

# **Effect Of Perception Of Benefits, Easy Perception Of Use, Trust And Risk Perception Towards Interest Using E-Money**

**(Case Study Of Consumers Who Use The Metland Card)**

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**Abstract** - *The purpose of this study are: (1) To determine the effect of perceived benefits on the interest in using Metland Card electronic money (2) To determine the effect of perceived ease of use on interest in using Metland Card electronic money (3) To determine the effect of trust on interest in using Metland Card electronic money and (4) To determine the effect of risk perception on interest in using Metland Card electronic money. Data collection tools use a questionnaire distributed to respondents who were sampled. The sample used was 99 consumers of Metland Card. This research using application for processing data using software PLS. Calculation results show that (1) Perception of benefits does not affect the interest in using e-money on consumers who use Metland Card (2) Perception of ease of use has a significant effect on interest in using e-money on consumers who use Metland Card. (3) Trust does not affect interest in using e-Money on Metland Card consumers and (4) Risk perception significantly influences interest in using e-Money on Metland Card users.*

**Keywords:** *perception of benefits, perceived ease of use, trust, risk perception, interest in using e-money*

## **I. INTRODUCTION**

The development of technology today has reached a very impressive level. Distance and time now, are no longer a problem because of the help of existing technology. This development has not only occurred in one area, but has occurred in all aspects of human life. The effect of globalization with the use of information and communication technology facilities has changed the lifestyle of the community, and developed in a new life order so as to encourage social, economic, cultural, land, security, and law enforcement changes (Sunarso, 2015: 2).

Money known to the public is currency and demand deposits. The development of information technology has made changes to the public's need for a faster and more flexible means of payment. This brings a change to the emergence of new innovations in the use of payment instruments. One of these innovations is the emergence of electronic payment instruments that use current technological developments, known as electronic money.

In the provisions of Bank Indonesia Regulation Number 11/12 / PBI / 2009 concerning electronic money in the provisions of Article 1 Paragraph 3, it is stated that "Electronic Money is a payment instrument issued on the basis of the value of money that has been deposited first by the holder to the issuer; the value of money is stored electronically in a medium such as a server or

chip; used as a means of payment to merchants who are not the issuers of the electronic money; and the value of electronic money deposited by the holder and managed by the issuer is not a deposit as defined in the law that governs banking. " Currently, there are 20 (twenty) institutions, both banks and non-banks, that issue electronic money products and have been approved by Bank Indonesia. The development of electronic money in Indonesia is relatively fast, this can be seen from the number of electronic money in circulation in Indonesia and the number of electronic money transactions in Indonesia which continues to increase from year to year.

Electronic money (e-money) or digital money is money that is used in internet transactions by electronic means. Typically, these transactions involve the use of a computer network (such as the internet and digital price storage systems). Electronic money (E-money) is a payment instrument that uses electronic media, namely computer networks and the internet. The money value of customers is stored in certain electronic media.

With the emergence of electronic money as a technology-based payment system, Metropolitan Land worked with Bank Mandiri to issue a Metland Card, which is an electronic money card that can be used for transactions or to get certain discounts. Metland has a commercial project in the form of a Mall or Shopping Center, where the Metland Card can be used for all kinds of transactions when shopping and there are also special discounts, and the Metland Card can also be filled with balances such as an ATM card.

## **II. LITERATURE REVIEW**

### **2.1. Review of Previous Research Results**

The first research by Andrian Septa Yogananda, I Made Bayu Dirgantara (2017). The purpose of this study was to examine the effect of perceived benefits, perceived ease of use, trustworthiness and risk perceptions on interest in using electronic money instruments. Taking a sample of 120 respondents from selected registered students in the 2016/2017 school year. This study uses sampling nonprobability techniques to select respondents. The data analysis method used is multiple regression analysis, where the analysis consists of test validity, reliability test, classical assumption test, multiple linear regression test, t test, and F test .

The results show that perceived usefulness, perceived ease of use and trust have a positive and significant positive effect on intention to use, while perceived risk has a negative and insignificant effect on intention to use.

The second research by Susilo, Ariyanti and Sumrahadi (2015). This research was conducted to analyze how much buying interest in e-tollcard consumers is influenced by variables of promotional attractiveness, perceived convenience, perceived usefulness and price. The research sample consisted of 400 respondents who were taken using purposive sampling technique and the data collection method was carried out by distributing questionnaires conducted online through the Google Doc web application. Analysis using SPSS which includes, reliability testing, equivalence testing, classic assumption test, multiple determination analysis, hypo testing. thesis through and t test, F test.

The results showed that the variable of promotional attractiveness had a significant positive effect on consumer purchase intention of etollcardbank by 0.043, the variable of perceived convenience had a significant positive effect on consumer purchase interest of etoll card bank of 0.078, the variable of perceived usefulness had a significant positive effect on consumer purchase interest of bank e-toll card. of 0.240 and the price variable has a significant positive effect on consumer buying interest in the bank e-toll card of 0.141.

The third research by Muhammad Abdurrahim Suwandi1 Elvira (2018). In general, this study aims to record the responses of students who are millennial generation to the use of e-money, which has begun to be popularized as a transaction tool in everyday life, both on campus and in society. In this research, the method used is quantitative method. Data was collected through the distribution of questionnaires openly through the Googledocs social media.

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The results showed that the majority of student respondents from various levels of study and semester were positive about the use of e-money in everyday life, because e-money can facilitate transactions while protecting users from theft of personal information and unauthorized fund transfers. The conclusion of this research is that *culture* variables and effort expectancy have no influence on the intention to use electronic payment system on e-money; Meanwhile, the variable of perceived security, performance expectancy and social influence have an effect on the intention to use the electronic payment system for e-money.

The fourth research by Dinna Fatmy Pratiwi and Citra Kusuma Dewi (2018). This study was designed to determine the factors that influence customer perceptions of e-money in Indonesia. The method used in this research is quantitative method with descriptive and causal research types. The variables used in this study are benefits ( $X_1$ ), trust ( $X_2$ ), self-efficacy ( $X_3$ ), ease of use ( $X_4$ ), security ( $X_5$ ), and consumer perceptions ( $Y$ ). The sample was 400 respondents and used non-probability sampling techniques including purposive sampling and snowball sampling. Data analysis using multiple linear regression.

Research shows that the self-efficacy and safety factors partially do not significantly affect consumer perceptions of e-money in Indonesia, while the factors that significantly influence part of it are the factors of benefit, ease of use, and trust. However, simultaneously, all the factors of Benefit ( $X_1$ ), Trust ( $X_2$ ), Self-efficacy ( $X_3$ ), Ease of Use ( $X_4$ ), and Security ( $X_5$ ) significantly influence consumer perceptions ( $Y$ ) of e.-Money in Indonesia.

The fifth research by Alifatul Laily Romadloniyah and Dwi Hari Prayitno (2018). This study aims to analyze and prove the effect of perceived ease of use, perceived usefulness, perceived trust and perceived usefulness influence customer interest in using e-money. This research is a survey research that is a research conducted through data collection. Data analysis methods used are classical assumptions, hypothesis testing and analysis of the coefficient of determinants. This research method using quantitative methods. Hypothesis testing through the F test and t test. The study took a sample of 100 respondents who used e-money.

The results showed that the perceived ease of use, perceived usefulness, perceived trust and perceived usefulness simultaneously influenced interest. From this study, it was obtained that the R Square value was 0.811, which means that all independent variables, namely perceived ease of use, perceived usefulness, perceived trust and perceived usefulness, contributed 81.1% to the related variable, namely customer interest, while 18.9% was influenced by other factors.

The sixth research by Habsari Candraditya and Idris (2015). This study aims to analyze students' interest in using the Flazz card not only as an identity card but also as a means of payment for economic transactions. Currently, Flazz cards have been developed into a multi-function card, a card that can not only function as an electronic means of payment but can also be used as an identity card. The purpose of this study was to examine the effect of independent variables such as product knowledge, perceived benefits, and suitability prices on the intention to be used as the dependent variable. This study was conducted on students with a sample size of 125 respondents who were taken using purposive sampling technique. Data processing was carried out using data analysis which included validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, F test, t test, coefficient test, and determination test.

The results of this study indicate that all variables have a positive coefficient value, but not all independent variables have a significant effect on the dependent variable. The price of conformity has the greatest influence on intention to use because it has the largest regression coefficient of 0.368. Perceived usefulness has the second largest influence on intention to use because it has a regression coefficient of 0.262. Meanwhile, product knowledge has the smallest impact because it has the smallest regression coefficient value of 0.105. The results showed that the coefficient of determination (adjusted R square) of the independent variables in this study was able to explain 31.6% of the intention to use the Flazz multifunction card as a means of payment that

has been used as student identity cards. While the remaining 68.4% is explained by other variables not included in this study.

The seventh research by Ni Made Dwi Aksami and I Made Jember (2017). The purpose of this study is to determine the interest of subscribers to e-money services in the community. This study uses multiple determination analysis techniques. There are two types of data in this study, namely, quantitative data and qualitative data using primary and secondary data. In determining the sample of this study using the Lameshow formula for unknown populations. From the calculation, it is found that the sample is at least 100 respondents who have used or owned e-money.

Based on the results of the analysis, it was found that income, benefit aspects, convenience aspects, and security factors simultaneously had a significant effect on the interest in using e-money services. Partially income, benefits aspects, convenience aspects, and safety factors partially have a positive and significant effect on interest in using e-money services. From the results of the analysis, it is explained that the greater the income, the aspect of benefits, the aspect of convenience and the safety factor that is obtained will foster public interest in using e-money.

The eighth research by IO Akinyemi, EO Asani and AA Adigun (2015). The benefits of e-banking have been defined as numerous and its success has been challenged by many researchers to rely partly on the quality of banking services but more specifically on customer preferences and satisfaction. Surprisingly, because of the many benefits of e-banking, very long queues can still be seen at many Nigerian banks for the benefits of traditional banking services of fund transfers, cash deposits and cash withdrawals. However, to prove the success of e-banking in Nigeria, user acceptance and satisfaction of the system needs to be validated. Many studies have been conducted using the Technology Acceptance Model (TAM), an information system theory that models how users accept and use technology to predict and explain user acceptance of e-banking. TAM has two theoretical constructs; recognized usefulness (PU) and perceived ease of use (PEOU) as determinants of the basis for user acceptance of information systems.

This research work examines the factors that can influence user acceptance and satisfaction of e-banking in Nigeria by adding the impact of perceived credibility (PC) and trust on TAM construction (PU and PEOU) with four other external variables (convenience, quality), technology, service quality and system accessibility) in extending its validity in examining user acceptance and satisfaction of the e-banking system in Nigeria as a panacea for operating a cashless economy. The results of testing the hypothesis using Pearson chi square are consistent with previous research showing that there is a significant relationship in the predicted direction of intention to use information systems (IS).

The ninth research by Lani Miliyani, Mustika Sufiati Purwanegara, Mia Tantri Diah Indriani (2015). The aim of this study is to examine the factors that influence customer adoption behavior of electronic money and to examine differences in intention to reuse / reuse electronic money between adopters and non-adopters. In-depth interviews show that risk and security are not the main considerations for using electronic money; this result contradicts the results of similar previous studies in electronic payments. This means that in Indonesia consumers are not afraid to lose money when using e-money for transactions. The questionnaire is based on a modified Technology Adoption Model and the results of in-depth interviews. A sample of 143 respondents was taken to test the hypothesis, and analyzed using the multivariate analysis method.

The results of this study improve understanding of e-money adoption behavior by describing the perceived benefits as a factor influencing the intention to reuse / reuse e-money in Indonesia. This study also contributes to the managerial practice that there are differences in the intention to reuse / reuse electronic money between users and non-users due to a lack of product information.

The tenth study by Phuah Kit Teng, Ting Jenn Ling and Kelly Wong Kai Seng (2016). This study examines the factors that influence customer intention to use raw material payment services in Nanjing, China. This also gets a deeper understanding and becomes an insight into Chinese

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consumer behavior. The methodology is carried out in Nanjing, China where 612 respondents were involved in this study. seen by Se if a survey is conducted. Modified Theory of Reasoned Action (TRA) and Technology Acceptance Model (TAM) were applied in this study. Descriptive analysis, analysis of multiple exploratory factors and determination were used to achieve the goal. This research provides insight to the mobile telecommunications industry, marketers, decision makers and academics on the factors driving cellular payments.

The results showed that four factors that influence consumer behavior intention are determined in this study (perceived risk, perceived benefit, subjective norms and attitudes). The multiple regression results show that the four variables significantly affect customer intention to use mobile payments in Nanjing, China, how subjective norms have a relatively high impact compared to others.

## **2.2. Theoretical Basis**

### **2.2.1. Marketing**

According to Kotler (2015: 58) marketing is a social and managerial process in which individuals and groups get what they need and want by creating, offering and exchanging products of value with other parties.

Stanton (2015: 7) states that marketing is a total system of business activities designed to plan, determine prices, promote and distribute goods that satisfy the desires and services of both current and potential consumers.

Marketing is the overall system of business activities aimed at planning, pricing, promoting, and distributing goods and services that can satisfy the needs of both existing and potential buyers (Basu and Hani 2016: 4).

### **2.2.2. Perception**

#### **2.2.2.1. Definition of Perception**

In marketing, perception is more important than reality because it affects the actual behavior of consumers. Perception is the process by which consumers select, organize, and interpret input information to create a meaningful picture of the world. Consumers see various kinds of information through sight, sound, smell, taste, and feeling (Kotler and Keller, 2016: 97).

Perception is essentially a cognitive process experienced by everyone in understanding information about their environment, either through sight, hearing, appreciation, feeling, and smell (Thoha, 2015: 141-142). Everything that is obtained in the environment, whether seen, heard, lived, tasted, and smelled will be processed as information for action.

A simpler opinion is expressed by Sugihartono, et al (2016: 8) that perception is a process for translating or interpreting stimuli that enter the sense organs. Meanwhile, according to Wade and Tarvis (2015: 193) that perception is a set of mental actions that regulate sensory impulses into a meaningful pattern.

Robbins and Judge (2016: 175) state that perception is a process in which individuals organize and interpret their memory impressions in order to give meaning to their environment. A broader view is expressed by Luthans (2016: 194) that the key to understanding perception is recognizing that perception is a unique interpretation of a situation, not a recording of the situation. In short, perception is a complex cognitive process that produces a unique picture of the world, which may be somewhat different from reality. The definitions of perception from the various experts above can be concluded that perception is a process for translating all information obtained from the environment, both through sight, hearing, appreciation, and feeling. Some experts also argue that perception is a cognitive process.

#### **2.2.2.2. Perception Indicators**

According to Walgito (2015: 89-90), perception indicators are as follows:

1. The object that is perceived means, giving rise to a stimulus that hits the sense organs or receptors. The stimulus can come from outside the perceiving individual, but it can also come from within the individual who directly hits the receiving nerve which acts as a receptor. However, the biggest stimulus came from outside the individual.
2. The sensory organs, nerves, and nervous system centers mean, to receive a stimulus, besides that there must also be a sensory nerve as a tool to transmit the stimulus received by the receptors to the center of the nervous system, namely the brain as the center of consciousness. And as a tool to provide a response requires motor nerves.
3. Attention means, to realize or to create a perception requires attention, which is the first step as a preparation in order to create a perception. Attention is the concentration or concentration of all individual activities aimed at something or a group of objects. From these things it can be argued that in order to create a perception there are several factors that play a role, namely: the object or stimulus that is perceived, the sense organs and nerves and the center of the nervous system which is a biological requirement, and attention, which is a psychological condition.

### **2.2.3. Perceived Benefits**

#### **2.2.3.1. Understanding Perceived Benefits**

Rahmatsyah (2015: 19) defines perceived usefulness as a subjective probability of a potential user using a particular application to facilitate the performance of his work. This facilitated performance can produce better benefits in terms of physical and non-physical, such as the results obtained will be faster and with more satisfying results compared to not using products with the new technology.

According to Yeow et al. (2017: 399) users are willing to accept innovation if the innovation has certain benefits for users compared to existing solutions. Davis (2015: 320) defines benefits as the level of someone who believes that using a certain system can improve their performance at work, meaning that the benefits of e-money facilities will be able to increase performance productivity for people who use these facilities.

Rahmatsyah (2015: 10) defines perceived usefulness as a subjective probability of a potential user using a particular application to facilitate the performance of his work. This facilitated performance can produce better benefits both physically and non-physically, such as the results obtained will be faster and with more satisfying results compared to not using products with the new technology.

Perception plays an important role in the desire of consumers to use a product or service. Perception is an initial description of consumer expectations for meeting the needs they want. Consumers' perceptions of products that have the latest technology are also the starting point of interest in using what consumers have, one of the most influencing perceptions is the perception of perceived usefulness when consumers use related products. The perception of this benefit is the level of a person's trust in certain subjects that can facilitate and accelerate the work they do so that they can improve their job performance and work performance of the person concerned (Duta, 2015: 2).

#### **2.2.3.2. Perceived Benefit Indicator**

The perceived usefulness is the extent to which a person believes that using a technology will improve their performance. Individuals who find it easier to use the internet, will find it easier to benefit from this technology. Consumers on the internet will make purchases on the website because of the benefits of these transactions.

Venkatesh and Davis (2016: 10) divide the dimensions of perceived usefulness into the following:

1. Effectiveness

Effectiveness is a perception that shows time savings from using a website or a system. In the scope of e-commerce, this dimension refers to the time saving perceived by consumers for a particular activity

2. Accomplish faster

Accomplish faster is a dimension that describes the extent to which a job can be completed faster with a system. In the world of e-commerce, this dimension refers to the speed of the processes that are carried out between consumers and companies.

3. Useful

Useful is a dimension that explains the extent to which a system can be useful for the activities of an individual, especially regarding problems related to matters relating to the company.

4. Advantageous

Advantageous are the advantages of using a system for an individual. In the scope of e-commerce, the benefits felt by consumers will be the extent to which a website can continue to be used or not.

## **2.2.4. Perceived Ease of Use**

### **2.2.4.1. Perception of Ease of Use**

Ease of use is defined as the extent to which a person believes that using technology will be free from mental and physical effort. An individual may find that the system is difficult to use even though the individual believes that the system is useful (Davis, 2017: 320). In the context of this research, ease of use refers to the extent to which users believe that continuing to use e-money will be free of effort. If a system is relatively easy to use, users will be more willing to learn about its features and ultimately intend to continue using it. In this study, to measure ease of use, namely: easy to understand and easy to learn.

Jogiyanto (2015: 1909) states that the perception of ease of use is defined as the extent to which someone believes that using a technology will be free from effort.

From the definition, it can be seen that perceived ease is a belief about the decision-making process. If someone believes that information systems are easy to use then he will use them.

Sun and Zhang (2015: 21) identify the dimensions of perceived ease, namely, ease to learn (easy to learn), ease to use (easy to use), clear and understandable (clear and easy to understand), and become skillful.

According to Davis (2016: 320), the definition of perceived ease of use is defined as the level at which someone believes that the use of information technology is easy and does not require hard effort from the user.

Jogiyanto (2015: 90) states that the perception of ease of use is defined as the extent to which someone believes that using a technology will be free from effort. From the definition, it can be seen that perceived ease is a belief about the decision-making process. If someone believes that information systems are easy to use then he will use them.

Sun and Zhang (2015: 41) identify the dimensions of perceived ease, namely, ease to learn (easy to learn), ease to use (easy to use), clear and understandable (clear and easy to understand), and become skillful .

### **2.2.4.2. Perceived Ease of Use Indicator**

Perceived ease of use is the level where a person believes that the use of technology is easy and does not require hard effort from the user. This concept includes the clarity of the purpose of using technology and the ease of using the system for the purposes according to the wishes of the user.

Venkatash and Davis (2016: 45) divide the dimensions of perceived ease of use into the following:

1. **Easyness**  
Easyness is the ease of a system to use. In the scope of e-commerce, this convenience refers to how easy a website can be run by individuals.
2. **Clear and understandable**  
Clear and understandable is the degree to which a system has clarity. In the scope of e-commerce, clear and understandable refers to a website that has easy-to-understand content.
3. **Easy to learn**  
Easy to learn is the degree to which a system is easy to learn and adopt by an individual. In the scope of e-commerce, this dimension refers to the extent to which a website can be studied for its nantinuya to be used as a medium that is accessed daily.
4. **Overall easiness**  
Overall easiness is the level of overall ease that a system has. In the scope of e-commerce, this dimension refers to the overall ease felt in using the website.

## **2.2.5. Trust**

### **2.2.5.1. Definition of Trust**

According to Kim et al. (2016: 88) that belief in electronic payment systems is defined as consumer confidence that electronic payment transactions will be processed in accordance with consumer expectations. Existing literature shows that a high level of user trust and trust in electronic payment systems is a supporting factor for the successful implementation of electronic payment systems (Lim et al., 2017: 233). This finding is supported by a survey conducted by Abrazhevich (2014: 4), which found that consumers tend to distrust systems with a history of fraud, abuse, or low reliability, as well as new systems without an established positive reputation. In this study, indicators to measure trust are: able to protect privacy, does not lead to fraudulent transactions, information is conveyed safely, and has a low risk.

According to Mahardika and Basuki (2017: 1) that consumer trust is defined here as an indicator of a psychological state that leads to trust in conducting banking transactions on the internet, maintaining transaction interests, maintaining commitment to serving, and providing benefits to its use.

### **2.2.5.2. Trust Indicator**

Mayer et al. (2016: 10) states, there are three factors that shape a person's trust in a company's brand: benevolence, ability and integrity. These three factors can be explained as follows:

1. **Sincerity / Sincerity (Benevolence)**  
Sincerity / sincerity is the seller's willingness to provide mutually beneficial satisfaction between himself and the consumer. The profit obtained by the seller can be maximized, but consumer satisfaction is also high. Sellers are not merely pursuing maximum profit, but also have great attention in realizing consumer satisfaction.
2. **Ability**  
Capability refers to the competence and characteristics of the seller / organization in influencing and defiling a specific area. In this case, how the seller is able to provide, serve, and secure transactions from interference from other parties. This means that consumers get a guarantee of satisfaction and security from the seller in making transactions.
3. **Integrity**  
Integrity is related to how the seller's behavior or habits in conducting his business. The information provided to consumers is true or not. The quality of the product being sold is trustworthy or not.



## **2.2.6. Perception of Risk**

### **2.2.6.1. Definition of Risk Perception**

Perceived risk is a measure of the prior perceived benefit and perceived ease of use before purchasing a product or service, based on the consumer's purchase purpose. Pride and Ferrel (2015: 68) state that risk perception is part of the psychological factors that influence purchasing decisions. Two important reasons why customers do not buy products or services on the internet are the security concerns of online shopping and the privacy of personal information. The level of consumers' perceptions of this risk varies from low to high, depending on individual consumer factors, products, situations and cultural factors. Privacy risk according to Nalyi (2015: 4) measures consumer concerns about the security of personal information.

### **2.2.6.2. Risk Perception Indicators**

Jacoby and Kaplan in Suryani (2015: 6) explain that there are six types of risk that consumers perceive as having several indicators, namely:

1. **Financial Risk**  
Risks that result in the form of losses from this financial aspect will be experienced by consumers. Whether to buy a Pregio car financially will bring losses or bring more benefits (more savings) for maintenance so that it is cheaper. Financial risk will be an important consideration when consumer purchasing power is low or consumers have financial limitations.
2. **Performance Risk**  
The risk that the product will not perform as expected. For example, would buy a brand new X car the speed and comfort promised. Is it right to choose a Y brand washing machine, is it able to wash properly without damaging clothes. This perception of performance is one of the important considerations before consumers choose a particular product.
3. **Psychological Risk**  
Psychological risks in purchasing products include psychological discomfort, poor self-image, and low self-esteem. For example: will buying a car of the X brand, which is cheap, will make the consumer's self-image as low-class and incapable.
4. **Physiological Risk**  
Physiological risk or physical risk is the risk due to product purchases in the form of physical disruption of the buyer. For example, by buying acne medication, how much damage will it cause to consumers' faces if it is not suitable. If you choose salon A, is his sensitive facial skin not allergic due to the treatment at Salon A.
5. **Social Risks**  
The risk due to product purchases in the form of less acceptance of consumers in their community, for example after buying perfume X, how much acceptance of friends and the surrounding community, will approach us because we are judged as people whose lifestyle is appropriate for their group or vice versa. we.
6. **Time Risk**  
Risks accepted by consumers, in the form of loss of consumer time due to product purchases. For example, buying a product that is too far away will cause consumers to lose time. This risk also includes whether the consumer's time will be reduced and consumed just to use the product.

The level of consumer perceptions of this risk varies depending on individual consumer factors, products, situations and cultural factors. People who are highly innovative and have the courage to take risks, will perceive the risk of purchasing certain products to be lower than

consumers who are less willing to take risks and are less innovative for purchasing the same product category.

### **2.2.7. Interests of Using**

#### **2.2.7.1. Definition of Interest to Use**

According to Davis et al. (2017: 89) states that behavioral interest is defined as the level of how strong a person's interest is in a certain behavior. Behavioral interest is the desire to perform behavior.

According to Kotler (2016: 19) that interest is something that arises after receiving stimulation from the product he sees, then an interest arises to try the product and finally the desire to buy and be able to own the product arises.

According to Ajzen (2015: 11) interest is a state in a person in the subjective possibility dimension which includes the relationship between the person himself and several actions.

According to Syah (2016: 10) simply, interest (interest) means a tendency and high excitement or a great desire for something. The term interest is a terminology for personality aspects to describe the will, the force that arises from within the individual to choose other similar objects.

According to Ferdinand (2014: 129) purchase interest can be identified through dimensions, namely transactional interest, referential interest, preferential interest and transactional interest.

#### **2.2.7.2. Interest Indicator Using**

Interest indicators according to Walgito (2015: 40) consist of three indicators. This indicator is what researchers use in research interest to use, of the three indicators, namely:

1. Interest in the object of interest  
Interest in the object of interest, namely potential consumers or consumers who have always focused and focused attention on e-money.
2. Feeling happy  
Feelings of pleasure, namely potential consumers or consumers who are interested in using e-money appear to have a happy feeling in using e-money for transactions.
3. The tendency to use  
The tendency to use is whether or not potential customers or consumers wish to use e-money in their daily transactions. Consumers who are highly interested in using it will be seen from the high frequency of using e-money.

### **2.3. Hypothesis Development**

Sugiyono (2016: 64) states that hypothesis development is a temporary answer to the formulation of research problems. Thus the formulation of the problem with the aim of research which is the development of a research hypothesis is as follows:

- H1 : It is suspected that there is an effect of perceived benefits on the interest in using the E-Money Metland Card.
- H2 : It is suspected that there is an effect of perceived ease of use on interest in using E-Money Metland Card.
- H3 : It is suspected that there is an effect of trust on the interest in using the E-Money Metland Card.
- H4 : It is suspected that there is an effect of risk perception on the interest in using the E-Money Metland Card.
- H5 : It is suspected that there is an effect of perceived usefulness, perceived ease of use, trust and perceived risk of interest in using the E-Money Metland Card.

### III. RESEARCH METHOD

#### 3.1. Research Strategy

This study uses a Partial Least Square-Structural Equation Modeling (PLS) analysis approach which is able to explain the relationship between several variables (including latent variables) and the ability to perform factor analysis and regression analysis in one test.

#### 3.2. Population and Research Sample

##### 3.2.1. Research Population

The general population in this study are all consumers who are interested, active and loyal to use the Metland Card.

The research target population is all consumers who are interested, active and loyal to use the Metland Card during the last three months (November 2019 to January 2020), as many as 130 people.

##### 3.2.2. Research Samples

Sampling in this study using non probability sampling technique, namely purposive sampling method which is a method of determining the sample with certain considerations. The criteria used in sampling are as follows:

1. Consumers who have used E-money transactions .
2. Consumers who wish to use E-Money transactions from the Metland Card.

The number of target population is known to be as many as 130 people, as for determining the number of samples in this study using the Slovin formula, as follows:

$$n = \frac{N}{1 + N(e)^2} = \frac{130}{1 + 130(0,05)^2} = \frac{130}{1 + 0,325} = \frac{130}{1,325} = 98,71 \text{ menjadi } 99$$

Information :

N = Total population

n = Number of samples

e = Percentage kelo x nggaran inaccuracy due to salah an Sampling still tolerated, namely 5%.

Based on the sample calculation using the Slovin formula, the samples used in this study were 99 people.

#### 3.3. Data Analysis Methods

This study was measured using a Likert scale. According to Sugiyono (2016: 168), namely a scale used to measure the attitudes, opinions and perceptions of a person or group of people towards research variables.

**Table 3.1.**  
**Likert Scale**

No	Answer	Score
1.	Strongly Agree	4
2.	Agree	3
3.	Disagree	2
4.	Strongly Disagree	1

Source : Sugiyono (2016)

The Likert scale used in this study is a minimum score of 1 and a maximum score of 4, because it will be known exactly what the respondent's answer is, whether the answer tends to agree or not. So that the results of the respondents' answers are expected to be more relevant.

In this study, data processing using the PLS program using the partial least square method was carried out in three stages, namely: (1) Outer Model Analysis, (2) Inner Model Analysis, and (3) Hypothesis testing.

## IV. RESULTS AND RESEARCH DISCUSSION

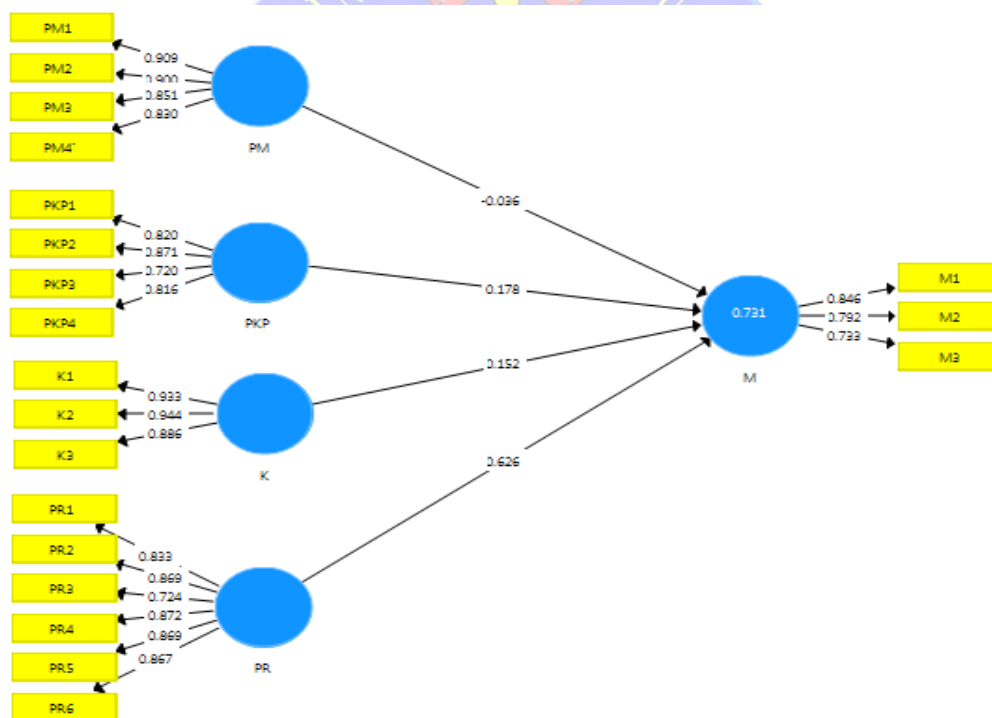
### 4.1. Validity Test

Sugiyono (2016: 126) validity test was conducted to test the extent to which the questionnaire items were valid and invalid. Valid means that the instrument can be used to measure what should be measured.

#### 4.1.1. Convergent Validity

Convergent validity test is done by looking at the loading factor value of each indicator against the construct. An indicator is said to have good reliability if the outer loading value is above 0.70 (Sarwono, 2016: 44). Then the loading factor limit used to test the convergent validity of each indicator is 0.70.

Figure 4.1.  
PLS Model Estimation Results (Algorithm)



Source : Data processed (2020)

Based on the results of the estimation model in Figure 4.1. the following results are obtained:

1. The perceived benefit indicator has a loading factor value above 0.70. This shows that each indicator of perceived usefulness is valid in measuring its construct so that it can be used in research.

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2. The perceived ease of use indicator already has a loading factor value above 0.70. This shows that each indicator of perceived ease of use is valid in measuring its construct so that it can be used in research.
3. The confidence indicator has a loading factor value above 0.70. This shows that each of the confidence indicators is valid in measuring its construct so that it can be used in research.
4. The risk perception indicator has a loading factor value above 0.70. This shows that each indicator of risk perception is valid in measuring its construct so that it can be used in research.
5. The indicator of interest in using e-Money has a loading factor value above 0.70. This shows that each of the indicators of interest in using e-Money is valid in measuring its construct so that it can be used in research.

**4.1.2. Discriminant Validity**

The method for assessing discriminant validity is to compare the value of cross loadings for each construct with the correlation between constructs and other constructs in the model (Ghozali, 2015: 39), which are as follows:

**Table 4.1.  
Discriminant Validity**

	Trust	Interest	Perceived Ease of Use	Perceived Benefits	Perception of Risk
K1	0,933	0,693	0,513	0,768	0,803
K2	0,944	0,730	0,549	0,788	0,815
K3	0,886	0,719	0,558	0,744	0,803
M1	0,777	0,846	0,553	0,758	0,832
M2	0,564	0,792	0,501	0,584	0,573
M3	0,441	0,733	0,463	0,422	0,531
PKP1	0,458	0,505	0,820	0,543	0,532
PKP2	0,536	0,575	0,871	0,581	0,612
PKP3	0,309	0,347	0,720	0,361	0,362
PKP4	0,539	0,595	0,816	0,370	0,497
PM1	0,775	0,664	0,499	0,909	0,816
PM2	0,773	0,724	0,539	0,900	0,813
PM3	0,717	0,656	0,578	0,851	0,800
PM4	0,634	0,627	0,395	0,830	0,765
PR1	0,699	0,676	0,492	0,718	0,833
PR2	0,731	0,711	0,459	0,766	0,869
PR3	0,686	0,608	0,439	0,613	0,724
PR4	0,768	0,727	0,576	0,828	0,872
PR5	0,747	0,725	0,526	0,857	0,869
PR6	0,786	0,774	0,672	0,811	0,867

Source : Data processed (2020)

From the estimation of cross loading in Table 4.1. shows that the loading value of each indicator item on its construct ( Trust, Interest, Perceived Ease of Use, Perceived Benefits and Perceptions of Risk) is greater than the cross loading value . Thus it can be concluded that all latent constructs or variables have good discriminant validity, where the indicators in the construct indicator block are better than the indicators in other blocks.

## 4.2. Reliability Test

An instrument is declared reliable if the reliability coefficient has an alpha value of  $> 0.60$ , while an instrument is declared unreliable if the alpha value is  $< 0.60$  (Sugiyono, 2016: 136).

### 4.2.1. Composite Reliability (CR)

After testing the construct validity, the next test is the construct reliability test as measured by Composite Reliability (CR) from the indicator block that measures the CR construct used to display good reliability. A construct is declared reliable if the composite value is reliable  $> 0.7$  (Ghozali, 2015: 75).

**Table 4.2.**  
**Composite Reliability (CR)**

Variable	Composite Reliability
Trust	0,944
Interest	0,834
Perceived ease of use	0,883
Perceived benefits	0,928
Perception of risk	0,935

Source : Data processed (2020)

According to the table 4. 2. It can be concluded that the test results of composite reliability (CR) have a value of  $> 0.7$  which means that they have high reliability.

### 4.2.2. Cronbach Alpha (CA)

After testing the construct reliability with Composite Reliability (CR), the next step is to test with Cronbach alpha from the block measured by Cronbach Alpha (CA) from the indicator block that measures the CA construct used to display good reliability. A construct is declared reliable if the Cronbach alpha value is  $> 0.7$  (Ghozali, 2015: 77).

**Table 4.3.**  
**Cronbach Alpha (CA)**

Variable	Cronbach Alpha
Trust	0,911
Interest	0,708
Perceived ease of use	0,824
Perceived benefits	0,896
Perception of risk	0,916

Source : Data processed (2020)

According to the table 4.3. It can be concluded that the Cronbach alpha (CA) test results have a value of  $> 0.7$  which means that it has high reliability.

**4.3. Structural Model (Inner Model)**

After evaluating the model and it is found that each construct has met the requirements of Convergent Validity, Discriminant Validity and Composite Reliability , then what follows is an evaluation of the structural model carried out to ensure that the structural model built is robust and accurate. Inner model evaluation can be seen from several indicators which include:

**4.3.1. Coefficient of Determination (R<sup>2</sup>)**

The value of R<sup>2</sup> can be used to assess the effect of certain exogenous variables, whether endogenous variables have a substantive effect (Ghozali, 2015: 78). The higher the value of R<sup>2</sup>, the greater the ability of exogenous variables can explain the endogenous variables. The value of R<sup>2</sup> of 0.75, 0.50 and 0.25 can be concluded that the model of "strong", "moderate", and "weak" (Ghozali, 2015: 78).

**Table 4.4.  
Coefficient of Determination**

Variable	R <sup>2</sup>
Interest in Using e-Money	0,731

*Source : Data processed (2020)*

According to the table 4.4, obtained a coefficient of determination of 0.731, thus that the magnitude of the influence of perceived benefits, perceived ease of use, trust and risk perceptions of interest in using e-Money is 73.1%, the remaining 26.9% is influenced by other factors. Based on this, the results of R<sup>2</sup> calculation show that R<sup>2</sup> is good.

**4.3.2. Effect Size (f<sup>2</sup>)**

In the PLS (Partial Least Square) analysis, the value of f square (f<sup>2</sup>) shows the size of the partial influence of each predictor variable on the endogenous variables. The value of f square (f<sup>2</sup>) obtained can then be categorized into the category of small effect (f<sup>2</sup> = 0.02), medium effect (f<sup>2</sup> = 0.15) and a large effect (f<sup>2</sup> = 0.35). The following is the f<sup>2</sup> value of each exogenous variable for endogenous variables:

**Table 4.5.  
F<sup>2</sup> Value**

Variable	F <sup>2</sup> Value
Trust	0,019
Perceived ease of use	0,070
Perceived benefits	0,001
Perception of risk	0,165

*Source : Data processed (2020)*

According to the table 4.5. There are several results that the perception of risk is the variable that most influences the interest in using e-Money.

#### 4.4. Hypothesis test

**Table 4.6.**  
**Influence Between Variables**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P-Values
Trust → Interest in using e-Money	0,152	0,133	0,133	1,145	0,253
Perceived ease of use → Interest in using e-Money	0,178	0,179	0,079	2,254	0,025
Perception of benefits → Interest in using e-Money	-0,036	-0,031	0,125	0,288	0,773
Perception of risk → Interest in using e-Money	0,626	0,637	0,193	3,192	0,002

Source : Data processed (2020)

Based on Table 4.6. It can be seen the significance of the effect of each variable by looking at the value of the parameter coefficient:

1. Obtained  $p_{\text{values}} 0.253 > 0.05$ . So it can be seen that the trust variable has no effect on the interest in using e-Money, so the hypothesis is rejected.
2. Obtained  $p_{\text{values}} 0.025 < 0.05$ . So that it can be seen that the perceived ease of use variable has a significant effect on the interest in using e-Money, so the hypothesis is accepted.
3. Obtained  $p_{\text{values}} 0.773 > 0.05$ . So that it can be seen that the perceived benefit variable has no effect on the interest in using e-Money, so the hypothesis is rejected.
4. Obtained  $p_{\text{values}} 0.002 < 0.05$ . So that it can be seen that the risk perception variable has a significant effect on the interest in using e-Money, so the hypothesis is accepted.
5. Simultaneously, there is a significant influence between perceived benefits, perceived ease of use, trustworthiness and risk perceptions on the interest in using e-Money which is 73.1%.

## V. CONCLUSIONS AND SUGGESTIONS

### 5.1. Conclusion

Based on the results of research that has been carried out and data analysis as described in the previous chapter, the following conclusions are presented from the research results as follows:

1. Perception of benefits does not affect the interest in using e-Money for Metland Card users.
2. Perceived ease of use has a significant effect on the interest in using e-Money for Metland Card users.
3. Trust has no effect on the interest in using e-Money for Metland Card users.
4. Perceptions of risk have a significant effect on the interest in using e-Money for Metland Card users.
5. Simultaneously, there is a significant influence between perceived benefits, perceived ease of use, trustworthiness and risk perceptions on the interest in using e-Money which is 73.1%.



## **5.2. Suggestion**

Based on the results of the above conclusions, that the perception of benefits and trust variables does not affect the interest in using e-Money, the authors provide the following suggestions:

1. Perceived benefits

Researchers suggest that e-money should be able to add more complete features, so that the benefits of e-money can be used for all kinds of transactions, payments, bills, shopping and the like.

2. Trust

In this e-money service, it should be able to reduce the level of risk in order to give trust to consumers and improve the service even though the service has started to be good compared to previous years but must be improved so that the level of trust in using e-money increases.



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