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### RESEARCH ARTICLE

#### PERCEIVED EASE OF USE EFFECT ON PERCEIVED USEFULNESS AND ATTITUDE TOWARDS USE AND ITS IMPACT ON BEHAVIOURAL INTENTION TO USE

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#### Abstract

The purpose of this study was to prove the effect of perceived ease of use on perceived Usefulness and attitude towards use and its impact on behavioral intention to use. This research method is a quantitative and causal explanatory study. The sample type in this study is non-probability sampling or convenience sampling. The samples used in this study were BRI Corporate Cash Card user employees in all Branch Offices of PT Jasa Raharja (Persero), as many as 160 respondents. Data analysis techniques for this study using Structural Equation Modeling (SEM)-AMOS. The result of this study is: (1) Perceived Ease of Use has a significant effect on Perceived Usefulness; (2) Perceived Ease of Use has a significant impact on Attitude towards Use; (3) Perceived Usefulness has not a significant effect on Attitude towards Use; (4) Attitude towards Use has a significant effect on Behavioural Intention to Use.

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#### Introduction:-

The fourth industrial revolution (industry 4.0) was a continuation of internet technology, leading to a cyber-physical system (CPS) features based on data and a combination of knowledge. The main character of CPS refers to the idea of achieving dynamic production needs and to advance the efficiency and competence of the industrial sector as a whole. Industry 4.0 involves many related technologies and patterns, cloud-based manufacturing, a variety of human resource planning, the Internet of things (IoT), and social products' advancement (Haseeb, Hussain, Slusarczyk, & Jermisittiparsert, 2019).

Furthermore, since then, slowly, the Indonesian economy is increasingly mushrooming non-cash payment services and facilities. Then new things emerged, such as e-money, e-wallet, digital payment, e-banking, etc. This situation forms a new payment pattern, where people tend to make digital /cashless payments, especially millennials because they feel more practical, easy, and fast.

In line with the reality of the era changes and developments, State-Owned Enterprises (BUMN) also did not escape the influence and the consequences. SOEs are required to quickly adapt to various forms of change, especially in using technology to improve performance and remain competitive at the global level. PT. Jasa Raharja (Persero), as a state-owned company mandated to carry out road traffic accident insurance programs and passengers of public

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transportation equipment as stipulated in Law No. 33 and 34 of 1964, also adjusts to the latest technological trends and lifestyle culture of the new generation, which is reflected in the Company's Mission statement.

The company's mission is then formulated into the company's Grand Strategy in the form of the Company's Long Term Plan for a five-year period, which is then implemented into five stages of the corporate priority program, which began in 2019 by being digitally integrated as the theme of the strategy carried out. One embodiment of this strategy is the implementation of cashless transactions, which become the strategic work program of the Financial Division.

Based on the provisional evaluation results, it can be said that there are still problems in the implementation of cashless transactions in PT. Jasa Raharja (Persero). Theoretically, relatively weak cashless program acceptance is related to the level of acceptance or adoption of technological innovation. Therefore, this problem can be tested through the technology acceptance model (TAM) theory introduced by Davis (in Akinyemi, Asani, & Adigun, 2013).

Davis et al. (1989) define perceived ease of use as a person's level of confidence that in using a particular system, it does not take hard effort. This concept explains that if the information system is easy to use, then the user will tend to use the information system. Mansour (2016); Ikram, Zulkarnain, & Alwie (2019); Madhavaiah (2015); Sianadewi, Widyarani, & Wibowo (2017); Thaker, Thaker, & Pitchay (2018); Marakarkandy, Yajnik, and Dasgupta (2017); and Purwianti (2019) in his research proved that perceived ease of use has a positive and significant influence on perceived Usefulness.

Perceived Usefulness is defined as the extent to which a person believes that specific information systems will improve his/her performance. Conversely, if a person believes that the information system is less useful, he will not use it. Cho and Fiorito Research (2009); Novita and Giantari (2016); Madhavaiah (2015); Hampshire (2017); Marakarkandy, Yajnik, and Dasgupta (2017) found that perceived Usefulness has a positive and significant influence on attitude. The same is also proven by Rezaei, Khosravani, and Babakhani (2015), where there is a significant influence on perceived Usefulness towards mobile banking. It means that the better the perception of the Usefulness of a person, the better the attitude he has.

Attitude is a reflection of visible behavior. Simultaneously, the intention is for the mobilizer to act on a specific thing against the desired object. Research on Rezaei, Khosravani, and Babakhani (2015); Novita and Giantari (2016) found a significant influence attitude towards mobile banking on the intention to use/adopt mobile banking. So did Chauhan (2015); Aryadhe, Suryani, & Sudiksa (2018); Juhri & Dewi (2017); Oentario, Harianto, & Irawati (2017); Madhavaiah (2015); Marakarkandy, Yajnik, and Dasgupta (2017); Sianadewi, Widyarani, & Wibowo (2017) and Istiarni and Hadiprajitno (2014) found that attitude towards use has a positive and significant influence on behavioral intention to use m-money.

**Result and Discussion:-  
Structural Equations:**

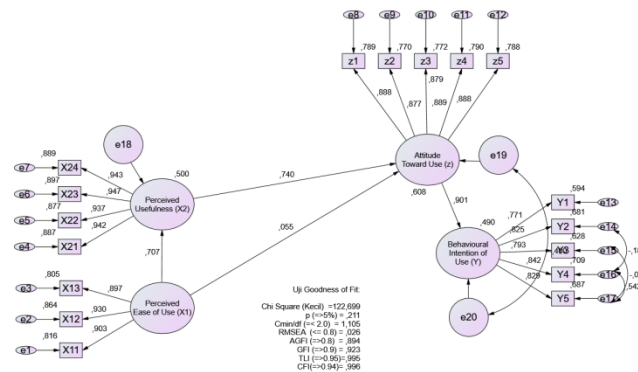


Figure 1:- Structural Model.

Structural equations are functions or models of causality relationships between variables studied and hypothesized. This study shows there are two free variables, one intervening variable, and one bound variable. The results of SEM-AMOS analysis obtained two similarities of the study, namely:

$$X_2 = 0,910 X_1$$

$$Z = 0,047 X_1 + 0,489 X_2$$

$$Y = 0,675 Z$$

Based on these structural equations, it can be explained as follows:

1. Perceived Ease of Use (X1) positively affects Perceived Usefulness (X2) with an influence coefficient of 0.910. The amount of direct influence value illustrates that the increase in Perceived Ease of Use will also increase Behavioural Intention to Use by 0.910 for each standard deviation. Similarly, when there is a decrease in perceived ease of use, the Behavioural Intention to Use will decrease by 0.910.
2. Perceived Ease of Use (X1) is positive towards Attitude towards Use (Z) with an influence coefficient of 0.047. The amount of direct influence value illustrates that perceived ease of use increase will also increase Attitude towards Use by 0.047 for each increase of 1 standard deviation. Similarly, when there is a decrease in perceived ease of use, attitude towards use will decrease by 0.047.
3. Perceived Usefulness (X2) has a positive effect on Attitude towards Use (Z) with a coefficient of 0.489. The amount of direct influence value illustrates that the increase in Perceived Usefulness will also increase Attitude towards Use by 0.489 for each increase of 1 standard deviation. Similarly, when there is a decrease in Perceived Usefulness, the Attitude towards Use will experience a decrease of 0.489.
4. Attitude towards Use (Z) has a positive effect on Behavioural Intention to Use (Y) with an influence coefficient of 0.675. The amount of direct influence value illustrates that the increase in Attitude towards Use will also increase Behavioural Intention to Use by 0.675 for each fish 1 standard deviation. Similarly, when there is a decrease in Attitude towards Use, the Behavioural Intention to Use will experience a decrease of 0.675.

#### Hypothesis Testing:

This study used  $P = 0.05$ , so the critical ratio of structural equations should  $\geq 1.97$ . Hypothetical Test Results are as follows:

**Table 1:- Hypothesis Testing.**

			Estimate	SE.	CR.	P	Label
X2	<---	X1	0,910	0,088	10,304	0,000	Significant
Z	<---	X2	0,489	0,056	8,716	0,000	Significant
Z	<---	X1	0,047	0,064	0,731	0,465	Not Significant
Y	<---	Z	0,675	0,077	8,744	0,000	Significant

From Table 3 above, the results of hypothesis testing can be explained as follows:

1. CR value between Perceived Ease of Use and Perceived Usefulness is 10,304 with a probability of 0.000 or  $p < 0.05$ . This finding indicates that perceived ease of use variables affect variables with Behavioural Intention to Use in BRI Corporate Cash Card user employees in all Branch Offices of PT Jasa Raharja (Persero).
2. CR value between Perceived Ease of Use and Attitude towards Use is 8,716 with a probability of 0.000 or  $p < 0.05$ . This finding indicates that perceived ease of use variables significantly affect variables with Attitude towards Use on BRI Corporate Cash Card user employees in all Branch Offices of PT Jasa Raharja (Persero).
3. CR value between Perceived Usefulness and Attitude towards Use is 0.731 with a probability of 0.465 or  $p > 0.05$ . This finding indicates that perceived usefulness variables have no significant effect on variables with Attitude towards Use on BRI Corporate Cash Card user employees in all Branch Offices of PT Jasa Raharja (Persero).
4. Cr value between Attitude towards Use and Behavioural Intention to Use is 8,744 with a probability of 0.000 or  $p < 0.05$ . This finding shows that attitude towards Use variables significantly affects variables with Behavioural Intention to Use in BRI Corporate Cash Card user employees in all Branch Offices of PT Jasa Raharja (Persero).

#### Overall Model Test:

**Table 2:- Evaluation of Goodness of Fit Indices Criteria.**

The goodness of Fit Indeks	Result	Cut off Value	Description
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RMSEA	0,026	$\leq 0,8$	Fit
Chi Square	122,699	Lihat Prob.	Fit
Prob	0,211	$\Rightarrow 0,05$	Lebih Besar (Fit)
CMIN/DF	1,105	$\leq 0,2$	Fit
GFI	0,923	$\Rightarrow 0,90$	Fit
AGFI	0,894	$\Rightarrow 0,80$	Fit
TLI	0,995	$\Rightarrow 0,95$	Fit
CFI	0,996	$\Rightarrow 0,94$	Fit

Based on Table 4, all goodness of fit values is good, following the cut of value. Thus it can be said that the empirical data used is following the conceptual framework.

### Discussion:-

#### The Effect of Perceived Ease of Use on Perceived Usefulness:

Based on the results of the study, it was found that Perceived Ease of Use had an effect on Perceived Usefulness on PT Jasa Raharja (Persero) Employees Using BRI Corporate Cash Cards) The P-value of 0.000 means less than 0.05, which means Perceived Usefulness can be formed by the presence of an excellent Perceived Ease of Use.

The test results of the hypothesis proved that an excellent Perceived Ease of Use would influence the level of Perceived Usefulness. By looking at these results, it can be interpreted that the better the ease of use felt in the Use of BRI Corporate Cash Card) it will be more able to increase the benefits felt.

This result is in line with the findings of Purwianti research (2019), which found that ease of use influences the perception of benefits. These results also support the results of research conducted by Sianadewi, Widyarini, & Wibowo (2017), which found that ease of use positively influences the perception of benefits. These results are also in line with Madhavaiah (2015), who found that the perception of ease of use had a significant positive direct effect on the perceived benefits of using IBS.

#### Perceived Ease of Use Effect on Attitude towards Use:

Based on the research results, it was found that the Perceived Ease of Use affected Attitude towards Use among employees of PT. Jasa Raharja (Persero) Using the BRI Corporate Cash Card) The P-value of 0,000 means smaller than 0.05, which means attitude use towards can be formed by the presence of an excellent Perceived Ease of Use.

The test results of the hypothesis proved that an excellent Perceived Ease of Use would influence the level of Attitude towards Use. By looking at these results, it can be interpreted that the better the ease of use felt in the Use of BRI Corporate Cash Card) it will be more able to increase attitude towards the Use of BRI Corporate Cash Card).

These results are in line with the findings of Juhri & Dewi's research (2017), which found that Perceived Ease of Use has a significant effect on Attitude Toward Using T-Cash. These results also support the results of Sianadewi, Widyarini, & Wibowo (2017), which found that ease of use has a positive influence on the perception of benefits. These results are also in line with Madhavaiah (2015), who found that the perception of ease of use had a significant positive direct effect on consumer attitudes to using IBS.

#### Perceived Usefulness's Influence on Attitude towards Use:

Based on the research results, it was found that Perceived Usefulness did not affect Attitude towards Use on PT. Jasa Raharja (Persero) Using the BRI Corporate Cash Card) The P-value of 0.465 means more than 0.05, which means that the Usage Attitude cannot necessarily be formed with Perceived Usefulness.

The results of hypothesis testing proved that there was an insignificant influence but had a positive effect; this result means that useful Perceived Usefulness will increase Attitude to Use. By looking at these results, it can be interpreted that the better the benefits felt in using the BRI Corporate Cash Card), the more attitudes will be toward the Use of BRI Corporate Cash Cards).

These results are not in line with a Hampshire (2017) study, which found that the perceived benefits significantly and positively affect consumer attitudes.

**Effect of Attitude towards Use on Behavioural Intention to Use:**

Based on the study results, it was found that Attitude towards Use has an effect on Behavioral Intention to Use on PT. Jasa Raharja (Persero) Using the BRI Corporate Cash Card) The P-value of 0.000 means less than 0.05, which means Behavioural Intention to Use can be formed by the presence of a right Attitude towards Use.

From the results of hypothesis testing, it is proven that the right Attitude towards Use will influence the level of Attitude towards Use. These results are in line with Madhavaiah (2015) research findings that attitudes have a significant positive direct influence on consumer behavior intentions to use IBS.

**Conclusion:-**

1. Perceived Ease of Use has a significant effect on Perceived Usefulness Employees in PT. Jasa Raharja (Persero) Use of BRI Corporate Cash Card).
2. Perceived Ease of Use has a significant effect on Attitude towards Use Employees in PT. Jasa Raharja (Persero) Use of BRI Corporate Cash Card).
3. Perceived Usefulness has not a significant effect on Attitude towards Use Employees on PT. Jasa Raharja (Persero) Use of BRI Corporate Cash Card).
4. Attitude towards use has a significant effect on Behavioural Intention to Use Employees in PT Jasa Raharja (Persero) Use of BRI Corporate Cash Card).

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