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RELATIONSHIP USEFULNESS, PERCEIVED EASE OF USE TO REPURCHASE INTENTION E-MONEY: DOES TRUST MATTER? (ATMANAGEMENT STUDENTS IN PRIVATE UNIVERSITAS)

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Abstract: The cashless lifestyle has been growing in the New Normal Era. The increasing public interest in technology has led to product innovations in the electronic field such as electronic money. This study aims to determine the effect of perceived benefits, perceived convenience, and trust on interest in using e-money. This study uses a quantitative method by distributing online questionnaires to 197 e-money users of the 2017 batch of regular class management students of Universitas Ciputra, Surabaya, at least using e-money 3 times. The data were processed with SPSS 21. The result was that perceived benefits and ease of use have a significant effect on intentions to use e-money. Trust has no significant effect on the intention to use e- money. E-money is a necessity without looking at trust as a priority.

Keywords: *Perceived usefulness, Perceived ease of use, Repurchase intention, Trust.*

1. Introduction

The use of e-money in Indonesia has increased, but payment transactions are still dominated by the use of cash because there are still many people who do not know about the use of e-money and there are still areas in Indonesia that have not been reached by non-cash payment system services. Tania (2016), the factor of society is that they do not have electronic money because they do not understand how to use it, are not interested, do not have time to top up electronic money, have security issues, have high prices, and are not easy to use.

There are differences in the results of research from Apriyani and Suharti (2016), trust has an effect on repurchase interest, but according to Dzaki and Zuliestiana (2022), it is the opposite.

Based on the background, the problem formulation is 1) does the perceived usefulness influence the intention in using e-money?; 2) does the perceived ease of use affect the intention inusing e-money?; 3) does trust affect the intention in using e-money?

The purpose of this research is 1) to determine the effect of the usefulness of intention in using e-money; 2) to determine the effect of ease of use on intention in using e-money; 2) to determine the effect of trust on intention in using e-money.

2. Research Method

The method used is the quantitative research method. The definition of quantitative research is research conducted by obtaining data in the form of numbers and carried out with a larger

quantity of respondents (Sugiyono, 2012, Romadloniyah & Prayitno, 2018) the notion of the population is an area of generalization which consists of objects and subjects that have special qualities and characteristics that are determined by the author for the study and then determine the conclusion. The author determined the population in this study, namely the 2017 batch management students of Universitas Ciputra is 386.

The sample is a component of the characteristics and the amount owned by the population (Sugiyono, 2012, Yunita et al., 2019). The number of samples in this study was determined using a non-probability sampling technique with a purposive sampling technique and the criteria for having used e-money at least 3 times. According to Sugiyono (2013, in Marini et al., 2017), purposive sampling is a technique for taking samples with certain assessments. The number of samples used in this study was determined by the Slovin formula with an error value of 5%.

n=N/(1+Ne^2)

Where:
n = sample
N = population sizee2 = error value

Based on this formula, it can be seen:
n=N/(1+Ne^2) n=386/(1+(386)(〖0,05〗^2))n=196,43

From the results of the above calculations, it is known that the number of samples was 196.43 respondents. Then the number of samples used in this study was 197 respondents. The data collection method of this research is distributing online questionnaires at Universitas Ciputra so that the type of data in this study is primary data. Sugiyono (2012, in Marini et al., 2017) state primary data as data provided to data collectors which are carried out directly by the data source. Then this study uses a Likert measurement scale which functions to calculate how strongly the subject agrees or disagrees with statements that have a relationship with the variables studied with a scale of 1 (Strongly Disagree) to 5 (Strongly Agree) (Sekaran, 2006, in Yunita et al., 2019). The analysis technique used is multiple linear regression with a significance level of 5% using the software SPSS (Statistical Package for the Social Sciences) 21.

Perceived Usefulness

According to Dewi and Warmika (2016), perceived usefulness is defined as how much a person believes in a technology that, if used, can improve performance. In addition, Tahar et al. (2020) state that the usefulness of a technology related to increasing productivity and effectiveness of user performance are important factors in user acceptance of technology. Apriyani and Suharti (2016) said that the usefulness, namely, as something that if used can benefit its users. The indicators of perceived usefulness according to Setyowati and Respati (2017) are 1) work is completed faster;
2) makes work easier; 3) useful.

Perceived Ease of Use

The definition of perceived ease of use is a person's belief in the usefulness of a

technology that when used can be free from effort. That is, if someone believes that technology is easy to use, that person will use it (Romadloniyah & Prayitno, 2018). Perceived ease of use indicators according to Sari et al. (2020) are a) individual interactions with the system are easy to understand; b) the system is easy to use; c) the system does not require much effort.

Trust

Apriyani and Suharti (2016) stated that trust affected the repurchase intention of Xiaomi smartphone users, while Dzaki and Zuliestiana (2022) stated that trust did not affect the repurchase interest of users of the Jd. Id E-Commerce Site. According to Mowen (2012:312) trust can be measured by indicators: a) consistent in quality; b) innovation in quality; c) understanding consumer desires; d) honesty in specifications e) composition of information with product quality;
f) trustworthiness.

Kotler dan Keller (2012) state that customer trust is a belief that is reliable and has the value of integrity. Customers have the choice in deciding which product to buy without coercion from any party. Meanwhile, Irwan dan Permata (2014) defines trust as an important factor in building customer relationships. This means that trust is the willingness of customers to give trust in an item/service.

Repurchase intention

Ariani and Zulhawati (2017) indicators in measuring repurchase intention are: a) Use, a user's use of e-money in toll transactions, parking, etc.; b) Keep using, a user's desire to continue using the e-money service.; c) Recommend, when e-money users want to recommend e-money servicesto others so they want to use e-money.

Repurchase intention is a purchase intention based on past experiences. In other words, the product has a high value and will have a positive impact on the success of the product in the market (Dzakiand Zuliestiana, 2022)

Perceived Usefulness and Repurchase intention E-Money.

Nurvita dan Lutfi (2015) shows that perceived usefulness affects repurchase intention. Tirtana dan Sari (2014) explains that perceived usefulness positively affects repurchase intention. Meanwhile, another study by Tirtana dan Sari (2014) also explained that perceived usefulness significantly and positively influenced repurchase intention. Hence, the first hypothesis in this study is:

H1: The higher the perceived usefulness, the higher the repurchase intention of e-money.

Perceived Ease of Use and Repurchase intention E-Money.

Nurvita dan Lutfi (2015) shows that perceived ease of use affects repurchase intention. Tirtana dan Sari (2014) explains that perceived ease of use positively affects repurchase intention. Hence, thesecond hypothesis in this study is:

H2: The higher the perceived ease of use, the higher the repurchase intention of e-money.

Trust and Repurchase intention E-Money.

Apriyani and Suharti (2016) stated that trust affected the repurchase intention of Xiaomi smartphone users, while Dzaki and Zuliestiana (2022) stated that trust did not affect the

repurchaseinterest of users of the Jd.id E-Commerce Site.

Christopher et al. (2015), stated that trust has a positive and significant effect on repurchase intention. This is supported by another researcher, Nurvita dan Lutfi (2015) that trust has a positive and significant effect on consumers' repurchase intentions. Tirtana and Sari (2014) explain that trust has a positive effect on repurchase intention. Hence, the third hypothesis in this study is:

H3: The higher the trust, the higher the repurchase intention of e-money.

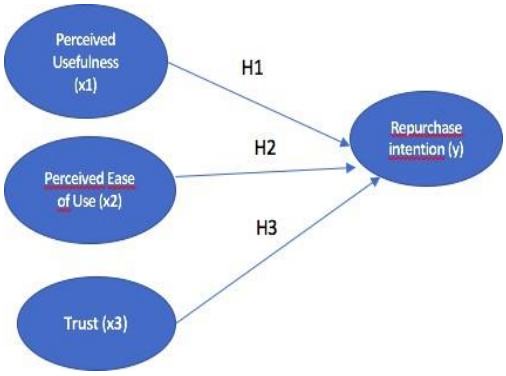

Figure 1. The conceptual research framework

3. Results and Discussion

3.1. Results

Data collection in this study used a questionnaire distributed via google Forms and distributed online to 197 respondents. The questionnaire is considered valid if the statements in the questionnaire are answered entirely and in each statement, there is only one answer. The data that has been collected is classified and analyzed by descriptive analysis techniques and multiple linearregression analysis.

Previously, validity and reliability tests were also conducted. Validity test to determine the appropriate questionnaire to be used as a research questionnaire.

Validity

Priyatno (2016), the validity test is a data test to find out how valid an item you want to measure is. Items are used in the form of statements or questions addressed to respondents to express what they want to express. The validity criteria can be determined by looking at the Pearson Correlation value compared to the significant level. If the value of Sig. <0.05 then the statements in the questionnaire are valid. If the item is not valid then the item can be removed or repeated respondents are taken.

Table 1. Validity Perceived Usefulness (x1)

		Perceived Usefulness (x1)
x1.1	Pearson Correlation	.916**
	Sig. (2-tailed)	.000
	N	197
x1.2	Pearson Correlation	.898**
	Sig. (2-tailed)	.000
	N	197

x1.3	Pearson Correlation	.873**
	Sig. (2-tailed)	.000
	N	197
Perceived Usefulness (x1)	Pearson Correlation	1
	Sig. (2-tailed)	
	N	197
**. Correlation is significant at the 0.01 level (2-tailed).		

Table 2. Validity Perceived Ease of Use (x2)

		Perceived Ease of Use (x2)
x2.1	Pearson Correlation	.840**
	Sig. (2-tailed)	.000
	N	197
x2.2	Pearson Correlation	.850**
	Sig. (2-tailed)	.000
	N	197
x2.3	Pearson Correlation	.856**
	Sig. (2-tailed)	.000
	N	197
Perceived Ease of Use (x2)	Pearson Correlation	1
	Sig. (2-tailed)	
	N	197
**. Correlation is significant at the 0.01 level (2-tailed).		

The value of Sig. 0.000 <0.05 all of the statements Perceived Ease of Use (x2) then the statements in the questionnaire are valid.

Table 3. Validity Trust (x3)

		Trust (x3)
x3.1	Pearson Correlation	.726**
	Sig. (2-tailed)	.000
	N	197
x3.2	Pearson Correlation	.708**
	Sig. (2-tailed)	.000
	N	197
x3.3	Pearson Correlation	.811**
	Sig. (2-tailed)	.000
	N	197
x3.4	Pearson Correlation	.770**
	Sig. (2-tailed)	.000
	N	197

x3.5	Pearson Correlation	.734**
	Sig. (2-tailed)	.000
	N	197
x3.6	Pearson Correlation	.796**
	Sig. (2-tailed)	.000
	N	197
x3.7	Pearson Correlation	.739**
	Sig. (2-tailed)	.000
	N	197
Trust (x3)	Pearson Correlation	1
	Sig. (2-tailed)	
	N	197
**. Correlation is significant at the 0.01 level (2-tailed).		

The value of Sig. 0.000 <0.05 all of the statements Trust (x3) then the statements in thequestionnaire are valid.

Table 4. Validity Repurchase intention (y)

		Repurchase intention (y)
y1	Pearson Correlation	.871**
	Sig. (2-tailed)	.000
	N	197
y2	Pearson Correlation	.857**
	Sig. (2-tailed)	.000
	N	197
y3	Pearson Correlation	.830**
	Sig. (2-tailed)	.000
	N	197
Minat Beli Ulang (y)	Pearson Correlation	1
	Sig. (2-tailed)	
	N	197
**. Correlation is significant at the 0.01 level (2-tailed).		

The value of Sig. 0.000 <0.05 all of the statement Repurchase intention (y) then the statementsin the questionnaire are valid.

Reliability

Priyatno (2016), a reliability test to determine the consistency of measuring instruments that usually use a questionnaire. The measuring instrument must obtain a measurement that remains the same even though the measurement is repeated. To find out whether the instrument used is reliable or not, a limit of 0.6 is used. Cronbach's alpha value of less than 0.6 will not be accepted if Cronbach's alpha value of 0.6 is not good, while 0.7 is acceptable and above 0.8 isgood.

Table 5 Reliability

Cronbach's Alpha	N of Items indicator
0.892	16

The Cronbach alpha value of all indicators is 0.892 which is greater than 0.6. All indicatorsare declared reliable and used in research.

Table 6 Descriptive Analysis of Variables Perceived Usefulness (x1)

	N	Mean
x1.1	197	4.71
x1.2	197	4.54
x1.3	197	4.56
Perceived Usefulness (x1)	197	4.60
Valid N (listwise)	197	

Based on the average results show that the highest average is statement no. 1. This shows thatthe respondent's interest in repurchasing, the e-money makes work completed faster.

Table 7 Descriptive Analysis of Variables Perceived Ease of Use (x2)

	N	Mean
x2.1	197	4.44
x2.2	197	4.51
x2.3	197	4.48
Perceived Ease of Use (x2)	197	4.47
Valid N (listwise)	197	

Based on the average results show that the highest average is a statement no. 2. This showsthat the respondent's interest in repurchasing, the system of e-money is easy to use.

Table 8 Descriptive Analysis of Variables Trust (x3)

	N	Mean
x3.1	197	4.47
x3.2	197	4.58
x3.3	197	4.40
x3.4	197	4.47
x3.5	197	4.48
x3.6	197	4.53
x3.7	197	4.48
Trust (x3)	197	4.49
Valid N (listwise)	197	

Based on the average results show that the highest average is a statement no. 2. This showsthat the respondent's interest in repurchasing, e-money is innovation in quality.

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Table 9 Descriptive Analysis of Variables Repurchase Intention (y)

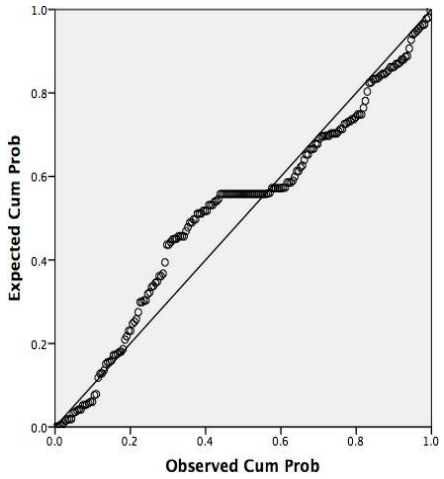
	N	Mean
y1	197	4.57
y2	197	4.60
y3	197	4.42
Repurchase Intention (y)	197	4.53
Valid N (listwise)	197	

Based on the average results show that the highest average is a statement no. 2. This shows that the respondent's interest in repurchasing, the respondent keeps using e-money.

Classic assumption test

Priyatno (2016), a regression model is said to be a good model if it is free from classical statistical assumptions. A multiple linear regression model will theoretically produce the correct estimator parameter value if it meets the requirements of the classical regression assumptions, namely: normality, multicollinearity, and heteroscedasticity tests.

Normality Test



From the figure, it can be seen that the distribution is normal.

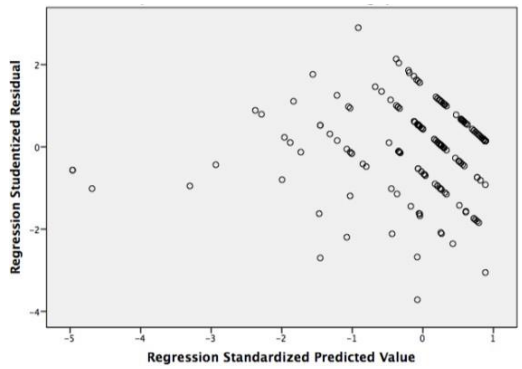
Multicollinearity Test

Coefficients

Model	Collinearity Statistics
	Tolerance
(Constant)	
Perceived Usefulness (x1)	0.348
Perceived Ease of Use (x2)	0.346
Trust (x3)	0.954
a. Dependent Variable: Repurchase intention (y)	

The value of Collinearity Statistics Perceived Usefulness (x1) 0.348 > 0.10, Perceived Ease of Use (x2) 0.346 > 0.10 and Trust (x3) > 0.10 meaning that it is not multicollinearity.

Heteroscedasticity Test



From the figure, it can be seen that there is no heteroscedasticity.

Multiple Linear Regression Analysis

Priyatno (2016), a multiple linear regression analysis models is used to obtain a regression coefficient that will determine whether the hypothesis made is accepted or rejected. The results of this analysis refer to the results of the influence of Perceived Usefulness, Perceived Ease of Use, and Trust on Repurchase Intention. The results of multiple linear regression analysis with the SPSS version 21.0 program are as follows.

Table 10
Coefficients

Model	Standardized Coefficients	Collinearity Statistics
B	Beta	Sig
1	(Constant) 1.137	
Perceived Usefulness (x1)	0.064	0.000
Perceived Ease of Use (x2)	0.067	0.000
Trust (x3)	0.019	0.087
a. Dependent Variable: Repurchase Intention (y)		

Multiple linear regression equation as follows:

$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$

$Y = 1.137 + 0.064\ X_1 + 0.067\ X_2 + 0.019\ X_3$

The multiple linear regression equation shows the direction of each independent variable to the dependent variable. The multiple linear regression equation can be described as follows:

x1 = 0.064, indicating that the higher the Perceived Usefulness, the higher the Repurchase Intention.

x2 = 0.067, indicating that the higher the Perceived Ease of Use, the higher the Repurchase Intention.

x3 = 0.019, is not interpreted because partially the Trust variable has no significant effect on the

RepurchaseIntention variable.

Table 11
Anova

ANOVA		
Model	Sum of Squares	Sig F
1	Regression	.000[b]
a. Dependent Variable: Repurchase intention (y)		
b. Predictors: (Constant), Perceived Usefulness (x1), Perceived Ease of Use (x2), Trust (x3).		

The significance of the F test is 0.000 < 0.05, meaning that the variable Perceived Usefulness x1), the variable Perceived Ease of Use (x2), and the Trust variable (x3) simultaneously have a significant effect on Repurchase Intention (y).

Table 12 Model Summary

Model Summary[b]		
Model	R	R Square
1	.837[a]	0.701
a. Predictors: (Constant), Perceived Usefulness (x1), Perceived Ease of Use (x2), Trust (x3).		
b. Dependent Variable: Repurchase intention (y)		

R2 = 0.701 which means that 70.1 percent of e-money Repurchase Intention (y) is influenced by Perceived Usefulness (x1), Perceived Ease of Use (x2), and Trust (x3), while the remaining 29.9 percent is influenced by other variables outside Research Model.

3.2. Discussion

Perceived Usefulness and Repurchase intention E-Money

The significance value of x1 is 0.000 <0.05, meaning that the Perceived Usefulness variable has asignificant effect on the Repurchase Intention variable. The first hypothesis is accepted.

This is following the research of Nurvita dan Lutfi (2015); Tirtana and Sari (2014) explained thatthe perceived usefulness significantly and positively influenced repurchase intention.

In the multiple linear regression equation, the regression coefficient of Perceived Usefulness is 0.064 which is smaller than the Perceived Ease of Use of 0.067. This means that the benefits felt by users of electronic money such as making work faster, easier, and useful in everyday life affect the intention to reuse electronic money but the effect of the ease of use variable on the variable of intention to reuse is greater. This is because the intention to reuse e-money is more influenced by the perception of ease of use comparedto its usefulness.

Perceived Ease of Use and Repurchase intention E-Money.

The significance value of x2 is 0.000 < 0.05, meaning that the Perceived Ease of Use variable has a significant effect on the Repurchase Intention variable. The second hypothesis is accepted. This

result is supported by Nurvita dan Lutfi (2015), and Tirtana and Sari (2014) explain that perceived ease ofuse positively affects repurchase intention.

In the multiple linear regression equation, the regression coefficient of Perceived Ease of Use is 0.067 which is greater than the Perceived Usefulness of 0.064. This means that the effect of the ease of use variable on the intention to reuse variable is greater than the benefits felt by electronic money users such as making work faster, easier, and useful in everyday life in influencing the intention to reuse electronic money. This states that the intention to reuse e-money is more influenced by perceptions of ease of use.

Trust and Repurchase intention E-Money.

The significance value of x3 is 0.087 > 0.05, meaning that the Trust variable has no significant effect on the Repurchase Intention variable. The third hypothesis is rejected. This result is by Dzaki and Zuliestiana (2022) stated that trust did not affect the repurchase interest of users of the Jd. Id E-CommerceSite.

Although partially the Trust variable on Repurchase Intention e-money is not significant but simultaneously has a significant effect on Repurchase Intention. This is under the value of the F test 0.000 < 0.05. So, It can be said that the variable Perceived Usefulness x1), the variable Perceived Ease of Use (x2), and the Trust variable (x3) simultaneously have a significant effect on Repurchase Intention (y).

4. Conclusion

Perceived usefulness and perceived ease of use affect a person's repurchase intention in using electronic money. Meanwhile, Trust does not affect a person's repurchase intention in using electronic money, but together the perceived usefulness, perceived ease of use, and trust affect a person's repurchase intention in using electronic money. This means that the higher the perceived usefulness and perceived ease of use, the higher a person's repurchase intention in using electronicmoney.

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