The Influence of Perception of Usefulness, Perception of Easyness and Trust on Interest in using Wanda (Honda Vehicles) with Attitude as a Mediation Variable in Tangerang District

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Abstract:- This study investigates the impact of perceived usefulness, perceived convenience, and trust on interest by using the Wanda application with attitude as a mediating variable in Tangerang district. Consumers who buy Honda motorbikes at dealers in Tangerang Regency are the subject of this study. The number of samples used is based on the number of indicators of 150 people who answered. To conduct the survey, Google Forms Questionnaire is used. Furthermore, the data were analyzed using SEM-Least Square Geometry (PLS). The results showed that perceived usefulness influenced usage attitudes, perceived ease of use did not affect usage attitudes, and perceived trustworthiness influenced usage attitudes. attitude of use. Perceived usefulness (perceived ease of use) influences behavioral intention (behavioral intention) through attitude of use (attitude of use), which shows significant results. Wanda is very interested in the usage perspective.

Keywords:- Perceived usefulnes, perceived easyness, trust, attitude, interest in using.

I. INTRODUCTION

Transportation is a service that is useful for moving or bringing people or goods from one place to another. Communities use transportation facilities to support activities in everyday life. Transportation can be interpreted as an attempt to move, transport, move or divert an object or person from one place to another, where in another place the object or person is more useful or can be useful for a particular purpose.

In this category, means of transportation can be in the form of land, sea or air transportation. Examples include cars, motorcycles, public buses, taxis, bicycles, rickshaws, airplanes, ships, and others.

Indonesian people are very fond of motorbikes, one of the most popular means of transportation. The following statistics show the development of the number of motorcycle sales in 2021.
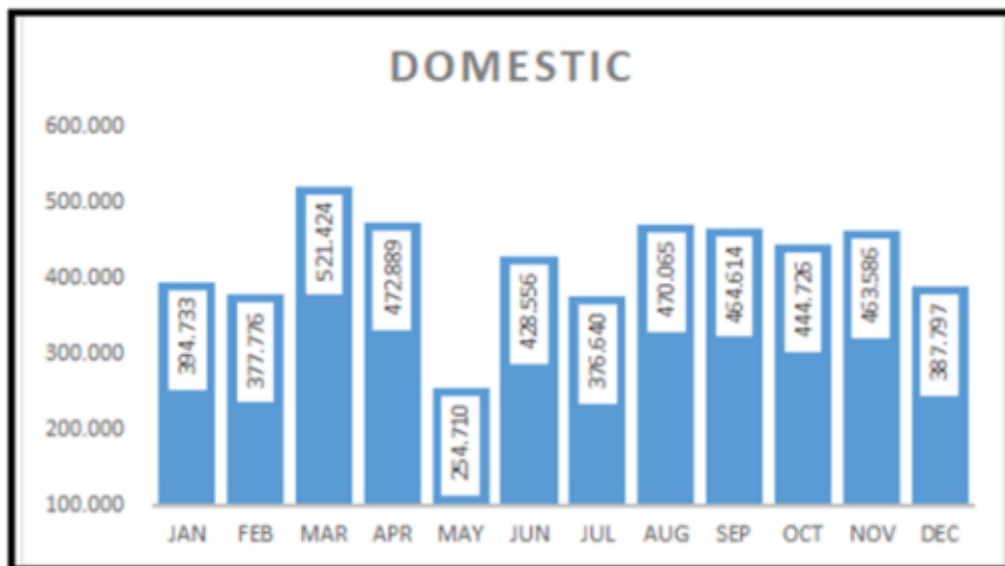

Fig. 1: Domestic Motorcycle Sales Volume

Source: Indonesian Motorcycle Industry Association (AISI)

A Newzoo report shows that in 2020, China had 911.9 million smartphone users—also known as smartphones—with a minimum monthly usage frequency. However, only 63.4% of people in China use smartphones. India had 439.4 million smartphone users last year, ahead of China. Only 31.8 percent of people in Bollywood are using smartphones. Next up is the United States, where 270 million people use smartphones, which is 81.6% of the country's population. With 160.23 million smartphone users, Indonesia occupies the fourth position, with 58.6% of the population using smartphones.

The current TAM theory is one of the best general theories for explaining how people use new technologies. This theory states that a person's perception of new technology is influenced by its ease and usability.

Model Recognition Technology (TAM) was first created by Davis et al. in 1989. The Theory of Reasoned Action (TRA), first proposed by Ajzen and Fishbein (1980), has evolved into this model. In TRA, one's beliefs and perceptions of an object determine their attitude towards it. The two components that influence user behavior in the TAM model fall into two categories: ease of use and usability. This replacement is used because the TAM model concentrates on the analysis of interactions between individual relationships with objects produced by advances in technology and science. Customers' perceptions can influence their attitudes toward products, which in turn influence their desire to use them similarly, according to the TAM model.

In addition, TAM explains the causal relationship between the behavior of users of computing systems and their beliefs, goals, and needs. There are two main ideas about user acceptance, according to Davis (1989) is perceived ease of use. How confident a person is that using perceived ease of use determines that information systems and technology will be simple and not require much effort. A person's perspective and attitude towards applications shape their behavior when using information technology.

The focus of the intention to use is the desire of everyone to carry out financial transactions or other common activities using a particular item, tool or application. Not infrequently, the purpose of use is the subject of study of transactional systems and technologies such as e-banking, m-banking, e-money, and e-wallets.

Perceived usefulness (fullness of surveyed use) has a significant influence on the desire to use Mobile Banking. There is empirical evidence to support this idea. For example, according to research conducted by Afifah and Widyanesti (2017), there is a significant influence on the desire to use the BCA Mobile application. Kurniawati et al. (2017). found respondents have a strong perception of the advantages of using the application, so they have a strong perception of the advantages of using it. As a result, the respondent's interest in using mobile banking will have an effect. In addition, according to research by Karnandi et al. (2018), perceived usefulness influences the desire to use e-money. However, unlike Aidar's (2018) study, perceived

usefulness does not affect attitudes towards using mobile banking services.

In addition, TAM provides an explanation of the causal relationship between behavior and beliefs, goals, and needs of users of computing systems. There are two main ideas about user acceptance, according to Davis (1989) is perceived ease of use. How confident a person is that using perceived ease of use determines that information systems and technology will be simple and not require much effort. A person's perspective and attitude towards applications shape their behavior when using information technology.

The focus of research on the use of transaction systems and technologies such as e-banking, m-banking, e-money and e-wallets is based on the desire of everyone to carry out certain economic transactions or activities with certain goods, tools or applications. other general.

According to Maulidiyah (2017:11), interest in using is significantly influenced by ease of use. Therefore, the easier it is to use, the greater the interest in using Bank Mandiri's mobile banking services. Respondents agreed that mobile banking services can help customers make transactions anytime and anywhere. They also say that the service may have a pleasant user experience for customers. In addition, Ramadhan and Herianingrum (2017: 484) show that the perception that mobile banking is easy to use has a significant impact on the intention to use it. This shows that every variable that influences perception other than that, customer interest will increase because of the ease of use of mobile banking to use it. Someone might not use mobile banking if the system is considered easy to use. However, contrary to Monica & Tama (2017) and Wong et al. (2013), perceived ease of use of the system does not affect the desire to use it.

Everyone has a perspective that includes both affective and cognitive components that are linked through their actions. Consumers will be more interested in using applications that feel useful and easy to use. Therefore, as shown by Rithmaya (2016) and Bangkara & Mimba (2016), value for use has a positive impact on interest in using an application. However, contrary to research conducted by Ningtyas & Nazar (2016), the usage perspective does not have a positive impact on the intention to use ERP.

Based on previous research and to further strengthen the alleged factors causing interest in using the Wanda application, in the initial steps of the research, the researcher conducted a preliminary survey of 30 respondents, namely 30 consumers who were downloading the Wanda application for the first time. There are several dominant variables that researchers ask to find out which variables or factors most influence interest in using Wanda applications such as Perceived Usefulness, Perceived ease to use, Trust, advertising on social media, company brand image, brand image of Honda motorcycles.

The results of the pre-survey can be seen from the following table:

Table 1: Preliminary Survey

No	Statement	Yes	No
1	I am interested in using the wanda application because the application is useful (Perceived Usefulness)	93,3%	6,7%
2	I am interested in using the wanda application because the application is easy to use (Perceived ease to use)	93,3%	6,7%
3	I am interested in using the wanda application because I trust the application (Trust)	90%	10%
4	I am interested in using the wanda application because of its features.	73,3%	26,7%
5	I am interested in using the wanda application because of advertisements on social media	66,7%	33,3%
6	I am interested in using the wanda application because of the company's brand image	66,7%	33,3%
7	I am interested in using the Wanda application because of word of mouth communication	56,7%	43,3%
8	I am interested in using the Wanda application because of the brand image of Honda motorbikes	66,7%	33,3%
9	I am willing to use wanda's application because of the many benefits I get (attitude)	90%	10%
10	I am interested in using the Wanda application because it is more practical (intention to use)	90%	10%

From the explanation above, researchers are encouraged to conduct research about interest in using the Wanda application. Researchers used three (three) variables: interest in using wanda as the dependent variable, perceptions of usefulness and beliefs as independent variables, and perceptions about using wanda as the dependent variable. This is different from previous studies because this application is very new.

II.   LITERATURE REVIEW

A. Cellular Technology

With high mobile internet connectivity, the government can take advantage of cellular-based technology with the support of mobile applications, which enables work in the information, knowledge and service industries to be carried out anywhere and anytime (Pauleen et al., 2015).

B. Wahana Honda (WANDA)

Application owned by PT. Wahana Makmur Sejati (Wahana), a major motorcycle manufacturer in Jakarta and Tangerang, under the name Wanda. Wanda is an application for Honda Wahana users. a lot of information such as motor catalogs, reservation services, events, and discounts. In addition, this official Wahana Honda application covers all the requirements of Honda Genuine Parts as well as the latest attire. The owner can see the status of the unit, STNK and BPKB in real time. By booking a service and knowing the nearest AHASS location, maintenance and repair services become more practical.

C. TAM THEORY

There are many models that can be used to determine how well an individual perceives an IT system. The Technology Recognition Method (TAM) is one such model, created by Davis et al. in 1989. Martin Fishbein and Icek Ajzen developed the theory of reasoned action, also known as the theory of reasoned action (TRA), in 1975. The TAM theory is a continuation of this theory. To evaluate user reactions to information systems, TAM has been used in large numbers, according to Nugroho (2008: 188).

D. Perceived Usefulness

According to the definition of Jogiyanto (2007:114), perceived benefit is a person's or customer's belief that their employees will be more productive by using technology. Perceived benefit, according to the definition above, refers to the customer's or customer's trust in the bank when making decisions. According to Maulidiyah (2017), someone will use or take advantage of their trust if they believe and can make decisions; On the other hand, if they don't have confidence and can't make a decision, they won't take advantage of it.

E. Perceived Easyness

Jogiyanto (2007) says that ease of use can be described as how easy a technology is considered easy to use. In contrast, Davis (1989), quoted by Hadi and Novi (2015), states that perceived ease is the extent to which a person believes that using a particular system will be free of effort. Customers will be more interested in using mobile banking if the system is easier to use. Involvement with system users is one of the factors that determines whether someone will use the system or not (Hanafi et al., 2012). Users tend to prefer not to use apps that they think will improve their performance at work. Users receive the information system, which means they support, participate in, and use it to assist operational activities.

F. Consumer Trust

Confidence is a company's willingness to depend on its business partners (Kotler, 2012). Ability, integrity, honesty, and kindness are traits that shape individual and group trust. When companies make strict rules for their online business partners, it is difficult to build trust. Business buyers worry that goods or services will not be delivered to the right location or vice versa. Customer trust includes all the customer's knowledge and conclusions about goods, features, and benefits (Mowen, 2002).

G. Definition of Attitude

According to Davis (1993) on Hendra and Iskandar (2016), attitudes towards system use in TAM refer to how technology is accepted or rejected in the workplace. Perspective, according to Sunyoto (2014: 276), is the tendency to follow product offers in both positive and negative situations. We can strive to maintain positive customer feedback on the items sold.

H. Characteristics of Attitude

Attitudes have the following characteristics, according to Gerungan W.A. (1980: 153) on Sunyoto (2014: 277):

- Views are not innate, but are formed or learned during the development of a person in relation to his object;
- Views can change and can be learned, so that it can change for someone in certain situations and conditions; And
- Attitudes do not stand alone, but are always related to certain objects.

I. Change of Attitude

Human interaction with certain objects forms a perspective. There are two components that can cause a change of perspective: a) External factors, which are factors from the outside environment that a person recognizes; and b) Internal factors, originating from within oneself: the ability to select or analyze external influences, such as interest and attention.

J. Attitude Dimensions and Indicators

For example, Azjen and Fishbein (2005), attitude usually consists of two dimensions: 1) Behavioral beliefs are beliefs that a person has about his behavior and will shape his attitude.

- Security
- Speed
- Lifestyle/Trends

Evaluation of behavioral beliefs is a consideration of whether a person performs certain behaviors in a positive or negative way based on their own opinions.

- Security Interests
- The Importance of Speed
- Lifestyle Interests

K. Behavioral Intention

According to Wibowo (2008), behavioral intention to use is defined as a person's need to act in a certain way when using technology. Their interest in attitudes can be seen from how much technology is used, so they can predict what they think and what drives them to use the technology and want to encourage other users. Davis et al. (1989) and Wibowo et al. (2015) stated that behavioral interest is the level of a person's interest in taking certain actions.

There are several hypotheses that can be drawn from this presentation:

- H1: "Perceived usefulness has a positive and significant effect on attitudes.
- H2: "Perceived Ease of use Has a positive and significant effect on attitudes.
- H3: "Perceived Trust has a positive and significant effect on attitude
- H4: Perceived usefulness is influenced by a positive attitude and shows interest in the Wanda application users
- H5: Description of the ease of use that is influenced by a positive and significant attitude towards the interests of the Wanda application users
- H6: Perceived trust mediated by attitudes has a positive and significant impact on the interest of wanda application users
- H7: the attitude of use affects the interest in the behavior of application users

III. RESEARCH METHODS

A. Research Variables

Sugiyono (2013) states that research variables are features, traits, or values of a person, object, or activity that experience certain variations set by researchers to study and then draw conclusions divided into several types, namely, independent variables, dependent variables, moderator variables, intervening variables and control variables. In Structural Equation Modeling (SEM), the dependent variable is also called the endogenous variable and the independent variable is also called the exogenous variable. The independent (exogenous) variable is one of three. In this study, there are two variables: the intervening (intermediate) variable and the dependent (endogenous) variable. According to Sugiyono (2013), independent (exogenous) variables are variables that affect or cause the dependent (endogenous) variable to change or appear.

B. Operational definition

According to Young (quoted by Koentjaraningrat, 2002:23), operational definitions are based on properties that can be seen from what is being defined or changed, concepts in the form of constructs with words that describe behavior or symptoms that can be observed and tested and judged by others. The purpose of operational assignments is to make the data collection process easier, avoid multiple interpretations, and limit the number of variables that can be used.

According to Roscoe in Sugiyono (2013) that an appropriate sample size in research is between 30 and 500, if a multivariate analysis is to be carried out, the number of sample members must be at least ten times the total variables studied (exogenous plus endogenous). Sample size guidelines according to Hair et al. (2006), in Mulya Yunisya (2015), that the number of research samples is unknown, the exact population size is at least five times the variables or indicators analyzed. This research design has 30 indicators, so the number of samples taken in this study is a minimum of 150 samples with the following calculations:

Number of indicators   = 30 indicators
Number of samples   = number of indicators x 5
                                    = 30 x 5
                                    = 150

The number of samples obtained was 150. A total of 175 research samples were taken to avoid incomplete or unprocessed samples.

Sugiyono (2013) uses closed questions to create a questionnaire, which is a data collection technique that asks respondents to answer a number of questions or written statements. To measure variables, a Likert scale is used. This scale is a measuring tool that can generate data with a significant range of values and allows calculations, which allows calculation of averages, standard deviations, statistical tests of parameters, correlations, etc. Ferdinand (2006).

Descriptive analysis is used to analyze data by describing or describing the data that has been collected as it is without intending to make general conclusions or generalizations (Ghozali, 2014). If the research is carried out on examples, then it can be used to analyze it using descriptive and inferential statistics. According to Sugiyono (2014), data will be collected, tabulated, and explained from the respondents' answers to the questionnaire.

Least square partial analysis, or PLS, is intended for causal predictor analysis in very complex situations with little theoretical support and fewer than one hundred respondents. PLS analysis is similar to SEM in covariance analysis (Ghozali, 2014).

IV. RESEARCH RESULTS AND DISCUSSION

PT Wahana Makmur Sejati (WMS) as the Main Dealer for Honda Jakarta Tangerang motorcycles is committed to pampering its loyal customers through an application service called Wanda. Wanda offers complete solutions for loyal Honda customers. Wanda is a complete solution to the needs of Honda consumers, which contains everything from the latest product information, checking order status through the tracking feature, looking for AHASS locations, booking services, chatboard services, Honda Genuine Parts needs to apparel. Wanda also has a feature. Clients who want fast home service and official Astra Honda Authorized Service Station (AHASS) workshop standards can use this service.

A. Description of Respondents by Gender

Table 2: Gender of Respondents

Jenis Kelamin	Jumlah Responden	Persentase
Laki -Laki	91	61%
Perempuan	59	39%
Total	150	100%

Source: Results of questionnaire data processing, 2023

The structural equation model (SEM) based on components or variants is Partial Least Square (PLS). According to Ghozali (2006), PLS concentrates more on model prediction than causality and structural equation modeling (SEM) theory. Because PLS is not based on many assumptions, it is an effective method of analysis, as the sample does not have to be large or the data must be normally distributed (Hermawan and Hasibuan, 2016: 88).

Table 3: Convergent Validity Test Results

Variabel	Item	Nilai Outer Loading	Batasan Nilai Outer Loading	Keputusan
Perceived Usefullness (X1)	Item 1	0,845	0,7	Valid
	Item 2	0,831	0,7	Valid
	Item 3	0,878	0,7	Valid
	Item 4	0,897	0,7	Valid
	Item 5	0,904	0,7	Valid
	Item 6	0,899	0,7	Valid
	Item 7	0,837	0,7	Valid
	Item 8	0,851	0,7	Valid
Perceived Ease of use (X2)	Item 1	0,752	0,7	Valid
	Item 2	0,861	0,7	Valid
	Item 3	0,763	0,7	Valid
	Item 4	0,851	0,7	Valid
	Item 5	0,890	0,7	Valid
	Item 6	0,817	0,7	Valid
	Item 7	0,847	0,7	Valid
	Item 8	0,819	0,7	Valid
Perceived Trust (X3)	Item 1	0,886	0,7	Valid
	Item 2	0,892	0,7	Valid
	Item 3	0,932	0,7	Valid
	Item 4	0,926	0,7	Valid
Sikap (Z)	Item 1	0,894	0,7	Valid
	Item 2	0,892	0,7	Valid
	Item 3	0,907	0,7	Valid
	Item 4	0,905	0,7	Valid
	Item 5	0,911	0,7	Valid
	Item 6	0,898	0,7	Valid
Minat Penggunaan (Y)	Item 1	0,921	0,7	Valid
	Item 2	0,920	0,7	Valid
	Item 3	0,941	0,7	Valid
	Item 4	0,908	0,7	Valid

Source: Data processed with SmartPLS, 2023

From the table above, all items have a factor load value (outside load) above 0.7, so it is valid.

Convergent validity can be seen from the Average Variance Extracted (AVE) value, as shown in Figure 4.12. Construct values for all variables are above 0.50.

The AVE value can be used to indicate the amount of diversity or manifest variables that can be included in the latent construct. With an ideal AVE of 0.5, good convergent validity means that latent variables can explain more than half of the indicator variances.

Table 4: Results of the Average Variance Extracted Value Test

Variable	AVE Value	AVE Value Limit	Decision
Perceived usefullness (X1)	0,754	0,500	Fulfilled
Perceived ease to use (X2)	0,682	0,500	Fulfilled
Perceived Trust (X3)	0,827	0,500	Fulfilled
Sikap (Z)	0,812	0,500	Fulfilled
Minat Penggunaan (Y)	0,851	0,500	Fulfilled

Source: Data processed with SmartPLS, 2023

All variables show good construct validity because all have an AVE value of more than 0.5. Reliability Test: The reliability test determines whether the reliability test of the instrument or measuring instrument consisting of a questionnaire must be carried out because if the instrument is reliable or reliable, it can provide stable or constant measurement results.

Table 5: Composite Reliability Test Results and Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability	Reliability Limits	Decision
Perceived usefullness (X1)	0,953	0,961	0,700	Reliabel
Perceived ease to use (X2)	0,933	0,945	0,700	Reliabel
Perceived Trust (X3)	0,930	0,950	0,700	Reliabel
Attitude (Z)	0,954	0,963	0,700	Reliabel
Interest in Use (Y)	0,942	0,958	0,700	Reliabel

Source: Data processed with SmartPLS, 2023

The test results based on the table above show that the combined value of ability and cronbach alpha each shows a satisfactory value, that is, the value of each variable is above 0.70. This shows that the consistency and stability of inst

Table 6: R-Square Value Test Results

Variable	R-Square (R^2)
Interest in Using (Y)	0,816

Source: Data processed with SmartPLS, 2023

Based on the table above, the results are as follows: the interest variable has an R square value of 0.816, which indicates that the variability of the constructs Perceived Usefulness, Perceived Ease to Use, Perceived Trust, and Perceived Thought is 81.6% of the variability of the interest construct. Another construct variable not examined is responsible for the remaining parts.

A Q2 value that is higher than 0 indicates the relevance of the model predictor, while a Q2 value that is lower than 0 indicates a low model predictor relevance (Ghozali and Latan, 2015:81).

To calculate the Q2 test, Microsoft Excel is used. The result is 0.931. The model has predictive relevance if the value is greater than 0. Q2 analysis can also be seen in the SmartPLS output. The output results are as follows:

Table 7: Value Result Q2

	SSO	SSE	Q^2 (=1-SSE/SSO)
X1 (PU)	1200,000	1200,000	
X2 (PEU)	1200,000	1200,000	
X3(PT)	600,000	600,000	
Y (IiU)	600,000	242,313	0,596
Z (Attitude)	900,000	355,007	0,606

Source: Data processed with SmartPLS, 2023

Decision-making criteria A Q2 value that is greater than 0 indicates that the model is highly relevant, and a Q2 value less than 0 indicates that the model has lower predictor relevance. According to Ghozali and Latan (2015), using an absolute measure of appropriate criteria (model) to quantify the magnitude of the mean difference between observed and expected correlations. Values below 0.10 are considered reasonable criteria (Henseler et al., 2014).

Table 8: Value Result Q^2

Indikator	Saturated Model	Estimated Model
SRMR	0,049	0,049
NFI	0,818	0,818

The output above shows that the model is appropriate or meets good suitability standards. SRMR value is 0.049.

The path coefficient, which represents the coefficient of each parameter, as well as the statistical significance value t, is used to test the proposed hypothesis. The estimated relevance of the parameters can show how the research variables interact with each other. The theory proposed with a probability of 0.05 is accepted and rejected.

The following table shows the estimated output from the structural model test:

Table 9: Hypothesis Test based on Path Coefficient

	Original Sample (Q)	Sample Mean (M)	Standart Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X1 (PU)→ Y (IiU)	-0,026	-0,026	0,067	0,387	0,699
X1 (PU)→ Z (Attitude)	0,390	0,380	0,113	3,448	0,001
X2 (PEU)→ Y (IiU)	0,268	0,274	0,071	3,803	0,000
X2 (PEU)→ Z (Attitude)	0,094	0,104	0,074	1,276	0,202
X3 (PT)→ Y (IiU)	0,355	0,337	0,102	3,472	0,001
X3 (PT)→ Z (Attitude)	0,487	0,489	0,088	5,513	0,000
Z (Sikap) → Y (IiU)	0,402	0,414	0,111	3,626	0,000

Source: Data processed with SmartPLS, 2023

Statistical hypothesis construction:
- Ho: Perceived usefullness has no significant impact on attitude
- Ha: Perceived usefullness has a significant impact on attitude.
- Ho: Perceived Ease of use does not significantly affect attitudes.
- Ha: Perceived Ease of use has a significant effect on attitudes.
- Ho: Perceived Trust has no significant effect on attitude.
- Ha: Perceived Trust has a significant impact on attitudes
- Ho: The attitude of use has a significant impact on the interest in the behavior of application users
- Ha : The attitude of use has a significant impact on the interest in the behavior of application users
- While the hypothesis to test the mediating variable is as follows:
- Ho: Perceived usefulness mediated by attitude has no significant effect on interest in the behavior of Wanda application users.

- Ha: Perceived usefulness mediated by attitudes has a significant effect on the interest in the behavior of Wanda application users
- Ho: Perceived ease of use mediated by attitude does not have a significant effect on the behavioral interest of the Wanda application user
- Ha: Perceived ease to use which is mediated by attitude has a significant effect on the interest in the behavior of the Wanda application user
- Ho: Perceived Trust which is mediated by attitude has no significant effect on the interest in the behavior of Wanda application users
- Ha: Perceived Trust mediated by attitude has a significant effect on the interest in the behavior of Wanda application users
- The results of hypothesis testing can be tabulated as follows:

Table 10: Results of the Direct Effect Hypothesis Test

Hipotesis		Nilai Std Koefisien	T Statistic	P-value	Keterangan
H1	X1 → Z	0,390	3,448	0,001	signifikan
H2	X2 → Z	0,094	1,276	0,202	Tidak signifikan
H3	X3 → Z	0,487	5,513	0,000	signifikan
H4	X1→Y	-0,026	0,387	0,699	Tidak signifikan
H5	X2→Y	0,268	3,803	0,000	signifikan
H6	X3→Y	0,355	3,472	0,001	signifikan
H7	Z → Y	0,402	3,626	0,000	signifikan

➢ *Explanation:*
- Perceived usefullness has a significant effect on attitude. This is because the value of the t statistic > 1.96 (3.448 > 1.96) or P values < 0.05 (0.001 < 0.05), so Ho is rejected and Ha is accepted. A positive coefficient value means that Perceived usefullness has a positive and significant impact on attitudes.
- Perceived ease of use has no significant effect on attitudes. This is because the t statistic value < 1.96 (1.276 < 1.96) or P values > 0.05 (0.202 > 0.05), so Ho is accepted and Ha is rejected.

- Perceived Trust has a significant effect on attitude. This is because the value of the t statistic > 1.96 (5.513 > 1.96) or P values < 0.05 (0.000 < 0.05), so Ho is rejected and Ha is accepted. The positive coefficient value means that Perceived Trust has a positive and significant effect on attitudes.
- Perceived usefullness has no significant effect on interest. This is because the value of the t statistic < 1.96 (0.387 < 1.96) or P values > 0.05 (0.699 > 0.05), so Ho is accepted and Ha is rejected.

- Perceived Ease of use has a significant effect on interest. This is because the value of the t statistic > 1.96 (3.803 > 1.96) or P values < 0.05 (0.000 < 0.05), so Ho is rejected and Ha is accepted. The positive coefficient value means that Perceived Ease of use has a positive and significant effect on interest.
- Perceived Trust has a significant effect on interest. This is because the value of the t statistic > 1.96 (3.472 > 1.96) or P values < 0.05 (0.001 < 0.05), so Ho is rejected and Ha is accepted. The positive coefficient value means that Perceived Trust has a positive and significant effect on interest.
- Attitude of use increases interest in the behavior of application users. This is because the value of the t statistic > 1.96 (3.626 > 1.96) or P values < 0.05 (0.000 < 0.05), so Ho is rejected and Ha is accepted. The positive coefficient value means that attitude has a positive and significant effect on the interest in application user behavior.

V. CONCLUSION

A. The effect of Perceived usefullness on Attitude (Hypothesis 1)

Based on the research results, it is known that the feeling of benefit is significantly influenced. This is due to the fact that Ho is rejected and Ha is accepted, because the t statistical value is greater than 1.96 (3.636 is greater than 1.96) or the P value is less than 0.05 (0.000 is lower than 0.05). The positive coefficient value indicates that perceived usefulness has a positive and significant impact on attitudes.

As a result, the first hypothesis which claims that "Perceived usefullness has a positive and significant effect on attitudes" has been proven valid and well accepted. This study is in line with the findings of Shanmugam et al. (2014) and Abadi et al. (2012), who found that feelings of benefit had a positive impact on attitudes towards mobile banking use. Usefulness perception research has a positive impact on the attitudes of consumers who use internet banking in Denpasar City, according to Novita and Giantari (2016). Karnadjaja et al. (2017) also shows that perceived usefulness has a positive impact on attitudes. Logically, consumers' wanda usage attitudes will increase as their perceived usefulness of wanda increases. On the other hand, as their perception of the usefulness of wanda decreases, their attitude toward using wanda decreases. This is consistent with the results of hypothesis testing which shows that perceived usefulness influences usage attitudes positively and significantly. In other words, the attitude of Wanda users is high because they have experienced the benefits.

B. The Effect of Perceived Ease of Use on Attitude (Hypothesis 2)

Based on the research results, it is known that perceived ease of use does not affect attitudes. This shows that Ho is accepted and Ha is rejected because the t statistic value < 1.96 (1.354 < 1.96) or P value > 0.05 (0.176 > 0.05).

Because it cannot be proven, the second hypothesis, that "Perceived Ease of Use has a positive and significant effect on attitudes", cannot be accepted. Widyawati and

Moeliono (2018) found that perceived convenience had a positive impact on Indonesians' attitudes about using mobile banking applications.

C. The Effect of Perceived Trust on Attitude (Hypothesis 3)

The results of the study show that Perceived Trust has a significant effect on attitudes. This is indicated by a t statistic value greater than 1.96 (5.617 greater than 1.96) or a P value lower than 0.05 (0.000 lower than 0.05), indicating that Ho is rejected and Ha is accepted . Thus, the positive coefficient value indicates that Perceived Trust has a significant and positive effect on attitude.

So, the third hypothesis, which says "Perceived Trust has a positive and significant effect on attitudes", is not only clear but also widely accepted. The results of this study are in line with the results of Santosa's research (2016) which states that trust significantly influences attitudes towards using Internet Banking. As a conclusion from this study, it can be concluded that the level of trust perceived by customers is related to their reluctance to use Wanda.

D. The Effect of Perceived Usefulness on Interest (Hypothesis 4)

Based on the research results, it is known that the perceived usefulness does not have a significant effect on interest. This shows that Ho is accepted and Ha is rejected because the t statistic value < 1.96 (0.387 < 1.96) or P value > 0.05 (0.699 > 0.05).

Therefore, the fourth hypothesis, which states that "User attitude has a positive and significant effect on interest in application user behavior", is unacceptable and cannot be proven. The results of this study are not in line with previous research by Loanata and Tileng (2016), which found that perceived usefulness had a positive and significant impact on the intention to use mobile payments, and Raihan Maldini Rahim's research (2019), which found that perceived usefulness had a positive and significant impact on interest use of electronic money.

E. The Effect of Perceived Ease of Use on Interest (Hypothesis 5)

Based on the results of data processing, it was found that Perceived Ease of use had a significant impact on interest. This is because Ho is rejected and Ha is accepted because the t statistic value is > 1.96 (3.803 > 1.96) or the P value < 0.05 (0.000 < 0.05). The positive coefficient means that Perceived Ease of use has a positive and significant effect on interest.

Therefore, the fifth hypothesis—which states that "Perceived Ease of Use has a positive and significant effect on interest"—is clear and acceptable. In a previous study, Raihan Maldini Rahim (2019) found that perceived ease of use influenced the interest of CIMB Niaga Yogya Special Region customers to use a cell phone account. In addition, Andriyano (2016) found that perceived ease of use influences customers' interest in using a mobile phone account.

F. The Effect of Perceived Trust on Interest (Hypothesis 6)

Based on the results of data processing, it was found that Perceived Trust had a significant impact on interest. This is because Ho is rejected and Ha is accepted because the t statistic value is > 1.96 (3.472 > 1.96) or the P value < 0.05 (0.001 < 0.05). The positive coefficient value indicates that Perceived Trust has a positive and significant effect on interest. The sixth hypothesis, which states that "Perceived Trust has a positive and significant effect on interest", is valid and acceptable. Previous research by Haidari and Tileng (2018), which found that trust significantly influences intention to use Go-Pay, supports the findings of this study.

G. The effect of attitude in mediating the relationship between perceived usefulness and interest (Hypothesis 7)

Based on the research results it is known that Perceived usefulness which is mediated by attitude has a significant effect on the interest in the behavior of Wanda application users. The results of the indirect effect test show that the P value is less than 0.05 (0.000 <0.05). Therefore, the fifth hypothesis, which states that "Perceived usefulness mediated by attitude has a significant effect on interest in the behavior of Wanda users", is clear and well accepted. The results of this study are in line with the research of Shanmugam et al. (2014), which states that attitudes affect the use of mobile banking. This research can also regulate the relationship between perceived usefulness of mobile banking and behavioral intention to use it in Malaysia. In addition, research conducted by Hosseini et al. (2015) found that perceived usefulness has a positive correlation with the intention to use m-banking, which is mediated by attitudes towards m-banking. These results indicate that the greater the use or benefits that consumers get when using wanda, the greater their interest in using it. The same goes for the desire to use it.

H. The effect of Attitude in mediating the relationship between Perceived ease to use on Interest (Hypothesis 8)

Based on the results of the study it is known that Perceived ease to use which is mediated by attitude does not significantly influence the interest in the behavior of Wanda application users. The results of the indirect effect test show that the P value is more than 0.05 (0.190 is greater than 0.05).

Therefore, the fifth hypothesis, which states that "Perceived ease to use which is mediated by attitude has a significant effect on the behavioral interest of Wanda application users", is not proven and cannot be accepted at all. The results of this study are not in line with the research of Feronica Mayasari et al. (2013), who found that customers who feel comfortable, trust, capable and satisfied with internet banking services will continue to use it for their daily needs and will continue to use it. Sophisticated and easy-to-use internet banking services will also have a positive impact on the bank, because customers will create a good image about the bank, so that customers will feel better about it.

I. The effect of Attitude in mediating the relationship between Perceived Trust and Interest (Hypothesis 9)

Based on the research results, it is known that Perceived Trust, which is mediated by attitude, has a significant effect on the interest in the behavior of Wanda application users. The results of the indirect effect test show that the P value is less than 0.05 (0.000 <0.05).

Thus the sixth hypothesis which states "Perceived Trust mediated by attitude has a significant effect on the behavioral interest of Wanda application users" is proven and accepted. The results of this study are in line with Duane's previous research, et.al (2014) in Ireland providing conclusive evidence that trust is the most powerful factor influencing consumers' desire to use their cell phones to make payments mediated by attitude. This is also supported by research. Yan and Yang (2015) stated that trust has a significant influence on interest in using digital wallet technology with an attitude as mediation. These results indicate that the greater the trust that consumers get when using Wanda has a significant impact on the intention to use. In addition, there is a relationship between the behavioral intention to use it and the influence of the perspective of use on interest

Based on the research results, it is known that the perspective of use influences interest significantly. application user behavior. This is because the value of the t statistic > 1.96 (20.825 > 1.96) or P values < 0.05 (0.000 < 0.05), so Ho is rejected and Ha is accepted. The positive coefficient value means that attitude has a positive and significant effect on the interest in application user behavior. Thus the seventh hypothesis which states "Attitude of use has a positive and significant effect on interest in the behavior of application users" is proven and can be declared accepted. The results of this study are in line with research conducted by Novita and Giantari (2016), who found that customer attitudes significantly influence the intention to use internet banking in Denpasar City. In addition, research conducted by Yanti and Yusuf (2020) found that attitude to use has a major impact on the desire to use information technology, in this case an e-commerce-based SIA. These results indicate that the greater the customer's interest in using Wanda, the greater the customer's behavior to access it.

➤ *Advice for Companies*
- On the Variable Perceived Usefulness of suggestions that can be used as material for consideration for companies, namely PT. Wahana Makmur Sejati can improve the application and its features to increase the benefits of using Wanda, of course, to increase the value of Wanda's products in the eyes of customers. Perceived benefit is the level of a person's belief that using a particular information system will improve his performance. Perceived usefulness, as is known from its definition, is a belief about the decision-making process. A person will use the system if he thinks it is useful.

- On the Perceived Variable ease of suggestion that can be taken into consideration for companies, namely by making a display or how to use Wanda that is easy for users when making purchases or booking services at Wanda. one of them is by creating a user friendly display and an attractive appearance.

- On the Perception Variable Trust suggestions that can be taken into consideration for companies, namely the Wanda application continues to increase the level of trust and is always committed to protecting consumers' personal data responsibly and increasing the intensity of socialization so that Wanda can be trusted by consumers.

- In terms of interest in using suggestions that can be taken into consideration, namely creating a referral program. This program gives customers vouchers or discounts every time they share a code with others. New customers using the Wanda app can use this code to get a special discount. Wanda became more popular, and consumers were happy with the discounted prices it offered.

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