TRUST AND PERCEIVED BENEFIT AS ANTECEDENTS OF REUSE INTENTION IN MOBILE PAYMENT SERVICES

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Abstract: The purpose of this study is to describe and analyze the direct and indirect relations between trust, perceived benefit, perceived risk, and reuse intention. The population of this research is to graduate students who have used Go-pay. Using a purposive sampling method with a nonprobability sampling technique, 177 people were selected as respondents. Research findings show that the trust had an influence directly against the perceived benefit, perceived risk, and reuse intention. Furthermore, the perceived benefit directly influence reuse intention. Besides, this research confirmed that the perceived benefits partially mediate the relationship of trust in the intention of reuse. Nevertheless, the perceived risk does not influence reuse intention.

Keyword: Perceived benefit, perceived risk, reuse intention, trust

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In recent years, the development of e-commerce in Indonesia has been very rapid. This phenomenon has affected people’s lifestyles to change, as well. One change that is felt is the change in the payment system. Nowadays, people prefer to make payments in cash. Some types of non-cash payments that are currently popular are mobile payments. Mobile payment is a means of payment using a mobile phone as a means by using certain applications for operating the system (Phonthanukitithaworn et al., 2016).

According to Gao and Waechter (2017), the current development of mobile payment as an alternative to non-cash payments is considered a positive response from people who want speed and practicality in making transactions.

The success of the main mobile payment business is not just someone who can accept a technology but how to bring up the intention of continuing to use certain technologies continuously (reuse intention) (Humbani, 2018). The topic of reuse intention is currently important to discuss because it gets serious the ways how the business of the company in keeping customers
from continuing to use their services, the greater the value of revenue from customers and to reduce the operational costs of services (Chen et al., 2018). According to Hoehle and Huff (2012), reuse intention is influenced by how much a user trusts the mobile payment.

There have been many studies that identify the relationship between trusts and reuse intention, some of which provide the same reinforcement that trust has a significant influence on reuse intention. Customers who have a high level of trust in experience companies will be more likely to re-use the services of the company, rather than customers with a low level of trust (Hellier et al., 2013).

However, out of many studies that conclude that trust has a significant effect on reuse intention, Chemingui and Lalloua (2013), argued the opposite, that trust does not significantly influence reuse intention. From the results of the different studies, the researchers wanted to re-analyze the influence of trust and reuse intention relationships. The difference in results between several studies will be a research gap that must be immediately filled with mediating variables.

Several reasons make an individual want to accept technology, according to Chang and Chen (2008), with the practicality and convenience of current mobile payment technology, customers will get many benefits. By using mobile payment, one does not need to prepare cash. All types of payments can be done anywhere and anytime. Even some mobile payment providers offer attractive discounts and vouchers.

Individual behavior in making decisions, some of which are influenced by perceived benefits, it is a person’s assessment of the positive value of what he will get from a transaction that he will do later. Liu et al. (2013), revealed that the existence of benefits obtained by consumers when using technology would lead to sustainable behavior. This mechanism makes the perception of benefits indicate to strengthen consumers’ ongoing behavior in adopting the technology.

When adopting mobile payment application technology, several risks, and uncertainties arise. Perceived risk is a subjective trust from the user that there is a possibility of risk to experience losses when using electronic wallet application services (Mortimer et al., 2016). According to Pei et al. (2015), the development of digital payment now always raises the potential of cyber risk. Some of them are system hacking, internet network stability, and privacy data security. The potential of cyber risk can have a negative effect on user experience, while at the same time increasing the perception of risk and reducing the desire to use it again.

It is assumed that perceived benefit and perceived risk can mediate the influence of trust on reuse intention (Chen and Li, 2017). These two factors are the things that underlie someone in deciding to transact. Someone who has a strong belief in certain technologies will be able to improve their perception of the benefits that will be obtained later. On the other hand, this belief will reduce concerns about the possibility of the worst risk that can occur in the future (Mortimer et al., 2016).

Researchers are interested in conducting this research because there is still little discussion about customers’ continuance intention (reuse intention) on mobile payment with antecedents trusts, perceived benefit, perceived risk. The majority of discussions only focus on how the initial process of customers has an interest in using mobile payment.

This research focuses on one of the mobile payment service providers that are Go-Pay. Go-Pay is a service payment tool that is in the Go-Jek application. Since its inception in 2017, Go-Pay’s popularity level has risen high because when compared to similar mobile payments, Go-Pay has more diversity of services and promos. Plus the status of Go-Jek as a holding company with a unicorn status. Certainly, this makes the researcher wants to analyze what factors influence the acceptance of Go-Pay in the community.

**Literature Review**

**Trust**

A customer will reuse mobile payment if the customer believes in the quality of the provider’s performance. Trust, according to Li (2016), is related to a customer’s assessment of the company’s ability to implement and protect personal information in accordance with customer expectations amid
conditions filled with uncertainty. Kaouther (2016), has revealed that typology generally build on an extensive review of a business is based on three components, which are ability, benevolence, and integrity. All three components will affect how much confidence of customers to the company.

Perceived Benefit

According to Zhang et al. (2015), the TAM theory explains the process of customer behavior in adopting technology. TAM’s theory is based on two aspects of benefits that are perceived usefulness and perceived ease of use (Kaouther, 2016). Two factors underlie why customers use technology. But according to a study conducted by Kesharwani and Bisht (2012), that perceived benefits can represent the TAM function itself by combining perceived usefulness and perceived ease of use. Perceived benefits are a collection of total benefits obtained by customers when using a device.

Perceived benefits, according to Chemingui and Lallouna (2013), are a collection of positive aspects obtained from the final results of the process of enjoying the services that have been sought. However, according to Li (2016), customers when using technology, it is not only based on the utility value of the technology itself, but there are psychological effects that are also felt by customers. This is supported by the explanation of Putri et al. (2017), that customers in using a product or service will feel the value of utilization and also hedonic values (related to emotions). Both types of benefits are expressed as evaluative criteria used in the reverse process of alternative weighing and selection. Zhao et al. (2010), explained that there are three indicators of perceived benefits, which are usually felt by customers when adopting mobile payment, namely financial benefits, usability, and enjoyment.

Perceived Risk

Perceived risk is a collection of negative customer assumptions for several activities that are based on negative results and allow the results to be real (Chang and Chen, 2008).

In the context of technology-based services, customer perceptions of risk can be an obstacle for them to enjoy the services of service because of concerns that something bad might happen in the future. Customers will tend to avoid using services that have a high level of risk. The potential risk arises because of the inherent nature of technology-based services, which have a high system vulnerability. Several indicators can be used to measure the perceived risk that is a financial risk, functional risk, and privacy risk (Kim et al., 2008).

Reuse Intention

The success or failure of a technology developed to improve service will depend on the acceptance of its users. Indications that the adoption of technology is successful if the number of users is increasing and continues to be used regularly (Humbani, 2018). Therefore, someone’s interest in using technology is an important factor for the company. Repetition behavior is assumed to be able to reflect strong reinforcement or stimulus that a cus-

![Figure 1 Research Concept Framework](image-url)
customer tends to be loyal or not (Hoehle and Huff, 2012). Reuse intention can be used as a measure by companies to see how much the customer is receiving from a device.

Reuse intention can be measured through several indicators that is: transactional intention, referential intention, and explorative intention (Shuhidan et al., 2017).

H1. Trust has a Significant Effect on Reuse Intention
An important foundation in fostering a sustainable business depends on how customer trust is formed. It includes a mobile payment service business. This is because the use of technology online has a big risk opportunity. The greater the level of trust a customer has in using technology services online, the greater the potential for customer behavior to reuse. (Wen et al., 2011).

H2. Trust has a significant effect on the perceived benefit
Gao and Waechter (2017), stated that trusts have a positive influence on the perceived benefit. The higher a person’s confidence in the company or tool, the better the perception of the possible benefits he will be with the establishment of relations with the company.

H3. Perceived benefits have a significant effect on reuse intention
Benefits become the basis for someone’s needs to interact with a service. Someone has hope by using certain services will be able to improve performance and productivity in everyday life. So if these expectations are met, the tendency to repeat using these services in the future will be very high (Tanadi et al., 2015).

H4. Trust has a significant effect on perceived risk
Trust is part of human behavior that is used as a basis for seeing one’s character. In research conducted by (Zhao et al., 2010) a concept of “dyadic trust” is proposed in an organization that is associated with the dimensions of the trust itself between the trustor and trustee. These three dimensions are ability, benevolence, and integrity. The logic of this concept when the trustor accepts the ability, benevolence, and integrity of a trustee is sufficient. Then the trustor will build trust in trustees. If the trust that has been formed exceeds the threshold of risk, the trustor will feel bound by a risky relationship with the trustee.

H5. Perceived risk has a significant effect on reuse intention
Risks that are likely to be faced in the future make customers think again when they will repeat the transaction. Conducting transactions online and assisted by other parties will certainly be different when customers complete all transactions traditionally. All can be controlled at that time and seen in plain view. Therefore, the higher the perceived risk of the customer, the lower the reuse intention (Kesharwani and Bisht, 2012).

H6. Perceived benefits mediate the effect of trust on reuse intention
Trusts were giving significant influence to reuse intention with mediated perceived benefits. Perceived benefits become reinforcement for someone doing repeated actions in consuming something. If the customer already has positive trust and perceived benefits in a company, it will increase the potential for reuse intention (Sullivan and Kim, 2018).

H7. Perceived risk mediates the effect of trust on reuse intention
Indirectly the trust variable has a significant effect on the reuse intention variable, which is mediated by perceived risk. The desire for customer reuse intention on technology will be greater when a person has a high level of trust in the company and from that belief, there is a decrease in perceived risk (Kim et al., 2003).

METHOD
This type of research is explanatory research. The population and sample of this study were all Postgraduate active students of the Faculty of Economics and Business, Universitas Brawijaya Malang.
from the 2017/2018 academic year to 2018/2019 who are active in using Go-Pay as many as 177 correspondents.

RESULTS

Hypothesis Testing Results

The results of hypothesis analysis for each path using SmartPLS 3.0 software are as follows:

| Hypothesis | Variable Correlation | Path Coefficient | t-statistic | p-values | Decision |
|------------|----------------------|------------------|-------------|----------|----------|
| H1         | T → RI               | 0.329            | 5.776       | 0.000    | Accepted |
| H2         | T → PB               | 0.473            | 11.618      | 0.000    | Accepted |
| H3         | PB → RI              | 0.553            | 5.019       | 0.000    | Accepted |
| H4         | T → PR               | -0.322           | 8.208       | 0.000    | Accepted |
| H5         | PR → RI              | -0.163           | 1.784       | 0.000    | Rejected |

Source: Processed Primary Data 2018

The results of testing the direct effect of the hypothesis in Table 1 show only the fifth hypothesis, which does not have a significant effect between perceived risk and reuse intention. This can be seen from the results of the t-statistic <1.96 and the value of p-values <0.05. Meanwhile, the other four hypotheses show the results of t-statistics > 1.96 and the p-values <0.05. So that it can be concluded that trust has a direct influence on reuse intention, perceived benefit, and perceived risk. Likewise, the perceived benefit has a significant influence on reuse intention.

Mediation Test Results

Testing of mediation effects is done in two ways that are looking at the indirect effect test and seeing how the mediating properties are formed.

In Table 2 shows a summary of the results of the test of the indirect influence of the mediating role of perceived benefit and perceived risk. The t-statistical value for the perceived benefit variable is 3.94, with a significance level of 0.00. Given the t-statistic > 1.96 and p-values <0.05, the influence of mediation perceived benefits is significant. While the results of

t-statistics and p-values for the influence of mediation perceived risk are 1.60 and 0.05. Then it can be concluded that perceived risk cannot mediate trust relationships with reuse intention.

In Table 3, it shows the results of the calculation of VAF value perceived benefit and perceived risk as a mediator between trusts and reuse intention. The value of VAF perceived benefit was 0.442 or 44.2%. In accordance with the Hair statement (2015), if the value of VAF ranges from 20% - 80%, it can be categorized as partial mediation. Therefore, perceived benefits can be claimed as partial mediators. In contrast to the results of the VAF perceived risk, only 0.136 or 13.6%. Because the value of VAF perceived risk is below 20%, it can be concluded that there is no mediating effect.
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DISCUSSION

The Effect of Trust On Reuse Intention

The results of the analysis show that trust has a positive influence on reuse intention. That is, the higher the level of customer trust in the past, the tendency to reuse intention on Go-Pay in the future will be higher as well. This result is in line with the research presented by (Chen et al. 2018 and Humbani, 2018) that the level of customer desire to reuse intention is influenced by trust.

Positive customer experience when using Go-Pay in the past can increase levels of trust (Kim et al., 2003). While a negative experience will reduce customer trust in Go-Pay. The high and low trust will affect the high and low desire to transact or not use Go-Pay (Humbani, 2018).

According to researchers Zhang et al. (2013), trust is very closely related to one’s expectations, from the expectation that it will change to “confidence in the exchange partner’s ability, benevolence, and integrity” through a series of interactions between the trustor and the trustee.

The Effect of Trust On The Perceived Benefit

The results of the analysis show that trust has a positive influence on the perceived benefit. This result is in line with research conducted by Böcker and Nocella (2006) and Kim et al. (2003), who said that trusts have a positive influence on the perceived benefit. The higher customer confidence in the reputation of the company is, the better the perception of the benefits that may be obtained later. The trust that is formed is the fruit of the results of the establishment of good relations with the company.

Trust has three aspects of service provider characteristics that are ability, integrity, and benevolence. First, the customer evaluates whether Go-Pay has competent to carry out its obligations and serves its users. Second, assessing whether Go-Pay has good integrity, customers can see the quality of performance produced by Go-Pay. Finally, trust that service providers have good intentions not to take actions that are not in accordance with customer expectations. Customer assessment of these three aspects will provide additional information and knowledge that can add confidence. Positive evaluations bring positive beliefs to Go-Pay.

The Effect of Perceived Benefit On Reuse Intention

The results of the analysis show that perceived benefit has a positive influence on reuse intention. Perceived benefits are the strongest reason that makes Go-Pay customers reuse their intention. This result is also confirmed by (Pei et al., 2015; Tanadi et al., 2015) explaining in their research, that perceived benefits have a significant effect on reuse intention.

A system application that does not require much effort will be an attraction for customers. Easy to operate, easy to understand, and flexible in its use is part of the core advantages of an application.

Go-Pay customers who were respondents in this study showed a positive response. The positive response is related to financial benefits, usability, and enjoyment that are obtained as the effect of using Go-Pay. Customers do not need to prepare cash to pay for various Go-Jek services; they only need to top up a certain amount of money into a registered account. Other benefits, besides usability, are financial benefits. This financial benefit is the main reason why customers use Go-Pay con-

### Table 3  Testing Result on Mediating Behavior

| Hypothesis | Variable Correlation | Direct | Indirect | Total | VAF |
|------------|----------------------|--------|----------|-------|-----|
| H6         | T → PB → RI          | 0.329  | 0.261    | 0.59  | 0.442 |
| H7         | T → PR → RI          | 0.329  | 0.052    | 0.381 | 0.136 |

Source: Processed Primary Data 2018
continuously, and this is supported by research conducted by Deningtysas and Ariyanti (2017), that price is an attractive attraction for the majority of customers when they make a purchase decision (use). By using Go-Pay customers can enjoy discounted service rates in the form of discount promos or vouchers and cashback.

According to Chen et al. (2018) and Chen and Li (2017), a technology that is created will be better if it is easy to operate. The ease of being the main factor is the effect of using technology, but the comfort of using technology is also important. Technology that is well designed will be easily accepted so that it can improve the performance of the technology itself.

The Effect of Trust On Perceived Risk

The results of the analysis show that trusts have a negative influence on perceived risk. The negative relationship that occurs can be assumed that when the perceived trust of high respondents means an indication of perceived risk is low (Wen et al., 2011). This study supports the findings conducted by Chang and Chen (2008) and Wu and Liu (2007) that there is a negative effect of trust in the perception of risk for reuse.

Chemingui and Lallouna (2013), established trust as a personal character that can influence perceptions of risk. If the customer pays attention to the risk perception that can occur during a transaction using mobile payment, this indicates that the customer has been influenced by how he trusts a technology. Trust in a provider can produce an attitude towards the provider and can also improve attitudes indirectly, namely by reducing risk perceptions (Kesharwani and Bisht, 2012). As a result, the level of trust will reduce the perception of the risks that can occur during payment transactions using mobile payment.

According to Sullivan and Kim (2018), perceived risk has a multidimensional complex so that the interpretation of perceived risk cannot be explained simply not only the probability of results and the bad results but also other variables that affect perceived risk. Controllability is one that can explain how perceived risk is. Controllability, which is the ability to control, which shows how much the consumer’s level of confidence, is carrying the possibility of a bad risk can be reduced (Liu et al., 2013).

In general, the individual’s ability in controllability is influenced by the experience, knowledge, expertise, intelligence, or intelligence of the individual (Kesharwani and Bisht, 2012). Negative consequences that can be controlled will be perceived as having a small probability, and because of the small probability, of course, they have a small risk. The more a person can control the negative consequences that will be accepted, the less risk is perceived by someone (Khadir and Belaissaoui, 2017).

The Effect of Perceived Risk On Reuse Intention

In contrast to the results of other studies, the relationship between variables perceived risk and reuse intention turned out to have insignificant results. High perceived risk does not make the correspondent worry, so he stops his desire to stop using Go-Pay.

The results of this study are in line with the research conducted by Chen and Li (2017) and Pei et al. (2015) that high perceived risk does not affect the customer’s interest in making transactions again using mobile payment.

The research correspondent chose to be a risk-taker when using Go-Pay. This can be explained because of the characteristics of respondents who are still relatively young. Relatively young age is known as a risk-taker who is reliable in the use of technology. They do not make risk an obstacle for transactions (Mortimer et al., 2016).

According to Li (2016), someone becomes more courageous to face risk due to greater expectations of the final results later. Customers feel that the positive effects obtained will be greater if they only have to feel worried about the worst that has happened (Pramesthi, 2013).

The Effect of Trust On Reuse Intention is Mediated by The Perceived Benefit

The results of the analysis show that the perceived benefits can mediate the relationship between trusts and reuse intention. The impact of mediation
perceived benefits to be partial mediation. Thus, it can be said that the perceived benefit of bridging trusts against reuse intention. However, without the perceived benefit trust is also able to influence reuse intention. This result is in line with research conducted by Chen and Li (2017), that reuse intention can occur when a customer feels trust and has a good perception of benefits towards a framework.

Customers feel that Go-Pay is an easy-to-use, useful, and safe tool to use, and they prefer to make payments on Go-Pay compared to having to pay in cash. Therefore, if customers get a good experience in transactions and feel confident about online transactions, they are more likely to have higher intentions to use certain technologies (Liu et al., 2013). Based on their previous beliefs and experience, customers will prefer to recommend technology that has been used by others, compared to those who lack confidence (Shan, Hua, and Zeng, 2010).

According to Zhang et al. (2015), the main factor for someone accepting a technology is because someone feels they believe that by using certain technologies they will receive as expected.

**The Effect of Trust On Reuse Intention Mediated by Perceived Risk**

The results of the analysis show that perceived risk is not able to mediate the relationship between trusts and reuse intention. Thus, it can be said that even though the customer’s perceived risk is high towards Go-Pay but does not affect the customer’s decision to stop using Go-Pay. Customers will become risk-takers when utilizing Go-Pay. Customers assume that perceived risk will not be greater than the value of perceived benefits that will be obtained. The results of this study are in line with the research conducted by Chen and Li (2017) that perceived risk does not have a mediating effect between trust relationships and reuse intention.

Someone becomes a risk-taker because customers have great trust in Go-Pay so that the assumption of a positive value obtained will be more profitable than assuming a negative value that does not necessarily occur.

When customers have confidence, there is a change in mental attitude that encourages customers to give their rights to Go-Pay as a mobile payment provider to do something that is in their interest.

**CONCLUSIONS**

Customer Reuse intention behavior is strongly influenced by the perceived benefit. Perceived benefits are the main reason why customers continue to use technology. Customers who have had trust in the past and have a good experience will certainly perceive that there will be the same or even better benefits if the customer does the transaction again in the same way.

When adopting mobile payment application technology, several risks, and uncertainties arise. Trusts can reduce perceived risks that arise to make customers able to become risk-takers when using mobile payment. Trust is an internal motivation that can reduce the perception of the risk of uncertainty, the complexity of the mobile payment system.

**LIMITATIONS OF RESEARCH AND RECOMMENDATIONS**

The measurement of reuse intention in this study only focuses on the psychological side of the customer, that is trust, perceived risk, and perceived benefit variables, while several other theories can be collaborated to further explore the continuity of the customer towards the use of mobile payment. An example is the theory of the Unified Theory of Acceptance and Use of Technology (UTAUT), which was first proposed by Venkatesh (2003). This theory has several advantages that are making external factors an additional factor in considering the acceptance of technology.

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