



## The Influence of Perceived Ease of Use and Perceived Usefulness on The Continuance Intention of Kopra by Mandiri which is Mediated by The Trust in The Tapal Kuda Area

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**Abstract:** This research aimed to determine the influenced of perceived ease of use and perceived usefulness on continuance intention of Kopra by Mandiri which is mediated by trust in the Tapal Kuda area. This research used the Explanatory Research type. Researchers used the proportional random sampling method or random sampling. The author used the determination of the sample size in this research based on the Slovin method as a measuring tool for calculating sample size so that research could be made easier. The number of research samples determined using the Slovin formula was 321 people. The data analysis method used Structural Equation Modeling (SEM) with the SmarptPLS application. The results of the research showed that Perceived Ease of Use influenced Trust Kopra by Mandiri in the Tapal Kuda area. Perceived Usefulness influenced Trust Kopra by Mandiri in the Tapal Kuda area. Perceived Ease of Use influenced Continuance Intention of Kopra by Mandiri in the Tapal Kuda area. Perceived Usefulness influenced Continuance Intention of Kopra by Mandiri in the Tapal Kuda area. Trust influenced the Continuance Intention of Kopra by Mandiri in the Tapal Kuda area. Trust mediated the influence of Perceived Ease of Use on Continuance Intention of Kopra by Mandiri in the Tapal Kuda area. Trust mediated the influence of Perceived Usefulness on Continuance Intention of Kopra by Mandiri in the Tapal Kuda area.

**Keywords:** perceived ease of use dan perceived usefulness, trust, continuance intention.

### 1. INTRODUCTION

The era of society 5.0 has spurred digital transformation that has changed the banking management. Bank Mandiri always strives to provide integrated system services, one of which is Kopra by Mandiri. Kopra by Mandiri is a symbol of continuous innovation for the nation that will take customers one step further towards a new future in the world of digital banking. Not only that, Kopra by Mandiri is also a center for information and financial transaction activities for the business ecosystem for business actors in the wholesale segment and its supply chain from upstream to downstream. Kopra by Mandiri has a single access portal for Bank Mandiri wholesale services. Customers only need to use Bank Mandiri's wholesale service identity to be able to use the Kopra platform by Mandiri. In general, the availability of services that can be accessed through Kopra is greater, but feature development is required for each service which can be seen as follows:

Bank Mandiri Tapal Kuda area includes Jember Regency, Situbondo Regency, Banyuwangi Regency, Lumajang Regency, Bondowoso Regency, Probolinggo Regency/City, some business customers have used Kopra by Mandiri. The number of business customers of Bank Mandiri in the Tapal Kuda area showed that users of Kopra

by Mandiri in the Tapal Kuda area still reach 44%. This is due to the adjustment of Kopra by Mandiri to the business customers of Bank Mandiri in the Tapal Kuda area who are the third ranked in the number of Kopra by Mandiri users after Surabaya and Malang. Kopra consists of 3 solution variants to meet the needs of all levels in the customer's business ecosystem, from suppliers, principals, distributors, to retailers. Providing comprehensive and end-to-end digital solutions for customers and their business ecosystem to make transactions more efficient, streamlined and seamless to encourage close loop transactions and increase product holding.

Business stakeholders in any sector definitely want customers who continuously buy their company's products or services. One of them is banking, the amount of competition makes companies compete to improve what is lacking. Their hope is that in any condition, the product or service provided will make customers satisfied and repurchase the product. Continuance intention can create a competitive advantage for the company. Companies certainly do not want their customers to move to competitors, because customers repurchase intentions will increase market share (Yulia, 2023).

Ease of use is an important factor that customers pay attention when they are using banking services. It is not uncommon for customers to also consider using services because the system is complicated so customers still prefer to use manual services. One strategy that can be implemented by banks is to pay attention to ease of use which can be easily understood so that customers do not experience difficulties when operating the service system. (Syachrony et al., 2023).

The next factor that can influence customers to use technology products is perceived usefulness. Perceived usefulness can be defined as the possibility that using a particular technology can improve a person's way of completing a particular activity. Perceived usefulness is when individuals believe that using a new system or technology can improve performance and can be used anywhere and at any time. According to Wicaksono (2022), perceived usefulness is the level of individual belief that using an information technology system will help speed up the individual to achieve their goals. Individuals will choose to use a new system or technology if they feel there are positive benefits from using it (Zeqiri et al., 2023).

Apart from perceived ease of use and perceived usefulness, the trust factor is a factor that influences application acceptance so that banks must form a positive attitude in order to increase customer confidence in the technology being implemented. According to Wicaksono (2022), building trust is a difficult thing, because the attitude of trust comes

from within the individual himself so it is difficult to be influenced by other individuals. When a bank is able to provide security (secure) for its customers, trust will be obtained from customers (Mappeaty et al., 2022).

## **2. THEORITICAL REVIEW**

### **Perceived Ease of Use**

Perceived ease of use means an individual's belief that using an information technology system will not be a hassle or require a lot of effort when used (free of effort). Wicaksono (2022) provides several indicators of ease of use of an information system which include (1) easy to learn and operate, (2) users can do work more easily, and (3) increase the skills of users

### **Perceived Usefulness**

Perceived usefulness is the extent to which an individual feels there is an increase in performance or activity by using a technology. Usefulness is a condition that is felt by individual, when it used a technology will help in completing an existing job. Perceived usefulness can be determined by an individual's perception of the usefulness and ease of using a system-based service.

### **Trust**

Trust is an assessment of a person's relationship with other people who will carry out certain transactions in accordance with expectations in an environment full of uncertainty. Customer trust is defined as the willingness of one party to accept the risk of the actions of another party based on the expectation that the other party will perform important actions for the party who trusts him, regardless of the ability to monitor and control the actions of the trusted party.

### **Continuance Intention**

Continuance intention is an individual's consideration of repurchasing designated services from the same company, taking into account the current situation and possible circumstances. The satisfaction a consumer gets can encourage someone to make repeat purchases, become loyal to the product or loyal to the place where he bought the item so that the consumer can tell good things to other people.

### **Previous Research**

Research Wilson (2019), Luh et al., (2020), Gunawan et al., (2021), Wafiyah & Kusumadewi (2021), Anifa & Sanaji (2022), Syaharani & Yasa (2022), Mapeaty et al., (2022), Zeqiri et al., (2023), Syachrony et al., (2023), Yulia (2023) showed that perceived ease of use and perceived usefulness influence continuance intention through trust. However, there is a research gap in the results of research conducted by Anifa & Sanaji (2022) showed that perceived ease of use and perceived usefulness didn't have effect on continuance intention through trust.

### **3. METHOD**

The type of research used is explanatory research, which aimed to explain the relationship between one variable and another variable or how one variable influences other variable. The research was carried out using the Structural Equation Model (SEM) method. This research used explanatory research which aimed to determine the influence of perceived ease of use and perceived usefulness on the continuance intention of Kopra by Mandiri which is mediated by trust in the Tapal Kuda area. To carry out this research, data collection was carried out by distributing questionnaires.

### **4. DISCUSSION**

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

Based on the respondents' answers to the Perceived Ease of Use variable, it showed that the majority of respondents answered in the affirmative, this showed that the Perceived Ease of Use of Kopra by Mandiri is very good and in line with user expectations. The easy to learn indicator showed that how to use Kopra by Mandiri is easy to understand because it has features that are easy to operate and suit of user needs. The results of this research were in line with research conducted by Putri (2021), Wilson (2019), Luh et al., (2020), Gunawan et al., (2021) showed that perceived ease of use and perceived usefulness influence continuance intention on trust.

#### **The Influence of Perceived Usefulness on Trust**

Based on the respondents' answers to the Perceived Usefulness variable, it showed that the majority of respondents gave an affirmative answer, this showed that the Perceived Usefulness of Kopra by Mandiri is very good and meets user expectations. Kopra by Mandiri makes it easy to carry out various transactions, speeds up transaction completion

and also provides a sense of security when carrying out business transactions for its users. The results of this research were in line with research conducted by Rahmiati & Yuannita (2019), Wafiyah & Kusumadewi (2021), Anifa & Sanaji (2022), Syaharani & Yasa (2022) showed that perceived ease of use and perceived usefulness influence continuance intention on trust.

### **The Influence of Perceived Ease of Use on Continuance Intention**

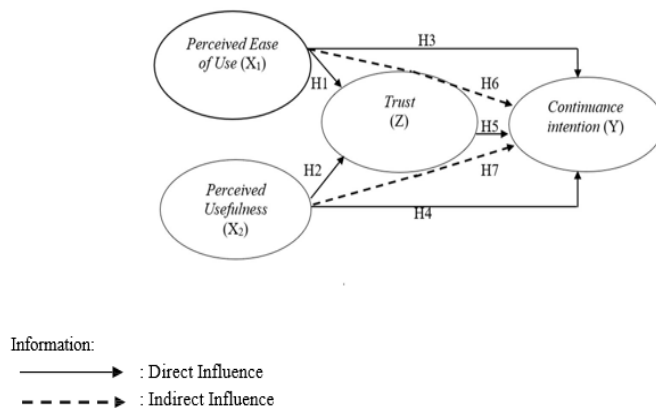
Based on the respondents' answers to the Perceived Ease of Use variable, it showed that the majority of respondents answered in the affirmative, this showed that the Perceived Ease of Use of Kopra by Mandiri is very good and in line with user expectations. The easy to learn indicator showed that how to use Kopra by Mandiri is easy to understand because it has features that are easy to operate and suit user needs. Apart from that, the Kopra by Mandiri application which is flexible and easy to control also has a big influence on Continuance Intention. Ease means there is not difficulty or it doesn't need to try hard. Thus, perceived ease of use refers to the individual's belief that each of these systems is helpful and does not require large efforts and costs to use. The perception of ease of use in this application is intended so that customers can use digital banking services easily, whether it is easy to learn, easy to understand, easy to master, and of course easy to use. With this convenience, it is hoped that customers will be happy and motivated to carry out the transactions in application services (Halim et al., 2021).

### **The Influence Perceived Usefulness on Continuance Intention**

Based on the respondents' answers to the Perceived Usefulness variable, it showed that the majority of respondents gave an affirmative answer, this showed that the Perceived Usefulness of Kopra by Mandiri is very good and meets user expectations. Kopra by Mandiri makes it easy to carry out various transactions, speeds up transaction completion and also provides a sense of security when carrying out business transactions for its users. So, in this way, Kopra by Mandiri users will become more active in making transactions using Kopra by Mandiri and refer to Kopra by Mandiri as a digital banking application that is very appropriate for various business transactions. The results of this research were in line with research conducted by Keni (2020), Gunawan et al., (2021), Wafiyah & Kusumadewi (2021), Anifa & Sanaji (2022) showed that perceived ease of use and perceived usefulness influence continuance intention on trust.

### The Influence of Trust on Continuance Intention

Based on respondents' answers to the Trust variable, it showed that the majority of respondents gave an affirmative answer, this showed that user trust in the Kopra by Mandiri application is very good. Kopra by Mandiri users believe that the Kopra by Mandiri application is reliable in the sense that it is ready to use at any time, any time and anywhere. Kopra by Mandiri is free from additional fees, has features that can help users and guarantee success in business transactions. So, in this way, users will be more active and explore the features available at Kopra by Mandiri. The results of this research were in line with research conducted by Keni (2020), Gunawan et al., (2021), Wafiyah & Kusumadewi (2021), Anifa & Sanaji (2022) showed that perceived ease of use and perceived usefulness influence continuance intention on trust.



**Figure 1.** Conceptual Framework

## 5. CONCLUSION

The results of the research showed that Perceived Ease of Use influences Trust Kopra by Mandiri in the Tapal Kuda area. Perceived Usefulness influenced Trust Kopra by Mandiri in the Tapal Kuda area. Perceived Ease of Use influenced Continuance Intention of Kopra by Mandiri in the Tapal Kuda area. Perceived Usefulness influenced Continuance Intention of Kopra by Mandiri in the Tapal Kuda area. Trust influenced the Continuance Intention of Kopra by Mandiri in the Tapal Kuda area. Trust mediated the influence of Perceived Ease of Use on Continuance Intention of Kopra by Mandiri in the Tapal Kuda area. Trust mediated the influence of Perceived Usefulness on Continuance Intention of Kopra by Mandiri in the Tapal Kuda area.

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