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THE INFLUENCE OF PERCEIVED EASE OF USE ON THE INTENTION TO USE MOBILE PAYMENT: ATTITUDE TOWARD USING AS MEDIATOR

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Abstract

The purpose of this research is to find out the influence of perceived ease of use, perceived ease of use, and attitude toward using on the intention to use mobile payment and the influence of perceived ease of use on the intention to use mobile payment through attitude toward using as mediation variable for traders at Taman Puspa Raya (TPR) market. Taman Puspa Raya Market (TPR) is used as an object in this research because there is a shift of payment system to the traders at the TPR market that causes the traders to have similarities in using fintech as payment system alternative. This research uses a quantitative method. The population in this research is 168 traders at the TPR market that using mobile payment as a payment alternative. The number of samples in this research is 45 respondents, and the response rate in is 100%. In this research, data analysis is done by Structural Equation Modeling Partial Least Square (SEM-PLS). The results of this research prove that all hypotheses are accepted. These results indicate another support evidence for the theory of acceptance model (TAM). A suggestion to future researchers is to get closer to the traders before the study is made so that traders will be more proactive and willing to help in the process of filling out the questionnaire so that the data obtained is not biased. Suggestion for traders is traders can be more careful and double-check existing transactions by ensuring that the transaction is successful and there is a notification on the merchant's cellphone.

***Keywords:** attitude toward using, financial technology, intention to use, perceived ease of use*

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INTRODUCTION

Citraland Fresh Market and Food Court is the only market at Citraland area, West Surabaya, and is an important facility so that Citraland community needs are met from fast food and beverages, groceries, vegetables, fish, meat, toys, clothing, and toiletries. A market is a place of interaction

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between buyers and sellers in determining prices and exchanging goods or services (Ningrum, 2019). The Citraland Fresh Market and Food Court are also called the TPR (Taman Puspa Raya) market. The operating hours at the TPR market start from pk. 6:00 a.m. 2:00 PM WIB. The TPR market is included in the category of modern traditional markets. After all, it still uses traditional and modern basic concepts because it has a food court and various other entertainments as well as having a minimalist modern concept.

A large number of internet users in Indonesia as of June 30, 2019, amounting to 171,260,000 users (Stats, 2019). Indonesia is ranked as the third-largest internet user in Asia. Internet users show that there is an opportunity to develop e-business to bring up online trading transactions that have led to the rapid development of FinTech in Indonesia. These developments have made it easier for people to make payments through financial technology (FinTech). Bintarto (2018) explained that Financial Technology is a digital financial service that allows its users to pay without any physical form (cash). One kind of financial technology that is commonly used in Indonesia is a payment system that uses cashless payment (Bintarto, 2018). Cashless payment causes the payment system that is implemented can be used through the FinTech application, such as a digital wallet or mobile payment, which only requires an email or telephone number to make transactions (Banque De France, 2019). The public has widely used mobile payment in Indonesia. The number of mobile payment users is known to have increased by 9% compared to 2018 (Setiaji, 2019). This increase shows that people in Indonesia increasingly favor mobile payment, and this makes the use of fintech growing.

According to Davis, *et al.* (1989) and Suyanto (2019), the use of mobile payment as a payment system in a business place can be influenced by perceived ease of use, intention to use, and attitude toward using (attitude toward using) the mobile payment. Another study on mobile payment was conducted by Kumar *et al.* (2017). They revealed that the intention to use a mobile wallet could be proved using the TAM model. Intention to use is the tendency of behavior to keep applying a technology. Perceived ease of use is based on the extent to which users can be sure that the system being used is easy to use and free of effort to learn. Attitude toward using is conceptualized as an attitude towards the use of a system. This attitude can be either acceptance or rejection as an influence of using technology. According to the Technology Acceptance Model (TAM), these three things can influence users in using technology so that TAM aims to test the impact of system characteristics to users (Davis *et al*., 1989).

Based on the research model presented by Suryaningrum (2012). Krishanan et al. (2016), and Taherdoost (2018), it can be seen that all the existing variables influence each other, and this is the primary condition of the use of mediating variables so that researchers use attitude toward using as mediating variables in this research. This research used to test the impact of system characteristics to users. In this research, perceived ease of use can affect the intention to use mobile payments because the ease of using mobile payments can make someone feel satisfied and make him have the desire to use the mobile payment again. The researcher comes to the TPR market and has an interview with some traders at the TPR market. Some traders at the TPR market are satisfied with the convenience use of mobile payment. Consumers at the TPR market are accustomed to using mobile payments when making payments, making it easier for traders to receive payments directly.

One hundred sixty-eight (168) traders at the TPR market are accustomed to using mobile payment as an alternative payment system. The habit of using it becomes behavior. The ease of use of technology in dealing with the transaction between traders and their customers. The attitude toward using affects intention to use mobile payment because of the practical experience felt by

consumers. When consumers have a positive evaluation, consumers will think that the use of FinTech is an enjoyable experience so that consumers will increase their willingness to use the FinTech (Chuang et al., 2016). FinTech is easy to use, and there is a lot of information about using FinTech. Other things that affect traders at the TPR market to use mobile payment are the absence of opportunities for consumers to owe the trader. Also, the amount can go directly to the merchant's account. This research involved traders located at the TPR market (Citraland Fresh Market & Food Court) because traders at the TPR market shifted from traditional payments to payments using mobile payment as an alternative payment system (Citraland, 2010).

Over the years after the TAM, many researchers have studied the relationship between the perceived ease of use and intention to use new technology. Arsanti and Yuliasari (2018) studied in their field experiment that personal factors, such as individual perception, namely, perceived ease of use, could predict the intention to use IT. According to Danurdoro & Wulandari (2016), perceived ease of use makes someone not having difficulty in using and studying the mobile payment used. This ease of use also indicates that the more comfortable the mobile payment is, the higher the intention to use. Based on these statements, it can be possible that perceived ease of use is related to the intention to use, so the first hypothesis obtained is:

H_1: Perceived ease of use influences the intention to use the mobile payment for traders at the TPR market.

Perceived ease of use is the perception of someone who considers that the technology used is easy to understand (Davis, 1989) and this statement is supported by a report from Jiwasiddi et al. (2019) which concluded that perceived ease of use is one of the factors that influences significantly towards attitude toward using. When new technology is considered easy to use and requires less time and energy, the technology will be more readily accepted by users. According to Chuang et al. (2016), perceived ease of use has a positive effect on attitude toward using FinTech because if FinTech services are easy to use, then the user's attitude towards using FinTech services is also higher. Perceived ease of use is also one of the reasons for the positive attitude toward using. The higher the perceived ease of use of technology satisfied, the more likely the individual will have a positive attitude towards its use (Jamaliah et al., 2016). Based on these explanations, there may be a positive influence between perceived ease of use on attitude toward using, so the second hypothesis obtained is:

H_2: Perceived ease of use influences attitude toward using the mobile payment for traders at the TPR market.

According to Chuang et al. (2016), attitude toward using has a positive effect on the intention to use FinTech. When consumers feel a positive evaluation, consumers will think that using FinTech is a good experience, and consumers will increase their willingness to use FinTech services. Attitude toward using is related to intention to use. When someone has good experience with FinTech products and services, it will increase the desire of consumers to use FinTech products and services (Hsu & Lin, 2016). Based on this theory, it is possible that attitude toward using is related and has influence with the intention to use, so the third hypothesis obtained is:

H_3: Attitude toward using influences intention to use the mobile payment for traders at the TPR market.

Perceived ease of use is one of the influencing factors significantly towards attitude toward using. When new technology is deemed easy to use and requires less time and energy, the technology

will be more readily accepted by users (Jiwasiddi et al., 2019). According to Chuang et al. (2016), attitude toward using has a positive effect on the intention to use FinTech. When consumers feel a positive evaluation, consumers will think that using FinTech is an enjoyable experience so that consumers will increase their willingness to use FinTech services. In the relationship between ease of use and intention to use mobile payment, attitude toward using acts as a mediator (Krishanan et al., 2016). Perceived ease of use affects the intention to use mobile payments through attitude toward using as a mediating variable for traders at the TPR market. Based on this theory, it may be hypothesized that perceived ease of use and intention to use influence each other and attitude toward using can mediate between the two, so the fourth hypothesis obtained is:

H_4: Perceived ease of use influences intention to use mobile payment through attitude toward using a mediation variable for traders at the TPR market.

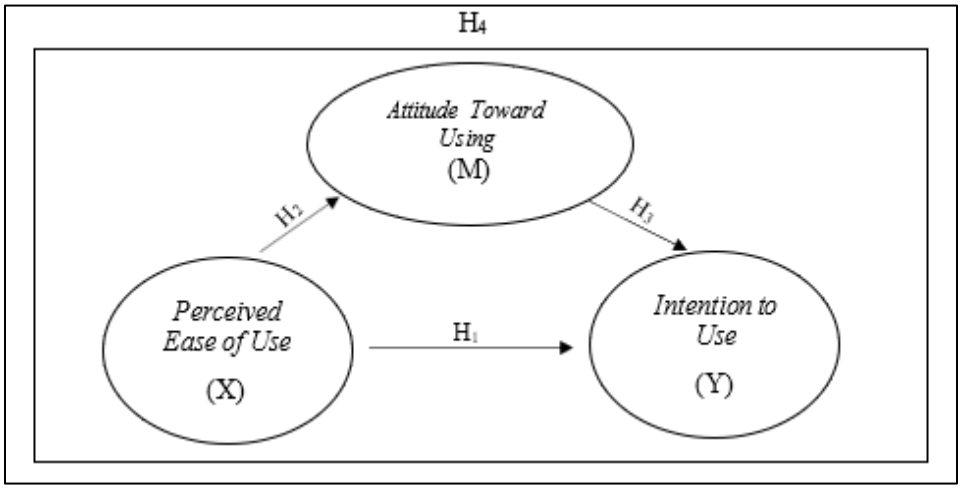

Figure 1. Analysis Model
Source: Data processed, 2019

RESEARCH METHOD

Research Design

This research is quantitative. The type of data used in this research is primary data obtained from traders at the TPR market who use mobile payment as a means of payment. This research uses a questionnaire with a Likert scale of 1-5. Score 1 starts from Strongly Disagree (STS) and ends on score five, which indicates Strongly Agree (SS).

Population, Sample and Sample Technique

The population in this research is all traders at the TPR market, amounting to 168 traders who have used mobile payment as a payment system. The sampling technique used is a probability in the form of convenience sampling (Unaradjan, 2019). Convenience sampling is sampling based on the availability of elements and the ease of getting them. The sample is a portion of the number and characteristics that exist in the population. Roscoe & Sugiyono (2008) in Dianti (2016) states the sampling size is more than 30 and less than 500 samples. This research uses the formula of Hair et al. (1995). According to Hair et al. (1995), determining the number of samples that can represent

the population is dependent on the number of indicators multiplied by 5 to 10 so the number of samples in this research are:

n = number of indicators x 5 = 9 x 5 = 45 respondents

Operational Definitions of Variables and Indicator Variables
The operational definitions of variables and indicator variables are as in the following Table 1.

Data Analysis Technique
Data analysis techniques used in this research were Structural Equation Model-Partial Least Square (SEM-PLS). Data analysis was carried out in two steps. The first step is testing the validity and reliability of measuring instruments. The second step is to analyze data under the proposed hypothesis. The first step can be called the outer model, while the second step can be called the inner model (Santosa, 2018).

Outer Model
Validity Test
Convergent Validity
Convergent validity has two parameters, which are loading factor and Average Variance Extracted (AVE). The rule of thumb on the expected loading factor is > 0,70 (Abdillah & Hartono, 2015). According to Chin (1998), for research in the initial stage, the rule of thumb value of 0,50-0,60 is considered sufficient, while the rule of thumb for AVE is> 0,50 (Abdillah & Hartono, 2015). The score of factor loading can be seen in Table 2. Table 2 shows the correlation values between constructs and indicators that meet convergent validity.

Table 3 shows that the AVE value in the research model > 0,50. The lowest value of AVE is 0,589 at ITU. The values that exceed 0,50 indicate good convergent validity. Latent variables can explain more than half the variants of the indicators.

Discriminant validity
Discriminant validity is in the form of cross-loading. Cross loading can be declared valid if it has the highest loading factor on the latent variable compared to other latent variables. Cross loading is shown in Table 4.

Table 4 shows that all indicators can be declared valid because they have the highest loading on the latent variable compared to other latent variables. Loading for ATU indicators in the form of ATU01 to ATU03 has more top-loading to ATU when compared to ITU and PEU. ATU01 loading at ATU is 0,832, which is higher than loading at ITU (0.400) and PEU (0,483).

Reliability Test
The reliability test can be seen from the value of Cronbach's Alpha and Composite Reliability. The ideal rule of thumb value from Cronbach's Alpha is > 0,70 (Abdillah & Hartono, 2015). According to (Hair et al., 1995), Chronbach's Alpha values of 0,60-0,70 are still acceptable. In this research, a rule of thumb of 0,60 was used. The ideal rule of thumb value of Composite Reliability is > 0,70 (Abdillah & Hartono, 2015).

Table 1. Operational Definitions of Variables and Indicator Variables

Variable	Definitions	Indicator	Questionnaire's Question	Measurement Scale
Independent: **Perceived Ease of Use (X_1)**	According to Davis (1989) and Suyanto (2019), perceived ease of use is based on the extent to which users can be sure that the system being used is easy to use and free of traders at the TPR market to learn it.	1. Easy to understand 2. Easy to use 3. Easier transactions 4. Does not require much effort to learn it Source: Olatokun & Owoeye (2012)	1. I can easily learn mobile payment 2. I am easily become skilled using mobile payment as an alternative payment at my business 3. I am easily adapted to using mobile payment as an alternative payment at my business 4. With mobile payment, transactions at my business have become easier 5. Using mobile payment does not require much effort to learn it	Likert Scale: 1. Strongly Disagree 2. Disagree 3. Quite Agree 4. Agree 5. Strongly Agree
Mediation: Attitude Toward Using (M)	Attitude is a learned tendency, meaning that attitudes related to repurchase are formed from direct experience of products, verbal information, internet, and other direct marketing. Attitudes can encourage and attract someone towards certain behaviors (Arsanti and Yuliasari, 2018).	1. Mobile payment is fun to use 2. Using mobile payment is a good idea 3. The mobile payment provides convenience in making transactions 4. Mobile payment makes it easy to check transactions Source: Olatokun & Owoeye (2012)	1. Using mobile payment gives me pleasure 2. Using mobile payment is a good idea for me 3. Using mobile payment provides convenience in transactions used by traders in my business 4. Using mobile payment makes it easier for me to check transactions that occur in my business	Likert Scale: 1. Strongly Disagree 2. Disagree 3. Quite Agree 4. Agree 5. Strongly Agree
Dependent: Intention to Use (Y)	According to Davis (1989 in Suyanto, 2019), intention to use is the tendency of behavior to continue to apply technology.	Keep using mobile payment Source: Olatokun & Owoeye (2012)	1. I will continue to use the mobile payment for all product purchase transactions at merchants in my business 2. I believe the use of mobile payment will be increasingly used in future 3. I prefer to receive product payments via mobile payment rather than using cash 4. The risk of using a low mobile payment will make me use mobile payment in other transactions in the future	Likert Scale: 1. Strongly Disagree 2. Disagree 3. Quite Agree 4. Agree 5. Strongly Agree

Table 2. Factor-Loading

	ATU	ITU	PEU
ATU01	0,832		
ATU02	0,898		
ATU03	0,896		
ITU01		0,844	
ITU02		0,728	
ITU04		0,725	
PEU01			0,824
PEU02			0,888
PEU03			0,852
PEU04			0,747

Source: Data Processed, 2019

Table 3. Average Variance Extracted (AVE)

	***Average Variance Extracted* (AVE)**
ATU	0,767
ITU	0,589
PEU	0,688

Source: Data Processed, 2019

Table 4. Cross-Loading

	ATU	ITU	PEU
ATU01	0,832	0,400	0,483
ATU02	0,898	0,556	0,521
ATU03	0,896	0,581	0,421
ITU01	0,600	0,844	0,308
ITU02	0,336	0,728	0,256
ITU04	0,362	0,725	0,508
PEU01	0,408	0,306	0,824
PEU02	0,513	0,447	0,888
PEU03	0,343	0,315	0,852
PEU04	0,498	0,288	0,747

Source: Data Processed, 2019

Table 5. Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	***Composite Reliability***
ATU	0,848	0,908
ITU	0,662	0,811
PEU	0,848	0,898

Source: Data Processed, 2019

Table 5 shows that all of Cronbach's Alpha values are above 0,60. This value indicates that the questionnaire or questionnaire distributed by researchers declared consistent or can also be called reliable. Table 5 also shows that all Composite Reliability values > 0,70 so that the survey is reported reliable or can be called consistently.

RESULTS AND DISCUSSION

Result

Questionnaire Distribution

The process of distributing questionnaires is done by asking traders at the TPR market to fill out the survey that has been prepared by the owner. The response rate in this research is 100% because the number of questionnaires distributed is equal to fill in. The questionnaires distributed amounted to 45 inquiries and filled with 45 queries as well.

The questionnaire was filled with the help of researchers as enumerators whose function was to help traders to fill in the existing surveys and researchers who filled out the questionnaire sheets, while traders who answered the question items raised by researchers verbally. Some of the traders at the TPR market do not want to take the time to fill out their questionnaires but is assisted by the researchers to fill in, and traders are willing to answer the question items that have been provided.

This descriptive statistic shows the mean and standard deviation of each indicator from each variable. Based on the data collected, it can be seen the value of descriptive statistics that can be seen in Table 6.

Table 6. Descriptive Statistics

	Mean	**Standard Deviation**
PEU01	4,311	0,939
PEU02	4,111	0,849
PEU03	4,111	0,900
PEU04	3,933	1,083
ATU01	3,600	0,923
ATU02	3,911	1,092
ATU03	3,822	1,198
ITU01	3,911	1,050
ITU02	4,067	1,062
ITU04	3,800	1,127

Source: Data Processed, 2019

Table 6 shows that the standard deviation values are smaller than the mean. The data does not vary and is homogeneous. The highest mean for the Perceived Ease of Use (PEU) in PEU01 indicator with the statement of mobile payment that traders can quickly learn, while the lowest mean in the PEU04 indicator whose account is in the form of mobile payment, transactions carried out at the merchant's business place becomes easier.

The highest mean for the Attitude Toward Using (ATU) variable in ATU02 indicator with the statement using mobile payment is a good idea for traders, while the lowest mean in the ATU01 indicator with the report using the mobile payment to give traders pleasure. The highest mean in the Intention to Use (ITU) variable in ITU02 with a statement that traders believe the use of mobile payment will be increasingly used in the future. In contrast, the lowest mean lies in the indicator ITU04 with a statement that the risk of using mobile payment is small so that traders will use mobile payments in other transactions in the future.

PLS Statistical Analysis

Inner Model

The inner model is evaluated using R^2 (coefficient of determination) for the dependent construct and the value of the path coefficient or t-values to test the significance of the constructs (Abdillah & Hartono, 2015).

R-Square (R^2)

R-Square is useful to see and predict how much influence is given by PEU simultaneously or together to ATU and ITU. Chin, 1998 states that an R-Square value of 0,67 indicates that the impact is substantial, 0,33 indicates a moderate influence, and 0,19 indicates a weak influence.

Table 7. R^2 (Coefficient of Determination)

	R- Square
ATU	0,294
ITU	0,362

Source: Data Processed, 2019

Table 7 shows how much influence the independent variable (PEU) has on the mediating variable (ATU) and the dependent variable (ITU). The R-Square value for ATU is 0,294, which means that the influence given by the PEU to the ATU is simultaneously weak. The influence of Perceived Ease of Use (X) mobile payment simultaneously on Intention to Use (Y) of mobile payments to traders at the TPR market is 29,4%. In comparison, the remaining 70.6% is influenced by other factors.

The R-Square value for ITU is 0,362, which means that the influence given by PEU to ITU is simultaneously moderate. The impact of Perceived Ease of Use (X) simultaneously on Intention to Use (Y) mobile payments on traders at the TPR market was 36,2%, while other factors influenced the remaining 63,8%.

T-Values

The inner model score shown by t-statistics must be above 1,96 for the two-tailed hypothesis. T-statistics values above 1,96 indicate that the hypothesis is accepted.

Table 8. Path Coefficient

Variable	*Original Sample (O)*	*Sample Mean (M)*	*Standard Deviation (STDEV)*	*T-Statistics* (|O/STDEV)	*P-Values*
M-Y	0,516	0,484	0,208	2,475	0,017
X-M	0,542	0,455	0,125	4,327	0,000
X-Y	0,138	0,211	0,210	0,658	0,514

Source: Data Processed, 2019

Table 8 shows the influence of the relationship between variables that can be seen in the t-statistics and p-values. The results of this research indicate the relationship between the variable perceived ease of use (X) with the intention to use (Y) has a significant value and has been stated in the t-statistic of 8,190 (t-statistic > 1,96) in the initial influence test (X-Y). The relationship between the two is significant, but after adding mediation variables, the relationship between the two becomes insignificant, as can be seen in Table 8. The requirements of the mediation test are

meeting the primary influence test, even though when testing mediation, the results of X against Y are not significant, but the significance is seen from the initial influence test so that it can be concluded that hypothesis 1 is accepted. The relationship between the variable perceived ease of use (X) and the attitude toward using (M) is significantly expressed in the t-statistic of 2,877 (t-statistic > 1,96), and it can be concluded that hypothesis 2 is accepted. The relationship between variable attitude toward using (M) and the intention to use (Y) is significantly expressed by the t-statistic value of 2,465 (t-statistic> 1,96). These statistics show that hypothesis 3 is accepted.

Table 9. Total Effects

Variable	*Original Sample (O)*	*Sample Mean (M)*	*Standard Deviation (STDEV)*	*T-Statistics* (|O/STDEV)	*P-Values*
M-Y	0,516	0,484	0,208	2,475	0,017
X-M	0,542	0,555	0,125	4,327	0,000
X-Y	0,417	0,466	0,152	2,744	0,009

Source: Data Processed, 2019

Table 9 shows t-statistics of 2.475 for M-Y, 4.327 for X-M, and 2.744 for X-Y. All the vales are more than 1.96. The value indicates, first, there is a relationship between attitude toward using and intention to use. Second, the relationship between perceived ease of use to attitude toward using. Third, the influence of perceived ease of use to intention to use through attitude toward using. The impact of variable X on Y is significantly related, which is fully mediated by variable M because the influence between variables X and Y remains significant. Therefore, hypothesis 4 is accepted. The relationship between variables and their values are depicted in figure 2.

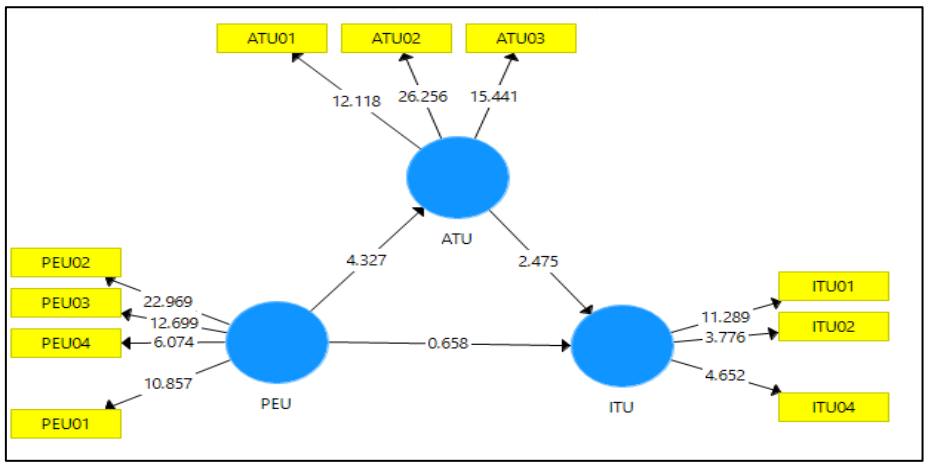

Figure 2. Results of Calculations
Source: Data Processed, 2019

Discussion

The Influence of Perceived Ease of Use on Intention to Use

Based on statistical results (see Figure 2), it can be concluded that perceived ease of use influences intention to use. The ease of use of mobile payments raises the desire to use mobile payments. Danurdoro & Wulandari (2016) support this research, namely that perceived ease of use makes a person not having difficulties in using and researching the mobile payment used. The ease of use also indicates that the more manageable mobile payment is used, the higher the intention to use. Cho (2015) also found that perceived ease of use affects the behavioral intention to use the internet to shop online.

Based on the characteristics of traders, traders who have owned businesses for more than five years find out that the lifestyle of consumers has been changed. Compared to previous years, the business owner has experienced changes that have been adjusted to the use of mobile payment as an alternative payment. The average age of traders at TPR Market included in the millennial and generation X shows that traders can quickly adapt to the payment system using mobile payment and want to use the mobile payment. The highest mean of perceived ease of use in the PEU01 indicator, where traders can quickly learn mobile payment. This result is also supported by the highest mean intention to use (Y) on indicator ITU02; namely, traders believe the use of mobile payment will be increasingly used in the future. That is, traders agree that mobile payments are easy to use, so traders believe that the use of mobile payments will be increasingly used in the future.

The Influence of Perceived Ease of Use on Attitude Toward Using

Based on statistical results (see Figure 2), it can be concluded that perceived ease of use has a positive and significant influence on attitude toward using. This impact shows that the ease of using mobile payment will bring up the attitude to want to use mobile payment in transactions.

Previous research conducted by (Jiwasiddi et al., 2019) supports the findings in this research, which can be concluded that perceived ease of use is one of the factors that significantly influence attitude toward using. When new technology is considered easy to use and requires less time and energy, the technology will be more readily accepted by users. According to (Chuang et al., 2016), perceived ease of use has a positive influence on attitude toward using mobile payment because if the mobile payment service is easy to use, the attitude of users towards the use of mobile payment services will also increase**.**

Perceived ease of use is also one of the reasons for the positive attitude toward using. The higher the perceived ease of use of a particular technology, the more likely the individual will have a positive attitude towards its use (Jamaliah et al., 2016). The average age of traders included in the millennial generation can easily follow the wishes of customers to use mobile payment as a payment system. This result is supported by the average age of business managed by traders for more than five years. Thus, traders easily understand the desires of customers, such as the use of mobile payment as a payment system, and traders can easily follow technological developments and accept mobile payment as a payment system.

The highest mean in perceived ease of use (X) in the PEU01 indicator, which is the mobile payment that traders can quickly learn. These results are consistent with attitude toward using (M) with the ATU02 indicator, which is using mobile payment is a good idea for traders. That is, traders agree that mobile payment is easy to learn, so that the use of mobile payment is a good idea for traders to support the ongoing business.

The Influence of Attitude Toward Using on Intention to Use

Based on statistical results (see Figure 2), it can be concluded that attitude toward using has a positive and significant influence on the intention to use. This impact shows that the user's attitude towards mobile payment will bring up the desire to use mobile payment. This result is supported by research from (Chuang et al., 2016), which states that attitude toward using has a positive influence on the intention to use mobile payment. Hsu & Lin (2016) also support that attitude toward using is related to intention to use because when someone has good experience with mobile payment products and services, then it will increase their desire to use these mobile payment products and services.

The highest mean in attitude toward using (M) in ATU02 indicator, which is using mobile payment is a good idea for traders. This result is under the intention to use (Y) with indicator ITU02; namely, traders believe the use of mobile payment will be increasingly used in the future. That is, traders agree that the use of mobile payment is a good idea for traders so that traders feel confident that the use of mobile payment will be increasingly used in the future. The higher the attitude toward using mobile payment, the higher the intention to use mobile payment.

The Influence of Perceived Ease of Use on Intention to Use through Attitude Toward Using

Based on statistical results (see Figure 2), it can be concluded that perceived ease of use has no significant relationship with intention to use after being tested simultaneously with attitude toward using, which is a mediating variable. This impact shows that perceived ease of use and intention to use must be mediated by attitude toward using. The role of mediation in this research is significant because there is a full-mediation effect. The influence of attitude toward using as a mediating variable is crucial because the variable X does not have a substantial impact on the variable Y without going through the variable M.

If this finding is related to the Theory of Reasoned Action (TRA), a person's perception of something will determine the person's attitude and behavior. Ajzen & Fishbein (1975) states that the intention to use in someone to do something is influenced by two factors, namely attitude (attitude toward a behavior) and subjective norms, but in this research influenced by attitude toward using.

The advanced research on TAM theories is relating TAM model with artificial intelligence (Sohn and Kwon, 2020). They collected data from 378 respondents to determine the effect of the TAM model on the intention to use AI-based intelligent products. The study confirmed the TAM model. The TAM theory proposed by (Davis et al., 1989) explains the relationship between perception and attitude, intention to use, and actual use of a system to analyze the acceptance of the technology. This research demonstrates the relationship between perception and intention to use through an attitude of use, and this is under the Theory Acceptance Model that has been stated by Davis et al. (1989).

Traders at TPR Market can accept mobile payments when traders feel that mobile payments are easy to use and mimic other traders to use mobile payments, causing traders to have a desire to use mobile payments. Consumers who only carry cellphones as a transaction tool to use mobile payments do not buy if they cannot use mobile payments as a medium for transactions, thus making merchants accept mobile payments and wish to use them.

CONCLUSIONS

Based on the PLS (Partial Least Square) test, and the discussion previously explained, this study concludes that, firstly, perceived ease of use has a positive influence on the intention to use. This impact indicates that when people faced with new technology, and they saw that the technology is easy to use, then they will have more intention to use it. Secondly, the perceived ease of use has a positive influence on attitude toward using. When people think that technology is easy to use, they tend to build an attitude to use them. Thirdly, attitude toward using has a positive influence on intention to use. This result indicates that when people have an attitude to use technology, they are more than willing to feel the intention to use it. Finally, perceived ease of use has a positive impact on the intention to use through attitude toward using it as a mediating variable. These results indicate another support evidence for the theory of acceptance model (TAM).

There is a limitation to this research. There were difficulties in gathering data because traders at TPR had objected to filling out questionnaires or short interviews about the question items on the questionnaire. In this research, the researcher also acts as an enumerator because the researcher helps traders at the PLA in the process of filling out the questionnaire, where the traders answer the questionnaire items verbally. This limitation can cause biased information. That is why the recommendation for the next research, the researcher should have a good connection with the respondents.

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