribution of perceived ease of use felt by consumers had a positive relationship to perceived enjoyment. So that the reduced perception of comfort from the application is influenced by technological systems that pay less attention to user friendliness in their use. In this study, the Perceived Ease of Use variable has a positive path value to Perceived Enjoyment. Where the relationship is a strong relationship and has a greater value than the Perceived Ease of Use on Behavior Intention. According to Haudi et al. (2022); Huang et al. (2022) the easier a system is to use, the more it is related to consumer convenience. This is able to show that the Perceived Ease of Use has a very strong influence in shaping the Perceived Enjoyment of digital payment application users. Applications continue to develop platforms and improve their services to provide convenience in using e-wallet.

Perceived Enjoyment of Behavior Intentions

The results of this study indicate that the Perceived Enjoyment variable has an influence on Behavior Intention, Perceived Enjoyment has a positive influence on Behavior Intention.

According to Kurniasih et al. (2022); Khiong (2022) stated that Perceived Enjoyment has a positive influence on Behavior Intention, this is evidenced by the increasing number of consumers who feel comfortable with the use of e-wallet. It can be seen from the answers of respondents who gave a fairly high score, implying that more and more people feel comfortable and like using the application. Research conducted. According to Gawron et al. (2021);Haudi et al. (2022); Huang et al. (2022) stated that the perception of convenience has a strong influence on the behavioral intention of consumers to use an e-payment system. Consumers will be more prepared to transact with a payment system if the system is convenient to use. This shows that Perceived Enjoyment has a strong influence in encouraging Behavior Intention to digital payment application users.

Conclusion

Perceived Ease of Use and Perceived Enjoyment have a significant effect on the Behavior Intention variable, on the use of digital payment applications the application has a significant effect on the variable. 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, as much as possible only



bring up the features that are needed, so as not to confuse consumers when accessing the application. And responding to consumer complaints can be done with the live chat feature, making innovations. Improve the ease of using each feature, simple page display, clear information conveyed, easy to find payment history

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