THE EFFECT OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE ON BEHAVIORAL INTENTION TO USE THROUGH THE INTERVENING ATTITUDE TOWARD USING VARIABLES IN THE STUDY OF SHOPEEPAY E-WALLET SERVICES
(Case study on ShopeePay Users in Yogyakarta)

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Abstract
This research was conducted with the aim of identifying and analyzing user attitudes and user intentions towards e-wallet service users on ShopeePay. With several related variables in this study, namely perceived usefulness, perceived ease of use, behavioral intention as the dependent variable and attitude toward using as the intervening variable. The population in this study are ShopeePay service users, with a sample of 100 ShopeePay users as respondents. Data was collected using the questionnaire method. The test results in this study are perceived usefulness has a positive effect on behavioral intention, perceived ease of use has a positive effect on behavioral intention, attitude toward using has a positive effect on behavioral intention,

Keywords: Usability; Ease; User Intention; User Attitude

Introduction
Global information technology is currently developing rapidly. Technology affects almost every human activity which is supported by easy internet access. The existence of the internet makes the process of searching for information, sharing information, communicating and business transactions can be done quickly via a computer or smartphone. Internet user penetration has increased by 29.9% since 2014. This fact shows that Indonesia is a potential market in the field of information technology. Technological developments have brought about a change in people's needs for a means of payment that can meet speed, accuracy, and security in payments that continue to change in form, starting from the form of metal, conventional paper money.until now payment instruments have evolved in the form of data that can be placed in a container or called electronic payment instruments. Online payments using smartphones are known as e-wallet or mobile wallets. With so many user experiences in internet access, it will certainly have an impact on areas of life, one of which is in the business

world. This is what provides several opportunities for business people to create excellent service for their targets. (April et al., 2021).

Most business actors have used technology to provide convenience for their users. One of the technologies currently developing that is able to attract attention is the electric wallet system or digital wallet. according to(Qasim & Abu-Shanab, 2016)digital wallet system is one of the innovations technology in the payment sector and utilizing mobile devices as a medium for conducting financial transactions such as payments.

An electronic wallet is defined as a multipurpose application that includes elements of mobile transactions that allow users to make payments through an E-wallet device, which is considered a fast and efficient tool that can encourage the formation of a cashless society. Based on previous data, the ranking of e-wallet in Indonesia is also dominated by local players. This can be attributed to the data that iPrice and Jakpat collected, 26% of a total of 1000 respondents said they chose to use e-wallet/e-money as a payment method when doing online shopping either in e-commerce. Tempo also stated that Debit Card transactions had declined, where growth was 4.14% in 2019 while in the previous year it could reach almost 10%. This is in line with previous iPrice Research, lack of access to bank accounts and the high number of "unbanked" populations in Indonesia provide fresh air for digital wallet service companies. E-wallet is considered to be able to provide convenience for transactions both online and offline in only one platform (Aditya & Wardhana, 2016).

Shopeepay is an electronic payment transaction feature that is sheltered by PT AirPay Internasional which was founded in November 2015. Currently ShopeePay is used as another payment method. Before continuing with ShopeePay with various advantages compared to other payment methods, it can be proven from the fintech payment transaction box data from June-August 2020 ShopeePay was ranked first beating OVO and GoPay. ShopeePay is recorded to have transactions of 34% of the total value of e-wallet transactions in Indonesia, followed by OVO, GoPay, DANA, and LinkAja at 25%, 16% and 17%, respectively.

Perceived Usefulness
Perceived usefulness is defined as the extent to which a person will believe that using a new system or a technology will improve their performance. If someone will feel confident if the technology will be useful for him then he will use it. Conversely, if someone is less useful then he will not use it. So this can be a benchmark for someone in using a system who feels confident and confident when using a technology system. of the concept (Davis, 1989) (Suyanto & Kurniawan, 2019) In this study, using several indicators to increase productivity, make performance more effective, and work will be easier and faster, improve performance at work, and indirectly benefit users of the system.

Perceived Ease of Use
(Mahanani, Estu. Sari, 2019) defines perceived ease of use as a person's belief in the extent to which using a technology will be based on business. In this definition, it can be seen that the construct of perceived ease of use is also a belief (belief) about a decision-making process. If someone believes in an information system that is easy to use then he will use it, otherwise if someone has difficulty or feels it is not easy to use then he will not use it.

Attitude Toward Using

The concept of attitude toward using in TAM has the concept of attitude towards the use of a system towards the use of a system in the form of acceptance or rejection as the effect of users using a new technology system. dislikes, which are available from several aspects of perspective, affective, and behavioral components (Santoso & Edwin Zusrony, 2020).

Behavioral Intention

Behavior (behavior) is carried out because the individual has the intention or desire to do or the intention to behave will determine his behavior. Behavioral intention is a person's desire to perform a certain behavior or the nature of a person's tendency to continue using certain technologies. The level of use of this technology a person will be able to easilypredict from the attitude of his attention to the technology system, for example motivation to use other or add support tools(Rahayu, Budiyanto, & Palyama, 2017)**.**

Research Methods
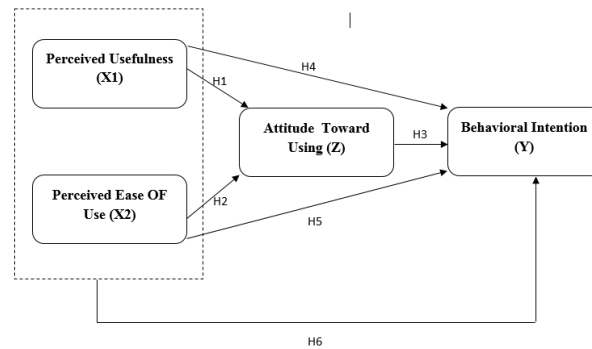
Figure 1 Research model

This research is quantitative. Quantitative research is a systematic scientific study of parts and phenomena and their relationships. The aim is to develop and use models, theories, and hypotheses that are systematically related to natural phenomena. This study is intended to describe the state of a certain object that has or is influenced by other factors and draws conclusions based on statistically processed numbers.

This study was conducted to determine the relationship between variables consisting of perceived usefulness, perceived ease of use, behavioral intention and attitude toward using variables by conducting a survey of ShopeePay users.

Sampling technique

Sampling technique according to(Sugiyono, 2018)basically sampling techniques can be grouped into two, namely probability sampling and non-probability sampling. In this study using a non-probability sampling technique specifically, the technique used in this research is consumers who meet the criteria for the population to be sampled. To measure the number of samples in this study using the Lameshow formula, this is because the number of populations is unknown or infinite.

Respondent characteristic data

In a study based on gender, 100 respondents showed that the percentage of ShopeePay users was 35 percent male users and 54 percent female users. With the age of 17 to 21 years 50 percent. age 22 to 25 years 42 percent, age 26 to 30 years 5 percent and over 31 years 3 percent. The

characteristics according to domicile are 45 percent in Sleman, 14 percent in Bantul, 34 percent in Municipality, 6 percent in Gunungkidul and 1 percent in Kulon Progo.

Results and Discussion

Description of Data Perceived Usefulness, Perceived Ease of Use, Behavioral Intention and Attitude Toward Using

Analysis of the Perceived Usefulness variable by determining the qualifications aimed at knowing the value of each variable with the categories of strongly disagree, disagree, neutral, agree, strongly agree. that the results of the analysis show the total percentage with 100 respondents with an average mean of 4.49 and the lowest value of 3.74. Perceived Usefulness variable with indicators: (a) Work More Quikly; (b) Job Performance; (c) Increase Productivity; (d) Effectiveness; (e) Make Job Easy; (f) Useful. Of the 6 indicator items there are 12 questions and this is to determine the interval value of each variable. Analysis of the Perceived Ease of Use variable by determining the qualifications aimed at knowing the value of each variable with the categories of strongly disagree, disagree, neutral, agree, strongly agree. that the results of the analysis show the total percentage with 100 respondents with an average mean of 4.29 and the lowest value of 3.99. Variable Perceived Ease of Use with indicators: (a) Ease to Learn; (b) Ease to Understand; (c) Ease Control; (d) Ease to Flexibility; (e Ease of Use); Of the 5 indicator items there are 10 questions and this is to determine the interval value of each variable. Analysis of the Behavioral Intention variable by determining the qualifications aimed at knowing the value of each variable with the categories of strongly disagree, disagree, neutral, agree, strongly agree. that the results of the analysis show the total percentage with 100 respondents with an average mean of 4.22 and the lowest value of 3.93. Behavioral Intention variable with indicators: (a) Performance Expectancy; (b)*Effort Expectancy*; (c) Social Influence; (d) Facilitating Conditions. Of the 4 indicator items there are 8 questions and this is to determine the interval value of each variable. Analysis of the Attitude Toward Using variable by determining the qualifications aimed at knowing the value of each variable with categories of strongly disagree, disagree, neutral, agree, strongly agree. that the results of the analysis show the total percentage with 100 respondents with an average mean of 4.29 and the lowest value of 3.99. Attitude Toward Using Variable with indicators: (a) cognitive component; (b) Affective Component; (c) Konasi Component; Of the 3 indicator items there are 6 questions and this is to determine the interval value of each variable.

Table 1 Classical Assumption Test results

No	Variable	Normality		Multicolonierity		Hetero scedasticity
	Free	Bound	Sig.	Toll.	VIF	Sig. (two tailed)
1	Perceived Usefulness	Attitude	0.166	0.326	3.067	0
	Perceived Ease of Use	Toward Using		0.326	3.067	0.01
2	Perceived Usefulness	Behavioral Intention	0.2	0.231	4,334	0.036
	Perceived Ease of Use			0.304	3,287	0
	Attitude Toward Using			0.298	3,353	0

a) The results of the validity test carried out as shown in the table above, it is known that all questions have an r-count > r-table, then all the questions in this study are declared valid. For the next stage is the reliability test. The results of the reliability

test show that all variables in the study have Cranach's Alpha . coefficient values > 0.60. it can be concluded that all variables in this study were declared reliable. Then it is evident from the value of r alpha greater than 0.60.

b)   The results of the Normality Test using IBM SPSS with the Kolmogorov-Smirnov value of the first equation and the second equation show values of 0.166 and 0.200. These results indicate that the value of Asymp.Sig. (2-tailed) is greater than the a value of 5% (0.05), so it can be concluded that the results of the normality test show that all residual values of the variables used in this study are normally distributed and deserve to be the object of testing.

c)   The results of the multicollinearity multicollinearity test show that all tolerance values > 0.10 or VIF<10 so it can be concluded that there is no multicollinearity because there are 2 comparisons with Perceived Usefulness having a tolerance value of 0.326 and VIF 3.067; Perceiveed Ease of Use variable has a tolerance value of 0.326 and a VIF of 3.067 for the Attitude Toward Using variable. The second equation with the value of the Multicollinearity test for the Perceived Usefulness variable has a tolerance value of 0.231 and a VIF of 4.334; Perceived Ease of Use has a Tolerance value of 0.304 and a VIF of 3.287; The Attitude Toward Using variable has a tolerance value of 0.298

d)   and VIF 3.353 on the Behavioral Intention variable which shows multicollinearity indicating that all tolerance values > 0.10 or VIF<10 so that there is no multicollinearity in this test.

e)   Heteroscedasticity Test Results Analysis of the presence or absence of heteroscedasticity problems can also be carried out using a scatterplot where if the points are spread above and below the number 0 on the Y axis without forming a certain pattern, there is no heteroscedasticity.

Table 2 Linear Regression Test Results

No.	Variable Free	Bound	Standardized Coefficients Beta	t	sig,	coef. Detr. adj. R Sq	F	Sig.
H1	Perceived Usefulness	Attitude Toward Using	0.615	6,329	0.000	0.696	114.101	0.000
H2	Perceived Ease of Use		0.256	2,637	0.010			
H3	Perceived Usefulness		0.181	2,129	0.036			
H4	Perceived Ease of Use	Behavioral Intention	0.358	4,834	0.000	0.0835	167,809	0.000
H5	Attitude Toward Using		0.445	5,945	0.000			

The results of the partial test of the Perceived Usefulness Variable on Attitude Toward Using have a significant level of 0.036 > 0.05 with a coefficient value of 0.086 with a positive direction. This shows that the hypothesis stating Perceived Ease of Use has a significant effect on Attitude Toward Using (accepted). The results of the partial test of the Perceived Ease of Use variable on Attitude Toward Using have a significant effect having a significant level of 0.000.05 with a value of 0.197 coefficient with a positive direction. This shows that the hypothesis which states Perceived Ease of Use has a significant effect on Atittude Toward Using (accepted). The results of the partial test of the Perceived Usefulness Variable on Behavioral Intention have a significant level of 0.000 > 0.05 with a coefficient value of 0.424 with a positive direction. This

shows that the hypothesis which states Perceived Usefulness has a significant effect on Behavioral Intention (accepted). The results of the partial test of the Perceived Ease of Use variable on Behavioral Intention have a significant level of 0.010 > 0.05 with a coefficient value of 0.205 with a positive direction. This shows that the hypothesis stating Perceived Ease of Use has a significant effect on Behavioral Intention (accepted). The results of the partial test of the Attitude Toward Using Variable on Behavioral Intention have a significant effect having a significant level of 0.000 > 0.05 with a coefficient value of 0.305 with a positive direction. This shows that the hypothesis which states Attitude Toward Using has a significant effect on Behavioral Intention (accepted).

From the results of the F test in table 2, the F-count is 114.101 and the probability is 0.000. Because sig F-count < 5% (0.005<0.000), it can be concluded that Perceived Usefulness and Perceived Ease of Use together have an effect on Attitude Toward Using. From the results of the F test in table 2, the F-count is 167.809 and the probability is 0.000. Because sig F-count5% (0.000 < 0.000), it can be concluded that Perceived Usefulness and Perceived Ease of Use, Attitude Toward Using together have an effect on Behavioral Intention

Based on table 2, it can be seen that the value of R square is 0.702, this means that 72% of the Attitude Toward Using variables are influenced by the Perceived Usefulness and Perceived Ease of Use variables, while the remaining 32% is a contribution from other variables not used in this study. while the standard error estimate (SEE) value is 2.987, the smaller the standard error estimate (SEE) value, the more precise the regression in predicting the dependent variable. Based on the table in Figure 2, it can be seen that the R square value is 0.840, this means that 84% of the Behavioral Intention variable is influenced by the variables Perceived Usefulness, Perceived Ease of Use, and Atittude Toward Using, while the remaining 14% is a contribution from other variables not used in the study. this.

Figure 2 Linear Regression Equation 1

Based on Figure 2, the significant value of the two independent variables on perceived usefulness (X1) is 0.000 and the independent variable Perceived Ease Of Use (X2) is 0.010 which is smaller than = 5% or 0.05, so it can be concluded that the regression model 1 is the variable Perceived Usefulness and Percived Ease of Use have a significant effect on Attitude Toward Using. so for the linear regression equation that is Y= 0.615 X1 + 0.256 X2 + e
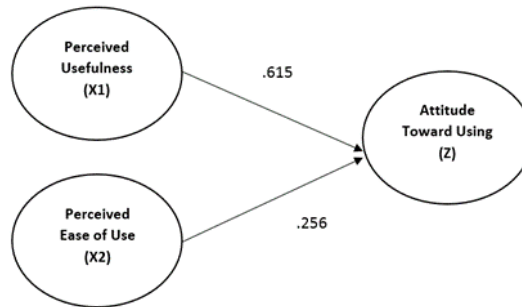
Figure 3 Linear Regression equation 2

Based on Figure 2, the significant value of the independent variable Perceived Usefulness (X1) is 0.036, then the significant value of the variable Perceived ease of use (X2) is 0.000 and the Attitude Toward Using (Z) variable is 0.000 which is smaller than = 5% or 0.05, so it can be concluded that it was concluded that the regression model 2 had a significant effect on: Behavioral Intention, it can be seen that the regression equation is as follows: Y = 0.181 X1 + 0.358 X2 + 0.445 Z + e
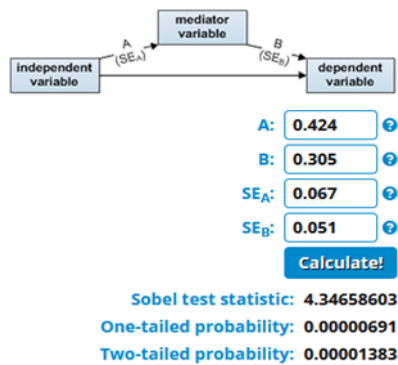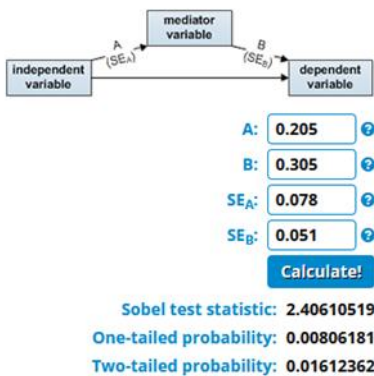

Figure 4 Sobel Test

Figure 5 Sobel Test

From the results of the Sobel test calculation above, the One-tailed probability value is 0.006 with a significant level of 5% from the results, it can be concluded that 0.006 > 0.05 so it can be said that Percived Usefulness is able to mediate the Attitude Toward Using through Behavioral Intention.

From the results of the Sobel test calculation above, the One-tailed probability value is 0.008 with a significant level of 5% from the results, it can be concluded that 0.008 > 0.05 so it can be said that Percived Ease of Use is able to mediate Behavioral Intention through Attitude Toward Using.

Discussion
The Effect of Perceived Usefulness on Attitude Toward Using
The results of the analysis of the hypothesis test conducted using the IBM SPSS show that the variable Perceived Usefulness has a significant positive effect on Atittude Toward Using. It is proven from the regression results with a value of 0.000 < 0.05. This value indicates that the hypothesis is accepted. This shows that the influence of usability on the attitude of using ShopeePay is able to provide usefulness and benefits such as in terms of providing quality information, increasing effectiveness or usability in digital payments used for daily life, positive attitudes and judgments will emerge from consumers towards ShopeePay in the region. Yogyakarta. Looking at the indicators that measure Perceived Usefulness, it can be seen from the usefulness of digital payments that can be used in daily activities and are able to facilitate users in e-commerce payments in Shopee uses ShopeePay then with the use of complete information, the service display is easy for consumers to use in digital payment systems. This research is in line with previous research conducted by(Sianadewi, Widyarini, & Wibowo, 2017)which shows that there is a strong relationship between Perceived Usefulness and Attitude Toward. It is also supported by research conducted by(Perangin-angin, Respati, & Kusumawati, 2016)which states that Perceived Usefulness has a positive and significant effect on Attitude Toward Using.

The Influence of Perceived Ease of Use on Attitude Toward Using
The results of the analysis of hypothesis testing conducted using IBM SPSS indicate that the Perceived Ease of Use variable has a significant positive effect on Atittude Toward Using. It is proven from the regression results with a value of 0.010 < 0.05. This value indicates that the hypothesis is accepted. This shows that the influence of the consumer's attitude when they feel that there is convenience when carrying out digital payment activities using ShopeePay and does not require a lot of effort will form a positive consumer attitude towards the use of digital payments itself.

This research is in line with previous research, namely from(Aprilia & Santoso, 2020)which states that Perceived Ease of Use has a positive and significant effect on Attitude Toward Using. Also supported by research(Komalasari, BSI Bandung, & Mardira Indonesia, 2019)which states that Perceived Ease of Use has a positive and significant effect on Attitude Toward Using.

The Influence of Attitude Toward Using on Behavioral Intention
The results of the analysis of hypothesis testing conducted using IBM SPSS show that the Attitude Toward Using variable has a significant positive effect on Behavioral Intention. It is proven from the regression results with a value of 0.000 < 0.05. This value indicates that the hypothesis is accepted. This means that attitude is a tendency for initial responses to pleasant or unpleasant conditions, this is a theoretical attitude for a person to objects in good or bad

conditions, beneficial or detrimental. In addition, users will continue to motivate other users to use the information system. Likewise, if the user's attitude towards an information system tends to be negative, then the user will certainly not use the information system in the future and look for other alternatives to replace the information system that has been provided. This research is in line with research from(Singasatia, Kom, Kom, & Melami, nd)which states that Atittude Toward Using has a significant positive effect on Behavioral Intention. It is also supported by previous research (Perangin-angin et al., 2016) which states that Atittude Toward Using has a significant positive effect on Behavioral Intention.

The Effect of Perceived Usefulness on Behavioral Intention
The results of the analysis of the hypothesis test conducted using the IBM SPSS showed that the Perceived Usefulness variable had a significant positive effect on Behavioral Intention. It is evident from the regression results with a value of 0.036 < 0.05. It states that perceived benefits affect the intention to use digital e-wallet, namely if people perceive the technology as useful for them such as faster payment processes, higher levels of performance and useful in daily activities so that their intention to use increases. A person may feel compelled to use electronic money because of the advantages offered by the digital e-wallet itself. This is driven by previous research, namely:(Siahaan & Meilani, 2019)which mentions Perceived Usefulness has a significant positive effect on Behavioral Intention. And previous research by(Asse, Azlam, & Ambo, 2018)Perceived Usefulness has a significant positive effect on Behavioral Intention.

The Effect of Perceived Ease Of Use on Behavioral Intention
The results of the analysis of hypothesis testing conducted using IBM SPSS indicate that the variable Perceived Ease Of Use has a significant positive effect on Behavioral Intention. It is proven from the regression results with a value of 0.000 < 0.05. This value means it is accepted. This has the effect of perceived convenience on the user's intention to use the ShopeePay application to carry out digital transaction activities and with the convenience, users will continue to use the digital e-wallet to support convenience in transaction activities. This is supported by previous research, namely:(Aprilia & Santoso, 2020)which shows that the Perceived Ease Of Use variable has a significant positive effect on Behavioral Intention. And also previous research by(Kumala, Pranata, & Thio, 2020)which shows that the Perceived Ease Of Use variable has a significant positive effect on Behavioral Intention.

The influence of Perceived Usefulness and Perceived Ease of Use jointly affect the Behavioral Intention of Use
The results of the analysis of the hypothesis test conducted using the IBM SPSS show that the variables Perceived Usefulness and Perceived Ease Of Use together have a significant positive effect on Behavioral Intention. It is proven from the results of the partial test F test showing a significance value of 0.000 and 0.000 which means less than 0 ,5 this indicates that the variables Perceived Usefulness and Perceived Ease Of Use together have a significant positive effect on Behavioral Intention, so it can be concluded that this proves if the two variables are accepted. This shows that by using the ShopeePay digital transaction tool, with the benefits and conveniences provided by the digital service, it will be able to assist users in making digital payment transactions. This is supported by previous research by(Fadlan & Dewantara, 2018)which shows that the variables Perceived Usefulness and Perceived Ease Of Use together have a significant positive effect on Behavioral Intention. And previous research by(Kasus et al., 2020)shows that the variables Perceived Usefulness and Perceived Ease Of Use together have a significant positive effect on Behavioral Intention.

Conclusions and suggestions

This study aims to find empirical evidence about the effect of perceived usefulness, perceived ease of use, which can affect the behavioral intention variable, through attitude toward using ShopeePay service users.a) Perceived Usefulness in this study has a positive effect on Behavioral intention, which means that with the use of digital wallet services, users will always use these services for daily activities with the user's intention in conducting digital transactions. b) Perceived Ease of Use in this study has a positive effect on Bahavoral, which means that the convenience of a service will increase the intention of users to use the service on a daily basis. c)Attitude Toward Using in this study has a positive effect on Behavioral Intention, which means that the attitude of everyday users in using digital transactions will increase the value of their use. d) Perceived Usefulness in this study has a positive effect on the attitude of Toward Using, which means that the use of digital services will improve user attitudes in digital transactions. e) Perceived Ease of Use in this study has a positive effect on Attitude Toward Using, which means that the ease of digital payments will improve user attitudes in using the service. f) Perceived Usefulness, Perceived Ease of Use together have a positive effect on Attitude Toward Using, which means that if there is usefulness and convenience in digital transaction services, it will improve user attitudes in conducting transactions. g) Perceived Usefulness is able to influence Behavioral Intention through attitude toward using, which means that the value of usability in a service will affect the value of users in conducting digital transactions and improve attitudes in using a service. h) Perceived Ease of Use is able to influence Behavioral Intention through attitude toward using, which means that the value of convenience in a service will affect the value of users in conducting digital transactions and improve attitudes in using a service.

For Companies: Based on the research of respondents in this study, giving efforts that should be made are; For Shopee transaction system providers, this can be used as evaluation material or input to improve e-wallet digital transaction system services, this can develop its application so that it can be used in any place or time by its users, Shopee provides features to make it easier and safer for users to improve limitations on the use of the ShopeePay balance. This is to attract many enthusiasts to use ShopeePay so that users feel confident that they will continue to use the digital payment application so that it creates a sense of trust and will increase the value of using ShopeePay; It is hoped that ShopeePay will increase the value of convenience that will be felt by its users. Such as tracking in payments and providing notifications to ensure security so that users feel that using ShopeePay services is useful and very helpful in digital payments; (2) For Academics For further research, it should be able to expand the sample and should add indicators and variables such as Perceived Risk, this will also affect the user's intention to use e-wallet services.

Meanwhile, other factors such as E-trust and E-Satisfaction can be added in this study. and it is hoped that for further research this research can be used as reference material in conducting further research. Such as tracking in payments and providing notifications to ensure security so that users feel that using ShopeePay services is useful and very helpful in digital payments; (2) For Academics For further research, it should be able to expand the sample and should add indicators and variables such as Perceived Risk, this will also affect the user's intention to use e-wallet services. Meanwhile, other factors such as E-trust and E-Satisfaction can be added in this study. and it is hoped that for further research this research can be used as reference material in conducting further research. Such as tracking in payments and providing notifications to ensure security so that users feel that using ShopeePay services is useful and

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