

CHAPTER II

LITERATURE REVIEW

2.1 Consumer Behavior

Consumer behavior refers to the actions taken by customers when they search for, exchange, use, assess, and manage a product that meets their needs (Wibowo & Supriadi, 2013). Every marketing endeavor strives to fulfill consumers' demands and needs. As a result, the consumer company has a crucial position for the continuation of the business's operations. Understanding consumer behavior can be challenging because every buyer has a unique background in terms of income, age, education, and tastes. Companies will be able to identify consumer desires through understanding consumer behavior.

Consumer behavior is the study of exchange and purchase processes involving the consumption and disposal of products, experiences, and ideas (Mowen & Minor, 2017). According to Kotler & Keller (2016) consumer behavior is the study of how a person, group, or organization buys, selects, consumes, and how products, ideas, and experiences satisfy their wants and needs.

2.1.1 Factors Influencing Consumer Behavior

Consumer behavior cannot be separated from consumer buying behavior. Several factors influence consumer buying behavior including cultural, social, personal and psychological factors (Kotler & Keller, 2009):

1. Cultural Factors

Culture is a complex thing that is comprehensive and includes knowledge, beliefs, art, moral laws, habits, and other capabilities, as

well as individual abilities to master the habits of society (Suryani T., 2012).

2. Subculture

Each culture has smaller subcultures to provide more in-depth socialization and information for its members. Sub-cultures include nationalities, religions, racial groups, and geographic regions.

2. Social Class

Social class is a relatively homogeneous, ordered and enduring division of society with a society whose behavior, values, interests and motivations are almost identical. Social class is determined from factors such as income, education, wealth, and other variables.

Consumer behavior is the most important thing for businesses because the main goal is to create and retain customers. Understanding consumer behavior is not only important for attracting new customers, but also very important for retaining existing customers.

So, it can be concluded that consumer behavior is an individual process in selecting, purchasing, using, and discontinuing the consumption of goods or services, ideas or experiences to satisfy their needs and desires.

2.2 Technology Acceptance Model (TAM)

TAM (Technology Acceptance Model) is a technology application model that incorporates Fishbein and Ajzen's (1975) Theory of Reasoned Action (TRA) to determine the extent to which respondents employ information technology. This TRA is built on the fundamental premise that every person acts intentionally and with restraint, taking into account how best to use the knowledge at hand. According to Ajzen and Fishbein (1975), there are two factors that can affect someone's intention to carry out a specific action: the first is connected to attitudes (attitude toward behavior), and the second is social influence, specifically subjective norms (subjective norms). The TRA emphasis introduced has the following principles: determine how to measure the relevant

behavioral attitude component, distinguish between beliefs or attitudes, and determine external stimuli. So that the TRA model causes reactions and user perceptions of the information system that will determine the attitudes and behavior of the user.

The goals of TAM include deciphering the factors that determine how well people accept information-based technology in general and deciphering the actions of information technology's end users with a user base that is diverse enough to provide a foundation for understanding how outside factors affect psychological underpinnings. In order to accomplish this, TAM was developed by selecting a small number of crucial variables from prior research on the theory and factors influencing technology acceptance and using TRA as the theoretical foundation for modeling the interactions between the variables.

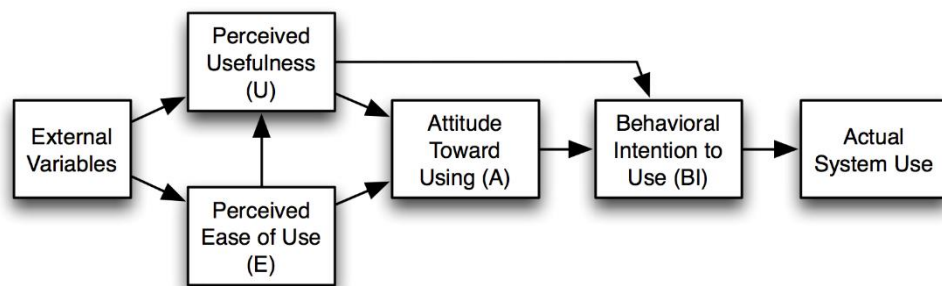
Technology Acceptance Model (TAM) was developed by Davis et al. in 1998. Technology Acceptance Model (TAM) is an adaptation of Theory Reasoned Action (TRA) which developed by Fishbein and Ajzen in 1975.

The technological acceptance model (TAM) framework is a good lens to help online payment services to analyze consumer that will results in limited prediction of consumer attitude (Raon et al., 2021). TAM, along with its related extensions, was the first most popular and widely used methodological framework in most research approaches of m-payment customers' adoption, due to its explanatory power and robustness (Saprikis & Vlachopoulou, 2021).

The objectives of TAM include explaining the determinants of acceptance of information-based technology in general and explaining the behavior of end-users of information technology with a wide enough variety and user population to provide a basis for knowing the influence of external factors on psychological foundations. TAM was formulated to achieve this goal by identifying a small number of key variables, derived from previous studies of both theory and determinants of technology acceptance, and applying TRA as the theoretical background in modeling the relationships between variables.

In TAM, there are 2 main variables, namely perceived usefulness and perceived ease of use. The usability variable is defined as the degree to which a person believes that using a particular system will maximize his performance. The ease-of-use variable is the degree to which a person believes that using a system does not require much effort.

The Technology Acceptance Model (Davis, 1989), or TAM, posits that there are two factors that determine whether a computer system will be accepted by its potential users: (1) perceived usefulness, and (2) perceived ease of use. The key feature of this model is its emphasis on the perceptions of the potential user.



Picture 2.1 Technology Acceptance Model

Source : Davis (1989)

2.3 Attitude toward Using

Attitude toward using refers to a user's assessment of the desirability of using a specific information system application (Ajzen and Fishbein, 1980). Attitude Toward Using is an attitude of using technology in the conceptualized TAM theory as a person's attitude towards the use of a technological system that can be shaped acceptance or rejection of a person as a result of using a technological system in meeting the needs of the job. The attitude towards an object is related closely related to the behavior of the object. For example, most

market researchers believe, and operates on the assumption, that the more favorable a person's attitude towards a product (or brand) particular, then it is likely that the person buys or uses the product (or brand) (Trisnawati, 2019).

2.3.1 Attitude toward Using Indicators

There are five Attitude Toward Using Indicators according to Chauhan (2015), namely:

1. Favorable attitude of the technology.
2. Beneficial for users.
3. Idea of transaction.

2.4 Behavioral Intention to Use

Both perceived benefit and perceived ease of use have influence on behavioral intention to use, which is defined as the degree to which a person has formulated conscious plans to perform or not perform some specified future behavior. Degree of use a computer technology on predictable application users through caring attitude such a technology, like for example the desire to add supporting peripherals, motivation for keep using, as well as desire to motivate other users.

Intention to use according to Jogiyanto (2008) is a measure of someone's interest in performing the behavior. It can be stated that behavioral interest is an indicator for individuals who will conduct a behavior, therefore interest in using will indicate the actual use of technology.

2.4.1 Behavioral Intention to Use Indicators

According (Chauhan, 2015), to indicators of behavioral intention from the three items namely:

1. Would certainly use the system.
2. Would recommend to others.

3. Would use the system as much as possible.

2.5 Decision to Use

The theoretical basis for the use decision variable in this study is equivalent or equated with the theory regarding purchasing decisions. (Peter & Olson, 2013) describe the decision to use as an integration process used to combine knowledge and evaluate two or more alternatives and choose one of them. The result of the integration process is a cognitive choice that shows behavioral intention. Behavioral intention is a plan to carry out one or more behaviors.

There are two general aspects that have an impact on the usage decision stage: (1) the attitudes of other individuals, and (2) unexpected situational factors. Someone's decision to use can be influenced by the attitudes of other individuals. Consumers will take into account how strongly others feel about the favored alternative. The extent to which the consumer modifies his interests depends on how strongly others feel about him and how closely they are related to him.

According to Philip Kotler & Kevin Lane Keller (2009, p.184) the decision-making process is a problem adjustment approach consisting of five stages carried out by consumers, the five stages are problem recognition,

1. Information search
2. Alternative evaluation
3. Decision making
4. Post-acceptance behavior.
5. Purchase.

The use decision is crucial for the integration process, which combines knowledge to assess multiple alternative behaviors and select one. According to Private & Handoko (2000), using the decision-making process is important since it is a problem-solving strategy.

According to Kotler and Armstrong (2016), usage decisions are part of consumer behavior regarding how a person or group fulfills their needs and desires through the process of choosing, buying, using goods, services, ideas or experiences (Pamungkas, 2018)

The availability of information about the electronic money instruments (e-money) acquired affects how electronic money (e-money) services are used. Trust is one of the contributing elements, and it's crucial for consumers using electronic money (or "e-money") as a transactional medium. The trust element in this situation refers to how the provider of electronic money services (e-money) can convince customers to trust them by providing security and confidentiality assurances (Nurul, 2021).

Decision use as an integration process used to combine knowledge and evaluate two or more alternatives and choose one of them. The result of the integration process is a cognitive choice that shows behavioral intentions. Behavioral intention itself is a plan to carry out one or more behaviors related to a Purchase Decision, namely the process of selecting two or more alternative choices that results in a decision to buy or not to buy. Alternative choices must be available when consumers will make a decision. The buying decision-making process requires seeking or receiving different information.

Purchase intention is a consumer's desire to behave in a certain way with the aim of owning, disposing of, and using goods or services. Meanwhile, according to Schiffman et.al. (2015), purchase intention is often referred to as the conative component of attitudes related to the possibility of consumers buying certain products.

Based on some of the opinions of the experts above, it can be concluded that intention is a tendency or desire of an individual or consumer to perform a certain behavior.

Consumers decide to buy a product starting with an awareness of the satisfaction of needs and desires. (Schiffman & Kanuk, 2004) argues that a purchase decision is a choice of two or more alternative choices. This means

that someone in making a decision must have several alternative choices. From this statement, it can be said that consumers play an important role in a business.

2.5.1 Decision to Use Indicators

According to Susanti et al (2021), the indicators of perceived compatibility are as follow:

1. Fastest and safest services

The service can guarantee its system is secure and can give fast response for their users.

2. Time spent is shorter, effective, and efficient

The time spent to use online payment services is shorter and more effective and efficient to finish user's tasks.

3. Balance can be topped up at any time

The amount of money in account can be charged at any time and any place.

2.6 Perceived Benefit

According to Lukiyana & Sofiyanti (2022), perceived benefit is a benefit obtained by consumers when they making purchase of certain product or services. Perceived benefit is where a person believes that the extent to which performance can improve work by using a technology, (Jogiyanto in (Ahmad & Pambudi, 2013)).

Rahmatsyah (2011), define perceived benefit as subjective probability of potential users using a system to facilitate the performance of their jobs. The system will help users to done their task or job easier and efficiently, and will results to user satisfaction.

In the context of user acceptance of online payment services, perceived usefulness can be due to transactions such as sending monthly e-

statements, online payments, etc. Which improves efficiency, saves time and improves service effectiveness or some additional benefits like bill paying, mobile recharge etc (Kesharwani, 2011).

According to the study's findings, determination analysis was performed to calculate the percentage contribution of the independent factors taken combined to the dependent variable (Shita, 2020). This, however, conflicts with study (Sati, 2020), which claims that consumers' interest in utilizing online payment using Metland Cards is unaffected by perceived benefits.

Interpret the perception of usefulness as a subjective probability of potential users using a particular application to facilitate the performance of their work. This simplified performance can produce better benefits in terms of physical and non-physical, such as the results obtained will be faster and with more satisfying results compared to not using products with this new technology.

According to Rahmatsyah (2015: 10), perceived benefit is the likelihood that users will really utilize a specific application to make their jobs easier. When compared to not employing products utilizing this new technology, this streamlined performance can result in better benefits both physical and non-physical, such as speedier and more satisfying results.

2.6.1 Perceived Benefit Indicators

According to Reno (2022), there are four indicators of perceived benefit, namely:

1. Effectiveness

Efficiency is the sense of time saved when utilizing a website or a system. This factor in the context of e-commerce refers to the perceived time savings by consumers for a specific activity.

2. Finish tasks quicker

The term "accomplish faster" refers to how quickly a task may be performed using a system. This aspect of e-commerce relates to how quickly transactions between customers and businesses are completed.

3. Useful

The usefulness of a system for an individual's actions, particularly with regard to issues pertaining to business-related issues, is explained by this dimension.

4. Advantageous

The benefits of using a system for an individual are advantageous. Consumers' perceptions of benefits will determine whether or not a website may continue to be used in the context of e-commerce.

2.7 Perceived Ease of Use

Ease of use is a degree where the use of technology can be understood by everyone (Pratama & Suputra, 2019). Perceived ease of use defined as the extent to how person believes that by using certain application, will help them to free from effort (Candrawati et al., 2021).

(Wahyuningtyas & Widiastuti, 2015) stated, that perceived ease of use affects a person's behavior, where the higher the perception, will results in the higher the rate of a person will use a product/service.

An easier system will eventually become more useful to use. An easier system will ease its users to complete more tasks compared to system that is more difficult to use (Venkatesh & Morris, 2000).

In research (Ningsih, 2021) stated that the results of the study concluded that perceived benefits, perceived ease of use, and perceived risks simultaneously influenced the decision to use QRIS-based electronic money among UPI Y.A.I students. Jakarta. However, this is not in line with research (Uman-ingsi, 2020) which states that the results of the regression

test show that perceived convenience and service features have no effect on the intention to use e-money.

The degree to which consumers think that using a system will not require extra effort. So that an application/service will be more easily accepted by the community if it can be used more easily (Fahmi, 2020). Perceived convenience describes the extent to which a person believes that using a technology will be free of effort.

From the definition, it can be seen that perceived ease of use is a belief about decision making. If someone feels confident that the information system is easy to use then he will use it.

According to Jogianto in Ramadhan (2016) states perceived ease of use is defined as the extent to which a person believes that using a technology will be free of effort. From the definition, it can be seen that perceived convenience is a belief about the decision-making process. If someone already believes that an information system is easy to use then he will use it.

The use of e-money does not require an authorization process such as using a pin or signature, because e-money is not directly related to customers at the bank. The use of e-money does not charge payments to a bank account, like a credit card or debit card. As with other prepaid cards, you can top up this card (Candrawati, 2021).

2.7.1 Perceived Ease of Use Indicators

According to Iriani (2020) which modifying the instrument from Davis, the indicator of Ease of Use is:

1. Easy to learn, a condition where person believe that the use of a new system can be easily learned.
2. Easy to use, a condition where business actors believe that the use of a new system is easy to use.

3. Clear and understandable, a condition where business actors believe that the new system is easy to understand.
4. Become skillful, a condition where business actors believe that by using a new system will become individuals who are skilled in using technology.

2.8 Perceived Compatibility

Compatibility is the extent to which an innovation is considered consistent with existing values, past experiences, and consumer needs. The higher the compatibility will result in consumers become more confident in using certain technology (Hoffman, 2011). According to Aristio et al (2019), compatibility can be defined as the suitability felt by consumers the used technology can fulfill their needs and accordance with their lifestyle.

Perceived compatibility can support perceived benefit and encourage technology adoption. Candrawati et al (2021) explained that perceived compatibility is the extent to which consumer values, experiences, and needs are considered as consistent innovations. When consumers feel the benefits of an application to carry out activities, compatibility will strengthen the user's intention to adopt a technology.

In research from Candrawati (2021) states that from the research results it is known that the test results are perceived usefulness, perceived ease of use, Compatibility and Subjective Norms have a positive and significant influence on the influence of e-money use. However, this is not in line with research Saputera (2022) which states the results of the study. Although respondents have high perceptions of personal innovativeness and high perceived compatibility, they still think that e-wallet Gopay does not have the benefits they expect.

Perceived compatibility is the extent to which values, past experiences when users do not have complete knowledge and experience of innovation or technology. The Importance of Compatibility To influence

important colleagues or other social groups including friends, parents and colleagues in adopting mobile payments, subjective norms have an important role. Davis et al. (1989) or Mathieson (1991) have found a significant relationship between Subjective norms and Behavioral Intention

Compatibility is how a new technology can match the expertise possessed by previous existing technologies related to these technologies. Compatibility can also be said as the extent to which an innovation is seen as aligned with the needs of existing values and based on existing experience from potential users (Moore & Benbasat, 2011).

2.8.1 Perceived Compatibility Indicators

According to Yang et al (2021), the indicators of perceived compatibility is as follow:

1. Compatible with all aspects of lifestyle.
2. Compatible for current needs.
3. Compatible with current situation

Meaning the degree to which an innovation is considered consistent with existing values, past experiences, and the needs of potential adopters.

2.9 Previous Research

Table 2.1

Previous Research

No	Research	Title	Objectives	Variable	Analysis Method	Research methods	Results

1	Triesti Candrawati, Elvyra Handayani, Anik Kusnawati (2021)	PENGARUH PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, COMPATIBILITY DAN SUBJECTIVE NORM TERHADAP PENGGUNAAN E-MONEY (Studi Pada Mahasiswa Program Studi D3 Akuntansi Semester 1 Politeknik Negeri Malang)	Examine the influence of perceived usefulness, perceived ease of use, compatibility and subjective norms towards student's interest in using e-money.	Perceived Usefulness (X1), Perceived Ease of Use (X2), Compatibility (X3), Subjective Norm (X4), Use of E-Money (Y)	Multiple linear regression analysis	Explanatory quantitative	Perceived usefulness, perceived ease of use, compatibility and subjective norms have a positive and significant effect on the effect of using e-money
2	Aulia Puspa	PENGARUH	Determine and	Financial	Multiple linear	Associative	Service

	Giriani, Susanti (2021)	LITERASI KEUANG AN, FITUR LAYANA N, DAN KEMUDA HAN PENGGU NAAN TERHAD AP PENGGU NAAN E- MONEY	analyze the effect of financia l literacy , service features , and ease of use on the use of e- money	Literacy (X1), Service Feature s (X2), Ease of Use (X3), Use of E- Money (Y)	regress ion analysi s	quantita tive	features and ease of use have a positive and significa nt effect on the use of e- money. Meanwh ile, simultan eously states that financial literacy, service features, and ease of use have a significa nt effect on the use of e- money.
3	Yuliani Dwi	PENGAR UH	Determ ine the	Perceiv ed	Multipl e linear	Quantita tive	Perceive d

	Rahmawati, Rahmi Yuliana (2020)	PERSEPSI MANFAAT, PERSEPSI KEMUDAHAN, DAN PERSEPSI KEAMANAN TERHADAP KEPUTUSAN PENGGUNAAN E-WALLET PADA MAHASISWA STIE BANK BPD JATENG	effect of perceived benefits, perception of ease, and security perception on the decision to use e-wallet for STIE Bank BPD Jateng students.	Benefit (X1), Perceived Ease of Use (X2), Perceived Security (X3), Using Decision (Y)	regression analysis		benefit, perceived ease of use, and perceived security has a positive and significant effect on the decision to use.
4	Hendy Mustiko Aji, Izra Berakon, Alex Fahrur	The Effects of Subjective Norm and Knowledge about Riba on	Proposed knowledge about riba (KR) as the	Subjective Norm (X1), Perceived Usefulness	Structural Equation Models (SEM)	Quantitative	Subjective Norm significantly increase customer's

	Riza (2020)	Intention to Use E-Money in Indonesia	individual factors that might explain the inconsistent previous findings	Perceived Ease of Use (X2), Perceived Ease of Use (X3), Intention to Use (Y).			perceived usefulness, perceived ease of use, and intention to use e-money. Perceived ease of use also have significant effect in increasing perceived usefulness.
5	Sumedha Chauhan (2015)	Acceptance of Mobile Money by Poor Citizens of India : Integrating Trust into	To understand and the acceptance of mobile-money	Trust, Perceived Usefulness, Perceived Ease of Use,	Partial Least Square (PLS).	Quantitative	Perceived usefulness, trust and attitude towards usage

		the Technology Acceptance Model	(m-money) among target populations, i.e. below-poverty-line citizens in India, using the technology acceptance model (TAM).	Attitude towards Use, Behavioral Intention to Use			contribute in influencing the behavioral intention to use e-money. Perceived ease of use neither impacts perceived usefulness nor attitude towards using e-money.
6	Rahmiati, Yunita Engriani, Rani Rezki Eka Putri (2019)	The Influence of Trust, Perceived Usefulness, And Perceived Ease of Using	To analyze : (1) Effect of trust on the intensity of using e-	Perceived Trust (X1), Perceived Usefulness (X2), Perceived	Descriptive and Inductive SEM.	Quantitative	Trust positively and significantly impact on attitudes towards

		Intensity of E-Money With Attitude Toward Using Intervening Variable in Padang City	money, (2) Effect of trust on attitude toward using e-money (3) Effect of perceived usefulness on the intensity of using e-money, (4) Effect of perceived usefulness on attitude toward using	ed Ease of Use (X3), Using Intensity (Y)			using and intensity of using of electronic money, perceived usefulness positive and significant impact on attitudes towards using and intensity of using electronic money, perceived ease of use positivel
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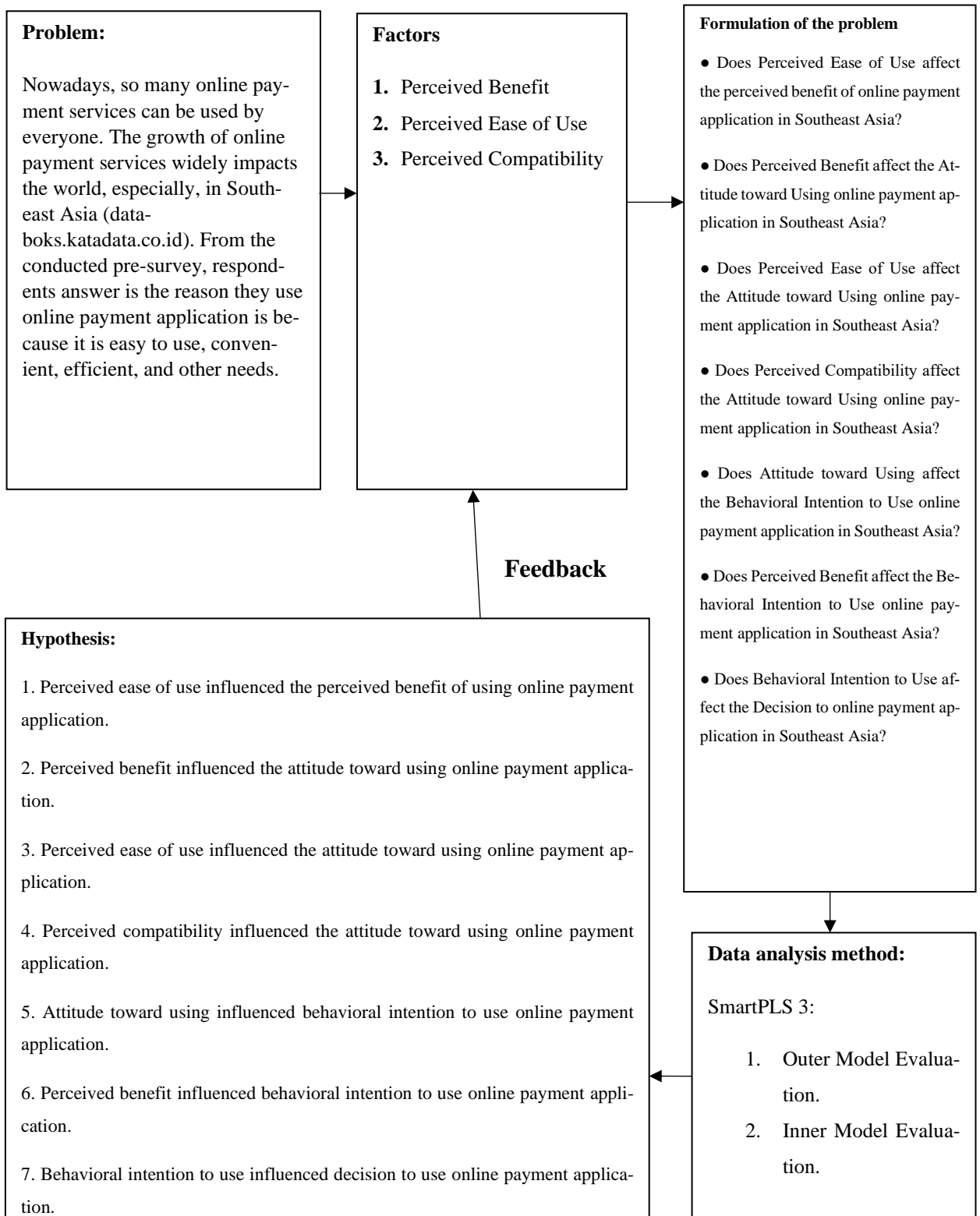
			<p>e-money, (5) Effect of perceived ease of use on attitude toward using e-money, (6) Effect of perceived ease of use on the intensity of using e-money and (7) Effect of attitude toward using the</p>				<p>y and significantly impact on attitudes towards using and intensity of of using electronic money, attitude toward using positively and significantly impact on intensity of using electronic money</p>
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			intensity of using e-money.				
7	Astri Wening Perwitasari (2022)	The Effect of Perceived Usefulness and Perceived Easiness towards Behavioral Intention to Use Fintech by Indonesian MSMEs	To test how are Micro Small Medium Enterprise (MSMEs) acceptance towards financial technology (fintech). The number of MSME that using fintech	Perceived Usefulness (X1), Perceived Ease of Use (X2), Behavioral Intention to Use (Y)	Multiple Linear Regression.	Quantitative	Perceived usefulness and perceived ease of use variables simultaneously affect the behavioral intention to use financial technology services.

			is still need to be maximi zed.				
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2.10 Framework of Thinking

According to Dominikus Dolet (2019), a framework is a base of thinking that contains a combination of theory and facts, observations, and literature studies, which will be used as a basis for research.



2.11 Hypothesis

2.11.1 Perceived Ease of Use influenced the Perceived Benefit of Using Online Payment Application.

Perceived Ease of Use can be interpreted as a measure of user confidence from a particular technology that using a technology can provide flexibility not to expend more effort. Perceived ease of use is defined as the extent to which people believe that by using certain applications, it will help them free from effort (Candrawati et al., 2021).

According to Lukiyana & Sofiyanti (2022), perceived benefit is a benefit obtained by consumers when they make purchases of certain products or services. Perceived benefit is where a person believes that the extent to which performance can improve work by using a technology, (Jogiyanto in (Ahmad & Pambudi, 2013). Thus, when someone's Perceived Ease of Use on a high technology will automatically give the Effect of on perceived benefits obtained.

H1 : Perceived Ease of Use influenced the Perceived Benefit of Using Online Payment Application.

2.11.2 Perceived Benefit influenced the Attitude Toward Using Online Payment Application.

According to Lukiyana & Sofiyanti (2022), perceived benefit is a benefit obtained by consumers when they make purchases of certain products or services. Perceived benefit is where a person believes that the extent to which performance can improve work by using a technology, (Jogiyanto in (Ahmad & Pambudi, 2013).

Attitude toward using is an overall evaluation of a concept. Attitude toward using is an attitude that explains one's feelings and tendencies towards an object or idea. This attitude will place a person on thoughts about likes or dislikes on something, moving towards or using goods or

services (Kotler & Armstrong, 2014). When consumers feel high and good perceived benefits, it will have an impact on Attitude Toward Using rather than consumers. This happens because the perceived benefit has a significant effect on Attitude toward using.

H2 : Perceived Benefit influenced the Attitude Toward Using Online Payment Application.

2.11.3 Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.

Perceived Ease of Use can be interpreted as a measure of user confidence from a particular technology that using a technology can provide flexibility not to expend more effort. Perceived ease of use is defined as the extent to which people believe that by using certain applications, it will help them free from effort (Candrawati et al., 2021).

Attitude toward using is an overall evaluation of a concept. Attitude toward using is an attitude that explains one's feelings and tendencies towards an object or idea. This attitude will place a person on thoughts about likes or dislikes on something, moving towards or using goods or services (Kotler & Armstrong, 2014). Thus, when a person's Perceived Ease of Use on a high technology will automatically give an Effect of on Attitude toward using a person.

H3 : Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.

2.11.4 Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.

Perceived compatibility can support perceived benefits and encourage technology adoption. (Candrawati et al, 2021) explained that perceived compatibility is the extent to which consumer values, experiences, and needs are considered as consistent innovations. When consumers feel the

benefits of an application to carry out activities, compatibility will strengthen the user's intention to adopt a technology. When Perceived compatibility is good, it will encourage the level of technology adoption by consumers.

Attitude toward using is an overall evaluation of a concept. Attitude toward using is an attitude that explains one's feelings and tendencies towards an object or idea. This attitude will place a person on thoughts about likes or dislikes on something, moving towards or using goods or services (Kotler & Armstrong, 2014). This will also automatically provide an increase in Attitude toward Using.

H4: Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.

2.11.5 Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.

Attitude toward using is an overall evaluation of a concept. Attitude toward using is an attitude that explains one's feelings and tendencies towards an object or idea. This attitude will place a person on thoughts about likes or dislikes on something, moving towards or using goods or services (Kotler & Armstrong, 2014).

Behavioral Intention to use according to Jogiyanto (2008) is a measure of someone's interest in performing the behavior. It can be stated that behavioral interest is an indicator for individuals who will conduct a behavior, therefore interest in using will indicate the actual use of technology. This shows that if the Attitude toward using a consumer is good and high, it will automatically have an effect on one's Behavioral intention to use.

H5 : Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.

2.11.6 Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.

According to Lukiyana & Sofiyanti (2022), perceived benefit is a benefit obtained by consumers when they make purchases of certain products or services. Perceived benefit is where a person believes that the extent to which performance can improve work by using a technology, (Jogiyanto in (Ahmad & Pambudi, 2013)).

Behavioral Intention to use according to Jogiyanto (2008) is a measure of someone's interest in performing the behavior. It can be stated that behavioral interest is an indicator for individuals who will conduct a behavior, therefore interest in using will indicate the actual use of technology. When consumers feel high and good perceived benefits, then it will definitely have an impact on Behavioral Intention rather than consumers.

H6 : Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.

2.11.7 Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.

Behavioral Intention to use according to Jogiyanto (2008) is a measure of someone's interest in performing the behavior. It can be stated that behavioral interest is an indicator for individuals who will conduct a behavior, therefore interest in using will indicate the actual use of technology.

Decision to use as an integration process used to combine knowledge and evaluate two or more alternatives and choose one of them. The result of the integration process is a cognitive choice that shows behavioral intentions. It can be said that, when the Behavioral Intention to use is high, it will automatically make the Decision to use increase. Thus, Behavioral intention to use has a significant effect on the decision to use.

H7 : Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.