

## The Influence of Perceived Usefulness and Perceived Ease of Use on Intention to Use through Trust as an Intervening Variable E-Wallet Pospay at Palangka Raya City

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### ABSTRACT

This study examines the influence of perceived usefulness and perceived ease of use on the intention to use the PosPay e-wallet, with trust as an intervening variable. The research was conducted on users of the PosPay e-wallet in Palangka Raya, employing a sample size of 96 respondents determined through simple random sampling. Data collection involved distributing questionnaires, both directly and via online forms. The research utilized Partial Least Squares (PLS) model analysis to evaluate the relationships between the variables. The results indicate that perceived usefulness significantly influences trust and intention to use, while perceived ease of use also positively affects both trust and intention to use. Trust serves as a significant mediator, enhancing the indirect effects of perceived usefulness and perceived ease of use on intention to use. This study highlights the critical role of trust in promoting the adoption of digital financial services and offers practical implications for improving user experience and engagement with e-wallet platforms.

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## **INTRODUCTION**

In the increasingly digital age, technology has permeated every facet of human existence, including money management, and is no longer merely a tool. According to Mele et al. (2023), smart technologies are the "new realities" that have the power to alter and upend a number of businesses and sway consumers' decisions. Numerous financial platforms have emerged as a result of this digital revolution, making transactions easier, faster, and safer. PosPay, a digital payment service run by PT Pos Indonesia since August 26, 2021, is a platform that helps the Indonesian people with their financial needs. From Marketeers.com, an article Pos Indonesia demonstrates excellent collaboration within the logistics ecosystem of Indonesia. The Physical to Phygital idea is one of seven transformation initiatives that are regularly implemented to support Pos Indonesia's growth, according to Prasabri Pesti, Director of Business Development and Portfolio Management at PT Pos Indonesia (Persero). According to Mele et al. (2023), managers need to enhance physical-digital integration designs that promote the growth of physical contexts, blur the boundaries between the real and virtual worlds, and link disparate locations and areas.

Palangka Raya City is developing as a result of Indonesia's digital transformation. Due to the growing internet penetration rate and the widespread use of technology in many facets of people's lives, including financial transactions, the city has a lot of potential for developing digital services. Up to 6,982 people have registered for the 555 civil servant open formations, according to data from Kalteng Pos. This indicates how crucial PosPay is as a service that assists people in meeting their needs in this scenario, both for routine transactions and for specific needs like buying e-stamps for civil servant registration. To boost PosPay's uptake in Palangka Raya, it's critical to comprehend the elements that affect interest and trust in the service. People can pay for things like telephone, energy, water, taxes, and other costs with this app (Murodah et al., 2024). PosPay had to contend with other digital wallet apps like Gopay, OVO, DANA, Shopee Pay, and others along the road. According to Sedik (2023), Pospay is not listed among the top seven digital wallets that are often used in Indonesia. According to poll data published in 2024 by InsightAsia.com, 71% of Indonesians have used digital wallets, with four apps accounting for the majority of these users: Gopay (58%), DANA (61%), and OVO (53%) and ShopeePay (51%). Given that Indonesia has the fastest rate of digital adoption in Southeast Asia, as reported by Vaishali Rastogi, Global Head Technology Media & Telecommunication Boston Consulting Group, at the State Owned Enterprise (SOE) International Conference in Bali in 2022, this highlights the interest in determining what factors can make a digital wallet application like PosPay popular with the general public (liputan6.com article).

It is impossible to overlook the difficulties in persuading individuals to use new services, as is the case with any technology deployment. Understanding the elements that affect people's decisions to use technology is crucial in this situation. Perceived ease and perceived ease of use are the two primary elements that are frequently highlighted (Davis, 1988). Perceived

usefulness is a reflection of people's opinions that using PosPay will improve their lives in meaningful ways, such making bill payments, sending money, or buying online easier. Interest in utilizing a digital transactional application may be greatly enhanced by this (Agung & Tanamal, 2021). However, some research' findings indicate that interest in utilizing is not significantly impacted by perceived benefits (Ernawati & Noersanti, 2020). Perceived convenience, on the other hand, has to do with how at ease a person feels using technology, whether the application interface is easy to use, whether the procedure is quick, and whether technical obstacles are kept to a minimum. Interest in utilizing digital apps can be positively and significantly impacted by user convenience (Gunawan & Mujilan, 2021). However, convenience has no discernible impact on interest in utilizing, according to the findings of another study (Syahrina & Christiana, 2023).

It is impossible to separate the element of trust from the process of adopting new technology. Syahrina & Christiana (2023) assert that trust serves as a link between the intention to use technology and the perceived advantages and convenience. According to Jasin et al. (2021), trust is the result of consumers' expectations of confidence in a product as well as their confidence in the attitudes and actions of other parties, such as service providers. This trust serves as a mediating factor that affects interest in using digital applications by influencing perceived convenience and benefits (Syahrina & Christiana, 2023). That is to say, even if someone thinks PosPay is helpful and simple to use, they won't be interested in utilizing it if they don't trust it. This demonstrates the complexity of the relationship between users and technology, as multiple factors interact to influence the ultimate choice.

This study uses trust as an intervening variable to learn more about how user interest in using PosPay is influenced by perceived convenience and benefits. Given the disparate findings in comparable study models, trust is a component that can reconcile the two aforementioned criteria. By comprehending this relationship, we can not only pinpoint critical elements for creating better financial technology, but also create more potent plans to boost the community's acceptance of PosPay. It is anticipated that this research will serve as a link between theory and practice and offer guidance for more user-centered and compassionate decision-making.

## LITERATURE REVIEW

### *Technology Acceptance Model (TAM) Theory*

This study makes use of the Technology Acceptance Model (TAM) hypothesis, which was developed by Davis (1989) with the aim of elucidating the general factors that influence computer acceptance and, in turn, user behavior across a broad range of end-user computing systems and user demographics. Perceived Usefulness (PU) and Perceived Ease of Use (PEU) are two particular beliefs that are included in and tested by the basic TAM model. Perceived Ease of Use is the degree to which the potential user expects the target system to be simple, and Perceived Usability is the potential user's

subjective likelihood that using a specific system (such as a single platform payment system) will improve his or her actions (Davis, 1989).

Other elements, known as external variables in TAM, can have an impact on an individual's faith in a system. The necessity for attitude constructs was eliminated when it was discovered that behavioral intentions were directly influenced by perceived usefulness and perceived simplicity of use. Later, an upgraded basic model known as TAM2 (Technology Acceptance Model 2) was proposed by Venkatesh and Davis (2000). TAM2 states that the user's mental assessment of how well important workplace goals match the results of executing job activities using the system forms their view of the system's usefulness (Venkatesh and Davis, 2000).

### *Perceived Usefulness*

A person's perception of the advantages of an activity from their own point of view is known as perceived usefulness, according to Nurmalia & Wijayanti (2018). According to Kotler (2016: 228), perception is influenced by one's surroundings and personal situations in addition to physical inputs. Perceived usefulness, according to Dewi et al. (2017), indicate that a person thinks that the technology they use can enhance their productivity at work. According to Pratama & Suputra (2019), users' opinions of the anticipated advantages of utilizing electronic money services are known as perceived usefulness. According to research findings by Priambodo & Prabawani (2016), interest in adopting electronic money is strongly influenced by perceived usefulness.

In the context of this research, User trust is significantly impacted by perceived usefulness. According to Pratama & Suputra's (2019) research, users' faith in the application's capacity to satisfy their demands might be bolstered by strong perceived advantages. Sari & Yatun (2022) support this by finding that users are more likely to trust an application if they believe the advantages it offers like efficiency and convenience are worth the time or money spent. As a result, one of the primary factors influencing app trust may be its perceived usefulness. Interest in utilizing the application is directly influenced by perceived usefulness. High perceived utility, like improved time efficiency or cost savings, can have a direct impact on users' inclination to utilize the application, according to Agung & Tanamal (2021). This is also consistent with the findings of Sari & Yatun's (2022) study, which claims that users are directly motivated to use program features repeatedly by the advantages they provide.

H1 = Perceived usefulness has a significant and positive effect on trust

H3 = Perceived usefulness has a significant and positive effect on intention to use

### *Perceived Ease of Use*

Since everyone thinks that information technology is simple to use, it can save time and effort while learning or using it (Novrita, 2020). Sari and Yatun (2022) define the application of ease of use of online buying as the conviction that online shoppers will put in minimal effort and that using the internet as a shopping medium is simple. Behavior affects how easy a system is viewed to

use, and the degree of information technology use is correlated with how easy a system is thought to operate (Yuliawan, 2018).

User trust is significantly impacted by perceived simplicity of use. Applications with features that are simple to use and comprehend can boost user trust, as demonstrated by Rodiah & Melati (2020). Users are more likely to believe that an application is made to accommodate their convenience when they believe it can be used without any technological difficulties. These conclusions are further supported by study by Gunawan & Mujilan (2021), who claim that an intuitive system demonstrates the dependability of the application, which raises user trust. Interest in utilizing the app is directly impacted by perceived simplicity of use. According to Rodiah & Melati (2020) and Gunawan & Mujilan (2021), users are more likely to use an application if it is simple to use and doesn't take a lot of work to master. According to Sari & Yatun (2022), this convenience can also result in a favorable user experience, which will motivate users to utilize the program more frequently.

H2 = Perceived ease of use has a significant and positive effect on trust

H4 = Perceived ease of use has a significant and positive effect on intention to use

### *Trust*

E-wallet organizers need to provide transaction security and confidentiality in order to gain consumers' trust (Agustino, 2021). The availability of subjective standards, rivals' marketing campaigns, and trust are the three factors that affect the desire to keep using someone, per research by Hong Zhu et al. (2017: 369). Furthermore, Ponte et al. (2015: 286) discovered that consumer purchase intentions are influenced by trust. Customers who have greater faith in a product are more likely to purchase it (Murwatiningsih and Apriliani, 2013: 180). Additionally, the findings of earlier research by Agustino (2021) demonstrate that trust can considerably and favorably moderate the impact of perceived benefits, convenience, and promotion on interest in using e-wallets.

Interest in using the application is significantly influenced by trust. According to Syahrina & Christiana (2023), trust plays a significant role in influencing users' decisions to re-use digital services. Users' decision to keep using the program is influenced by trust, which gives them a sense of security for their financial transactions and personal information. Sari & Yatun (2022) concur, stating that building user trust in apps like GoPay is crucial to boosting user engagement.

H5 = Trust has a significant and positive effect on intention to use

### *Intention to Use*

Davis defines minat as an action that indicates a person's level of desire to carry out a specific task (Jogiyanto, 2007). Some people want to use electronic payment services, such as digital dompet, to conduct transactions. According to Rahmawati and Rosa (2023), it is important to use definitions as a means of

encouraging people to engage in or refrain from engaging in certain activities over time.

The relationship between perceived usefulness and interest in utilizing the application is mediated by trust. Advantages can have a direct impact on usage intentions, but trust built through perceived advantages can reinforce this link, according to Syahrina & Christiana (2023). According to Maria & Sugiyanto (2023), trust is a crucial factor that links desire in utilizing the application with perceived usefulness. Users are more likely to plan to use the app again when they believe it to be reliable and helpful. The relationship between perceived ease of use and interest in utilizing the program is also mediated by trust. According to research by Rodiah & Melati (2020), an application's simplicity of use boosts trust, which in turn improves users' enthusiasm in utilizing it. According to Sari & Yatun (2022), perceived simplicity of use is crucial for establishing confidence, which in turn increases user interest. This suggests that while perceived ease of use can have a direct impact on intention, the link is strengthened by the trust that is built via this ease of use.

H6 = Perceived usefulness has an indirect effect on intention to use through trust

H7 = Perceived ease of use has an indirect effect on intention to use through trust

## **METHODOLOGY**

This study uses trust as a mediating variable to investigate how customer intention to use digital wallet applications is influenced by perceived utility and perceived ease of use. The goal of the study, which focuses on Indonesian users of digital wallet services, is to comprehend how these variables interact to influence user intentions. The first step in the study technique is to establish the problem and the goal, which is to examine the relationship between intention to use and perceived utility and ease of use, as well as the mediating function of trust in this relationship. On the basis of earlier research that addresses the influence of these constructs on user behavior, a theoretical framework and assumptions are constructed. PosPay users in Indonesia are the target of surveys that employ structured questionnaires to gather data. Perceived utility, perceived ease of use, trust, and intention to utilize PosPay are all measured by these tools. The direct effects of perceived usefulness and perceived ease of use, as well as the intermediary influence of trust, are tested using statistical techniques such as regression analysis and structural equation modeling (SEM). In an increasingly competitive digital wallet market, it is anticipated that this research would provide light on the variables impacting PosPay consumer acceptance, assisting PT. Pos Indonesia in improving user engagement and optimizing its offerings.

Table 1. Conceptual Definitions

Variable	Definition	Indicator
Perceived Usefulness	The degree to which a person believes that using a system or service will significantly increase productivity or efficiency is known as perceived usefulness (Pratama & Suputra, 2019).	<ol style="list-style-type: none"> <li>1. Makes Job Easier</li> <li>2. Increase Productivity</li> <li>3. Increase Effectiveness</li> <li>4. Improves Job Performance</li> <li>5. Usefull (Chin and Todd, 1995 state in Permadi &amp; Rinuastuti 2020)</li> </ol>
Perceived Ease of Use	The degree to which a person feels that a system or service may be used effortlessly and without requiring a lot of work is known as perceived ease of use (Gunawan & Mujilan, 2021).	<ol style="list-style-type: none"> <li>1. Easy to learn</li> <li>2. Controllable.</li> <li>3. Flexible to deploy.</li> <li>4. Flexible in time.</li> <li>5. Flexible to choose (Jamaludin, D. dan Sartika, S, H. 2022)</li> </ol>
Trust	User confidence in a system or service's security, dependability, and capacity to satisfy their requirements and expectations is known as trust (Maria & Sugiyanto, 2023).	<ol style="list-style-type: none"> <li>1. Benevolence</li> <li>2. Ability</li> <li>3. Integrity .</li> <li>4. Willingness To Depend (Kotler dan Keller, 2012:225)</li> </ol>
Intention to Use	Interest in using is the propensity or intention of an individual to re-use a system or service after assessing its perceived advantages, ease of use, and reliability (Syahrina & Christiana, 2023)	<ol style="list-style-type: none"> <li>1. Intention</li> <li>2. Motivation</li> <li>3. Explorative</li> <li>4. Ability</li> <li>5. Behavioral Control (Mayasari <i>et al.</i>, 2022)</li> </ol>

Source: Processed by researchers

Interpreting the findings and making inferences on the factors' impact on the intention to use the PosPay e-wallet as well as the managerial ramifications for PT. Pos Indonesia constitute the last phase. Since the population in this study is unknown, the researcher cites Ferdinand (2014), who proposes that 96 respondents is the minimal number needed for structural equation modeling, a recommendation that was followed in this investigation. Because simple random sampling was the method used, every member of the population had an equal chance of being chosen. Selection bias is reduced and the sample's representativeness is improved using this technique. When investigating the impact of perceived utility, perceived usability, and trust on the intention to use

PosPay, basic random sampling guarantees that a variety of attributes from prospective PosPay users are included. This method provides more trustworthy insights into the relationships between the variables and improves the findings' generalizability. Questionnaires were used to collect data, and they were made available both digitally via a Google Form link and physically. This approach maintained data collecting efficiency while guaranteeing respondents' accessibility.

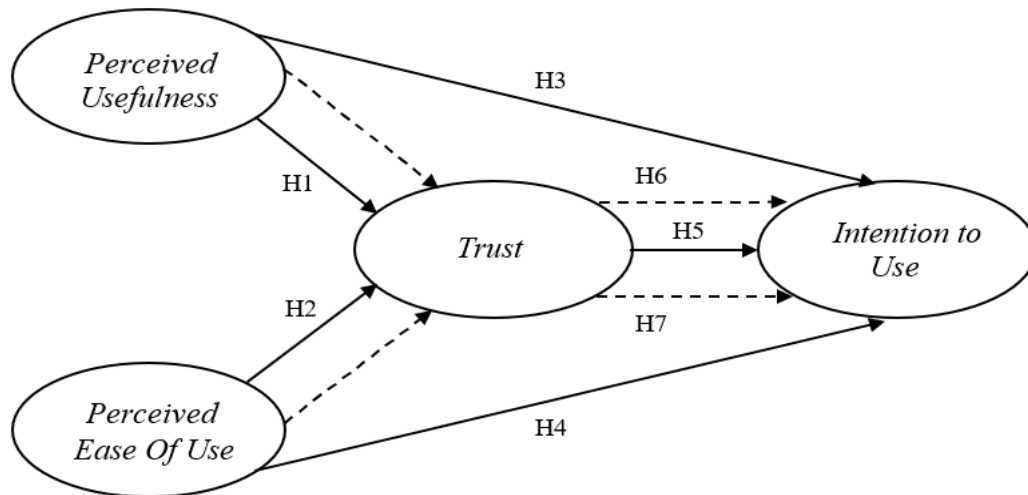


Figure 1. Empirical Model  
Source : Processed by author

- H1 = Perceived usefulness has a significant and positive effect on trust
- H2 = Perceived ease of use has a significant and positive effect on trust
- H3 = Perceived usefulness has a significant and positive effect on intention to use
- H4 = Perceived ease of use has a significant and positive effect on intention to use
- H5 = Trust has a significant and positive effect on intention to use
- H6 = Perceived usefulness has an indirect effect on intention to use through trust
- H7 = Perceived ease of use has an indirect effect on intention to use through trust

In this study, partial least squares (PLS) model analysis was employed. Several factors pertinent to the study's setting led to the decision to employ partial least squares (PLS) in the investigation. First, PLS is a statistical analytic technique that is based on Structural Equation Modeling (SEM). It is helpful for investigating intricate interactions between variables, particularly in cases like this one where mediation and moderation factors are present. PLS is perfect for research with limited resources since it can handle models with several latent variables and indicators while performing well with very modest sample numbers. Second, PLS is more adaptable when handling data that might not be normally distributed because it does not require the assumption of a normal distribution. In social and business research, where data frequently deviate

from a normal distribution, this is crucial. The focus of this study is on mediation variables, which are two examples of how PLS enables researchers to investigate direct and indirect effects by modeling causal relationships between variables. After that, a questionnaire with five possible responses and a Likert scale was distributed. A validity test with a loading factor and a success metric of Average Variance Extracted (AVE) > 0.5. The effectiveness of the reliability test is gauged by composite reliability parameters > 0.6 (Ghozali, 2015). This concept was tested using the PLS SEM technique. The link between latent variables is tested using path coefficients, inner models, and R-Square values. A statistical bootstrap test is the next step in the testing process. Results that address every study question will be shown once the data has been processed.

## RESULT AND DISCUSSION

To determine the validity and reliability of the indicators, the outer model is first measured. The indication is eliminated if the correlation value is less than 0.7 and the loading factor value is larger than 0.7. According to the test results, every indication is higher than 0.7. As demonstrated in Figure 1 and Table 1, this indicates that the construct has strong convergent validity.

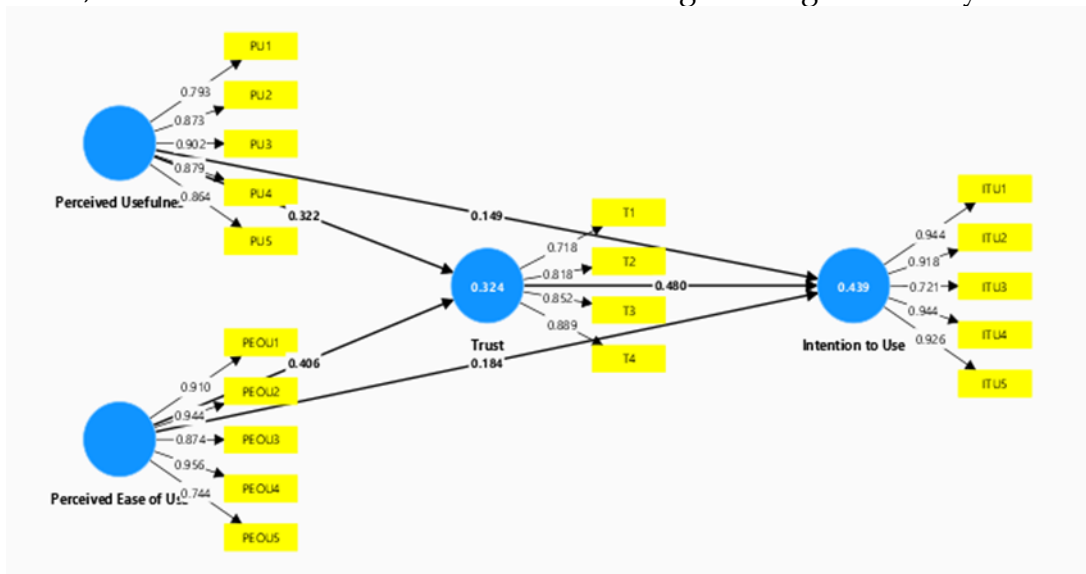


Figure 2. Factor Loadings  
 Source : Processed by author

Table 2. Variables, Indicators, Loading Factors

Variables	Indicators	Loading Factors Running
Perceived Usefulness	PU1	0,944
	PU2	0,918
	PU3	0,721
	PU4	0,944
	PU5	0,926
Perceived Ease of Use	PEU1	0,910
	PEU2	0,944
	PEU3	0,874
	PEU4	0,956

	PEU5	0,744
Trust	T1	0,718
	T2	0,818
	T3	0,852
	T4	0,889
	ITU1	0,944
Intention to Use	ITU2	0,918
	ITU3	0,721
	ITU4	0,944
	ITU5	0,926

Source: Processed data, 2024

Examining each variable's reliability construct value is the second stage. This dependability construct has a criterion of greater than 0.6. It is deemed to have a good model construct if the reliability construct's computed value for each variable is more than 0.6. This is displayed in Table 3.

Table 3. Reliability Construct

Variabel	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Perceived Usefulness	0,914	0,918	0,936	0,745
Perceived Ease of Use	0,934	0,967	0,949	0,790
Trust	0,837	0,843	0,892	0,675
Intention to Use	0,935	0,944	0,952	0,800

Source: Processed data, 2024

Given that all of the constructs for each variable in table 3 above have values greater than 0.6, it may be said that the construct is good.

To assess the anticipated association between hidden variables or structural models, the next step is to examine R-square. The structural model is displayed in Figure 3, and the R-squared values are displayed in Table 4. The trust variable's R-square value is 0.324, or 32.4% and intention to use variable's R-square value is 0.439, or 43.9%. This indicates that the perceived usefulness, perceived ease of use, and intention to use variables all simultaneously affect trust to the extent of 32.4%, with the remaining 67.6% and also simultaneously affect to the extent of 43.9%, with the remaining 56.1% being influenced and also by variables not included in this model.

Table 4. Value of R Square

	R Square	Adjusted R Square
Intention to Use	0,439	0,421
Trust	0,324	0,309

Source: Processed data, 2024

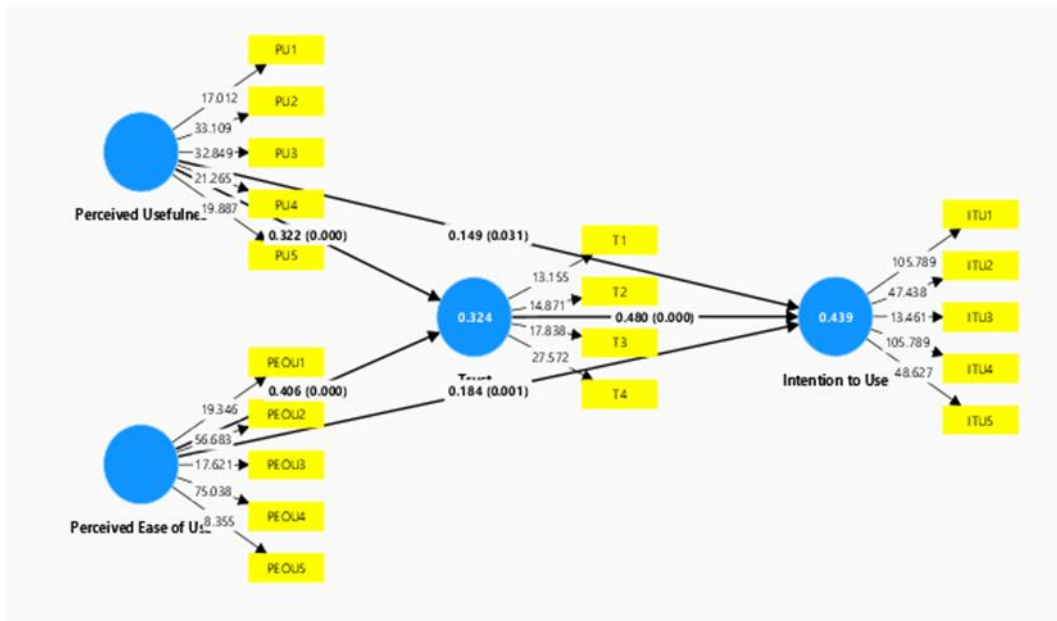


Figure 3. Structural Equation Model  
 Source: Processed by author

Table 5. Hypothesis Test

Hypothesis	Relationships	Original Sample	T.Statistics	P-Value	Result
1	Perceived Usefulness - > Trust	0,322	3,334	0,000	Accepted
2	Perceived Ease of Use -> Trust	0,406	5,135	0,000	Accepted
3	Perceived Usefulness - > Intention to Use	0,149	1,867	0,031	Accepted
4	Perceived Ease of Use -> Intention to Use	0,184	2,987	0,001	Accepted
5	Trust -> Intention to Use	0,480	6,924	0,000	Accepted
6	Perceived Usefulness - > Trust -> Intention to Use	0,155	2,803	0,003	Accepted
7	Perceived Ease of Use -> Trust -> Intention to Use	0,195	3,670	0,000	Accepted

Source: Processed data, 2024

## DISCUSSION

### *Perceived Usefulness on Trust*

Because the P-Value of 0.001 is less than the alpha value of 0.05, the first hypothesis (H1) – that perceived usefulness has a significant and positive effect

on trust—is confirmed to be true. Users who believe the service is very helpful are more likely to grow to trust it, according to research on the relationship between perceived utility and trust in the PosPay e-wallet in Palangka Raya.

User trust is greatly influenced by PosPay's perceived utility, which includes its capacity to enable quick and easy financial transactions. Customers are more likely to trust PosPay's dependability and capacity to satisfy their needs when they see the useful advantages of using it. This is consistent with earlier research showing the strong influence of perceived utility on trust, such as that of Agung & Tanamal (2021).

#### *Perceived Ease of Use on Trust*

With a P-Value of 0.000, the second hypothesis (H2), according to which perceived ease of use significantly and favorably affects trust, is likewise validated. According to the study, people are more inclined to trust PosPay if they believe it to be user-friendly and intuitive.

Building trust requires ease of use, which includes user-friendly interfaces, straightforward navigation, and intuitive design. This validates Gunawan & Mujilan's (2021) findings that users' confidence in a system's dependability is increased by perceived simplicity of use. Users who find the program easy to use and uncomplicated grow more confident in its capacity to provide reliable and secure services.

#### *Perceived Usefulness on Intention to Use*

Because the P-Value of 0.031 is less than the alpha value of 0.05, the third hypothesis (H3)—that perceived usefulness has a significant and positive effect on intention to use—is proved. According to research, users' inclination to use the PosPay e-wallet is strongly influenced by their good view of its utility.

PosPay's capacity to offer useful advantages motivates customers to adopt it since they think it can effectively satisfy their needs for financial transactions. This result is in line with that of Agung & Tanamal (2021), who emphasize the strong correlation between behavioral goals and perceived usefulness.

#### *Perceived Ease of Use on Intention to Use*

A P-Value of 0.001 further supports the fourth hypothesis (H4), which claims that perceived ease of use significantly and favorably influences intention to use. PosPay users are more likely to form a favorable intention to use the app if they find it simple to use and navigate.

According to this study, users' intention to use PosPay is greatly influenced by how easy and clear its interface is. According to Gunawan & Mujilan (2021), behavioral intentions are significantly influenced by perceived ease of use, especially when it comes to the adoption of digital services.

#### *Trust on Intention to Use*

With a P-Value of 0.000, the fifth hypothesis (H5), according to which trust significantly and favorably influences intention to use, is validated. Users

are directly encouraged to use PosPay via trust, which includes dependability, security, and faith in the service.

Users are more likely to ignore such drawbacks and concentrate on the advantages of the application when they have faith in it. This trust encourages user loyalty and helps PosPay maintain its uptake.

#### *Perceived Usefulness Indirectly Affecting Intention to Use Through Trust*

A significant P-Value of 0.003 indicates support for the sixth hypothesis (H6), which holds that perceived usefulness influences intention to use indirectly through trust. The beneficial effect of perceived usefulness on intention to use is enhanced by trust, which functions as an intervening variable.

Users are far more likely to intend to use PosPay when they believe it to be reliable and helpful. This is in line with Syahrina & Christiana (2023), who stress how trust acts as a mediating element in the adoption of digital services.

#### *Perceived Ease of Use Indirectly Affecting Intention to Use Through Trust*

With a P-Value of 0.000, the seventh hypothesis (H7)—that perceived ease of use influences intention to use through trust—is also validated. By giving users assurance about the system's dependability and security, trust improves the correlation between perceived ease of use and intention to use.

PosPay users are more likely to include it into their regular money management practice if they feel it to be reliable and simple to use. The significance of trust as a mediator in this situation is further supported by Syahrina & Christiana (2023).

#### *Practical Implications*

This study emphasizes how crucial it is for PosPay to make investments in establishing and preserving user trust. User trust can be increased by employing tactics including putting strong security measures in place, protecting data privacy, and openly sharing updates and rules. Furthermore, consistent enhancements to the application's usability and functionality will maintain favorable opinions about its practicality and simplicity.

PosPay can guarantee long-term user retention and organic growth by incorporating user-centric initiatives and placing a high priority on trust, especially in Palangka Raya's expanding digital economy.

## **CONCLUSION AND RECOMMENDATION**

This research investigates the effects of perceived usefulness and perceived ease of use on the intention to use the PosPay e-wallet in Palangka Raya, with trust as an intervening variable. The findings confirm that perceived usefulness and perceived ease of use both positively and significantly impact trust and intention to use. Furthermore, trust acts as a vital mediator, strengthening the indirect effects of these factors on intention to use. Despite the positive results, this research has limitations, including the potential for subjective bias in respondent feedback and the limited demographic scope of

the sample, which may restrict the generalizability of the findings. Additionally, the dynamic nature of consumer behavior and rapidly evolving technological trends may influence the relevance of the results over time.

The managerial implications of this study suggest that enhancing perceived usefulness and perceived ease of use is essential for building trust and encouraging the adoption of PosPay. Managers should prioritize system improvements that enhance efficiency, user-friendliness, and reliability. Moreover, fostering trust through transparent communication, robust security measures, and responsive customer service is critical. Encouraging positive word-of-mouth and leveraging satisfied users to share their experiences can amplify the impact of perceived usefulness and ease of use on intention to use, ultimately driving customer loyalty and solidifying PosPay's position in the competitive e-wallet market.

### **ADVANCED RESEARCH**

Future research should address these limitations by including more diverse demographic groups and employing longitudinal study designs to capture changes over time. Advanced methodologies, such as big data analytics and social media sentiment analysis, can also provide deeper insights into user behaviors and preferences. Further studies should explore external factors, such as industry trends and technological advancements, to evaluate their impact on the relationships examined in this study. These efforts can strengthen the theoretical foundation and practical applicability of the findings.

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