

The Effect of Perceived Usefulness, Perceived Ease of Use and Level of Trust in Interest in Using Kuta Mimba Mobile

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Abstract: The technology of using kuta mimba mobile is a way to facilitate members of Kuta Mimba cooperatives in making payment transactions and transfers between cooperative accounts. The purpose of this study aims to empirically examine the interests of members of the Kuta Mimba Cooperative in using kuta mimba mobile. This research was conducted at the Kuta Mimba Cooperative in the Kuta and Legian Branch Offices. The population in this study was 253 respondents. The number of respondents analyzed was 155 people, using a purposive sampling method. Data collection was carried out using a questionnaire. The data analysis technique used is multiple linear regression analysis test. Based on the results of the analysis shows that the perceived of usefulness, perceived of ease of use and level of trust have a positive effect on the interest in using kuta mimba mobile.

Keywords: Perceived usefulness, perceived ease of use, level of trust, interest in using kuta mimba mobile.

I. INTRODUCTION

In today's modern era, humans have a life with all the activities that can never be separated from technological developments. The development of information and communication technology that is increasingly advanced in various parts of the world has brought great changes to various sectors in our lives (Aritonang and Arisman, 2017). The rapid development of technology at the moment, makes us unaware that the world has been in the era of the industrial revolution 4.0. Industrial era 4.0 is a term used to refer to an era where there is a combination of technology that results in physical, biological, and digital dimensions forming a combination that is difficult to distinguish (Schwab, 2016). The development of the industrial revolution 4.0 cannot be separated from the development of the internet. Internet of things (IoT) is defined as a concept that basically connects electronic devices with the internet or with fellow electronic devices only through complex networks with high security (Aulia and Suryanawa, 2019).

Since the development of the 4.0 industrial revolution era, this has also opened opportunities for all sectors to innovate, including the economic sector. Where the 4.0 industrial revolution in the economy is focused on moving and developing the digital economy. The innovation was made to see the development of internet usage which is increasing every year. Noted in mid-2019, of the total population of 264 million people in Indonesia, there were 171.17 million people or around 64.8 percent who have been connected to the internet (Kompas.com, 2019). The existence of the internet is no longer only used to exchange information, but is now used in payment systems. The bank is a provider of online payment system facilities known as mobile banking. Interest in the use of mobile banking has also increased rapidly along with technological growth. For example PT Bank Negara Indonesia Tbk (BNI) which recorded that, in 2019 mobile banking transactions increased by 154, 9 percent on an annual basis (Kontan.co.id, 2019).

An increase in interest in using a technology proves that the technology has been accepted by its users. Ajzen (1988), states that behavioral interest (behavior intention) indicates a person's decision to do or not do a certain behavior. Taylor & Todd (1995), expressed interest is an important predictor of behavior shows how much effort is made by individuals to commit to doing a behavior. There are several factors that affect a person's interest to use information technology, namely perceived usefulness, perceived ease of use, and level of trust. These factors are constructs that are owned by the TAM

theory. Theory of Technology Acceptance Model (TAM) is most widely used in previous studies, because TAM aims to explain user acceptance of information technology (Davis, 1989).

Perceived usefulness is defined as the extent to which a person believes that using a technology will improve the performance of his work. Khac (2012) defines the perception of usefulness as the level of one's belief in using technology. This concept illustrates the benefits of the system for its users related to productivity, performance, effectiveness and overall usability (overall usefulness). Perceived ease of use is a person's belief in the use of a technology that can be easily used and understood. Gardner and Amoroso (2004) states the perception of ease of use as an individual's level of trust that using technology will bring them free from physical and mental effort. Trust is the willingness to make himself sensitive to the actions taken by people he believes are based on a sense of trust and responsibility (Gefen, 2002), temporary Lee (2009) explaining trust is believing in others in the hope that other people will not behave opportunistically. The concept of the level of trust in question is the reliability of the technology system provider in ensuring the security and confidentiality of user data.

In fact, technological advances are not only felt by the banking sector, but business entities such as cooperatives are also involved in facing this changing era of the 4.0 revolution. As said by Mr. Rully Nuryanto as Deputy of the Ministry of Human Resources and SME Development, he stated that "as a business entity, cooperatives are required to be ready to face current technological advances". He also said "cooperatives will advance if members want to commit to cooperatives" (Globalnews.id, 2018). A similar opinion was expressed by Mr Tiwi Efendi as Chairman of the Bali Regional Indonesian Cooperative Council (Dekopinwil), he said: "The 72nd Cooperative Hut this time carries the theme of total cooperative reform in the industrial revolution era 4.0. He also emphasized "this theme must be applied and not just made a mere ceremonial celebration" (Balipost.com, 2019). These two stories indicate that there is great hope given to cooperatives to continue developing. Ardiwinata and Sujana (2019), states an information system is the basis for the current business because the organization needs a system to maintain competitive ability.

There are already several cooperatives that develop information technology systems in their operational processes, such as one example, the Kuta Mimba Cooperative. Kuta Mimba Cooperative is one of the largest cooperatives in Bali. Founded in 1983 the Kuta Mimba Cooperative has gained several achievements such as in 2017 the Kuta Mimba Cooperative received a certificate and the National Large Scale Cooperative trophy from the Ministry of Cooperatives and SMEs RI (Kutamimba.co.id, 2019).

Currently Kuta Mimba Cooperative has convenient and secure information technology services intended for members and customers through the internet network anytime, anywhere, which is known as Kuta Mimba Mobile. Through kuta mimba mobile, savings account information can be known or can transfer between cooperative accounts. In addition, management, supervisors, and managers can monitor all activities and transactions carried out by members and customers in order to anticipate the misuse of funds by members and customers. This will also make it easier for the accounting department to take notes because of transaction transparency and can make reports in real time and efficiently.(Kutamimba.co.id, 2019).

Table 1: Development of the Use of Kuta Mimba Mobile in Five Branch Offices in 2017-2019

YEAR	BRANCH				
	Kuta	Legian	Denpasar	Tabanan	Gianyar
2017	17	28	1	0	5
2018	143	114	56	7	15
2019	452	411	20	0	2

Source: Kuta Mimba Cooperative (Primary data processed, 2019).

Based on Table 1 above shows that an increase in the use of kuta mimba mobile is quite rapid in the Kuta and Legian branch offices. However, the increase was not followed by the other three branches namely the Denpasar, Tabanan and Gianyar branches, which actually experienced a decline in 2019. Cooperatives Kuta Mimba currently has 7,164 members, with such a large cooperative member the use of this system should not be difficult to develop. However, the reality of the data shows that the interests of cooperative members are still lacking in using this system, as shown in Table 2 below:

Table 2: Developments in the Use of Kuta Mimba Mobile by Members and Customers in 2017-2019

YEAR	MEMBER	CUSTOMER
2017	25	26
2018	161	174
2019	253	632

Source: Kuta Mimba Cooperative (Primary data processed, 2019).

Table 2 above is the total use of kuta mimba mobile from the five branch offices in 2017-2019 detailed in terms of cooperative members and customers. The table shows that there has been an increase in the use of kuta mimba mobile both in terms of cooperative members and customers. However, the increase that occurs tends to the interests of customers compared to members of the cooperative. Though this system was first introduced to the members of the

cooperative. Cooperative members have an important role in forming a cooperative. The cooperative will move forward if its members are willing to commit to the cooperative. Cooperative members are also said to be owners and users of services provided by cooperatives,

Based on the aforementioned background, the purpose of this research is: to empirically examine the perceptions of usefulness in the interest of using kuta mimba mobile. To empirically examine the perception of ease of use in the interest of using kuta mimba mobile. To empirically test the level of trust in the interest of using kuta mimba mobile.

Theory of Technology Acceptance Model (TAM) was developed by (Davis, 1989). This theory is based on two basic theories regarding the acceptance of technology that have been developed previously, namely Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB). The Technology Acceptance Model (TAM) is the most popular research model to assume the use and acceptance of individuals for the development of technology and information systems. In this theory there are two main variables that influence individual acceptance of the development of technology and information systems, namely, Perceived Usefulness and Perceived Ease of Use. Lai (2017), stated that Perceived Ease of Use and Perceived Usefulness affect Attitude Toward Using, which is conceptualized as an attitude towards the use of a system in the form of acceptance or rejection. The purpose of TAM is to explain the main factors of user behavior towards technology user acceptance (Davis, 1989). TAM is designed to achieve these objectives by identifying a number of basic variables suggested in previous studies that agree with factors that influence cognitive and effective acceptance of technology and use TRA as a theoretical basis for determining the relationship model of research variables. TAM has five main constructs, namely: (1) Perceived usefulness, (2) Perceived ease of use, (3) Attitude toward using technology, (4) Intention to use technology, and (5) Actual use of technology.

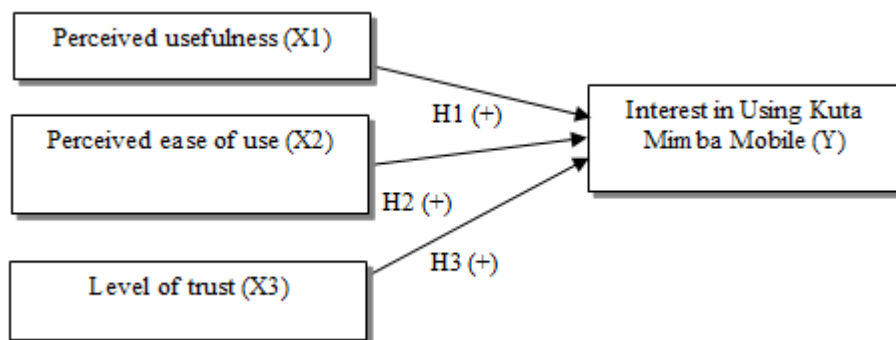


Figure 1: Research Model

Source; Research data

Perceived usefulness as the extent to which someone believes that using a technology will improve its performance (Davis, 1989). Thompson et al., (1991) states that individuals will use information technology if they know the positive benefits of using it. The results of previous studies conducted by Aritonang and Arisman (2017), Anam (2018), Primary and Suputra (2019) and Alalwan et al, (2018) shows that the perception of benefits has a positive effect on interest in using information technology. In this case the kuta mimba mobile system will provide benefits, such as: being able to improve their work performance or daily activities, save time, and remind effectiveness and efficiency in making payment transactions and transfers. So in this study the following hypothesis was formulated:

H1: Perceived benefits have a positive effect on interest in using Kuta Mimba Mobile.

Perceived ease of use is the degree to which a person believes that technology is easy to understand (Davis, 1989). Previous research conducted by Madhavaiah (2015), Yogesh et al, (2016) and Dewi et al, (2017) found that perceived ease of use had a positive effect on interest in using internet banking. These results are also supported by Witami and Suartana (2019) who found that perceived ease of use had a positive effect on interest students in using blockchain on financial technology. In this case members believes that using kuta mimba mobile will not be confusing and easy to understand in its use. So, in this study the following hypothesis was formulated:

H2: Perceived ease of use has a positive effect on interest in using Kuta Mimba Mobile.

The level of trust in TAM theory is closely related to risk perception which is an external variable of TAM theory. If the user feels that the risk and use of an information technology in terms of data security and confidentiality, the user will not use it, and vice versa. Pavlou and Ba (2002), defines trust as an assessment of one's relationship with others who will carry out certain transactions in accordance with expectations in an environment full of uncertainty. Research conducted by Yudha and Isgiyarta (2015), Abbas et al, (2018) and Malaquias and Hwang (2019) found that trust had a positive effect on interest in using mobile banking. In this study, usage confidence is defined as the extent to which members of the Kuta Mimba Cooperative believe that using the kuta mimba mobile system will guarantee the security and confidentiality of the user's data. So, in this study the following hypothesis was formulated:

H3: The level of trust has a positive effect on your interest in using Kuta Mimba Mobile.

II. RESEARCH METHODS

This research uses a quantitative approach in the form of associative. This research conducted in Kuta Mimba Cooperative Legian Branch Office and Kuta Mimba Cooperative Kuta Branch Office. The reason for choosing the location is because, based on available data, there is a rapid increase in the use of kuta mimba mobile in both locations. The object of research used in this research is the interest in using the kuta mimba mobile which is explained by the perceived usefulness, perceived ease of use, and level of trust. Primary data in this study are respondents' answers to the questionnaire, while secondary data in this study are in the form of data from the Kuta Mimba Cooperative.

The population in this study is all registered members use kuta mimba mobile in 2019. This is because in 2019 there was a fairly high increase. The total number of mobile neem mobile users in 2019 when viewed in terms of members, amounted to 253 people. The sample collection technique used is the purposive sampling method. Purposive sampling is the method of determining the sample with certain considerations, whereby the members of the sample will be chosen such that the sample formed can represent the characteristics of the population (Sugiyono, 2017: 144). The criteria used to determine the sample in this study are 1) Registered as a member of the Kuta Mimba Cooperative in the Legian or Kuta Branch, 2) Members registered using the kuta mimba mobile in 2019. The sampling technique in this study is the nonprobability sampling technique, namely sampling techniques that do not provide equal opportunity or opportunity for each element or member of the population to be selected as a sample (Sugiyono, 2017: 142). In determining the number of samples researchers used the Slovin formula, namely:

$$n = \frac{N}{1 + Ne^2} \dots\dots\dots (1)$$

Information:

- n = Sample size
- N = Large population unit
- e = Tolerance of selected error (5%)

Based on the sampling formula with a known population of 253 people, the number of samples from this study is as follows:

$$n = \frac{253}{1 + 253(0,05)^2}$$
$$n = 154, 97$$

n= 154, 97 or rounded up to 155 people. Then, researchers obtained the number of samples to be studied as many as 155 people.

Data collection method used in this study is to use a questionnaire. The questionnaire was distributed in the form of a written statement to members of the Kuta Mimba Cooperative in the Legian and Kuta branches. Data analysis techniques used in this study are multiple linear regression analysis with the help of computer programs Statistical Product and Service Solutions (SPSS). The following formula for the analysis of multiple linear regression is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \dots\dots\dots (2)$$

Information:

- Y = Interest in using Kuta Mimba Mobile
- α = Kostanta value
- X1 = Perceived Usefulness
- X2 = Perceived Ease of Use
- X3 = Level of trust
- β_1 = Regression coefficient of Perceived Usefulness (X_1)
- β_2 = Regression coefficient of Perceived Ease of Use (X_2)
- β_3 = Regression coefficient of Level of Trust (X_3)
- e = error (level of confounding error).

Based on the results of the analysis conducted can be observed regarding the determinant coefficient R2, the feasibility test of the model (F test), and the hypothesis test (t test).

III. RESULT AND DISCUSSION

Respondents in this study were members of the Kuta Mimba Cooperative registered as users of kuta mimba mobile at the Kuta and Legian Branch Offices. Questionnaires were distributed directly to each respondent. The questionnaire distributed to each member of the Kuta Mimba Cooperative contained notes about who the respondents were targeted for the study so that all questionnaires were filled in by the appropriate respondents. A total of 155 questionnaires were distributed to respondents, and all of the questionnaires could be withdrawn by researchers and in accordance with the criteria of the respondents.

The questionnaire before being distributed was tested first to 30 accounting students of the Faculty of Economics and Business, Udayana University. Validity test is used to measure the validity of a questionnaire. Validity test is done by looking at the Pearson correlation value. Positive coefficient values and greater than 0.3 indicate that the indicator is valid.

Table 3: Validity Test Results

Variable	Instrument Code	Pearson Correlation Value	Information
(1)	(3)	(3)	(4)
Interest in Using (Y)	Y1.1	0.837	Valid
	Y1.2	0.598	Valid
	Y1.3	0.829	Valid
	Y1.4	0.837	Valid
	X1.1	0.827	Valid
Perceived Usefulness (X1)	X1.2	0.746	Valid
	X1.3	0.770	Valid
	X1.4	0.722	Valid
	X1.5	0.831	Valid
	X1.6	0.760	Valid
	X1.7	0.827	Valid
Perceived Ease of Use (X2)	X2.1	0.618	Valid
	X2.2	0.839	Valid
	X2.3	0.765	Valid
	X2.4	0.677	Valid
	X2.5	0.736	Valid

	X2.6	0.647	Valid
	X2.7	0.732	Valid
	X3.1	0.940	Valid
Level of Trust	X3.2	0.735	Valid
(X3)	X3.3	0.786	Valid
	X3.4	0.626	Valid

Source: Research data, 2019.

Based on the results of the validity test, all variables are said to be valid because the pearson correlation value is more than 0.3.

The results of the instrument reliability or reliability analysis show the extent to which a measurement can provide consistent results when repeated measurements. Variables are said to be reliable if Cronbach's alpha is greater than 0.70.

Table 4: Reliability Test Results

Variable (1)	Conbrach's Alpha (2)	Information (3)
Interest in Using	0.762	Reliable
Perceived Usefulness	.884	Reliable
Perceived Ease of Use	0.837	Reliable
Level of Trust	0.780	Reliable

Source: Research data, 2019.

Based on the results of the reliability test, it can be seen that the Conbrach's Alpha value of each variable is more than 0.70.

This shows that all questions in this research questionnaire are reliable and can be used. Descriptive statistics in this study are presented to provide information about the characteristics of the research variables including the number of samples, minimum value, maximum value, mean value, and standard deviation of each variable.

Table 5: Research Variable Descriptive Test Results

Variable (1)	N (2)	Minimum (3)	Maximum (4)	Score-Align (5)	Standard Deviation (6)
Interest in Using	155	2.25	4.00	3.11	.387
Perceived Usefulness	155	2.14	4.00	3.24	.357
Perceived Ease of Use	155	2.29	4.00	3.13	.361
Level of Trust	155	2.50	4.00	3.26	0.314

Source: Research data, 2019

The variable of interest using has a minimum value of 2.25 and a maximum value of 4, with an average value of 3.11. The average value has a tendency to approach the maximum value, which means the interest possessed by members in using the system is high. The standard deviation value of the variable using interest is 0.387, the value is lower than the average value. This shows that the research data are homogeneous.

The perceived usefulness variable has a minimum value of 2.14 and a maximum value of 4, with an average value of 3.24. The average value has a tendency to approach the maximum value, which means the perceived usefulness possessed by members when using the system is high. The standard deviation value on the perceived usefulness variable is 0.357, the value is lower than the average value. This shows that the research data are homogeneous.

The perceived ease of use variable has a minimum value of 2.29 and a maximum value of 4, with an average value of 3.13. The average value has a tendency to approach the maximum value, which means the perceived ease of use possessed by members when using the system is high. The standard deviation value on the perceived ease of use variable is 0.361, the value is lower than the average value. This shows that the research data are homogeneous.

The level of trust variable has a minimum value of 2.50 and a maximum value of 4, with an average value of 3.26. The average value has a tendency to approach the maximum value which means the level of trust held by members when using the system is high. The standard deviation value for the level of trust variable is 0.314, this value is lower than the average value. This shows that the research data are homogeneous.

Table 6: Normality Test Results

	Unstandardized Residual
N	155
Kologorov-Smirnov Z	1,266
Asymp. Sig. (2-tailed)	.081

Source: Research data, 2019

Based on Table 6 shows that the results of the Asymp coefficient normality test. Sig (2-tailed) has a value of 0.081 so that the data in this study are normally distributed.

Table 7: Multicollinearity Test Results

Research variable (1)	Tolerance Value (2)	VIF value (3)
Perceived Usefulness	0.544	1,839
Perceived Ease of Use	0.540	1,852
Level of Trust	0.636	1,571

Source: Research data, 2019.

Based on Table 7, it can be seen that the tolerance value of each variable is more than 0.1, then the value of Variance Inflation Factor (VIF) of each variable is less than 10, which means that between independent variables there are no symptoms of multicollinearity.

Table 8: Heteroscedasticity Test Results

Research variable (1)	Significance (2)
Perceived Usefulness	0.232
Perceived Ease of Use	0.902
Level of Trust	0.316

Source: Research data, 2019.

Based on Table 8, it can be seen that the significance value of each variable is more than 0.05, which means the regression model in this study is free from heteroscedasticity symptoms.

Table 9: Test Results of Multiple Linear Regression Analysis

Variable (1)	Unstandadized Coefficient		Standardized Coefficient	t (5)	Sig (6)
	B (2)	Std. Error (3)	Beta (4)		
Constant	1,159	0.864		1,343	.181
Perceived Usefulness	.118	0.41	0.210	2,855	0.005
Perceived Ease of Use	0.285	0.45	0.470	6,375	0,000
Level of trust	0.189	0.070	.183	2,692	0.008
Adjusted R square	0.549				
F count	63,481				
Sig. F count	0,000				

Source: Research data, 2019.

Based on Table 4.9 the regression equation is arranged as follows:

$$Y = 1.159 + 0.118X_1 + 0.285X_2 + 0.189X_3$$

Based on Table 9 shows that the Adjusted R2 value is 0.549. This means that 54.9 percent of the variations in the interest variable using kuta mimba mobile can be explained by the variables of perceived usefulness, perceived ease of use and level of trust, while 45.1 percent is explained by other factors not explained in this study.

Based on Table 9 can be seen that the value The calculated value is 63.481 with a significance value of 0.000 less than 0.05, this shows that the perceived usefulness, perceived ease of use and level of trust can predict or explain the interest in using kuta mimba mobile cooperative members, so it can be concluded that the model in this study said worthy of research.

In Table 9 it can be seen that the perceived usefulness have a significance level of 0.005 less than (α) 0.05 with a positive regression coefficient of 0.118 so that H1 is accepted. That is, the perceived usefulness has a positive effect on the interest in using kuta mimba mobile.

In Table 9 it can be seen that the perceived ease of use has a significance level of 0,000 less than (α) 0.05 with a positive regression coefficient of 0.285 so that H2 is accepted. That is, the perceived of ease of use has a positive effect on the interest in using kuta mimba mobile.

In Table 9 it can be seen that the level of trust has a significance level of 0.008 less than (α) 0.05 with a positive regression coefficient of 0.189 so that H3 is accepted. That is, the level of trust has a positive effect on the interest in using kuta mimba mobile.

Hypothesis one (H1) states that the perceived usefulness has a positive effect on interest in using kuta mimba mobile. Based on the hypothesis test, it shows that the perceived usefulness has a positive effect on the interest in using kuta mimba mobile, so the hypothesis is accepted. In this case, users feel that using kuta mimba mobile will provide benefits such as being able to improve their work performance or daily activities, and increase effectiveness and efficiency in making payments and transfers. The results of this study are consistent with research conducted by Primary and Suputra (2019) and Romadloniyah and Prayitno (2018), which shows that the perceived usefulness has a positive effect on interest in using e-money.

Hypothesis two (H2) states that the perceived ease of use has a positive effect on the interest in using kuta mimba mobile. Based on the hypothesis test shows that the perceived ease of use has a positive effect on the interest in using kuta mimba mobile, so the hypothesis is accepted. In this case the user feels that using kuta mimba mobile will not be confusing and easy to understand in its use. The results of this study are consistent with the results of research conducted by Madhavaiah (2015) and Yogesh et al, (2016) shows that perceived ease of use has a positive effect on interest in using mobile banking.

Hypothesis three (H3) states that the level of trust has a positive effect on the interest in using kuta mimba mobile. Based on the hypothesis test shows that the level of trust has a positive effect on the interest in using kuta mimba mobile, so the hypothesis is accepted. Someone will not believe a thing if he feels the risk is still quite high. So in this case the user feels safe when using Kuta Mimba Mobile because the integrity and services provided are good and can be accounted for so that the user's trust will increase. The results of this study are consistent with research conducted by Rizky et al, (2018) and Abbas et al, (2018) which shows that trust has a positive effect on interest in using mobile banking.

IV. CONCLUSION

Based on the results of the analysis it can be concluded that perceived usefulness have a positive effect on Interest in Using Kuta Mimba Mobile. This means that the higher the benefits felt by users, the higher the interest in using kuta mimba mobile. Perceived ease of use has a positive effect on interest in using Kuta Mimba Mobile. This means, the more easily a technology can be used and understood, the more the user will use the technology. The level of trust has a positive effect on the interest in using Kuta Mimba Mobile. Trust is closely related to risk, in this case the user feels safe when using Kuta Mimba Mobile so they believe that the possibility of the risk that occurs is quite low.

The limitation of this study is sampling only at two branch offices namely Kuta Mimba cooperative branch office Kuta and Kuta Mimba cooperative branch office Legian. The next researcher can expand the research location by distributing questionnaires to three other branch offices, which are located in Denpasar, Tabanan, and Gianyar. Respondents in this study only involve members of the cooperative, further research is expected to expand the subject of research by examining customers who are also users of the mobile kuta mimba mobile.

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