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Research Article

The Female Student Chases in E-Money in Indonesian Online Shopping; the Technology Acceptance Model (TAM) Approach

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Abstract: This study aims to determine the impact of using e-money on online shopping by the Technology Acceptance Model (TAM) approach. The study population was users of an online-transport application to implement to online-payment products. Samples were selected based on the purposive sampling method by which the respondents must use and experience using online payment in their shopping. Questionnaires were distributed towards 112 respondents by asking their perception of using e-money and benefiting from online payment. Descriptive statistical analysis profiling the population showed that most online users were female students with limited monthly stipend costs. Multiple linear regressions have been used to test hypotheses. Findings explain a positive influence on perceived benefits, convenience and trust in using e-money in selected samples in Indonesia. Good faith has derived from using E-money, with a higher perception of people about trust an application. Further research advised a more in-depth study of gender online shopping involvement phenomena.

Keywords: E-money, TAM, faith, TPB, TRA

INTRODUCTION

Development of technology in the era of globalization is currently pushing the stiff competition in the business world. In the era of modern all demands for numerous developments from various fields of Information Technology (IT) At this time have many business sectors that utilize IT as a business development, such as business areas of telecommunications, transport, education, health, banking, and even trade (Ammi, 2013; Sudaryanto *et al.*, 2014). Not lagging behind also in the payment system or transaction, if the first transaction can only be done in cash (cash based) but in the current era of the transaction can be performed in non-cash (Redžović & Novaković, 2016).

E-Money or an electronic money value or nominal amount of money in a virtual store into a tool that can be used to make payments to other parties without the need for face to face on both sides. Transactions via E-money is also no need to involve your account from a bank to act as an instrument that is prepaid. Based on PBI No. 11/12 / PBI / 2009 on Electronic Money has the sense that Electronic money is a payment instrument that meets the elements that was issued based on the value of the money paid in advance by the holder to the issuer; the value of the money stored electronically in a medium such as a server or chip; used as a means of payment to merchants

that is not the issuer of the electronic money;

Means of transport can not move away from our daily life, because with the means of transport is we become easily reach different places within us. PT Go-Jek Indonesia founded by Nadiem Makarim in 2010 in Jakarta. Go-Jek as a motorcycle online earn the trust of the public who consider that a motorcycle online more practical than conventional motorcycles because users just stay booked via the internet without having to bother to go into the field to find ojek. Do not want to stop just as an online-based transportation company, Go-Jek decided transformed into a financial enterprise technology (fintech) through Go-Pay.

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One theory regarding the use of information technology systems that are considered highly influential to explain the individual acceptance of an information technology system is the Technology Acceptance Model (TAM), which was first introduced by Davis in 1989. In this model, there are two main constructs usefulness perception and perception ease of use. Both of these constructs has an influence on the behavior of interest. Users of technology will have an interest in using the technology if the technology system to feel useful and easy to use (Lin & Lekhawipat, 2014; Sudaryanto, 2011; Zhou *et al.*, 2009).

Perception of the benefits is the extent to which a person believes that using a technology will improve its performance. The existence of a perception of benefits may affect interest in the purchase or use of a person. When a consumer can benefit from the Go-Pay, consumers are likely interested in using it.

Perceived ease of use is defined as the extent to which a person believes that using the technology will be relieved of a business. Similarly, the perception of the ease of use of this technology refers to an individual's belief that the information technology system used does not require a great effort at the time of the operation.

Trust is a belief that is given by a person in a situation tertentu. Mendapat trust is an important thing to have in the business world. When a company is engaged in services such as company Go-Jek of course confidence is a factor that should have, because it can affect the level of user loyalty that will positively impact and could pose purchase intention or the intention of re-use.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

Davis, (1989) stated that the Technology Acceptance Model (TAM) is a model of acceptance of the information technology system that will be used by users of the system. Model perception TAM was first developed by Davis *et al.*, in 1989. Model reception TAM is an adaptation of the Theory of Reasoned Action Theory for Cause or Action (TRA) and the Theory of Planned Behavior (TPB) which developed by Fishbein and Ajzen ; Batra & Homer, 2004) (1975).

Technology Acceptance Model (TAM) added two constructs in TRA, the perception of the usefulness (perceived usefulness) and perceived ease of (perceived ease of use). Reception information technology this construct is determined by two because they both have a high determinants and validity have been tested empirically (Davis, 1989; Idemudia & Jones, 2015; Miliani & ., 2013)

Both these constructs simultaneously determine one's attitude in the use of technology.

Perception of Benefits (Perceived Usefulness)

Perceived of usefulness (PEU) is a perception of the benefits of a situation where people believe that the use of a technology will be able to improve its performance (Davis, 1989). Davis has mentioned that the probability of subjective perception of the benefits of potential users on using a particular application to facilitate the performance on the job. This easy performance can yield better profits when viewed in terms of physical and non-physical terms, such as results obtained will be faster and more satisfactory results compared with no use of the new technology products.

Mindy & Miyoung, (2017) revealed that the perception of benefits (Usefulness) is the level of a person's belief that using technology will be able to improve the performance of its work. Here more and more users believe that using e-money will be able to improve performance and will make it easier for users to do work in their daily lives, e-money has a high benefit value for the user.

Chayomchai, 2020) also mentions that people will use information technology when examining the influence of positive benefit on its use. Expediency can be divided into two categories: (1) efficacy with a single factor, and (2) the benefit to the estimated two-dimensional factors including:

- ❖ Making the job easier
- ❖ Helpful
- ❖ Adding productivity
- ❖ enhance the effectiveness

The proposed hypothese 1 is:

H1: Perception of Benefits has a significant effect on the uses of e-money

Perception Ease (Perceived Ease of Use)

Davis, (1989) states perceived ease of use as the extent to which a person believes if using a technology then that person will be relieved of a business. From this definition it can be seen that the perceived ease of a person's belief about how the decision-making process. If someone believes that the information system is easy to use and he will use it. But conversely, if somebody feels confident that the information system is not easy to use then he would not use it (Gruntkowski & Martinez, 2022; Ramadhan & Herianingrum, 2017; Susan & Djajadikerta, 2020; Usman *et al.*, 2020; Venkatesh & Davis, 1996)

According to Davis, (1989; Miliani *et al.*, 2013) perceived ease of use is defined as a person's judgment about technology that does not require high ability to use it, there are some indicators of the ease of use of information technology include:

- ❖ Information technology is very easy to learn

- ❖ Information technology do easily what is desired by the user
- ❖ user skills will increase with the use of information technology
- ❖ information technology is very easy to operate

The proposed hypothesis 2 is as follow:

H2: Perception of ease of use has a significant effect on the uses of e-money

Trust

According to (Kim *et al.*, 2012; Lin & Lekhawipat, 2014; Sudaryanto *et al.*, 2019) trust factor in e-commerce is a subjective estimate where consumers believe they can conduct online transactions in a consistent and more complete as the need. To can maintain a relationship in the long term with customers, the company needs to embrace the concept of customer satisfaction. In order to survive the company must have loyal customers who believe towards company that offers online transaction activities.

The trust factor is an important factor due to the rise of internet crime such as account break-ins. This concept of trust means that customers trust the reliability of the company to guarantee the security and confidentiality of consumer accounts. Trust is a descriptive idea held by someone about something (Pentina *et al.*, 2011)

According to (Kim *et al.*, 2012; Lin & Lekhawipat, 2014; Nilasari & Saudi, 2019; Pentina *et al.*, 2011; Sudaryanto *et al.*, n.d.), customer trust is defined here as an indicator of psychological states that lead to:

- ❖ Belief in conducting banking transactions on the Internet
- ❖ Keeping the interest of customer transactions
- ❖ Keeping a commitment in serving customers
- ❖ Provide benefits to the user

The hypothesis 3 is as follow:

H3: Perception of Trust has a significant effect on the uses of e-money

Actual usage

In the context of information technology systems, the behavior of the actual use of the conceptualized as a form of measurement of the frequency and duration of the technology. In other words, the measurement of the use of sesungguhnya measured as the amount of time used to interact with a technology and magnitude of frequency. A person will be satisfied to use the system if it believes that the system is easy to use and will improve productivity, which is reflected in real conditions.

Types and Sources of Data

This research uses cross section data collection using questionnaire as primary data sources. Likert scale from 1 (very unlikely) to 5 (very likely) used in the questionnaire to respons the perception of respondents towards the perceived of benefit, perceived ease of use and the use of e-money (Go-Pay).

Population and Sample

The study population was all application users Go-Jek in Jember. The sampling technique used purposive sampling to draw 112 respondents with the following criteria:

- ❖ Respondents must have application Go-jek
- ❖ Respondents are students over the age of 17 years, which in this age of the respondents were able to assess the study variables
- ❖ Respondents using a Go-pay payment of application Go-jek

Data Analysis Method

The analytical method used in this research are descriptive statistics and Multiple Linear Regression.

RESULTS AND DISCUSSION

Characteristics of Respondents

The number of respondents in this study were a total of 112 respondents. Characteristics of respondents consisted of gender, age respondents, job, and income.

Table 1: Characteristics of Respondent

No.	Gender	Frequency	%
1.	Male	34	30,40%
2.	Female	78	69,60%
	Total	112	100
Occupation			
1.	Government Employes	2	5%
2.	Private Employes	13	17.5 %
3.	Entrepreur	21	30%
4.	Student	76	47.5%
	Total	112	100%
Income			
1.	< Rp 1.000.000	58	30%
2.	Rp 1.000.000 s/d Rp 5.000.000	71	49,40%
3.	Rp 5.000.001 s/d Rp 10.000.000	13	14,70%
	Total	112	100

METHOD

Research Design

This research is explanatory research whose aim is to test a hypothesis to reinforce or reject the hypothesis of the research and obtain information, information, data on the unknown. Size of sample in this study was 112 respondents using purposive sampling method.

Table 1 Shows that the gender of respondents obtained by researchers are the respondents with male gender were 17 with a percentage of 42.5%, and respondents with female sex were 23 with a percentage of 57.5%.

Customers who are willing to fill in the questionnaire have a percentage of 100% aged 17-26

years. This shows that at that age, responses to questionnaires from customers will greatly affect the results of the study were more likely to dynamic.

Respondents with jobs government employee amounted as much as 5%, respondents with jobs private company business as much as 17.5%, respondents with entrepreneur as much as 30% while student as much as 47, 5%.

The majority of respondents had an income of IDR 1 million IDR 5,000,000 as many as 58 respondents or 30%. Other respondents composed of respondent income < IDR1,000,000 as many as 71 respondents, or 49.4%, to IDR 5,000,001 s / d IDR 10,000,000 as many as 13 respondents, or 14.7%.

Table 2: Results Validity Test

Variable	Item	Rstastistics	information
Perceptions of benefits	1	0,609	Valid
	2	0,489	Valid
	3	0,649	Valid
Perceptions of usages	1	0,644	Valid
	2	0,576	Valid
	3	0,590	Valid
Trust	1	0,540	Valid
	2	0,732	Valid
	3	0,522	Valid
Use	1	0,490	Valid
	2	0,601	Valid
	3	0,581	Valid

Table 2 shows that each of the items or indicators on any variable that consists of the perception of the benefits, perceived usefulness, trust and use have an R count > 0.19 then the instrument in this study is said to be valid. The validity of the questionnaire is evidenced

by the statement that meets the requirements and is said to be able to represent and form of construction of the perception of the benefits, perceived usefulness, trust and use.

Table 3: Results of Test Reliability

Variabel	cronbach's alpha	Information
Perceptions of Benefits	0,684	reliable
Perceptions of Usages	0,705	reliable
Trust	0,696	reliable
Use	0,645	reliable

Table 3 shows that the reliability test results benefit perception, perception of usefulness, trust and use of ≥ 0.6 and may imply that the research instrument was a questionnaire reliable.

Classical Assumption test

Classical assumption of multiplr linear regression coefficient perceptions of benefits, ease of use and confidence in the use of Gop-pay is presented in Table 4.

Table 4: Test Results Multicollinearity

Variable	Collinearity Statistics		info
	Tolerance	VIF	
X ₁ to Y	0,959	1,042	no multicollinearity
X ₂ to Y	0,967	1,034	no multicollinearity
X ₃ to Y	0,932	1,073	no multicollinearity

Table 4. shows that VIF <10 and tolerance values > 0.10. The table shows that each of the variables in this study did not contain multicollinearity symptoms.

Table 5: Test Results Heterokedastisity

Variable	Sig	α	info
X ₁ to Y	0,397	0,05	No heteroscedasticity
X ₂ to Y	0,673	0,05	No heteroscedasticity
X ₃ to Y	0,099	0,05	No heteroscedasticity

Table 5. shows the significant value of the variable X1 to Y at 0.397, X2 toward Y of 0.673 and a significance value X3 to Y at 0.099. The significance of

the three variables shows a number greater than 0.05 so that means that no symptoms of heteroscedasticity in this study

Table 6: Multiple Linear Regression Analysis

Standardize	T _{statistic}	t _{tabel}	P value
X ₁ to Y (H ₁)	0,851	0,676	0.001
X ₂ to Y (H ₂)	0,723	0,676	0.001
X ₃ to Y (H ₃)	1,662	0,676	0.001

Table 6 presents the linear regression analysis results. The influence of each variable can be explained as bellow:

- a. Effect of Perceived Benefits (X1) against the use of E-money (Y)

Table 4 shows the effect of variable values X1 to Y with the results thitung 0.851 greater than table value of 0.676 with p-value 0.001. The results showed that the variables tcount significantly influence the perception of the benefits of the use of variable E-money (H1 accepted).

- b. Effect of Perceived Ease (X2) on the use of E-money (Y)

Table 4:20 shows the value of variables influence the outcome X2 toward Y thitung 0.723 greater than ttable value of 0.676 with p-value 0.001. The results showed that the variables tcount significant effect on the ease of use of variables E-money (H2 accepted).

- c. Influence Perception of Trust (X3) on the use of E-money (Y)

Table 4:20 shows the value of the influence of X3 to Y is the result thitung 1.662 greater than ttable value of 0.676 with p-value 0.001. Nilaititung Results showed that perceptions of trust variables significantly influence the use of variable E-money. (H3 accepted).

DISCUSSION

Effect of Perceived Benefits of the Use of Go-pay

The results of this study indicate that the perception of the benefits of a significant effect on the use of Go-pay (H1 be accepted). Influence shown by the regression coefficient is positive, it means the better the perception of benefits, then use E-money will increase. Conversely, if the worse the perception of the benefits, the use of Go-pay will be decreased. Influence between perceptions of the benefits of the use of E-money mean that the use of the higher E-money if the perception of the benefits of E-money also rated well by consumers.

The results of this study support Kim at al. (2012), that the perceived benefits may affect customers using

e-money (Go-Pay). Variable perceptions of benefits already widely used in research on the acceptance of the technology for these variables is a decisive factor basic acceptance of the technology. Previous studies proved that these variables are positive and significant impact on the use of technology. This suggests that the questionnaire in this study is good so that the results obtained in accordance with expectations in this study.

This study proves that the respondents agree that the application usage helpful e-money. Several usability has been described above can enhance the user against use namely that the use of e-money improve performance, increase productivity, effectiveness, simplify the job as well as beneficial. This perception of good usability has a positive influence to increase the use of e-money.

Effect of Perceived Ease of Use to Use e-money

Hypothesis testing results show that the perceived ease of use has a significant positive effect on Use of E-money, so that H2 is thought that the perceived ease of use has a significant positive effect on Use of E-money. The influence of perceived ease of use of the use of Usage E-money E-money mean that potential users will be higher / better if the perceived ease of use arising from the use E-money by users.

This study supports the theory and research finding of (Dekhil *et al.*, 2017; Chayomchai, 2020) (Venkatesh *et al.*, 2003) namely the perceived ease of use is shown to have an influence on the usage via two causal pathways, namely: direct and indirect effects on the use by the perception of the perceived usefulness. The direct effect shows that the perceived ease of use can be a potential catalyst to increase the likelihood of acceptance of use. Perception of the ease of use of an information technology is defined as a person's belief that the use of information technology can be easy to understand and use, in this case the use of the Mobile Account.

With the use of E-money features above, it frees users from the trouble. This study proves that the

respondents agree that the use of E-money easy to use. When the user perceives that the use E-money E-money easy to learn, use, understandable, flexible during use, and can easily make users proficient in using the more positive consumer attitudes towards the use of E-money.

Influence Perception of Trust in the Use e-money

Hypothesis testing results show that the perception of trust has a significant influence on the use of E-money so H3 is thought that the perception of trust has a significant positive effect on the use of E-money accepted. Influence the perception of confidence in the use of E-money is of sufficient attention of someone in the use of new technologies.

Consumer confidence is consumer confidence that other people have integrity and are reliable and trustworthy person will meet *al.*, its obligations in the transaction as expected. When a person feel less confidence in the use of E-money, then that person will reverse on using the application and tend to prefer the conventional way or applications that are more secure, while if potential users feel safe using E-money, then the usage E-money will increase.

CONCLUSION

With the use E-money due to users can trust the security, confidentiality and guarantees. This perception of good faith have an influence on the use of E-money, ie the higher the perception of people about trust an application. This study proves that the respondents agree that the use of E-money trustworthy. When the user E-money has the ability to serve users and securing transactions that occur on the interference of others, and can guarantee it will be more positive use of E-money.

There is a positive influence perceptions of benefits, simplicity and believe to use E-money in Indonesia

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