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The Impact of Trust, Perceived Usefulness, Perceived Ease of Use, and Customer Intentions on Customer Attitudes Toward the Use of Technology

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Abstract: An online store must constantly innovate by developing new ideas or reusing established ones like the Cash on Delivery payment option. In this study, the author supposes that trust, perceived usefulness, and perceived ease of use can positively affect a customer's attitude toward adopting a technology, affecting their behavioral Intention to use the technology. Therefore, to demonstrate this, the author attempts to conduct research using the Technology Acceptance Model with the addition of trust as an external variable and analyzes them using Path Analysis tools to determine why the customers would not accept the technology of Cash Delivery as a payment method. The author uses a quantitative methodology to gather primary data from 200 respondents in many major cities where the COD campaign operates. The results demonstrate that perceptions of usefulness, usability, and attitude contribute to consumers' intentions to utilize the COD payment method. Trust was discovered to be a significant determinant of consumers' desire to use the COD payment option. The implementation of COD should be more successful if the reasons mentioned are taken into account.
Keywords: Attitude; Behavioral Intention; Perceived Ease of Use; Perceived Usefulness; Technology Acceptance Model

INTRODUCTION

For a rising number of consumers, the Internet and most websites that make up it serve as their primary source of information. Consider the Internet and the Web sites that make it up as service entities as a way to conceptualize the Internet phenomena given the potential service-oriented advantages associated with these information systems. The Internet or e-commerce is one colossal service, and marketing and service management methods, concepts, and strategies have immediate applications there (Jo et al., 2021).

Indonesia is one of the many nations that upgrading conventional transactional methods from physical transactions to online transactions has significantly impacted (Pratama, 2020). The competition between online shopping and e-commerce websites is intensifying due to numerous e-commerce businesses in Indonesia, according to the company website PT. JUJUAL was the most well-liked e-commerce in the nation. The online commerce portal received 1.2 billion visits in 2020, which total of 329.8 million on desktop and 863.1 million on mobile (72.35% and 27.65%, respectively). Indirectly, every business must be able to develop innovations and new features that can bring advantages and ease for its users, given the rather intense competition in the field of e-commerce and the entry of various international corporations into Indonesia.

Cash On Delivery is a service that might benefit and be practical for Indonesian online shoppers (COD) (Widodo, 2022). Many clients still struggle to make electronic payments, so the COD option was developed. Only 76.19% of Indonesia's total population has access to financial services, according to OJK (2019). Since e-commerce primarily relies on the service of 3rd party digital payment, 17.81% of Indonesians do not have access to digital payment services, limiting them to offline items. COD is an

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excellent substitute for customers in underdeveloped or underprivileged countries without access to credit cards or bank accounts. It enables them to make internet purchases. Finally, COD may appeal to novice online shoppers because orders may be placed over the phone, Delivery is physical, and payment is completed offline. Without the requirement for prior experience

To research the problem as it is, the research uses Kamal et al. (2020) Technology Acceptance Model (TAM). To characterize and predict a person's behavior concerning technological systems, Kamal et al. (2020) developed TAM, emphasizing the individual's adoption and use of the abovementioned technology. The TAM framework emphasizes comprehending and enhancing organizational performance Kamal et al. (2020). According to the author, attitudes significantly impact how and to what degree consumers will embrace technology.

Studies have used the Technology Acceptance Model to examine the variables influencing payment methods in e-commerce (Thanh et al., 2020). However, according to the author, no studies have previously examined COD campaigns in Indonesia. As a result, the author thought this research would be valuable because he is interested in learning which component will have the most significant impact on the COD campaign. Additionally, there is a strong link between trust and a buyer's mindset.

PT is the largest online retailer in Indonesia and a unicorn, with a USD 8,000,000,000 valuation. JUJUAL. There is no doubt that this success is intertwined with PT. JUJUAL's history. To encourage Indonesians to start selling online, PT. JUJUAL has promoted the equitable distribution of the digital economy over the past ten years. This endeavor is carried out by creating a platform that enables everyone to start and find anything, any place.

There are numerous ongoing campaigns in PT. JUJUAL that are utilized to increase platform sales. Some of these campaigns concentrate on flash-selling daily necessities products, anniversary campaigns, COD promotions, etc.

With 135 million visitors per month, PT. JUJUAL is one of the most popular e-commerce sites in Indonesia, but it still struggles to increase the Order Conversion Rate on the Cash on Delivery (COD) Campaign. According to information from the Regional Growth Expansion division, the Cash on Delivery conversion order will be worth the following in June 2021:

Table 1. Sold Cash on Delivery and Click-Through Rate

City	Product Sold	Product Sold COD	%Product Sold COD	CTR
Bandung	3276	12	0,37%	11,25%
Makasar	943	7	0,74%	8,81%
Malang	1026	3	0,29%	9,55%
Medan	1574	8	0,51%	13,49%
Palembang	728	6	0,82%	9,83%
Semarang	758	3	0,39%	7,80%
Surabaya	5310	24	0,45%	11,54%

Source: Regional Growth Expansion Division Report (2021)

The information above displays the value of a conversion order made using the Cash on Delivery service in June 2021, broken down by city and time of day. Based on this information, we can say that despite the high Click click-through rate (CTR), which indicates that customers are engaged in the campaign, the amount of Cash on Delivery products sold is less than 1% of total sales. CTR is equal to clicks (the total number of

persons who clicked the advertisement)/Impressions (the number of people who saw the ad)

This demonstrates that the PT. JUJUAL platform's Cash on Delivery capability does not operate well given the value of the conversion order. Only behind the Flash sale campaign, which has the greatest CTR, the COD campaign is one of the campaigns with the highest CTR when compared to others like Serba Diskon Campaign and Hampers Campaign. Based on information and research provided by PT. JUJUAL's Regional Growth Expansion team, the author believes there is a critical issue with one of the indicators that is the primary benchmark for assessing the success of a campaign, particularly the Cash on Delivery campaign and feature. According to the team from Regional Growth Expansion's interview, customers in each of the aforementioned cities are less interested in PT. JUJUAL's Cash on Delivery function. It occurs because the products offered through the features of PT. JUJUAL is unable to satisfy the needs of customers in that city, resulting in a low conversion order value, and because the products offered through the Cash on Delivery feature are too expensive for customers in that city to be interested in purchasing them. Some of the aforementioned factors, which are still only hypotheses in this study, are what lead to poor Cash on Delivery conversion order value. As a result, the author will use the Technology Acceptance Model to assist in solving this issue (TAM). What impact do trust, perceived usability, and perceived utility have on how people feel about PT. JUJUAL's COD Campaign. This study's goal is to investigate the connections between perceived usefulness, perceived usability, trust, attitude, and customers' desire to use COD as a form of payment.

METHODS

The author tries to conduct research using the Technology Acceptance Model with the addition of trust as an external variable and analyzes it using the Path Analysis tool to determine why customers will not accept Cash Delivery technology as a payment method. This study investigates the relationship between perceived usefulness, perceived usability, trust, attitude, and the customer's desire to use COD as a form of payment. To find references that will aid in defending the findings, a literature review is conducted. The author's definitions, justifications, and suggested solutions were made possible thanks to the sources reviewed for this study. Additionally stated in support of the study were several management tools. The references are from various publications, including books and journals.

There are 200 samples used in this study. The questionnaire is broken up into two sections, the first of which questions about the respondent profile (demographic segmentation), and the latter of which asks about the factor that influences their decisions. The survey uses the Likert Scale, with (1) denoting "strongly disagree," (2) denoting "disagree," and (3) denoting "moderate." (4) stands for "agree," and (5) for "strongly disagree." The independent factors in this study are perceived usefulness, perceived usability, and perceived ease of use, while the dependent variable is buying Intention.
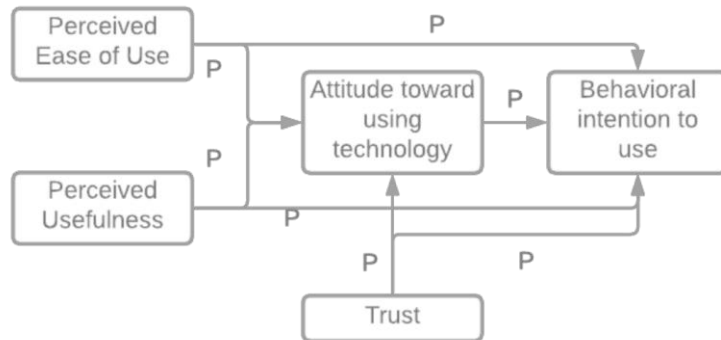
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Figure 1. Research Path Analysis
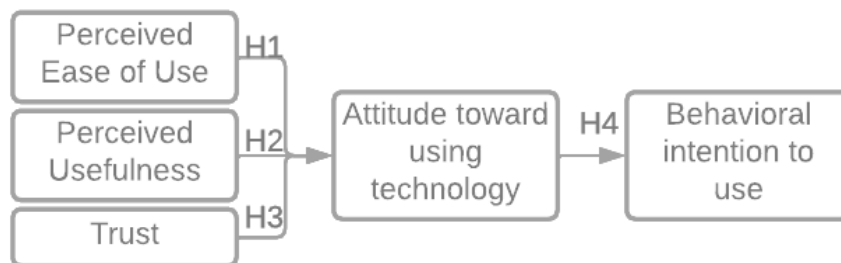Source: Adapted from Estriegana et al. (2019)

Figure 2. Conceptual Framework
Source: Adapted from Estriegana et al. (2019)

Using self-reported rather than actual usage data to gauge system utilization is one of the most significant objections against TAM model studies. Self-reported use data is a subjective measure that, as many scholars have shown, is unreliable in estimating actual system usage (Estriegana et al., 2019). Because of this, the author of this study only investigates the participants' behavioral intentions.

Hypothesis
H1: A perceived utility significantly influences attitudes toward adopting COD technology in online commerce.
H2: Perceived ease of use significantly influences attitudes regarding adopting COD technology in online purchases.
H3: Trust significantly influences a person's attitude toward adopting COD technology when shopping online.
H4: The Intention to use COD is significantly influenced by one's attitude toward employing COD technology.

RESULTS AND DISCUSSION
This respondent of this research fulfills the requirement of having used PT. JUJUAL and have used COD in PT. JUJUAL at least once. The Intention of collecting the respondent profile is for PT. JUJUAL to have a better understanding of the demographic and to ease their campaign targeting in the future. Women make up the majority of the respondents in this study, accounting for 70%, with men accounting for 30%. Women

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make up the majority of PT. JUJUAL's client. Most respondents are around 18-25, with 59% of the overall respondents. Meaning that most of their customers are between the ages of 18 to 25, and most of the respondent's monthly expenses are around Rp.2.000.000 – Rp.3.999.999, with most of their monthly expenses spent on PT. JUJUAL is around Rp.1.000.000 – Rp.1.999.999. Most of the respondents' average and COD transactions are above six and 1-2 transactions with COD as their payment method.

Table 2. Perceived Usefulness

No	Questions	Respondent Answer					Total Respondent	Average Score
		1	2	3	4	5		
1	PU1	1	4	38	109	48	200	3.995
		0.50%	2.00%	19.00%	54.50%	24.00%		
2	PU2	1	6	71	59	63	200	3.885
		0.50%	3.00%	35.50%	29.50%	31.50%		
3	PU3	2	8	51	56	83	200	4.05
		1.00%	4,00%	25.50%	28%	41.5%		
4	PU4	1	4	48	73	74	200	4.075
		0.50%	2.00%	24.00%	36.5%	37.00%		
	Total	5	22	208	297	268	800	4.00125

Source: Processed Data (2022)

Based on Table 2, Perceived Usefulness, Perceived usefulness has a total average score of 4.00125, meaning that the Perceived Usefulness of COD payment method with a maximum score of 5, the PT. JUJUAL application is considered to be relatively high. The most significant score of 4.075 on question item PU4 with the statement "Using COD payment method helps me save transaction fee" and the lowest score of 3.885 on question item PU2 with the statement "Using COD payment method makes it easier for me to finish my payment on PT. JUJUAL."

Table 3. Perceived Ease of Use

No	Questions	Respondent Answer					Total Respondent	Average Score
		1	2	3	4	5		
1	PU1	7	21	51	68	53	200	3.695
		3.50%	10.50%	25.50%	34%	26.50%		
2	PU2	5	23	55	63	54	200	3.69
		2.50%	11.50%	27.50%	31.50%	27%		
3	PU3	4	31	46	47	72	200	3.76
		2%	15,50%	23%	23.50%	36%		
4	PU4	4	24	51	60	61	200	3.75
		2%	12%	25.50%	30%	30.50%		
	Total	20	99	203	238	240	800	3.724

Source: Processed Data (2022)

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According to Table 3 Perceived Ease of Use, the overall average score is 3.724, indicating the perception of Perceived Ease of Use of the COD payment method in PT.JUJUAL applications are relatively high, as the Likert scale's highest score is 5, with the highest score of 3.76 on question item PEOU3 with the statement "I can master the COD payment method while purchasing PT.JUJUAL." and the lowest score of 3.69 on question item PEOU2 with information "COD payment method is simple and easy to use when purchasing PT.JUJUAL.".

Table 4. Trust

No	Questions	Respondent Answer					Total Respondent	Average Score
		1	2	3	4	5		
1	TR1	6	25	122	28	19	200	3.145
		3%	12.50%	61%	14%	9.50%		
2	TR2	5	59	64	49	23	200	3.13
		2.50%	29.50%	32%	24.50%	11.50%		
3	TR3	10	42	97	31	20	200	3.045
		5%	21%	48.50%	15.50%	10%		
4	TR4	10	51	83	32	24	200	3.045
		5%	25.50%	41.50%	16%	12%		
5	TR5	9	59	87	32	13	200	2.905
		4.50%	29.50%	43.50%	16%	6.50%		
	Total	40	236	453	172	99	1000	3.054

Source: Processed Data (2022)

Based on Table 4 trust has a total average score of 3.091, meaning that the perception of Trust of COD payment method in PT. JUJUAL application is considered to be above average as the Likert scale maximum score is 5. The highest score of 3.145 on question item TR1 with the statement "The transaction will be secure & fast when using Cod payment method to pay on PT. JUJUAL.", and the lowest score was 3.045 on question item TR5 with the statement "I trust the commitment to protect the interest of customers when using COD payment method on PT. JUJUAL."

Table 5. Attitude

No	Questions	Respondent Answer					Total Respondent	Average Score
		1	2	3	4	5		
1	ATT1	42	63	64	13	18	200	2.51
		21%	31.50%	32%	6.50%	9%		
2	ATT2	22	85	62	21	10	200	2.56
		11%	42.50%	31%	10.50%	5%		
3	ATT3	28	84	49	16	23	200	2.61
		14%	42%	24.50%	8%	11.50%		
4	ATT4	19	86	62	13	20	200	2.645
		9.50%	43%	31%	6.50%	10%		
	Total	111	318	237	63	71	800	2.58125

Source: Processed Data (2022)

Based on Table 5, it has a total average score of 2.41, meaning that the perception of Attitude towards COD payment method in PT. JUJUAL application is considered relatively low as the maximum Likert scale score is 5. The highest score of 2.645 on question item ATT4 with the statement "I prefer to continue to use COD payment method on PT. JUJUAL.", and the lowest score was 2.51 on question item ATT1 with the idea "I feel comfortable when using COD payment method on PT. JUJUAL.".

Table 6. Behavioral Intention

No	Questions	Respondent Answer					Total Respondent	Average Score
		1	2	3	4	5		
1	BI1	40	89	45	19	7	200	2.32
		20%	44.50%	22.50%	9.50%	3.50%		
2	BI2	25	90	58	18	9	200	2.48
		12.5%	45%	29%	9%	4.50%		
3	BI3	35	78	56	20	11	200	2.47
		17.50%	39%	28%	10%	5.50%		
4	BI4	37	85	54	13	11	200	2.38
		18.50%	42.5%	27%	6.50%	5.50%		
	Total	137	342	213	70	38	800	2.4125

Source: Processed Data (2022)

Based on Table 6, the behavioral intention has a total average score of 2.4125, meaning the perception of Behavioral Intention towards the COD payment method in PT. JUJUAL application is considered relatively low as the highest Likert score is 5. The highest score of 2.48 on question item BI2 with the statement, "If I get to use the payment method, I expect that I will use the COD payment method in PT. JUJUAL." and the lowest score was 2.32 on question item BI1 with the statement "If I get to use the payment method, I intend to use COD payment method in PT. JUJUAL."

Path Analysis

After all of the prerequisites for the classical assumption test have been met, the researcher can use Path analysis to investigate this study further. Because path analysis is an extension of a Multi Linear Regression, linear regression is performed twice. The first linear regression aims to figure out how independent variables relate to the intervening variable. The second regression analysis determines the relationship between the independent and dependent variables. The researcher processes all the collected data using the SPSS application. The SPSS program's output is used to determine whether or not the hypothesis is accepted. The first regression model determines the association between independent variables and the research's intervening variable. The model will be as follows in Figure 3.
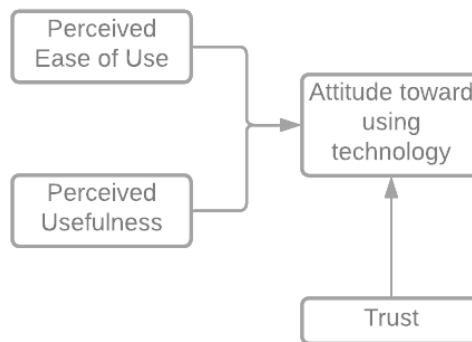
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Figure 3. Model Path Analysis
Source: Adapted from Estriegana et al. (2019)

In this test, based on the SPSS result, is: Y1 = -2.017 + 0.231 X1 + 0.132 X2 + 0.437 X3 + 1.841

The regression coefficients can be used to determine the relationship direction from independent variables such as Perceived Usefulness, Perceived Ease of Use, and Trust, with attitude as the dependent variable. Based on the table, the regression coefficients for X1 are positive, meaning Perceived Usefulness (X1) has a direct relationship with Attitude (Y). Thus, every one-unit increase in Perceived Usefulness (X1) will increase Attitude (Y) by 0.231 units. For X2, the positive regression means Perceived Ease of Use (X2) has a direct relationship with Attitude (Y). Thus, every one-unit increase in Perceived Ease of Use (X2) will increase Attitude (Y) by 0.132 units. The regression coefficients of X3 are positive, which means Trust (X3) has a direct relationship with Attitude (Y). Thus, every one-unit increase in Trust (X3) will boost Attitude (Y) by 0.437 units.

R square value is 0,229, or 22,9%, based on Table 4.9. For 22.9 percent of the Attitude variable, Perceived Usefulness, Perceived Ease of Use, and Trust can be explained, while variables can explain the remaining 77.1% outside of this research paradigm.

The second regression model determines the relationship between the independent and the research's dependent variables. The model will be as follows:
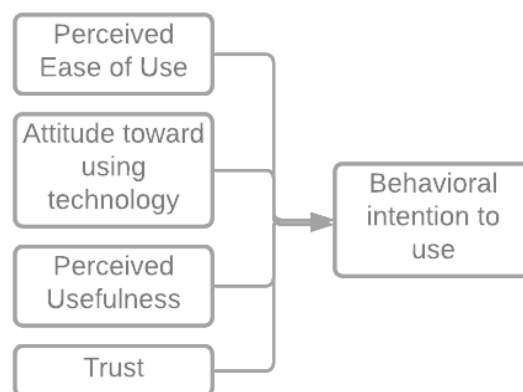

Figure 4. Second Regression Model
Source: Adapted from Estriegana et al. (2019)

Based on the SPSS result, the regression equation of the variables in this test is:
Y2 = 0,043 + 0,113 X1 + 0,036 X2 + 0,062 X3 + 0.606 X4 + 1.371

The regression coefficients can be used to determine the relationship direction from independent variables such as Perceived Usefulness, Perceived Ease of Use, Trust, and Attitude as intervening variables with Behavioral Intention as the dependent variable. Based on the table, the regression coefficients for X1 are positive, meaning Perceived Usefulness (X1) is directly related to Behavioural Intention (Y2). Thus, every one-unit increase in Perceived Usefulness (X1) will increase Behavioral Intention (Y2) by 0.113 units. For X2, the regression is positive, which means Perceived Ease of Use (X2) has a direct relationship with Behavioral Intention (Y2). Thus, every one-unit increase in Perceived Ease of Use (X2) will increase Behavioral Intention (Y2) by 0.036 units. The regression coefficients of X3 are positive, which means Trust (X3) has a direct relationship with Behavioral Intention (Y2). Thus, every one-unit increase in Trust (X3) will increase Behavioral Intention (Y2) by 0.067 units. The regression coefficient of X4 is also positive, meaning that Attitude (X4) is directly related to Behavioral Intention (Y2). Thus, every one-unit increase in Attitude (X4) will boost Behavioural Intention (Y2) by 0.606 units.

The R square value is 0,510 or 51%. The Buying Intention variable can be explained by Perceived Usefulness, Perceived Ease of Use, Trust, and Attitude for 51%, and 49% of the rest can be explained by other variables outside this research model.

Table 7. Summary of The Path Analysis Model

Model	Unstandardized coefficient beta	t	Sig.	R^2
First Structure (X1, X2, X3 towards Y1)				
X1 towards Y1	0.231	2.520	0.013	0.229
X2 towards Y1	0.132	2.310	0.022	
X3 towards Y1	0.437	5.805	0.000	
Second Structure (X1, X2, X3, Y1 towards Y2				
X1 towards Y2	0.113	1.626	0.105	0.510
X2 towards Y2	0.036	0.847	0.398	
X3 towards Y2	0.062	1.031	0.304	

Source: Processed Data (2022)

According to table 7, this hypothesis has a significance value of 0,013 which is less than the required significance value of 0.05 for it to be accepted. It means that Perceived usefulness greatly impacts how people feel about utilizing technology. As a result, H1 can be classified as Accepted. The evidence suggests that this study is consistent with earlier studies. Perceived usefulness does have a favorable impact on attitude (Mulyani et al., 2021).

According to Table 7, this hypothesis has a significance value of 0,022, which is less than the required significance value of 0.05 for it to be accepted. It indicates that Perceived Ease of Use greatly impacts people's feelings about utilizing technology. As a result, H2 can be classified as Accepted. The findings are consistent with Rachmawati et al. (2020) research, which found that perceived ease of use significantly and favorably impacted attitude. These findings are also supported by Yang & Shih 2020), whose study finds that younger cognitive ages are a significant factor in technology acceptance, which is in line with the demographic age of the research respondents.

According to Table 7, this hypothesis has a significance value of 0,000, which is less than the required significance value of 0.05 for it to be accepted. It indicates that trust greatly impacts how people feel about utilizing technology. As a result, H3 might be classified as Accepted. These findings align with Corbitt in Uzir et al. (2021), saying that the better the trust in e-commerce, the better the attitude of customers in using a product in e-commerce.

According to Table 7, this hypothesis has a significance value of 0,000, which is less than the required significance value of 0.05 for it to be accepted. It means that attitude has a significant impact on attitude towards using technology. Therefore, it can be concluded that H4 is Accepted. This hypothesis is supported by Yong in Dwivedi et al. (2019), saying that regardless of the strength of the attitude, attitude towards using is the most important determinant of behavioral Intention to use the system.

Hypothesis Testing

In this section, hypothesis testing is conducted to find a conclusion. Table 7 explains whether the hypotheses regarding the t-test worked for each variable's relationship are rejected or accepted. The number shown is the coefficient beta, and the * means that the paths are significant.
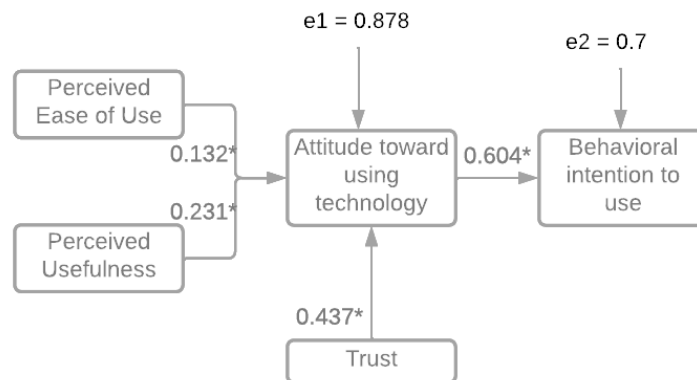

Figure 5. Hypothesis Testing
Source: Adapted from Estriegana et al. (2019)

Perceived Usefulness (X1) has a significant impact on attitude (Y1) towards using COD technology in online shopping

This hypothesis has a significance value of 0,013 which is less than the required significance value of 0.05 for it to be accepted. It means that Perceived usefulness greatly impacts how people feel about utilizing technology. As a result, H1 can be classified as Accepted. The evidence suggests that this study is consistent with earlier studies. Perceived usefulness does have a favorable impact on attitude (Mulyani et al., 2021).

Perceived ease of use (X2) has a significant impact on attitude (Y1) towards COD technology in online shopping.

This hypothesis has a significance value of 0,022, which is less than the required significance value of 0.05 for it to be accepted. It indicates that Perceived Ease of Use greatly impacts people's feelings about utilizing technology. As a result, H2 can be classified as Accepted. The findings are consistent with Rachmawati et al. (2020) that perceived ease of use significantly and favorably impacted attitude. These findings are also supported by Yang & Shih (2020), whose study finds that younger cognitive ages are a significant factor in technology acceptance, which is in line with the demographic age of the research respondents. However, these findings are not in line with Gunawan et al. (2019) research, which found that perceived ease of use has a negative and insignificant impact on consumer attitudes.

Trust (X3) has a significant effect on attitude (Y1) towards using COD technology in online shopping.

This hypothesis has a significance value of 0,000, which is less than the required significance value of 0.05 for it to be accepted. It indicates that trust greatly impacts how people feel about utilizing technology. As a result, H3 might be classified as Accepted. These findings align with Corbitt in Uzir et al. (2021), saying that the better the trust in e-commerce, the better the attitude of customers in using a product in e-commerce.

Attitude (Y1) towards using COD technology has a significant impact on Intention to use COD payment in online shopping.

This hypothesis has a significance value of 0,000, which is less than the required significance value of 0.05 for it to be accepted. It means that attitude has a significant impact on attitude towards using technology. Therefore, it can be concluded that H4 is Accepted. This hypothesis is supported by Yong in Dwivedi et al. (2019), saying that regardless of the strength of the attitude, attitude towards using is the most important determinant of behavioral Intention to use the system.

CONCLUSION

Perceived Usefulness, Perceived Ease of Use, and Attitude are simultaneously responsible for determining the users' Intention to use the COD payment method. Trust was a critical factor influences subscribers' intention to use the COD payment method. Consideration of the factors identified should lead to more successful adoption. The Trust variable has a strong positive impact on the Attitude COD Campaign. This research implies that PT.JUJUAL needs to maintain and increase its trustworthiness to shape its customers' attitudes toward using COD in the COD Campaign. The Perceived Ease of Use variable has a significant positive impact on Attitude in PT. JUJUAL's COD Campaign. PT. JUJUAL must maintain and increase their customers' Perceived Ease of Use to shape their customers' attitude toward using COD in the COD Campaign. The perceived Usefulness variable has a significant positive impact on Attitude in PT. JUJUAL's COD Campaign. PT. JUJUAL COD Campaign. PT. JUJUAL needs to maintain and increase their customer' Perceived Usefulness to shape their customers' attitudes towards using COD in the COD Campaign. The attitude variable has a significant impact on Behavioral Intention to use COD payment in online shopping. PT. JUJUAL needs to maintain and further increase its customer attitude by increasing its Perceived Usefulness, Perceived Ease of Use, and trust factor.

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