The Role of Perceived Ease of Use, Perceived Usefulness, Attitude Towards Using, and Compatibility on E-Money Usage Intention: Study at Jombang, Indonesia

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Abstract:

This study aims at testing and analyzing the influence of perceived ease of use, perceived usefulness, and attitude towards using on behavioral intention to use e money and moderated by compatibility. The population of this study is customers from a café in Jombang, Indonesia. Purposive sampling is the sampling technique used in this study, with the criteria Navila Café & Resto Jombang's customers who directly visited during the study. This study uses physical questionnaire to collect data. The total number of respondents is 113 people. This study uses SEM-PLS as data analysis technique, while the analysis tool is Smart PLS 4. The finding of this study reveals, first, perceived ease of use gives positive significant influence towards perceived usefulness. Second, perceived ease of use gives positive significant influence towards attitude towards using. Third, perceived usefulness gives positive significant influence towards attitude towards using. Fourth, perceived usefulness has complementary mediation effect between perceived ease of use and attitude towards using. Fifth, attitude towards using gives positive significant influence towards behavioral intention to use. Sixth, compatibility doesn't have moderation effect between attitude towards using and behavioral intention to use.

Keywords: Diffusion Innovation Theory (DIT), Technology Acceptance Model (TAM), digital payment

1. Introduction:

Rapid technological developments have made the entire world inseparable from the development of digital systems. One of the areas affected by this development is finance. Thanks to the development of digital systems, there is now digital payment technology, namely using digital wallets (e-wallets). Digital wallets have changed the way people make transactions. Cash and direct contact are no longer needed for payments thanks to digital wallets. The transaction flow has become more straightforward, easier, and faster since the presence of digital wallets (Candy et al., 2022).

The demand for digital and cashless transactions in various parts of the world is increasing (Irawati & Suhartono, 2020). By using digital money, users will get many benefits, especially in terms of the time spent on transactions. The use of digital money does not require users to carry cash. Digital money also provides convenience and security for its users (Khiong et al., 2022).

Security in digital payment systems is the main reason people are expected to use this technology. This is because people have a lower risk of facing crimes related to carrying large amounts of money physically. Two advantages of digital payments are being able to make various transactions without carrying large amounts of money physically and being able to transact faster because the digital balance reduction is done automatically by the system. There are also disadvantages to digital wallets, although their advantages are very profitable. These disadvantages are that the use of digital payment systems has not been evenly distributed, and there is a risk of losing all the money in the digital wallet if the password to access the digital wallet is not secured (Irawati, Suhartono, 2020).

Navila Café & Resto is a café and restaurant in Jombang and provides adequate digital payment facilities. They do this to provide various payment options that make it easier for customers. Navila Café & Resto Jombang provides digital payment facilities using universal QRIS (accessible with any bank) and OVO (e-wallet), but only 7% of customers used digital money to pay in the first quarter of 2022. Due to this phenomenon, Navila Café & Resto Jombang must be able to provide small cash money in a certain amount to be used as a change for customers. This poses a problem for the company. The biggest challenge regarding operational finance is ensuring the amount of small cash (Rp100-Rp1,000) suitable for use is safe every day. This is because operational staff have difficulty obtaining small cash.

Digital money is one solution to overcome this problem. That is why Navila Café & Resto Jombang provides adequate facilities so customers can easily pay digitally. The company hopes that adequate digital payment facilities can reduce the need to provide a change with cash. Unfortunately, the phenomenon of users preferring to transact traditionally (using cash) still occurs at Navila Café & Resto Jombang. Companies need to review and understand the factors that influence or can be used to develop and increase the use of digital money.

This study examines what factors can influence individual attitudes through interest in using digital money technology, to understand the phenomenon of Navila Café & Resto Jombang customers who prefer traditional payments to digital payment technology. Problems regarding the use of digital payments can be explained using the Technology Acceptance Model (TAM) framework. This theory provides a model that explain how a technology is accepted clearly and simply. The model aims to provide an explanation of the determining factors in the acceptance of a technology (Kota & Kusumastuti, 2022). There are various variables in the model, namely attitude towards using, perceived usefulness, perceived ease of use, and behavioral intention to use (Aulifin & Dewi, 2022). According to Widodo & Putri (2021), attitude towards using is a habitual component of customer attitudes that refers to behavioral intentions, such as purchase intentions, purchase responses, and rejection responses. Perceived usefulness is a level that shows consumer trust in digital systems that can provide useful information and speed up activities. Perceived ease of use is the perception of customers and potential users regarding the complexity of learning and using a digital payment application. Behavioral intention to use is the intention that users have that can be useful in understanding how user attitudes can influence the actual behavior of their users.

The Technology Acceptance Model (TAM) states that behavioral intention to use is influenced by attitude towards using. Attitude towards using itself is influenced by perceived usefulness and perceived ease of use. This relationship makes attitude towards using include a person's tendency to perceive positively or negatively a particular object, behavior, situation, or person. So, it can be said that

someone will do something if they have a desire (intention) and understand the positive and negative sides of a particular object (Khiong et al., 2022).

The TAM model has been developing since 2008, so there are TAM models that do not use the attitude towards using construct. The update of the TAM model does not mean that the model is used evenly and consistently by future studies. In 2019 to 2022, there are still many studies that use the Attitude Towards Using construct in the TAM model for their research. Several studies that use TAM with the attitude towards using construct are studies by Zabukovšek et al. (2022), Na et al. (2022), Aulifin & Dewi (2022), Widodo & Putri (2021), Tsai & Tiwasing (2021), Irawati & Suhartono (2020), Hadianti et al. (2020), Haji et al. (2020), Ho et al. (2020), Aristio et al. (2019), and Chawla & Joshi (2019). Several studies that use TAM without the attitude towards using construct are studies by Kota & Kusumastuti (2022), Kamal et al. (2020), Singh et al. (2020), Elhajjar & Ouaida (2019), Al-Rahmi et al. (2019), Singh & Srivastava (2019), Assaker (2019), Rahmawati & Narsa (2019), Musyaffi & Kayati (2019), and Isrososiawan et al. (2019). The inconsistency of the use of the attitude towards using construct in influencing behavioral intention to use makes this study suspect the existence of a construct that moderates the relationship between the two constructs. Determination of the construct that moderates the relationship between attitude towards using and behavioral intention to use is done by using one construct from another theory to complement the TAM model used.

In general, studies adopt TAM to explain user acceptance of technology. TAM aims to explain the acceptance of a technology, but it is not certain whether TAM is sufficient to explain the adoption of various types of technology. Several studies have recommended integrating TAM with other theories, especially Diffusion of Innovation Theory, to better understand the rapid changes in information technology and to achieve better explanatory power. Diffusion of Innovation Theory (DIT) is a broad social and psychological theory that aims to help predict how people make decisions to adopt new innovations, by finding their adoption patterns and

understanding their structure (Min et al., 2018). One of the constructs used in DIT is compatibility (compatibility; consistent with existing values in life). Compatibility plays a key role in examining how a technology fits with a person's values, so it is thought to moderate the relationship between attitude towards using and behavioral intention to use.

This study will integrate TAM (containing the constructs of attitude towards using, perceived usefulness, perceived ease of use, and behavioral intention to use as variables) with the compatibility construct from DIT as a moderating variable, so that understanding the phenomenon of Navila Café & Resto Jombang customers who prefer traditional payments to digital payment technology can be maximized. This study is a development that refers to previous studies, namely research by Aulifin & Dewi (2022), Irawati & Suhartono (2020), Widodo & Putri (2021), Kota & Kusumastuti (2022), Hadianti et al. (2020), Min et al. (2018), Al-Rahmi et al. (2019), Khiong et al. (2022), and Aristio et al. (2019). The Theory of Planned Behavior (theory of action) will be used as a theoretical basis to analyze and explain the acceptance of digital payment technology for Navila Café & Resto Jombang customers. This explanation makes this study entitled "The Role of Perceived Ease of Use, Perceived Usefulness, Attitude Towards Using, and Compatibility on E-Money Usage Intention."

1.1 Theory of Planned Behaviour (TPB)

The Theory of Planned Behavior (TPB) is a framework often used to study individual behavior. The TPB begins with an explicit definition of a behavior in terms of its target, the action involved, the context in which it occurs, and the time frame. Each of these elements can be defined at varying levels of specificity or generality, but once a behavior is defined, all other constructs in the theory must match that behavior across all four elements (target, action involved, context in which it occurs, and time frame). This is known as the fit principle (Ajzen, 1988). For example, to study technology acceptance, an investigator might define a behavior at a low level of generality, such as "installing

(action) a webcam monitor (target) in your home (context) within the next three months (time frame)." Alternatively, researchers might be interested in technology acceptance at a more general level and define the behavior as "purchasing (action) an Internet-connected device (target) in the next three months (time)." The definition of behavior adopted determines how all constructs in the TPB should be formulated and measured.

The immediate antecedent of behavior in the TPB is the intention to perform the behavior in question (intention); the stronger the intention, the more likely the behavior will occur. Returning to the previous example, we might assess the intention to purchase an Internet-connected device in the next 3 months and determine whether participants followed through on their intention. Unforeseen events; insufficient time, money, or resources; lack of necessary skills; and many other factors can prevent people from acting on their intention to purchase an Internet-connected device. The extent to which people have actual control over a behavior depends on their ability to overcome these barriers and the presence of facilitating factors, such as past experiences and assistance provided by others. Given these considerations, the TPB postulates that the level of behavioral control moderates the effect of intention on behavior: The greater the behavioral control, the more likely the intention will be carried out.

The TPB argues that behavior is derived from an individual's behavioral intention and perceived behavioral control (PBC). Intention is defined as "an indicator of how hard people are willing to try to perform a behavior" (Ajzen, 1991). Intention itself depends on three direct predictors: attitude, subjective norms, and perceived behavioral control (PBC) (Yuriev et al., 2020).

1.2 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is a framework of thought that focuses on the behavioral characteristics of individuals to accept a system of application or information technology, with implementation with available variables. The model explains the causal relationship between beliefs about the benefits of a technology or information system, ease of use, and behavior, as well as the purpose of actual use of the technology or information system (Davis et al., 1989). Based on the findings reported in empirical research, there are two main factors that influence user attitudes: perceived usefulness and perceived ease of use (Astari, 2022). The TAM model argues that perceived usefulness can directly influence behavioral interest (intention) to accept and a technology. Ease of use can also affect intention (Kota & Kusumastuti, 2022).

Extensive studies have adopted TAM, but TAM has been criticized for not fully reflecting the nature of consumer acceptance. Several studies recommend integrating TAM with other theories to overcome these problems. One theory that can be included to complement TAM is the Diffusion Innovation Theory (DIT). DIT itself is a broad social and psychological theory that aims to help predict how someone decides to adopt an innovation by finding their adoption patterns and understanding their structure. Specifically, DIT presents five characteristics of innovation that are variables that precede each acceptance of a new innovation: 1) relative advantage/relative advantage (economic advantage or perceived convenience), 2) complexity/complexity (relatively free from effort to use or try), 3) compatibility/compatibility (consistent with existing values, needs and past experiences of potential adopters), 4) observability/observability (essence assessment), and 5) trialability/trialability (experimentation before adoption) (Min et al., 2018). Complementing TAM is the Diffusion Innovation Theory (DIT). DIT itself is a broad social and psychological theory that aims to help predict how someone decides to adopt an innovation by finding their adoption patterns and understanding their structure. Specifically, DIT presents five characteristics of innovation that are variables that precede each adoption of new innovations: 1) relative advantage (economic advantage or perceived convenience), 2) complexity (relatively free from effort to use or try), 3) compatibility (consistent with existing values, needs and past experiences of potential adopters), 4)

observability (essence assessment), and 5) trialability (experimentation before adoption) (Min et al., 2018).

Over time, TAM has been modified. In 2000, TAM 2 was published, eliminating the Attitude Towards Using construct. TAM 2 states that the Perceived Effectiveness and Perceived Ease of Use constructs directly influence Behavioral Intention to Use without being mediated by Attitude Towards Using. In further developments, TAM was modified again into TAM 3 in 2008. In this development, a new dimension was added to Perceived Ease of Use. The development of TAM aims to form basic assumptions that can predict and explain behavior that drives the use of technology that continues to develop (Rahmawati & Narsa, 2019).

1.3 Perceived Ease of Use

Perceived ease of use, or perceived ease of use, is a measure of how easy a person believes a technology is to use. (Irawati & Suhartono, 2020). Perceived ease of use is related to how easy it is to access a technology system and its appearance. Based on TAM introduced by Davis (1986), perceived ease of use is one of the most important factors in the acceptance of a technology. Davis (1986) defines ease of use as the extent to which users believe that by using a particular system, they will be free from effort. In other words, the more users feel a system is easy to use, the higher their interest in using the system.

User perceived ease of use has a significant effect on perceived usefulness. If a technology is easy to use, users will not have difficulty using the technology and will have more time to do other things that can increase performance (Aulifin & Dewi, 2022). Several previous studies have shown that the relationship between perceived ease of use and perceived usefulness is significantly positive (Widodo & Putri, 2020). In addition, the relationship between perceived ease of use and attitude towards using has also been proven. The easier a technology is to use, the greater the intention to use (intention), the greater the possibility of actual use of the technology (Irawati & Suhartono, 2020). Measuring the level of

perceived ease of use uses several indicators such as 1) Ease of learning a technology 2) The need for conscious effort in using a technology 3) Ease of mastering a technology (Kim et al., 2010).

1.4 Perceived Usefulness

Perceived usefulness is defined as the extent to which a person believes using a particular system will improve their job performance (Min et al., 2018). Perceived usefulness is the subjective probability that a technology can improve the way consumers achieve their goals (Isrososiawan et al. 2019). If a technology has a benefit and can have a positive impact on its users, then a person will be more likely to have the intention to use the technology. This happens because the technology can provide benefits to its users (Kota & Kusumastuti, 2020). Various studies have confirmed that perceived usefulness is one of the significant determining factors in influencing consumer acceptance and adoption of technology (Singh & Sinha, 2020). Measuring the level of perceived usefulness uses several indicators such as 1) Increasing the productivity of technology users 2) Increasing the effectiveness of technology users 3) Convenience obtained after using technology (Kim et al., 2010).

1.5 Attitude Towards Using

Attitude towards using is a habitual component of customer attitudes that refers to behavioral intentions (Widodo & Putri, 2021). A person's attitude towards using towards accepting a technology can be interpreted as the person's positive or negative feelings because of their experience in accepting a technology (Aulifin & Dewi, 2022). Attitude is one of the main concepts of social psychology. This construct influences information processing and is an evaluative judgment of an object of thought. In short, attitude is an assessment of behavior and is shaped by beliefs about the consequences of that behavior. Attitude is considered one of the factors that influences intention: it indicates the extent to which a person has a pleasant or unpleasant behavioral assessment (Tsai & Tiwasing, 2021).

Attitude towards using has a significant role in predicting how a person intends to accept a technology. Positive feelings obtained after using a technology can encourage a person's attitude to accept the technology, while negative feelings will make the person less accepting of the technology in question (Aulifin & Dewi, 2022). Attitude is significantly and positively related to behavioral intention, as explained in TPB (Tsai & Tiwasing, 2021). Measurement of the level of attitude towards using uses several indicators such as 1) The assumption that a technology is a good idea 2) The assumption that someone should use a technology 3) The assumption that a technology is a fun idea (Kim et al., 2010).

1.6 Behavioural Intention to Use

Behavioral intention to use is defined as the behavioral tendency to continue using a technology. When someone is satisfied with a technology, there will be a possibility for that person to continue using the technology in question: this is a form of behavioral intention. Frequent use of a particular technology will have a positive impact on its users so that it will automatically improve their user experience (Musyaffi & Kayati, 2019). TAM explains that the construct of technology use is actually equivalent to behavior in TPB, but is used in the context of technology. This construct is directly influenced by intensity and usefulness. The use of a technology depends on the user's attitude in using it. The user's intention leads to the use of a technology that is considered to provide benefits (Rahmawati & Narsa, 2019). Measuring the level of behavioral intention to use uses several indicators such as 1) Desire to use a technology in the future 2) Desire to use a technology more often in the future 3) Desire to use a technology in everyday life (Kim et al., 2010).

1.7 Compatibility

Compatibility is the extent to which a technology can be adapted to a person's current needs, values, and experiences (Haji et al, 2020). Compatibility is a person's sense of suitability that something used will meet the user's needs and fit the user's lifestyle (Aristio et al. 2019). When someone is faced with a

new technology, they will form an attitude that determines whether they will use it or not within the basic framework of their own lifestyle habits, behaviors, systems of thought and values, and specific needs. Therefore, a person's compatibility with new technology is very important. Existing research provides support for the positive and effective impact of perceived compatibility on consumer attitudes towards the use of new technologies (Jiang et al., 2021).

Compatibility is also a determining factor in the adoption of digital payments, especially regarding whether the technology complements the way consumers think and act. Several studies have shown that compatibility has a strong impact on the acceptance of a technology. It has also been considered to increase familiarity with how consumers view innovation, thereby increasing the chances of innovation adoption. This not only affects the adoption of innovation, but also the sense of ease of use (perceived ease of use) and the sense of usefulness in use (perceived usefulness) (Elhajjar & Ouaida, 2019).

This compatibility aspect is important to reduce the potential uncertainty of technology use related to user life values, experiences, lifestyles, and preferences. Lifestyle compatibility affects a person's behavior and offers great benefits in predicting a person's behavioral intention to use through the compatibility construct. Likewise, lifestyle compatibility with technology, which is related to previous life experiences and values, shows a direct impact on digital money adoption. If someone is used to interacting with a digital wallet application, they may assume that the technology offers convenience in purchasing a product (Yang et al., 2021). Measuring the level of behavioral intention to use uses several indicators such as 1) Suitability with work 2) Suitability for integration with other technologies 3) Suitability with lifestyle 4) Suitability with needs (Singh & Sinha, 2019).

1.8 Hypothesis

TAM explains that perceived ease of use is a variable that precedes perceived usefulness. This is because the easier it is for users to use a new

technology or service, the more likely they are to consider it useful (Han & Sa, 2021). Previous research by Widodo & Putri (2021) proved that perceived ease of use has a positive effect on perceived usefulness. Therefore, this study proposes the first hypothesis, namely:

H_1: Perceived ease of use has a positive and significant effect on perceived usefulness

Perceived ease of use refers to the extent to which a person believes that a technology is easy to use. (Irawati & Suhartono, 2020). Previous research by Widodo & Putri (2021) proved that perceived ease of use has a positive effect on attitude. Therefore, this study proposes a second hypothesis, namely:

H_2: Perceived ease of use has a positive and significant influence on attitude towards using

The greater the benefits obtained from using a technology, the more likely the user's attitude will be positive to continue using it. Previous research has shown that perceived usefulness has a positive effect on attitude towards using (Irawati & Suhartono, 2020). Previous research by Widodo & Putri (2021) proved that perceived usefulness has a positive effect on attitude. TAM determines that perceived ease of use is a variable that precedes perceived usefulness, so that the perceived usefulness variable becomes an intervention for the relationship between perceived ease of use and attitude towards using. Therefore, this study proposes the third and fourth hypotheses, namely:

H_3: Perceived usefulness has a positive and significant influence on attitude towards using

H_4: Perceived usefulness has a mediating effect on the relationship between perceived ease of use and attitude towards using.

Positive feelings obtained after using a technology can encourage a person's attitude to accept the technology, while negative feelings will make the person less accepting of the technology in question (Aulifin & Dewi, 2022). Attitude is significantly and positively related to behavioral intention, as explained in TPB (Tsai & Tiwasing, 2021). Previous research by Widodo & Putri (2021) proved that attitude has a positive effect on intention to use. Therefore, this study proposes the fifth hypothesis, namely:

H_5: Attitude towards using has a positive and significant influence on behavioral intention to use

When someone is faced with a new technology, they will form an attitude that determines whether they will use it within the framework of their own lifestyle habits, behaviors, thought systems and values, and specific needs. Existing research provides support for the positive and effective impact of perceived compatibility on consumer attitudes towards using new technologies (Jiang et al., 2021). Due to the relationship between compatibility and attitude towards using, as well as the inconsistency of the use of the Attitude Towards Using construct in influencing Behavioral Intention to Use in previous studies, researchers have made compatibility a possible variable that moderates the relationship between attitude towards using and behavioral intention to use. Previous research by Aristio et al. (2019) proved that compatibility has a significant positive effect on attitude and intention. Therefore, this study proposes the sixth hypothesis, namely:

H_6: Compatibility has a moderating effect on the relationship between attitude towards using and behavioral intention to use.
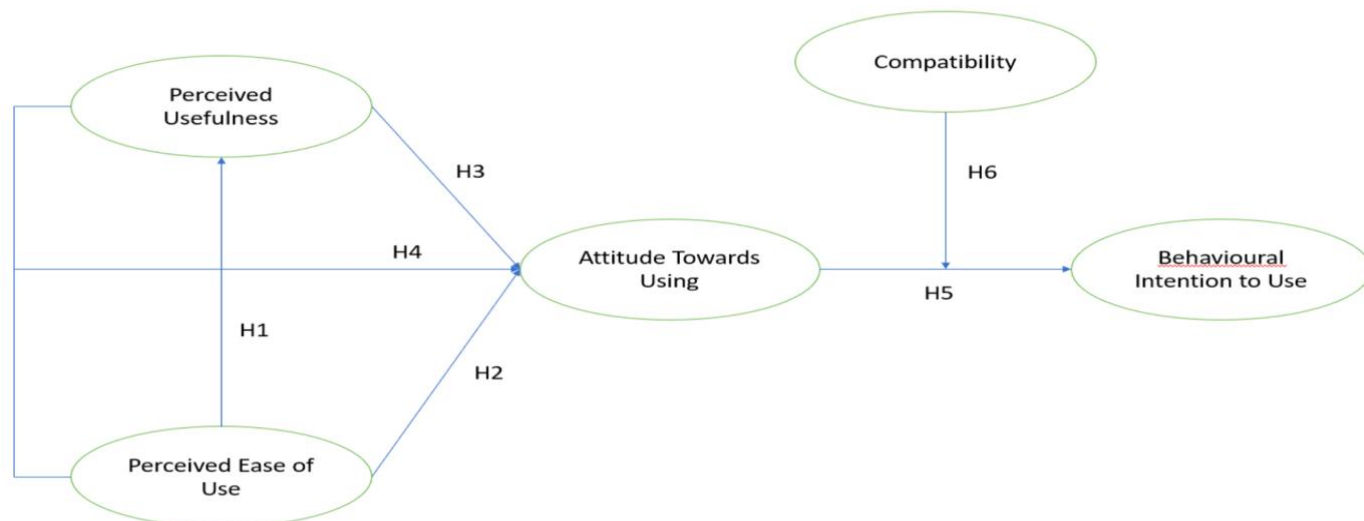

Figure 1: Conceptual Framework

2. Method

2.1 Research Design

This research begins with a literature study to understand the phenomenon to be studied. The results of the literature study are used to identify problems, formulate problems, and develop models. These results are continued with data acquisition through the provision of questionnaires. The data obtained from the questionnaire will be processed to test the hypothesis and analyzed. The results of the analysis will be used as considerations for drawing conclusions. This study uses nonparametric inferential statistics, because the results of data collection for this study are ordinal data.

This study uses a quantitative method, focusing on Navila Cafe and Resto's customers in Jombang. The study population consists of individuals that have transaction(s) at Navila Cafe and Resto Jombang. Data collection is conducted by distributing structured questionnaires to 113 respondents who meet the criteria. The research variables used in this study are Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Towards Using (ATU), Behavioral Intention to Use (BIU), and Compatibility (C). For the analytical tool, this study uses SEM-PLS. Based on the measurement method determination guide by Sholihin & Ratmono (2020), this study uses a reflective measurement method, this study uses a reflective measurement method.

2.2 Data Analysis Techniques

The outer model testing of this study was carried out using convergent validity test, discriminant validity test, composite reliability test, and Cronbach alpha test. For the inner model testing, this study was conducted through the R square test (R^2), Q square test (Q^2), F square test (F^2).

For the convergent validity test, an approach was used with outer loading and AVE. High outer loading indicates that the indicator can be explained by the construct being measured. The general rule is that outer loading should be 0.708 or higher (Sholihin & Ratmono, 2020). This study uses a threshold of 0.708. An AVE value of 0.50 or more indicates that on average a construct explains more than half of the variance of its indicators (Sholihin & Ratmono, 2020). This study uses a threshold of 0.70, because according to Purwanto & Wulanningtyas (2022), the AVE size of the reflective indicator is said to be high if the correlation results are more than 0.70.

For the discriminant validity test, this study used the cross loadings approach, fornell-larcker criterion, and HTMT. The cross loadings of an indicator on a construct should be greater than the loadings of other constructs to be considered valid (Sholihin & Ratmono, 2020). The Fornell-Larcker criterion is a method that compares the square root of the AVE value with the correlation of latent variables. Specifically, the square root of each AVE construct must be greater than its highest correlation with other constructs (Harun et al. 2022). The provisions of the heterotrait-monotrait (HTMT) test are said to have met discriminant validity if the value obtained is <0.85 (Pramudya & Firmialy, 2022). This study uses a threshold of 0.85.

For the composite reliability test, this study uses a threshold of 0.8. If the composite reliability value is above 0.8, the existing data has a high level of reliability (Marivan et al. 2022). A value of 0.6-0.7 is still acceptable for exploratory research (Kustini et al., 2020). For the Cronbach alpha test, this study used a threshold of 0.7. The Cronbach alpha value is expected to be at least 0.7 (Marivan et al. 2022). A value of 0.6-0.7 is still acceptable for exploratory research (Sholihin & Ratmono, 2020).

For the R square (R^2) test, the explanatory power of the variation is divided into three criteria, namely a value of 0.67 means strong, 0.33 means moderate, and 0.19 means weak (Marivan et al. 2022). For the Q square (Q^2) test, there are three groupings of Q Square values, namely 0.15 is categorized as moderate, and 0.35 is categorized as large (Marivan et al. 2022). For the F square (F^2) test, the F Square value has three groupings, namely 0.02 is categorized as small, 0.15 is categorized as moderate, and 0.35 is categorized as large (Marivan et al. 2022).

For hypothesis testing, this study uses the Estimate for Path Coefficients approach. A path coefficient value of 1 (positive or negative) indicates a strong relationship and is generally statistically significant (Sholihin & Ratmono, 2020). The conclusion of the hypothesis is carried out by calculating the statistical value of the path coefficient T and p-values, with the provision that if the path coefficient $T \geq 1.96$ and p-values <0.05, then the hypothesis is accepted and vice versa (Al Hakim, 2022; Idrus et al., 2020).

For the mediation effect test, this study uses bootstrap sampling distribution, as suggested by Hair et al., (2017). This test will show the path coefficients and p-values used to see the mediation effect in the research model. These values indicate the significance of the indirect effect (p_1 x p_2) through the mediator, as well as the direct effect (p_3). Based on the significance value, the mediation effect can be analyzed so that it can be grouped into one of three types of mediators as follows:

1. Complementary mediation (partial mediation): Indirect and direct effects are both significant and have the same direction
2. Competitive mediation: Indirect and direct effects are both significant, but have different directions
3. Mediation is only an indirect effect (full mediation): The indirect effect is significant, but the direct effect is not significant

For the moderation effect test, this study uses a two-stage approach to test the moderation effect. If the level of the moderating variable increases or decreases in one standard deviation level unit, the simple effect p_1 is estimated to change according to the magnitude of the p_5 coefficient (moderation path coefficient). Moderation is considered to weaken if the p_1 value decreases after changing according to the magnitude of the p_5 coefficient, while strengthening if the p_1 value increases after changing according to the magnitude of the p_5 coefficient (Sholihin & Ratmono, 2020).

3. Results and Discussion
3.1 Research Instrument Testing

High outer loading indicates that the indicator can be explained by the construct being measured. The general rule is that outer loading should be 0.708 or higher (Sholihin & Ratmono, 2020). Based on table 1, it was found that all outer loading figures for all research items were above 0.708, indicating that all statement items representing each indicator of each variable were valid.

Table 1: Outer Loading Convergent Validity Test Results

Item	ATU	BITU	COMP	PEOU	PU	COMP xATU
ATU1	0.92					
ATU2	0.96					
ATU3	0.94					
BITU1		0.933				
BITU2		0.937				
BITU3		0.877				
COMP1			0.938			
COMP2			0.743			
COMP3			0.977			
COMP4			0.947			
PEOU1				0.921		
PEOU2				0.953		
PEOU3				0.938		
PU1					0.949	
PU2					0.934	
PU3					0.895	
COMP x ATU						1.000

Source: Data processed by researchers (2023)

This study uses a threshold of 0.70, because according to Purwanto & Wulanningtyas (2022), the AVE size of the reflective indicator is said to be high if the correlation results are more than 0.70.

Based on table 2, it was found that all AVE figures were above 0.70, indicating that all statement items representing each indicator of each variable were valid.

Table 2: AVE Convergent Validity Test Results

Item	AVE
ATU	0.887
BITU	0.84
COMP	0.821
PEOU	0.879
PU	0.858

Source: Data processed by researchers (2023)

The cross loadings of an indicator on a construct should be greater than the loadings of other constructs to be considered valid (Sholihin & Ratmono, 2020). Based on table 3, it was found that all cross-loading figures of each statement item of the variable were higher than its correlation with other variables, indicating that all constructs were truly unique and capable of capturing phenomena that were not represented by other constructs in the model.

Table 3: Results of Cross Loadings Discriminant Validity Test

NamaItem	ATU	BITU	COMP	PEOU	PU	COMP xATU
ATU1	**0.924**	0.683	0.795	0.675	0.715	-0.366
ATU2	**0.962**	0.794	0.834	0.789	0.809	-0.421
ATU3	**0.939**	0.878	0.81	0.677	0.653	-0.387
BITU1	0.696	**0.933**	0.691	0.614	0.507	-0.277
BITU2	0.779	**0.937**	0.77	0.736	0.639	-0.317
BITU3	0.812	**0.877**	0.806	0.67	0.687	-0.242
COMP1	0.827	0.764	**0.938**	0.799	0.736	-0.492
COMP2	0.479	0.558	**0.743**	0.396	0.354	0.026
COMP3	0.887	0.833	**0.977**	0.811	0.77	-0.401
COMP4	0.869	0.814	**0.947**	0.77	0.749	-0.353
PEOU1	0.635	0.689	0.68	**0.921**	0.801	-0.43
PEOU2	0.686	0.682	0.738	**0.953**	0.792	-0.404
PEOU3	0.805	0.705	0.786	**0.938**	0.83	-0.468
PU1	0.761	0.682	0.722	0.811	**0.949**	-0.33
PU2	0.753	0.659	0.741	0.816	**0.934**	-0.283
PU3	0.62	0.52	0.585	0.768	**0.895**	-0.243
COMP x ATU	-0.42	-0.3	-0.36	-0.46	-0.31	**1.000**

Source: Data processed by researchers (2023)

Specifically, the square root of each AVE construct should be greater than its highest correlation with other constructs (Harun et al. 2022). Based on table 4, it was found that all Fornell-Larcker criterion numbers of each variable were higher than their correlation with other variables, indicating that all constructs were truly unique and able to capture phenomena that were not represented by other

constructs in the model. Based on the table 4, it was found that all Fornell-Larcker criterion numbers of each variable were higher than their correlation with other variables, indicating that all constructs were truly unique and able to capture phenomena that were not represented by other constructs in the model.

Table 4: Fornell-Larcker Criterion Discriminant Validity Test Results

	ATU	BITU	COMP	PEOU	PU
ATU	**0.942**				
BITU	0.837	**0.916**			
COMP	0.863	0.829	**0.906**		
PEOU	0.76	0.738	0.786	**0.938**	
PU	0.771	0.674	0.74	0.862	**0.926**

Source: Data processed by researchers (2023)

The heterotrait-monotrait test (HTMT) provisions are said to have met discriminant validity if the value obtained is <0.85 (Pramudya & Firmialy, 2022). Based on table 5, it was found that there were numbers exceeding 0.85, indicating that not all constructs were truly unique and able to capture phenomena that were not represented by other constructs in the model. This finding indicates that the HTMT criteria detected collinearity problems among latent constructs (multicollinearity). The problematic constructs were BITU-ATU, COMP-ATU, COMP-BITU, and PU-PEOU. It is possible that most of the items from the problematic constructs measure the same thing. In other words, having overlapping items from respondents' perceptions in the problematic constructs, causing multicollinearity. If there is multicollinearity, the option of deleting the latent variable or construct that causes the collinearity problem, combining the predictor latent variables into a single latent variable, or creating a higher order construct should be considered (Sholihin & Ratmono, 2020). Because the HTMT method has high sensitivity in testing discriminant validity (97%-99%), it is likely that the BITU-ATU, COMP-ATU, COMP-BITU, and PU-PEOU constructs are not detected as constructs that are truly different from other constructs, because the items used are not considered much different from one construct to another. These problems were not detected through the cross-loading and Fornell-Lacker criterion testing methods due to the different sensitivity levels of HTMT (cross-loading sensitivity level 0.00%, Fornell-Lacker criterion 20.82%, and HTMT 97%-99%) (Hamid et al., 2017).

Table 5: HTMT Discriminant Validity Test Results

	ATU	BITU	COMP	PEOU	PU	COMP xATU
ATU						
BITU	0.901					
COMP	0.911	0.895				
PEOU	0.807	0.801	0.826			
PU	0.828	0.729	0.781	0.932		
COMP x ATU	0.43	0.32	0.367	0.48	0.322	

Source: Data processed by researchers (2023)

The composite reliability value is expected to be at least 0.7. If the composite reliability value is above 0.8, the existing data has a high level of reliability (Marivan et al. 2022). Based on table 6, it was found that all composite reliability figures from the data for each variable were greater than 0.8, indicating that all data had a high level of reliability.

Table 6: Composite Reliability Test Results

Variabel	Nama Variabel	CompositeReliability (rho_A)	CompositeReliability(rho_c)
Attitude TowardsUsing	ATU	0.942	0.959
Behavioural Intention to Use	BITU	0.907	0.94
Compatibility	COMP	0.949	0.948
Perceived Ease of Use	PEOU	0.935	0.956
Perceived Usefulness	PU	0.922	0.948

Source: Data processed by researchers (2023)

The Cronbach alpha value is expected to be at least 0.7 (Marivan et al. 2022). A value of 0.6-0.7 is still acceptable for exploratory research (Sholihin & Ratmono, 2020). Based on table 7, it was found that all Cronbach alpha numbers from the data for each variable were greater than 0.7, indicating that all data was reliable.

Table 7: Cronbach Alpha Test Results

Variabel	Nama Variabel	Cronbach's Alpha
Attitude Towards Using	ATU	0.936
Behavioural Intention to Use	BITU	0.904
Compatibility	COMP	0.924
Perceived Ease of Use	PEOU	0.931
Perceived Usefulness	PU	0.917

Source: Data processed by researchers (2023)

Based on its value, the explanatory power of the variation is divided into three criteria, namely a value of 0.67 means strong, 0.33 means moderate, and 0.19 means weak (Marivan et al. 2022). Based on table 8, it was found that PU was influenced by PEOU by 74.3% (strong influence), ATU was influenced by PEOU and PU by 63% (moderate influence), and BITU was influenced by ATU by 74.7% (strong influence).

Table 8: R square (R^2) test results

Variabel	Nama Variabel	*R-square*	*R-square adjusted*
Attitude TowardsUsing	ATU	0.63	0.623
Behavioural Intention to Use	BITU	0.747	0.741
Perceived Usefulness	PU	0.743	0.741

Source: Data processed by researchers (2023)

There are three groups of Q Square values, namely 0.15 is categorized as medium, and 0.35 is categorized as large (Marivan et al. 2022). Based on table 9, it was found that all Q square predict numbers have values above 0.35, so they fall into the large Q square predict category.

Table 9: Q square (Q^2) test results

Variabel	Nama Variabel	Q^{2}predict
Attitude Towards Using	ATU	0.571
Behavioural Intention toUse	BITU	0.669
Perceived Usefulness	PU	0.745

Source: Data processed by researchers (2023)

The F Square value has three groups, namely 0.02 is categorized as small, 0.15 is categorized as medium, and 0.35 is categorized as large (Marivan et al. 2022). Based on table 10, it is found that PEOU and PU have a weak influence on ATU, ATU and COMP have a moderate influence on BITU, PEOU has a strong influence on PU, and COMPxATU has no influence on BITU.

Table 10: F square (F^2) test results

Variabel	Nama Variabel	ATU	BITU	COMP	PEOU	PU	COMPx ATU
Attitude Towards Using	ATU		0.237				
Behavioural Intention to Use	BITU						
Compatibility	COMP		0.178				
Perceived Ease of Use	PEOU	0.094				2.893	
Perceived Usefulness	PU	0.143					
	COMP x ATU		0.01				

Source: Data processed by researchers (2023)

Based on table 11, it was found that:

1. H$_1$ is accepted: There is an influence of perceived ease of use on perceived usefulness
2. H$_2$ is accepted: There is an influence of perceived ease of use on attitude towards using
3. H$_3$ is accepted: There is an influence of perceived usefulness on attitude towards using
4. H$_4$ is accepted: There is a mediating role of perceived usefulness between perceived ease of use and attitude towards using

5. H_5 is accepted: There is an influence of attitude towards using on behavioral intention to use

6. H_6 is rejected: There is no moderating role of compatibility between attitude towards using and behavioral intention to use

Table 11: Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Attitude Towards Using -> BehaviouralIntention to Use	0.497	0.48	0.112	4.457	0
Compatibility -> Behavioural Intention to Use	0.42	0.441	0.114	3.675	0
Perceived Ease of Use -> Attitude TowardsUsing	0.369	0.366	0.115	3.199	0.001
Perceived Ease of Use -> PerceivedUsefulness	0.862	0.859	0.033	26.139	0
Perceived Usefulness -> Attitude TowardsUsing	0.453	0.46	0.13	3.489	0
Compatibility x Attitude Towards Using -> Behavioural Intention to Use	0.054	0.058	0.07	0.772	0.44

Source: Data processed by researchers (2023)

Based on table 12, it was found that there was a significant influence in the indirect effect of perceived ease of use (PEOU) on attitude towards using (ATU) through perceived usefulness (PU) (original sample value 0.391, path coefficient T value 3.392, and p-values value 0.001). The total effect of perceived ease of use (PEOU) on attitude towards using (ATU) showed that its influence was significant (original sample value 0.760, path coefficient T value 24.633, and p-values value 0.000) and remained significant with the presence of perceived usefulness as a mediator (original sample value 0.369, path coefficient T value 3.199, and p-values value 0.001). Both findings indicate that perceived usefulness has a complementary mediation effect, because the indirect and direct influences are both significant and have the same direction. This leads to the conclusion that H_4 is accepted: There is a mediating role of perceived usefulness between perceived ease of use and attitude towards using.

Table 12: Mediation Effect Test Results

Total effects (PEOU->ATU)			Direct effects (PEOU->ATU)			Indirect effect (PEOU->PU->ATU)		
Origi nal sample	T statistics (|O/STD	P values	*Origi nal sample*	T statistics (|O/STD	P valu es	*Origi nal sample*	T statistics (|O/STD	P valu es

	EV|)			EV|)			EV|)	
0.760	0.762	0.000	0.369	3.199	0.001	0.391	0.396	0.001

Source: Data processed by researchers (2023)

Based on table 13, with the moderation effect (COMP x ATU), the R square value of behavioral intention to use (BITU) is 0.747, indicating that there is an influence of 74.7% from attitude towards using (ATU) and compatibility as moderation (COMP x ATU). This indicates an increase in the variation of explanations in the behavioral intention to use variable by 4.7%. The results of further analysis in table 14 show that compatibility provides a positive, insignificant moderating effect on the relationship between attitude towards using and behavioral intention to use (original sample value 0.054, path coefficient T value 0.772, and p-values 0.440). Based on table 10, the F Square value of the compatibility variable as moderation is 0.01, so the compatibility variable as moderation does not have the ability to explain the behavioral intention to use variable. The low significance of the moderating effect of compatibility on behavioral intention to use leads to the conclusion that H_6 is rejected: There is no moderating role of compatibility between attitude towards using and behavioral intention to use.

Table 13: R square (R^2) test results without the compatibility variable

Variable	Variable Name	*R-square*	*R-square adjusted*
Attitude TowardsUsing	ATU	0.63	0.623
Behavioural Intention to Use	BITU	0.700	0.697
Perceived Usefulness	PU	0.743	0.741

Source: Data processed by researchers (2023)

Table 14: Moderation Effect Test Results

	Original sample(O)	T statistics (|O/STDEV|)	P values
ATU -> BITU	0.497	4.457	0
COMP -> BITU	0.42	3.675	0
COMP x ATU -> BITU	0.054	0.772	0.44

Source: Data processed by researchers (2023)

3.2 Discussion

Based on the analysis data, it was found that perceived ease of use has a significant effect on perceived usefulness. This finding is based on the results of the hypothesis test which shows the path coefficient T value is 26.139, p-values are 0.000, and the path coefficient value (original sample) is 0.862. These figures indicate a strong relationship between perceived ease of use and perceived usefulness (because the path coefficient value is close to 1) and H_1 is accepted (because the path coefficient T ≥ 1.96 and p-values < 0.05). This finding means that the easier it is for someone to use digital payments, the more likely they are to consider digital payments as a useful technology. To deepen the discussion of these results, perceived

ease of use will be linked to the perceived behavioral control (PBC) construct of the TPB, while the perceived usefulness variable will be linked to the attitude construct of the TPB. According to the TPB, PBC is assumed to moderate the influence of attitude and subjective norms on intention. This means that PBC can strengthen the relationship between attitude constructs and intention by having a positive influence (Ajzen, 2020). Because perceived ease of use is linked to the TPB PBC construct and perceived usefulness is linked to the TPB attitude construct, it can be concluded that the TPB strengthens the reasons why perceived ease of use has a significant positive effect on perceived usefulness, because PBC can strengthen the attitude construct. These findings can be a source of literature to understand the impact of perceived ease of use in using digital money on the perceived usefulness of digital money, material for consideration in formulating strategies that utilize the relationship between perceived ease of use and perceived usefulness to increase the use of digital payments, as well as evaluation material for the use of digital payments driven by perceived ease of use through a significant positive influence on perceived usefulness.

Based on the analysis data, it was found that perceived ease of use has a significant effect on attitude towards using. This finding is based on the results of the hypothesis test which shows the path coefficient T value is 3.199, p-values are 0.001, and the path coefficient value (original sample) is 0.369. These figures indicate a strong relationship between perceived ease of use and attitude towards using (because the path coefficient value is close to 1) and H_2 is accepted (because the path coefficient $T \geq 1.96$ and p-values < 0.05). This finding means that the easier it is for someone to use, the more positive their attitude towards digital payments. To deepen the discussion of these results, the variable perceived ease of use will be linked to the construct perceived behavioral control (PBC) of the TPB, while the variable attitude towards using will be linked to the construct attitude of the TPB. According to the TPB, PBC is assumed to moderate the influence of attitude and subjective norms on

intention. This means that PBC can strengthen the relationship between the attitude construct and intention by having a positive influence (Ajzen, 2020). Because perceived ease of use is linked to the TPB construct PBC and attitude towards using is linked to the TPB construct attitude, it can be concluded that the TPB strengthens the reasons why perceived ease of use has a significant positive effect on attitude towards using, because PBC can strengthen the attitude construct. This finding can be used as literature to understand the impact of perceived ease of use in using digital money on the attitude towards using digital money, as a consideration for formulating strategies that utilize the relationship between perceived ease of use and attitude towards using to increase the use of digital payments, as well as evaluation material for the use of digital payments driven by perceived ease of use through a significant positive influence on attitude towards using.

Based on the analysis data, it was found that perceived usefulness has a significant effect on attitude towards using. This finding is based on the results of the hypothesis test which shows the path coefficient T value is 3.489, p-values are 0.000, and the path coefficient value (original sample) is 0.453. These figures indicate a strong relationship between perceived usefulness and attitude towards using (because the path coefficient value is close to 1) and H_3 is accepted (because the path coefficient $T \geq 1.96$ and p-values < 0.05). Based on its significance value, the mediation effect of perceived usefulness is complementary mediation, because the indirect and direct effects are both significant and have the same direction. These results make H_4 accepted. This finding means that the greater the benefits obtained from using digital payments, the more likely the user's attitude will be positive to continue using it. To deepen the discussion of these results, the variables perceived usefulness and attitude towards using will be linked to the attitude construct of the TPB. Specifically, attitude is assumed to be a function of easily accessible beliefs about the possible consequences of a behavior, called behavioral beliefs. Overall, behavioral beliefs are theorized to produce positive or negative attitudes

towards a behavior. (Ajzen, 2020). Because perceived usefulness and attitude towards using are linked to the TPB attitude construct, it can be concluded that the TPB strengthens the reasons why perceived usefulness has a significant positive effect on attitude towards using. These findings can be a source of literature to understand the impact of perceived usefulness in using digital money on the attitude towards using digital money, material for consideration in formulating strategies that utilize the relationship between perceived usefulness and attitude towards using to increase the use of digital payments, as well as evaluation material for the use of digital payments driven by perceived usefulness through a significant positive influence on attitude towards using.

Based on the data analysis results, it was found that attitude towards using has a significant influence on behavioral intention to use. This finding is based on the results of the hypothesis test which shows the path coefficient T value is 4.457, p-values are 0.000, and the path coefficient value (original sample) is 0.497. These figures indicate a strong relationship between attitude towards using and behavioral intention to use (because the path coefficient value is close to 1) and H_5 is accepted (because the path coefficient $T \geq 1.96$ and p-values < 0.05). This finding means that the more positive a person's attitude in using digital payments, the greater their desire to use digital payments. To deepen the discussion of these results, the attitude towards using variable will be linked to the attitude construct of the TPB, while the behavioral intention to use variable will be linked to the intention construct of the TPB. Specifically, attitude is assumed to be a function of easily accessible beliefs about the possible consequences of a behavior, called behavioral beliefs. Overall, behavioral beliefs are theorized to produce positive or negative attitudes towards a behavior. Overall, behavioral beliefs are theorized to produce positive or negative attitudes towards a behavior. Because attitude towards using is linked to the TPB attitude construct and behavioral intention to use is linked to the TPB intention construct, it can be concluded that the TPB strengthens the reasons why attitude towards using

has a significant positive influence on behavioral intention to use, because one of the predictors of intention (behavioural intention to use) is attitude (attitude towards using). The implications of these findings are to provide a source of literature to understand the impact of attitude towards using in using digital money on the behavioral intention to use digital money, consideration material for formulating strategies that utilize the relationship between attitude towards using and behavioral intention to use to increase the use of digital payments, and evaluation material for the use of digital payments driven by attitude towards using through a significant positive influence on behavioral intention to use.

Based on the analysis data, it was found that compatibility did not have a moderating effect on the relationship between attitude towards using and behavioral intention to use. This finding is based on the results of the hypothesis test which shows the path coefficient T value is 0.772, p-values are 0.44, and the path coefficient value (original sample) is 0.054. These figures indicate an insignificant relationship between compatibility and behavioral intention to use (because the T-statistic value is not significant) and H_6 is rejected (because the path coefficient $T \leq 1.96$ and p-values > 0.05). The findings indicate that compatibility weakens as a moderator, but because the path coefficient T and p-values do not meet the requirements, the hypothesis regarding the moderation effect of compatibility cannot be accepted. The conclusion that can be drawn is that compatibility has an insignificant negative effect as a moderation on attitude towards using and behavioral intention to use. With the discovery that compatibility does not have a significant effect as a moderation between attitude towards using and behavioral intention to use, there is a picture that Navila Café & Resto Jombang customers do not care about the suitability of digital payments with their lives to increase their positive attitudes towards the use of digital payments. This can happen because there is no high concern and interest in technological progress, so that the existence of technology that suits their lives does not necessarily influence them to have a positive

attitude towards the technology. Because the compatibility variable was not found as a variable that can moderate the relationship between the attitude towards using variable and the behavioral intention to use variable, it is necessary to consider other variables that can moderate the relationship.

4. Conclusion:

This study has proven that perceived ease of use has a significant positive effect on perceived usefulness, perceived ease of use has a significant positive effect on attitude towards using, perceived usefulness has a significant positive effect on attitude towards using, perceived usefulness has a complementary mediating role between perceived ease of use and attitude towards using, attitude towards using has a significant positive effect on behavioral intention to use, compatibility does not have a moderating effect between attitude towards using and behavioral intention to use.

Based on the results and discussion, suggestions that can be given through this study for further research are to consider other variables as moderators between attitude towards using and behavioral intention to use (such as social influence from the UTAUT model which has been shown to have a significant positive effect on attitude towards using (Buabeng-Andoh & Baah, 2020)), consider theories other than DIT to be integrated with TAM (such as UTAUT), consider different methods to research the same topic, consider sample demographics to research the same topic, consider eliminating the attitude towards using variable in the model used in this study for subsequent research (the compatibility variable becomes a moderating variable between perceived ease of use and perceived usefulness on behavioral intention to use), consider testing the effect of perceived usefulness and perceived ease of use on attitude towards using and behavioral intention to use for acceptance of other technologies, and consider the option of deleting latent variables or constructs that cause collinearity problems, combining predictor latent variables into a single latent variable, or creating a higher order construct from this research model for subsequent research.

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