

Analysis of Perceived Ease of Use and Perceived Enjoyment on Behavior Intention in Digital Payment on Generation Z in Sukabumi City

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ABSTRAK

Penelitian ini mengeksplorasi pengaruh persepsi kemudahan penggunaan dan persepsi kenikmatan terhadap niat perilaku menggunakan pembayaran digital pada generasi Z di Kota Sukabumi. Dengan pendekatan kuantitatif dan jenis penelitian explanatory, sampel sebanyak 100 responden menggunakan kuesioner sebagai instrumen pengumpulan data. Analisis data dalam penelitian ini menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa *perceived enjoyment* berpengaruh signifikan terhadap *behavior intention*, namun *perceived ease of use* tidak berpengaruh signifikan terhadap *behavior intention* pada generasi Z di Kota Sukabumi

Kata kunci : Generasi Z, model penerimaan teknologi, niat perilaku, pembayaran digital, persepsi kemudahan penggunaan, persepsi kenikmatan

ABSTRACT

This research explores the influence of perceived ease of use and perceived enjoyment on behavioral intentions to use digital payments among generation Z in Sukabumi City. With a quantitative approach and explanatory research type, a sample of 100 respondents used a questionnaire as a data collection instrument. Data analysis in this study used multiple linear regression. The research results show that perceived enjoyment has a significant effect on behavior intention, but perceived ease of use does not have a significant effect on behavior intention in generation Z in Sukabumi City

Keywords: *Generation Z, technology acceptance model, behavioral intent, digital payments, perception of ease of use, perception of enjoyment*

INTRODUCTION

Electronic payments have become an integral part of everyday life. Technological developments have introduced various innovations in payment systems, replacing conventional methods with more efficient and practical alternatives. In the midst of this dynamic, the younger generation, especially Generation Z, has become the main users of digital payment services. Generation Z, born between the mid-1990s and early 2010s, grew up in an environment flooded with technology, making them highly accustomed to digital devices and online applications.

Cities in Indonesia, such as Sukabumi, are no exception to the trend of increasing use of digital payments. Therefore, research that explores the factors that influence users' behavioral intentions in using digital payments is relevant, especially in the context of Generation Z in Sukabumi City. In this context, the two most important characteristics are perceived ease of use and enjoyment of using digital payments. Perceived ease of use explains how simple it is for someone to use a system, whereas perceived enjoyment describes the level to which the user experiences pleasure and satisfaction in using the system. By understanding these two factors, we can gain deeper insight into the factors that drive users' behavioral intentions in adopting digital payments. Thus, the purpose of this study is to examine how perceived ease of use and perceived enjoyment on users' behavioral intentions in using digital payments, by taking a case study of Generation Z in Sukabumi City.

METHOD

This research uses quantitative methods to determine the influence of research variables on other variables. Primary data was obtained through two methods: online data collection using a questionnaire distributed via Google Form, and data collection directly from sources (Creswell, 2014). The population in this study is the Gen Z generation in Mota Sukabumi. Meanwhile, the sampling technique used in this research is because the research population is unknown, the sampling technique used is purposive sampling according to Henry (1990). In this research, we will use a purposive sampling method to select 100 respondents from the Gen Z generation in Sukabumi City. We will select them based on certain characteristics relevant to the research, such as age, education, and experience in using technology.

RESULT

Table 1
Validity Test Results

Variabel	Items	R-Count	R-Table	Information
Perceived Ease of Use	1	0.277	0.200	Valid
	2	0.652	0.200	Valid
	3	0.734	0.200	Valid
	4	0.754	0.200	Valid
	5	0.592	0.200	Valid
Perceived Enjoyment	1	0.645	0.200	Valid
	2	0.721	0.200	Valid
	3	0.729	0.200	Valid
Behavior Intention	1	0.542	0.200	Valid
	2	0.651	0.200	Valid
	3	0.744	0.200	Valid
	4	0.549	0.200	Valid

Source: processed data

In the validity test results presented in Table 1, there are several variables and items whose validity was tested using Pearson correlation. Because perceived ease of use, perceived enjoyment, and behavioral intention each have a calculated R value that is greater than the R value of the previous table, namely 0.200. Therefore, the research instrument used in this research can be considered to have sufficient validity. Cronbach's alpha is used to calculate the internal reliability of each investigated variable in the reliability test results shown in Table 2. Thus, the results of the analysis show that all variables tested have adequate internal reliability, which indicates that the instruments used in this research can be relied on to measure the construct in question with good consistency. From the normality test results in Table 3 using the One-Sample Kolmogorov-Smirnov Test. Therefore, the data is quite close to a normal distribution, according to the results of the Kolmogorov-Smirnov One Sample Test.

Table 2
Reliability Test Results

Variabel	Cronbach's alpha	Keterangan
Perceived Ease of Use (X1)	0.700	Reliabel
Perceived Enjoyment (X2)	0.705	Reliabel
Behavior Intention (Y)	0.642	Reliabel

Source: processed data

Table 3
Normality Test Results

		Unstandardized Residual
N		95
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	2.02589383
Most Extreme Differences	Absolute	0.044
	Positive	0.044
	Negative	-0.043
Test Statistic		0.044
Asymp. Sig. (2-tailed)		.200c,d

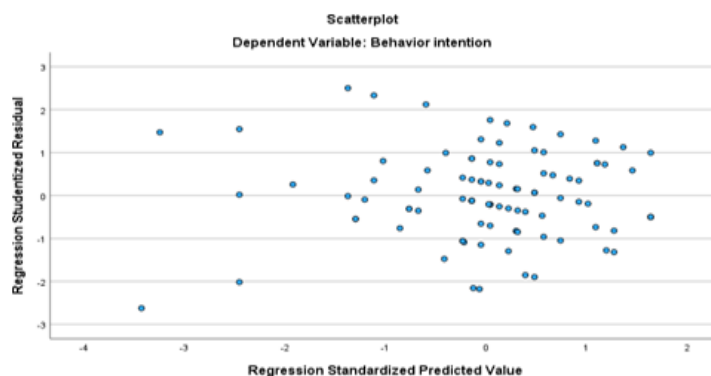
Source: processed data

Table 4
Multicollinearity Test Results

Variabel	Tolerance	VIF	Information
X1	0.834	1.199	Multicollinearity does not occur
X2	0.834	1.199	Multicollinearity does not occur

Source: processed data

In the multicollinearity test results in Table 4, measurements were carried out using Tolerance and Variance Inflation Factor (VIF) to analyze whether there was a multicollinearity problem between the independent variables (X1 and X2). Both independent variables, X1 and X2, exhibit high Tolerance values (0.834) and low VIF values (1.199), indicating no multicollinearity issue between these variables. Therefore, the multicollinearity test results indicate that there is no multicollinearity issue between the independent variables X1 and X2, thus validating the regression analysis conducted.



Source: processed data

Figure 1
Heteroscedasticity Test

The results of evaluating the heteroscedasticity assumption using a scatter plot pattern show that this research did not find any symptoms of heteroscedasticity. Therefore, based on the scatter plot pattern analysis, it can be concluded that this study does not show signs of heteroscedasticity. This also shows that the regression analysis carried out meets the assumption of homoscedasticity, which indicates that the variance of the dependent variable is constant.

Table 5
Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.213	1.650		5.582	<.001
Perceived ease of use	.090	.087	.115	1.032	.305
Perceived enjoyment	.436	.132	.366	3.297	.001

Source: processed data

Based on this regression model, the results of multiple regression can be explained as follows:

1. Constant = 9.213. This means that if there are no variables perceived ease of use and perceived enjoyment that influence behavior intention, then behavior intention is 9,213.
2. $b_1 = 0.090$. Shows a good correlation between the variable perceived ease of use and behavioral intention. Behavioral intention and perceived ease of use are positively correlated, according to a regression coefficient of 0.090.
3. $b_2 = 0.436$. Shows that the perceived enjoyment variable has a positive influence on behavior intention. The regression coefficient of 0.436 shows that perceived enjoyment has a positive direction.

The purpose of this study was to quantify the impact of the independent variables—perceived enjoyment and ease of use—on the dependent variable, behavior intention. The purpose of this study is demonstrated by the partial t test findings in Table 8. The analysis that was done is not beneficial.

1. Konstanta (Constant):
 - a. The unstandardized coefficient (B) is 9.213 with a standard error of 1.650.
 - b. The t-statistic value is 5.582 with a very significant p-value (<0.001). This means that the constant has a significant influence on behavioral intention (Behavior Intention).
2. Perceived Ease of Use:
 - a. The unstandardized coefficient (B) is 0.090 with a standard error of 0.087.
 - b. 3 The t-statistic value is 1.032 with a p-value of 0.305 (>0.05). This means that this variable does not have a significant influence on behavioral intention (Behavior Intention) at a significance level of 0.05.
3. Perceived Enjoyment:
 - a. The unstandardized coefficient (B) is 0.436 with a standard error of 0.132.
 - b. The t-statistic value is 3.297 with a p-value of 0.001 (<0.05). This means that this variable has a significant influence on behavioral intention (Behavior Intention) at a significance level of 0.05.

This data indicates that reported enjoyment significantly influences behavioral intention, but perceived ease of use does not, at the 0.05 significance level. Contrarily, Constant significantly affects behavioral intention (behavior intention).

Table 6
Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.439a	.192	.175	2.048

Source: processed data

From the results of the Coefficient of Determination test presented in Table 9, we can analyze how well the regression model used is in explaining variations in the dependent variable (Behavior Intention) by the independent variables (Perceived Enjoyment and Perceived Ease of Use). Here is the analysis:

1. Correlation Coefficient (R): The correlation coefficient (R) between the independent and dependent variables is positive at 0.439, but this figure is not high enough to show that there is no significant relationship between the independent and the dependent variables.
2. Coefficient of determination (R Square): According to the value of 0.192, the independent variables Perceived Enjoyment and Perceived Ease of Use can contribute around 19.2% of the variation in the dependent variable. This shows that the regression model used can explain some variations in behavioral intentions.
3. Adjusted R Square: The value is 0.175 after adjusting the number of predictors and sample size. This shows that, after considering the sample size and number of predictors, the independent variables can explain about 17.5% of the variation in the dependent variable.
4. Std. Error of the Estimate: The value is 2.048, which indicates how close the data point is to the regression line. The smaller this value, the better the regression model is at predicting the dependent variable.
5. From this analysis, even though the regression model has a low R Square value, this shows that there are still other factors outside Perceived Enjoyment and Perceived Ease of Use that influence

behavioral intention (Behavior Intention). Therefore, this model may need to be expanded or added with additional variables to improve its ability to better explain behavioral intentions.

The implications of the research results and data analysis show several things that are relevant to the theoretical basis explained previously.

1. Perceived Ease of Use (PEOU): Although in this study PEOU was not proven to have a significant influence on behavioral intention (Behavior Intention), this is in line with several previous studies such as those conducted by Choi & Han (2020), Hussain & Kamal (2016) which found that PEOU together with with perceived usefulness influencing users' attitudes and intentions in using smartphone applications. The implication is that, in the context of fitness apps, ease of use may not be the dominant factor in influencing users' intention to continue using the app.
2. Perceived Enjoyment (PE): The research results show that PE has a significant influence on behavioral intention, in line with previous research such as that conducted by Choi & Lee (2022), Liu & Carlsson (2021), Tang & Zhang (2020). The implication is that a pleasant experience in using a fitness application is very important in influencing the user's intention to continue using the application. Therefore, application developers need to focus on aspects of user enjoyment and satisfaction in designing and developing fitness applications.
3. Behavioral Intention (BI): In the context of behavioral intentions, this research shows that factors such as Perceived Enjoyment have a significant influence. However, other factors such as Perceived Ease of Use may not be as dominant in influencing user behavioral intentions. This is in line with previous findings in the literature as explained by Venkatesh & Xu (2016) which states that factors such as performance expectations, effort expectations, and social influence are more dominant in influencing technology use intentions. The implication is that in planning marketing strategies or product development, application developers need to consider factors that have a significant influence on user behavioral intentions.
4. Coefficient of Determination (R Square): Even though the regression model has a low R Square value, this shows that there are still other factors outside of Perceived Enjoyment and Perceived Ease of Use that influence behavioral intentions. Therefore, in future research, it is important to better consider other factors that may influence user intention behavior.

CONCLUSION

According to multiple linear regression analysis, perceived enjoyment significantly influenced behavioral intention, while perceived ease of use did not. However, constants also influence behavioral intentions significantly. After accounting for the sample size and number of predictors, the independent variable may explain 17.5% of the variation in Behavioral Intention, according to the coefficient of determination (Adjusted R²).

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