THE EFFECT OF EASE OF USE AND E-TRUST ON USER PURCHASE DECISIONS

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Abstract: Fintech (Financial Technology) in Indonesia continues to grow and experience a rapid increase, one of the most widely used Fintech products is a digital wallet (e-wallet). Ease of Use and E-Trust play an important role in making Purchase Decisions, Ease of Use can be seen in terms of the ease of using a system, and E-Trust in terms of very high trust can create a good relationship between the Dana application and its users. This study aims to determine how much influence Ease of Use and E-Trust have on Purchase Decisions on Dana digital wallet users. The research method used is a quantitative method with a descriptive and verification approach, while the data used in this study are primary data obtained from the questionnaire results. Data testing was done by descriptive analysis, verification analysis, and hypothesis testing using SPSS 24. The results showed that Ease of Use Dana, E-Trust Dana, and Purchase Decisions Dana was in a good category. There is a correlation between Ease of Use and E-Trust, there is a partial effect between Ease of Use and E-Trust on Purchase Decisions, and there is a simultaneous effect between Ease of Use and E-Trust on Purchase Decisions

Keywords: Ease of Use; E-Trust; Purchase Decisions

INTRODUCTION

The development of technology and information in this world is increasingly affecting human life, human life is currently greatly facilitated by existing technology, so technology has become an inseparable part of human life. This is what causes rapid changes with the emergence of new technologies in various fields, such as education, economics, politics, culture, and others (Yanto et al., 2020). The development of very high technology also has an impact on the development of an increasingly efficient and modern financial world. One of the technological developments in the financial sector is Fintech (Financial Technology), Fintech is one of the innovations in the financial sector that refers to modern technology (Chrismastianto, 2017). Fintech continues to grow and experience rapid improvement and can change the financial business sector. Fintech has advantages for various parties in the financial industry, its emergence has a positive impact on the financial business sector to become more efficient and competitive. Several financial businesses use fintech to provide digital service preferences that are safe and easy.

The existence of the internet has become a phenomenon of technological progress that has led to the acceleration of globalization and the spread of unlimited information throughout the world. In today's economy, innovation is very important because finance and technology are closely related. This is also supported by the increasing use of the internet which can be accessed via smartphones and other technological devices in daily life. It can be seen from Figure 1 released by APJII (Association of Indonesian Internet Service Providers) that in a survey involving 7,000 respondents from various provinces in Indonesia, the number of Internet users in Indonesia in 2020 has increased by 10% compared to previous years, and is expected to continue to grow. Growing every year. The total population increased by 196.71 million or equivalent to 73.7% of the current population of 266.91 million.
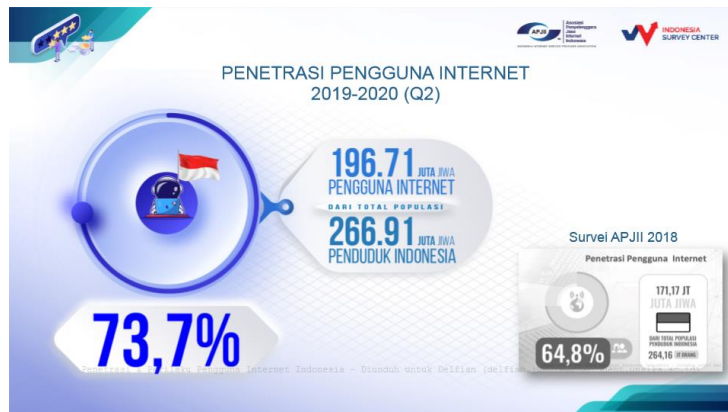
Figure 1. Internet User Penetration 2020
Source: (Asosiasi Penyelenggara Jasa Internet Indonesia, 2020)

The increasing penetration of internet users is also driven by the high use of smartphones or smartphones in Indonesia. Data taken from (We Are Social & Hootsuite, 2019) shows that there are 355.5 million smartphone users in Indonesia with a penetration of 133% of Indonesians who own a smartphone. Smartphone users who are active on social media reach 130 million users with a penetration of 48% of the 150 million Indonesians who use the internet (We Are Social & Hootsuite, 2019).

The high growth of internet users has led to various new forms of internet-based business, one of which is a fintech which has emerged as a new payment system solution that offers convenience to its users, especially those connected to the internet. Fintech financial services are differentiated into several groups, namely digital banking payment systems, online/digital insurance, peer-to-peer (P2P) lending, and crowdfunding. In 2020 the fintech business in Indonesia is still dominated by lending (50%), mobile payments by (23%), and the rest is personal finance, comparison, insurtech, crowdfunding, POS systems, cryptocurrency & Blockchain, and others.
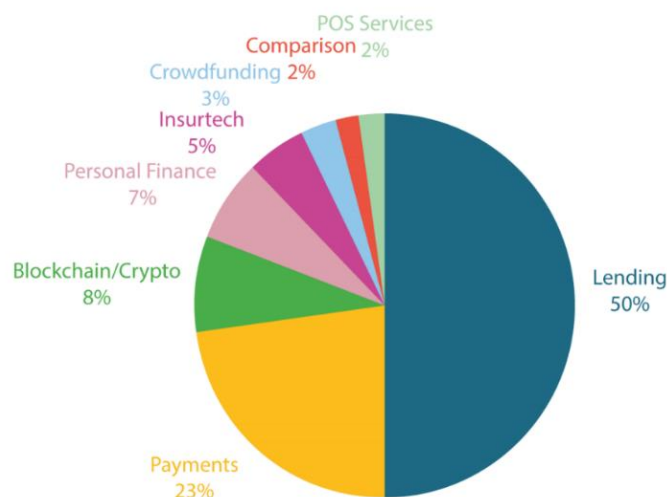
Figure 2. Distribution of the Fintech Ecosystem in Indonesia in 2020
Source: (Fintechnews.sg, 2020b)

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The following is a list of the types of fintech platforms in Indonesia in 2020: (1) Payment. The fintech business in Indonesia is dominated by digital payment service providers such as: (a) Payment Chip Based (chip-based), E-Money, Flazz BCA, E-Money Mandiri, Brizzi BRI, Tap Cash BNI, Blink BTN, Mega Cash, Nobu E-Money, JakCard Bank DKI, Skye Mobile Money, and others, (b) Payment server based, T-Cash Telkomsel, XL Tunai, CIMB Niaga Mobile Account, BBM Money Permata Bank, DOKU, and so on, (c) M- Payment, Sakuku BCA, Dana, OVO, Paypro, Kudo, Mimo Pay, Gopay, and others, (d) BitCoin, BitX.co; (2) Lending: Lending is engaged in finance such as Pinjam.com, MoneyTeman.com, which are based on applications such as Kredivo, Akulaku, Investree, Tunaikita, and others; (3) Personal Finance and Wealth Management: Startups engaged in this field such as bibitnomic, bareksa, journal, Stockbit, Veryfund, and others; (4) Comparison: Startups engaged in this field are, ArrangeDuit, KreditGoGo, TaniHub, BosTunai, Kredibel, Cekaja.com, and others; (5) Insurtech: This platform provides insurance services such as Asuransiku. Id, Cekpremi.com, Bima, Premiro, Pasaepolis.com, DuitPintar, and others; (6) Crowdfunding: Registered startups such as Mapan, Ethis, Limakilo, Kitabisa, KapitalBoost, and others; (7) Cryptocurrency & Blockchain: These service providers are, Bitcoin.com, Indoax, Pundi, and Luno; (8) POS System: Related platforms such as Thumb kiosk, Omegasof, Moka, Dealpos, Bimasakti, and others.

One of the payment methods currently being developed is the e-wallet, which is a digital-based financial service that is now the main method in Indonesia (Alfisyahrin 2019). The initial cash payment has been changed to a non-cash payment, using a digital wallet or electronic wallet.

Based on Figure 3, it can be seen that there are Top 10 E-Wallets in Indonesia, the data shows that Dana is in the 3rd position under Gopay and Ovo. This happened because Dana even though it was a new digital wallet compared to Gopay and Ovo, Dana was aggressively providing attractive promos such as discounts and the most famous was the cashback promo.

Figure 3. List of the Largest Digital Wallets in Indonesia Fourth Quarter 2017-II Quarter 2019
Source: (Iprice, 2019)

Figure 4. List of E-Wallet Applications Based on Number of Application Downloads

Source: (Fintechnews.sg 2020a)

Based on Figure 4, it can be seen that the number of downloads of the Dana application has not changed significantly although it had an increase in Q4 of 2019 the increase was not stable, then made Dana remain in the 3rd position under Gopay and OVO until 2020.

As of January 2021, the number of fintech operators that have been registered with the OJK is 149 companies. One of the e-wallets that is present in Indonesia is DANA from the company PT Espay Debit Indonesia, DANA stands for Dompet Digital Indonesia which is one of the service applications from startups that have been registered with the OJK in the Fintech field. DANA was officially launched on December 5, 2018, designed to meet the needs of the public in a simple, safe, and convenient transaction. DANA itself is a mobile payment application with an open platform concept, developed by a start-up with an Indonesian legal entity. DANA's focus is only on payment system providers that can be used by many parties, including movie tickets, e-commerce, and transportation. DANA to date has joined many online and offline services (Hardiawan, 2017).

The research objectives: (1) To find out the description of Ease of Use on Dana digital wallet users; (2) To find out the description of E-Trust on Dana digital wallet users; (3) To find out the description of Purchase Decisions on Dana digital wallet users; (4) To find out how big the correlation between Ease of Use and E-Trust on Dana digital wallet users; (5) To find out how big the partial influence of Ease of Use and E-Trust on Purchase Decisions on Dana digital wallet users; (6) To find out how much the simultaneous influence of Ease of Use and E-Trust on Purchase Decisions for Dana digital wallet users.

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Supporting theory of Ease of Use according to Suhir et al. (2016) defined as the level of user expectations of the effort that must be expended to use a system meanwhile, according to ease of use, a successful user should be able to use it as easily as possible without going through a process that can make it difficult for its users (Turban et al., 2016). E-Trust according to Revita (2016) can be interpreted as the belief that a product or service provider can be relied on to behave in such a way that the long-term interests of consumers can be met meanwhile, according to Rousseau et al. E-Trust is a psychological area that is concerned with accepting what is based on expectations for good behavior from others (Mauludiyahwati, 2017). Purchase Decisions according to Kotler & Armstrong (2016) are part of consumer behavior, namely the study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas, or experiences satisfy their needs and wants meanwhile, according to states that the purchase decision is a selection of two or more choices, in other words, choices must be available to someone when making a decision (Laura & Ringo, 2017).

METHODS

A research method according to Creswell (2016) is a research plan and procedure that includes steps ranging from broad assumptions to detailed methods of data collection, analysis, and interpretation. The research method in this study uses quantitative research methods with descriptive and verification approaches, the data used in this study are primary data obtained from questionnaires. This study uses a non-probability sampling technique using a purposive sampling approach. The population in this study is Dana's digital wallet users through the @Dana Facebook account with 48,000 followers in March 2021. This study used the Taro Yamane formula for sampling so that a sample of 396 respondents was obtained.

## RESULTS AND DISCUSSION

Descriptive Analysis

The descriptive analysis serves to explain the condition of each variable at the time of the study.

Table 1. Ease Of Use (X1) Descriptive Analysis

No	Indicator	Total Score	Keterangan
1	Easy to understand	1514	Agree
2	Easy to operate	1517	Agree
3	Easy to controlled	1599	Agree
4	Easy to control	1668	Strongly Agree
5	Clear and detailed	1613	Agree
6	Easy to understand	1520	Agree
7	Easy to customize	1465	Agree
8	Easy to arrange	1490	Agree
9	Easy to master	1541	Agree
10	Uncomplicated system	1546	Agree
11	Easy to access	1532	Agree
12	Easy to use	1562	Agree
	Total Score	**18.567**	**Agree**
	Average Score	**1547.2**	

Source: Data processing results (2021)

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Based on Table 1, the total score obtained is 18,567 with an average score of 1547.2 which can be described in the recapitulation scale line as follows:

SS	STS	TS	CS	S
396	712,8	1.029,6	1.346,4	1.663,2	1.980

1547.2
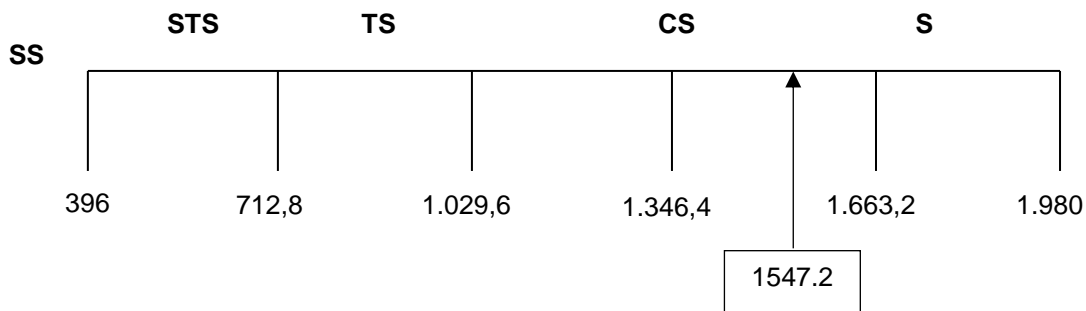
Figure 5. Ease Of Use Variable Scale Range (X1)
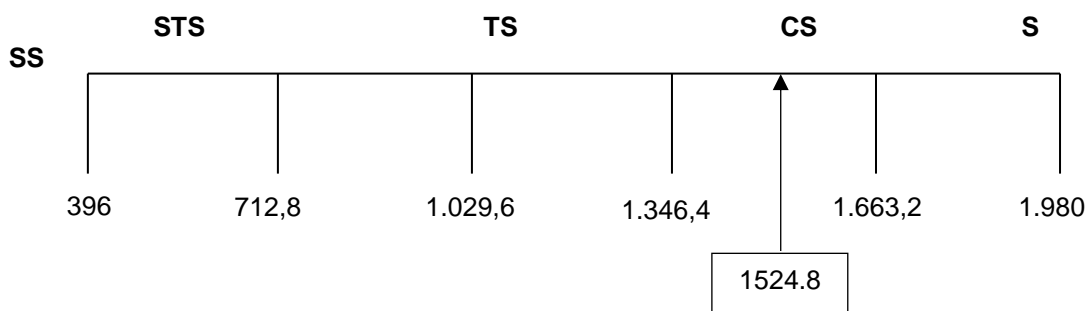
Source: Data processing results (2021)

Based on Figure 5, shows that the ease of use indicator is on a scale line between 1,346.4 - 1,663.2 with agreed criteria, thus it can be said that respondents rate good or positive on the ease of use variable in the Fund application.

Table 2. E-Trust Descriptive Analysis (X2)

No	Indicator	Total Score	Information
1	Seller Honesty	1546	Agree
2	Appropriate information	1514	Agree
3	Complete Service	1537	Agree
4	The most advanced system	1581	Agree
5	Company Reputation	1549	Agree
6	Ability to handle user complaints	1492	Agree
7	User Loyalty	1507	Agree
8	Recommend to others	1513	Agree
9	Accept criticism and suggestions	1496	Agree
10	Submission of information as it is	1513	Agree
	Total Score	**15.248**	**Agree**
	Average Score	**1524.8**	

Source: Data processing results (2021)

Based on Table 2, the total score obtained is 15,248 with an average score of 1524.8 which can be described in the recapitulation scale line as follows:

SS	STS	TS	CS	S
396	712,8	1.029,6	1.346,4	1.663,2	1.980

1524.8

Figure 6. E-Trust Variable Scale Range (X2)
Source: Data processing results (2021)

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Based on Figure 6 above, shows that the e-trust indicator is on the scale line between 1,346.4 – 1,663.2 with agreed criteria, thus it can be said that the respondent has a good or positive assessment of the e-trust variable in the Dana application.

Table 3. Descriptive Analysis of Purchase Decisions (Y)

No	Indicator	Total Score	Information
1	Product Suitability	1545	Agree
2	Product benefits	1527	Agree
3	Good and reliable	1517	Agree
4	Price Match	1545	Agree
5	Easy to get	1524	Agree
6	Availability	1492	Agree
7	Time period	1503	Agree
8	The perceived advantage	1491	Agree
9	The number of wishes to purchase	1539	Agree
10	Purchase for supplies	1503	Agree
11	Various	1583	Agree
12	Ease of making payments	1521	Agree
	Total Score	**18.290**	**Agree**
	Average Score	**1524.1**	

Source: Data processing results (2021)

Based on Table 3, the total score obtained is 18,290 with an average score of 1524.1 which can be described in the recapitulation scale line as follows:
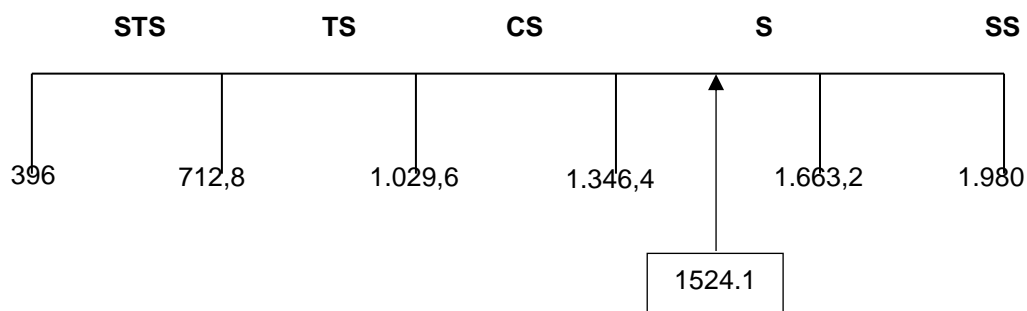
Figure 7. Range of Purchase Decisions Variable Scale (Y)
Source: Data processing results (2021)

Based on Figure 7, shows that the purchasing decision indicators are on a scale line between 1,346.4 - 1,663.2 with agreed criteria, thus it can be said that respondent's rate good or positive on the purchasing decisions variable in the Dana application.

Verification Analysis

Path analysis is a research method that is mainly used to examine the strength of the direct and indirect relationship of a set of independent variables (exogenous) to the dependent variable (endogenous). The indirect effect is the multiplication between the path coefficient and the correlation coefficient, therefore first of all the coefficients between the independent variables. The relationship between the two independent variables can be explained as follows:

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Table 4. Correlation Results Between X1 and X2

Correlations

		Ease of Use	E-Trust
Ease of Use	Pearson Correlation	1	.720[**]
	Sig. (2-tailed)		.000
	N	396	396
E-Trust	Pearson Correlation	.720[**]	1
	Sig. (2-tailed)	.000	
	N	396	396

[**]. Correlation is significant at the 0.01 level (2-tailed).

Source: Data processing results (2021)

Based on Table 4, the value of the correlation coefficient between the independent variables, namely ease of use and e-trust is 0.720. The correlation can be explained in Figure 8 as follows:

0.720
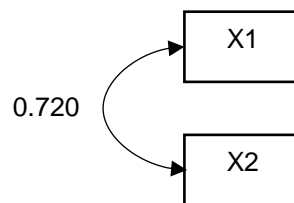
Figure 8. Correlation Between X1 and X2
Source: Data processing results (2021)

Based on the results of the analysis, it is obtained that the correlation coefficient between the independent variables, namely ease of use and e-trust can be assessed at 0.720, thus ease of use and e-trust have a strong level of relationship, unidirectional because it is positive with a coefficient interval of 0.60. - 0.799 with a strong category.

Path Analysis

Table 5. Path Analysis Results

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	6.161	1.472		4.186	.000
	Ease of Use	.500	.043	.494	11.589	.000
	E-Trust	.431	.048	.379	8.897	.000

Coefficients[a]

a. Dependent Variable: Purchase Decisions

Source: Data processing results (2021)

Based on Table 5, shows the path coefficient value between the ease of use and e-trust variables on purchasing decisions. The path values are each described as follows:

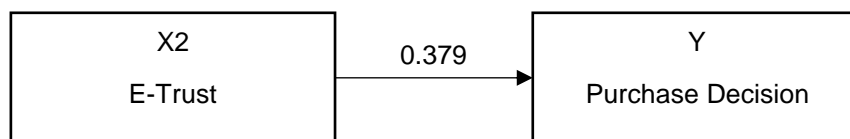| X1 Ease of Use | → 0.494 → | Y Purchase Decisions |
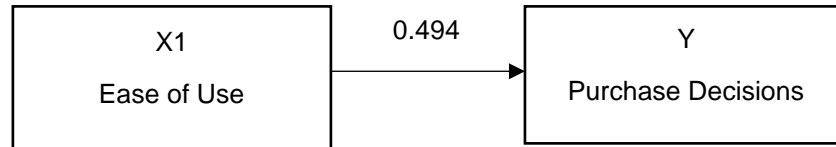
Figure 9. Ease Of Use Path Coefficient on Purchase Decisions
Source: Data processing results (2021)

The value of the coefficient of determination (KD) on the correlation between the ease of use variables on purchasing decisions can be explained as follows:

$$KD = r^2 \times 100\%$$
$$KD = 0.494^2 \times 100\%$$
$$= 0.244 \times 100\%$$
$$= 24.4\%$$

Based on the results of the calculation of the coefficient of determination obtained a value of 24.4% meaning that the ease of use variable has a direct influence on the purchasing decision variable of 24.4% while the rest (100% - 24.4%) = 75.6% is influenced by other variables not examined.

| X2 E-Trust | → 0.379 → | Y Purchase Decision |

Figure 10. Coefficient of E-Trust Path on Purchase Decisions
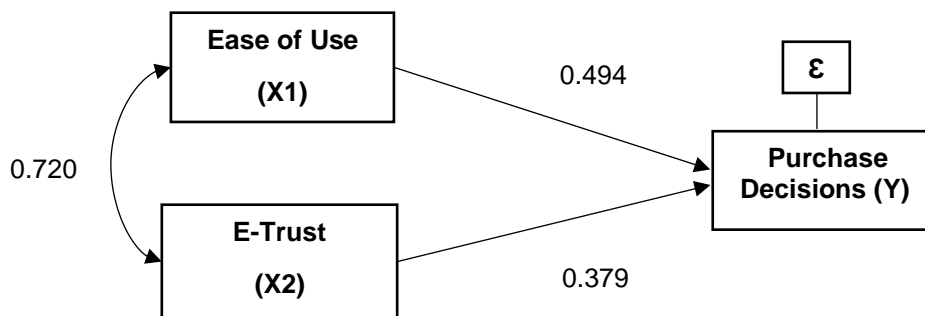Source: Data processing results (2021)

The value of the coefficient of determination (KD) on the correlation between the e-trust variable on purchasing decisions can be explained as follows:

$$KD = r^2 \times 100\%$$
$$KD = 0.379^2 \times 100\%$$
$$= 0.143 \times 100\%$$
$$= 14.3\%$$

Based on the calculation of the coefficient of determination obtained a value of 14.3%, meaning that the e-trust variable has a direct influence on the purchasing decision variable of 14.3% while the rest (100% - 14.3%) = 85.7% is influenced by other variables not examined.

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The path coefficients of the X1 and X2 variables to the Y variable can be described as follows:

Figure 11. Variable Path Coefficients X1 and X2 Against Y
Source: Data processing results (2021)

Based on Figure 11, shows that the associative degree or path coefficient of the ease of use variable is 0.494 higher than the e-trust variable of 0.379, meaning that ease of use contributes more to purchasing decisions than e-trust. The path equations are as follows:

$$Y = 0.494X_1 + 0.379X_2 + £$$

Information:
X1 = Ease of Use
X2 = E-Trust
Y = Purchase Decision
£ = Another variable that is not measured, but affects Y

Table 6. Effect of Ease Of Use (X1) on Purchase Decisions (Y)

Variable	Path Analysis Interpretation	Calculation	Amount of Influence
X1	Direct influence on Y	0.494^2	0.244
	Indirect influence X1 to Y	0.494 x 0.720 x 0.379	0.135
	Total		0.379

Source: Data processing results (2021)

Based on Table 6, shows that the effect of the ease of use variable on purchasing decisions is 0.379 or 37.9%.

Table 7. Effect of E-Trust (X2) on Purchase Decisions (Y)

Variable	Path Analysis Interpretation	Calculation	Amount of Influence
X2	Direct influence on Y	0.379^2	0.143
	Indirect effect of X2 to Y	0.379 x 0.720 x 0.494	0.135
	Total		0.278

Source: Data processing results (2021)

Based on Table 7, shows that the effect of the e-trust variable on purchasing decisions is 0.278 or 27.8%.

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Table 8. Effect of Ease Of Use (X1) and E-Trust (X2) on Purchase Decisions (Y)

Variable	Path Coefficient	Direct Influence	Indirect Influence X1	Indirect Influence X2	Sub Total Influence
X1	0.494	0.244	......	0.135	0.379
X2	0.379	0.143	0.135	......	0.278
		Total			0.657
	Effect of Other Variables				0.343

Source: Data processing results (2021)

Based on Table 8, shows that the total influence of the ease of use and e-trust variables on purchasing decisions is 0.657 or 65.7%. the influence of other variables outside the model is 1 – 0.657 = 0.343 or 34.3%.

Hypothesis Testing Results
Correlation between Ease of Use (X1) and E-Trust (X2)
Based on the calculated t value, it is then compared with the t table with a significant level of 5%, df = n - 2 = 396 - 2 = 394, then the t table = 1,966 is obtained. It is known that t count (20.582) > t table (1.966), it can be stated that H0 is rejected, meaning that there is a significant relationship between ease of use and e-trust.

Table 9. Partial Effect of Ease of Use on Purchase Decisions

| | | Coefficients[a] | | | | |
| | | Unstandardized Coefficients | | Standardized Coefficients | | |
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.161	1.472		4.186	.000
	Ease of Use	.500	.043	.494	11.589	.000
	E-Trust	.431	.048	.379	8.897	.000

a. Dependent Variable: Purchase Decisions

Source: Data processing results (2021)

Based on Table 9, shows that the value of sig. (0.000) < (0.05) and t count (11.589) > t table (1.966) which means H0 is rejected, it can be concluded that ease of use partially affects purchasing decisions.

Table 10. Partial Effect of E-Trust on Purchase Decisions

| | | Coefficients[a] | | | | |
| | | Unstandardized Coefficients | | Standardized Coefficients | | |
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.161	1.472		4.186	.000
	Ease of Use	.500	.043	.494	11.589	.000
	E-Trust	.431	.048	.379	8.897	.000

a. Dependent Variable: Purchase Decisions

Source: Data processing results (2021)

Based on Table 10, shows that the value of sig. (0.000) < (0.05) and t count (8.897) > t table (1.966) which means H0 is rejected, it can be concluded that e-trust partially influences purchasing decisions.

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Table 11. The Effect of Simultaneous Ease of Use and E-Trust on Purchase Decisions

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9529.729	2	4764.865	376.140	.000[b]
	Residual	4978.442	393	12.668		
	Total	14508.172	395			

a. Dependent Variable: Purchase Decisions
b. Predictors: (Constant), E-Trust, Ease of Use

Source: Data processing results (2021)

Based on Table 11, shows that the value of Sig. (0.000) < (0.05) and f count (376,140) > f table (3,018) then H0 is rejected, it can be concluded that there is a simultaneous influence between ease of use and e-trust on purchasing decisions.

CONCLUSION

This study was conducted to determine the effect of the Ease of Use and E-Trust variables on Purchase Decisions for Dana digital wallet users. After testing, the results obtained include Ease of Use Funds are in a good category, E-Trust Funds are in a good category, and Fund Purchase Decisions are in a good category. There is a correlation between Ease of Use and E-Trust, there is a partial effect between Ease of Use on Purchase Decisions, there is a partial effect between E-Trust on Purchase Decisions, and there is a simultaneous effect between Ease of Use and E-Trust on Purchase Decisions.

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