Perception of Convenience, Trust, Service Features, Risk and Interest in Using *E-money* among Denpasar City People

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Abstract

The aim of this research was to find the influence of perceptions of convenience, trust, service features, risks and interest in using *e-money* on the people of Denpasar City. The population used in this research is all *e-money* users in Denpasar City, the number of which cannot be ascertained because it will always change over time, with a sample size of 95. Data collection was carried out by distributing questionnaires using Google Form. The data analysis technique used is SEM-PLS. This research provides results that perceived ease of use has a positive and significant influence on interest in using. Perceived trust has a positive and significant influence on interest in using. Service features have no influence on interest in use. Risk perception has a positive and significant influence on intention to use. Perception of convenience has a positive and significant influence on perception of risk. Perceptions of trust have a positive and significant influence on perceptions of risk. Service features have a positive and significant influence on risk perception. Perceived risk is an interventing variable that influences perceived ease of use on interest in using. Perceived risk is an interventing variable that influences perceived trust on interest in using. Perceived risk is not an intervening variable in the influence of service features on intention to use.

***Keywords**: Perceived Ease, Trust, Service Features, Risk, Interest in Using.*

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A. INTRODUCTION

The internet has become a vital aspect of modern society today. According to the findings of a research conducted by the Temasek Company of Singapore in the year 2018, one of the factors supporting the economic growth of Indonesia is the high number of internet users (Rewah et al., 2022). The significant presence of internet users in Indonesia facilitates the occurrence of digital cultural changes in various aspects of life, one of which is the utilization of electronic transactions with *e-money*. *E-money* is a tool employed for alternative non-cash payments. In accordance with Bank Indonesia Regulation Number 11/12/PBI/2009, which underpins the emergence of *e-money*, it serves as a support in the planning of currency reduction by the Central Bank (Zarasky & Septiani, 2022).

The *e-money* products such as OVO, Gopay, Dana, Genius, and many others have become integral components of the financial landscape (Artina, 2021). The use of payment instruments, including cards commonly abbreviated as APMK, and *e-money* is crucial for the public as it helps minimize the risk of criminal activities when carrying a substantial amount of cash during transactions. The following data provides an overview of the usage of *e-money* in Indonesia.

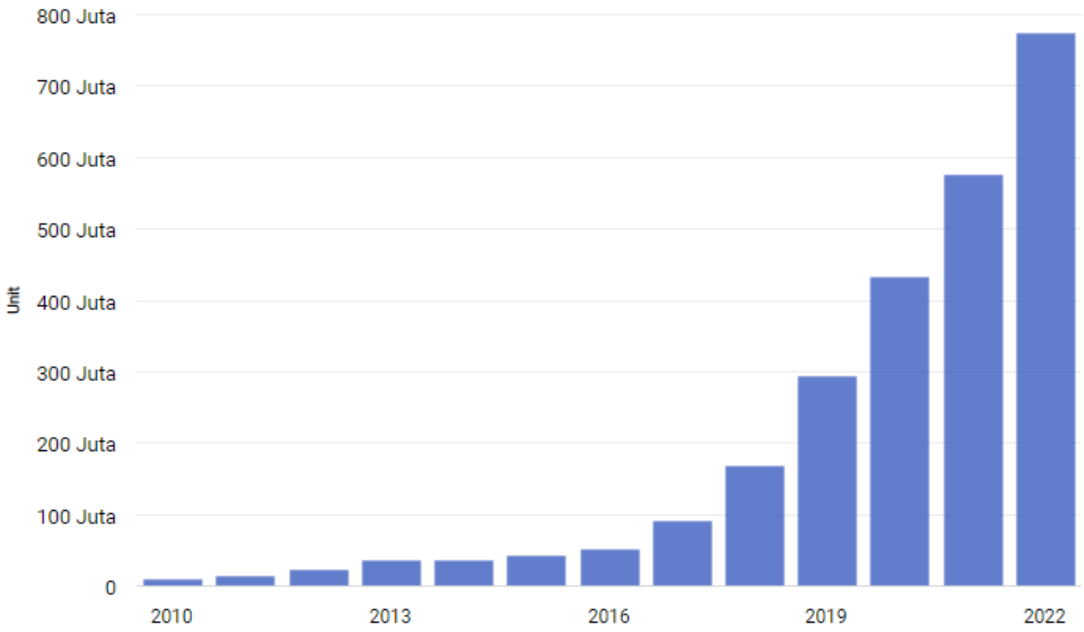

Figure 1: Total Electronic Money in Circulation (2010 - 2022)

Source: Kusnandar (2022)

In reality, despite the increasing trend in the circulation of electronic money, the current progress of the Bank Indonesia's Cashless Society & Gerakan Non Tunai (GNNT) program faces challenges or obstacles due to the prevalent culture or local habits of carrying cash (Astiti & Yushita, 2021). This is noteworthy despite the daily use of various Payment Instruments (APMK), such as credit cards, debit cards, ATM cards, and *e-money* (Naini & Rahmiati, 2022).

Many individuals remain unfamiliar with the service features provided by *e-money* products. The lack of public education regarding the use of electronic money diminishes the community's interest in harnessing such technology. The existence of personal data leakage risks in applications, as seen in cases like the data breach in BPJS, tends to hinder the complete trust of the public in using *e-money*, leading them to continue using cash for transactions. However, the features offered by *e-money* services are user-friendly and faster, requiring only a simple top-up process in the application, with the balance automatically decreasing according to the amount used, eliminating the need for manual change calculations (Sati & Ramaditya, 2020).

Given the high population in Indonesia, when compared to the usage of electronic money currently in circulation, it is evident that there is a need for an evaluation of public interest in using *e-money*. The interest in using this form of payment stems from observations of a product, subsequently generating a desire to possess it (Kotler & Keller, 2018). The interest in adopting a particular technology is an individual's desire for continuous usage and assumes that the person is capable of accessing it (Jamiah et al., 2022). The utilization of a technology is elucidated in the Technology Acceptance Model (TAM), which posits that an individual's acceptance and use of technology are driven by specific factors (Putritama & Sari, 2020).

The TAM theory elucidates several influencing factors on technology usage, one of which is the perceived ease of use of the technology (Nurvitasari & Dwijayanti,

2021). Perceived ease of use typically represents an individual's perception of using a system effortlessly and with minimal effort (I'tishom et al., 2020). Ease is a fundamental desire for every individual, and service providers are inclined to ensure convenience, such as facilitating the use of technology. *E-money*, as a product arising from the evolution of banking technology, inherently prioritizes considerations of ease, anticipating that this convenience will enhance user interest in adopting *e-money*.

The findings are supported by the research of Natalia & Tesniwati (2021), indicating that the perceived ease of use has a positive influence on the interest in using mobile banking. In contrast, Umaningsih & Wardani (2020) found different results, suggesting that the perceived ease of use does not impact the interest in using *e-money* services. Natalia & Tesniwati (2021) focused on the use of mobile banking applications in the banking sector, while this study investigates the usage and acceptance of *e-money*, a broader category encompassing various financial applications. Umaningsih & Wardani's (2020) research differs by not including a security variable in their study.

Another factor implicated to influence usage interest is the perception of trust. The TAM theory also emphasizes that one crucial aspect for a technology user is the perception of trust (Astiti & Yushita, 2021). Trust is an individual's perception that forms an opinion regarding several aspects. The perception of belief or trust is an individual's confidence in a technology aligning with their expectations (Mariani et al., 2022). The trust perception possessed by an individual will drive the desire to use technology like *e-money*, considering its association with money and sensitivity to trust issues. Thus, the perception of trust is indicated as crucial in influencing the intention to use.

The research by Kurnianingsih & Maharani (2020) suggests that the perception of trust can have a positive impact on usage interest. However, the findings from Mujiyana et al. (2022) indicate that the perception of trust does not influence usage interest. Kurnianingsih & Maharani's (2020) study only examines the influence of independent variables on the willingness to use *e-money* through multiple linear regression analysis, while this research adds a mediating variable on risk perception with SEM-PLS analysis. Mujiyana et al.'s (2022) research uses intervening variations, but the analysis employs SPSS-AMOS.

Furthermore, service features are indicated as an aspect that can influence usage interest. Features are means in the formation of a product, while services are activities designed to not have a tangible nature and are directed toward the owner from another party (Kotler & Keller, 2018). Various service features can provide satisfaction to users as expected (Fatonah & Hendratmoko, 2020). The research by Abrilia & Sudarwanto (2020) demonstrates that service features can have a positive impact on usage interest. Similarly, Nurvitasari & Dwijayanti (2021) found that service features can have a positive influence on usage interest. Abrilia & Sudarwanto's (2020) study specifically focuses on the interest in using the Dana application, whereas this research has a broader scope covering *e-money* users. Nurvitasari & Dwijayanti's (2021) study examines the interest in using a specific feature, Grabfood, within the

Grab application, which differs from this research that investigates *e-money* usage more broadly.

Pertaining to the utilization of digital technology such as *e-money*, it is inevitable that risks exist, as producing technology entirely devoid of risks is a challenging feat. The inconsistency in previous research findings necessitates the inclusion of intervening variables to understand the deeper influence of perceived ease, trust, and service features on usage interest. In this study, risk perception is utilized as an intervening variable, as in the TAM theory, risk perception is one of the aspects influencing technology usage (Rahmatika & Fajar, 2019).

This research aims to provide education to the public regarding the usage of *e-money* as a transaction tool in the future, contributing to the implementation of Bank Indonesia's initiatives, namely the Cashless Society & National Non-Cash Movement (GNNT). Furthermore, it serves as a new reference in the current year, focusing on the variables used in the interest of using *e-money* in society.

B. LITERATURE REVIEW

1. Usage Intention

Interest in usage is a motivation that originates from the observation of a product, subsequently giving rise to a desire to possess it (Ariana et al., 2020). The interest in adopting a particular technology is an individual's desire for continuous technology usage and assumes that the person is capable of accessing it (Jamiah et al., 2022). The utilization of a technology is explained in the Technology Acceptance Model (TAM), which posits that an individual's acceptance and use of technology are driven by specific factors (Prasetya & Putra, 2020).

2. Perceived Ease of Use

Perceived ease of use is typically an individual's perception of using a system effortlessly and with minimal effort (Rahmatika & Fajar, 2019). Ease is a fundamental desire for every individual, and service providers are inclined to ensure convenience, such as facilitating the use of technology. *E-money* is a product resulting from the evolution of banking technology, and the foundation of this technological development is the consideration of the ease it provides. Therefore, it is anticipated that this ease will enhance user interest in adopting *e-money* (Putritama & Sari, 2020).

3. Perceived Trust

Trust is a perception inherent to individuals, forming an opinion regarding various aspects. The perception of belief or trust is an individual's confidence in a technology aligning with their expectations (Natalia & Tesniwati, 2021). The trust perception possessed by an individual will drive the desire to use technology like *e-money*, given its involvement with money and sensitivity to trust issues. Therefore, the perception of trust is indicated as crucial in influencing the intention to use (Mariani et al., 2022).

4. Service Features

Features are a means in the formation of a product, while services are activities designed to not have a tangible nature and are directed toward the owner from another party (Abrilia & Sudarwanto, 2020). Through various service features, satisfaction can be provided to users as expected from the product (Kotler & Keller, 2018).

5. Risk Perception

The utilization of digital technology, such as *e-money*, inherently entails risks, as achieving technology without usage risks is a challenging endeavor. Inconsistencies in previous research findings have underscored the necessity of incorporating intervening variables to comprehend more deeply the influence exerted by perceived ease, trust, and service features on the inclination towards usage (Rewah et al., 2022). Risk perception is employed as an intervening variable in this study, as in the TAM theory, risk perception is considered one of the aspects influencing technology usage (Yunita et al., 2021).

C. METHOD

This research was conducted in Denpasar, involving respondents from the community of Denpasar City. This choice is based on the high internet usage in Indonesia, particularly in Denpasar, which serves as an economic hub in Bali, and considering the substantial level of digital transactions observed in Denpasar. This is evidenced by Denpasar achieving the highest score in the Digital Society Index of Indonesia in 2022 (Kominfostatistik, 2022). The population for this study comprises all *e-money* users in Denpasar, and due to the dynamic nature of this population, the exact number cannot be ascertained and is subject to change over time. From this population, a sample of 115 respondents was selected. The collected data were then analyzed using Structural Equation Modeling with the Partial Least Squares (PLS) method. Hypothesis testing employed a two-sided test with a critical t-value of 1.96 (Cohen et al., 2010; Henseler et al., 2015; Rasmen Adi, I Nyoman, 2022).

D. RESULTS AND DISCUSSION

1. Measurement Model Evaluation (*Outler model*)

Based on 115 *e-money* users, the following is the Outlier model data in Denpasar City regarding *e-money* usage.

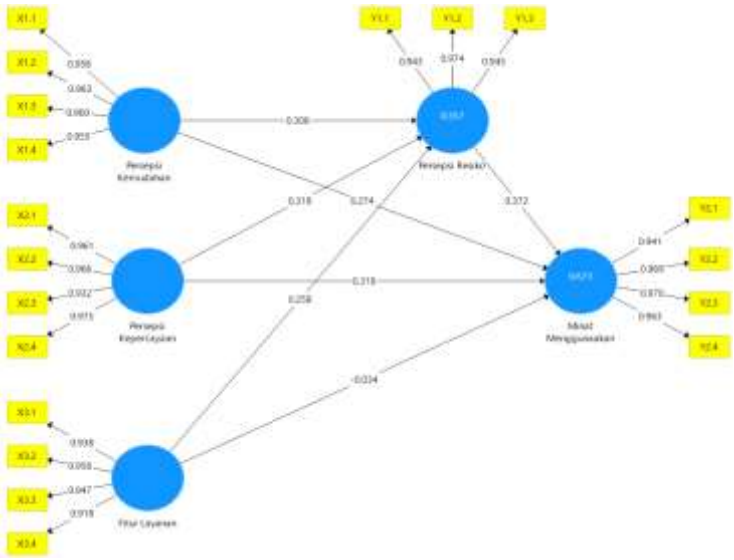

Figure 2 ***Inner Model***

Convergent Validity

The results of validity for all variables regarding *e-money* usage can be observed in the following table:

Table 1 Results of Validity Test *Convergent Validity*

	Service Features	Interest in Usage	Perception of Ease	Perception of Trust	Risk Perception
X1.1			0,958		
X1.2			0,963		
X1.3			0,960		
X1.4			0,955		
X2.1				0,961	
X2.2				0,966	
X2.3				0,932	
X2.4				0,975	
X3.1	0,938				
X3.2	0,956				
X3.3	0,947				
X3.4	0,918				
Y1.1					0,943
Y1.2					0,974
Y1.3					0,945
Y2.1		0,941			
Y2.2		0,969			
Y2.3		0,970			
Y2.4		0,963			

The presentation of the results in Table 1 can be found if all values generated in the convergent validity test exceed the threshold of 0.7. Therefore, it can be stated that the data used in the study is valid. The following is the AVE validity for *e-money* usage.

Table 2 Results of Validity Test *Convergent* AVE

	Average Variance Extracted (AVE)
Service Features	0,883
Interest in Usage	0,923
Perception of Ease	0,920
Perception of Trust	0,919
Risk Perception	0,911

The figures presented in the table indicate that the overall *Average Variance Extracted* (AVE) values exceed 0.5. Based on these results, it can be concluded that the data in this study is valid.

***Discriminat Validity* Correlation of Latent Variables**

The results of outlier loading validity for all variables regarding *e-money* usage can be observed in the following table:

Table 3 *Outer Loading* Results

	Service Features	Interest in Usage	Perception of Ease	Perception of Trust	Risk Perception
X1.1	0,513	0,671	**0,958**	0,615	0,624
X1.2	0,521	0,679	**0,963**	0,602	0,601
X1.3	0,538	0,676	**0,960**	0,571	0,600
X1.4	0,591	0,645	**0,955**	0,612	0,669
X2.1	0,513	0,674	0,574	**0,961**	0,625
X2.2	0,545	0,709	0,616	**0,966**	0,625
X2.3	0,435	0,671	0,608	**0,932**	0,590
X2.4	0,471	0,671	0,600	**0,975**	0,622
X3.1	0,938	0,421	0,475	0,463	0,557
X3.2	0,956	0,450	0,490	0,458	0,531
X3.3	0,947	0,480	0,572	0,497	0,574
X3.4	0,918	0,537	0,572	0,505	0,568
Y1.1	0,541	0,678	0,612	0,589	0,943
Y1.2	0,578	0,707	0,611	0,637	0,974
Y1.3	0,581	0,716	0,639	0,611	0,945
Y2.1	0,488	0,941	0,642	0,643	0,692
Y2.2	0,468	0,969	0,649	0,671	0,699
Y2.3	0,490	0,970	0,692	0,692	0,691
Y2.4	0,494	0,963	0,690	0,724	0,738

Referring to the data processing results in Table 4, it can be observed that the overall values of outer loading exceed those of other cross-loadings. Therefore, it can be concluded that the data for the study is valid. The following is the AVE comparison for *e-money* usage.

Table 4 Roots Comparison AVE

	Service Features	Interest in Usage	Perception of Ease	Perception of Trust	Risk Perception
Service Features	0,940				

Interest in Usage	0,505	0,961			
Perception of Ease	0,564	0,696	0,959		
Perception of Trust	0,513	0,711	0,625	0,959	
Risk Perception	0,594	0,734	0,651	0,642	0,954

The overall values of *discriminant validity* of latent variable correlations for each the variables surpass 0.7; therefore, the data is concluded to be **valid** in this study.

Reliability

The results of reliability for all variables regarding *e-money* usage can be observed in the following table:

Table 5 Results of *Composite Reliability* and *Cronbach's Alpha coefficient* Test

	Cronbach's Alpha	Composite Reliability
Service Features	0,956	0,968
Interest in Usage	0,972	0,980
Perception of Ease	0,971	0,979
Perception of Trust	0,971	0,978
Risk Perception	0,951	0,968

The results in Table 5 contain information that the overall *Cronbach's alpha* values for each variable exceed 0.7, and the overall *Composite Reliability* values exceed 0.6. Therefore, it can be stated that the data in the study is reliable.

2. Results Evaluation of Measurement Models (*Inner model*)

Based on 115 *e-money* users, the following is the *inner model* data in Denpasar City regarding *e-money* usage.

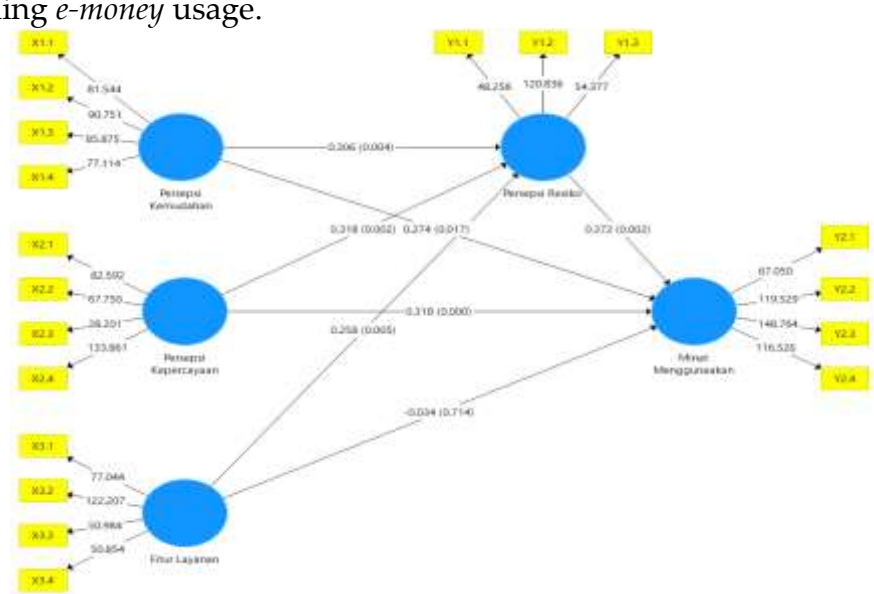

Figure 3 *Inner Model*

R-square

The R values for *e-money* usage can be observed in the following table:

Table 6 R-square Test Results

	R Square	R Square Adjusted
Interest in Usage	**0,673**	**0,658**
Risk Perception	**0,557**	**0,542**

Reviewing the analysis results in Table 6 above, the *R-square* values for the variations in perceived ease, trust, and service features on usage interest are 0.673, categorizing them as having an influence magnitude of 67.3%. The *R-square* value for variations in ease, trust, and service features on the risk level is 0.557, categorizing it as having an influence magnitude of 55.7%.

Q-square

Referring to the calculations, the *Q-square* value obtained is 0.855, surpassing 0 and approaching 1. This indicates that the model possesses *predictive relevance*, signifying that the model is considered to have relevant predictive value.

Hypothesis Testing

Based on the number of *e-money* users, the following is the data on the relationship between variables in Denpasar City regarding *e-money* usage.

Table 7 Direct Effect Testing Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Service Features -> Interest in Usage	-0,034	-0,028	0,092	0,368	0,714
Service Features -> Risk Perception	0,258	0,266	0,090	2,868	0,005
Perception of Ease -> Interest in Usage	0,274	0,282	0,113	2,424	0,017
Perception of Ease -> Risk Perception	0,306	0,305	0,102	2,989	0,004
Perception of Trust -> Interest in Usage	0,318	0,320	0,084	3,768	0,000
Perception of Trust -> Risk Perception	0,318	0,320	0,100	3,170	0,002
Risk Perception -> Interest in Usage	0,372	0,356	0,119	3,131	0,002

The *p-value* for the service features variable on usage interest is 0.714, compared to the significance level of 0.05. As the *p-value* > significance (0.714 > 0.05) with a beta value of -0.034 and a t-statistic value of 0.368 compared to the critical t-value of 1.96. Since the t-statistic value < t-value (0.368 < 1.96), it can be concluded that service features do not have a significant effect on usage interest. Therefore, the hypothesis is rejected.

The *p-value* for the service features variable on risk perception is 0.005, compared to the significance level of 0.05. As the p-value < significance (0.005 < 0.05) with a beta value of 0.258 and a t-statistic value of 2.868 compared to the critical t-value of 1.96. Since the t-statistic value > t-value (2.868 > 1.96), it can be concluded that service features have a positive and significant effect on risk perception. Therefore, the hypothesis is accepted.

The *p-value* for the perceived ease variable on usage interest is 0.017, compared to the significance level of 0.05. Since the p-value < significance (0.017 < 0.05) with a

beta value of 0.274 and a t-statistic value of 2.424 compared to the critical t-value of 1.96. Since the t-statistic value > t-value (2.424 > 1.96), it can be concluded that perceived ease has a positive and significant effect on usage interest. Therefore, the hypothesis is accepted.

The *p-value* for the perceived ease variable on risk perception is 0.004, compared to the significance level of 0.05. Since the p-value < significance (0.004 < 0.05) with a beta value of 0.306 and a t-statistic value of 2.989 compared to the critical t-value of 1.96. Since the t-statistic value > t-value (2.989 > 1.96), it can be concluded that perceived ease has a positive and significant effect on risk perception. Therefore, the hypothesis is accepted.

The *p-value* for the belief variation on user interest is 0.000 (0.000 < 0.05) with a beta value of 0.318, and the t-statistic value > t-value (3.768 > 1.96). Therefore, belief perception has a positive and significant effect on usage interest. Therefore, the hypothesis is accepted.

The *p-value* for the belief variation on risk perception is 0.002 (0.002 < 0.05) with a beta value of 0.318, and the t-statistic value > t-value (3.170 > 1.96). Therefore, belief perception has a positive and significant effect on risk perception. Therefore, the hypothesis is accepted.

The *p-value* for the risk perception variation on user interest is 0.002 (0.002 < 0.05) with a beta value of 0.372, and the t-statistic value > t-value (3.131 > 1.96). Therefore, risk perception has a positive and significant effect on usage interest. Therefore, the hypothesis is rejected.

The *p-value* for the risk perception variable on usage interest is 0.002, compared to the significance level of 0.05. Since the p-value < significance (0.002 < 0.05) with a beta value of 0.372 and a t-statistic value of 3.131 compared to the critical t-value of 1.96. Since the t-statistic value > t-value (3.131 > 1.96), it can be concluded that risk perception has a positive and significant effect on usage interest. Therefore, the hypothesis is rejected.

Table 8 Indirect Influence Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Service Features -> Risk Perception -> Interest in Usage	0,096	0,098	0,055	1,757	0,082
Perception of Ease -> Risk Perception -> Interest in Usage	0,114	0,105	0,046	2,448	0,016
Perception of Trust -> Risk Perception -> Interest in Usage	0,118	0,112	0,047	2,531	0,013

The *p-value* for the service feature variable on usage interest through risk perception is 0.082, compared to the significance level of 0.05. Since the *p-value* > significance (0.082 > 0.05) with a beta value of 0.096 and a t-statistic value of 1.757 compared to the critical t-value of 1.96. Since the t-statistic value < t-value (1.757 < 1.96), it can be concluded that risk perception is not an intervening variable in the influence of service features on usage interest. Therefore, the hypothesis is rejected.

The *p-value* for the perceived ease variable on usage interest through risk perception is 0.016, compared to the significance level of 0.05. Since the *p-value* < significance (0.016 < 0.05) with a beta value of 0.114 and a t-statistic value of 2.448 compared to the critical t-value of 1.96. Since the t-statistic value > t-value (2.448 > 1.96), it can be concluded that risk perception is an intervening variable in the influence of perceived ease on usage interest. Therefore, the hypothesis is accepted.

The *p-value* for the belief variation on user interest through risk perception is 0.013 (0.013 < 0.05) with a beta value of 0.118, and the t-statistic value > t-value (2.531 > 1.96). Therefore, risk perception is an intervening variable in the influence of belief perception, resulting in a positive and significant impact on usage interest. Therefore, the hypothesis is accepted.

3. The Influence of Perception of Ease on Usage Intention

Through the analysis of the conducted data, it was found that the *p-value* for the variable of perceived ease on usage interest is 0.017 when compared with the significance level of 0.05. Since the *p-value* < significance (0.017 < 0.05) with a beta value of 0.274 and a t-statistic value of 2.424, which, when compared with the critical t-value of 1.96, shows that the t-statistic value > t-value (2.424 > 1.96). Therefore, it can be concluded that perceived ease has a positive and significant impact on usage interest. This means that the hypothesis is accepted. The result implies that the better the perceived ease, the higher the interest in usage.

4. The Influence of Perception of Trust on Usage Intention

Through the analysis of the conducted data, it was found that the *p-value* for the variable of trust in usage interest is 0.000 when compared with the significance level of 0.05. Since the *p-value* < significance (0.000 < 0.05) with a beta value of 0.318 and a t-statistic value of 3.768, which, when compared with the critical t-value of 1.96, shows that the t-statistic value > t-value (3.768 > 1.96). Therefore, it can be concluded that trust has a positive and significant impact on usage interest. This means that the hypothesis is accepted. The result implies that the better the trust, the higher the interest in using the product.

5. The Influence of Service Features on Usage Intention

Through the analysis of the conducted data, it was found that the *p-value* for the variable of service features on usage interest is 0.714 when compared with the significance level of 0.05. Since the *p-value* > significance (0.714 > 0.05) with a beta value of -0.034 and a t-statistic value of 0.368, which, when compared with the critical t-value of 1.96, shows that the t-statistic value < t-value (0.368 < 1.96). Therefore, it can be concluded that service features do not have an impact on usage interest. This means that the hypothesis is not accepted. The result implies that service features do not bring about changes in usage interest.

6. The Influence of Risk Perception on Usage Intention

From the previously conducted analysis, it was found that the *p-value* for the variable of risk perception towards usage interest is 0.002 when compared with the significance level of 0.05. Since the *p-value* < significance (0.002 < 0.05) with a beta value of 0.372 and a t-statistic value of 3.131, which, when compared with the critical t-value of 1.96, shows that the t-statistic value > t-value (3.131 > 1.96). Therefore, it can be concluded that risk perception has a positive and significant impact on usage interest. This means that the hypothesis is accepted. The result implies that the better the risk perception, the higher the interest in usage.

7. The Influence of Perception of Ease on Risk Perception

Through the analysis of the conducted data, it was found that the *p-value* for the variable of ease of perception towards risk perception is 0.004 when compared with the significance level of 0.05. Since the *p-value* < significance (0.004 < 0.05) with a beta value of 0.306 and a t-statistic value of 2.989, which, when compared with the critical t-value of 1.96, shows that the t-statistic value > t-value (2.989 > 1.96). Therefore, it can be concluded that ease of perception has a positive and significant impact on risk perception. This means that the hypothesis is accepted. The result implies that the better the ease of perception, the higher the increase in risk perception.

8. The Influence of Perception of Trust on Risk Perception

Through the analysis of the conducted data, it was found that the *p-value* for the variable of trust towards risk perception is 0.002 when compared with the significance level of 0.05. Since the *p-value* < significance (0.002 < 0.05) with a beta value of 0.318 and a t-statistic value of 3.170, which, when compared with the critical t-value of 1.96, shows that the t-statistic value > t-value (3.170 > 1.96). Therefore, it can be concluded that trust has a positive and significant impact on risk perception. This means that the hypothesis is accepted. The result implies that the better the trust, the higher the increase in risk perception.

9. The Influence of Service Features on Risk Perception

Through the analysis of the conducted data, it was found that the *p-value* for the variable of service features towards risk perception is 0.005 when compared with the significance level of 0.05. Since the *p-value* < significance (0.005 < 0.05) with a beta value of 0.258 and a t-statistic value of 2.868, which, when compared with the critical t-value of 1.96, shows that the t-statistic value > t-value (2.868 > 1.96). Therefore, it can be concluded that service features have a positive and significant impact on risk perception. This means that the hypothesis is accepted. The result implies that the better the service features, the higher the increase in risk perception.

10. The Relationship of Perception of Ease on Usage Intention with Risk Perception as an Intervening Variable

Through the analysis of the conducted data, it was found that the *p-value* for the variable of ease of perception towards usage interest through risk perception is 0.016 when compared with the significance level of 0.05. Since the *p-value* < significance (0.016 < 0.05) with a beta value of 0.114 and a t-statistic value of 2.448, which, when compared with the critical t-value of 1.96, shows that the t-statistic value > t-value (2.448 > 1.96). Therefore, it can be concluded that ease of perception has a positive and significant impact on usage interest with risk perception as a mediator. The result implies that with the presence of risk perception, ease of perception will increase the interest in usage.

11. The Relationship of Perception of Trust on Usage Intention with Risk Perception as an Intervening Variable

Through the analysis of the conducted data, it was found that the *p-value* for the variable of trust towards usage interest through risk perception is 0.013 when compared with the significance level of 0.05. Since the *p-value* < significance (0.013 < 0.05) with a beta value of 0.118 and a t-statistic value of 2.531, which, when compared with the critical t-value of 1.96, shows that the t-statistic value > t-value (2.531 > 1.96). Therefore, it can be concluded that trust has a positive and significant impact on usage interest with risk perception as a mediator. The result implies that with the presence of risk perception, trust will increase the interest in usage.

12. The Relationship of Service Features on Usage Intention with Risk Perception as an Intervening Variable

Through the analysis of the conducted data, it was found that the *p-value* for the variable of trust towards usage interest through risk perception is 0.082 when compared with the significance level of 0.05. Since the *p-value* > significance (0.082 > 0.05) with a beta value of 0.096 and a t-statistic value of 1.757, which, when compared with the critical t-value of 1.96, shows that the t-statistic value < t-value (1.757 < 1.96). Therefore, it can be concluded that trust does not have a significant impact on usage interest with risk perception as a mediator. The result implies that with the presence of risk perception, trust does not lead to changes in usage interest.

E. CONCLUSION

Referring to the research findings, it can be concluded that perceived ease of use has a positive and significant impact on usage interest. Perceived trust has a positive and significant impact on usage interest. Service features do not have an impact on usage interest. Perceived risk has a positive and significant impact on usage interest. Perceived ease of use has a positive and significant impact on perceived risk. Perceived trust has a positive and significant impact on perceived risk. Service features have a positive and significant impact on perceived risk. Perceived risk serves as a mediating variable between the influence of perceived ease of use on usage

interest. Perceived risk acts as a mediating variable between the influence of perceived trust on usage interest. Perceived risk is not a mediating variable for the influence of service features on usage interest.

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