

THE EFFECT OF PERCEIVED EASE, TRUST, KNOWLEDGE AND PERCEIVED USEFULNESS ON THE INTENTION TO USE A TRADING APPLICATION

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ABSTRACT

The results show that the adjusted R Square value is 0.292 which means that 29.2% of intention to use a trading application, while the rest is influenced by other factors. Partially, the perception of convenience variable has a positive and significant effect, trust variable has a positive and significant effect, knowledge variable has a positive and significant effect, perception usefulness variable has a positive and significant effect. Simultaneous, the perception of ease, confidence, knowledge and perception usefulness have a positive and significant effect.

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1. INTRODUCTION

Trading on the futures market has a very strategic role in economic development, especially as a means of price formation and hedging. With the online trading application, capital owners can directly buy and sell shares online, view stock portfolios from old and new transactions and can also monitor real-time stock price movements from the stock exchange, as well as other information. Online trading is an online trading system that is through internet technology devices, where with this system investors no longer need to come to contact the brokerage office (broker). All Price Information and investment execution can be done, anywhere and anytime while still connected to the internet network [1].

Perception of ease is when a person makes or supports a decision based on the person's wishes. Perception of ease is also said to be a condition when an individual allows to perform an action based on himself either in the form of thoughts or feelings [2]. Trading in the financial world itself is actually not just selling and buying stocks. There are several options such as forex trading, crypto trading, to gold trading. Interestingly, stock trading can be done either in the local stock market, or in the international market. The phenomenon of ease is caused in the use of too many applications and if not understood carefully it will cause errors in stock investment in forex.

Trust as an individual's willingness to hang himself on the other party involved in the exchange for having faith in the other party. In the use of digital payment Systems, trust is a major factor and has so far been very influential in maintaining relationships with customers, due to fewer direct interactions. The rise of recent cases regarding trading has resulted in a decrease in consumer confidence in various trading applications. [3]

This question doesn't have a brief answer. Sensing occurs through the five human senses, namely the senses of sight, hearing, smell, taste and touch. Most human knowledge is acquired through the eyes and ears. knowledge is not a fact of a reality that is being studied, but as a cognitive construction of a person towards objects, experiences, and their environment. Knowledge is not something that already exists and is available and while others live to receive it. Knowledge is a continuous formation by a person who is constantly reorganized due to new understandings. Every investment instrument in addition to providing potential returns, there are also risks [4]. Therefore, Smart investors are strongly advised to choose investment instruments according to their risk profile. The risk profiles are conservative, moderate and aggressive. The lack of knowledge of investors in stocks that cause losses or are deceived by trading applications. This is because investors want to get high profits in a minimal period of time.

Usability perception is defined as the level of consumer confidence that using a system can improve performance, in addition, users have a perception of the usefulness of technology in improving its performance, including minimizing work time and to ensure accuracy and usefulness. The high interest of the public to invest and trade stocks in recent times needs to be balanced with adequate knowledge. Not a few investors were forced to 'get stuck' because the stock price collapsed and bear losses

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2. METHOD

The type of data used is primary and secondary data, namely the type of data obtained through the processing of the second party from the results of field research and through library research, namely research through the library. Primary Data obtained by interview and provide a list of questions (questionnaire) [5].

Data analysis using multiple linear regression. In regression analysis, the dependent variable is often influenced not only by quantitative variables according to the scale.

3. RESULT AND DISCUSSION

Multiple Linear Regression Analysis

The regression Model used is as follows :

Table 1. Multiple Linear Regression Analysis
Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | t | Sig. |
|-------|--------------------|-----------------------------|------------|---------------------------|--|-------|------|
| | | B | Std. Error | Beta | | | |
| 1 | (Constant) | 5.937 | 1.986 | | | 2.989 | .003 |
| | Persepsi Kemudahan | .148 | .067 | .204 | | 2.196 | .030 |
| | Kepercayaan | .114 | .056 | .185 | | 2.038 | .044 |
| | Pengetahuan | .104 | .049 | .189 | | 2.135 | .035 |
| | Persepsi Kegunaan | .174 | .072 | .221 | | 2.421 | .017 |

Intention to use a Trading application = 5.937 + 0.148 perception of ease + 0.114 Trust + 0.104 knowledge+ 0.174 perception of usefulness

A constant of 5,937 states that if the variable perception of ease, trust, knowledge and perception usefulness does not exist or is constant, the variable intention to use the trading application is 5,937 units.

The regression coefficient of ease perception variable is 0.148 and is positive, it states that if every increase in ease perception variable 1 unit will increase the intention variable to use trading applications by 0.148 units with the assumption that other variables remain. The regression coefficient of the confidence variable is 0.114 and is positive, it states that if every increase in the confidence variable 1 unit will increase the intention variable to use the trading application by 0.114 units with the assumption that other variables remain. The regression coefficient of the knowledge variable is 0.104 and is positive, it states that if every increase in the knowledge variable 1 unit will increase the intention variable to use the trading application by 0.104 units with the assumption that other variables remain. The regression coefficient of the usability perception variable is 0.174 and is positive, it states that if every increase in the usability perception variable of 1 unit will increase the intention variable to use the trading application by 0.174 units with the assumption that other variables remain.

Determination Coefficient

The determination coefficient is :

Table 2. Determination Coefficient
Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .564 ^a | .318 | .292 | 4.51282 |

The results of the determination coefficient test which can be seen from the Adjusted R Square value of 0.292 or 29.2% show variable variations in intention to use trading applications which can be explained by variable variations in perception of ease, trust, knowledge and perception usefulness while the remaining 70.8% (100% - 29.2%) are explained by other variables not studied in this study, such as financial literacy, ability and experience and so on.

Simultaneous Hypothesis Testing (F-Test)

The F-test is:

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Table 3. F Test
ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 989.066 | 4 | 247.267 | 12.141 | .000 ^b |
| | Residual | 2118.017 | 104 | 20.366 | | |
| | Total | 3107.083 | 108 | | | |

The test results obtained the value of F count (12.141) > F table (2.46) and the probability of significance of 0.000 < 0.05, means that the hypothesis is accepted that the perception of ease, confidence, knowledge and perception usefulness have a positive and significant effect simultaneously on the intention to use the trading application.

Partial Hypothesis Testing (t-Test)

Table 4. t Test
Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|--------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5.937 | 1.986 | | 2.989 | .003 |
| | Persepsi Kemudahan | .148 | .067 | .204 | 2.196 | .030 |
| | Kepercayaan | .114 | .056 | .185 | 2.038 | .044 |
| | Pengetahuan | .104 | .049 | .189 | 2.135 | .035 |
| | Persepsi Kegunaan | .174 | .072 | .221 | 2.421 | .017 |

The results of hypothesis testing partially obtained $t_{count} > t_{table}$ or $2.196 > 1.983$ and significant obtained $0.030 < 0.05$, means that the hypothesis is accepted that the perception of ease of partially positive and significant effect on the intention to use the trading application. perception of the ease of using technological systems has an influence on the behavior of users towards these systems and also the interest in using them (intention to use) [6]. The role of convenience in investing interest in using trading applications. The ease of use is the degree to which the user believes that the technology or system can be used easily and free from problems [7]. In this research there is a positive influence between the perception of convenience to the perception of usefulness.

The results of partial hypothesis testing obtained $t_{count} > t_{table}$ or $2.038 > 1.983$ and significant obtained $0.044 < 0.05$, means that the hypothesis is accepted that trust has a positive and significant effect partially on the intention to use the trading application. Knowledge is someone who is not absolutely influenced by education because knowledge can also be obtained from past experience, but the level of Education also determines the ease or not of a person absorbing and understanding the information received which then becomes understood [8]. Public trust in a brand or company is so necessary in business. The trust factor is the most considered factor in every sale and purchase, especially in online purchases [3]

The results of hypothesis testing partially obtained $t_{count} > t_{table}$ or $2.135 > 1.983$ and significant obtained $0.035 < 0.05$, means that the hypothesis is accepted that knowledge has a positive and significant effect partially on the intention to use the trading application. The higher the level of trust (trust) users have towards a mobile payment, the users will be interested in making transactions using the application [9]. The basic knowledge about investment is very important for prospective investors to know. It also aims to prevent investors from gambling practices, cultural bandwagon, fraud, and the risk of loss [10]. Sufficient knowledge, experience and business sense are required to analyze which securities to buy in investing in the market [11]

The results of partial hypothesis testing obtained $t_{count} > t_{table}$ or $2.421 > 1.983$ and significant obtained $0.017 < 0.05$, means that the hypothesis is accepted that the perception usefulness has a positive and significant effect partially on the intention to use the trading application. Perception of trust, perception of usefulness, perception of convenience, perception of comfort, and security are factors that can affect the interest in using investment applications [12]. The perception usefulness is a belief from a person that using a certain information technology system will improve his work performance and bring

benefits to people who use it [13]. The perception usefulness becomes a thing that can improve job performance, so it can encourage investment interest. Usability perception is defined as the level of consumer confidence that using a system can improve performance [14]. In addition, users have a perception of the usefulness of technology in improving its performance, including minimizing work time and to ensure accuracy and usefulness. The high interest of the public to invest and trade stocks in recent times needs to be balanced with adequate knowledge. Not a few investors were forced to 'get stuck' because the stock price collapsed and bear losses [15].

4. CONCLUSION

Based on the results of the research and discussion that have been described previously, it is concluded that the perception of ease of partially positive and significant effect on the intention to use the trading application, trust has a positive and significant effect partially on the intention to use the trading application, knowledge has a positive and significant effect partially on the intention to use the trading application and the perception usefulness has a positive and significant effect partially on the intention to use the trading application. The perception of ease, confidence, knowledge and perception usefulness have a positive and significant effect simultaneously on the intention to use the trading application. The company increases my perception of ease, trust, knowledge and perception usefulness thereby encouraging increased intention to use trading applications.

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