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# **The role of trust in mediating the effect of perceived usefulness and perceived ease of use on decisions to use the LinkAja digital wallet: Study on LinkAja application users in Denpasar City**

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**Abstract**---The goal of this study is to investigate and explain the impact of trust in moderating the influence of perceived utility and perceived ease of use on LinkAja users' choice to use digital wallets. Purposive sampling is a non-probability sampling approach used to determine the sample. A total of 112 participants participated in the study as LinkAja users. The SEM-PLS method was used to examine the data. According to the findings of this study, perceived usefulness has a positive and significant effect on decision to use, perceived ease of use has a positive and significant effect on decision to use, perceived usefulness has a positive and significant effect on trust, perceived ease of use has a positive and significant effect on trust, and trust can mediate the effect of perceived usefulness and perceived ease of use on decision to use. The research findings have practical relevance in that the ease of use variable has the greatest path coefficient among the three factors that impact decision to use, where this can be a reference for LinkAja management in developing strategies to improve decision to use for LinkAja users by designing a system. which can make it easier to use for LinkAja users.

**Keywords**---perceived usefulness, perceived ease of use, trust, decision to use, LinkAja.

## Introduction

Technology is currently growing rapidly, one of which is in the field of information and communication technology. Life in the current era, almost everything that is encountered is digital electronics such as e-commerce, e-government, e-library, e-journal, e-medicine, e-laboratory, e-biodiversity, e-wallet and so on. The development of science and technology makes new innovations continue to emerge as a means to facilitate and meet human needs. One of the digital developments in the field of financial technology (fintech) is E-wallet (Digital Wallet).

Information technology that continues to develop will always cause pros and cons, for this reason, various studies have been carried out to create models that can measure and analyze the factors that influence the acceptance of information technology (IT). One model that is widely used is the Technology Acceptance Model (TAM). TAM was introduced by Davis et al. (1989) this model assumes that the variables perceived usefulness and perceived ease of use are the basis for influencing user behavior and the level of acceptance of information technology.

The benefits and conveniences offered by digital wallets can affect the increase in users. When a product has benefits and convenience when used in everyday life, it is likely that the product will be used by the wider community. Likewise with digital wallets which are considered very helpful for the benefit of their economic transactions, it is not impossible that people will be interested in using digital wallets. Digital wallets have been widely used to make e-commerce payments, public transportation or when buying goods at merchants at malls or stores that have collaborated with digital wallet companies.

LinkAja is an application that replaces T-Cash which is used for electronic-based non-cash payment transactions which was established based on the collaboration of various types of BUMN businesses, namely Himbara (BNI, BRI, BTN, Mandiri), Telkomsel, Pertamina, and Jiwasraya. LinkAja was launched on February 22, 2019 and started operating on March 1, 2019. For users who already use T-Cash, the balance is automatically transferred to LinkAja and will not be lost or forfeited. LinkAja is under the company PT Fintek Karya Nusantara (Telkomsel, 2019). There are gaps experienced by LinkAja such as the difficulty of changing to LinkAja full service, failed transactions, the complaint process is not fast enough, problems in filling balances and application errors, causing some users not to use LinkAja continuously. The following is a table of consumer complaints against LinkAja quoted from (Google Play Ratings & Reviews, 2022). Therefore, this can be a threat for LinkAja to retain its users.

Until the end of February 2021, LinkAja has more than 66 million registered users and can be used at more than 1 million local merchants and more than 350,000 national merchants throughout Indonesia. In addition, there are more than 680 traditional markets, and 6,000 online marketplaces, whose payments can be made using LinkAja (kontan.co.id, 2021). The company has also collaborated with several parties to become a source of replenishment of funds/balances in several national applications such as Gojek, Bluebird Group, Damri, Tokopedia, Bukalapak, Blibli, and others.

It is important for LinkAja to re-create trust, benefits and ease of use to increase the number of users so that they can compete with similar competitors. The pre-survey was conducted in Denpasar City, with a total of 30 respondents. The reason Denpasar City was chosen as the pre-survey location was because the population of Denpasar had the highest level of internet usage in the province of Bali (BPS, 2020) and the income of the productive population in Denpasar aged 15 years and over was highest in the Province of Bali (BPS, 2020) with the potential to use a wallet. digital in transactions. To get a direct picture of the use of the LinkAja digital wallet, preliminary interviews were conducted with 30 respondents in Denpasar City. Pre-survey results show that 73% of the 30 respondents have used LinkAja. As many as 91% of 22 respondents answered that LinkAja can improve efficiency in conducting payment transactions. Respondents who stated that LinkAja was easy to use when using it in transactions amounted to 77% of the 22 respondents. Respondents who stated that they believed that the LinkAja application would care if users faced problems with the application amounted to 68% of the 22 respondents.

Based on the results of the preliminary interviews, most of the respondents stated that the decision to use LinkAja was influenced by trust, perceived usefulness and perceived ease of use. LinkAja has collaborated with many MSME merchants to serve non-cash transactions so that LinkAja users can increase efficiency in making payment transactions and provide ease of use when used in transactions. In addition, LinkAja gives trust to users, where when a problem occurs, LinkAja will help users to provide solutions to the problems they are experiencing. Internet users and transactions through digital wallets are increasing in Indonesia ([www.apjii.or.id](http://www.apjii.or.id), 2020), as well as increasingly fierce digital wallet start-up competition (Financial Cash, 2021), it is important to trust in the benefits and ease of use in order to be able to improve decision to use.

Decision to use are consumer behavior that is influenced by incoming information from various sources, including marketers' efforts and cultural-environmental factors. Marketers' efforts are the delivery of information about the product to influence consumers to use the product. The ways that marketers do to attract consumers to make consumer purchasing decisions are products, prices, distribution channels, promotions, processes, physical supports, and people (Alistriwahyuni, 2019).

Decisions are a thought process/end of all alternatives that have been aimed at solving problems so that any questions that arise will be answered, so that this will certainly provide an alternative that will provide a goal in decision making (Genady, 2018). Consumers form purchase intentions based on factors such as expected income, expected price, and expected product benefits.

Perceived usefulness is the understanding experienced about the magnitude of the benefits obtained from the use of a particular system (Adyas and Ainurahmah, 2020). Perceived usefulness is explained that the extent to which a person feels that using a particular system will improve performance at work, this means that someone will consider technology to be useful for something they want to do that can increase performance productivity. Perceived usefulness is a belief in the decision-making process, if the information system has benefits then

someone will use the system, but if you feel the information system is less useful then it will not be used (Aziziyah, 2021). The more it provides high benefits to electronic money users, the higher the interest of users to use their electronic money services in the future (Artina, N. 2021). According to study, perceived usefulness has a favorable and substantial influence on decision to use (Rahmawati and Yuliana, 2019; Ertemel and Civelek, 2020; Nurzanita and Marlana, 2020; Siti and Totok, 2022). However, research indicates that perceived usefulness has no substantial influence on the decision to use (Chandra, 2017). Aside from the sense of advantages, another driver of decision to use is the perception of ease of use.

The perception of ease of use helps consumers by revealing the extent to which they feel that continuing to use e-money would enhance their performance. Users will be more inclined to learn more about a system's capabilities and will eventually want to continue using it if it is reasonably simple to use (Pratiwi and Dewi, 2018). This is supported by studies that shows that ease of use has a positive and significant influence on the decision to use (Putri and Iriani, 2020; Lestary et al, 2020; Alistriwahyuni, 2019; Tik, 2018). However, studies show that ease of use has no significant impact on the decision to use (Ambarwati, 2019; Monica et al, 2017).

Trust is something related to belief in the ability and integrity of the service of a system (Daniel, 2017). Trust is the willingness of consumers to take all risks in a product because of the hope that positive results will be obtained (Wijaya and Warnadi, 2019). The technology system provides many benefits in everyday life for consumers which will increase consumer confidence and interest in online transactions. The higher the perception from users that the benefits provided by technology are useful for users, the higher the user's trust in using the technology in the user's life but if the benefits provided by the technology are low, the lower the trust in using it (Diah et al., 2020) . This is supported by research that perceived usefulness have a positive and significant effect on Trust (Harris, 2022; Widiyanti, 2020; Diah et al., 2020; Rahmawati and Yuliana, 2019; Liem, 2019; Park, et al. 2018;).

Perception of ease of use provides benefits for users to know the extent to which users believe that continuing to use e-money will improve their performance. Perception of ease of use is a consumer's decision to use one of the technological developments that can help daily work such as facilitating payment transactions from offline to digital, if consumers believe that the digital wallet is easy to use then consumers will decide to use it, if consumers feel technology difficult to use, consumers are more likely to use other technologies (Harris, 2022). This is supported by research that ease of use has a positive and significant effect on Trust (Nangin, et al. 2020; Nurzanita and Marlana, 2020; Chandra et al. 2018; Hu et al. 2019; Aslam, 2017). Consumer trust is one of the obstacles in doing online shopping, there are still consumers who do not believe in doing online-based shopping activities. E-commerce business actors must provide service and quality, in order to create trust in every consumer.

This research was conducted on the Denpasar community to find out the community's decision to use the LinkAja digital wallet as a non-cash payment

method. Based on the description above and there is a research gap, the researchers are interested in conducting research related to the LinkAja digital wallet, entitled the role of trust in mediating the effect of perceived usefulness and perceived ease of use on decisions to use the LinkAja digital wallet, a study of people in Denpasar.

Based on this background, the following hypothesis is formulated:

H1: Perceived usefulness has a positive and significant effect on the decision to use

H2: Perceived ease of use has a positive and significant effect on decisions

H3: Perceived usefulness has a positive and significant effect on Trust

H4: Perceived ease of use has a positive and significant effect on Trust

H5: Trust has a positive and significant effect on the decision to use

H6: Trust has a positive and significant role in mediating the effect of perceived usefulness on the decision to use

H7: Trust has a positive and significant role in mediating the effect of perceived ease of use on decision to use

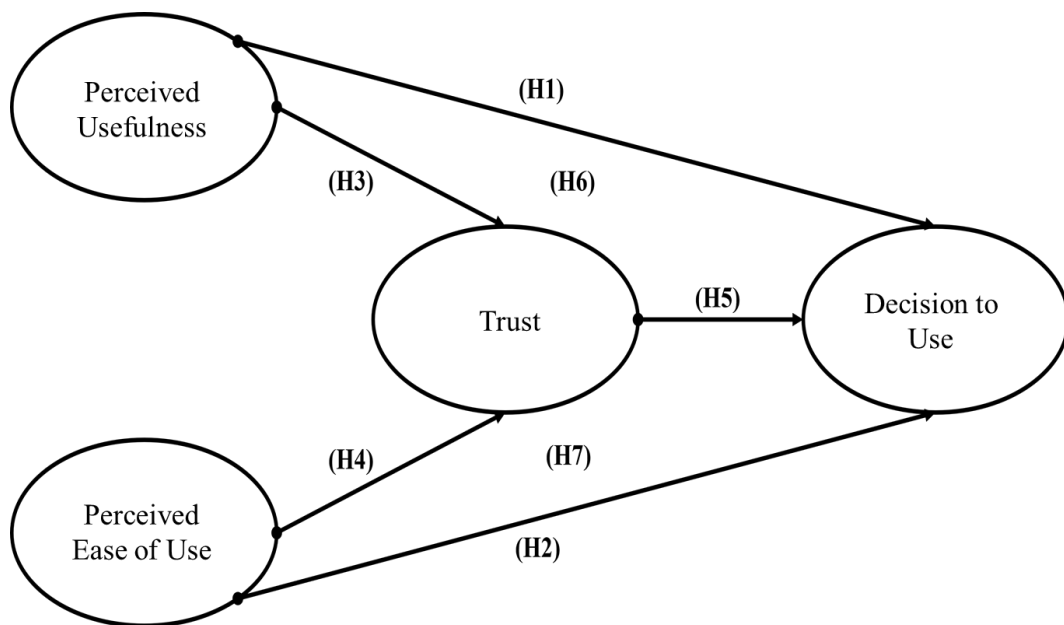


Figure 1. Conceptual Framework

## Methods

This study's research design is a type of associative and causal investigation using quantitative methodologies. In this study, the exogenous variables are perceived usefulness (X1) and perceived ease of use (X2), which are mediated by Trust (Y1). The endogenous variable is decision to use (Y2). This study was undertaken in Denpasar because the population income in Denpasar City is the highest in Bali (BPS, 2020), and the productive population aged 15 and above is 523,524 individuals, which is the most in Bali (BPS, 2020). This study's sample

consists of persons in Denpasar City who have used the LinkAja digital wallet as a non-cash payment option for an unknown sum (infinite).

This study used a non-probability sampling technique for collecting samples with purposive sampling method, namely the technique of determining the sample with certain considerations. The best suggested sample size for measuring multivariate is 5 – 10 observations for each estimated parameter. Indicator  $14 \times 8 = 112$  Respondents. Thus, the respondents needed in this study are 112 respondents and will be taken in the Denpasar City area. In determining the respondents in this study, the criteria used are as follows: 1) Respondents are domiciled in Denpasar City; 2) Respondents aged 17 years and over; 3) Respondents have used the LinkAja digital wallet application. The data were analyzed using the SEM-PLS technique with the Smart PLS version 3.0 application.

### Results and Discussion

Characteristics of respondents in this study describes the criteria of 112 respondents based on gender, age, education, and occupation. In detail, the characteristics of the respondents are presented in Table 1. Table 1 shows that the female user outnumbers the male user by 63 persons, or 56.3 percent. This implies that female users prefer LinkAja. Users aged 19-29 years are the most common, accounting for 73 persons or 65.3 percent of all users. According to this phenomena, people between the ages of 19 and 29 are the most likely to utilize LinkAja. In this survey, respondents with the most recent bachelor's degree outnumber the others, accounting for 77 persons or 68.8 percent. According to this phenomena, people with a bachelor's degree are the most likely to utilize LinkAja. According to occupation, private employees account for 33 persons or 29.5 percent of all users. According to this fact, people who are private employees utilize LinkAja the most. Users with incomes ranging from \$5 million to \$10 million are the most prevalent, accounting for up to 50 persons (44.6 percent). According to this fact, people with salaries ranging from \$5 million to \$10 million are the most likely to utilize LinkAja.

Table 1 Characteristics of Respondents

| No | Characteristics | Classification    | Number of Respondents (persons) | Percentage Respondent (%) |
|----|-----------------|-------------------|---------------------------------|---------------------------|
| 1  | Gender          | Male              | 49                              | 43,7                      |
|    |                 | Female            | 63                              | 56,3                      |
|    |                 | Total             | 112                             | 100,0                     |
| 2  | Age             | 19 - 29 years old | 73                              | 65,1                      |
|    |                 | 30 - 40 years old | 25                              | 22,3                      |
|    |                 | 41 - 51 years old | 7                               | 6,3                       |
|    |                 | 52 - 65 years old | 7                               | 6,3                       |
|    |                 | Total             | 112                             | 100,0                     |
| 3  | Education       | High school       | 14                              | 12,5                      |
|    |                 | Diploma           | 13                              | 11,6                      |
|    |                 | Bachelor          | 77                              | 68,8                      |
|    |                 | Postgraduate      | 8                               | 7,1                       |

|                   |                                   |     |       |
|-------------------|-----------------------------------|-----|-------|
|                   | Total                             | 112 | 100,0 |
| 4                 | Occupation                        |     |       |
|                   | Civil servant                     | 24  | 21,4  |
|                   | BUMN employee                     | 21  | 18,7  |
|                   | BUMD employees                    | 1   | 0,9   |
|                   | Private employees                 | 33  | 29,5  |
|                   | Self-employed                     | 10  | 8,9   |
|                   | Student                           | 10  | 8,9   |
|                   | Housewife                         | 5   | 4,5   |
|                   | Others (Doctor)                   | 2   | 1,8   |
| Others (Polri)    | 5                                 | 4,5 |       |
| Others (Frelance) | 1                                 | 0,9 |       |
|                   | Total                             | 112 | 100,0 |
| 5                 | Monthly Income                    |     |       |
|                   | < Rp. 2 million                   | 4   | 3.6   |
|                   | > Rp. 2 million-Rp. 5 million     | 45  | 40.2  |
|                   | > Rp. 5 million-10 million        | 50  | 44.6  |
|                   | > Rp. 10 million- Rp. 15 millions | 9   | 8.0   |
|                   | > Rp. 15 million-Rp. 20 million   | 1   | 0.9   |
| > Rp. 25 million  | 3                                 | 2.7 |       |
|                   | Total                             | 112 | 100,0 |

Source: Primary data processed, 2022

### Direct Effect Test Results

The results of testing the direct influence hypothesis as presented in Table 2 and Figure 2 can be explained as follows: Hypothesis testing on the effect of perceived usefulness on decision to use produces a regression coefficient value of 0.284, so the perceived usefulness have a positive effect on decision to use. The P-Values value of 0.048 which is smaller than 0.05 ( $0.048 < 0.05$ ) indicates that perceived usefulness have a significant effect on decision to use.

Table 2 Direct Effect Test Results

|  | Path coefficient | t statistics | P Values | Description |
|--|------------------|--------------|----------|-------------|
| Perceived usefulness (X1) -> Decision to Use (Y2)  | 0,284            | 1,985        | 0,048    | Significant |
| Perceived ease of use (X2) -> Decision to Use (Y2) | 0,292            | 2,827        | 0,005    | Significant |
| Perceived usefulness (X1) -> Trust (Y1)            | 0,301            | 2,415        | 0,016    | Significant |
| Perceived ease of use (X2) -> Trust (Y1)           | 0,593            | 5,287        | 0.000    | Significant |
| Trust (Y1)-> Decision to Use (Y2)                  | 0,387            | 2,817        | 0.005    | Significant |

Source: Primary data processed, 2022

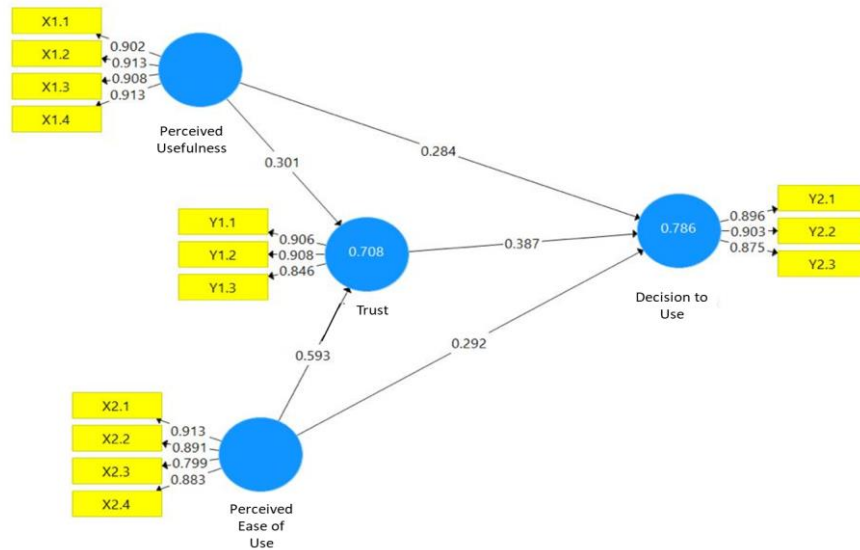


Figure 2 Structural Model  
 Source: Primary data processed, 2022

Hypothesis testing on the effect of perceived ease of use on decision to use produces a regression coefficient value of 0.292, so the perception of ease of use has a positive effect on decision to use. The P-Values value of 0.005 which is smaller than 0.05 ( $0.005 < 0.05$ ) indicates that perceived ease of use has a significant effect on decision to use. Hypothesis testing on the effect of perceived usefulness on the level of confidence produces a regression coefficient value of 0.301, so the perceived usefulness have a positive effect on trust. The P-Values value of 0.016 which is smaller than 0.05 ( $0.016 < 0.05$ ) indicates that perceived usefulness have a significant effect on the level of confidence.

Hypothesis testing on the effect of perceived ease of use on Trust produces a regression coefficient value of 0.593, so the perception of ease of use has a positive effect on Trust. The P-Values value of 0.000 which is smaller than 0.05 ( $0.000 < 0.05$ ) indicates the perceived ease of use has a significant effect on Trust. Hypothesis testing on the effect of the level of confidence on the decision to use produces a regression coefficient value of 0.387, then the level of confidence has a positive effect on the decision to use. The P-Values value of 0.005 which is smaller than 0.05 ( $0.005 < 0.05$ ) indicates Trust has a significant effect on the decision to use.

### Mediation Variable Test

The examination of the indirect effect in this study can be seen in the explanation of the results of the analysis in Table 3 as follows.



Table 3. Recapitulation of Mediation Variable Test Results

| Variable Relationship   | Effect          |                 |                 |                 | Description              |
|---|-----------------|-----------------|-----------------|-----------------|--------------------------|
|   | (A)             | (B)             | ©               | (D)             |                          |
| Perceived usefulness (X1) -> trust (Y1) -> decision to use (Y2) | 0,116<br>(Sig.) | 0,284<br>(Sig.) | 0,301<br>(Sig.) | 0,387<br>(Sig.) | <i>Partial Mediation</i> |
| Perceived ease of use (X2) trust (Y1) -> decision to use (Y2)   | 0,230<br>(Sig.) | 0,292<br>(Sig.) | 0,593<br>(Sig.) | 0,387<br>(Sig.) | <i>Partial Mediation</i> |

Source: Data Processed Results, 2022

Based on Table 3, information can be obtained as presented by trust is able to mediate the effect of perceived usefulness on decision to use. Based on these results, it can be interpreted that the higher the perceived benefits, the higher Trust, so that in the end the decision to use will increase. Trust is able to mediate the effect of perceived ease of use on decision to use. Based on these results, it can be interpreted that the higher the perceived ease of use, the higher Trust, so that ultimately the decision to use will increase.

### **The Influence of Perceived usefulness on Decision to Use**

The results of the analysis show that perceived usefulness have a positive and significant effect on decision to use. This means that the better the perceived usefulness perceived by LinkAja users, the higher the decision to use for LinkAja application users. Vice versa, the worse perceived usefulness felt by LinkAja users, the lower the decision to use LinkAja application users. The results found indicate that the values contained in the perceived benefit variable have a significant impact on the decision to use LinkAja. Perceptions of benefits as measured by indicators: making transactions easier, speeding up the transaction process, being safe in conducting transactions, increasing efficiency in conducting transactions as acceptable things are proven to be able to influence the decision to use LinkAja. This finding can be interpreted that if the user feels good benefits, then it is able to make a significant contribution in improving the decision to use LinkAja users.

The results of this study are in accordance with the results of previous research by Artina, N. (2021), namely perceived usefulness has a positive and significant effect on decision to use. The more it provides high benefits to electronic money users, the higher the interest of users to use their electronic money services in the future. Previous research conducted by (Rahmawati and Yuliana, 2019; Ertemel and Civelek, 2020; Nurzanita and Marlana, 2020; Siti and Totok, 2022; Rahmayanti et al., 2021) showed that perceived usefulness had a positive and significant effect on decision to use.

### **The Influence of Perceived Ease of Use on Decision to Use**

The results of the analysis show that perceived ease of use has a positive and significant effect on decision to use. This means that the better the perceived ease of use perceived by LinkAja users, the higher the decision to use of LinkAja

application users will be. Vice versa, the worse the perception of ease of use felt by LinkAja users, it will decrease the decision to use of LinkAja application users.

The results found indicate that the values contained in the perceived ease of use variable have a significant impact on the decision to use LinkAja. Perception of ease of use as measured by indicators: easy to understand in understanding the application, has features according to the needs in transactions, easy to learn when first using the application, has ease in using the application, increases efficiency in conducting transactions as an acceptable thing proven to be able to influence decisions to use LinkAja. This finding can be interpreted that if users feel ease of use when used LinkedAja, then it is able to make a significant contribution in improving decision to use for LinkAja users.

The results of this study are in accordance with the results of previous studies by Pratiwi and Dewi, (2018), namely the perception of ease of use has a positive and significant effect on decision to use. Ease of use provides benefits for users to know the extent to which users believe that by continuing to use e-money will improve their performance. If a system is relatively easy to use, users will be more willing to learn more about its features and ultimately intend to continue using it. Previous research conducted by (Putri and Iriani, 2020; Lestary et al, 2020; Alistriwahyuni, 2019; Tik, 2018; Rahmayanti et al., 2021) showed that perceived ease of use had a positive and significant effect on decision to use.

### **The Effect of Perceived usefulness on Trust**

According to the findings of the study, perceived usefulness has a positive and substantial influence on Trust. This suggests that the more the perceived usefulness of LinkAja users, the greater their trust in LinkAja application users. The lesser Trust in LinkAja application users, the lower perceived usefulness felt by LinkAja users. According to the findings, the values in the perceived benefit variable have a substantial influence on LinkAja's user level of trust. Indicators of perceived usefulness are acceptable and have an impact on LinkAja users' trust. This conclusion might be read as meaning that if users see positive advantages, it has the potential to significantly contribute to improving trust in LinkAja users.

The results of this study are in accordance with the results of previous research by Diah et al, (2020), namely perceived usefulness has a positive and significant effect on Trust. The higher the user's perception that the benefits provided by the technology are useful for the user, the higher the user's confidence in using the technology in the user's life but if the benefits provided by the technology are low, the lower the confidence in using it. Previous research conducted by (Harris, 2022; Widiyanti, 2020; Diah et al., 2020; Rahmawati and Yuliana, 2019; Liem, 2019; Park et al. 2018;) yielded that perceived usefulness had a positive and significant effect on Trust.

### **The Effect of Perceived Ease of Use on Trust**

The results of the analysis show that perceived ease of use has a positive and significant effect on Trust. This means that the better the perceived ease of use perceived by LinkAja users, the higher Trust in LinkAja application users. Vice

versa, the worse the perception of ease of use felt by LinkAja users, the lower Trust in LinkAja application users. The results found indicate that the values contained in the perceived ease of use variable have a significant impact on LinkAja's level of trust. Indicators on perceived ease of use are acceptable and affect Trust of LinkAja users. This finding can be interpreted that if users feel good ease of use, then it is able to make a significant contribution in increasing Trust in LinkAja users.

The results of this study are in accordance with the results of previous research by Harris, I. (2022), namely the perception of ease of use has a positive and significant effect on Trust. If consumers believe that the digital wallet is easy to use then consumers will decide to use it, if consumers feel the technology is difficult to use, it is likely that consumers will use other technologies. Previous research conducted by (Nangin, et al. 2020; Nurzanita and Marlina, 2020; Chandra et al. 2018; Hu et al. 2019; Aslam, 2017) yielded that perceived ease of use had a positive and significant effect on Trust.

### **The Influence of Trust on Decision to use**

The results of the analysis show that Trust has a positive and significant effect on the decision to use. This means that the higher Trust felt by LinkAja users, the higher the decision to use the LinkAja application. Vice versa, the lower Trust felt by LinkAja users, the lower the decision to use LinkAja application users. The results found indicate that the values contained in the Trust variable have a significant impact on the level of decision to use for LinkAja users. Indicators on Trust are acceptable and influence the decision to use LinkAja users. This finding can be interpreted that if users feel high trust, then it is able to make a significant contribution in increasing the level of decision to use of LinkAja users.

The results of this study are in accordance with the results of previous research by Setyoparwati (2019), namely Trust has a positive and significant effect on decision to use. The level of user trust is very important so that it is often one of the main indicators of consumer satisfaction and intention to use certain applications. As a result, there is a need for mutual trust. Previous research conducted by (Pratama et al 2022; Rahayu, 2021; Hartono and Kustiyah, 2020; Ambarwati, 2019; Anggono, 2018) gives the result that Trust has a positive and significant effect on decision to use.

### **The Role of Trust in Mediating the Effect of Perceived usefulness on Decision to Use**

The results of the analysis show that Trust is able to mediate the effect of perceived usefulness on decision to use. Trust in this study is as partial mediation (partial mediation). Based on these results, it can be interpreted that the better the perceived benefits, the higher Trust felt, so that in the end the decision to use is high. The results of this study are supported by research (Harris, 2022; Widiyanti, 2020; Diah et al., 2020; Rahmawati and Yuliana, 2019; Liem, 2019; Park, et al. 2018;) which states that perceived usefulness have a positive and significant effect on Trust. The results of research on the effect of

trust levels on decision to use are also supported by (Pratama et al 2022; Rahayu, 2021; Hartono and Kustiyah, 2020; Ambarwati, 2019; Anggono, 2018).

### **The Role of Trust in Mediating the Effect of Perceived Ease of Use on Decision to use**

The findings indicate that trust can mediate the influence of perceived ease of use on decision to use. In this study, trust serves as a partial mediator (partial mediation). Based on these findings, it can be concluded that the more the perceived ease of use, the greater the perceived trust, resulting in a high decision to use. This study's findings are supported by research (Nangin, et al. 2020; Nurzanita and Marlina, 2020; Chandra et al. 2018; Hu et al. 2019; Aslam, 2017) which states that perceived ease of use has a positive and significant effect on Trust. The results of research on the effect of trust levels on decision to use are also supported by (Pratama et al 2022; Rahayu, 2021; Hartono and Kustiyah, 2020; Ambarwati, 2019; Anggono, 2018).

### **Implications and Limitations of The Research**

#### **Implication**

Based on these findings, the results of this study are able to enrich the development of marketing management science, especially related to the behavior of digital wallet users and support other empirical studies related to the effect of perceived usefulness and perceived ease of use on Trust and decision to use. Based on the results of the study, it shows that the perceived benefit variable has an important factor in Trust of LinkAja users. Thus the management must provide good benefits to increase Trust of LinkAja users. LinkAja can increase the benefits of the application by updating application features so that the benefits felt by users are getting better

The results also show that the perceived ease of use variable has the highest influence on Trust, compared to perceived benefits. Thus, the LinkAja management must pay more attention to the ease of use felt by users in using the LinkAja application. This is because users make ease of use the most influential factor on Trust of users of the LinkAja application. LinkAja can improve the ease of use in transactions and application use in order to improve the ease of use for the better.

The results also show that Trust has an important factor in the decision to use LinkAja users. Thus, the LinkAja management must increase trust by always providing true information to users and providing convenience in conducting transactions using the LinkAja application.

#### **Limitations**

Because the scope of the research is confined to the LinkAja e-wallet, the study's findings may differ from each respondent's impressions or interpretations of other e-wallets. This study is confined to analyzing the perceived usefulness variables, perceived ease of use, level of trust, and choice to use, and hence cannot

investigate aspects other than these variables in depth. This study employs a cross-sectional temporal design or at a certain moment in time, but it also examines the dynamics of situations that vary with time, therefore this research should be revisited in the future.

## **Conclusion and Suggestions**

### **Conclusion**

Based on the results of the research analysis and the results of the discussion in the previous chapter, the conclusions of this study are as follows:

- 1) Perceived usefulness has a positive and significant effect on the decision to use LinkAja users. This means that if the benefits felt by users are getting better, the decision to use LinkAja will be higher.
- 2) Perception of ease of use has a positive and significant effect on decision to use for LinkAja users. This means that if the ease of use perceived by the user is getting better, the decision to use LinkAja will increase.
- 3) Perceived usefulness has a positive and significant effect on Trust of LinkAja users. This means that if the benefits felt by users are getting better, the Trust of LinkAja users will increase.
- 4) Perception of ease of use has a positive and significant effect on Trust of LinkAja users. This means that if the ease of use increases, the Trust of LinkAja users will increase as well.
- 5) Trust has a positive and significant effect on the decision to use LinkAja users. This means that if the level
- 6) the trust increases, the decision to use LinkAja increases too
- 7) Trust is able to mediate the effect of perceived usefulness on decision to use on LinkAja users. This shows that the benefits felt by LinkAja users will have a significant impact on decision to use if mediated by Trust, which means that the Decision to Use of LinkAja users are highly dependent on the level of benefits felt by users and also Trust in users.
- 8) Trust is able to mediate the effect of perceived ease of use on decision to use on LinkAja users. This shows that the ease of use of LinkAja users will have a significant impact on decision to use if mediated by Trust, which means that the Decision to Use of LinkAja users are highly dependent on the level of ease of use perceived by the user and also Trust in the user.

### **Suggestion**

To be able to improve decision to use for LinkAja users, it is recommended for LinkAja management to improve perceptions of benefits, perceptions of ease of use and level of trust in users. In order to increase the perception of benefits, the perceived ease of use and Trust in LinkAja users, it is recommended for LinkAja management to be able to increase the sense of security in conducting transactions using the LinkAja application by increasing the security of the application system and when transacting so that users will feel more secure. LinkAja management is recommended to make it easier for users to develop a simpler application display and usage so that users will find it easier to understand the application. LinkAja management must be able to increase a

sense of concern for users if they are facing problems when transacting by improving customer service so that application users feel helped if problems occur during transactions. It is recommended that LinkAja management be able to improve the features in the application so that it is helpful for users and according to user needs. So that it can maintain decision to use for users so they don't switch to other digital wallet applications. Further research can add constructs other than perceived usefulness and perceived ease of use to be able to identify more deeply Trust and Decision to Use.

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