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The Effect of Perceived Trust and Perceived Usefulness on Sustainable Use Interest Moderated by Perceived Confidentiality

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Abstract:

This study aims to analyze the effect of perceived trust on perceived usefulness and the influence of perceived trust and perceived usefulness on sustainable use interest with perceived confidentiality as a moderating variable. The population in this study are active users of the E-Mail application in the city of Pasuruan, while the number of samples in this study is 100 samples determined by the calculation of Slovin. Sampling in this research is based on probability sampling method with the sampling technique that is simple random sampling with the primary data type questionnaire measured using a Likert scale. The data analysis technique is multiple liner analysis using SPSS v.25. The results of this study conclude that perceived trust has a significant and positive effect on perceived usefulness, perceived trust and perceived usefulness have a significant and positive effect on sustainable use interest, perceived trust and perceived usefulness have an effect on sustainable use interest moderated by perceived confidentiality.

Keywords: Perceived trust, perceived usefulness, sustainable use interest, perceived confidentiality

1. Introduction

Mobile Payment or electronic money payment is a means of payment transactions using the internet in a purchase of goods and services (Wibowo, et. al 2015). (Romadloniyah & Prayitno, 2018). Online payment instruments (mobile payment) which are often known as m-payments, mobile money, mobile wallets and mobile money transfers (Stringfellow, 2017). SCurrently, it is a separate lifestyle for the community as an alternative to spending behavior. The following is a graph of the development of mobile payment usage until 2019.

Bank Indonesia has given confidence to the public in conducting non-cash economic transactions through the National Non-Cash Movement (GNNT) since 14 August 2014. This is done to reduce people's dependence on the use of cash, as a support for efficiency and the business climate, in addition to encouraging public awareness in using non-cash instruments so that a community (less cash society) will be formed by providing the benefits of access to safe, fast non-cash services and comfortable.

E-Maal is one of the alternatives and solutions presented by PT. Fintech Sidogiri Utama in creating a marketing strategy while at the same time supporting GNNT Bank Indonesia, as well as keeping pace with the increasingly rapid advances in technology. E-Maal as a mobile payment application is used as a purchase transaction for products and services that are always experiencing very good development. One of the requirements for E-Maal users is to buy an E-Maal card which can be done directly at outlets at cooperating merchants.

E-Maal products as a form and effort in expanding the business of PT. Sidogiri Utama fintech which is used by the guardians of santri in sending monthly money to their children who are studying at the Sidogiri Islamic Boarding School and as a means of payment at merchants in collaboration with PT. Fintech Sidogiri Utama, which currently has approximately 200 merchants. In addition, another advantage of E-Maal is that it can be used as a means of payment for education at the Sidogiri Islamic boarding school.

Based on these conditions that have been described previously, companies need to understand consumer perceptions of the interest in using E-Maal. Consumer perception is one of the factors that can influence consumer behavior in an effort to obtain a product or service. The changes that occur in consumers can be identified through perception, which is defined as the resulting experience (Suhir, et. al. 2014). This shows that there is a relationship between the perceptions felt by consumers in influencing consumer behavior.

The consumer's perception of accepting new technology has a very big influence on whether or not to use the new technology (Laksana, et. al. 2015). There are several benefits that can be felt by mobile users or wireless network facilities, including ubiquity, reachability, convenience and security (Chaffey. 2009) in (Priambodo & Prabawani, 2015). Thus,

perception is fundamental in influencing consumers' sustainable use interest of products and services which will lead to rational thinking based on their experiences.

Efforts to fully understand consumer perceptions will have an impact on a good understanding of aspects of consumer behavior in making decisions (Yener, 2014). This needs to be done to understand the condition of consumers in adopting and processing information when making decisions (Chen dan Chang, 2012). A good and appropriate perception of what consumers expect will have an impact on decisions about products and services to be consumed. Consumers' perceptions of efforts to use mobile payment applications greatly determine their behavior as an alternative to consumers who are first felt in using or not using the application.

Various kinds of perceptions arise directly on what consumers feel, including perceived trust and perceptions of the benefits that consumers feel (Li & Shang, 2020). Consumer perception is the main problem that needs to be understood because it will have a direct impact on consumer behavior on the mobile payment application. Thus, there needs to be special attention to consumers in order to study their behavior as a basis for using the mobile payment application, so that it can be explained that consumers using or not using mobile payment applications are very much determined by their perceived perceptions.

Consumers who believe in sites or alternatives as a form of application of consumer behavior in purchasing products or services will have an impact on the continuous use of these applications. Mayer, et. al (1995) in Rakhmawati & Isharijadi (2013) explain that the perception of consumer trust is the main reason for someone to make a purchase or not to make a mobile purchase on a site or other alternative for the ease of applying. Thus, the perceived trust is one of the first reasons for consumer behavior on sites used in purchasing goods and services.

The higher the perceived consumer trust in the site or the alternatives used, the lower the perception of the amount of risk that will be accepted in the transactions that will be carried out by consumers. Trust is a psychological condition that leads to trust in conducting non-cash transactions, safeguards transaction interests and provides benefits to its users (Mahardika and Basuki, 2011). A high level of consumer trust is able to eliminate consumer perceptions about the level of risk for non-cash transactions and is able to reduce consumer uncertainty in making transactions (Aboelmegeed & Gebba, 2013).

The perceived usefulness becomes the benchmark that the extent to which a person considers a technology used can provide benefits in improving performance (Hartono, 2007: 114) in (Apriyani & Suharti, 2017). Perceived confidentiality is the belief of individuals in the use of secure information systems from the risk of data loss and theft of personal data information that can be avoided (Pu'o, et. al. 2018).

The perceived usefulness can make consumers gain even better confidence in the use of the new system. Thus, the perceived usefulness will determine the extent to which a person can believe in the usefulness of the technology used. Baridwan (2013) The perceived usefulness is one of the benchmarks as a result of the subjective probability of potential users using certain applications to make their work easier. The perceived usefulness is one of the things that must be considered because it will have an impact on the level of continuous use by consumers (Kazi & Mannan, 2013).

Laksana, et. al (2015) explained that the perceived usefulness shows a person's belief that arises on the benefits that arise as a result of the use of technology. Consumers who increasingly feel the positive impact of the usefulness of this technology will directly increase interest in using this technology. Davis (1986) in Rahayu (2015) explains that perceived usefulness is a benchmark in knowing a person's level of confidence in using a certain technology that can help their performance. In addition to perceived trust and perceived usefulness of a person in using new technology / mobile applications, the perceived confidentiality given by the mobile application is a form of one's confidence in the perceived protection so that it has an impact on interest in sustainable use.

The importance of perceived confidentiality in the use of e-payment applications is a determining factor for a person to use the application continuously (Pousttchi, et, al. 2018); (Chen, et. al. 2018). The new technology used by a person can guarantee the confidentiality of himself and will have a positive impact on the intensity of using the technology in a sustainable manner. This means that a person will increasingly believe in and have more confidence in the benefits obtained when using new technology.

Perceived confidentiality of new technology used by a person will strengthen the perceived trust and benefits that someone gets (Chen, et. al. 2018). A person will have a high level of confidence in the perceived benefits, that the new technology used will have a positive impact on the sustainability of the activities. Seeing the importance of perceived confidentiality in e-payment activities, it is important for companies to maintain and ensure consumer confidentiality. Perceived confidentiality is the belief of individuals in the use of secure information systems from the risk of data loss and theft of personal data information that can be avoided (Pu'o, et. al. 2018).

Chen, et. al. (2018) explained that sustainable use interest determines consumer behavior in using services in a sustainable manner. This condition is caused by high trust and positive service usability as well as the confidentiality of personal data that is felt by a person and will have a direct impact on the continuous use of the service. someone will believe that the service is able to facilitate its performance with the very small risk associated with him / her.

Sustainable use interest occurs because of their own belief in the benefits felt by consumers. Guo, et. al. (2016) explained that the use of the system in a sustainable manner shows that consumers have their own satisfaction with the attributes provided in a service. Thus, the sustainable use interest in a system used by consumers is one of the most important things for companies in maintaining the quality and quantity of use of the system.

Pavlou, (2015); Al-Maghrabi & Dennis (2011), explained that there are still few studies that discuss the effect of perceived trust on perceived usefulness, whereas in their findings, the high perceived trust that is felt by a person is able to increase the perception of mobile applications used that are very useful in one's performance activities. In addition, research conducted by Chen, et. al (2018), found that perceived confidentiality have a moderating impact (strengthen) the

effect of perceived trust and benefits on the use of mobile applications in a sustainable manner. Based on these findings, it is necessary to do further research on the effect of perceived trust on benefits felt by a person in order to obtain empirical research results and place perceived confidentiality as a moderating variable based on research conducted by Chen, et. al (2018).

The effect of perceived Trust on perceived usefulness conducted by Pavlou (2015) and Al-Maghrabi & Dennis (2011) explains that consistent results are significant and positive influences, but on the other hand research on the effect of perceived trust on perceived usefulness is still rarely done. Research on the effect of perceived trust on sustainable use interest shows inconsistent results, this is indicated by the results of research conducted by Zuhir, et. al (2014), Yusnidar, et. al (2014), Juhri & Dewi (2017) and Chen, et. al (2018) states that the effect of perceived trust on sustainable interest is significant and positive, while research conducted by Al-Maghrabi & Dennis (2011) states that the effect of perceived trust on sustainable interest has no significant effect. Research on the effect of perceived usefulness on sustainable interest was conducted by Wang, et. al (2019), Zuhir, et. al (2014), Pavlou (2015) and Pousttchi, et. al (2018) shows significant and positive results, while the research conducted by Juhri & Dewi (2017) and Mazhar (2014) on the effect of perceived usefulness on sustainable interest has no significant effect.

This research was conducted to determine the effect of perceived trust and perceived usefulness on sustainable use interest with confidentiality as a moderating variable, a study of mobile payment application users at PT. Fintech Sidogiri Utama Pasuruan. The use of moderating variables, namely perceived confidentiality in this study was carried out because the importance of perceived confidentiality in the use of e-payment applications is a determining factor for a person to use the application continuously. (Pousttchi, et. al. 2018); (Chen, et. al. 2018).

The use of perceived confidentiality as a moderating variable can be emphasized on the grounds that perceived confidentiality of the new technology used by a person will strengthen the perceived trust and benefits obtained by that person. (Chen, et. al. 2018). The new technology used by a person can guarantee the confidentiality of himself and will have a positive impact on the intensity of using the technology in a sustainable manner. This means that a person will increasingly believe in and have more confidence in the benefits obtained when using new technology.

2. Theoretical Review

2.1. Consumer Behavior

Consumer behavior can be explained that where consumers can decide to take action, in this case making purchases or using and utilizing products or services (Balawera, 2015). Consumer behavior is a process of a decision to buy, what is purchased, how the purchase occurs and when the purchase is made by someone who is carried out continuously (Mowen, 2012: 133).

Ajzen, 1988 in Manongko, (2011), explains that Theory of Planned Behavior (TPB) is a continuation of the development of Theory of Reasoned Action (TRA), a construct that does not exist in TRA, namely perceived behavioral control. Chen, (2011) stated that the construct of perceptual behavior was added to the TPB to provide control over a person's behavior who is limited by shortages and resources in carrying out behavior. Peter and Olson (2013: 163), explain that purchasing decisions are an integrity process carried out to combine knowledge in an effort to evaluate two or more alternatives so that one chooses between the two. Kotler & Keller (2012: 184), for every purchase decision, there is a structure including the type of product, product brand, consideration from the seller, the number of purchases, purchase time and method of payment.

2.2. Perceived Trust

Perception is an effort made in giving meaning by someone to the stimuli it receives. Mehranfar, et.al (2015) states that trust is the willingness of one party to accept the risk of the other party taking action on what is expected. Trust can also be interpreted as a measure of a person's willingness to trust the behavior of other parties in a certain context (Yuan, 2010).

Ling, et. al (2011), perceived trust needs to be built properly because it will be able to reduce the risk and uncertainty of consumer behavior. Pavlou (2014) explains that perceived trust is a person's relationship with others in carrying out certain transactions in environmental uncertainty. Trust is built before someone knows each other because of interactions and transactions. Ling, et. al (2011), Zuhir, et. al (2014), measures perceptions of security with two indicators, namely personal data security and transaction security.

Mowen (2002) in Maharama and Kholis (2018), explains that trust can be realized if the desired product is in accordance with expectations, trust will arise if consumers can feel satisfaction, perceived trust can be measured by ability, kindness and integrity. Based on this, trust is all knowledge that consumers have and all consumer conclusions about objects, attributes and benefits. Yu (2012) explains that some of the literature in his research shows that consumer behavior in the use of new technology is determined by consumer perceptions, namely perceived trust.

2.3. Perceived Usefulness

Al-Maghrabi, et. al (2011) usefulness as the level of someone believing that the use of a certain technology will have an impact on improving one's performance. Romadloniyah & Prayitno (2018), perceived usefulness is a person's belief in what has been felt, that to what extent a person will feel better about the alternatives he uses. Laksana, et. al (2015), perceived usefulness is known to the extent to which a person believes that there are benefits that are felt due to the use of technology.

Perceived usefulness determines the acceptance and use of technology, adoption and behavior of its users (Aboelmaged & Gebba, 2013). Perceived usefulness is closely related to the interest in using technology, as it can be accessed anywhere and anytime, helps performance, is more effective in its use and can increase productivity. (Dewi, 2016). Al-Maghrabi, et. al (2011) stated that the perceived usefulness has a huge impact on the interest in using technology.

2.4. Perceived Confidentiality

Perceived confidentiality is the extent to which security or confidentiality is provided by a service or new technology used by a person (Wibisono dan Toly, 2014). Desmayanti (2012) explains that the confidentiality of information systems is management that is given to a user in managing security with the aim of preventing and protecting the risk of illegal acts or loss of personal data. Kirana (2010) explains that user data that can be stored safely will minimize the misuse of other parties in certain undesirable interests.

Perceived confidentiality is how strong is the ability of technology to maintain the security and confidentiality of data owned by technology users, this is related to the user's personal data that is reported and is able to be kept confidential by the information system. (Fazri dan Octavia, 2018). Perceived confidentiality or security is a belief that arises from someone in using an information system safely from the risk of loss of personal data or information, a low risk of theft regarding the loss of information regarding personal data or other information from users of the information system. (Desmayanti, 2012)

2.5. Sustainable Use Interest

Theory of Reasoned Action (TRA) explains that the behavior carried out by individuals is based on an interest in doing so, meaning that consumer behavior before making a purchase decision is influenced by consumer interest (Ajzen, 1991) in Sumarwan, 2011). Interest is something that is personal and has a relationship with the attitude of an object in the presence of the urge to approach or obtain the object (Solomon, et. al 2012),

The higher a person's interest will have an impact on the resulting behavior (Septifani, et. Al. 2014). Kotler et al, (2019: 165), explains that interest as an internal impetus as motivation in taking action is influenced by stimuli and stimuli by positive feelings for a product. Peter and Olson (2013: 192) there are two things in helping to raise one's interest: namely someone's memory of the product, this condition is useful in planning a decision when faced with a buying situation and its existence is sought, this is possible when someone wants to make a decision.

Anoraga (2010: 228), explains that interest is a process that appears in the decisions made by customers for the products offered. Schiffman and Kanuk (2013: 200) explain that interest is a thought that arises from someone because of interest and wants to have the product.

Behavior can be interpreted as a person's real action in carrying out activities, behavior can be carried out consciously or unconsciously, besides that someone's behavior can be in the form of general or uncommon behavior. Taylor and Baker (1994) in Rahayu (2015) explain that the behavior of using a new technology that is accepted by a person can be interpreted as a desire to reuse the same thing if it is needed later.

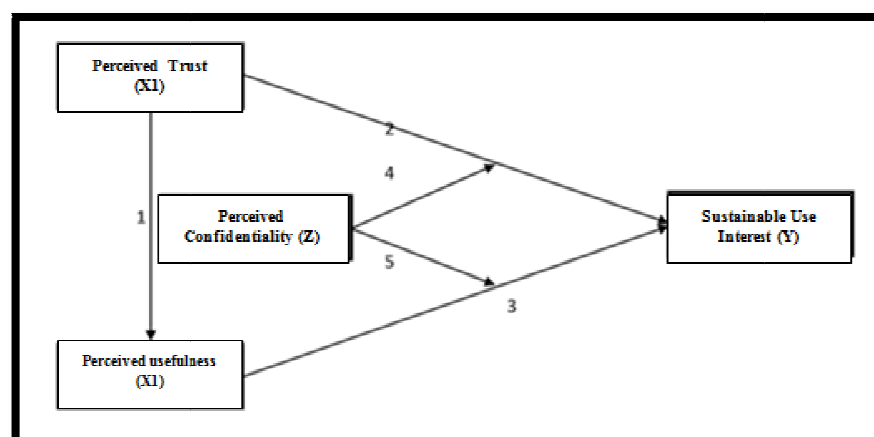


Figure 1: Thinking Framework

- H1: The increased perceived trust (X1) will be able to increase perceived usefulness (X2)

Ling, et. al (2011) stated that perceived trust needs to be well built because it will be able to reduce the risk and uncertainty of consumer behavior. Pavlou (2014) explains that perceived trust is a person's relationship with others in carrying out certain transactions in environmental uncertainty.

Kazi & Mannan (2013), perceived usefulness is shown through one's belief in what has been felt, that the extent to which a person will feel better about the alternatives he/she uses. Laksana, et. al (2015), perceived usefulness is known to the extent to which a person believes that there are benefits that are felt due to the use of technology. Davis (1986) in Rahayu (2015) usefulness as the level of someone believing that the use of a certain technology will have an impact on improving one's performance.

The higher the perceived level of consumer trust in the sites or alternatives used, the lower the perception of the amount of risk that consumers will receive on transactions that will be carried out by consumers. Trust is a psychological

condition that leads to a sense of trust in conducting non-cash transactions, safeguards transaction interests and provides benefits to users (Mahardika and Basuki, 2011).

Pavlou, (2015); Al-Maghrabi & Dennis (2011), explained that there are still few studies that discuss the effect of perceived trust on perceived usefulness, whereas in their findings, the high perceived trust that is felt by a person is able to increase the perception of mobile applications used that are very useful in one's performance activities.

- H2: The higher the perceived trust (X1), the higher the sustainable use interest (Y)

Trust is built before someone gets to know each other because of interactions and transactions. Ling, et. al (2011). Zuhir, et. al (2014), measures perceptions of security with two indicators, namely personal data security and transaction security. Mayer, et. al. (1995) in Rakhmawati & Isharijadi (2013), explained that the perception of consumer trust is the main reason for someone to make a purchase or not to make a mobile purchase of a site or other alternative for the ease of applying it.

A high level of consumer trust is able to eliminate consumer perceptions of the level of risk for non-cash transactions and is able to reduce consumer uncertainty in making transactions (Aboelmaged & Gebba, 2013). The higher the perceived level of consumer trust in the sites or alternatives used, the lower the perception of the amount of risk that consumers will receive on transactions that will be carried out by consumers.

Suhir, et. al. (2014), explained that perceived trust has a significant effect on the use of technology to conduct online transactions. The increasing one's perceived usefulness, the higher the intensity of the use of mobile applications in making online transactions continuously. This research is in accordance with the research conducted by Yusnidar, et. al. (2014); Chen, (2018), found that perceived trust has an influence on the interest in using technology in a sustainable manner.

- H3: The increased perceived usefulness (X2) will be able to increase sustainable use interest (Y)

Perceived usefulness is one of the things that must be considered because it will have an impact on the level of continuous use by consumers. Thus, the perceived usefulness will determine the extent to which a person can believe in the benefits of the technology used. Laksana, et. al (2015) explains that perceived usefulness is a person's belief that arises on the benefits that arise as a result of the use of technology. Consumers who increasingly feel the positive impact of the benefits of this technology will directly increase their interest in using this technology.

Anarjia & Rante (2012), explain that perceived usefulness has a very strong influence on the interest in using mobile applications in a sustainable manner. This study is in accordance with the research conducted by Wang, et. al (2019); Pavlou, (2015); Pousttchi, et. al (2019), explained that perceived usefulness has a significant positive effect on interest in sustainable use, increasing one's trust in mobile applications will increase the intensity of using mobile applications in a sustainable manner.

- H4: The increased perceived trust (X1) will be able to increase sustainable use interest (Y) moderated by perceived confidentiality (Z)

The importance of perceived confidentiality in the use of e-payment applications is a determining factor for a person to use the application continuously (Pousttchi, et, al. 2018); (Chen, et. Al. 2018). The new technology used by a person can guarantee the confidentiality of himself and will have a positive impact on the intensity of using the technology in a sustainable manner.

Chen, et. al (2018), found that perceived confidentiality have a moderating (strengthening) impact on perceived trust in the use of mobile applications in a sustainable manner. The influence of perceived trust has a significant impact on the increasing sustainable use interest with the existence of confidentiality that is increasingly guaranteed by new technology providers, it will have an impact on the stronger level of trust felt by someone in reusing the mobile application.

- H5: Increased perceived usefulness (X2) will be able to increase sustainable use interest (Y) moderated by perceived confidentiality (Z)

Perceived confidentiality of new technology used by a person will strengthen the perceived trust and usefulness that a person has (Chen, et. Al. 2018). A person will have a high level of confidence in the perceived usefulness, that the new technology used will have a positive impact on the sustainability of the activities he/her does. Seeing the importance of perceived confidentiality in e-payment activities, it is important for companies to maintain and ensure consumer confidentiality.

Chen, et. al (2018), found that perceived confidentiality has a moderating impact on the perceived usefulness of using mobile applications in a sustainable manner. The effect of perceived usefulness has a significant impact on the increasing interest in sustainable use, with the existence of confidentiality that is increasingly guaranteed by new technology providers, it will have an impact on the stronger level of usefulness felt by someone in reusing the mobile application.

3. Method

This research is conducted with a descriptive quantitative analysis approach. The location of this research is conducted at PT. Fintech Sidogiri Utama Pasuruan. The population in this study are active users of the E-Maal application in Pasuruan City, based on information obtained from the company, the number of active E-Maal users is 6000 users. Thus, the population determined in this study is 6000 active users of E-Maal in Pasuruan City.

Based on the population in this study, namely E-Maal users with a number of 6000 active users, the sampling in the study is based on the probability sampling method with the sampling technique, namely simple random sampling, this technique is carried out by means of samples taken randomly without paying attention to levels in the population so that all members in the population have the same rights as the research sample (Meng, 2013). So the number of sampling in

this study is carried out with the Slovin formula on the grounds that the samples used are representative and the results of the study can be generalized. The sampling technique with the Slovin method is carried out with the reason to determine the number of samples with a known population of more than 100 respondents. Thus, the number of samples in this study is 100 samples. Types and sources of data in this study are primary data in the form of questionnaires, interview results and documentation to support the research results. Primary data is data obtained directly from respondents who are members of the Sidogiri Kopontren and use the E-mail application.

The data collection technique is done by taking 100 random users from a population of 6,000. The distribution of data to respondents is carried out by visiting the respondent's house while still applying health protocols. In distributing the data there are obstacles in the form of respondents not being present. Data analysis is performed using SPSS software tools. V 25, namely with multiple linear regression analysis and testing the moderated regression analysis.

4. Results

The validity test can be seen if the correlation between each item or indicator on the total variable score shows the probability result <0.01 or <0.05 means that the probability number is significant so that it can be concluded that each of the questions is valid (Ghozali 2011: 55). The following are the results of the validity test on the variables used in this study:

Group	Item Number	Validity	
		Correlation (r)	Probability (p)
Perceived Trust (X1)	X1.1	0,860	0,000
	X1.2	0,840	0,000
	X1.3	0,804	0,000
	X1.4	0,790	0,000
	X1.5	0,897	0,000

Table 1: The Validity Test of Perceived Trust Variable (X1)

Source: The Data Is Processed by the Author In 2021

Based on the data from Table 1, it shows that all statement items for variable of perceived trust have a probability value <0.05 . Thus, it can be concluded that the statement items for the variable of perceived trust are valid.

Group	Item Number	Validity	
		Correlation (r)	Probability (p)
Perceived usefulness (X2)	X2.1	0,787	0,000
	X2.2	0,711	0,000
	X2.3	0,834	0,000
	X2.4	0,731	0,000

Table 2: Validity Test for Perceived Usefulness Variables

Source: The Data Is Processed by the Author In 2021

Based on the data from Table 2, it shows that all statement items for perceived usefulness variable have a probability value <0.05 . Thus, the validity test on the perceived usefulness variable is fulfilled.

Group	Item Number	Validity	
		Correlation (r)	Probability (p)
Sustainable Use Interest (Y)	Y1.1	0,843	0,000
	Y1.2	0,744	0,000
	Y1.3	0,741	0,000

Table 3: Validity Test for Sustainable Use Interest Variables

Source: The data is processed by the author in 2021

Based on the data from Table 3, it shows that all statement items for sustainable use interest variable have a probability value smaller than 0.05. It means that the statement items for sustainable use interest variable are valid.

Group	Item Number	Validity	
		Correlation (r)	Probability (p)
Perceived Confidentiality (Z)	Z1.1	0,617	0,000
	Z1.2	0,715	0,000
	Z1.3	0,728	0,000
	Z1.4	0,745	0,000

Table 4: Validity Test of Perceived Confidentiality Variable

Source: The data is processed by the author in 2021

Based on the data from Table 4, it shows that all statement items for perceived confidentiality variable have a probability value smaller than 0.05. Thus, it means that the statement item for perceived confidentiality variable is valid.

Reliability testing is done by calculating the item to total correlation for each indicator and the Cronbach's alpha coefficient of each indicator. The general rule used by Cronbach's Alpha ≥ 0.70 already reflects the reliable (Ghozali, 2011: 48). The following is table 5.7, namely the results of the reliability test:

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Perceived Trust (X1)	41,8000	22,020	0,803	0,850
Perceived usefulness (X2)	46,1900	26,903	0,760	0,857
Sustainable Use Interest (Y)	49,6400	29,586	0,774	0,861
Perceived Confidentiality (Z)	46,3600	27,061	0,748	0,862

Table 5: Reliability Test

Source: The Data Is Processed by the Author in 2021

Based on the data from Table 5, it shows that all statement items for the variables of perceived trust, perceived usefulness, sustainable use interest, and perceived confidentiality have a Cronbach's alpha value of more than 0.70. Thus, it can be concluded that the item statement for the variables used in the study is reliable.

Criteria	Equation 1	Equation 2	Equation 3
Test Statistic	0,078	0,077	0,046
P Value	0,142	0,145	0,200

Table 6: Kolmogorov Smirnov - Normality Testing

Source: Data processed based on statistical test results (2021)

Based on Table 6, it can be seen that the p value of the Kolmogorov Smirnov statistical value $>$ alpha (5%), so that the residuals are stated to be normally distributed. Thus, it can be concluded that in the normality test for equation 1, equation 2 and equation 3 are fulfilled.

Variable	VIF Value		
	Equation 1	Equation 2	Equation 3
Perceived Trust (X1)	2,084	2,467	2,524
Perceived Usefulness (X2)	2,084	2,323	2,334
Perceived Confidentiality (Z)	-	2,058	2,190
Perceived Trust (X1)* Perceived Confidentiality (Z)	-	-	1,055
Perceived Usefulness (X2)* Perceived Confidentiality (Z)	-	-	1,287

Table 7: Multicollinearity Test Results

Source: Data Processed Based on Statistical Test Results (2021)

Based on Table 7, the output of the multicollinearity assumption test shows that all variables have a VIF value of not more than 10, so that the model formed does not contain multicollinearity symptoms. Thus, based on the results of data analysis, it can be concluded that all variables in equation 1, equation 2 and equation 3 are not affected by multicollinearity.

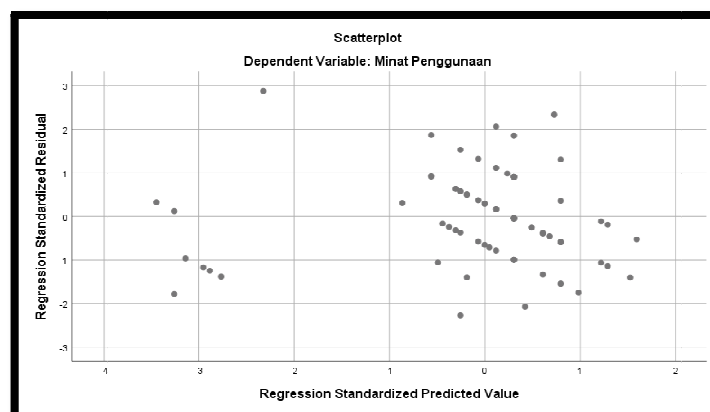


Figure 2: Equation 1

Source: Data Processed Based on Statistical Test Results (2021)

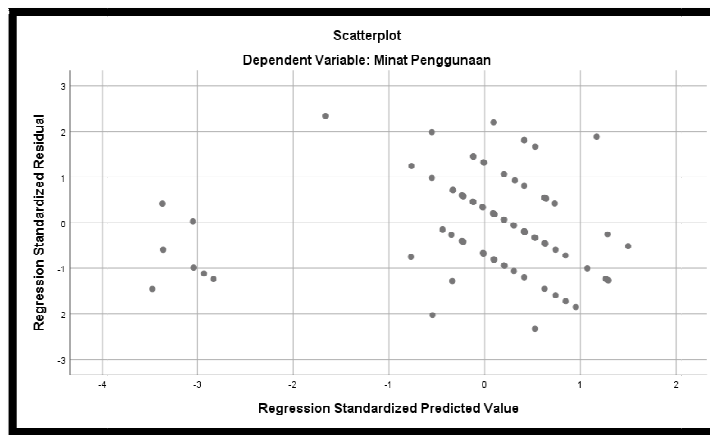


Figure 3: Equation 2

Source: Data Processed Based on Statistical Test Results (2021)

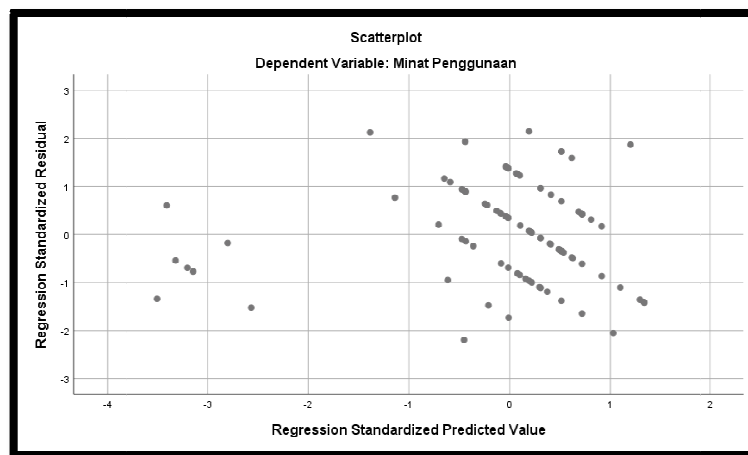


Figure 4: Equation 3

Source: Data Processed Based on Statistical Test Results (2021)

Based on the scatter plot above, it can be seen that the residual points are scattered randomly. Thus, it can be concluded that the residuals have a homogeneous variety, so that the assumption of heteroscedasticity is fulfilled.

Model	Regression Equations	
	B	p value
(Constant)	3,871	0,001
Perceived Trust (X1)	0,577	0,000

Table 8: Results of the Variable Regression Analysis for Perceived Trust (X1) on Perceived Usefulness (X2)

Source: Data Processed Based on Statistical Test Results (2021)

Equation : $\hat{X}_2 = 3,871 + 0,577 X_1$ (Perceived Trust)

Based on the results of the regression analysis, it shows a p value of 0.000, which means that the value is <from the significance level of 0.05 ($\alpha = 5\%$) with a beta coefficient value of 0.577 which indicates positive. Thus, it can be concluded that perceived trust (X1) has a significant and positive effect on perceived usefulness (X2).

Model	Equation 1		Equation 2		Equation 3	
	B	p value	B	p value	β	p value
(Constant)	1,400	0,139	0,609	0,511	0,143	0,875
Perceived Trust (X1)	0,357	0,000	0,268	0,000	0,238	0,000
Perceived Usefulness (X2)	0,219	0,000	0,131	0,112	0,139	0,082
Perceived Confidentiality (Z)	-	-	0,259	0,001	0,244	0,002
Perceived Trust (X1)* Perceived Confidentiality (Z)	-	-	-	-	1,447	0,009
Perceived Usefulness (X2)* Perceived Confidentiality (Z)	-	-	-	-	8,556	0,356

Table 9: Summary of Results of Multiple Linear Regression Analysis

Source: Data Processed Based on Statistical Test Results (2021)

Equation 1:

$$\hat{Y} = 1,400 + 0,357 X_1(\text{PersepsiKepercayaan}) + 0,219 X_2(\text{PersepsiKemanfaatan})$$

Equation 2:

$$\hat{Y} = 0,609 + 0,268 X_1(\text{PersepsiKepercayaan}) + 0,131 X_2(\text{PersepsiKemanfaatan}) + 0,259 Z(\text{PersepsiKerahasiaan})$$

Equation 3:

$$\begin{aligned} \hat{Y} = & 0,143 + 0,238 X_1(\text{PersepsiKepercayaan}) + 0,139 X_2(\text{PersepsiKemanfaatan}) + 0,244 Z(\text{PersepsiKerahasiaan}) \\ & + 1,447 X_1(\text{PersepsiKepercayaan})Z(\text{PersepsiKerahasiaan}) \\ & + 8,556 X_2(\text{PersepsiKemanfaatan})Z(\text{PersepsiKerahasiaan}) \end{aligned}$$

From the above equation it can be explained that the results of multiple linear regression analysis are as follows:

- Multiple linear regression analysis in equation 1 to find out whether the previously defined hypothesis is statistically proven or not before the inclusion of the moderating variable. Based on the results of the regression analysis, it shows that the p value of perceived trust variable (X_1) is 0,000, which means that the value is <from the significance level of 0.05 ($\alpha = 5\%$) with a beta coefficient value of 0.357 which indicates positive. Thus, it can be concluded that the perceived trust (X_1) has a significant and positive effect on sustainable use interest (Y). Based on the results of the regression analysis, it shows that the p value of the perceived usefulness variable (X_2) is 0,000, which means that the value is <from the significance level of 0.05 ($\alpha = 5\%$) with a beta coefficient value of 0.219 which indicates positive. Thus, it can be concluded that perceived usefulness (X_2) has a significant and positive effect on the Interest of Sustainable Use (Y).
- Multiple linear regression analysis in equation 2 is to determine whether the previously defined hypothesis is statistically proven or not after the inclusion of the moderating variable. Based on the results of the regression analysis, it shows the p value of perceived confidentiality variable (Z) of 0.001, which means that the value is <from the significance level of 0.05 ($\alpha = 5\%$) with a beta coefficient value of 0.259 which indicates positive. Thus, it can be concluded that perceived confidentiality (Z) has a significant and positive effect on the Interest of Sustainable Use (Y).
- Multiple linear regression analysis in equation 3 is to determine whether the predefined hypothesis is statistically proven or not in the moderating variable interaction relationship which strengthens or weakens the relationship from the results of multiple linear analysis. Based on the results of the regression analysis which shows the interaction between perceived trust (X_1) and perceived confidentiality (Z) produces a beta coefficient of 1.447 and shows a positive value, it can be concluded that perceived confidentiality (Z) is able to strengthen the effect of perceived trust (X_1) on sustainable use interest (Y). Based on the results of the regression analysis which shows the interaction between perceived usefulness (X_2) and perceived confidentiality (Z) produces a beta coefficient of 8.556 and shows a positive value, it can be concluded that perceived confidentiality (Z) is able to strengthen the effect of perceived usefulness (X_2) on sustainable use interest (Y).

Criteria	
Adj R Square	0,515

Table 10: The Coefficient of Determination of Perceived Trust (X_1) on Perceived Usefulness (X_2)

Source: Data Processed Based on Statistical Test Results (2021)

Based on the table, it can be explained that the adj R2 is 0.515 or 51.5%. This means that the contribution of perceived trust (X_1) to perceived usefulness (X_2) is 51.5%, while the remaining 48.5% is the contribution of other variables not discussed in this study. In addition, the results of data analysis in this study also explain that the coefficient of determination as seen from the perceived trust (X_1), and perceived usefulness (X_2) of sustainable use interest (Y) is moderated by perceived confidentiality (Z). The contribution of perceived trust (X_1) and perceived usefulness (X_2) on sustainable use interest (Y) which is moderated by perceived confidentiality (Z) can be seen through the coefficient of determination shown in the following table:

Criteria	Equation 1	Equation 2	Equation 3
Adj R Square	0,549	0,593	0,621

Table 11: Coefficient of Determination

Source: Data Processed Based on Statistical Test Results (2021)

Based on Table 11, it is known that adj R2 in equation 1 is 0.549 or 54.9%. This means that the contribution of perceived trust (X_1) and perceived usefulness (X_2) on sustainable use interest (Y) is 54.9%, while the remaining 45.1% is the contribution of other variables not discussed in this study.

Then adj R2 in equation 2 is 0.593 or 59.3%. This means that the contribution of perceived trust (X_1) and perceived usefulness (X_2) on sustainable use interest (Y) by including the moderating variable perceived confidentiality (Z) is 59.3%, while the remaining 40.7% is the contribution of other variables. which was not discussed in this study.

Furthermore, adj R2 in equation 3 is 0.621 or 60.21%. This means that the contribution of perceived trust (X_1) and perceived usefulness (X_2) on sustainable use interest (Y) which is moderated by perceived confidentiality (Z) variable is 60.21%, while the remaining 39.79% is the contribution of other variables. which was not discussed in this study.

Regression Model	F statistics	P value
Equation 1	61,315	0,000
Equation 2	49,069	0,000
Equation 3	33,445	0,000

Table 12: Simultaneous Test Determination Coefficients
Source: Data Processed Based on Statistical Test Results (2021)

Based on Table 12, it is known that equation 1 produces an Fcount value of 61.315 with a p value of 0.000. The test results showed p value $<$ level of significance ($\alpha = 5\%$). This means that there is a simultaneous significant influence on perceived trust (X1) and perceived usefulness (X2) on sustainable use interest (Y).

Then equation 2 produces Fcount 49.069 with p value 0.000. The test results showed p value $<$ level of significance ($\alpha = 5\%$). This means that there is a significant influence simultaneously perceived trust (X1), and perceived usefulness (X2) on sustainable use interest (Y), the moderating variable perceived confidentiality (Z) is included in the equation.

Furthermore, equation 3 produces an Fcount of 33.445 with a p value of 0.000. The test results showed p value $<$ level of significance ($\alpha = 5\%$). This means that there is a simultaneous significant influence on perceived trust (X1) and perceived usefulness (X2), the interaction of perceived trust (X1) and perceived confidentiality (Z), and the interaction of perceived usefulness (X2) and perceived confidentiality (Z) on sustainable use interest (Y).

5. Hypothesis Test

5.1. Test of the Effect of Perceived Trust (X1) on Perceived Usefulness (X2)

Regression analysis shows a p value of 0.000, which means that the value is $<$ from the significance level of 0.05 ($\alpha = 5\%$) with a beta coefficient value of 0.577 which indicates positive. Thus it can be concluded that perceived trust (X1) has a significant and positive effect on perceived usefulness (X2). The results of data analysis found that the increase in perceived trust (X1) will have an impact on the increase in perceived usefulness (X2). In other words, the higher perceived trust (X1), the more likely it is to increase perceived usefulness (X2).

5.2. Test of the Effect Perceived Trust on (X1) Sustainable Use Interest (Y)

Multiple linear regression analysis in equation 1 is to determine whether the previously defined hypothesis is statistically proven or not before the inclusion of the moderating variable. Based on the results of the regression analysis, it shows that the p value of perceived trust variable (X1) is 0,000, which means that the value is $<$ from the significance level of 0.05 ($\alpha = 5\%$) with a beta coefficient value of 0.357 which indicates positive. Thus it can be concluded that perceived trust (X1) has a significant and positive effect on sustainable use interest (Y). The results of data analysis found that the increase in perceived trust (X1) will have an impact on increasing sustainable use interest (Y). In other words, the higher perceived trust (X1) will tend to increase sustainable use interest (Y).

5.3. Test of the Effect of Perceived Usefulness (X2) on Sustainable Use Interest (Y)

Multiple linear regression analysis in equation 1 is to determine whether the previously defined hypothesis is statistically proven or not before the inclusion of the moderating variable. Based on the results of the regression analysis, it shows that the p value of perceived usefulness variable (X2) is 0,000, which means that the value is $<$ from the significance level of 0.05 ($\alpha = 5\%$) with a beta coefficient value of 0.219 which indicates positive. Thus it can be concluded that perceived usefulness (X2) has a significant and positive effect on sustainable use interest (Y). The results of data analysis found that the increasing perceived usefulness (X2) will have an impact on increasing sustainable use interest (Y). In other words, the higher the perceived usefulness (X2), the more likely it is to increase the sustainable use interest (Y).

5.4. Test of the effect of Perceived Trust (X1) on Sustainable Use Interest (Y) is moderated by Perceived Confidentiality (Z)

Multiple linear regression analysis in equation 2 is to determine whether the previously defined hypothesis is statistically proven or not after the inclusion of the moderating variable. Based on the results of the regression analysis, it shows the p value of perceived confidentiality variable (Z) of 0.001, which means that the value is $<$ from the significance level of 0.05 ($\alpha = 5\%$) with a beta coefficient value of 0.259 which indicates positive. Multiple linear regression analysis in equation 3 is to determine whether the predefined hypothesis is statistically proven or not in the moderating variable interaction relationship which strengthens or weakens the relationship from the results of multiple linear analysis. Based on the results of the regression analysis which shows the interaction between perceived trust (X1) and perceived confidentiality (Z) produces a beta coefficient of 1.447 and shows a positive value, it can be concluded that perceived confidentiality (Z) is able to strengthen the effect of perceived trust (X1) on sustainable use interest (Y).

5.6. Test of the Effect of Perceived Usefulness (X2) on Sustainable Use Interest (Y) Moderated by Perceived Confidentiality (Z)

Multiple linear regression analysis in equation 2 is to determine whether the previously defined hypothesis is statistically proven or not after the inclusion of the moderating variable. Based on the results of the regression analysis, it shows the p value of perceived confidentiality variable (Z) of 0.001, which means that the value is $<$ from the significance level of 0.05 ($\alpha = 5\%$) with a beta coefficient value of 0.259 which indicates positive. Multiple linear regression analysis in equation 3 is to determine whether the predefined hypothesis is statistically proven or not in the moderating variable interaction relationship which strengthens or weakens the relationship from the results of multiple linear analysis. Based

on the results of the regression analysis which shows the interaction between perceived usefulness (X2) and perceived confidentiality (Z) produces a beta coefficient of 8.556 and shows a positive value, it can be concluded that perceived confidentiality (Z) is able to strengthen the effect of perceived usefulness (X2) on sustainable use interest (Y).

6. Discussion

6.1. The Effect of Perceived Trust (X1) on Perceived Usefulness (X2)

Based on the results of data analysis carried out in this study, it is found that perceived usefulness (X2) of e-maal application users can be formed by perceived trust (X1) through several indicators, including the ability, integrity, personal data security and transaction security. Perceived Trust (X1) which is high by e-maal users will have a high impact on perceived usefulness (X2). Thus, several things that must be built and improved in building perceived trust (X1) that are felt by e-maal users are the ability resulting from the e-maal application, the perceived conformity in the use of e-maal to the needs of users, the existence of security. personal data perceived by users, and security when transacting using e-maal applications.

The findings in this research are able to provide empirical information in the management decision making of PT. Fintech Sidogiri Utama Pasuruan to increase the quantity of e-maal application users and the quality of e-maal applications. However, looking at the background of PT. Fintech Sidogiri Utama Pasuruan is one of the companies that is under the auspices of the Sidogiri Islamic Boarding School which is one of the things that is able to build perceived trust (X1) of e-maal application users. Perceived trust (X1) developed by PT. Fintech Sidogiri Utama Pasuruan is fundamental and must be improved in facing digital business competition in an increasingly modern year. Internally, the researchers understand that the Islamic boarding school culture is able to provide high trust to its members for all policies and businesses carried out by the management of the boarding school, this will provide accurate information benefits to the general public. Thus, increasing the quantity of e-maal users must be done by the management of PT. Fintech Sidogiri Utama Pasuruan.

Several studies on the effect of perceived trust (X1) on perceived usefulness (X2) have been conducted, Ling, et. al (2011) stated that perceived trust needs to be well built because it will be able to reduce the risk and uncertainty of consumer behavior. Pavlou (2014) explains that perceived trust is a person's relationship with others in carrying out certain transactions in environmental uncertainty. Kazi & Mannan (2013). Perceived usefulness is shown through one's belief in what has been felt, that the extent to which a person will feel better about the alternatives he uses. Laksana, et. al (2015), perceived usefulness is known to the extent to which a person believes that there are benefits that are felt due to the use of technology. Davis (1986) in Rahayu (2015) benefits as the level of someone believing that the use of a certain technology will have an impact on improving one's performance.

The higher the perceived level of consumer confidence in the sites or alternatives used, the lower the perception of the amount of risk that consumers will receive on transactions that will be carried out by consumers. Trust is a psychological condition that leads to a sense of trust in conducting non-cash transactions, safeguards transaction interests and provides benefits to its users (Mahardika and Basuki, 2011). Pavlou, (2015); Al-Maghrabi & Dennis (2011), explained that there are still few studies that discuss the effect of perceived trust on perceived usefulness, whereas in their findings, the high perceived trust felt by a person can increase the perception of mobile applications used that are very useful in one's performance activities.

6.2. The Effect of Perceived Trust (X1) on Sustainable Use Interest (Y)

Sustainable use interest (Y) in the use of e-maal applications which are products of PT. Fintech Sidogiri Utama Pasuruan is strongly influenced by perceived trust (X1), so it can be explained that the increase in the perceived trust (X1) will have an impact on increasing the sustainable use interest (Y). The results of the study found that sustainable use interest (Y) can be formed through perceived trust (X1) with several indicators including ability, integrity, personal data security and transaction security. Thus, perceived trust (X1) has a role in shaping sustainable use interest (Y) in the e-maal application of PT. Fintech Sidogiri Utama Pasuruan.

The results of this study are able to provide information to the management of PT. Fintech Sidogiri Utama Pasuruan in developing the quality of e-maal applications and the quantity of use of e-maal applications. This study is able to explain that perceived trust (X1) that is felt by consumers in using e-maal applications is proven through several stages, including the ability that is generated from the e-maal application, the perceived conformity of using e-maal to user needs, the security of personal data. perceived by users and the security when transacting using the e-maal application. Thus, the management of PT. Fintech Sidogiri Utama Pasuruan can increase the formation of perceived trust (X1) for users of e-maal applications in increasing and developing sustainable use interest (Y). Empirically this research explains that the factor of perceived trust (X1) in influencing sustainable use interest (Y) in the use of e-maal applications is strongly supported by the existence of the culture of the Sidogiri Islamic Boarding School.

Several studies that are in accordance with the results of this study are about perceived trust (X1) in influencing sustainable use interest (Y). Trust is built before someone gets to know each other because of interactions and transactions. Ling, et. al (2011). Zuhir, et. al (2014), measures perceptions of security with two indicators, namely personal data security and transaction security. Mayer, et. al. (1995) in Rakhmawati & Isharijadi (2013), explain that the perception of consumer trust is the main reason for someone to make a purchase or not to make a mobile purchase of a site or other alternative for the ease of applying it.

A high level of consumer trust is able to eliminate consumer perceptions of the level of risk for non-cash transactions and is able to reduce consumer uncertainty in making transactions (Aboelmaged & Gebba, 2013). The higher

the perceived level of consumer trust in the sites or alternatives used, the lower the perception of the amount of risk that consumers will receive on transactions that will be carried out by consumers. Suhir, et. al. (2014), explained that perceived trust has a significant effect on the use of technology to conduct online transactions. The increasing perceived usefulness of a person, the higher the intensity of the use of mobile applications in making online transactions continuously. This research is in accordance with the research conducted by Yusnidar, et. al. (2014); Chen, (2018), found that perceived trust has an influence on the interest in using technology in a sustainable manner.

6.3. *The Effect of Perceived Usefulness (X2) on Sustainable Use Interest (Y)*

Perceived usefulness (X2) felt by consumers in using e-maal applications have an impact on increasing sustainable use interest (Y). This study found that increasing the perceived usefulness (X2) will be able to increase the Interest of Sustainable Use (Y) through several indicators, including productivity, performance, and overall benefit. Thus, there needs to be more emphasis on consumers who use e-maal applications in an effort to increase sustainable use interest (Y) through several things, namely the perception that users of the e-maal application are able to bring users more productively, can help in doing work, as an alternative in complete the task and provide overall benefits. Thus, the existence of a good perceived usefulness (X2) will have a significant impact on the Interest of Sustainable Use (Y).

The results of this study are able to provide empirical information to the management of PT. Fintech Sidogiri Utama Pasuruan in increasing sustainable use interest (Y) of e-maal applications. Seeing a number of things related to the use of e-maal applications and the benefits felt by users as supporting activities related to services both in fulfilling the needs of the user's family at the lodge and in facilitating personal financial performance activities, it is necessary to have special attention from management. in increasing perceived usefulness (X2) on sustainable use interest (Y). Thus, the findings in this study are able to have a significant impact in the decision making of PT. Fintech Sidogiri Utama Pasuruan in improving the quality and quantity of PT. Fintech Sidogiri Utama Pasuruan.

Some of the research results that become one of the supporters of this research explain that the perceived usefulness is one of the things that must be considered because it will have an impact on the level of continuous use by consumers. Thus, the perceived usefulness will determine the extent to which a person can believe in the benefits of the technology used. Laksana, et. al (2015) explains that the perceived usefulness is a person's belief that arises on the benefits that arise as a result of the use of technology. Consumers who increasingly feel the positive impact of the benefits of this technology will directly increase their interest in using this technology. Anarjia & Rante (2012), explain that perceived usefulness has a very strong influence on the interest in using mobile applications in a sustainable manner. This study is in accordance with the research conducted by Wang, et. al (2019); Pavlou, (2015); Pousttchi, et. al (2019), which explains that perceived usefulness has a significant positive effect on interest in sustainable use, increasing one's trust in mobile applications will increase the intensity of using mobile applications in a sustainable manner.

6.4. *The Effect of Perceived Trust (X1) on Sustainable Use Interest (Y) Moderated by Perceived Confidentiality (Z)*

Perceived trust(X1) have a significant and positive effect on sustainable use interest(Y), meaning that increased perceived trust (X1) will increase sustainable use interest(Y) with the perceived confidentiality (Z) which strengthens the effect of Perceived trust(X1) on Interests Continuous Use (Y). The results of the study found that sustainable use interest (Y) can be formed through Perceived trust(X1) with several indicators including ability, integrity, personal data security and transaction security. Meanwhile, Perceived trust (Z) which strengthens the effect of Perceived trust (X1) on sustainable use interest(Y) is formed with several indicators, including a sense of security in using e-maal applications, the risk of data loss and data theft in using applications is very small and the confidentiality of personal information that is highly guaranteed by PT. Fintech Sidogiri Utama Pasuruan.

The results of this study are able to provide empirical information to the management of PT. Fintech Sidogiri Utama Pasuruan in developing and increasing the quantity of e-maal application users, that the Interest of Sustainable Use (Y) in e-maal applications is strongly influenced by Perceived trust(X1) where this influence is strengthened by the existence of perceived confidentiality (Z). Thus, it can be explained that the focus of the management of PT. Fintech Sidogiri Utama Pasuruan in shaping sustainable use interest

(Y) is not only on Perceived trust(X1) but also focuses on perceived confidentiality (Z). This study found that the interaction of perceived confidentiality (Z) is the result of modersion, which means that perceived confidentiality (Z) has an important role in strengthening the effect of Perceived trust(X1) on sustainable use interest(Y), in this case perceived confidentiality (Z) can also positioned as an independent variable in influencing sustainable use interest.

The results of this study are supported by several previous studies, The importance of perceived confidentiality in the use of e-payment applications is a determining factor for a person to use the application continuously (Pousttchi, et. al. 2018); (Chen, et. Al. 2018). The new technology used by a person can guarantee the confidentiality of himself and will have a positive impact on the intensity of using the technology in a sustainable manner. Chen, et. al (2018), found that perceived confidentiality has a moderating impact on perceived trust in the use of mobile applications on sustainably. The effect of perceived trust has a significant impact on the increasing interest in sustainable use, with the existence of confidentiality that is increasingly guaranteed by new technology providers, it will have an impact on the stronger level of trust felt by someone in reusing the mobile application..

6.5. *The Effect of Perceived Usefulness (X1) on Sustainable Use Interest(Y) Moderated by Perceived Confidentiality (Z)*

Based on the research results, it can be explained that the perceived usefulness (X1) is able to have an impact in increasing the Interest of Sustainable Use (Y), increasing the perceived usefulness (X2) will be able to increase the Interest of Sustainable Use (Y) in the use of the e-maal application of PT. Fintech Sidogiri Utama Pasuruan. In addition, the

existence of a moderating variable, Perceived confidentiality (Z) is able to strengthen the effect of perceived usefulness (X2) on sustainable use interest (Y). Consumers in using e-mail applications which are described by sustainable use interest (Y) which are influenced by perceived usefulness (X2) will increase if consumers in using e-mail applications feel a perceived confidentiality (Z) which is indicated by several indicators, among others, are there is a sense of security in using the e-mail application, the risk of data loss and data theft in using the application is very small and the confidentiality of personal information which is highly guaranteed by PT. Fintech Sidogiri Utama Pasuruan.

The results of this study can provide empirical information in decision making efforts for the management of PT. Fintech Sidogiri Utama Pasuruan concerned with sustainable use interest (Y) in e-mail applications. This study found that the use of e-mail applications described by the Interest of Sustainable Use (Y) and influenced by perceived usefulness (X2) was strengthened by the existence of perceived confidentiality (Z). The management of PT. Fintech Sidogiri Utama Pasuruan in improving the quality and development of e-mail applications through sustainable use interest (Y) must pay attention to perceived usefulness (X2) and perceived confidentiality (Z). The study found that the interaction of the moderating variable, perceived confidentiality (Z) has a quasi-moderating nature, which means that the Continuous Use Interest (Y) in the e-mail application of PT. Besides being influenced by perceived usefulness (X2), Fintech Sidogiri Utama Pasuruan is also influenced by perceived confidentiality. This shows that the moderating variable perceived confidentiality (Z) can also be positioned as an independent variable in influencing sustainable use interest (Y).

The results of this study are in accordance with several previous studies that the perceived confidentiality of new technology used by a person will strengthen the perception of perceived trust and benefits obtained by that person (Chen, et. Al. 2018). A person will have a high level of confidence in the perceived benefits, that the new technology used will have a positive impact on the sustainability of the activities he does. Seeing the importance of perceived confidentiality in e-payment activities, it is important for companies to maintain and ensure consumer confidentiality. Chen, et. al (2018), found that the perceived confidentiality has a moderating impact on the perceived usefulness of using mobile applications on sustainably. The effect of perceived usefulness has a significant impact on the increasing sustainable use interest with the existence of confidentiality that is increasingly guaranteed by new technology providers, it will have an impact on the stronger level of benefit felt by someone in reusing the mobile application.

7. Research Implications

The results of this study can provide theoretical implications, including the following:

The significant and positive influence of Perceived trust on perceived usefulness implies theoretically that increasing Perceived trust will have an impact on increasing perceived usefulness. These findings are supported by the existence of several previous studies. Ling, et. al (2011), Pavlou (2014), Kazi & Mannan (2013) that Perceived trust have an impact on perceived usefulness, perceived usefulness are shown through one's belief in what has been felt, that the extent to which a person will feel better about the alternatives he/she uses.

Perceived trust have a significant and positive effect on Interest in Sustainable Use. Several studies that are in accordance with the results of this study are about perceived trust in influencing sustainable use interest. Trust is built before someone gets to know each other because of interactions and transactions. Ling, et. al (2011). Zuhir, et. al (2014), measures perceptions of security with two indicators, namely personal data security and transaction security. Mayer, et. al. (1995) in Rakhmawati & Isharijadi (2013), explained that the perception of consumer trust is the main reason for someone to make a purchase or not to make a mobile purchase of a site or other alternative for the ease of applying it.

Perceived usefulness have a significant and positive effect on Interest in Sustainable Use. The results of this study are theoretically supported by research conducted by Laksana, et. al (2015) Anarjia & Rante (2012), Wang, et. al (2019); Pavlou, (2015); Pousttchi, et. al (2019), which explains that perceived usefulness has a significant positive effect on interest in sustainable use, increasing one's trust in mobile applications will increase the intensity of using mobile applications in a sustainable manner.

Perceived confidentiality are able to strengthen the influence of Perceived trust on Interest in Sustainable Use. Perceived trust have a significant and positive effect on Interest in Sustainable Use, meaning that increased Perceived trust will increase sustainable use interest with the existence of the perceived confidentiality variable which strengthens the effect of Perceived trust on Interest in Sustainable Use. The results of this study are supported by several previous studies, The importance of perceived confidentiality in the use of e-payment applications is a determining factor for a person to use the application continuously (Pousttchi, et, al. 2018); (Chen, et. Al. 2018). The new technology used by a person can guarantee the confidentiality of himself and will have a positive impact on the intensity of using the technology in a sustainable manner. The results of this study are supported by research conducted by Chen, et. al (2018), who found that perceived confidentiality has a moderating impact on perceived trust in the use of mobile applications on sustainably.

Perceived confidentiality are able to strengthen the influence of perceived usefulness on Interest in Sustainable Use. Based on the research results, it can be explained that the perceived usefulness can have an impact on increasing the Interest of Sustainable Use, increasing the perceived usefulness will be able to increase the Interest of Sustainable Use. This study is supported by previous research by Chen, et. al. (2018). A person will have a high level of confidence in the perceived benefits, that the new technology used will have a positive impact on the sustainability of the activities he does. Seeing the importance of perceived confidentiality in e-payment activities, it is important for companies to maintain and ensure consumer confidentiality. Chen, et. al (2018), found that the perceived confidentiality has a moderating impact on the perceived usefulness of using mobile applications on sustainably.

8. Practical Implications

The results of this study can have practical implications, including:

Perceived trust have a significant and positive effect on perceived usefulness. Thus, the results of this study are able to provide empirical information in the management decision making of PT. Fintech Sidogiri Utama Pasuruan to increase the quantity of e-maal application users and the quality of e-maal applications. Perceived trust have a significant and positive effect on Interest in Sustainable Use. The results of this study are able to provide information to the management of PT. Fintech Sidogiri Utama Pasuruan in developing the quality of e-maal applications and the quantity of e-maal application usage. This study is able to explain that the perceived trust felt by consumers in using e-maal applications is proven through several stages, including the ability to produce e-maal applications, the perceived conformity of e-maal use to user needs, and the existence of data security. self that is felt by users and the security when transacting using e-maal applications.

Perceived usefulness have a significant and positive effect on Interest in Sustainable Use. The results of this study are able to provide empirical information to the management of PT. Fintech Sidogiri Utama Pasuruan in increasing interest in the Sustainable Use of e-maal applications. Seeing several things related to the use of e-maal applications as well as the benefits felt by users as supporting activities related to services both in fulfilling the needs of the user's family in the lodge and in facilitating personal financial performance activities, it is necessary to have special attention from management in increasing perceived usefulness of Interest in Sustainable Use. Perceived trust have a significant and positive effect on Interest in Sustainable Use, meaning that increased Perceived trust will increase sustainable use interest with the existence of the perceived confidentiality variable which strengthens the effect of perceived trust on Interest in Sustainable Use. The results of this study are able to provide empirical information to the management of PT. Fintech Sidogiri Utama Pasuruan in developing and increasing the quantity of e-maal application users, that the Interest of Sustainable Use in e-maal applications is very much influenced by the Perceived trust, which influence is strengthened by the perceived Confidentiality.

Perceived usefulness are able to have an impact on increasing Interest in Sustainable Use, increasing perceived usefulness will be able to increase sustainable use interest in using e-maal applications of PT. Fintech Sidogiri Utama Pasuruan. In addition, the existence of a moderating variable, Perceived confidentiality, is able to strengthen the effect of perceived usefulness on Interest in Sustainable Use. The results of this study can provide empirical information in decision making efforts for the management of PT. Fintech Sidogiri Utama Pasuruan concerned with the Interest of Sustainable Use in e-maal applications. This study found that the use of e-maal applications which is described by sustainable use interest and influenced by perceived usefulness is strengthened by the existence of perceived confidentiality. The management of PT. Fintech Sidogiri Utama Pasuruan in improving the quality and development of e-maal applications through the Interest of Sustainable Use must pay attention to perceived usefulness and Perceptions of Confidentiality.

9. Conclusions and Suggestions

The results of this study concluded that:

Perceived trust felt by respondents in using e-maal applications have an influence on perceived usefulness, so that increased perceived trust in e-maal application users will increase the perceived usefulness felt by e-maal application users. Perceived trust that are felt by respondents in using e-maal applications have an influence on the interest in continuous use so that the increased perceptions of user trust in e-maal applications will increase the interest in using applications on sustainably. Perceived usefulness felt by respondents in using e-maal applications have an influence on the sustainable use interest so that increasing the perception of the usefulness of users towards e-maal applications will increase interest in using applications in a sustainable manner. Perceived trust felt by respondents in using e-maal applications have an influence on sustainable use interest which is moderated by perceived confidentiality felt by respondents towards e-maal applications so that a better perceived confidentiality will increase the effect of perceived trust on sustainable use interest in e-applications. The perceived usefulness felt by respondents in using the e-maal application has an influence on the sustainable use interest which is moderated by the perceived confidentiality felt by the respondent towards the e-maal application so that the perception of better confidentiality will increase the effect of perceived usefulness on the sustainable use interest in the e-maal application.

10. Suggestion

Based on the results of the discussion and conclusions in this study, the suggestions put forward are as follows:

- PT Fintech Sidogiri Utama can make improvements to e-maal application features by adjusting company needs and user needs.
- PT Fintech Sidogiri Utama can multiply and expand merchants to make it easier for users to carry out economic activities / transactions through e-maal applications.
- Future research is expected to study more sources and references related to the sustainable use interest of an application, so that it will get better results.
- Further research can be carried out using primary data in addition to questionnaires through the use of interview methods and documentation methods which are carried out directly in the field.
- Further research can be carried out by comparing two research objects to obtain a comparative result on the interest in sustainable use.

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