THE EFFECT OF CONVENIENCE ON INTEREST IN REUSING THE LINKAJA APPLICATION THROUGH TRUST

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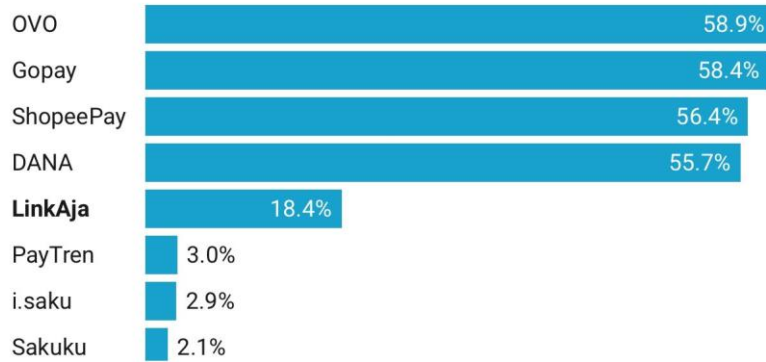Corresponding Email: mutiaarda@umsu.ac.id

Abstract

Money is not only in physical form (cash), but there is already technology that makes money into an intangible object (non-cash) such as electronic money or what is commonly called e-money, one of which is LinkAja, a digital financial service from Telkomsel and a member of the State-Owned Enterprises. The number of LinkAja users is still smaller than OVO, Gopay, ShopeePay, and DANA which merged with other e-commerce companies. This study aims to determine the effect of convenience on the interest in reusing the LinkAja application through trust, both directly and indirectly. This study uses a quantitative approach with path analysis techniques using the partial least square–structural equation model (PLS-SEM) technique. The results of the study showed that there was an effect of convenience on trust in using LinkAja for students, an effect of trust on interest in using LinkAja for students and an effect of convenience on interest in reusing through trust as a moderating variable in the use of LinkAja for students. However, the results of the study showed no effect of convenience on interest in using LinkAja for students. And the results of the R-Square Adjust value test obtained the results that the path model using the moderating variable is 0.537 and 0.505. In other words, the ability of variable X, namely Ease in explaining variable Z, namely Trust, is 53.7%, thus the model is classified as moderately substantial and the ability of variable X, namely ease in explaining variable Y, namely Reuse Intention, is 50.5%, thus the model is classified as substantial (moderate).

Keywords: **Convenience, Trust, Interest, LinkAja.**

Introduction

The application of information technology has been widely used in the daily activities of students, this is indicated by the presence of various information technology facilities developed for the community. In relation to this, the payment system used by the Indonesian people has also developed. Currently, money is not only in physical form (cash), but there is already technology that makes money into an intangible object (non-cash) such as electronic money or what is commonly called e-money, (Suwandi, 2018). Bank Indonesia only issued a permit for e-money for the first time in 2009 through Bank Indonesia Regulation number 11/12/PBI/2009. The list of the largest E-wallet Applications in Indonesia can be seen in Figure 1.1:

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Platform e-wallet yang pernah digunakan

OVO	58.9%
Gopay	58.4%
ShopeePay	56.4%
DANA	55.7%
LinkAja	18.4%
PayTren	3.0%
i.saku	2.9%
Sakuku	2.1%

Source: CNBC Indonesia (2023)
Figure 1 List of the Largest E-Wallet Applications in Indonesia

Based on Figure 1 above, it is known that OVO leads monthly active users with 20.8 million users. OVO leads because most people use it to make transactions on Grab and Tokopedia. ShopeePay leads with more than 10 million paying users among Shopee's 51.5 million monthly active users, free shipping (ongkir) from Shopee works well to encourage ShopeePay adoption for its users and its intention to convert their e-commerce users into digital wallet users. In the midst of being the first mover in the payment space, GoPay only ranks second in the embedded e-wallet application. LinkAja ranks fifth in the largest e-wallet users in Indonesia.

One of the factors that influence interest in using is the perception of ease, ease of use also influences interest in using. According to (Jogiyanto, 2015), the definition of Perceived Ease of Use or perception of ease of use is defined as the extent to which someone believes that using a particular technology system will be free from effort. In addition, factors that influence purchase interest are ease of use. Ease is defined as the extent to which someone believes that using a technology will be free from effort. Ease of use is easy to learn, easy to understand, simple and easy to operate. (Jogiyanto, 2015).

Ease is the level at which a person believes that the use of a system is not difficult to understand and does not require hard work from the user to be able to use it. The concept of ease provides the understanding that if a technology is easy to use, then users will tend to use the technology. Factors that influence purchasing decisions include trust. According to (Aniek, 2013) trust is a number of specific beliefs about integrity (honesty of the trusted party and the ability to keep promises), benevolence (attention and motivation of the trusted party to act in accordance with the interests of those who trust them), competency (the ability of the trusted party to carry out the needs of the trustor) and predictability (consistency of the behavior of the trusted party).

Consumer trust in a brand can only be obtained if marketers can create and maintain a positive emotional relationship with consumers. This positive emotional relationship must be built over a long period of time but must be done consistently and persistently. Popularity and trust in a brand can provide a sense of prestige and pride to its consumers so that it becomes the first and foremost thing that consumers consider to have the intention to buy a product. The problem of interest in using Link.Aja is that students have not used much e-money, students use cash more than e-money. The problem in terms of Convenience is that not all merchants or shops use the Link.Aja application. The problem of Trust is the feeling of worry because of the security issue of Link.Aja data which tends to be vulnerable. Based on

the background of the problem above, the author is interested in conducting a study entitled "The Effect of Convenience on the Interest in Reusing the LinkAja Application through Trust".

Literature review

Interest is a desire or attraction to something, either an object or an activity that is in accordance with the individual's feelings as a source of motivation. If a person's interest is great, then the motivation to fulfill their desires is also great (Brigham & Houston, 2016). E-money is an innovation as an alternative payment method like cash that makes it easier for its users. The use of e-money is a real condition where e-money owners use e-money as one of their chosen transaction tools. Purchase interest is something personal and related to attitude, individuals who are interested in an object will have the strength or drive to carry out a series of behaviors to approach or obtain the object (Simamora, 2016). According to (Kotler, 2010) Reuse interest is identified through the following indicators: 1) Transactional interest, namely a person's tendency to buy a product, 2) Referential interest, namely a person's tendency to refer a product to others, 3) Preferential interest, namely an interest that describes the behavior of a person who has a primary preference for the product. This preference can only be replaced if something happens to the preferred product, 4) Explorative interest, this interest describes the behavior of someone who always seeks information about the product they are interested in and seeks information to support the positive qualities of the product.

Perceived ease of use is defined as the extent to which a person believes that using a technology will be free from effort. Ease of use is easy to learn, easy to understand, simple and easy to operate (Jogiyanto, 2015). According to (Harlan, 2014) perceived ease of use is defined as an individual's belief that if they use a particular technology it will be free from effort. Meanwhile, according to (Sakti, 2016) states that the intensity of use and interaction between users and the system can also indicate ease of use. According to (Rahmayanty, 2016) provides several indicators of perceived ease of use, namely: 1) Easy to learn, indicated that it is not difficult to learn, meaning that when someone first uses it, 2) Understandable means that a technology is very easy to operate. A technology that is clear and can be operated easily, will make it easier for users to use it, 3) Easy to get the system to do what the user wants to do, with the facilities that are provided according to a person's needs, it will make it easier for a person to use it by customers, such as cash withdrawals, interbank transfers, bill payments, and other transactions, 4) Doesn't require a lot of mental effort, the use of technology is indicated that it does not require much effort, meaning that there are not many sacrifices made when using technology, 5) Flexible, the ability to adapt and work effectively in different situations, and with various individuals/groups.

Trust is the foundation of business. Building trust in long-term relationships with customers is an important factor in creating customer loyalty. This trust cannot simply be recognized by other parties/business partners, but must be built from the beginning and can be proven. According to (Yamagishi, 2016) formulates trust as the assumption that everyone does not mean anything negative to him. This is what is called trust in general. To trust others, individuals have self-confidence indicators based on high sensitivity and skills to distinguish between feelings of trustworthiness and untrustworthiness. Basically everyone can be trusted until a certain thing makes the individual no longer trustworthy. According to (Fauziati, 2018) states that trust indicators consist of 3 components, namely: 1) Integrity is the consumer's perception that the company follows acceptable principles such as keeping promises, behaving ethically and honestly. Company integrity depends on the company's consistency in the past, credible communication or non-credible communication of a company to other groups, and whether the actions taken by the company are in accordance with the promises or words spoken by the company, 2) Benevolence, which is based on the level of trust in partnerships that have goals and motivations that are advantages for other organizations when new conditions arise, namely conditions

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where commitment is not formed, 3) Competence, is the ability to solve problems faced by consumers and meet all their needs. Ability refers to the expertise and characteristics that allow a group to have a dominant influence.

Methodology

This type of research is survey research, because it takes samples from one population. This study uses an explanatory research approach, which aims to explain the causal relationship between research variables and test hypotheses. The population in this study were all students of the University of Muhammadiyah North Sumatra. The sample determination used quota sampling of 100 students. The data analysis technique of this study uses statistical analysis, namely partial least square - structural equation model (PLSSEM) which aims to conduct path analysis with latent variables. This analysis is often referred to as the second generation of multivariate analysis (Ghozali, 2016).

Research result

Based on the results of descriptive analysis, it is known that most of the respondents in this study were male as many as 36 people (36%) while female as many as 64 people (64%) and. So in this study the respondents were dominated by female gender. Most of the respondents in this study were aged between 18-19 years as many as 13 people (13%), those aged 20-21 years as many as 32 people (30%), those aged 22-23 as many as 44 people (44%) and for ages> 23 years as many as 11 people (11%). There are two stages of groups to analyze SEM-PLS, namely the analysis of the measurement model (outer model), namely the reliability and validity of the construct (construct reliability and validity) and discriminant validity (discriminant validity). Furthermore, the analysis of the structural model (inner model), namely the coefficient of determination (R-square); F-square; hypothesis testing, namely direct effect, indirect effect and total effect (Juliandi, 2018). The following is a picture of the PLS (Partial Least Square) model. The analysis technique used is as follows:
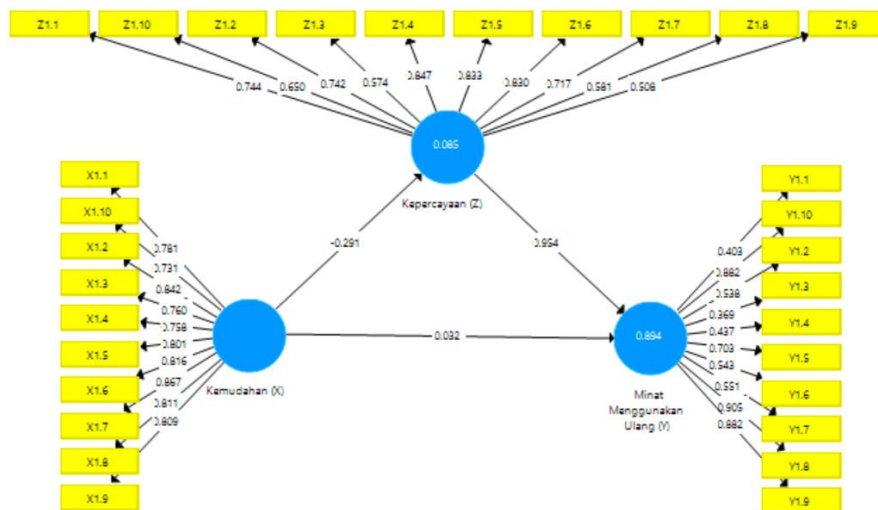
Source: SmartPLS (2024)
Figure 2 Model Structure

Validity test is conducted to determine the ability of the research instrument to measure what should be measured (Abdillah & Jogiyanto, 2015). Indicators are considered valid if they have an outer loading value, the variable dimension has a loading value > 0.6 so that it can be concluded that the measurement meets the validity criteria.

Table 1. Outer Loading Results

	Convenience (X)	Trust (Z)	Interest (Y)
X.1	0.781		
X.2	0.842		
X.3	0.760		
X.4	0.758		
X.5	0.801		
X.6	0.816		
X.7	0.867		
X.8	0.811		
X.9	0.809		
X.10	0.731		
Y.1			0.603
Y.2			0.638
Y.3			0.669
Y.4			0.637
Y.5			0.703
Y.6			0.643
Y.7			0.651
Y.8			0.905
Y.9			0.882
Y.10			0.882
Z.1		0.744	
Z.2		0.742	
Z.3		0.774	
Z.4		0.847	
Z.5		0.833	
Z.6		0.830	
Z.7		0.717	
Z.8		0.681	
Z.9		0.608	
Z.10		0.650	

Source: SmartPLS processed results, 2024.

Based on the calculation results and testing of the validity of the outer loading above, it was obtained that from testing research items conducted on 100 respondents, it was obtained that all question items in the variables of Ease, Trust and Interest in Reusing met the validity standards with values above 0.6 for each question item in the study. The construct reliability test can be seen from the Cronbach's alpha value and the composite reliability value. To be able to say that a statement item is reliable, the Cronbach's alpha and composite reliability values must be > 0.6. The following are the results of the Cronbach's alpha test.

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Table 2. Cronbach Alpha Results

	Cronbach's Alpha
Kemudahan (X)	0,937
Kepercayaan (Z)	0,890
Minat Menggunakan Ulang (Y)	0,829

Source: SmartPLS processed results, 2024.

Based on the table above, it shows that the reliability construct on Cronbach Alpha has met the criteria with a value above 0.6. Based on this, it is concluded that all constructs have good reliability and the variables Ease, Trust and Reuse Intention meet the reliability test assumptions. The following are the results of the composite reliability test.

Table 3. Composite Reability Results

	Composite Reliability
Kemudahan (X)	0,946
Kepercayaan (Z)	0,909
Minat Menggunakan Ulang (Y)	0,870

Source: SmartPLS processed results, 2024.

Based on the table above, it shows that the reliability construct in Composite Reliability has met the criteria with a value above 0.6. Based on this, it is concluded that all constructs have good reliability and the variables Ease, Trust and Reuse Interest meet the assumptions of reliability testing. The Average Variance Extracted value has met the criteria with a value of more than 0.5. Based on this, it can be concluded that the research variables meet the criteria for discriminant validity testing and the variables Ease, Trust and Reuse Interest have met the assumptions of discriminant validity testing.

Table 4. R Square Test Results

	R Square	R Square Adjusted
Kepercayaan (Z)	0,542	0,537
Minat Menggunakan Ulang (Y)	0,523	0,505

Source: SmartPLS processed results, 2024.

Based on the table above regarding the results of the R-Square Adjust value test, it is obtained that the path model using the moderating variable is 0.537 and 0.505. In other words, the ability of variable X, namely Ease in explaining variable Z, namely Trust, is 53.7%, thus the model is classified as moderately substantial and the ability of variable X, namely ease in explaining variable Y, namely Reuse Intention, is 50.5%, thus the model is classified as substantial (moderate).

Table 5. Results of Direct Influence Test

	T Statistics (|O/STDEV|)	P Values
Kemudahan (X) -> Kepercayaan (Z)	6,428	**0,000**
Kemudahan (X) -> Minat Menggunakan Ulang (Y)	1,246	**0,214**
Kepercayaan (Z) -> Minat Menggunakan Ulang (Y)	65,352	**0,000**

Source: SmartPLS processed results, 2024.

Based on the table above regarding the results of the path coefficient, it was found that all path coefficient values were positive (seen in the T-statistic), including:

1. From the T-statistic above, it can be understood that the effect of Ease (X) on Trust obtained a t-value of 6.428 while t-table 1.984 and has a significant figure of 0.000 <0.05 or t-count 6.428> t-table 1.984. Based on the decision-making criteria, it can be concluded that Ho is rejected (Ha is accepted), this shows that Ease has a significant effect on the Interest in Reusing LinkAja in UMSU Students.
2. From the T-statistic above, it can be understood that the effect of Ease (X) on Interest in Using obtained a t-value of 1.246 while t-table 1.984 and has a significant figure of 1.246> 0.05 or t-count 1.246 <t-table 1.984. Based on the decision-making criteria, it can be concluded that Ho is accepted (Ha is rejected), this shows that the perception of ease does not have a significant effect on the Interest in Reusing LinkAja in UMSU Students.
3. From the T-statistic above, it can be understood that the influence of Trust on the Interest in Reusing obtained a t-value of 65.352 while the t-table was 1.984 and had a significant figure of 0.000 <0.05 or t-count 65.352> t-table 1.984. Based on the decision-making criteria, it can be concluded that Ho is rejected (Ha is accepted), this shows that Trust has a significant effect on the Interest in Reusing LinkAja Products in UMSU Students.
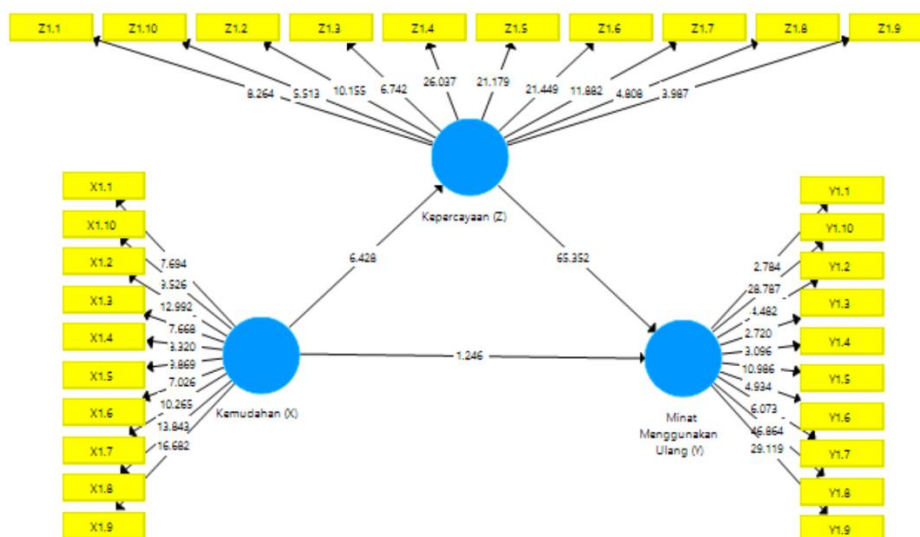
Source: SmartPLS (2024)
Figure 3 Path Analysis Results

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The purpose of indirect effect analysis is to test the hypothesis of the indirect influence of an influencing variable (exogenous) on the influenced variable (endogenous) which is mediated by an intervening variable (mediator variable) (Juliandi, 2018).

Table 6. Results of Indirect Effect Test

	T Statistics (|O/STDEV|)	P Values
Kemudahan (X) -> Kepercayaan (Z) -> Minat Menggunakan Ulang (Y)	6,277	**0,000**

Source: SmartPLS processed results, 2024.

From the T-statistic above, it can be understood that the effect of ease (X) on the Interest in Reusing through Trust as a moderating variable obtained a t-count value of 6.277 while t-table 1.984 and has a significant figure of 0.000 <0.05 or t-count 6.277> t-table 1.984. Based on the decision-making criteria, it can be concluded that Ho is rejected (Ha is accepted), this shows that ease (X) has an effect on the interest in reusing through Trust as a moderating variable on the LinkAja product.

Discussion

The effect of convenience (X) on trust obtained a t-value of 6.428 while t-table 1.984 and has a significant figure of 0.000 <0.05 or t-count 6.428> t-table 1.984. Based on the decision-making criteria, it can be concluded that Ho is rejected (Ha is accepted), this shows that convenience has a significant effect on trust in using LinkAja among UMSU students. Ease of use of an online application is very much needed by consumers so that they do not experience difficulties in using the application offered. The easier and simpler the way to use an application, the more people will use the Shopee online shop. (Harlan, 2014). After customers trust, it is time for companies and producers to create convenience for marketing. Producers and companies usually create convenience in obtaining products by sending a product or goods ordered by customers, although sometimes customers can get them through direct transactions. (Jogiyanto, 2015). The results of the study (Robaniyah, 2021), stated that convenience has an effect on purchasing interest.

The Effect of Ease (X) on Reuse Intention obtained a t-value of 1.246 while t-table 1.984 and has a significant figure of 0.214> 0.05 or t-count 1.246 <t-table 1.984. Based on the decision-making criteria, it can be concluded that Ho is rejected (Ha is accepted), this shows that the perception of ease does not have a significant effect on Reuse Interest LinkAja Among UMSU Students. The same results can be found in one of the factors that form trust in online stores in the study conducted (Cheskin, 2014), namely the presentation factor among other factors found such as guaranteed security, brand, search, and technology. From the explanation above, it can be concluded that the perception of ease of use is related to navigation, presentation, comfort, and convenience that a website can provide. If a website can fulfill it, then trust can be obtained. The results of the study (Faradila, SN, & Soesanto, 2016), showed that the perception of ease of use on Trust.

The Effect of Ease of Use on Interest in Reusing obtained a t-value of 65,352 while t-table 1.984 and has a significant figure of 0.000 <0.05 or t-count 1.246 <t-table 1.984. This shows that Trust has a significant effect on Interest in Reusing LinkAja on UMSU Students.By knowing what factors can influence consumer interest in using it, companies must be responsive to what must be done in order to maintain the company's survival and become winners in such tight competition, because consumers will be increasingly selective in making purchases.The results of the study (Arda, M., & Pratiwi, 2022) show that trust has an effect on purchasing decisions. The effect of ease on the intention to reuse through trust

as a moderating variable obtained a t-value of 6.277 while t-table 1.984 and has a significant figure of 0.000> 0.05 or t-count 6.277> t-table 1.984. This shows that ease has an effect on the intention to use through trust as a moderating variable for LinkAja products on UMSU students.Ease or perceived ease of use (belief in ease of use) is the level at which users believe that the technology/system can be used easily and without problems (Davis, 2012).

Conclusion

Based on the results of the research and discussion discussed in the previous chapter, it shows that most of the research results have a significant effect between the independent variables and the dependent variables. The conclusions that can be drawn from the results of the analysis are 1) There is an effect of ease on the trust in using LinkAja for UMSU students, 2) There is no effect of ease on the interest in using LinkAja for UMSU students, 3) There is an effect of trust on the interest in using LinkAja for UMSU students, 4) There is an effect of ease on the interest in reusing through Trust as a moderating variable in the use of LinkAja for UMSU students.

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