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The Effect of Perceived Ease of Use, Perceived Benefits, and Security on the Intention to Reuse the E-Wallet With Trust as an Intervening Variable

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ABSTRACT: The aim of this research is to analyze the effect of perceived ease of use, perceived benefits, and security on the intention to reuse the e-wallet, with trust serving as an intervening variable. The method of analysis utilized in this research is quantitative primary data, with the following test stages: validity, reliability, feasibility, goodness of model, and bootstrapping. The data for this research was acquired employing a questionnaire instrument with 200 respondents. The sampling method employed in this research is non-probability sampling with the purposive sampling technique. The test tool utilized is Structural Equation Modeling (SEM) with SmartPLS software version 4. The findings revealed that the security variable had no significant effect on the intention to reuse the e-wallet, whereas the variables perceived ease of use, perceived benefits, and trust had a significant and favorable effect on the intention to reuse. The variables of perceived ease of use, perceived benefits, and security have a significant and positive effect on trust.

KEYWORDS: e-wallet, security, trust, intention to reuse, perceived ease of use, perceived benefits

I. INTRODUCTION

The swift development of the digital era has fueled the growth of financial technology (fintech), one of which is the electronic wallet (e-wallet). This service has gained prominence since it offers convenience, security, and practicality in non-cash transactions. The use of e-wallets has driven an increase in digital transactions while triggering fierce competition between e-wallet service providers. One of the popular e-wallet services in Indonesia is Gopay. Perceived ease of use is the notion that technology is easy to comprehend and use in numerous businesses (Mustofa & Kurniawati, 2024). Gopay is designed to ease transactions by providing features such as easy top-up, integration with various services, and payment via QRIS, thereby making transactions more efficient, secure, and reducing the risk of cash loss.

Perceived benefit is the belief that a system gives advantages and supports user performance (Sulistyani *et al.*, 2024). GoPay services, such as merchant payments, balance transfers, and enticing promos, increase the convenience and effectiveness of financial activities. The greater the perceived benefits, the higher the intention to reuse the GoPay application. Security is an essential factor in encouraging users to reuse digital wallets because it pertains to personal data protection (Putri *et al.*, 2024). If users feel safe, they will be more trusting and willing to share personal information. Thus, GoPay must ensure a security system to ensure that users are comfortable with each transaction. Trust is a crucial factor that influences a person's intention to reuse a digital wallet (Sulistyani *et al.*, 2024). Trust emerges when users feel comfortable with the convenience, security, and benefits of the service. As a result, GoPay must continue to innovate in order to retain and enhance user trust in its services. Based on the above background explanation, the researcher intends to conduct in-depth research to find out "The Effect of Perceived Ease of Use, Perceived Benefits, and Security on the Intention to Reuse the GoPay E-Wallet with Trust as an Intervening Variable".

II. LITERATURE REVIEW AND HYPOTHESIS

A. Perceived Ease of Use

Perceived ease of use is interpreted as the extent to which individuals believe that using a specific system will not require much effort or can be done easily (Davis, 1989). Ease refers to a condition in which its use is easy to use without much effort to comprehend (Rasbi *et al.*, 2024). Perceived ease of use is defined as consumer consideration that the technology being utilized is easy to comprehend and operate (Visakha & Keni, 2021). Perceived ease of use is the extent to which a person believes and

believes that the use of a technology can be carried out easily without excessive effort (Hulu *et al.*, 2024). Several indicators of perceived ease of use are clear and understandable, easy to learn, easy to use, controllable, flexible, and easy to become skillful, according to Davis (1989). Based on this, the hypothesis can be formulated as follows:

H1: Perceived ease of use affects the trust of GoPay digital wallet users.

H4: Perceived ease of use has a positive and significant effect on the intention to reuse the GoPay digital wallet..

B. Perceived Benefits

Perceived benefits refers to the level of a person's belief that the utilization of a certain system will give benefits in enhancing the user's effectiveness or performance at work (Davis, 1989). Perceived benefits measure the extent to which the use of a technology benefits its users (Asida & Kuswati, 2023). The perception of a benefit can affect a person's willingness to buy or use it. Perceived benefit is a belief regarding the decision-making process (Rambe & Bangsawan, 2023). Moreover, perceived benefits not only evaluate the external characteristics of a service, but also demonstrate how the service can assist users in achieving objectives, such as helping users be more effective and efficient in numerous activities users do (Febdiranti *et al.*, 2024). The indicators of perceived benefits which are working more quickly, making jobs easier, increasing productivity, enhancing effectiveness, job performance, and useful (Davis, 1989). Based on this, the hypothesis can be formulated as follows:

H2: Perceived benefits affect the trust of GoPay digital wallet users.

H5: Perceived benefits have a positive and significant effect on the intention to reuse the GoPay digital wallet.

C. Security

Security is one of the crucial factors in the use of mobile payments because of the potential risk when critical or confidential information, such as payment data, is transmitted across the system (Nambiar *et al.*, 2004). Security is a process of safeguarding consumers during transactions in order to lessen concerns about crime and misuse (Visakha & Keni, 2021). Security is defined as a precautionary measure that prevents information from being shared with unintended parties (Gita & Juliarsa, 2021). Security is of paramount importance nowadays, particularly when it comes to the use of systems or technology. Security is the ability of online websites/applications to secure consumers' personal information and financial transaction data from being stolen throughout business relationships (Rambe & Bangsawan, 2023). Security indicators consist of authentication, confidentiality, integrity, and non-repudiation (Flavián & Guinalíu, 2006). Based on this, the hypothesis can be formulated as follows:

H3: Security has a positive and significant affects on the trust of GoPay digital wallet users.

H6: Security has a positive and significant effect on the intention to reuse the GoPay digital wallet.

D. Intention to Reuse

Intention to reuse is a decision to reuse an information system, similar to a consumer's decision to purchase a product or service (Bhattacherjee, 2001). It is because the decision is greatly affected by the initial user experience when first using the information system. Intention to reuse can be defined as a consumer's decision to repurchase or reuse a product/service from a company/brand repeatedly and recommend it to friends and family (Visakha & Keni, 2021). According to Febrian *et al.* (2021), several indicators of intention to reuse include the intention to continue reusing, the intention to use as frequently as feasible, and the intention to recommend it to others.

E. Trust

Trust is defined as a person's readiness to lean on the actions of another party based on the belief that the party will behave in line with expectations, even though the person who grants trust has no power to control or supervise these actions (Mayer *et al.*, 1995). Trust is the extent to which consumers identify the mobile wallet application provider as trustworthy in terms of security, reputation, regulatory support, and the SQ consumers seek (George & Sunny, 2021). Trust is a person's desire to express a willingness to trust and act empathically toward the other party (Halim & Santoso, 2024). The definition of trust is the relationship among two or more people regarding anything. The relationship can last if the trustworthy company can meet the wants and needs of its consumers (Khotimah *et al.*, 2022). The indicators of trust are ability, benevolence, and integrity (Mayer *et al.*, 1995). Based on this, the hypothesis can be formulated as follows:

H7: Trust has a positive and significant effect on the intention to reuse the GoPay digital wallet.

Figure 1 depicts the proposed research model in this research.

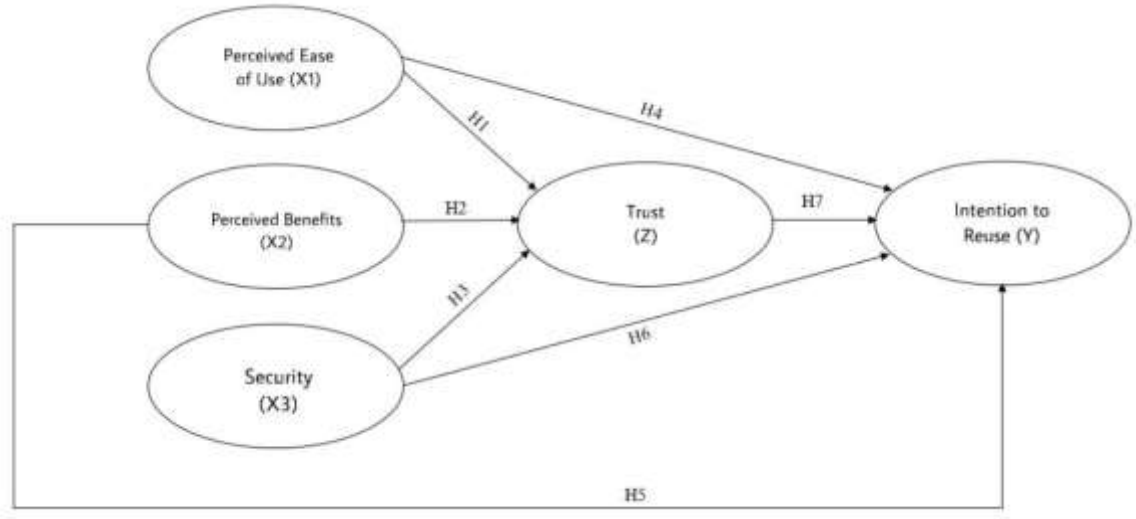

Figure 1. Proposed Research Model

III. RESEARCH METHODS

In this research, the sampling technique was purposive sampling, which means sampling based on certain criteria, with the type of data used being primary data collected using a quantitative approach. In quantitative research, data analysis is carried out after all data from respondents or other sources have been gathered. The type of statistics employed in this research is descriptive statistics, which is a method for analyzing and presenting data without drawing general conclusions or making generalizations. Primary data for this research was obtained from distributing questionnaires to 200 respondents online via Google Forms to college students in the Jabodetabek area who had or were using the GoPay application. This questionnaire comprises 26 statements rated on a 5-point Likert scale, ranging from (1) “Strongly Disagree” to (5) “Strongly Agree”. Teknik analisis yang digunakan untuk menguji hipotesis adalah Structural Equation Model (SEM). Structural equation modeling (SEM) is a statistical methodology that takes a confirmatory approach, namely hypothesis testing, to the analysis of structural theories related to some phenomena (Byrne, 2016). SEM is a second-generation multivariate data analysis method, which facilitates the analysis of relationships between constructs, each of which is measured by one or more indicator variables (Hair et al., 2021).

IV. RESULTS

A. Descriptive statistics

There were 65 males or 32.5%, and 135 females or 67.5%. Based on the age distribution, the majority of respondents, 95 people or 47.5%, are within the age of 22. College students living in the Depok City area make up the greatest group of GoPay application service users, totaling 78 people or 39%. Respondents who are college students in the Jabodetabek area use GoPay for transactions totaling less than IDR 500.000 per month, with 94 people or 47%. Meanwhile, college students in the Jabodetabek area have the highest average monthly pocket money of more than IDR 2.000.000, totaling 61 people or 30.5%. Regarding the duration of usage of the GoPay application, the most typical period of use is over a year, with as many as 142 people or 71%. This relatively even demographic distribution implies that the sample is suitable for research purposes.

B. Measurement Model

Assessment of the measurement model involves multiple key aspects: convergent validity, discriminant validity, and reliability. Convergent validity refers to the extent to which a construct is able to elucidate the variance of its indicators. The measures employed to evaluate the convergent validity of a construct are Average Variance Extracted (AVE) and loading factor or outer loading for all indicators in each construct. An indicator is deemed to attain convergent validity and has an eminent level of validity if its loading factor value surpasses 0.70 and the Average Variance Extracted (AVE) value is greater than 0.50 (Hair *et al.*, 2021]. Discriminant validity tests are conducted using numerous methods, including the Fornell-Larcker Criterion, the Heterotrait-Monotrait Ratio (HTMT) value, and cross-loading. Discriminant validity is attained if the square root of the AVE value for each construct exceeds the correlation value among other constructs in the model (Ghozali & Kusumadewi, 2023). Scale reliability was evaluated employing Cronbach's Alpha (CA) and Composite Reliability (CR) coefficients. All values must exceed 0.70 to be deemed consistent (reliable).

Table 2. Evaluation of Scale Reliability and Convergent Validity.

Scales	Measurement Indicators	Outer loading	CA	AVE	CR
Perceived Ease of Use	The usage of the GoPay application is clear and easy to comprehend.	0.830	0.906	0.681	0.927
	The service on the GoPay application is a breeze to learn.	0.848			
	The GoPay application is easy to use in daily activities.	0.824			
	I do not find it a hassle while I am using the GoPay application.	0.755			
	The GoPay application can be utilized anywhere and anytime.	0.857			
	The use of the GoPay application in my daily life makes me adept at utilizing technology for transactions.	0.832			
Perceived Benefits	The GoPay application allows me to complete payments/transactions more swiftly.	0.799	0.903	0.675	0.926
	The GoPay program allows me to complete payments/transactions more conveniently.	0.823			
	The GoPay application is able to amplify productivity.	0.821			
	The GoPay application elevates the efficiency/quickness of my transaction payments.	0.860			
	The GoPay application is able to enhance my performance.	0.802			
	Overall, I reckon the GoPay application is useful.	0.820			
Security	The GoPay application has security features such as PIN to be entered before making transactions.	0.839	0.903	0.721	0.928
	GoPay is a secure digital payment application since my personal information is fortified when I am using it.	0.855			
	I reckon that the GoPay application has ample technical capabilities to secure my data from being tapped by hackers.	0.845			
	I am certain that the transaction data I send through the GoPay application will not be altered by third parties.	0.850			
	I have never encountered problems like viruses while using the GoPay application.	0.855			
Intention to Reuse	I intend to persist in utilizing the GoPay application in the future.	0.890	0.886	0.745	0.921
	I intend to use the GoPay application as frequently as possible.	0.859			
	I will persist in using the GoPay application on a regular basis the way I do these days.	0.832			
	I would recommend the GoPay application for others to use it.	0.871			
	The GoPay application has security features such as PIN to be entered before making transactions.	0.839	0.903	0.721	0.928
	GoPay is a secure digital payment application since my personal information is fortified when I am using it.	0.855			

Security	I reckon that the GoPay application has ample technical capabilities to secure my data from being tapped by hackers.	0.845			
	I am certain that the transaction data I send through the GoPay application will not be altered by third parties.	0.850			
	I have never encountered problems like viruses while using the GoPay application.	0.855			
Intention to Reuse	I intend to persist in utilizing the GoPay application in the future.	0.890	0.886	0.745	0.921
	I intend to use the GoPay application as frequently as possible.	0.859			
	I will persist in using the GoPay application on a regular basis the way I do these days.	0.832			
	I would recommend the GoPay application for others to use it.	0.871			
Trust	I trust the GoPay application is reliable.	0.837	0.877	0.671	0.911
	I trust that the GoPay application will not divulge my information to other parties.	0.802			
	I am certain my issue will be adequately handled if there are any problems while using the GoPay application.	0.840			
	I am not concerned in using the GoPay application because I know my transactions are secure.	0.841			
	I feel secure even though sensitive information is sent through the GoPay application.	0.774			

HTMT is seen as based on the ratio among heterotrait (average correlation between items from diverse constructs) and the root of the geometric product of monotrait (correlation between items within the same construct). HTMT values less than 0.90 indicate that discriminant validity is accepted (Ghozali & Kusumadewi, 2021). The test outcomes in Table 2 demonstrate that all HTMT values between constructs are less than 0.90. Thus, the indicators on each construct demonstrate that it represents the measured construct better than other constructs, implying that discriminant validity is met.

Table 2. *Heterotrait-Monotrait Ratio* (HTMT) Test Results

	Perceived Ease of Use (X1)	Perceived Benefits (X2)	Security (X3)	Intention to Reuse (Y)	Trust (Z)
Perceived Ease of Use (X1)	**0.825**				
Perceived Benefits (X2)	0.860	**0.821**			
Security (X3)	0.887	0.864	**0.849**		
Intention to Reuse (Y)	0.890	0.891	0.867	**0.863**	
Trust (Z)	0.851	0.890	0.865	0.899	**0.819**

C. Structural Model

In testing the Goodness of Fit, if the SRMR value is < 0.1, then the research carried out has a positive fit model, and the NFI criteria range from 0-1; it can be said that it has a good model. Testing the Goodness of Fit, the SRMR result is 0.047 < 0.1, and the NFI value of 0.865 is in the range of 0-1. The outcomes of the Goodness of Fit test in this research indicate a positive and good fit model.As shown in Table 3, the structural model was assessed following the methodology laid out by Hair *et al.* (2022). The R2 value utilized is the Adjusted R-Square, with an intention to reuse the variable of 0.748, or 74.8%. These results show that the variables perceived ease of use, perceived benefits, and security can influence the intention to reuse variable by 74.8%, whereas the remaining percentage (100% - 74.8% = 25.2%) is affected by variables not described in this research. Meanwhile, the trust variable is 0.698, or 69.8%. These results show that the variables perceived ease of use, perceived benefits, and security can

influence the trust variable by 69.8%, whereas the remaining percentage (100% - 69.8% = 30.2%) is influenced by variables not described in this research. The R^2_adj coefficient of 0.748 shows that the independent variables in the model include 74.8% of the variance in intention to reuse. The Q-Square result for the intention to reuse variable (Y) is 0.546>0, and the trust variable (Z) is 0.463>0, indicating that the model has good predictive relevance. The model was reassessed by employing the Bootstrapping method. The results demonstrate that all t values surpass the 1.96 threshold, confirming the robustness of the Bootstrapping analysis. Hypothesis testing results indicate that the security variable has no significant effect on the intention to reuse of the GoPay digital wallet, whereas the variables perceived ease of use, perceived benefits, and trust have a significant and positive effect. Perceived ease of use, perceived benefits, and security all have a significant and positive influence on trust.

Table 3. Results of the PLS-SEM Structural Model Test

	Original sample	*Sample mean*	*Standard deviation*	t-*statistics*	P-*values*	Description
Perceived Ease of Use -> Trust	0.229	0.240	0.107	2.150	0.032	Significantly Affected
Perceived Benefits -> Trust	0.401	0.392	0.101	3.971	0.000	Significantly Affected
Security -> Trust	0.273	0.270	0.087	3.134	0.002	Significantly Affected
Perceived Ease of Use -> Intention to Reuse	0.287	0.276	0.109	2.643	0.008	Significantly Affected
Perceived Benefits -> Intention to Reuse	0.251	0.261	0.089	2.838	0.005	Significantly Affected
Security -> Intention to Reuse	0.147	0.147	0.078	1.874	0.061	Not Significantly Affected
Trust-> Intention to Reuse	0.262	0.262	0.097	2.713	0.007	Significantly Affected

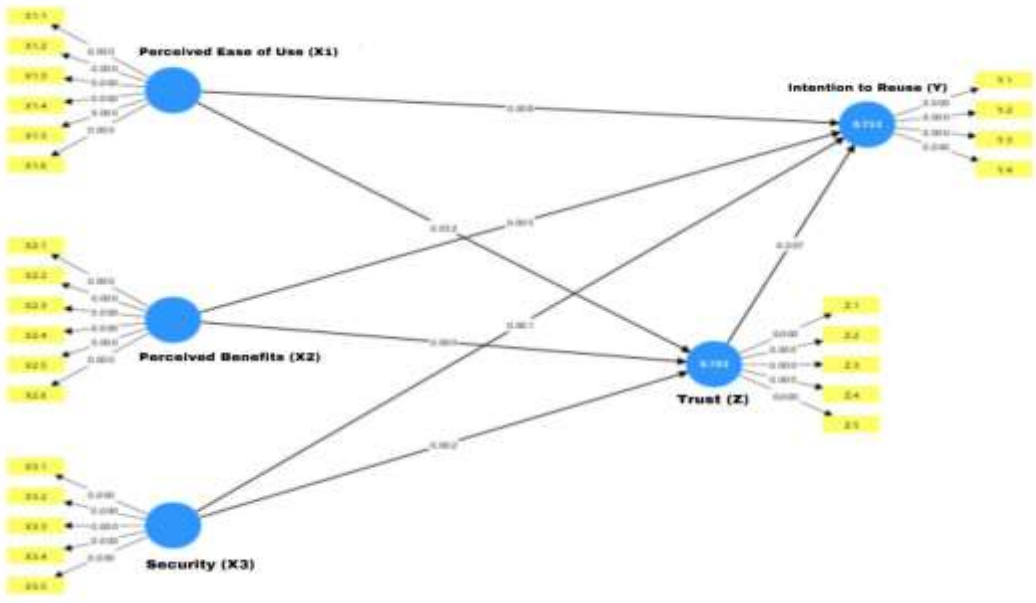

Figure 2. PLS-SEM model

V. DISCUSSIONS

Based on the results of the hypothesis testing conducted, the t-statistic value is 2.150 > 1.96, and the p-value is 0.032 < 0.05; it can be concluded that perceived ease of use has a positive and significant effect on trust, and H1 is confirmed. The results of this research demonstrate that the more user-friendly the Gopay application is, the higher the level of user confidence in utilizing the service. This convenience provides the perception that Gopay is a trustworthy platform. These outcomes align with research undertaken by Primandari & Suprapti (2022), which stated that perceived ease of use had a positive and significant effect on trust. Based on the results of the hypothesis testing conducted, a t-statistic value of 4,234 > 1.96 and a p-value of 0.000 < 0.05 indicate that perceived advantages have a positive and significant effect on trust. Therefore, H2 is accepted. The results of this research show that the bigger the benefits users receive from Gopay, the higher the trust in the application. When users feel Gopay provides added value in the financial activities, users will be more assured that the application is worth using. These results align with research conducted by Al Hafid *et al.* (2023), which stated that perceived benefits of use have a positive and significant effect on trust.

Based on the results of the hypothesis testing conducted, the t-statistic value is 3.134 > 1.96, and the p-value is 0.002 < 0.05; it can be concluded that security has a positive and significant effect on trust, and H3 is accepted. The results of this research demonstrate that the more elevated the perceived security, such as personal data protection, the greater the user's trust in the service. When users feel that the information and funds are securely safeguarded, users will be more confident and comfortable utilizing Gopay for a variety of digital transactions. These outcomes align with research undertaken by Ansori and Nugroho (2024), which stated that security had a positive and significant effect on trust. Based on the results of the hypothesis testing conducted, the t-statistic value is 2.643 > 1.96, and the p-value is 0.008 < 0.05; it can be concluded that perceived ease of use has a positive and significant effect on the intention to reuse, and H4 is accepted. The results of this research demonstrate that the ease of accessing the application, such as easy transactions, can create a positive and efficient user experience. When users feel comfortable and encounter no hurdles while using Gopay, users tend to form habits and loyalty, deciding to continue using the Gopay application. These results align with research conducted by Sidiq & Imaningsih (2022), which stated that perceived ease of use had a positive and significant effect on the intention to reuse.

Based on the results of the hypothesis testing undertaken, the t-statistic value is 2.838 > 1.96, and the p-value is 0.005 < 0.05; it can be concluded that perceived benefits have a positive and significant effect on the intention to reuse, and H5 is accepted. The results of this research show that the perceived benefits of Gopay Digital Wallet users spur users to reuse the application. Benefits such as enhanced effectiveness in financial transactions can provide value for users. When users feel that Gopay provides benefits that facilitate the financial activities, users are more likely to continue using it. These outcomes align with research undertaken by Olivia & Marchyta (2022), which stated that perceived benefits had a positive and significant effect on intention to reuse. Security does not have a positive and significant effect on the intention to reuse. Therefore, H6 is rejected. The outcomes of this research show that, while users feel safe during transactions, the safety factor alone is not strong enough to form intention to reuse. Users tend to consider security as something that should already exist and not as a distinguishing advantage; hence, other factors, such as convenience and benefits, play a greater role in spurring the decision to return to using Gopay. These results align with research conducted by Widianto & Wiryawan (2024), which stated that security had no positive or significant effect on the intention to reuse. Trust has a positive and significant effect on the intention to reuse, and H7 is accepted. The results of this research demonstrate that when users are assured that Gopay is able to fulfill users' transaction needs consistently, this trust forms loyalty and intensifies the intention to reuse. Trust is an essential basis for building long-term relationships among users and digital services because, without it, users are likely to hesitate or even switch to other platforms. These results align with Damanik *et al.* (2022), which stated that trust had a positive and significant effect on the intention to reuse.

VI. CONCLUSION

Based on the results of this research Effect of Perceptions of Ease, Perceptions of Benefits, and Security on the Intention to Reuse E-Wallet Gopay with Trust as an Intervening Variable, it is possible to conclude that perceived ease of use, perceived benefits, and security have a positive and significant effect on trust in GoPay Digital Wallet. Additionally, perceived ease of use and perceived benefits have a positive and significant effect on the intention to reuse GoPay services. However, security has no significant effect on this intention. On the other hand, trust has been demonstrated to have a positive and significant effect on the intention to reuse Gopay, indicating that building trust is critical in swaying users to utilize GoPay.

The finding that convenience, benefits, and trust all positively affect GoPay Digital Wallet intention to reuse has critical implications for service providers. GoPay must continually improve the quality of the user experience, both in terms of ease of

access and application interface clarity, to ensure that it is easy to comprehend and use. In addition, the real benefits of utilizing the application, such as the efficiency of financial transactions, must continue to be developed so that users feel getting sustainable added value. Trust, which has been shown to affect intention to reuse, must be built through responsive service, effective problem solving, and maintaining the integrity and security of user data. Although security does not have a significant effect on the intention to reuse, GoPay should still pay attention to it as a foundation of trust, but the main strategy should be more focused on increasing user convenience, benefits, and trust.

This research provides various suggestions for linked parties. First, for future researchers, it is recommended to develop further studies by adding other variables such as service quality, user satisfaction, or risk perception in order to attain a greater comprehension of the factors that affect the intention to reuse GoPay. Second, for readers, these results can be used as evaluation material in choosing and using digital services, particularly digital wallet users, by acknowledging that convenience, benefits, and trust are vital elements in deciding whether or not to continue using a service. Third, for companies like GoPay, it is necessary to improve the convenience and benefits of services by streamlining the process, providing relevant features or promos, and reinforcing user trust through optimal service, open communication, and data protection because these aspects are proven to spur the intention to reuse.

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