MMS
Marketing Management Studies

Marketing Management Studies 3(1) 2023: 65-73

Marketing ManagementStudies

http://jkmp.ppj.unp.ac.id/index.php/mms

ISSN: 2798-4389; e-ISSN: 2798-4397

The influence of perceived usefulness, perceived ease of use and trust on intention reuse of Go-pay

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ARTICLE INFO

Received 9 February 2023
Accepted 30 March 2023
Published 31 March 2023

Keywords:
Perceived usefulness; perceived ease of use; trust; intention re-use.

ABSTRACT

This purpose of this research was to analyze: the effect of perceived usefulness, perceived ease of use and trust on intention reuse of Go-Pay e-wallet in the city of Padang. The method used in this research is quantitative. The population in this research are all people who live in the city of Padang. The sample in this research is 190 people. This research used the Structural Equation Model (SEM) analysis technique using SmartPLS 3.0 software for data analysis. The results of this research show that : (1) perceived usefulness has a significant on intention reuse (2) perceived ease of use has a significant on intention reuse (3) trust has a significant on intention reuse.

How to cite: Sairaga, AL & Maulana, A (2023). The influence of perceived usefulness, perceived ease of use and trust against intention reuse on go-pay. *Marketing Management Studies, 3 (1),* 65-73. DOI: 10.24036/mms.v3i1.338

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INTRODUCTION

In people's daily lives, when transaction require a medium of exchange for certain needs. Because in transactions, a mutually agreed medium of exchange is needed, namely money. Money as a means of payment evolved rapidly where it was originally in the form of the coins or paper. Then, several types of payment appear, such as demand deposits, checks, debit and credit card. According to the Mobile Marketing Association (MMA), E-wallet software or digital wallets are one of the transaction trends for smartphone users in Indonesia in 2019. A smartphone with the QR scan payment technique can be used to access an e-wallet, a server-based e-money service. (Wijayanthi, 2019). The development of e-wallets is due to the increasing number of users of smart devices such as smartphones, which is one of the main facilities that support e-wallet services. So that the e-wallet application that is accessed from a smartphone is the right service to offer to users who want their transactions to be easier, faster and more flexible.

Table 1. List of E-wallet Applications in Indonesia Based on Active Users Monthly Year 2017-2020

No	Oktober – Desember	Januari – Maret	April – Juni	Juli – September	Oktober – Desember	Januari – Maret	April – Juni	Juli – September	Oktober – Desember	Januari – Maret	April – Juni
	(Q4 2017)	(Q1 2018)	(Q2 2018)	(Q3 2018)	(Q4 2018)	(Q1 2019)	(Q2 2019)	(Q3 2019)	(Q4 2019)	(Q1 2020)	(Q2 2020)
1	Go-Pay	Go-Pay	Go-Pay	Go-Pay	Go-Pay	Go-Pay	Go-Pay	Go-Pay	Go-Pay	Go-Pay	Go-Pay
2	LinkAja	OVO	LinkAja	OVO	OVO	OVO	OVO	OVO	OVO	OVO	OVO
3	OVO	LinkAja	OVO	LinkAja	LinkAja	LinkAja	Dana	Dana	Dana	Dana	Dana
4	Go Mobile by CIMB	Go Mobile by CIMB	Go Mobile by CIMB	Jenius	Dana	Dana	LinkAja	LinkAja	LinkAja	LinkAja	LinkAja
5	Jenius	Jenius	Jenius	Go Mobile by CIMB	Jenius	Jenius	Jenius	Go Mobile by CIMB	Go Mobile by CIMB	i.saku	Go Mobile by CIMB
6	`DOKU	DOKU	DOKU	Sakuku	Go Mobile by CIMB	Go Mobile by CIMB	Go Mobile by CIMB	i.saku	i.saku	Go Mobile by CIMB	i.saku
7	Sakuku	Sakuku	Sakuku	DOKU	Sakuku	Sakuku	i.saku	Sakuku	DOKU	DOKU	jakOne Mobile
8	Uangku	i.saku	i.saku	i.saku	i.saku	i.saku	Sakuku	DOKU	Sakuku	Sakuku	DOKU
9	Mega Mobile	Uangku	jakOne Mobile	PayTren eMoney	DOKU	DOKU	DOKU	jakOne Mobile	jakOne Mobile	jakOne Mobile	Sakuku
10	i.saku	Mega Mobile	Mega Mobile	jakOne Mobile	PayTren eMoney	PayTren eMoney	PayTren eMoney	PayTren eMoney	PayTren eMoney	PayTren eMoney	PayTren eMoney

Source: https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/

In a survey conducted by iPrice in 2021, Go-Pay was ranked first as the e-wallet with the highest number of active monthly users from the fourth quarter of 2017 to the second quarter of 2020. However, Boku Inc's report entitled Mobile Wallets Report 2021 shows that Go-Pay cannot beat OVO's dominance in market share competition and even only finished in fourth place because throughout 2020, OVO continues to provide solutions to serve consumer needs through collaboration with various parties. According to UBS Global Research (2021) found that 31% of Indonesians chose OVO as their daily digital payment platform in 2020, up from 20% in 2019. OVO is present on 115 million devices and 426 cities, while the number of OVO partner merchants has penetrated the 1.2 million mark, of which two-thirds were Micro, Small and Medium Enterprises (MSMEs). Meanwhile, until now, Go-Pay has only received 900,000 merchant partners. That is the background of the author to conduct research on Go-Pay e-wallet consumers in Padang city.

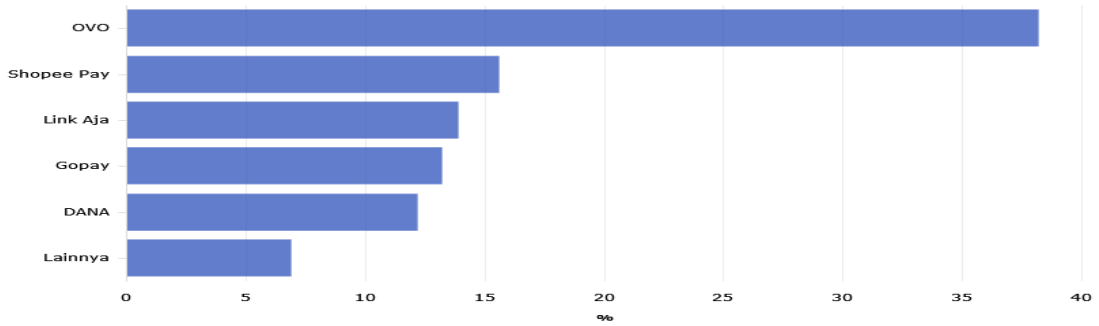

Figure 1. Boku Inc's report entitled Mobile Wallets Report 2021
Source : https://www.boku.com

To switch from cash payments to non-cash payments such as e-wallets must be initiated by the intention of the user. The intention to use this will appear when potential users see that there are benefits or usefulness that will be obtained from using the e-wallet. Perceived usefulness will be felt if a system can speed up processes, increase effectiveness and productivity and benefit individuals. Meanwhile, perceived ease of use, on the other hand, is an individual's faith that using a system or service relieves them of overuse (Sandy & Firdausy, 2021). Another thing that makes users interested in using e-wallets is the benefits they get, including payment time efficiency, paying in the right amount, and being very helpful in making transactions starting from the smallest value with high frequency. Kumar et al. (2018) in their research also said that Trust in further research has been shown to be an important determinant of the sustainable use of the products or services offered. Lack of consumer trust can have a negative impact on consumers' intention to use a product (Curvelo et al., 2019). Therefore, examining the connections between perceived usefulness, perceived ease of use, trust, and intention reuse was the aim of this study.

LITERATURE REVIEW

Intention Reuse

Intention Reuse is someone's motive to continue to be involved and use a particular system or application (Kumar et al., 2018). According to Humbani (2018) intention reuse is the main success of the mobile payment business regarding someone who can accept a technology and creates an intention to continue using certain technologies continuously. As long as users are satisfied with their experience accessing a system or application, these users will get used to using that application or system (Amoroso & Lim, 2017). There are three indicators of intention reuse according to Amoroso and Lim (2017), including: (1) I will consider using the e-wallet application in the long term, (2) I want to continue using the e-wallet with the same company, (3) I will look forward to continuing to use the e-wallet in the future.

Perceived Usefulness

Perceived usefulness defined as someone who believes that using the application will make the job better (Indarsin and Ali, 2017). This term is in line with the notion of being useful or can be interpreted as expediency. In addition, there will be a development of positive attitudes and intentions from users towards the mobile payment system because it is better than cash or card payment methods (Nguyen & Huynh, 2018). There are six indicators of perceived usefulness according to Indarsin dan Ali (2017), that is : (1) work is faster, (2) work is easier, (3) useful, (4) increase productivity, (5) increase effectiveness, (6) improve job performance. The research conducted by Indarsin and Ali (2017) states that the perceived usefulness had an impact which positive and significant on the intention reuse.

Perceived Ease of Use

Perceived Ease of Use is the degree to which a person believes that their continued use will not require excessive effort. People are readier to learn about a system's capabilities when it is reasonably simple to use, and they eventually plan to continue using them (Hamid et al., 2016). Perceived ease of use is also described by Indarsin and Ali (2017) as the extent to which one believes that using technology will reduce excessive effort. There are six indicators of perceived ease of use according to Indarsin dan Ali (2017), that is : (1) easy to learn, (2) flexible, (3) controllable, (4) clear and understandable, (5) easy to become proficient, (6) easy to use. The research conducted by Indarsin and Ali (2017) states that the perceived ease of use had an impact which positive and significant on the intention reuse.

Trust

Trust is defined by Kumar, Adlakaha, & Mukherjee (2018) as the willingness of people to be loyal to an item or service based on the positive things obtained from the item or service. Users who trust payment services have trusted the ability, honesty and goodwill of service providers (Yu et al., 2016). There are four indicators of trust according to Yu et al. (2016): (1) This system is competent and effective, (2) This system protects the interests of its customers, (3) This system keeps its promises, (4) This system can be trusted. The research by Yu et al. (2016) found that Trust has a positive and significant effect on Intention Reuse.

From some relationship's variables above, it can be concluded as conceptual framework below:

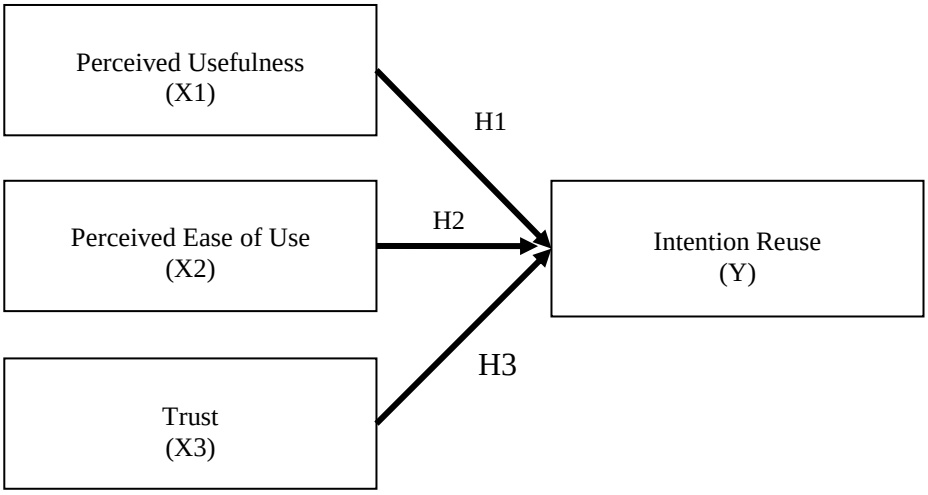

Figure 1. Conceptual Framework

Hypothesis:

H1: It is suspected that the perceived usefulness had an impact which positive and significant on the intention reuse Go-Pay consumers in Padang City

H2: It is suspected that the perceived ease of use had an impact which positive and significant on the intention reuse Go-Pay consumers in Padang City

H3: It is suspected that the trust had an impact which positive and significant on the intention reuse Go-Pay consumers in Padang City

METHOD

Research Designs

This research is a causative research, which is describes and explains the causal relationship between independent and dependent variables: perceived usefulness, perceived ease of use and trust on intention reuse of Go-Pay consumers in the city of Padang. This research was conducted using a quantitative approach, meaning that the data was measured on a Likert scale. Hypothesis testing is the research method used. The research was conducted in August - October 2022 in Padang city.

Population and Sample

According to Sekaran and Bougie (2016) population means all groups of people, events or things that the researcher wants to study. The population of this study is all people living in Padang city. For this purpose, samples are used. Part of the population is the sample. Samples were selected from a number of members of the population (Sekaran and Bougie, 2016). The respondents chosen by the authors in this study were 190 Go-Pay e-wallet consumers who live in Padang city.

Data Types and Sources

This study uses primary data. Primary data were obtained directly through filling out questionnaires by samples or respondents in terms of perceived usefulness, perceived ease of use, trust, and intention reuse. The data was obtained from Go-Pay consumers in the city of Padang. This research is using a Likert scale. This Likert scale is used to measure individual or group attitudes, opinions, and perceptions of social phenomena. Each question contains five possible answers, and the best one is chosen using a Likert scale with the following scores for each option: (1) strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree (1). Data sources are used to achieve research objectives that have been determined, and primary data is collected from respondents who have become samples.

Data analysis technique

This research uses quantitative analysis; this technique using Partial Least Square (PLS) method and the Structural Equation Model (SEM) with SmartPLS software to process the results. When evaluating SEM-PLS, there are various stages, including:

1. Measurement Model (Outer Model)
   In technical data analysis using SmartPLS is carried out to test the validity of internal reliability to assess the outer model. The outer model is each indicator related to the latent variable. The tests contained in the outer model are Convergent Validity, Discriminant Validity and Composite Reliability.
2. Structural Model
   The link between variables, significant values and the R-square of the research model were examined during the testing of the structural model or inner model. When conducting model research with PLS software, the R-square for each dependent latent variable is first examined. R-square changes can be used to determine whether or not a given independent latent variable's value has a significant impact on the dependent latent variable.

RESULT AND DISCUSSION

Table 1. Characteristics of Respondents

Characteristic	Category	Frequency	Percentage
Gender	Man	90	47%
	Woman	100	53%
Year Range	1980 – 1985	9	5%
	1986 – 1990	11	6%
	1991 – 1995	53	28%
	1996 – 2000	117	61%
Profession	College student	14	7%
	Private employee	76	40%
	Civil servant	8	4%
	Entrepreneur	36	19%
	Other	56	30%
Monthly expenses	< 1.000.000	16	8%
	1.000.001 - 2.500.000	106	56%
	2.500.001 - 4.000.000	46	24%
	> 4.000.000	22	12%
Have a Go-Pay account	Yes	189	99%
	No	1	1%
Have made transactions on Go-Pay account	Yes	190	100%
	No	0	0%

Outer Model

The outer model consists of validity and reliability. First, the outer loading describes the correlation between the indicator and the variable itself. Based on this value, all indicators meet the requirements. The average Variance Extract (AVE) from research has met the minimum value that is considered valid, namely 0.5 or higher (Hair et al., 2014). With a detailed value of AVE Perceived Usefulness 0.797, Perceived Ease of Use 0.835, Trust 0.813, and Intention Reuse 0.874, then convergent validity is declared valid.

Tabel 2. Discriminant validity test results based on the criteria of Fornell-Larcker

	Perceived Usefulness	Perceived Ease of Use	Trust	Intention Reuse
Perceived Usefulness	**0.893**			
Perceived Ease of Use	0.744	**0.914**		
Trust	0.709	0.734	**0.902**	
Intention Reuse	0.630	0.477	0.657	**0.935**

Source: Author Processed Data (2023)

Based on Table 2, it shows that the variables of perceived usefulness, perceived ease of use, trust and intention reuse have larger AVE roots (numbers in bold) in the relationship between the variable itself and the correlation with other variables. So that the discriminant validity requirements with AVE roots have been fulfilled.

Tabel 3. Test result reliability

	Cronbach Alpha	Composite Reliability	Description
Perceived Usefulness	0,949	0,959	Reliable
Perceived Ease Of Use	0,960	0,968	Reliable
Trust	0,923	0,946	Reliable
Intention Reuse	0,928	0,954	Reliable

Source: Author Processed Data (2023)

Table 3 shows perceived usefulness, perceived ease of use, trust and intention reuse, which have a value greater than 0.7 so that they have good reliability according to the required minimum value limit.

Inner model

The R squared results show that the intention reuse variable is influenced by 50.4% by perceived usefulness, perceived ease of use, and trust. Consequently, 49.6% intention reuse is defined by way of other variables outdoor the framework of this research.

Table 4. Hypothesis Test

	Hypothesis	*T-Statistics*	*P Values*	Conclusion
H1	*Perceived usefulnes >Intention reuse*	4,265	0,000	Received
H2	*Perceived ease of use >Intention reuse*	2,458	0,014	Received
H3	*Trust >Intention reuse*	6,665	0,000	Received

Source: Author Processed Data (2023)

From Table 4, we can see the results of statistical analysis using PLS, it can be concluded that there is a positive and significant effect of perceived usefulness on intention reuse namely a P-value of 0.000 which means less than 0.05 with a t-statistic that is worth 4.265 or > 1.96, then there is a positive and significant effect of perceived ease of use on intention reuse where the P-value is 0.014 or less than 0.05 with a t-statistic value of 2.458, there is also a positive and significant influence of the trust in the intention reuse where the P-value is 0.000 or small of 0.05 with a t-statistic value of 6.665 or >1.96. The following picture shows the form of a valid model with a correlation value that already meets the criteria:

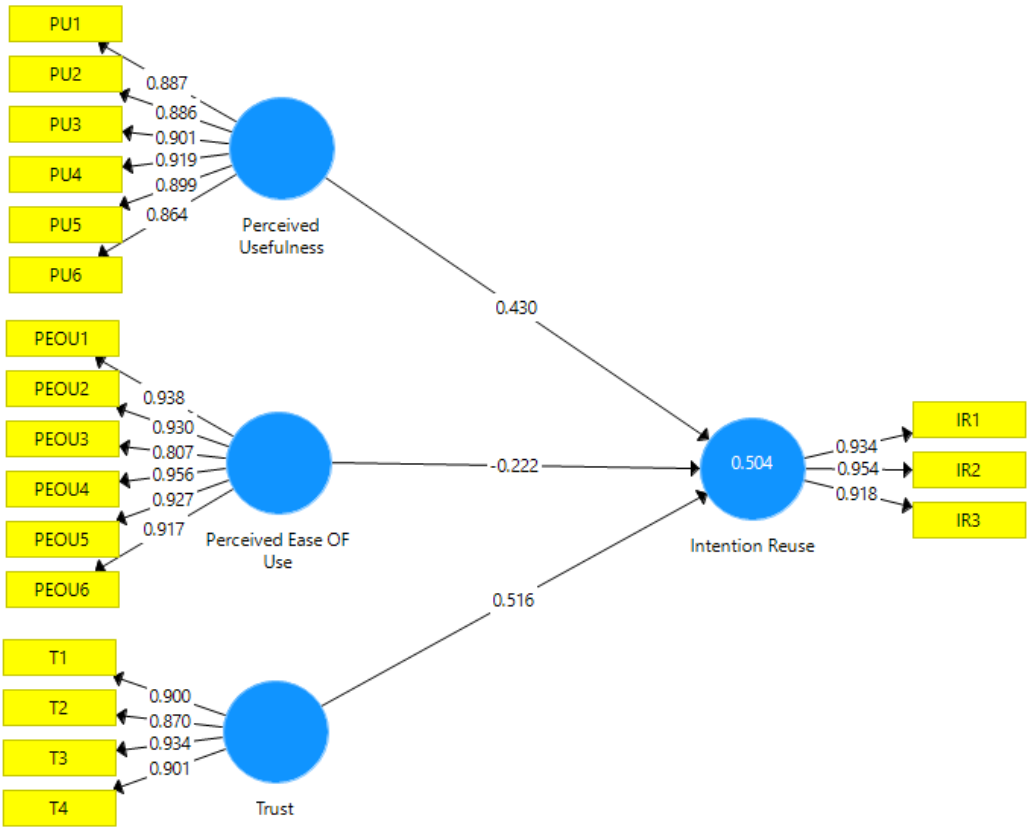

Figure 2. Outer Model

Effect Perceived Usefulness on Intention Reuse

Based on data analysis and the conclusion that perceived usefulness had an impact which positive and significant on the intention reuse, the hypothesis is accepted. The results of the study, all perceived usefulness measures had a positive and significant impact on intention reuse Go-Pay consumers e-wallet in Padang city. This research supports the research of Indarsin & Ali (2017) who found perceived usefulness had a positive influence on intention reuse, which is the propensity for someone intention reuse an app because they think doing so will make it function more effectively. Increased perceived usefulness will have an effect on rising intention reuse. If perceived usefulness increases, it will have an impact on increasing intention reuse. The perceived usefulness indicator that dominates in this study is "Transactions with Go-Pay e-wallet increase my productivity". This shows that the higher that a system's perceived usefulness can affect the intention reuse consumers.

Effect Perceived Ease of Use on Intention Reuse

Based on data analysis and the conclusion that perceived usefulness had an impact which positive and significant on the intention reuse, the hypothesis is accepted. The results of the study, all perceived ease of use measures had a positive and significant impact on intention reuse Go-Pay consumers e-wallet in Padang city. This research supports the research of Indarsin & Ali (2017) who found perceived ease of use had an influence significantly and positive on intention reuse.

Effect Trust on Intention Reuse

Based on data analysis and the conclusion that perceived usefulness had an impact which positive and significant on the intention reuse, the hypothesis is accepted. The results of the study, all trust measures had a positive and significant impact on intention reuse Go-Pay consumers e-wallet in Padang city. This research supports the research of Indarsin & Ali (2017) who found trust had an influence significantly and positive on intention reuse.

CONCLUSSION

According to the findings of the study, the following factors have an impact on intention reuse of Go-Pay consumers in Padang City's:

1. When a consumer has a positive perceived usefulness of an e-wallet can influence the consumer's intention reuse. Perceived usefulness has a significant and positive influence on intention to reuse.
2. Perceived ease of use significantly and positively influences intention reuse, which means that when consumers have a positive perceived ease of use in an e-wallet it can influence the consumer's intention reuse.
3. Trust significantly and positively influences intention reuse, which means that the higher the trust felt by consumers in Go-Pay products, the higher the consumer's intention reuse e-wallet Go-Pay.

Suggestions:

1. Perceived usefulness needs improvement in the form of knowing what consumers want and use. Go-Pay must also increase cooperation with merchants who have not yet used Go-Pay payments. So that buyers can use Go-Pay at many MSME merchants.
2. Perceived ease of use needs to be increased in the form of information that facilitates the use of Go-Pay e-wallets such as information on Top Up and Transfers.
3. Trust needs to be increased in the form of reducing the risks involved in the security of Go-Pay e-wallet accounts such as protecting consumer personal data so as to generate a sense of consumer trust in consumers' intention to reuse using Go-Pay e-wallets.

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