CHAPTER IV

RESULT AND DISCUSSION

4.1 Data Description

The description of the data is an overview that will be used for the next process, in this case testing the hypothesis. This is done to fulfil several assumptions that have been applied to hypothesis testing using parameter statistics. In the description of this virgin, the author tries to describe the characteristics of the respondents who are the research sample based on the respondent's gender, age and city. Of the 400 questionnaires distributed, 120 respondents were found to have filled out the questionnaires. Thus the response rate of the questionnaires distributed is 30%.

4.1.1 Description of Objective Characteristics

In this study, the object of research or research respondents can be seen from the characteristics between gender, age and city. Objects based on gender can be seen in the following table:

Table 4.1

Characteristics of Respondents Based on Gender

No	Gender	Frequency	Percent (%)
1	Female	62	51,7
2	Male	58	48,3
Count		**120**	**100%**

Source: Data Processed, 2023

Based on the table, respondents based on gender were dominated by women, namely as many as 62 respondents or 51.7% and then followed by male gender respondents as many as 58 people or as much as 48.3%. Thus, it can be assumed that the level of Online Payment Application use is

dominated by women, which is equal to 51.7 and the total number of respondents who filled out the questionnaire was 120 respondents or 100%.

This is supported by the research from (Farida & Ardyan, 2016). In their research, it is stated that this happened due to several causes, including men's tendency in preference of buying things with cash. Other cause is because the shopping intensity between men and women is different. Women have the tendency to do more shopping and transaction compared to men. Men still believe they can use online payment application, but they think they didn't really as depended as women in using online payment application because of their intensity in shopping is not as big as women's intensity.

Following are the characteristics of respondents based on age:

Table 4.2

Characteristics of Respondents by Age

No	Age	Frequency	Percent (%)
1	18 – 25	101	84,2
2	26 – 33	14	11,7
3	34 – 40	4	3,3
4	41 – 48	1	0,8
Count		**120**	**100%**

Source: Data Processed, 2023

Based on the results obtained, if you look at the characteristics of the research respondents, it was dominated by respondents who had an age range of 18-25 years, namely 101 people or 84.2%, followed by 14 people or 11 respondents aged 26-33. 7%, respondents aged 34-40 were 4 people or 3.3% and also respondents aged 41-48 were 1 person or 0.8%. This can show that online payment application users are dominated by respondents who have an age range of 18-25 years. This is the same as research conducted by Hakim, Rahman, & Syafii (2022) which suggests that e-wallet users are dominated by generations aged 18-25 years.

Following are the characteristics of the respondents based on the city.

Table 4.3

Characteristics of Respondents by Country

No	Country	Frequency	Percent (%)
1	Indonesia	36	30
2	Malaysia	31	25,8
3	Philippines	23	19,2
4	Vietnam	20	16,7
5	Thailand	5	4,2
6	Singapore	5	4,2
Count		**120**	**100%**

Source: Data Processed, 2023

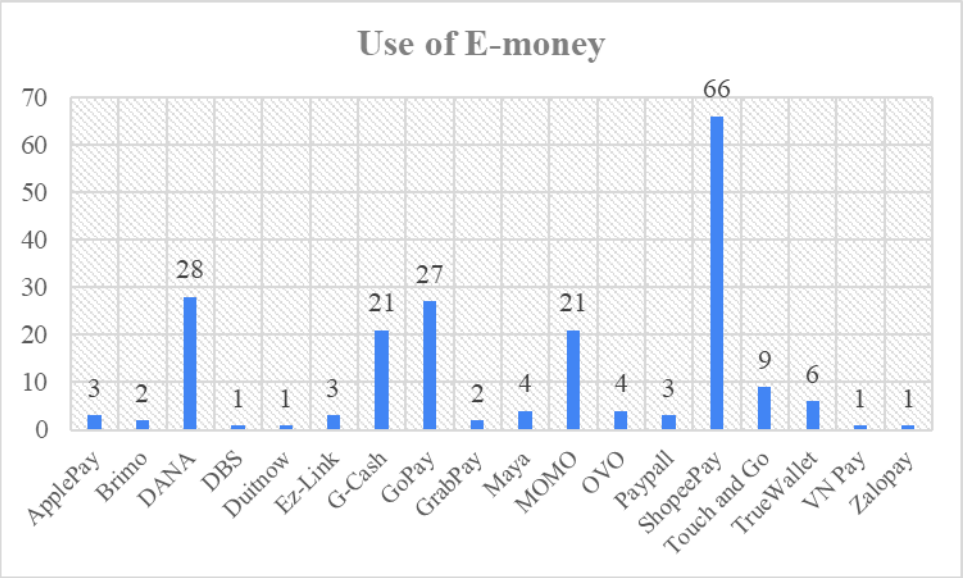
Based on these data, it can be seen that the characteristics of respondents by city are dominated by Indonesia, namely 36 people or 30%, followed by Malaysia with 31 people or 25.8%, Philippines with 23 people or 19.2%, Vietnam with 20 people or 16.7% and Singapore and Thailand each with 5 people or 4.2%.

These six countries were used as the object of research because they are regions with quite large internet users. Reported from databoks.katadata.co.id (2022) a publication entitled "e-Conomy SEA2022 Through the Waves" by Google states the number of internet users in Southeast Asian countries has increased by 100 million users in the last three years to 460 million users per year 2022 and 66% of people in the ASEAN region use digital tools as a means of making payments. These results outperform the use of digital tools in the interests of work/business, social/networking, retail, learning and other vital needs. This proves that the use of online payment application is very important for people in the ASEAN region.

There are many online payment application used in these six countries, Indonesia (MYNT E-Money, Sakuku and Flazz, JakOne, Mandiri e-money, Nobu E-money, Brizzi, FinnChannel, Dompetku, DokuPay, SkyeCard, Ivas Card, Tap Izy, Uangku, Gopay, TrueMoney, Dana, Dooet, BSB Cash, Speed

Cash, OVO Cash, Isaku, ShopeePay, Simas E-Money, Link Aja, Brimo). Singapore (Alipay, DBS PayLah, EZ-Link Wallet, OCBC Pay Anyone, Google Pay, GrabPay, UOB Mightym NETSPay, Singtel Dash, WeChat Pay), Malaysia (Aeon Wallet, Alipay, BigPay, Boost, FavePay, GrabPay, Touch'n Go eWallet, MAE (Maybank E-Wallet, KiplePay, TaPay, QBpay, PrestoPay, Vcash, WeChat Pay), Philippines (Grabpay, Moneygment, Lazada Wallet, PayPal, coins.ph, G-Cash, PayMaya, Dragonpay Credits, Denarii Cash), Thailand (True Money, Rabbit Line Pay, Air Pay, mPay, GrabPay, PromptPay), Vietnam (Alipay, Wepay, Moca, and Momo) (Madison, 2023).

Following are the characteristics of the respondents based on the online payment application used:



Picture 4.1 Characteristics of Respondents based on the Online Payment Brand

Source: Data Processed, 2023

Based on these data, it can be said that the online payment application used by research respondents is dominated by Shopee Pay, namely as many as 66 people or 55%. Followed by DANA with 28 people or 23.3%, Go Pay with 27 people or 22.5%, G-Cash and MOMO each with 21 people or 17.5%, Touch and Go with 9 people or 7.5%, True Wallet with 6 people or 5%, Maya and OVO with 4 people or 3.3% each, Apple Pay, Ez-Link

and PayPal with 3 people or 2.5% each, Brimo and Grab Pay with 2 person or 1.67% and DBS, Duitnow, VN Pay, Zalopay each of 1 person or 0.8 person. Thus, the online payment application used by respondents was dominated by Shopee Pay, namely 66 people or 55%.

4.1.2 Description of Respondents Answers

The following will explain the results of the description of the respondent's answer data in this study related to the variables Perceived Benefit, Perceived Ease to Use, Perceived Compatibility and Decision to use Online Payment Application in Southeast Asia which were obtained from distributing questionnaires to 120 respondents as follows:

Table 4.4

Results of Respondents' Answers Variable Perceived Benefits (X1)

No	Statement	SD		DA		N		A		SA	
		F	%	F	%	F	%	F	%	F	%
1	Using e-money is more effective for my transactional activity	2	1,7	1	0,8	15	12,5	45	37,5	57	47,5
2	Using e-money really help my transactional needs	2	1,7	1	0,8	11	9,2	57	47,5	49	40,8
3	Using e-money is useful for my needs	1	0,8	19	15,8	0	0	57	47,5	43	35,8
4	Using e-money have many advantages	2	1,7	1	0,8	13	10,8	53	44,2	51	42,5

Source: Data Processed, 2023

The results of the description of the respondents' answers in the table above show that the variable perceived benefits have the biggest answer, Agree (A). If seen from the percentage of strongly agree that is the largest, then the percentage of strongly agree which is the largest is on the indicator Using e-money is more effective for my transactional activity, has a value of 47,5%.

The following is a table of respondents' answers to variable X2.

Table 4.5

Results of Respondents' Answers Perceived Ease of Use Variable (X2)

No	Statement	SD		DA		N		A		SA	
		F	%	F	%	F	%	F	%		
1	Learning e-money application is easy and fast	1	0,8	2	1,7	9	7,5	43	35,8	65	54,2
2	I can easily use e-money application	2	1,7	1	0,8	7	5,8	49	40,8	61	50,8
3	E-money Application is simple	1	0,8	11	9,2	47	39,2	61	50,8	61	50,8
4	I can use e-money application without many difficulties	2	1,7	3	2,5	16	13,3	49	40,8	50	41,7

Source: Data Processed, 2023

Based on these answers, the dominant respondent's answer is Strongly Agree (SA). If seen from the percentage of strongly agree that is the largest, then the percentage of strongly agree which is the largest is on the indicator Learning e-money application is easy and fast has a value of 54,2%.

The following is a description of the respondents' answers to the Perceived Compatibility variable (X3)

Table 4.6

Results of Respondents' Answers Variable Perceived Compatibility (X3)

No	Statement	SD		DA		N		A		SA	
		F	%	F	%	F	%	F	%		
1	E-money Application fits with my lifestyle	1	0,8	2	1,7	18	15	57	47,5	42	35
2	E-Money application is suitable with my current needs	0	0	2	1,7	21	17,5	66	55	31	25,8
3	E-money application is compatible with my current situation	1	0,8	1	0,8	22	18,3	63	52,5	33	27,5

Source: Data Processed, 2023

Based on these answers, the dominant respondent's answer is Agree. If seen from the percentage of strongly agree that is the largest, then the percentage of strongly agree which is the largest is on the indicator E-money Application fits with my lifestyle has a value of 35%.

The following is a description of the respondents' answers to the Attitude Toward Using variable.

Table 4.7

Results of Respondents' Answers Variable Attitude toward Using

No	Statement	SD		DA		N		A		SA	
		F	%	F	%	F	%	F	%		
1	Using e-money really help my activity	1	0,8	2	1,7	11	9,2	61	50,8	54	37,5

2	Using e-money has many benefits for me	1	0,8	2	1,7	11	9,2	61	50,8	45	37,5
3	I'm Using e-money because I want to use it for transaction	0	0	4	3,3	11	9,2	69	57,5	36	30

Source: Data Processed, 2023

Based on these answers, the dominant respondent's answer is Agree. If seen from the percentage of strongly agree that is the largest, then the percentage of strongly agree which is the largest is on the indicator Using e-money really help my activity and Using e-money has many benefits for me each has a value of 37,5%.

The following is a description of the respondents' answers to the Behavioral Intention variable.

Table 4.8

Results of Respondents' Answers Variable Behavioral Intention to Use

No	Statement	SD		DA		N		A		SA	
		F	%	F	%	F	%	F	%		
1	I would Certainly use e-money application	3	2,5	1	0,8	15	12,5	57	47,5	44	36,7
2	I would like to recommend others to use e-money for their transaction	2	1,7	1	0,8	20	16,7	62	51,7	35	29,2
3	I planned to use e-money for my transaction needs	0	0	4	3,3	13	10,8	65	54,2	38	31,7

Source: Data Processed, 2023

Based on these answers, the dominant respondent's answer is Agree.

The following is a description of the respondents' answers to the Decision to use variable.

Table 4.9

Results of Respondents' Answers Variable Decision to Use

No	Statement	SD		DA		N		A		SA	
		F	%	F	%	F	%	F	%		
1	I'm using e-money because the service is fast and secure	2	1,7	2	1,7	14	11,7	53	44,2	49	40,8
2	I don't waste my time while using e-money	1	0,8	2	1,7	21	17,5	51	42,5	45	37,5
3	E-money balance can be topped up whenever I want	1	0,8	4	3,3	19	15,8	54	45	42	35

Source: Data Processed, 2023

Based on these answers, the dominant respondent's answer is Agree. If seen from the percentage of strongly agree that is the largest, then the percentage of strongly agree which is the largest is on the indicator I'm using e-money because the service is fast and secure, has a value of 40,8%.

4.2 Instrument Requirements Test Results

4.2.1 Validity Test Results

Table 4.10

Validity Test

Variable	Question Number	R_{count}	R_{table}	Conclusion
Perceived Benefit	1	0,877	0,3610	Valid
	2	0,787	0,3610	Valid
	3	0,717	0,3610	Valid
	4	0,829	0,3610	Valid
	5	0,913	0,3610	Valid
	6	0,872	0,3610	Valid
	7	0,865	0,3610	Valid
	8	0,740	0,3610	Valid
	9	0,732	0,3610	Valid
	10	0,891	0,3610	Valid
	11	0,584	0,3610	Valid
	12	0,855	0,3610	Valid
Perceived Ease of Use	1	0,924	0,3610	Valid
	2	0,772	0,3610	Valid
	3	0,680	0,3610	Valid
	4	0,937	0,3610	Valid
	5	0,905	0,3610	Valid
	6	0,926	0,3610	Valid
	7	0,878	0,3610	Valid
	8	0,883	0,3610	Valid
	9	0,894	0,3610	Valid
	10	0,904	0,3610	Valid
	11	0,875	0,3610	Valid

	12	0,902	0,3610	Valid
Perceived Compatibility	1	0,849	0,3610	Valid
	2	0,839	0,3610	Valid
	3	0,800	0,3610	Valid
	4	0,889	0,3610	Valid
	5	0,870	0,3610	Valid
	6	0,821	0,3610	Valid
	7	0,915	0,3610	Valid
	8	0,910	0,3610	Valid
	9	0,876	0,3610	Valid
Attitude Toward Using	1	0,937	0,3610	Valid
	2	0,860	0,3610	Valid
	3	0,759	0,3610	Valid
	4	0,917	0,3610	Valid
	5	0,851	0,3610	Valid
	6	0,618	0,3610	Valid
	7	0,875	0,3610	Valid
	8	0,838	0,3610	Valid
	9	0,838	0,3610	Valid
Behavioral Intention to Use	1	0,937	0,3610	Valid
	2	0,860	0,3610	Valid
	3	0,759	0,3610	Valid
	4	0,917	0,3610	Valid
	5	0,851	0,3610	Valid
	6	0,618	0,3610	Valid
	7	0,875	0,3610	Valid
	8	0,838	0,3610	Valid
	9	0,838	0,3610	Valid
	1	0,845	0,3610	Valid
	2	0,754	0,3610	Valid

Decision to Use	3	0,770	0,3610	Valid
	4	0,870	0,3610	Valid
	5	0,895	0,3610	Valid
	6	0,842	0,3610	Valid
	7	0,754	0,3610	Valid
	8	0,700	0,3610	Valid
	9	0,708	0,3610	Valid

Source: Data Processed, 2023

Table 4.10 shows that the number of statement items from the six variables is 60 statement items. The rtable value used is $r_{0,05,(28)}$ = 0.3610. So that all statement items can be declared valid and there is no need to eliminate the questionnaire statements.

4.2.2 Reliability Test Results

Reliability measures consistency, precision, repeatability, and trustworthiness of research. If in several times the measurement results obtained are relatively the same, then it can be said that the measurement results can be trusted. The variable is considered reliable if the Cronbach Alpha coefficient is ≥ 0.60.

Table 4.11

Reliability Test

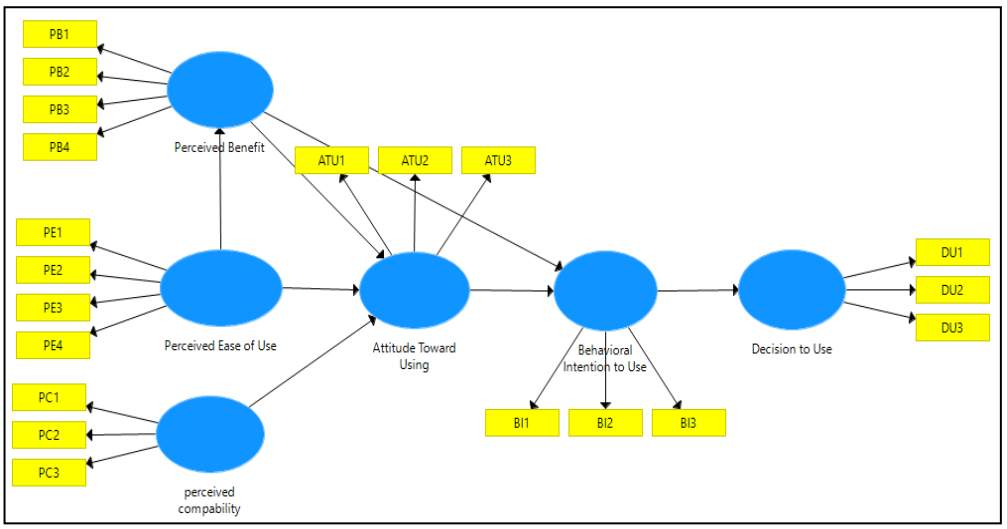
Variable	Cronbach Alpha	Conclusion
Perceived Benefit	0.951	Reliable
Perceived Ease of Use	0.972	Reliable
Perceived Compatibility	0.956	Reliable
Attitude Toward Using	0.945	Reliable
Behavioral Intention to Use	0.930	Reliable
Decision to Use	0.924	Reliable

Source: Data Processed, 2023

Table 4.11 shows that all research instruments are said to be reliable because the Cronbach alpha value is > 0.6.

4.3 Data Analysis

The data processing technique used in this study is using the SEM method based on Partial Least Square (PLS) which requires 2 stages to see the Fit Model of a study, along with the stages.

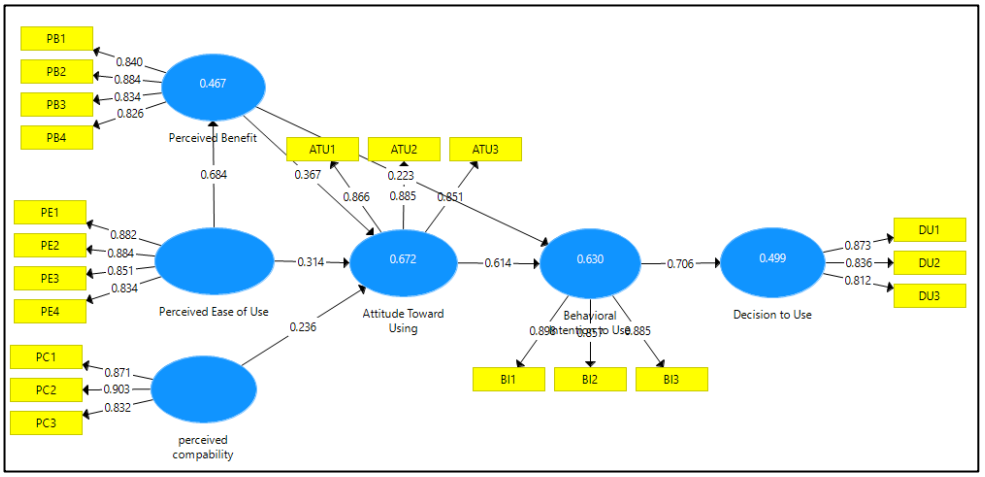


Picture 4.2 Full Model Structural PLS

Source : Data Processed, 2023

4.3.1 Assessing the Outer Model

There are three criteria for the use of data analysis techniques using Smart PLS to assess the Outer model, namely validity, Discriminant validity and Composite reliability. Convergent validity of the measurement model with reflected indicators is assessed based on the correlation between the item score/component score estimated by the PLS Software. Individual reflexive measures are said to be high if they correlate more than 0.70 with the construct being measured (Hair et al., 2014).



Picture 4.3 Algorithm Model Structural PLS

Table 4.12

Outer Loading (Measurement Model)

Model 1	Categories	Loading Factor Value
Attitude Toward Using	ATU1	0,866
	ATU2	0,885
	ATU3	0,851
Behavioral Intention to use	BI1	0,898
	BI2	0,857
	BI3	0,885
Decision to Use	DU1	0,873
	DU2	0,836
	DU3	0,812
Perceived Benefit	PB1	0,840
	PB2	0,884
	PB3	0,834
	PB4	0,826
Perceived Ease of Use	PE1	0,882
	PE2	0,884
	PE3	0,851

	PE4	0,834
Perceived Compatibility	PC1	0,871
	PC2	0,903
	PC3	0,832

Source: Data Processed, 2023

Based on the table above, it can be seen that all Statement indicators are called accurate because the value of loading factors is ≥ 0.70. So that the model evaluation process can be continued. Furthermore, the discriminant validity test was carried out. Discriminant validity test is assessed based on cross loading measurement with its construct. If the correlation value between the indicator and the construct is greater than the correlation value between the other indicators and the other constructs, it indicates that the latent construct predicts the size of its block better than the size of the other blocks.

4.3.2 Evaluating the Average Variance Extracted (AVE)

The reliability test is an index that shows the level of a research instrument that can be accurate or can be trusted. The reliability test was carried out using the Cronbach Alpha and Composite Reliability coefficients. Instrument indicators are declared reliable if they have Cronbach Alpha coefficients and Composite Reliability > 0.7 and Average Variance Extracted must be ≥ 0.5.

Table 4.13

Average Variance Extracted (AVE)

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Attitude Toward Using	0.836	0.901	0.753
Behavioral Intention to Use	0.855	0.912	0.775

Decision to Use	0.795	0.878	0.706
Perceived Benefit	0.868	0.910	0.716
Perceived Ease of Use	0.886	0.921	0.745
Perceived Compatibility	0.838	0.903	0.756

Source: Data Processed, 2023

The results above show that the coefficient alpha (Cronbach alpha) and composite reliability have numbers > 0.7 and AVE values ≥ 0.5. So that it can be explained that the research variable is reliable or has high reliability, so it has high accuracy to be determined as a variable for research.

4.3.3 Inner Model Testing

Determination impact analysis in SEM analysis is used to understand the amount of contribution from exogenous variables to endogenous variables which can be seen from its R Square. The coefficient of determination (R2) essentially measures the level of model capacity in explaining endogenous variation.

Table 4.14

R-Square Value

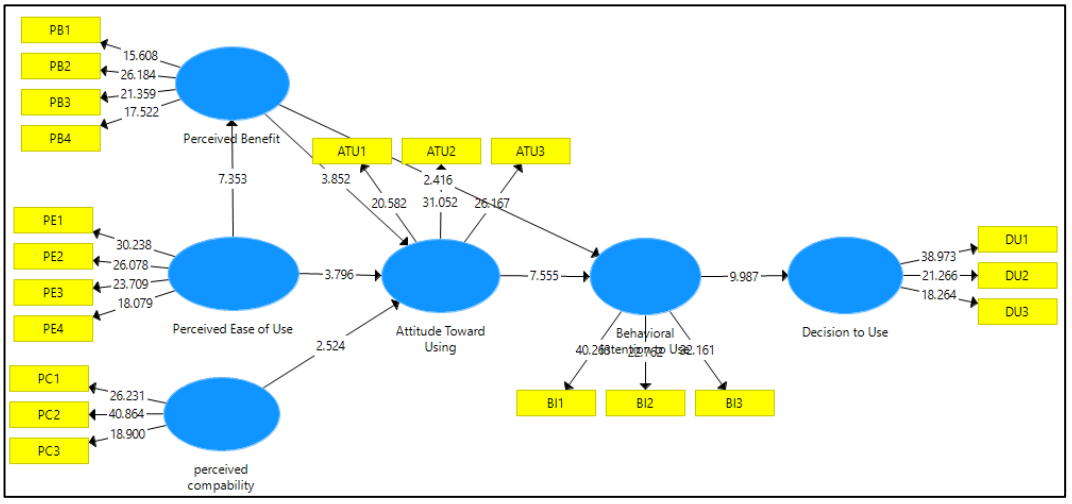
	R Square	**R Square Adjusted**
Attitude Toward Using	0.672	0.663
Behavioral Intention to Use	0.630	0.624
Decision to Use	0.499	0.494

Perceived Benefit	0.467	0.463

Source: Data Processed, 2023

4.3.4 Hypothesis Testing

The estimated significance of the parameters provides very useful information related to the relationship that occurs between each research variable. The basis used in testing the hypothesis is the value contained in the output result inner weight. Hypothesis testing in this study used a significant level of 5% (0.05). The results of the path coefficients test can be seen in the following table:



Picture 4.4 Bootstrapping Model Structural PLS

Table 4.15

Path Coefficient

	Original Sample	T Statistics	P Values
Perceived Ease of Use -> Perceived Benefit	0.684	8.105	0.000
Perceived Benefit -> Attitude Toward Using	0.367	3.660	0.000

Perceived Ease of Use -> Attitude Toward Using	0.314	3.453	0.001
Perceived Compatibility -> Attitude Toward Using	0.236	2.533	0.012
Attitude Toward Using -> Behavioral Intention to Use	0.614	7.970	0.000
Perceived Benefit -> Behavioral Intention to Use	0.223	2.530	0.012
Behavioral Intention to Use -> Decision to Use	0.706	10.512	0.000

Source: Data Processed, 2023

1. **Testing Hypothesis 1 (The Effect of Perceived Ease of Use on Perceived Benefit Online Payment Application in Southeast Asia)**

The Hypothesis:

H0: There is no effect of Perceived Ease of Use on Perceived Benefit

H1: There is an effect of Perceived Ease of Use on Perceived Benefit

Criteria:

If P-Value < Alpha (0.05) then H0 is rejected

If P-Value > Alpha (0.05) then H0 is accepted

The results obtained in testing the first hypothesis, the effect of perceived ease of use on perceived benefits obtained by the path coefficient P-Value is 0.000. When the P-Value is compared with the Alpha value (0.05), it shows that the P-Value is less than 0.05 (0.000 < 0.05). Thus, the results of testing the first hypothesis obtained the result that the Perceived Ease of Use variable had an effect on Perceived Benefit.

2. **Testing Hypothesis 2 (The Effect of Perceived Benefit on Attitude Toward Using Online Payment Application in Southeast Asia)**

The Hypothesis:

H0 : There is no effect of Perceived Benefit on Attitude Toward Using Online Payment Applications in Southeast Asia.

H2: There is an influence of Perceived Benefit on Attitude Toward Using Online Payment Applications in Southeast Asia.

Criteria:

If P-Value < Alpha (0.05) then H0 is rejected

If P-Value > Alpha (0.05) then H0 is accepted

The results obtained in testing the second hypothesis, the effect of perceived benefit on attitude toward using obtained the P-Value path coefficient value of 0.000. If the P-Value is compared to the Alpha value (0.05), it indicates that the P-Value is less than 0.05 (0.000 < 0.05). Thus, the results of testing the second hypothesis show that the variable Perceived Benefit has an effect on Attitude Toward Using.

3. Testing Hypothesis 3 (The Effect of Perceived Ease of Use on Attitude Toward Using Online Payment Application in Southeast Asia)

The Hypothesis:

H0 : There is no effect of Perceived Ease of Use on Attitude Toward Using Online Payment Money Applications in Southeast Asia.

H3 : There is an influence of Perceived Ease of Use on Attitude Toward Using Online Payment Applications in Southeast Asia.

Criteria:

If P-Value < Alpha (0.05) then H0 is rejected

If P-Value > Alpha (0.05) then H0 is accepted

The results obtained in testing the third hypothesis, the effect of perceived ease of use on attitude toward using obtained the P-Value path coefficient value of 0.001. If the P-Value is compared to the Alpha value (0.05), it indicates that the P-Value is less than 0.05 (0.001 < 0.05). Thus, the results of testing the third hypothesis obtained the result that the Perceived Ease of Use variable had an effect on Attitude Toward Using.

4. **Testing Hypothesis 4 (The Effect of Perceived Compatibility on Attitude Toward Using Online Payment Application in Southeast Asia)**

The Hypothesis:

H0 : There is no effect of Perceived Compatibility on Attitude Toward Using Online Payment Application in Southeast Asia.

H4 : There is an influence of Perceived Compatibility on Attitude Toward Using Online Payment Application in Southeast Asia.

Criteria:

If P-Value < Alpha (0.05) then H0 is rejected

If P-Value > Alpha (0.05) then H0 is accepted

The results obtained in testing the fourth hypothesis, the effect of perceived compatibility on attitude toward using obtained the P-Value path coefficient value of 0.012. If the P-Value is compared to the Alpha value (0.05), it indicates that the P-Value is less than 0.05 (0.012 <0.05). Thus, the results of testing the fourth hypothesis show that the variable Perceived Compatibility affects Attitude Toward Using.

5. **Testing Hypothesis 5 (The Effect of Attitude Toward Using on Behavioral Intention to Use Online Payment Application in Southeast Asia)**

The Hypothesis:

H0 : There is no effect of Attitude Toward Using on Behavioral Intention to use Online Payment Application in Southeast Asia.

H5 : There is an influence of Attitude Toward Using on Behavioral Intention to use Online Payment Application in Southeast Asia.

Criteria:

If P-Value < Alpha (0.05) then H0 is rejected

If P-Value > Alpha (0.05) then H0 is accepted

The results obtained in testing the fifth hypothesis, the effect of attitude toward using on Behavioral intention to use obtained the P-Value path coefficient value of 0.000. If the P-Value is compared to the Alpha value (0.05), it indicates that the P-Value is less than 0.05 (0.000 < 0.05). Thus, the results of testing the fifth hypothesis obtained the result that the Attitude Toward Using variable influence on behavioral intention to use.

6. **Testing Hypothesis 6 (The Effect of Perceived Benefit on Behavioral Intention to Use Online Payment Application in Southeast Asia)**

   The Hypothesis:

   H0 : There is no effect of Perceived Benefit on Behavioral Intention to use Online Payment Application in Southeast Asia.

   H6 : There is an influence of Perceived Benefit on Behavioral Intention to use Online Payment Application in Southeast Asia.

   Criteria:

   If P-Value < Alpha (0.05) then H0 is rejected

   If P-Value > Alpha (0.05) then H0 is accepted

   The results obtained in testing the sixth hypothesis, the effect of Perceived Benefit on Behavioral intention to use, obtained the P-Value path coefficient value of 0.012. If the P-Value is compared to the Alpha value (0.05), it indicates that the P-Value is less than 0.05 (0.012 <0.05). Thus, the results of testing the sixth hypothesis obtain the result that the variable Perceived Benefit influences behavioral intention to use.

7. **Testing Hypothesis 7 (The Effect of Behavioral Intention on Decision to Use Online Payment Application in Southeast Asia)**

   The Hypothesis:

   H0 : There is no effect of Behavioral Intention to use on Decision to use Online Payment Application in Southeast Asia.

   H7 : There is an influence of Behavioral Intention to use on the decision to use Online Payment Application in Southeast Asia.

Criteria:

If P-Value < Alpha (0.05) then H0 is rejected

If P-Value > Alpha (0.05) then H0 is accepted

The results obtained in testing the seventh hypothesis, the influence of Behavioral intention to use on the decision to use obtained the P-Value path coefficient value of 0.000. If the P-Value is compared to the Alpha value (0.05), it indicates that the P-Value is less than 0.05 (0.000 < 0.05). Thus, the results of testing the seventh hypothesis obtain the result that the behavioral intention to use variable influences the decision to use.

4.4 Discussion

4.4.1 The Effect of Perceived Ease of Use on Perceived Benefit

Based on the results of the tests that have been carried out, it can be seen that there is a significant influence of the perceived ease of use on perceived benefit. This is supported by a t-count value of 8.105 and a significance value of 0.000 (<0.05). 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.

4.4.2 The Effect of Perceived Benefit on Attitude Toward Using

Based on the results of the tests that have been carried out, it can be seen that there is a significant influence of the perceived benefit on attitude toward using. This is supported by a t-count value of 3.660 and a significance value of 0.000 (<0.05). 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.The results in this research is in line with the results of (Chauhan, 2015).

4.4.3 The Effect of Perceived Ease of Use on Attitude Toward Using

Based on the results of the tests that have been carried out, it can be seen that there is a significant influence of the perceived ease of use on attitude toward using. This is supported by a t-count value of 3.453 and a significance value of 0.001 (<0.05). 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 (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.

4.4.4 The Effect of Perceived Compatibility on Attitude Toward Using

Based on the results of the tests that have been carried out, it can be seen that there is a significant influence of the perceived compability on Attitude toward using. This is supported by a t-count value of 2.533 and a significance value of 0.012 (<0.05). 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. This can also be seen through the results of research showing that perceived compatibility has a significant effect on Attitude Toward using. The result is supported and in line with the research from (Kanchanatanee et al., 2014).

4.4.5 The Effect of Attitude Toward Using on Behavioral Intention to Use

Based on the results of the tests that have been carried out, it can be seen that there is a significant influence of the Attitude Toward using on Behavioral Intention to use. This is supported by a t-count value of 7,970 and a significance value of 0.000 (<0.05). 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. Results in this research are in accordance with the results of Chauhan (2015).

4.4.6 The Effect of Perceived Benefit on Behavioral Intention to Use

Based on the results of the tests that have been carried out, it can be seen that there is a significant influence of the perceived benefit on Behavioral Intention to use. This is supported by a t-count value of 2.530 and a significance value of 0.012 (<0.05). 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 (Perwitasari, 2022).

4.4.7 The Effect of Behavioral Intention to Use on Decision to use.

Based on the results of the tests that have been carried out, it can be seen that there is a significant influence of the behavioral intention to use on decision to use. This is supported by a t-count value of 10,512 and a significance value of 0.000 (<0.05). 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. Results found in this research is in line with findings from (Heryanta, 2019).

Of the seven hypotheses tested, there are three variables that are very influential, namely the first variable is perceived Ease of Use on Perceived Benefits with a significance value of 0.000 (0.000 <0.05) and a coefficient value of 0.684 or 68.4%. The second is the behavioral intention to use variable on the decision to use with a significance value of 0.000 (0.000 <0.05) and a coefficient value of 0.706 or 70.6%. The third is the Attitude

toward using variable on Behavioral Intention to use with a significance value of 0,000 (0,000 < 0,05) and a ceofficient value of 0,614 or 61,4%.

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). Thus, when someone's Perceived Ease of Use of a technology is high, it will automatically give the effect of benefits obtained. 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. It can be said that, when the Behavioral Intention to use is high, it likely will make the decision to use of consumer to increase. Thus, Behavioral intention to use has a significant effect on the decision to use. 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.