Jurnal Informasi dan Teknologi

https://jidt.org/jidt

2024 Vol. 6 No. 1 Page: 212-216 e-ISSN: 2714-9730

Analysis of The Influence of Technology Perceived Credibility, Application Perceived Usefulness and Attitude Toward Digital Payment on Intention to Use Digital Wallet Shopee Pay

Afrizal Zein[1]✉, Muhammad Amsal Nasution[2], Alfry Aristo Jansen Sinlae[3], Gita Siwi Anggraeni[4], Rini Nuraini[5]

[1]Universitas Pamulang
[2]STAI Barumun Raya Sibuhuan
[3]Universitas Katolik Widya Mandira
[4]Universitas Widyagama Malang
[5]Universitas Nasional

dosen01495@unpam.ac.id

Abstract

This study examines how consumers of e-wallets' attitudes regarding mobile payments, perceived utility, perceived ease of use, perceived credibility, and perceived self-efficacy affect their intention to utilize mobile payment behaviour. This study employs a cross-sectional design and descriptive research methodology. This study combined a judicial sampling strategy with a non-probability sampling method. There were one hundred responders in this study. A questionnaire was used to obtain the data. Descriptive analysis was employed in this study to categorize respondents' responses. The structural equation model method will be used to examine the data in this study. Perceived utility and perceived simplicity of use in the context of e-wallets strongly influence attitudes toward mobile payments, according to the data processing and analysis results. In addition, the intention to use mobile payments is significantly positively influenced by one's attitude about mobile payments. However, Perceived self-efficacy and credibility do not considerably affect the intention to use mobile payments. This means that although users may feel confident in their ability to use e-wallets or believe in the reliability of e-wallets, this does not directly influence their desire to use the service. Therefore, companies do not need to focus too much on improving these two aspects to increase digital payment intention.

Keywords: Perceived Usefulness, Attitude Toward Mobile Payment, Perceived Credibility, Digital Payment.

1. Introduction

The world has a large population, and the Internet has multiplied. The world's internet user base grows exponentially yearly, proving this. People utilize the Internet for company development, information searching, communication, and other activities that require the convenience of technology [1]. The growing population on every continent and nation might also impact the growth of the Internet. Every day, 2 billion people utilize the Internet throughout Asia. In terms of internet users worldwide, Asia now holds the top spot. The fact that Asia has the world's most significant population lends credence to this. Even if internet access is not keeping up with the rapid development in Indonesia, the country's Internet is growing. Active internet users in Indonesia reached 150 million, and this number continues. They spend around five hours accessing various internet platforms such as social media, e-commerce, and others [2].

Using devices such as mobile phones and desktops to access the Internet can also affect the ease of using the Internet. Nowadays, mobile phones are no longer a luxury item because several foreign companies can make them and sell them at relatively cheap prices. However, these affordable mobile products do not have features that satisfy users; they only need to access the Internet. Using a mobile also makes it easier for users than a desktop, which requires more effort than a mobile [3]. Accessing the Internet via mobile is now more common than accessing the Internet via desktop. Many people accessing the Internet with these devices can provide excellent business opportunities in the technology industry. Many startups themselves exist to answer several problems in Indonesian society. The rapid potential for startups can be seen from the many local startup companies already operating in Indonesia [4].

A startup is a company that is just starting, and usually, they are still in the development and research phase to find the right market for them to develop. The development of the startup industry is also because it has various types of industries, such as transportation startups, marketplace startups, financial startups, and others. The development of the startup industry is also due to the current awareness of the Indonesian government to advance

Receipt: 23-06-2023 | Revision: 15-12-2023 | Publish: 17-02-2024 | doi: 10.60083/jidt.v6i1.501

the startup industry by creating a program called the 10,000 Startup Movement and guiding founders to run their startup businesses successfully [5]. A startup marketplace itself is a new company that creates a website or application where everyone can sell their goods and buy the goods they need. Meanwhile, e-commerce startup companies are companies that sell their products and sell them through online media, such as websites and applications that they own. The following startup is currently developing: a digital transportation startup. This transportation startup can solve a little of the problem of traffic jams. The degree to which an individual thinks utilizing a specific technology will enhance their ability to accomplish their work is known as perceived usefulness. Users of mobile payments can also profitably leverage perceived usefulness [6]. Perceived usefulness reflects a person's need to use the application and the various functions of the application. However, someone is only willing to accept an innovation if it provides a unique and valuable advantage over other solutions. Besides, users who take advantage of technological innovation will benefit from using mobile payments. Innovation is only accepted if it can provide advantages over existing technology [7].

The degree to which a person feels that using technology will liberate them from exerting any effort is known as perceived ease of use. The more user-friendly a technology is, the more inclined users want to utilize it independently and reap its benefits. When something is perceived as easy to use, utilizing mobile payments doesn't need extra work from the user [8]. There are various ways to improve perceived ease of usage. The process of figuring out how the system enables someone to make payments more rapidly can be based on that person's actions, which can boost output, effectiveness, and efficiency at work. Being free of all that work is especially important for mobile payment services since they will be competing with other payment solutions and existing ones, so they must offer advantages in terms of usability. The convenience that users experience can positively impact attitudes toward and views of mobile payment technology, enabling users to get the most out of mobile payment services [9]. The three components of the multidimensional notion of attitude are cognitive, affective or emotional, and concrete or behavioural. People's perception of the repercussions of using mobile payment determines their attitude toward it. The degree to which a person is inclined to embrace mobile payment technologies might be inferred from their inventive approach to trying something new. Likes and dislikes can be shown through a person's attitude toward using mobile payment; sentiments against this type of payment might reveal a person's attitude toward using mobile payment. An individual's intention to engage in mobile payment activity is influenced by their attitude toward behaviour [10].

The degree to which a person may reasonably be expected to believe that using mobile banking won't compromise their privacy or security is known as perceived credibility. Security and privacy are two crucial factors that are necessary for mobile payment behaviour, and they are referred to as perceived credibility. Users may be persuaded to use mobile payments if they believe the system is trustworthy and secure when completing transactions [11]. However, worries about the security of the mobile payment system can also arise from a lack of perceived confidence in these transactions. Users may lose interest in mobile payments due to these fears, involving the unauthorized disclosure of their financial information or personal details to other parties. The fear felt by users creates a challenge for mobile payment developers to find ways to develop and increase the credibility that can be handled by mobile payment users [12]. Perceived self-efficacy is a person's self-confidence in using mobile payments. Someone with relatively high skills will see mobile payments as easy to use compared to people with low skills. For someone who already has experience using mobile payments, it can be a measure of their level of success in terms of self-efficacy. However, beginners without experience need external sources to evaluate their self-efficacy [13].

Self-efficacy is a construct regularly examined for various research in mobile payment technologies that customers desire to adopt. It has been proven to affect other constructs, including customer happiness, by lowering technology anxiety. Consumers with higher degrees of self-efficacy are more likely to employ technology in their purchasing behaviour since each value of self-efficacy can predict a consumer's desire to use mobile payment technology [14]. Perceived self-efficacy is a person's self-confidence in using mobile payments. Self-efficacy can determine the behaviour a person chooses to carry out, the effort they expend, and the time they have to overcome obstacles. Self-efficacy can reflect a person's confidence in their ability to perform various work tasks using mobile, and that person will share knowledge about mobile equipment with others [15]. For someone who already knows mobile payments, it can be easy to use mobile payments. The ease with which someone can capture information about mobile payment technology can increase a person's confidence in using mobile payments. The ease of use can make users feel confident and comfortable using mobile payments.

2. Research Methods

Data for this study is gathered at a single point in time using a cross-sectional design and a descriptive methodology. The consumers in the study were those who had made payments using electronic wallets. In this study, respondents are chosen at the researcher's discretion using judgmental and non-probability sampling methods. In all, one hundred respondents took part in this study. A questionnaire was used as the data collection tool in a survey to obtain primary data. Descriptive analysis was used in the data analysis process to organize and

compile respondent data. Subsequently, the structural equation model method will be employed to evaluate the data and assess the correlation between the variables under investigation. Using this strategy, research is anticipated to offer a deeper comprehension of the elements influencing consumer behaviour when utilizing e-wallet services. The study's findings should give businesses insightful information to enhance their e-wallet offerings and increase their market share.

3. Results and Discussion

The findings of the structural model test indicate that views regarding mobile payments are significantly positively impacted by perceived utility. This result is consistent with other studies demonstrating how perceived usefulness enhances the quality of the experience for mobile payment customers by offering genuine benefits. Mobile payments allow users to make transactions more comfortably and practically, sometimes providing In the context of e-wallets, perceived usefulness is also believed to influence consumer attitudes towards using e-wallets. The convenience offered by e-wallets in making cashless transactions and the various promotions and discounts that are often available can make users feel that e-wallets are very useful in everyday life. This is also supported by the mean value of perceived usefulness in this research, which is in the excellent category (5.3). With a deeper understanding of perceived usefulness, e-wallet companies can optimize their services to better suit users' needs and expectations. In this way, it is hoped that users' positive attitudes towards e-wallets can increase, which will ultimately encourage wider adoption in society.

Research hypothesis testing results indicate that perceived ease of usage significantly impacts views regarding mobile payments. This result is consistent with other studies demonstrating how perceived ease of use completely influences consumers' opinions toward mobile payments. This is because users who find a mobile payment to be easy to use tend to have greater faith in the technology. Customers' opinions toward utilizing e-wallets are thought to be influenced by perceived simplicity of usage as well. Users' comfort level with e-wallets can be affected by several aspects, including how simple it is to top off your balance using one of the many accessible options and paying for orders using an e-wallet. These findings are further reinforced by the study's mean perceived ease of use score, which is in the excellent range (5.4). By better understanding perceived ease of use, e-wallet companies can improve the user experience when using their services. This can be done by ensuring navigation that is easy to understand and information that is continually updated in their e-wallet application. In this way, it is hoped that users' positive attitudes towards e-wallets can increase, which will ultimately encourage wider adoption in society.

The results of the structural model test demonstrate that behaviour and intention related to mobile payments are significantly positively influenced by attitudes toward mobile payments. This result is in line with other studies that show that consumers' intentions to use mobile payments actively are influenced by their favourable sentiments toward these payments. In the context of e-wallets, positive attitudes towards mobile payments are believed to influence consumers' intentions to use e-wallets consistently. When consumers have a positive attitude towards e-wallets, they tend to have high motivation to continue using the service. The mean value of attitude toward mobile payment in this study, which is in the excellent category (5.5), also strengthens these results. Therefore, a better understanding of users' attitudes towards mobile payments can help e-wallet companies increase the adoption and use of e-wallets in society. Companies can focus on improving the service quality, security, and convenience of e-wallets to strengthen users' positive attitudes towards their services. Thus, it is hoped that e-wallets can become a preferred payment option and be widely used by the public.

The results of the structural model test, which show that perceived credibility does not significantly influence payment behaviour and intention, are indeed interesting. Your findings indicate that, in this particular scenario, perceived credibility does not benefit users' propensity to utilize mobile payments despite the findings of multiple prior researches to the contrary. One reason for these results is the amount of customer trust in a specific e-wallet service. As you noted, some users of e-wallets might be concerned about security and privacy. Nevertheless, it has little effect on their decision to utilize e-wallets despite these worries. This could be the case because other factors, such as perceived usefulness and perceived ease of use, heavily influence user intentions. To increase the adoption and use of e-wallets in society, e-wallet companies must still pay attention to security and privacy issues, even though they do not directly affect user intentions. By ensuring that their e-wallet services are safe and trustworthy and maintain user privacy, companies can build user trust in their services, which can help increase e-wallet adoption in society.

The results of the structural model test, which show that perceived self-efficacy does not significantly influence mobile payment behaviour and intention, provide an interesting perspective. Your results contradict the findings of multiple other studies, which indicate that users' intentions to use mobile payments are positively impacted by perceived self-efficacy. It's intriguing to think about the reason behind the comparatively high level of experience with mobile payments about these findings. This element no longer affects the intention of consumers who have a lot of experience utilizing mobile payments because they may already have a high level of self-efficacy. In addition, the age distribution of the respondents—of whom the majority are in the 18–35 age range, a

generation accustomed to and knowledgeable about digital technology—also explains why perceived self-efficacy has little bearing on the intention to engage in mobile behaviour. E-wallet businesses can consider various strategies to influence user intentions in light of these findings, particularly for user segments with considerable expertise utilizing mobile payments. It is possible to shift the emphasis to other elements, like perceived usefulness or ease of use, that might significantly impact user intentions. Businesses can thus better tailor their service development and marketing efforts to the demands and preferences of their customers.

Crucial information is provided by the structural model test findings, which indicate that perceived self-efficacy significantly affects reported ease of use. This result is consistent with other studies that have demonstrated that an individual's perception of the technology's ease of use is influenced by their degree of self-confidence. For e-wallet firms, boosting customers' perceived self-efficacy in the context of mobile payments can be a successful tactic. This can be done by providing clear, easy-to-understand usage guidelines and adequate information and training. By increasing users' self-confidence in using mobile payments, it is hoped that their perception of the ease of using them will also increase. With these findings, e-wallet companies can design strategies to increase their users' perceived self-efficacy. Through measures such as providing better guidance, more complete information, and practical practical use, it is hoped that users' confidence in using e-wallets will also increase. This can help improve the adoption and use of e-wallets.

4. Conclusion

The processing and analysis of the data have led to the conclusion that attitudes toward mobile payment in the context of e-wallets are significantly positively impacted by perceived usefulness and perceived simplicity of use. This indicates that consumers have a more positive attitude about utilizing e-wallets the more they believe they are practical and straightforward. To change consumers' perceptions about mobile payment services, businesses must continue to focus on and enhance these two areas. In addition, behaviour and intention related to mobile payments are significantly positively influenced by attitudes toward mobile payments. This means that the more positive the user's attitude towards using an e-wallet, the greater their desire to continue using the service. Therefore, companies must also continue to pay attention to the positive image of service services to increase users' willingness to use them. However, perceived credibility and perceived self-efficacy do not significantly influence mobile payment behaviour and intention. This means that although users may feel confident in their ability to use e-wallets or believe in the reliability of e-wallets, this does not directly influence their desire to use the service. Therefore, companies do not need to focus too much on improving these two aspects to increase mobile payment intention.

Based on the results of the analysis, the researchers anticipate that these findings will positively impact the company's future development, particularly regarding the creation of mobile payment services like electronic wallets. To improve user experience and boost public acceptance of mobile payment services, companies hope to understand better the factors influencing user attitudes and intentions toward these services. This understanding will help them design more effective marketing and service development strategies. Apart from that, researchers also encourage further research to develop this research further. This can be done by expanding the sample scope, involving more variables, or using a more in-depth methodological approach. Thus, it is hoped that the results of further research can provide a more comprehensive and in-depth understanding of the factors that influence user behaviour when using mobile phones, providing better guidance for companies in developing better services in the future.

References

[1] Yoon, T.E, "An Empirical Investigation on Consumer Acceptance of Mobile Banking Services," *Business and Management Research*, vol. 2, no. 1, pp. 31-40, 2023.

[2] Sudirjo, F., Setyo Oetomo, D., Grace Putrianti, F., Abubakar, F., & Lamboy Sinaga, V. (2024). Analysis of The Influence of Price, Digital Advertising and E-Service Quality on Digital Repurchase Intention of Online Travel Platform Users. *Jurnal Informasi Dan Teknologi*, *6*(1), 170-175. https://doi.org/10.60083/jidt.v6i1.493

[3] Tannady, H., Dewi, C. S., & Gilbert. (2024). Exploring Role of Technology Performance Expectancy, Application Effort Expectancy, Perceived Risk and Perceived Cost On Digital Behavioral Intention of GoFood Users. *Jurnal Informasi Dan Teknologi*, *6*(1), 80-85. https://doi.org/10.60083/jidt.v6i1.477

[4] Tannady, H., Sjahruddin, H., Saleh, I., Renwarin, J. M., & Nuryana, A. (2022). Role of Product Innovation and Brand Image Toward Customer Interest and Its Implication on Electronic Products Purchase Decision. *Widyakala Journal*, *9*(2), 93-98.

[5] Han, E.K, "Antecedents of mobile app usage among smartphone users," *Journal of Marketing Communications*, vol. 22, no. 6, pp. 653-670, 2020.

[6] Tannady, H., Andry, J. F., Sudarsono, B. G., & Krishartanto, Y. (2020). Enterprise architecture using Zachman framework at paint manufacturing company. *Technol. Reports Kansai Univ*, *62*(4), 1869-1883.

[7] Luarn, P, "Toward an understanding of the behavioral intention to use mobile banking," *Computers in Human Behavior*, vol 21, no. 6, pp. 873–891, 2018.
[8] Tanuwijaya, C., & Tannady, H. (2019, August). Evaluasi Produk dan Pelayanan di Toko Buku Gramedia Emporium Pluit Mall Jakarta Utara Menggunakan Service Quality. In *Seminar Nasional Sains dan Teknologi Informasi (SENSASI)* (Vol. 2, No. 1).
[9] Singh, M, "Role of risk, self-efficacy, and innovativeness on behavioral intentions for mobile payment systems in the restaurant industry," *Journal of Foodservice Business Research*, vol. 19, no. 5, pp. 454-473, 2020.
[10] Nurprihatin, F., & Tannady, H. (2018). An integrated transportation models and savings algorithm to minimize distribution costs. In *Proceeding of the 1st Asia Pacific Conference on Research in Industrial and Systems Engineering* (pp. 216-221). Depok: Department of Industrial Engineering Universitas Indonesia.
[11] Oliveira et al, "Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology," *Computers in Human Behavior*, vol 61, no. 2, pp. 404-414, 2021.
[12] Tannady, H., & Filbert, K. (2018). Pengendalian Persediaan dengan Menggunakan Metode Economic Oreder Quantity dan Silver Meal Algorithm (Studi Kasus PT SAI). *Jurnal Teknik dan Ilmu Komputer*.
[13] De ruyter, K, "Customer Self-Efficacy in Technology- Based Self-Service," *Journal of Service Research*, vol. 11, no. 4, pp. 407-428, 2022.
[14] Sudirjo, F., Nurbakti, R., Hadi Nugroho, I., Ekaputra, A., & Yuniarti Utami, E. (2024). Analysis of The Influence of Technology Perceived Quality, Digital Advertising and Technology Digital Experiental Marketing on Customers Intention to Purchase at Marketplace Platform Tokopedia. *Jurnal Informasi Dan Teknologi*, *5*(4), 285-290. https://doi.org/10.60083/jidt.v5i4.454
[15] Madyatmadja, E. D., Liliana, L., Andry, J. F., & Tannady, H. (2020). Risk analysis of human resource information systems using COBIT 5. *Journal of Theoretical and Applied Information Technology*, *9*