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ASSESSING THE USE OF E-PAYMENT IN CULINARY BUSINESSES DRIVEN BY THE TRUST FACTOR IN TECHNOLOGY ACCEPTANCE MODEL

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ABSTRACT

Understanding UMKM's reputation based on merchant acceptance and lack of electronic payments will ensure that your business as a service provider knows the extent of demand. This is the need of small businesses, which can also directly influence the desire to continue electronic payments of UMKMs. Another advantage is that it provides insight and insight to e-payment business players about the service that UMKM wants to achieve based on UMKM's measurable ratings and recommendations, and at the same time Recommendations for quality improvement. This is to present this issue. The study itself aims to analyze the characteristics and factors affecting UMKM when merchants use electronic payment services in West Jakarta using the Technology Acceptance Model (TAM) and is modified by adding an external variable, namely confidence when informing entrepreneurs about their behavior. The results of this study show that the reliability variable has a significant influence on the system.
Keywords: *E-business, E-payment, Fintech, TAM, Trust, UMKM.*

1. INTRODUCTION

The current global era forces all industrial sectors to be able to adapt to technological developments. One that takes advantage of technological developments is digital business. The form of using technology in digital business is e-payment services. E-payment services used by Indonesian digital businesses such as ATM GPN, E-Wallet, or mobile banking applications.

E-Wallet is one of the payment tools used to make online transactions. The latest innovation from this e-wallet is to use QRIS as the standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payments Association (ASPI). QRIS can accommodate all e-wallet or e-payment platforms. For example, OVO, Gopay, Dana, Shopeepay or LinkAja.

The Culinary Business as a digital-based small and medium business has also utilized epayment services as a transaction tool. However, its use certainly has challenges, one of which is the customer trust factor. This is in line with the statement of [1] in their research that the use of cash watching money has many positive things that are received by the public. Transactions using non-cash are safer, more practical and considered more efficient because people do not carry large amounts of cash which is considered a hassle. Although non-cash transactions provide many benefits, the level of consumer confidence in cash is still higher. There are still many people who are more comfortable with the cash payment system. Trust is the basis in a business relationship and is an important prerequisite in a business interaction [2]. Trust is also a basis for a company or person to conduct business transactions with other companies or people. That's because Epayment can actually work in this field if it gets high level of trust among your users.

Based on data from the Ministry of Cooperatives and Small and Medium Enterprises (KemenkopUKM) in March 2021, the number of UMKMs reached 64.2 million. Seeing such a significant number and helping the government's Go Digital program for UMKMs, of course it becomes the formulation of the problem why this research was carried out. Supporting the Go Digital government program means that UMKMs must be ready to enter the use of digital-based services, in this case e-payments. Trust in Digital, of course, must also be questioned so that UMKMs want to be involved in digital transactions or what we now call E-Payment. By conducting research directly into the field, this is

the beginning of this research. This is because to see if there is trust in every E-payment user at UMKM outlets. Random distribution of 100 questionnaires in each UMKM shop with each question adjusted by applying the technology acceptance model.

To evaluate the current use of applications, the TAM research model has been adopted in many studies. Additionally, a TAM study model to analyze the impact of the KlikIndomaret e-commerce app on user adoption of Jember Regency [3]. However, there is no confidence factor in the TAM model. Therefore, this study intends to change the TAM model by adding a trust factor to the evaluation of the electronic payment service of food business participants.

2. LITERATURE REVIEW

2.1 E-Payment

Electronic payment systems can handle much higher transaction volumes simultaneously with offline/physical payment systems. In addition, financial transactions through the electronic payment system are easy to track, so even if there is a fraud or administrative decision, you can easily check and track it. Electronic payments not only make it easier for people to complete transactions, but also reduce global warming by eliminating the paper and goods required for traditional transactions. Given the benefits that banks provide, banking institutions can benefit greatly from building electronic payment systems as viable alternatives to traditional payment systems.

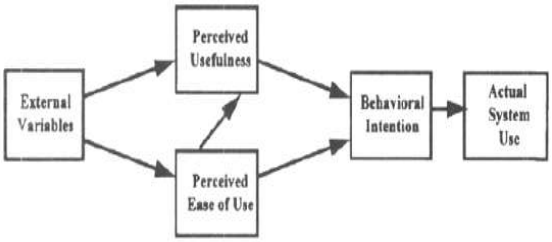
A payment system (E-Payment) is Defined as the exchange of value between parties in a business transaction over an information technology network [4]. Some also define electronic payments as the transfer of value from payer to receiver through an electronic network that allows customers to access and manage their bank accounts and transactions remotely. The concept of digital payments is an evolution of traditional payments. The change mentioned is a change request to the bank and payment process. Based on a number of the definitions of on-line banking offerings above, it is able to be concluded that epayment is a payment instrument that may be done by clients from their homes, locations of commercial enterprise or from places aside from the real location. bank (branch). the usage of method of communique together with computers, mobile phones, and landlines. Electronic payments have numerous advantages, which includes rushing up the transaction system and the capacity to promote merchandise at a decrease price. The parties involved in the transaction can receive and receive payments and payments from the counterparties anytime, anywhere.

2.2 Culinary Business

UMKM is a small manufacturing company owned by individuals and/or a sole proprietorship that meets legal standards for net worth or annual sales performance. In the Covid-19 era, the Investment Coordinating Board (BKPM) announced that the number of Business Identification Numbers (NIB) that entered during 2020 had reached 1 million applications, most of which came from the micro sector. This means that the microenterprise ecosystem continues to grow rapidly. One of UMKM's areas of activity is the culinary trade. Business is the behavior of individuals and groups of people who create value by creating goods and services to satisfy the needs of society and profit through transactions. The food business itself ranks second in Indonesia according to the 2016 Economic Census. In addition, the growth of UKMs in Indonesia is one of the factors that the types of UKMs represent the types of UKMs. Start introducing technology. rise. One form of technology-based small business is the trader.

2.3 Technology Acceptance Model (TAM)

One of the preliminary keys to hit software of statistics and communique era withinside the organization is the willingness of customers to just accept and use the era. The technology adoption model is one of the studies conducted to analyze and understand the elements that have an impact on the adoption of computing technology. TAM turned into evolved by researching and developing computer user behavior based on the user's beliefs, attitudes, intentions, and behavioral attitudes, and everything is explained by a psychological theory [5] Determining the affect of outside elements on users' beliefs, attitudes, and goals is the primary goal of TAM. Describe the factors that determine the adoption of information technology in general and describe the behavior of end users with respect to information technology - the purpose of the TAM. The TAM was formulated to obtain those purpose with the aid of using figuring out a small variety of key variables derived from preceding studies on theories and determinants of technology adoption and using TRA as a framework. Rationale for modeling relationships among variables.



Gambar 1: Final Model Proposal by Fred Davis & Venkatesh in 1996

2.4 Trust Factor

Trust is the basis of a business transaction between two or more parties that occurs when two parties trust each other [6]. Trust is a mindset that indicates affection closer to an object, be it a product or a brand, and staying power in the usage of that product or brand. The elements that result in agree with and know-how want to be honestly described as an entire after which applied. Good know-how and suitable utility will assist enterprise human beings effortlessly entice the eye of consumers. The trust factor is essential for technology-related transactions. [7] Trust is the consumer's conclusions about all knowledge and objects, attributes and benefits that the consumer has. Trust is critical to associates and one of the cornerstones of strategic relationships, and without patron trust, relationships might not last [8].

There are 3 indicators that can be used [9], that is:

a. Convenience
b. Satisfaction
c. Responsibility

There are also several indicators for the confidence variable [10]:

a. Confidentiality of User Data
b. Maintain user trust
c. Maintain the security of the transaction process

While the indicators regarding trust in the questionnaire [11]:

a. Belief
b. Keep Promises and Commitment
c. Meet The Expectations

2.5 Related Research

[12] A study aimed at raising market traders' awareness of the benefits, conveniences and risks of using a non-cash payment system for UMKM in Flow of Citarum. Research has shown that the effectiveness of cashless payment systems can be measured using indicators such as paper machines, card machines, internet machines, and mobile devices.

[13] His research discusses the factors affecting performance and a way to discover the elements affecting the performance of UKM in Bangli Regency. The results show that UKM's performance in Bangri Regency is inspired with the aid of using factors: Internal and outside factors. The maximum dominant elements influencing UKM overall performance at Bangli Regency are inner elements which include marketing, get right of entry to to capital, entrepreneurial skills, human resources, monetary expertise and commercial enterprise planning.

[14] Various outside and inner elements influencing the overall performance of those UKMs primarily based totally in Semarang's innovative industries to enhance quality, productiveness and marketplace orientation. The consequences of this study show that outdoor and internal factors affect the UKM's overall performance.

Based on the research that has been done, it can be concluded that this Technology Acceptance Model can be used to see how users use the system. However, previous research has not found a discussion on how trust is an external factor in TAM, especially to see how trust can affect the use of this epayment service. Therefore, this study discusses how to add trust as an external factor to TAM.

3. RESEARCH METHODOLOGY

3.1 Research Design

Several studies state that perceived convenience will have a greater impact on perceived usefulness, especially in the case of digital technology. Humans tend to prefer applications that are easier to use and understand. This is supported by research which has shown that there is a strong relationship between perceived ease of use and perceived usefulness [15] [5] [16], [17] . Based on some of these studies, a hypothesis can be formulated:

H1: Perceived Ease of Use (PEOU) on Perceived Usefulness (PU).

[18] Many studies show that trust is the most important variable in using mobile banking services. Considering that we are talking about money everyone agrees that we have to trust the place that we are going to use as a place to store the money or in the tool that we are going to use as a gateway for transactions' buy and sell. This has also been demonstrated in several studies that confirm that trust can affect perceived usefulness [19]. Based on the research that has been done, by adding the confidence variable, a hypothesis can be formulated

H2: Trust Against Perceived Ease of Use.

For whether someone finds it easy to use the technology that is being used is one of the perceptions of difficulty seeing the use [20]. Trust

can be very vital to pals and is one of the foundations on which to assemble strategic relationships. Relationships do now no longer very last without consumer trust [21]. According to [22] in their research has great outcomes which suggest the fact that seemingly easy to use has a huge impact on trust. Based on literary studies, it may be formulated speculation

H3: Perceived Ease of Use Against Trust.

According to [20] in their research the use of a technology system also provides certain benefits for its users, such as making it easier for daily use. According to [23] In his research, he indicates that perceived usefulness has an enormous effect on attitudes toward use. Hypothesis

H4: Perceived Usefulness Against Attitude Toward Using.

Perceived ease of use is a time period that represents the extent at which innovation is taken into consideration now no longer hard to understand, study or operate [24]. Based on the literature study, it can be formulated hypothesis

H5: Perceived Ease of Use on Attitude Toward Using.

Perceptions of consumer attitudes towards the intensity of using a system that can improve user performance can psychologically encourage the user to accept the use of technology in their work [15]. According to [25] in his research, there is a significant relation among Attitude Toward Using (ATU) and Behavioral Intention to Use (BITU), This is consistent with David's theory. Based on literary studies, it can be formulated the hypothesis

H6: Perceived Ease of Use on Attitude Toward Using.

If someone has the desire or intention to do it (the intention of the behavior), they will perform an act (the act). Previous studies have proven that intent-to-use behavior is a good predictor of system users' technology use [25]. According to [26] behavioral interest has a positive effect on actual and recognized use. Indeed, user behavior strongly influences actual usage, which can be seen in the frequency of information system usage.Based on the literature study, it can be formulated hypothesis

H7: Behavioral Intention to Use on Actual System Use.

3.2 Research Model

This observation uses the form of the TAM version which adopts Davis' theory which has been modified according to the wishes of the observations and traces the relationship between the variables examined in this observation. In accordance with the hypothesis that has been described in the research design, the proposed research model is presented as shown in the figure below by adding an external variable, trust.

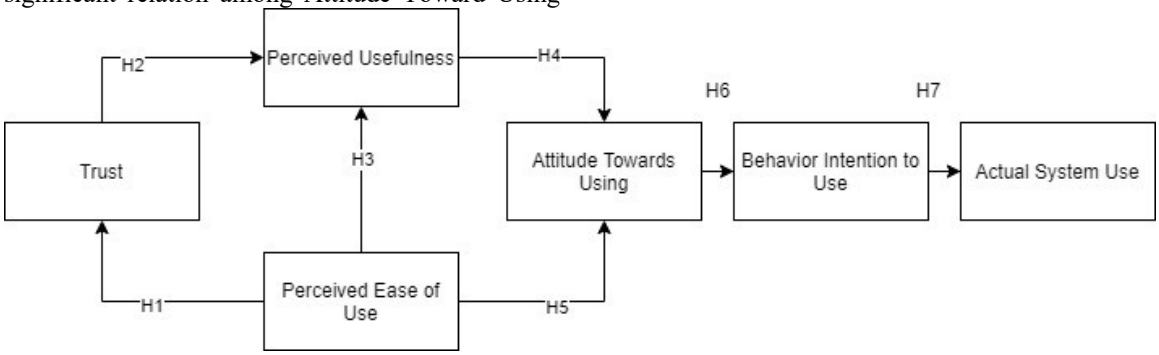


Figure 2: Research Model

A research model used have a look at the elements of electronic payment services in the culinary business of subjects driven by trust factors by modifying the TAM model. The most important goal of this has a look at is to perceive elements that have an impact on using digital bills with the aid of using UMKM participants. Factor analysis was performed with reference to Davis' model theory of acceptable sensory skills. This study uses the modified TAM model structure according to the needs of the study and traces the connection among the variables verified in this research.

The measurement of variables in this study requires appropriate indicators. Each indicator reflects the questions in the questionnaire. The criteria to measure the variables in this study are:

Table 1: Variable and Indicators

No	Variable	Indicator	Reference
1.	Perceived Ease of Use	Easy to Learn	[5] [27] [28]
		Easy to come to be skilfull	
		Clear and Understandable	
		Flexible	
		Easy to apply	
		Do the desired job easily	
2.	Trust	Convenience	[9]
		Satisfaction	
		Responsibility	
		Maintain the confidentiality of consumer data	[11]
		Maintain consumer trust	
		Maintain the safety of the transaction process	
		Keep Promises and commitment	
		Meet The Expectations	
3.	Perceived Usefulnes	Using mobile payment can save time	[29]
		Using mobile can increase efficiency	
		Mobile payments are very useful	
		Easier work	[5]
		Increase productivity	
		Easy to use overall	
4.	Attitude Toward Using	Acceptance of the system	[30]
		Rejection of the system	
		Nice experience using the system	
		Favorable Attitude	[31] [32]
		Benefical	
		Idea of Transation	
		Using cellular banking is a great idea	[32] [10]
		I just like the concept of the use of cellular banking	
		Using cell banking is a nice idea	
		Using cell banking is an attractive idea	
5.	Behavioral Intention to Use	Dominant choose to use e-payment service	[5] [33] [27]
		Frequency of using e-payment services more often	
		Desire to apply the system	
		Motivation for using e-payments	
		Desire to work with the system	
		Desire to use the system often	
6.	Actual System Usage	Continuous	[16] [34]
		Frequent use	
		Use for business transactions	

3.2 Population and Sample

A population is a common space made up of objects/subjects with certain characteristics and characteristics, determined by researchers for research and conclusions. A sample is part of a population characteristic. Samples have characteristics that need to be considered depending on the sample size [35].

By figuring out the range of samples on this study, the Slovin system is used. Because the calculated populace is 272,761, the percentage of allowances used is 10% and the results of the calculation can be rounded up to achieve conformity. Therefore, the research sample is sought in the following calculations.

$n = 272761 / (1 + (272761 \times 0.1^2))$
$n = 271761 / 2728.61$
$n = 99.963351$
$n = 100$

Based on the above calculations using Slovin's formula, this study sample included up to 100 restaurants in all restaurants in West Jakarta, making this data easier to process and better tested.

The data collection technique used in this study used questionnaires. When questionnaire is a data collection technique performed by presenting a series of questions or a written statement to respondents to be answered. Questionnaires are an effective data collection technique if the researcher is certain of the aspect being measured and knows what to expect from the respondents.

After data is collected and processed by researchers, it is evaluated and scored through questionnaires. The rankings at the questionnaire are primarily based totally at the Likert scale. Likert scales are used to degree the attitudes, evaluations, and evaluations of people or businesses of activities or social phenomena. The next step is analysis. Analyze data using Structural Equation Method (SEM) to analyze validity, reliability, and hypothesis testing.

4. ANALYSIS AND DISCUSSION

Data analysis contains the original model used in this study by applying a technology acceptance model based on Davis' theory. With the modification of the addition of the Reliability variable as the external variable of this study, the initial model for the study was performed as shown in Figure 4.5 with the flags used for each variable. For the processed data of 100 food sector-specific validating questionnaire respondents in West Jakarta, they were aggregated and used in a partial least squares (PLS) table using the partial SmartPLS 3.2 software. Before processing data on SmartPLS, the research model is designed as shown below. Then, for the estimated results on the model by algorithm please see it in the figure 3 below:

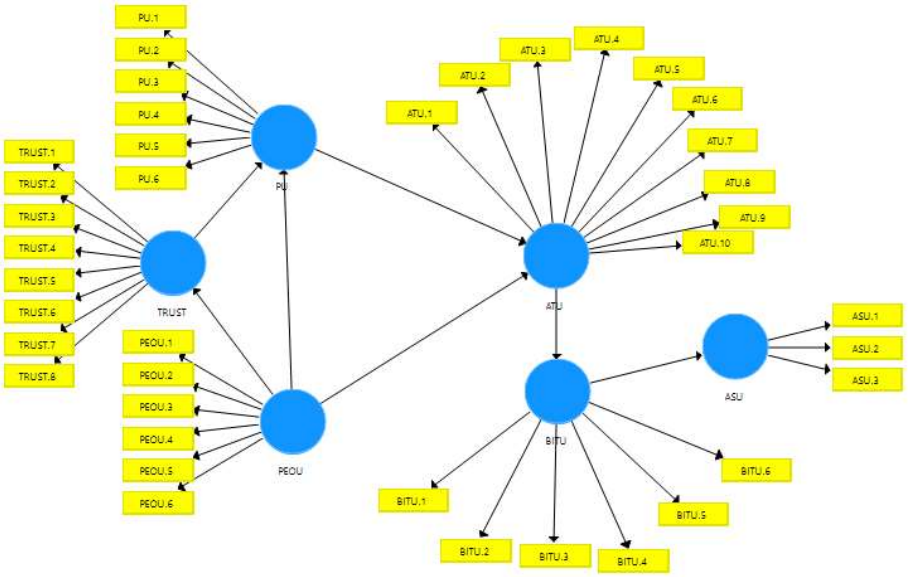


Figure 3: SEM modeling before the PLS Algorithm

4.1 Outer Model Analysis

Measurement models (external models) are used to evaluate the validity and reliability of data. A validation was performed to identify the data. Measurement models (external models) are used to evaluate the validity and reliability of data. A plausibility test was performed to clarify the data. A validity test is a tool used to measure the validity/validity of a questionnaire. A question is considered valid if it can reveal something to be measured by the question.

Data Validity Test in this study also uses SmartPLS 3.2 software by looking at the discriminant validity and convergent validity values. The test results are as follows:

a. Discriminant Validity

Distinction The validity of the measurement model from the reflection indicators is assessed on the basis of the cross-load measurement. The discriminant test is assessed from a cross loading of 0.7 on a variable. The cross loading values are shown in the table below. Of the 39 indicators used, through the SmartPLS testing process, 1 indicators were found that did not meet the discriminant validity requirements, namely the cross loading

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value > 0.7 and 7 of them the indicator value on cross validation was higher than the construct itself and the full load value of each reflection texture resulted load value > 0.50. So the very last end result makes use of 38 indicators, which may be visible withinside the desk below.

Table 2: Cross Loading Table

	ASU	ATU	BITU	PEOU	PU	TRUST
ASU1	0.852	0.381	0.452	0.439	0.347	0.492
ASU2	0.906	0.460	0.519	0.452	0.427	0.529
ASU3	0.890	0.397	0.410	0.413	0.392	0.501
ATU1	0.442	0.766	0.465	0.486	0.606	0.568
ATU10	0.312	0.846	0.483	0.483	0.578	0.565
ATU2	0.022	-0.098	-0.053	-0.087	-0.141	0.058
ATU3	0.485	0.752	0.476	0.553	0.691	0.696
ATU4	0.520	0.756	0.533	0.568	0.665	0.637
ATU5	0.443	0.752	0.503	0.516	0.563	0.559
ATU6	0.334	0.855	0.473	0.423	0.565	0.453
ATU7	0.326	0.894	0.521	0.466	0.580	0.503
ATU8	0.297	0.873	0.474	0.438	0.574	0.477
ATU9	0.295	0.891	0.547	0.472	0.599	0.512
BITU1	0.424	0.497	0.749	0.330	0.429	0.381
BITU2	0.442	0.439	0.755	0.307	0.376	0.400
BITU3	0.306	0.421	0.839	0.386	0.438	0.436
BITU4	0.414	0.553	0.840	0.520	0.581	0.534
BITU5	0.524	0.557	0.889	0.533	0.557	0.522
BITU6	0.418	0.472	0.802	0.409	0.521	0.478
PEOU1	0.419	0.482	0.313	0.769	0.466	0.540
PEOU2	0.402	0.407	0.393	0.780	0.464	0.596
PEOU3	0.346	0.535	0.343	0.864	0.609	0.645
PEOU4	0.411	0.470	0.474	0.813	0.602	0.537
PEOU5	0.400	0.516	0.514	0.839	0.602	0.615
PEOU6	0.449	0.524	0.482	0.834	0.622	0.695
PU1	0.325	0.558	0.442	0.438	0.708	0.470
PU2	0.414	0.631	0.552	0.606	0.869	0.657
PU3	0.349	0.607	0.434	0.545	0.803	0.663
PU4	0.347	0.572	0.554	0.606	0.848	0.596
PU5	0.369	0.632	0.503	0.644	0.882	0.655
PU6	0.392	0.679	0.506	0.589	0.861	0.662
TRUST1	0.541	0.579	0.460	0.665	0.567	0.723
TRUST2	0.442	0.584	0.404	0.675	0.617	0.839
TRUST3	0.378	0.414	0.360	0.610	0.545	0.798
TRUST4	0.430	0.463	0.427	0.569	0.629	0.802
TRUST5	0.459	0.633	0.537	0.612	0.664	0.792
TRUST6	0.535	0.586	0.500	0.528	0.575	0.810
TRUST7	0.503	0.585	0.486	0.632	0.607	0.884
TRUST8	0.443	0.518	0.506	0.508	0.634	0.835

From the processing of the discriminant validity test by looking at the cross loading value above 0.7, the results of SEM modeling using the PLS Algoithm after the ATU2 indicator is removed can be seen in the figure 4 below.

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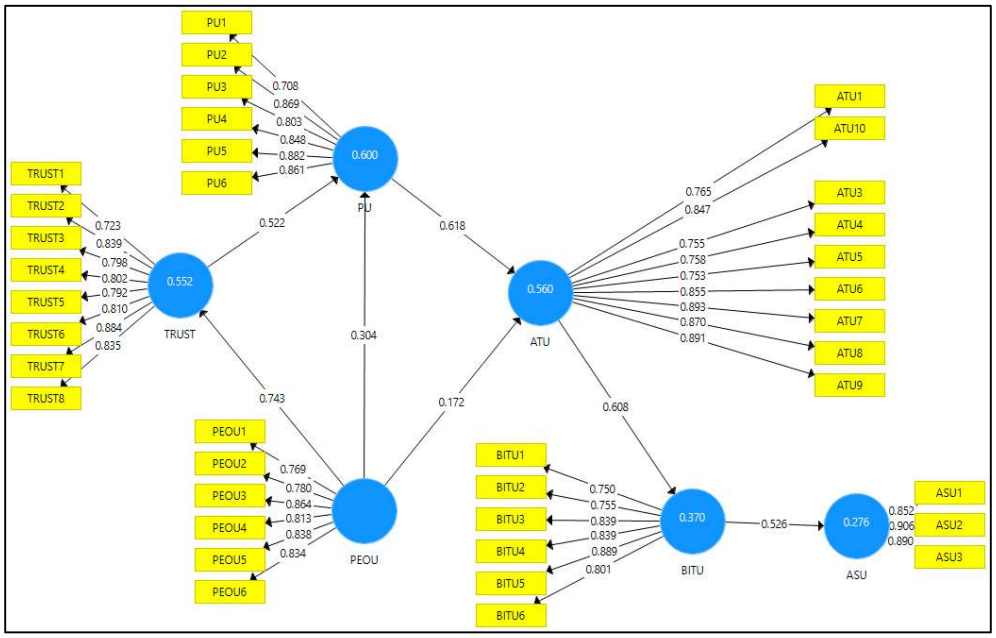

Figure 4: SEM modeling using the PLS. Algorithm

Another manner to evaluate discriminant validity aside from the pass loading fee is to have a take a observe the average variance extract (AVE) fee. A correct version is wanted if the AVE of every assemble is extra than 0.50.

Table 3: AVE

	Average Variance Extracted (AVE)
ASU	0.780
ATU	0.677
BITU	0.662
PEOU	0.668
PU	0.690
TRUST	0.659

The results of the AVE output above show that the AVE value shows a good discriminant validity value as well.

b. Convergent Validity

Convergent validity is associated with the precept that the dimension of a assemble should be especially correlated [36]. By utilizing the SmartPLS 3.2 application, the value of the outer loading for the first stage can be processed. In accordance with the provisions that the value of the outer loading of each indicator must be above 0.7 to be declared valid. The following are the results of the outer loading for each indicator.

In the table below, the value of the outer loading for each indicator is presented in the latent variable. The value below is obtained from data processing using the PLS Algorithm, so that previously it was found that there was 1 indicator with a small value of 0.7. The ATU2 indicator on the Attitude Towards Using variable is an indicator that has a small value of 0.7. So that the indicator can be said to be unfit for use and the way to handle it is to eliminate the indicator. Here are the final external load results for each metric:

Table 4: Outer Loading

	ASU	ATU	BITU	PEOU	PU	TRUST
ASU1	0.852					
ASU2	0.906					
ASU3	0.890					
ATU1		0.765				
ATU10		0.847				
ATU3		0.755				
ATU4		0.758				
ATU5		0.753				
ATU6		0.855				
ATU7		0.893				

	ASU	ATU	BITU	PEOU	PU	TRUST
ATU8		0.870				
ATU9		0.891				
BITU1			0.750			
BITU2			0.755			
BITU3			0.839			
BITU4			0.839			
BITU5			0.889			
BITU6			0.801			
PEOU1				0.769		
PEOU2				0.780		
PEOU3				0.864		
PEOU4				0.813		
PEOU5				0.838		
PEOU6				0.834		
PU1					0.708	
PU2					0.869	
PU3					0.803	
PU4					0.848	
PU5					0.882	
PU6					0.861	
TRUST1						0.723
TRUST2						0.839
TRUST3						0.798
TRUST4						0.802
TRUST5						0.792
TRUST6						0.810
TRUST7						0.884
TRUST8						0.835

From the table above, it has been shown that all indicators used have values above 0.7, which means from 39 initial indicators to 38 valid indicators.

Used as a data collection tool because it is already good. Reliability is the degree to which a measure produces the same response over time and in all situations, so reliability testing emphasizes whether respondents are consistent and stable in their responses. or not. Reliability tests were determined by Cronbach's alpha and aggregate reliability. This test determines the order in which respondents respond to the search tool. Cronbach's alpha measures the lower bound of the structural confidence level, while total confidence measures the true value of structural confidence. Alpha and synthetic Cronbach confidence values are summarized in the table below:

Table 5: Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	Composite Reliability	Keterangan
ASU	0.859	0.914	Reliable
ATU	0.939	0.949	Reliable
BITU	0.897	0.921	Reliable
PEOU	0.900	0.923	Reliable
PU	0.909	0.930	Reliable
TRUST	0.925	0.939	Reliable

From the estimation results of the SmartPLS 3.0 program, it can be seen that the combined confidence level and Cronbach's alpha value for each structure or latent variable is greater than 0.60, indicating or providing information that each structure meets the criteria. For the reliability test to be carried out with Composite Reliability, each value of each construct must be greater than 0.7 in order to be called reliable. As a result of the analysis, the cumulative reliability of all structures was found to be a satisfactory value, that is, the value of each variable exceeded the minimum value of 0.7. Based on this value, the stability and stability of the tool used are very high. That is, it can be concluded that the reliability of the device is maintained.

4.2 Inner Model Analysis

In order to are expecting the connection among latent variables, it is necessary to assess the structural model or inner model. The change in R-squared can be used to explain the effect of an intrinsic latent variable if it has a sufficiently large effect. A change in the RSquare value can be used to account for a significant or most important effect. PLS RSquares represents the variance of the structure described by the model. The higher the RSquare value, the better the predictive model and the proposed research model. PLS R-Squares

represents the variance of the structure described by the model. The higher the R-Square value, the better the predictive model and the proposed research model. Here are the evaluation results.

Table 6: R Square

	R Square
ASU	0.276
ATU	0.560
BITU	0.370
PU	0.600
TRUST	0.552

4.3 Hypothesis Analysis

Hypothesis checking out on this observe changed into done considering the path coefficients which showed the parameter coefficients and the statistical significance value of t. For 95% confidence level with 5% Alpha, then the t-statistic value is > 1.96. "The path coefficient value or inner model shows a significant level and A hypothesis is acceptable if the p-value <0.05". Below is a table of hypothesis test results:

Table 7: Path Coeffients

		T-table	T Statistics	P Values	Results
H1	PEOU -> TRUST	1.96	15.535	0.000	**Significant**
H2	TRUST -> PU	1.96	4.984	0.000	**Significant**
H3	PEOU -> PU	1.96	2.542	0.011	**Significant**
H4	PU -> ATU	1.96	6.814	0.000	**Significant**
H5	PEOU -> ATU	1.96	1.714	0.087	**Not Refused**
H6	ATU -> BITU	1.96	9.019	0.000	**Significant**
H7	BITU -> ASU	1.96	8.192	0.000	**Significant**

Based on the hypothesis tests performed, we can conclude that there are 6 out of 7 influential hypotheses. Attitudes toward use, attitudes toward use in relation to behavioral intent. Intended use and intended use of the system in actual use.

4.4 Discussion

Based on the table above, in the hypothesis test carried out, 6 out of 7 hypotheses were accepted.

a. **H1: Perceived Ease of Use Affects Trust**
The perceived ease of use variable is taken into consideration to have a tremendous impact at the Trust variable. Also, as a result, the greater the digital fee provider customers felt the benefit provided, the better the reliability of the digital fee provider customers. (UMKMs). The consequences of this speculation also are in keeping with studies performed by [22] of their studies displaying that perceived ease of use has a considerable impact on trust. Recommendations that may be given to e-fee offerings are to enhance the interface at the e-fee system, that is generally called User Friendly.

b. **H2: Trust Affects Perceived Usefulness**
The Trust variable is considered to have a positive effect on the perceived utility variable. As a result, it was found that the higher the trust level of UMKM users, the higher the utility they receive. The results of this hypothesis are in line with research conducted by [19] which has proven that Trust has positive results and effects on PU. Recommendations that can be given to gain customer trust are in the form of responsive responses to complaints and criticisms given by customers, making a live chat system can also help increase customer trust.

c. **H3: Perceived Ease of Use Affects Perceived Usefulness**
Perceived usability variables are taken into consideration to have a high-quality impact on perceived usefulness variables. The consequences of this look at display that the less difficult to apply and understand, the better the perceived fee of the digital charge provider they consider in. Studies of perceived usefulness and perceived ease of use were formerly performed [16] [6] [17] suggests that there may be a robust courting among perceived ease of use and perceived usefulness in the use of records systems. Suggestions that may be made to growth usability recognition can take the shape of growing the capability of every function for example with the aid of using dashing up barcode analysing authentication at some stage in checkout, in order that positive ready time is low.

d. **H4: Perceived Usefulness Affects Attitude Towards Using**
The "perceived usefulness" variable is considered to have a positive effect on the "attitude toward use" variable. The results of this study showed that the higher the perceived utility, the higher the usage attitude. The results of this hypothesis are

also supported by research conducted by [23] which shows that Perceived Usefulness has a significant influence on Attitude Toward Using. This is also in line with what is happening in the field that all payments have been integrated with QRIS, where customers who want to make transactions can make payments from any service, whether from Gopay, OVO, LinkAja, Shopeepay or Dana.

e. **H5: Perceived Ease of Use Does Not Affect Attitude Towards Using**
Perceived ease of use variables were'nt taken into consideration to have a nice impact on mindset to apply variables. The consequences range from preceding studies, which argued that perceived ease of use had a great impact on attitudes to apply in keeping with Darwin's theory [25]. This may happen because there are different characteristics of each business actor, for example, there are business people who actually prefer using cash transactions rather than using non-cash transactions. This can be seen from the characteristics of respondents who use e-payment services after their business is running so that they do not feel the ease of transactions in using e-payment services.

f. **H6: Attitude Towards Using Affects Behavior Intention to Use**
Attitude to apply variables are taken into consideration to have a fantastic impact on rationale to apply variables. It may be concluded that the mindset to apply variable has a massive impact on aim to apply. These outcomes guide the studies performed by [37] based on the results of the study showing that attitudes towards using (Attitude Toward Using) significantly influence behavior asking for behavior to use (Behavioural Intention to Use) T-Cash mobile money services in Bandung.

g. **H7: Behavior Intention to Use Affects Actual System Use**
Behavioral aim variables are judged to have an advantageous impact on real machine use variables. It may be concluded that the behavioral aim variable has a large impact at the real use of the machine. These consequences guide the studies performed by [38] which explains that there is a significant influence between real user behavior interests.

This study focuses on UMKMs that use E-payment services, excluding UMKMs that do not use E-Payment services. This will certainly be a new topic that can be developed and researched further. By adding some variables such as system security issues can also be a new topic that can be discussed further. Issues found in the field are also the difficulty of collecting information on UMKMs, forcing the authors to go down to the field to distribute questionnaires. The absence of a database that accommodates the owner's email or personal contact, etc., was the initial problem in conducting this research.

5. CONCLUSION

The very fast digital era requires all players in various fields to be able to adapt immediately. Not to mention the cashless phenomenon that is starting to become popular in the community. However, some people's trust in this cashless service is lower than the use of cash. Some people still think that using cash is safer than using cash. To increase this trust, based on research conducted, UMKM business actors, especially those in the culinary sector, have used electronic payment services and agreed that the ease of use of the system would increase their confidence in using electronic payment services as transaction instruments. for their business. Electronic payment services such as OVO, Gopay, LinkAja, Shopeepay, and even Dana need to take this into account. Presenting and maximizing usability and user experience systems can be one solution that can be provided. The tested hypothesis achieves the expected results. In addition, this study tries to dig deeper into the reasons why epayment is used as a UMKM transaction tool. However, [H5] perceived ease of use and attitudes towards use did not achieve the desired results. This shows that most UMKMs still feel that the electronic payment service system they use is still not easy and capable to use. From the results of the analysis, hypothesis testing was also carried out on additional external variables, namely reliability or reliability which had a significant influence. From the results of these hypotheses, it can be said that trust is very important in the current online transaction process, in this case the electronic payment service used. Therefore, electronic payment service developers must find a strategy to gain the trust of users of this electronic payment service and make this research as an evaluation material for epayment service provider companies. So that this epayment service is able to meet the expectations of users, especially UMKM. A simple example that researchers can suggest is to

add 24-hour live chat for service support and reduce system downtime to $0.

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