

Exploring the Impact of Perceived Usefulness on Behavioral Intention: The Mediating Role of Trust

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Abstract

The purpose of this study is to ascertain how perceived usefulness affects on behavioral intention, with trust acting as a mediating factor in the ShopeePay e-wallet service in Padang. It is crucial to comprehend the factors that impact consumers' intentions to utilize technology in the digital era in order to create successful marketing strategies and enhance user experience. The population in this study are users who intend to use the ShopeePay e-wallet service in the city Padang, with sample size as many as 140 users. Purposive sampling is the procedure used in the sampling approach. The Partial Least Square (PLS) test is used in the data analysis procedure. According to the research's findings, perceived usefulness has a positive effect on behavioral intention. It also found that perceived usefulness has a positive effect on trust. Trust has a positive effect on behavioral intention. The next finding was that trust mediates the effect of perceived usefulness on behavioral intention, it is crucial to comprehend the factors that impact consumers' intentions to utilize technology in the digital era in order to create successful marketing strategies and enhance user experience

Keywords: perceived usefulness; trust; behavioral intention

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Introduction

In the financial sector, demand for digital financial transactions is rising. According to Audina et al. (2021), there is a strong possibility that digital financial transactions may eventually supplant cash as the most efficient means of completing transactions swiftly. One nation that is quickly using technology to alter its economic structure is Indonesia. One such example is the adoption of electronic wallets, or e-wallets (Ardianto, 2020). The convenience and usefulness of transactions (beginning with basic, time-saving, numerous promotions offered, no need to visit the bank, and safe) provided by digital wallet service providers has led to an increase in the use of non-cash transaction-based e-wallets (Pasaribu, 2020).

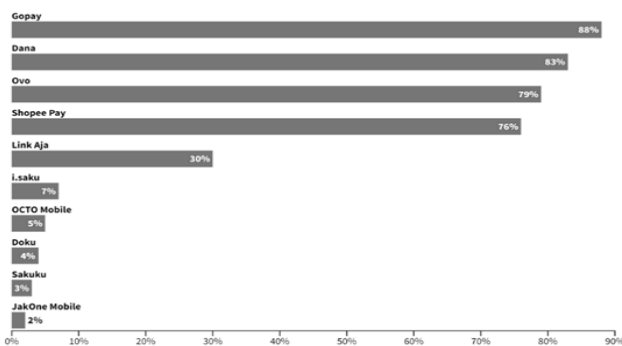
ShopeePay is an interesting e-wallet to discuss. An intriguing e-wallet to talk about is ShopeePay. The financial branch of the Sea

Group, which also operates the orange-hued Shopee marketplace, is home to ShopeePay. ShopeePay functions in Indonesia under a license held by PT Airpay International Indonesia (Dewi, 2022). Bank Indonesia has granted ShopeePay a license, or permit, since the end of 2018. Following approval from Bank Indonesia, Shopee introduced ShopeePay on its network. Since January 2019, the Shopee application has made use of the ShopeePay feature (Kumparan.com, 2019).

Furthermore, to see the competition in using the ShopeePay e-wallet service compared to other e-wallets in Indonesia, you can see the information presented by Hasya (2022). The well-known consumer survey institute Populix said that Indonesia is a mature digital financial services market because most of the population still has no bank account. Populix surveyed 1,000 Indonesians

using an online panel to learn more about their opinions, habits, and preferences for digital financial services, especially banking and e-wallet applications. Data from the e-wallet survey can be seen in Figure 1 below:

Figure 1



Source: <https://goodstats.id/article/accessed>
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Based on Figure 1, it can be explained that the ShopeePay e-wallet service is one of the e-wallet services most frequently used by the public, where its position is ranked fourth. This indicates that even though the features offered by the ShopeePay e-wallet service are varied, they cannot fully influence behavioral intention the ShopeePay e-wallet service because not everyone who has an application that is integrated with the Shopee marketplace service carries out payment transactions with this application because the ShopeePay e-wallet service can only pay for all purchases whose online merchants collaborate with ShopeePay so that influences consumers' assessment of perceived usefulness and trust for carrying out payment transactions.

In the basic theory of TAM, when someone has a more positive trust of new information technology, their behavioral intentions are also higher. Perceived usefulness will also directly influence behavioral intentions (Davis, 1989).

Perceived usefulness is a belief about the decision-making process. Thus, if someone believes an information system is , he will use it. On the other hand, if someone believes that the information system is less valuable then he will

not use it. The construct of Perceived usefulness positively and significantly influences behavioral intention.

Perceived usefulness is a significant factor influencing the behavioral intention to use e-wallet services, with trust acting as an intervening variable in this relationship. Studies have shown that perceived usefulness, along with factors like perceived ease of use, perceived security, and cashback promotions, positively impact users' behavioral intentions towards e-wallet services (Saputra et al., 2023 and Raninda et al., 2022). Additionally, perceived trust has been identified as a crucial factor influencing users' intention to use e-wallets, with trust playing a mediating role between satisfaction and continuance intention ((Wamba & Queiroz, 2020 and Yeoh, 2022)

Furthermore, the influence of perceived trust on behavioral intention has been highlighted in various contexts, including the impact of trust on the intention to use e-wallet technology among students (Hossain et al., 2022). Trust has been found to positively affect users' behavioral intentions, emphasizing the importance of trust in fostering user acceptance and adoption of e-wallet services.

Moreover, the interplay between perceived trust, perceived service quality, and behavioral intention has been investigated, showing that trust and service quality moderate the relationship between consumers' intention to use e-wallet services (Tian et al., 2023). In the specific case of ShopeePay e-wallet services, understanding the dynamics between perceived usefulness, trust, and behavioral intention is crucial for enhancing user engagement and adoption. Research has indicated that perceived usefulness and perceived trust strongly influence consumer intention to use platforms like Shopee for online purchases (KIEW et al., 2021). Therefore, businesses offering e-wallet services like ShopeePay should focus on building trust, enhancing perceived usefulness, and ensuring a seamless user experience to drive behavioral intentions among users.

Literature Review

Behavioral Intention

A person will carry out a behavior (behavior) if they desire or intend to do so. Behavioral intention is a person's desire to carry out a specific behavior or tendency to persist in using a particular technology. Behavior is carried out because individuals have an interest or interest; the desire to do so or interest in the behavior will determine the behavior.

Perceived Usefulness

According to Aprilia and Santoso (2020), perceived usefulness refers to an individual's perception of how employing technology would enhance their work performance. This definition indicates that beliefs about the decision-making process influence perceived usefulness. Perceived usefulness as Nursiah (2017) explains, is the extent to which a person believes that using a specific technology would enhance their work performance. This concept is crucial as it reflects the user's perception of the system's ability to provide information on user performance, thereby influencing their technology adoption decisions.

Trust

Consumer trust is crucial for online business actors when it comes to purchasing and selling goods. This is due to the fact that trust has the power to convert website visitors into buyers. In addition, trust has become increasingly crucial in the online buying and selling system due to the rise in online crimes like transaction fraud and the sale of fictitious products. Business actors must be able to instill trust in order for transactions to take place. Customers will receive the goods right away following a purchase transaction, and nothing fraudulent is done. According to (Wijaya, 2020) trust is a belief from one party regarding the intentions and behavior directed at another party, thus consumer trust is defined as a consumer's

hope that a service provider can be trusted or relied on in fulfilling its promises.

The Influence of Perceived Usefulness on Behavioral Intention

Several studies support the idea that Perceived Usefulness is a critical factor in determining Behavioral Intention. Syarwani & Yuliana, (2022) found that Perceived Usefulness directly impacts Actual Technology Use and indirectly influences attitudes toward Behavior. Similarly, Jatnika, (2023) highlighted a positive and significant effect of Perceived Ease of Use on Behavioral Intention to Use.

Moreover, Wang et al., (2003) emphasized the shift towards user-focused research in understanding factors influencing user acceptance, indicating the importance of Perceived Usefulness in shaping Behavioral Intention. Furthermore, Rahman et al., (2018) demonstrated a positive direct effect of perceived service quality on Behavioral Intention, further underlining the significance of perceived benefits in driving behavioral outcomes.

In conclusion, the literature supports the hypothesis that Perceived Usefulness is vital in shaping Behavioral Intention. Understanding how users perceive the Usefulness of a system or service is essential in predicting their intentions to engage with it. By recognizing the impact of Perceived Usefulness on Behavioral Intention, organizations can tailor their strategies to enhance user experiences and drive desired behaviors effectively.

H1 : Perceived usefulness has a positive effect on behavioral intention

The Influence of Perceived Usefulness on Trust

Relationship between perceived usefulness and trust, shedding light on the factors influencing this dynamic. Zhou, (2011) found that information and system quality significantly impact perceived usefulness, affecting trust in mobile banking. Similarly, Cao et al., (2018) explored the transition

from online payment to mobile payment, highlighting the importance of trust in influencing user satisfaction and continuance intention in mobile payment services.

Liu & Tang, (2018) research is a significant contribution to the field as it extends the understanding of trust-building mechanisms in e-commerce. Their study demonstrates how the perceived usefulness of online trust-building mechanisms influences trust in e-sellers and e-marketplaces, subsequently shaping customer repurchase intentions. Additionally, Manzano et al., (2009) identified perceived ease of use as a precursor to trust in Internet banking services, further emphasizing the link between usability and trust.

In conclusion, the synthesis of these studies underscores the intricate interplay between perceived usefulness and trust in various domains, emphasizing the importance of factors such as information quality, system quality, ease of use, and perceived value in shaping trust perceptions. Understanding these relationships is essential for businesses and service providers looking to cultivate trust among users and enhance the adoption of their offerings.

H2 : Perceived usefulness has a positive effect on trust

The Influence of Trust on Behavioral Intention

Trust is a fundamental factor influencing users' behavioral intentions towards adopting technology and services. Various studies have emphasized the critical role of trust in shaping users' attitudes and behaviors towards adoption. Yan et al., (2011) propose a model where trusting beliefs lead to trusting intentions, ultimately resulting in trust behaviors, such as using mobile applications. Similarly, Wei et al., (2020) investigate how the consumer's trusting mechanism impacts their behavioral adoption intention, emphasizing the integration of trust-related factors in trust models. Additionally, ChengGang et al., (2021) demonstrate the

mediating effect of trust on the relationship between perceived technology ease of use and the behavioral intention to use technology.

Furthermore, trust has been proven to exert a direct influence on behavioral intention in various contexts. Cao et al., (2022) discovered that trust, along with performance expectancy and effort expectancy, directly influences the behavioral intention to use mobile health applications. Furthermore, Jameel et al., (2023) underline the significant impact of trust and user satisfaction on the behavioral intention to use mobile payment services. These findings serve as a strong testament to the direct influence of trust on shaping users' intentions and behaviors towards technology adoption.

Furthermore, trust is interconnected with other factors such as perceived usefulness and ease of use. Studies by Anderson & Mun, (2021) and Peng & Li, (2018) demonstrate that trust, along with perceived usefulness and security, positively impacts user interaction and participation in virtual communities. This highlights the interplay of trust with other factors in influencing user behaviors. In conclusion, trust is pivotal in shaping users' behavioral intentions towards technology adoption.

H3: Trust has a positive effect on behavioral intention

The Influence of Perceived Usefulness on Behavioral Intention With Trust as a Mediating Variable

In technology adoption and user behavior, the influence of perceived usefulness on behavioral intention with trust as an intervening variable has been a subject of interest in various studies. Research by Chao (2019) highlights that behavioral intention is positively influenced by satisfaction, trust, performance expectancy, and effort expectancy. Additionally, perceived enjoyment, performance expectancy, and effort expectancy are positively associated with behavioral intention. Pakpahan & Legowo, (2021) found that perceived usefulness has the highest influence on behavioral intention among the variables studied. Moreover, Febrianti & Darma,

(2023) demonstrated that perceived usefulness, social influence, and trust directly and significantly impact behavioral intention.

Furthermore, Khan & Chaipoopirutana, (2020) concluded that perceived usefulness, perceived ease of use, security, perceived risk, social influence, and facilitating conditions influence behavioral intention, while trust and perceived financial cost do not. Qalati et al., (2021) emphasize the mediating role of trust in reducing the impact of perceived risk on online purchase intention. Unarto et al., (2022) explored the effects of perceived ease of use, perceived usefulness, and trust on continuance intention, with customer satisfaction and habit as intervening variables. Gede et al., (2020) analyzed trust as an intervening variable in the context of M-banking financial services.

In summary, the synthesis of these studies suggests that perceived usefulness plays a significant role in shaping behavioral intention, with trust often acting as an intervening variable. Trust emerges as a crucial element that can mediate the relationship between perceived usefulness and behavioral intention in various technological and service adoption contexts.

H4 : Perceived usefulness has a positive effect on behavior intention to use with trust as an intervening variable

Methods

This study employs a quantitative methodology to ascertain the impact of each variable under investigation. The population for this study consists of all individuals who plan to use the ShopeePay e-wallet service in Padang. The exact size of this population remains uncertain. Therefore, the researchers employed the Chocran formula approach as outlined in (Sarwono, 2012) work to determine the sample size for this study. The minimal sample size required to produce reliable findings is 140 consumers who plan to utilize the ShopeePay e-wallet service in the city of Padang, as calculated previously. The sample methodology is a nonprobability sampling

strategy with a purposive sampling technique (Sarwono, 2012).

To use the ShopeePay e-wallet service, the user must first install the Shopee application on their smartphone or Android device, as this application integrates the ShopeePay feature. Additionally, the user must be at least 17 years old, as we selected this age range based on the assumption that individuals within this range possess the necessary capability to accurately complete the questionnaire. Lastly, the user must be a resident of Padang City. The research utilizes quantitative data. We categorize the data into two sources: primary data and secondary data. We collected the data through a questionnaire-based approach. The data analysis technique uses SmartPLS version 3.0.

Results and Discussion

Table 1 displays the results of the convergent validity assessment, which includes the outer loading. All indicators for each variable have met the validity standards, with several indications obtaining a loading score of less than 0.7. Therefore, this study's indicators demonstrate strong convergent validity, making them valid for assessing the variables under investigation.

Table 1. Outer Loading

Variable	Behavioral Intention	Perceived Usefulness	Trust
BI1	0,819		
BI2	0,837		
BI3	0,848		
BI4	0,821		
BI5	0,836		
PU1		0,846	
PU2		0,847	
PU3		0,856	
PU5		0,860	
PU6		0,837	
T1			0,873
T2			0,846
T3			0,847

Source: Processed data (2024)

R-Square Test

Testing of the structural model (inner model) is carried out by looking at the R-Square value which is a model goodness-fit test. The R-Square value explains how much the exogenous variables in the model are able to explain the endogenous variables.

Table 2. R Square Test

Variable	R Square
Behavioral Intention	0,751
Trust	0,622

Source: Processed data (2024)

Table 2 reveals that the R-Square value for the behavioural intention variable is 0,751 whereas the trust has a value of 0,622.

Reliability Test

The construct reliability test is measured by looking at the composite reliability and Cronbach's alpha values as presented in Table 3. The measuring instrument can be said to be reliable if the composite reliability > 0.7 and Cronbach's alpha > 0.7. In Table 3 it appears that the construct has good reliability because this research obtained composite reliability values > 0.7 and Cronbach's alpha > 0.7 in accordance with the recommended requirements.

Table 3. Reliability Test

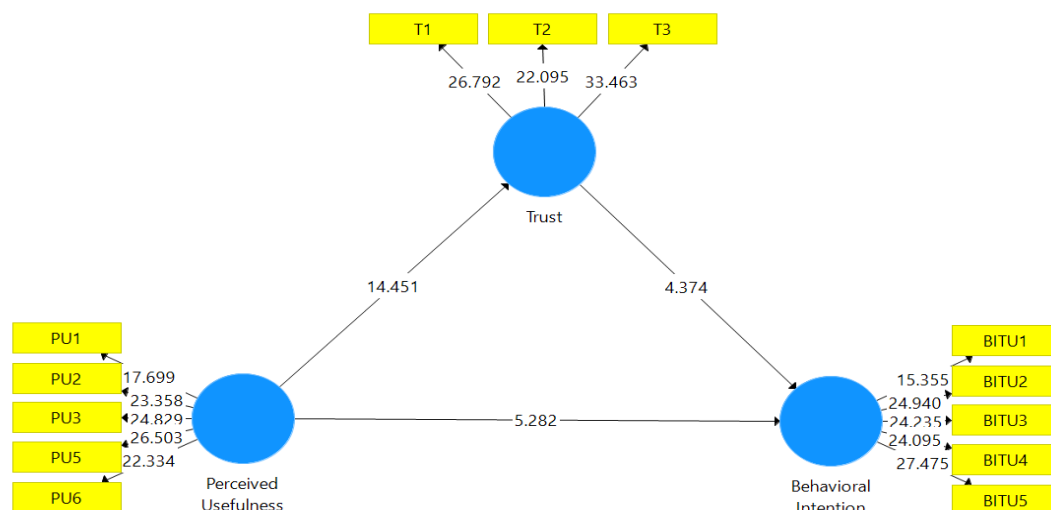
Variable	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Behavioral Intention	0,889	0,890	0,919	0,693
Perceived Usefulness	0,903	0,904	0,928	0,721
Trust	0,817	0,817	0,891	0,732

Source: Processed data (2024)

Hypothesis Testing

Structural model assessment (SMA), often known as the inner model, refers to evaluating the structural model. The primary purpose of utilizing SMA is to evaluate research hypotheses. A hypothesis (alternative hypothesis) can be deemed

valid if it possesses a T-statistic value exceeding 1.96 and a P value lower than 0.05. The outcomes of the SMA analysis utilizing the bootstrapping technique are presented below:



Source: Processed data (2024)

Results and Discussion

The results of hypothesis testing indicate that the initial sample's perceived usefulness value for behavioral intention to use is positive, specifically at 0,502. The T-statistic test value, 5,282, is greater than 1.96. Additionally, the significance level (sig) is 0.000, which is less than the threshold of 0.05. The results indicate that perceived usefulness has a positive impact on the behavioral intention to use ShopeePay e-wallet services in Padang City. Therefore, Hypothesis 1 (H1) is confirmed. This demonstrates that the perception of usefulness has a significant impact on the intention to use ShopeePay e-wallet services. A higher perception of usefulness will result in an increased desire to use the ShopeePay e-wallet service. The perceived usefulness of the ShopeePay e-wallet service in the city of Padang influences users' intention to use it. This is because to use the ShopeePay e-wallet service, they have to use a smartphone or Android device, which they use to facilitate the ShopeePay e-wallet service, so they consider the perceived usefulness of using the ShopeePay e-wallet, which allows them to complete transaction activities more quickly and

can improve transaction performance. Apart from that, their activities can increase their transaction productivity and make their transaction activities easier, while also finding the ShopeePay e-wallet useful in their transaction activities. Where all of these things influence their behavioral intention to use the ShopeePay e-wallet service,

Perceived usefulness influence the intention to use technology. Perceived usefulness has a greater effect on intention to use services (Singh & Sinha, 2020). The findings of this study are consistent with those of (Bakar et al., 2022)(Aprilia & Santoso, 2020) research, which states that perceived usefulness has a significant positive effect on behavioral intention.(Nursiah et al., 2017) also found that there was a positive and significant relationship between perceived usefulness and partial behavioral intention to use. (Purwati & Najib, 2020) research also found a similar relationship between perceived usefulness and behavioral intentions. When people find an app useful, they tend to increase their intention to use it whenever they need it.

Table 1. Mean, STDEV, T-Values, P-Values

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Perceived Usefulness => Behavioral Intention	0,502	0,494	0,095	5,282	0,000
Perceived Usefulness => Trust	0,789	0,787	0,055	14,451	0,000
Trust => Behavioral Intention _	0,414	0,420	0,095	4,373	0,000
Perceived Usefulness => Trust => Behavioral Intention	0,327	0,332	0,083	3,947	0,000

Source: Processed data (2024)

The results of hypothesis 2 (H2) show that the original sample perceived usefulness value for trust is positive at 0,789 with a T-statistic test value > 1.96, namely, 14,451 and a sig of 0.000 < 0.05. Based on the results, it can be concluded that

perceived usefulness has a positive effect on trust. It meaning that Hypothesis 2 (H2) is accepted. This shows that perceived usefulness is something that influences trust to use ShopeePay e-wallet services, where the better the perceived usefulness, the

greater the trust to use ShopeePAY e-wallet services. This indicates that ShopeePAY e-wallet users feel trust using ShopeePAY is determined by the perceived usefulness they receive when using ShopeePAY e-wallet. So, perceived usefulness is the most significant and important construct that influences trust. Perceived usefulness is a crucial factor that significantly influences trust various technologies and service

Trust and perceived usefulness are two crucial factors that significantly impact various contexts such as technology. The findings suggest that when users see a technology or service as applicable, it positively impacts their trust. In addition, (Neupane et al., 2021) and (Wang et al., 2019) examined the influence of perceived usefulness on trust and found a positive correlation between these concepts (Neupane et al., 2021).

This implies that considering a technology or service as beneficial can enhance confidence in that technology or service. Furthermore, the study conducted by (Park & Shin, 2020) Park & Shin (2020) revealed a considerable impact of customer trust on perceived manageability and utility. This suggests a strong correlation between trust and perceived usefulness (Park & Shin, 2020)(Park & Shin, 2020). (Neupane et al., 2021) confirmed this connection by demonstrating that the perceived usefulness of intelligent city technology influences trust in their adoption. This indicates a mutual connection in which the perception of usefulness can strengthen trust, and trust can, in return, impact the perception of usefulness.

The findings of hypothesis 3 testing indicate that the original sample's trust using value to behavioral intention is positively correlated at a coefficient of 0,414. The T-statistic test value, which is 4,373, is greater than the critical value of 1.96, indicating statistical significance. The significance level, with a value of 0.000, is less than the predetermined threshold of 0.05. The results indicate that the trust to ShopeePAY e-wallet services in Padang City has a beneficial impact on the behavioral intention to use them. Hypothesis 3 (H3) is confirmed. This demonstrates that the trust

using ShopeePAY e-wallet significantly impacts their behavioral intention.

The findings align with the study conducted by (Tian et al., 2023), which highlights the importance of trust in shaping customers' intentions to utilize e-wallets. Greater trust is linked to increased acceptability and utilization of e-wallet systems, emphasizing trust as a crucial factor influencing user behavior. This implies that trust is vital in influencing people's views and choices when using e-wallets. A study by (Bakar et al., 2022) examined how the perception of utility and trust affects people's desire to use E-wallets. They highlighted the importance of these aspects in influencing people's behavioral intentions.

Through a comprehensive analysis of the relevant literature, we can formulate a hypothesis that establishes a direct relationship between trust and behavioral intention (Namahoot & Laohavichien, 2018). This is supported by the work of credible authors such as Namahoot and Laohavichien (2018), who indicate a direct correlation between trust and behavioral intention. Furthermore, Musskopf et al., (2021) reinforce this connection by emphasizing the beneficial impact of trust on repurchase intention.

The findings of hypothesis 4 testing indicate that the original sample's trust towards behavioral intention has a positive value of 0,327. The T-statistic test value is 3,947, which is greater than 1.96. The significance level (sig) is 0.000, less than 0.05. The results indicate that perceived usefulness positively influences behavioral intention to use with trust as a mediator. Therefore, Hypothesis 4 (H4) is supported. This demonstrates that trust a significant role influencing the behavioral intention to utilize the ShopeePAY e-wallet service in Padang City. Perceived usefulness directly impacts the intention to use and an indirect impact through trust.

Multiple research provides intriguing insights into the correlation between perceived usefulness, trust, and the intention to utilize. These

findings indicate that trust has a significant mediating function in the connection between perceived usefulness, perceived ease of use, and other characteristics with behavioral intention. Understanding the mediating influence of trust can provide valuable insights into how individuals perceive and embrace new technology or services.

In their study, (Mahat & Hanafiah, 2020) proposed trust as a mediating variable in the link between usefulness and behavioral intention (Mahat & Hanafiah, 2020). The indirect impact is manifested through the mediating components of Perceived usefulness and Trust, underscoring the importance of perceived usefulness in influencing behavioral intention.

Conclusions

The study analysis has produced the following findings: The perceived usefulness of the ShopeePAY e-wallet service in Padang City positively influences behavioral intention. The perceived usefulness has a beneficial effect on trust, and trust in the usage of ShopeePAY e-wallet services in Padang City has a favorable influence on the intention to use them. In addition, trust is a mediator in the relationship between the perceived utility and the behavioral intention to use ShopeePAY e-wallet services in Padang City.

The ramifications of our research findings are substantial for providers of ShopeePAY e-wallet services. To increase customers' willingness to use ShopeePAY, suppliers must prioritize enhancing users' impression of the service's utility. This can be accomplished by improving service attributes to facilitate expedited transaction completion and maximizing the utilization of all accessible capabilities. The tactics implemented in Padang are intended to improve users' ability to carry out transactions.

ShopeePAY providers should improve user experience by fostering trust in using service features and offering support during transaction activities. To mitigate customer apathy, it is essential to enlighten them about the various

service features and offer help on utilizing e-services. The provided e-wallet services assure both the security and guarantee of the e-wallet. Trust is crucial in determining whether people accept and continue to use e-wallets. It works with perceived usefulness to affect individuals' intents and decisions surrounding the adoption of e-wallets.

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