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THE INFLUENCE OF PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS ON THE INTENTION TO USE BSI MOBILE (AMONG GROCERY TRADERS IN TANAH ABANG MARKET WITH ATTITUDE TOWARD USING AS AN INTERVENING VARIABLE)

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ABSTRACT

This study uses the Technology Acceptance Model (TAM) approach to examine the factors that influence how wholesalers in Tanah Abang Market perceive their interest in using BSI Mobile. These factors include perceived usefulness, ease of use, and attitude towards use. This research was conducted by sending questionnaires to wholesalers in Pasar Tanah Abang, Jakarta. A simple random sampling method was used to determine the sample size in this study. The questionnaire was sent to 109 food vendors in Tanah Abang Market who qualified as samples and analyzed with SPSS (Statistical Package for Social Sciences). The results showed that: (1) perceived usefulness has a significant influence on interest in using BSI Mobile, with a significance level of 0.038; (2) perception has a significant influence on interest in using BSI Mobile, with a significance level of 0.000; (3) perceived ease of use has a significant influence on interest in using BSI Mobile, with a significance level of 0.000; and (4) attitude towards use has a significant influence on interest in using BSI Mobile.

KEYWORDS *Technology Acceptance Model (TAM), Intention, Path Analysis*

INTRODUCTION

A new digital era has begun, and everything in our lives now takes place online. With the advancement of technology, internet usage for communication, information exchange, and learning has become essential for everyone, anywhere. This includes the utilization of technology in digital transactions such as banking

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(Simanjorang & Aslami, 2022). One of the developments in banking is the emergence of M-banking. The presence of M-banking can provide services to customers quickly, easily, and can be accessed anytime and anywhere to perform various financial transactions (Lestari, 2022). The increasing advancement of information technology has led the business sector, particularly in the trading sector, to move towards digitalization.

In the business world, we often use cashless payment technologies such as QR Codes. QR Code, created by the Japanese company Denso Wave in 1994, was initially used for tracking vehicle parts. Now, QR Codes are used in many business sectors, especially for marketing and promotional activities (Rabbani, 2023). Payment through QR Code systems is necessary to make transactions efficient and, of course, cashless. This study focuses on mobile banking, where mobile banking itself can provide convenience for traders and enable various transactions to be conducted by traders, enjoying the available features 24 hours a day, easily accessible anytime and anywhere.

One of the banks in Indonesia, BSI bank, also released mobile banking called BSImo (BSI Mobile). The BSI Internet and Mobile Banking application is based on internet data and can facilitate customers. The largest traditional market in Central Jakarta, the Special Capital Region of Jakarta, is the Tanah Abang Market. Tanah Abang Market or Saturday Market, built by Yustinus Vinck on August 30, 1735, with permission from Governor General Abraham Patras. This market sells textiles and groceries (Manuel & Sutanto, 2021). In implementing the programs owned by BSI bank, the traders, including grocery traders, are enthusiastic about participating in the existing programs. From the description above, researchers chose grocery traders in Tanah Abang Market as the research object because of the uniqueness described in the description.

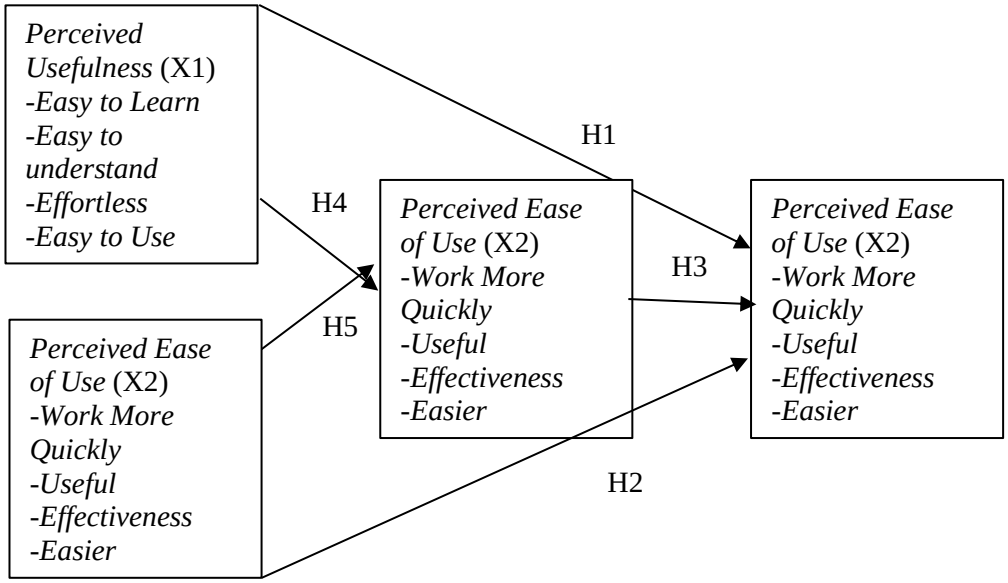
The technology acceptance model (TAM) method is used by researchers as the research model. TAM is based on the idea that there are two key factors that influence how an innovation is accepted and followed up (Sudarmadji, 2023). The elements of "Attitude towards using" and "Behavioral Intention to use" are triggered by "Perceived Usefulness" (PU) and "Perceived Ease of Use" (PEOU). For example, it has been established that TAM depends on BI and the use of the framework in the real world (Anwar & Satrio, 2015). Both have an influence on behavioral intention and actual usage referring to the perception that someone will be interested in using the system and the belief that it is not a bad idea to use it. The goal of TAM is to describe and measure user acceptance related to information technology (Fatmawati, 2015).

Interest is the desire or drive that individuals have regarding specific situations they experience and serves as motivation to understand and learn more deeply (Suharyat, 2009). The nature of interest itself is individual or self-owned (Rahayu & Laela, 2018). This means that each person has desires or interests that may differ from others. Interest can also change according to human needs, human abilities, and something that is currently popular in society (Pebriana, 2017). This means that an object that was previously not of interest to the public can become an object of interest to the public due to certain impulses or new insights and new ways of thinking in society. The emergence of interest is due to a feeling of pleasure towards a

particular object based on the individual's interest in the types of activities available. This sense of pleasure can lead to a desire in individuals to engage in activities (Yadewani & Wijaya, 2017).

Based on the above explanation regarding the issues and background that have been raised, this study aims to (1) Understand the perceived usefulness (X1) significantly influencing the intention to use BSI Mobile (Y) among grocery traders in Tanah Abang Market; (2) To determine the perceived ease of use (X2) significantly influencing the intention of using BSI Mobile (Y) among grocery traders in Tanah Abang Market; (3) To determine the Attitude toward using (Z) significantly influencing the intention of using BSI Mobile (Y) among grocery traders in Tanah Abang Market.

Conceptual Framework



RESEARCH METHOD

This research uses a quantitative method. Quantitative method is a research method that uses numbers and statistics to test hypotheses and analyze data (Sugiyono, 2018). In other words, this study aims to measure the extent to which wholesale traders in Tanah Abang Market feel that BSI Mobile is useful and easy to use, and how this affects their interest in using the application.

Data Collection Techniques

a. Primary Data, obtained directly from grocery traders in Tanah Abang Market, Jakarta, by conducting observations for 3 months and from answers to questions on questionnaires distributed to 109 grocery traders using BSImo in Tanah Abang Market.

b. Secondary Data, this data supports data collection through documentation supplemented with data collection through the internet, articles, journals, and others.

Data Analysis Techniques

a. Classic Assumption Test
   There are stages of tests that can be conducted in classic assumption tests, including the following:
   1. Kolmogorov-Smirnov to determine whether the sample has a normal distribution.
   2. If the VIF value indicates a tolerance value <10%, it can be said that there is no multicollinearity between independent variables, and if the VIF (Variance Inflation Factor) value <10, it can be said that there is multicollinearity between independent variables.
   3. There must be homoscedasticity or no heteroscedasticity for the regression model to be considered very good, heteroscedasticity in the regression model can occur if the significance > 0.05, which means if the significance > 0.05, the research can be continued.

Then, the researcher uses Path Analysis to see if some variables have direct or indirect effects on other variables. We use this method to study how these variables are related to each other.

b. Hypothesis Testing The Statistical Package for Social Science (SPSS) is used by researchers to process the available data in path analysis testing, as follows:
   1. Partial Test (t-test)
      The criteria used in the T-test used by the researcher are as follows: Ho is accepted and Ha is rejected if Probability > significance level (5%). Ho is rejected and Ha is accepted if Probability < significance level (5%).
   2. Path Calculation
      Using attitude towards using as an intervening variable for interest in usage, path analysis aims to explain the influence of independent variables, namely usefulness and ease of use. Then, significance testing of each path is needed to determine the direct and indirect effects. Based on these findings, the total direct and indirect effects as well as the overall influence on the path analysis will be known.

RESULT AND DISCUSSION

Classical Assumption Test

Normality Test

Understanding whether the distributed data population is normal or not is the goal of the normality test. *Kolmogorov-Smirnov* is used by researchers by testing research samples that determine whether the sample has a normal type of distribution.

Table 1. Normality Test

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		109
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,07488306
Most Extreme Differences	Absolute	,079
	Positive	,079
	Negative	-,050
Test Statistic		,079
Asymp. Sig. (2-tailed)		,093[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Data analysis:

The value *of Asymp. Sig. (2-tailed)* obtained is 0.093 (>0.05) therefore it is concluded that the data is normally distributed, because the significance value obtained is more than 0.05.

Multicollinearity Test

Determining whether there is a strong or nearly perfect linear relationship between two or more *independent variables* in a regression model is the goal of the multicollinearity test. If the VIF results show a tolerance value of <10%, it can be said that the regression model between independent variables does not occur multicollinearity and the VIF (*Variance Inflatori Factor*) value > 10%, then it can be said that the regression model between independent variables occurs multicollinearity.

Tabel 2. Uji Multikolinearitas

Coefficients[a]			
Collinearity Statistics			
Model		Tolerance	VIF
1	Usability	,661	1,512
	Simplicity	,863	1,158
	Attitude towards using	,647	1,546

a. Dependent Variable: Minat Penggunaan

Data analysis:

1. Variable X1 *Tolerance* value of 0.661 (>0.100) and VIF value of 1.512 (<10.00)

2. Variable X2 *Tolerance* value of 0.863 (>0.100) and VIF value of 1.158 (<10.00)
3. Variable Z Tolerance value of 0.647 (>0.100) and VIF value of 1.546 (<10.00)

Conclusion:

There is no sign of multicollinearity because the variables included in the model have a *Tolerance* value greater than (> 0.100) and a VIF value of less than 10.00.

Heteroscedasticity Test

The heteroscedasticity test checks for similarities among different residuals in the regression model. There must be homoscedasticity or no heteroscedasticity for the regression model to be considered excellent, heteroscedasticity in the regression model can occur if the significance > 0.05 which means if the significance > 0.05 the study can continue.

Table 3. Heterokedasticity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-1,062	2,151		-,494	,622
	Usability	,075	,091	,097	,829	,409
	Simplicity	,175	,092	,194	1,893	,061
	Attitude towards using	-,220	,139	-,188	-1,587	,116

a. Dependent Variable: ABS_RES

Data analysis:

1. The variable X1 significance value is 0.409 (>0.05).
2. The variable X2 significance value is 0.061 (>0.05).
3. The variable Z significance value is 0.116 (>0.05).

Conclusion:

There is no sign of heteroscedasticity because the variables included in the model have a significance value greater than (> 0.05).

Hypothesis Testing

T-test

The t-test is conducted to compare the significance calculated from each independent variable t to the dependent variable with a significance level of 5%. The criteria for the t-test with SPSS are as follows:

1. Ho is accepted and Ha is rejected if Probability > significance level (5%).

2. Ho is rejected and Ha is accepted if Probability < significance level (5%).

Table 4. T Test

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error		Beta	T	Sig.
1	(Constant)	20,212	1,095		18,460	,000
	Usability	-,097	,046	-,140	-2,100	,038
	Simplicity	,269	,047	,333	5,719	,000
	Attitude toward using	,773	,071	,736	10,940	,000
a. Dependent Variable: Minat						

Data analysis :

a. It is known that the variable X1 (Usability) has a significance value of 0.038 (<0.05), which means that the variable has a significant effect on interest in use.
b. It is known that the variable X2 (Ease) has a significance value of 0.000 (<0.05), which means that the variable has a significant effect on interest in use.
c. It is known that the variable Z (*Attitude towards using*) has a significance value of 0.000 (<0.05), which means that the variable has a significant effect on interest in use.

Path Analysis

This path analysis describes the direct and indirect influence of the independent variable, namely the perception of usability and the perception of ease of use, through *an attitude towards using* towards interest in use.

Table 5. Path Analysis

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error		Beta	T	Sig.
1	(Constant)	2,210	1,489		1,484	,141
	Usability	,339	,054	,512	6,230	,000
	Simplicity	,140	,063	,182	2,212	,029
a. Dependent Variable: *Attitude towards using*						

The significance value of the usability perception variable of 0.000 (<0.05) can be concluded that the usability perception variable has a significant effect on the *attitude towards using variable*.

The significance value of the convenience variable of 0.029 (<0.05) can be concluded that the convenience perception variable has a significant effect on the *attitude towards using variable*

Table 6. R Test of Square 1

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,594[a]	,353	,341	,954

a. Predictors: (Constant), Usability, Simplicity

b. Dependent Variable: *Attitude towards using*

a. It is known that the R square value of 0.353 can be concluded the influence of the variables of perception of usability and convenience on the variable *attitude towards using* by 35.3%.
b. While the value of e1 can be found by the formula e1 = $\sqrt{(1 - 0.353)} = 0.804$

Model Path Diagram 1

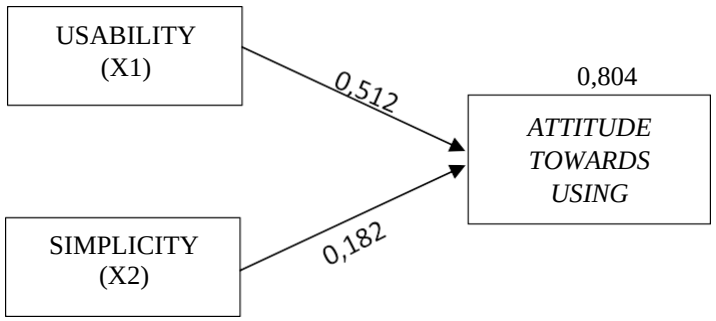


Table 7. Coefficient Path Model 1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	20,212	1,095		18,460	,000
	Usability	-,097	,046	-,140	-2,100	,038
	Simplicity	,269	,047	,333	5,719	,000
	Attitude toward using	,773	,071	,736	10,940	,000

a. Dependent Variable: Interest

Data Analysis :

a. The significance value of the usability variable of 0.038 (>0.05) can be concluded that the usability perception variable has a significant effect on the Interest variable.
b. The significance value of the convenience variable of 0.000 (<0.05) can be concluded that the convenience perception variable has a significant effect on the Interest variable.
c. The significance value of the *attitude towards using variable* of 0.000 (<0.05) can be concluded that the attitude *towards using variable* has a significant effect on the variable of interest.

Table 8. R Test of Square 2

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,832[a]	,693	,684	,694

a. Predictors: (Constant), *Attitude toward using*, Usability, Simplicity

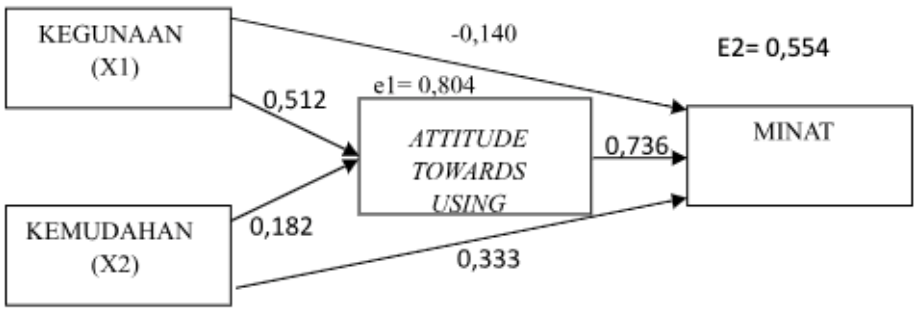
b. Dependent Variable: Minat Penggunaan

Data analysis :

a. It is known that the R square value of 0.693 can be concluded by the variables of perception of usefulness, ease and *attitude towards using* the variable of interest by 69.3%
b. While the value of e2 can be found by the formula $e2 = \sqrt{(1 - 0.693)} = 0.554$

This refers to a similar study, namely muliadi *et al* (2021) with the results obtained from calculations whose results are a value of 0.686 (>0), which shows that 68.6% of the variables in this study are *perceived ease of use, perceived usefulness*, and *behavior intention*. Other factors not the same as the study accounted for 31.4%.

Model Path Diagram 2



CONCLUSION

The Influence of Usefulness through attitude towards using on intention: It is observed that there is a direct influence of usefulness on intention, which is -0.140. Meanwhile, the indirect influence of usefulness through attitude towards using as an intervening variable on intention is calculated by multiplying the beta value (usefulness to attitude towards using) by the beta value (attitude towards using to intention), resulting in 0.512 x 0.736 = 0.376. It is concluded that the indirect influence through attitude towards using on usage intention has a significant impact because, according to the calculation, the direct influence known is -0.140, and the indirect influence is 0.376. Therefore, it is concluded that the indirect influence is higher than the direct influence.

The Influence of Ease of Use through attitude towards using on intention: It is observed that there is a direct influence of ease of use on intention of 0.333. Meanwhile, the indirect influence of ease of use through attitude towards using as an intervening variable on intention is calculated by multiplying the beta value (ease of use to attitude towards using) by the beta value (attitude towards using to intention), resulting in 0.182 x 0.736 = 0.133. It is concluded that the indirect influence through attitude towards using on usage intention has an insignificant impact because, according to the calculation, the direct influence known is 0.333, and the indirect influence is 0.133. Therefore, it is concluded that the indirect influence is lower than the direct influence.

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