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Effect of Perceived Ease of Use on Intention to Reuse Flip via Perceived Usefulness in Islamic Business

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Abstract

This study aims to evaluate the effect of Perceived Ease of Use on Behavioral Intention to Reuse the Flip application, with Perceived Usefulness as an intervening variable. This study involved 96 respondents from an unknown population. Data collection was carried out by distributing questionnaires using a Likert scale. Data analysis was carried out using the Partial Least Square Structural Equation Modeling (PLS-SEM) method using SmartPLS 4 software. The analysis process includes validity, reliability, hypothesis testing, and model fit testing. The results showed that Perceived Ease of Use has a positive and significant effect on Behavioral Intention to Reuse the Flip application. In addition, Perceived Ease of Use also has a significant effect on Perceived Usefulness. However, the results showed that Perceived Usefulness did not have a significant effect on Behavioral Intention to Reuse the Flip application. Therefore, Perceived Usefulness was not proven to mediate the relationship between Perceived Ease of Use and Behavioral Intention. This finding suggests that ease of use of the application has a greater effect on reuse intentions than perceptions of its usefulness.

Keywords

Behavioral Intention, Ease of Use, E-Wallet, Islamic Business, Perceived Usefulness.

1. Introduction

The development of increasingly sophisticated technology has unknowingly caused changes in the habits and lifestyles of people around the world. The development of increasingly modern technology makes human life easier where everything can be done without requiring great effort (Volt & Croissant, 2024). All work can be done with just a smartphone through the use of available applications, we can enjoy various services wherever and whenever we want. In the development of science, information technology and communication, where competition in digital payments or digital wallets is getting tighter where companies are competing to set strategies to win market competition to attract and retain consumers. As we know, digital payment is a transaction method that is closely related to business. Digital payment can be a necessity in modern business, because it helps increase business efficiency and profits (Hendrawan et al., 2023; Kumalasari & Farida, 2024; Hariyanto et al., 2025).

The condition of the business world is dynamic, consumer behavior is also the same. Indonesia is experiencing a paradigm shift in the financial system with the emergence of the fintech phenomenon and digital payments. This phenomenon not only facilitates access to financial services but also changes the way Indonesians transact, invest, and manage their personal finances. Since the pandemic, the use of digital wallets as a non-cash payment tool has been quite common (Kaczmarek, 2021). The practicality and efficiency offered make many people use the platform. The products that are widely used by the public are payment applications, such as digital wallets (e-wallets) and free interbank transfer services. There are various types of e-wallets that are commonly used such as ShopeePay, DANA, Gopay, and LinkAja. Digital payment competition is increasingly complex with the Qris payment system from Bank Indonesia. The transfer of funds in question is an activity that begins with an order from the initial sender whose purpose is to transfer funds to the intended recipient until the recipient receives the funds. Where one of the applications that provides interbank transfer services is the Flip.id application (Hayati & Kijai, 2019).

Bank Indonesia Regulation Number 19/12/PBI/2017 concerning the implementation of financial technology states that the development of technology and information systems continues to produce various innovations related to financial technology including the flip.id application (Narasati, 2020). Rambe and Bangsawan (2023), describe that many public complaints are due to having to pay an administration fee of IDR 6,500 for every interbank transaction. This is a problem for the community, especially for Bank customers and also for people who have offline or online businesses that require different bank transactions. The administration fee charged for each different bank transaction is a complaint in the community. For this reason, Flip.id is expected to be a solution for customers in the problem of these costs and become a means to help each other or help each other as fellow human beings. In accordance with the word of Allah stated in QS. Al-Maidah Verse 5:2:

وَتَعَاوَنُوْا عَلَى الْبِرِّ وَالتَّقْوٰى ۖ وَلَا تَعَاوَنُوْا عَلَى الْاِثْمِ وَالْعُدْوَانِ

That means : " *And help you in (doing) righteousness and piety, and do not help you in committing sins and enmity."* (QS. Al-Maidah Ayat 5:2)

One of the free bank transfer applications is flip.id, flip.id is a fintech based on a payment platform in Indonesia and is also the latest innovation in the world of FinTech (Financial Technology) by providing services in the form of applications for making interbank transfers free of administration fees that can be accessed via Android or IOS devices (Sahroni et al., 2022). The application is expected to be a

solution for the public to take advantage of the features or services of different bank transfers without having to pay administration fees. The number of flip.id application users throughout Indonesia based on download data on the play store is more than 5 million users. The number of Flip application users per year is: 2021: 7 million, 2022 (12 million), 2023 (13 million). But as we have seen lately, many users feel uncomfortable and disappointed with the flip application because of the slow transaction process that must use a unique code first, this was conveyed by flip users in reviews of other flip.id applications and platforms.

Companies must have a good perception of ease of use. Perceived ease of use is one of the company's assets, especially in companies engaged in digital finance or financial technology (fintech) (Pratiwi et al., 2023). According to Fan et al. (2020), perceived ease of use refers to the extent to which users believe that using a technology or system does not require excessive effort or complexity. Which means that perceived ease of use is a concept that refers to an individual's perception or impression of how easy it is to use a particular product or technology. This behavioral intention to reuse is also used to see the extent to which someone intends or intends to use a technology, product, or service in the future. Behavioral intention is a person's intention, desire or interest in carrying out a certain action or behavior, a person will carry out a certain action or behavior if that person has the desire and interest to do so (Riyadhatul et al., 2024).

It is important for organizations and developers to understand the importance of individual perceptions of usability and ease of use when designing and implementing new technologies. By considering these factors and designing technology that is perceived as useful and easy to use, organizations can increase the likelihood that individuals will accept and adopt the technology. Perceived usefulness is an important factor in determining the acceptance and adoption of technology by individuals (Ferdianto, 2022). In this context, the Flip application is one of the innovations that has attracted attention. This application offers financial solutions that are in accordance with Islamic law, allowing users to transact, invest and manage their finances in accordance with Sharia principles. However, as with the introduction of new technology in various aspects of life, it is important to understand how users respond to Flip application users from an Islamic business perspective.

Based on research by Kurniawan & Samryn (2024), perceived ease of use has been shown to have a positive effect on behavioral intention to use the BioESS application at the PT Biofarma Production Facility. This result is in line with the findings of Wijayanti et al. (2019), which showed that perceived ease of use has a significant effect on behavioral intention to use BRI Digital Banking services at BRILink Agents, PT Bank Rakyat Indonesia Magelang Branch. However, research by Ramadhan and Saputro (2024) found different results, namely that there was no empirical relationship between perceived ease of use and behavioral intention among Gopay users. The difference in the results of these studies shows that the influence of perceived ease of use can vary depending on the context and digital platform used. Despite these prior findings, limited research has specifically examined the role of perceived usefulness as an intervening variable in the relationship between perceived ease of use and behavioral intention, particularly in the context of Islamic business ethics. Furthermore, few studies focus on payment platforms like Flip, especially with an emphasis on user behavior within Islamic business frameworks**.** Based on this gap, the author is interested in analyzing the effect of perceived ease of use on behavioral intention to reuse the Payment Flip application through perceived usefulness as an intervening variable in an Islamic business perspective (study on Flip users in region B).

2. Literature Review

2.1. Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is a development of the Theory of Reasoned Action developed by Ajzen (1991). This theory assumes that individuals act based on wise and rational considerations. TPB explains that a person's intention is influenced by three main factors, namely attitude, subjective norms, and perceived behavioral control. In addition, intention and perceived behavioral control also influence a person's actual behavior. Attitude refers to an individual's assessment of a behavior, while subjective norms describe the social pressure felt to perform or not perform the behavior.

Perceived behavioral control reflects the extent to which a person feels able to control the action. These three factors form the basis of TPB. This theory suggests that behavior depends not only on intention but also on the individual's perception of their own abilities. According to Evelyna (2021), this theory is based on the idea that humans use available information, both implicitly and explicitly, to consider the consequences of their behavior. Thus, TPB is a useful tool for understanding and predicting human behavior more comprehensively.

2.2. Technology Acceptance Model (TAM) Theory

The Technology Acceptance Model (TAM) was introduced by Davis in 1989. TAM is a theory in information systems designed to explain how users understand, accept, and use information technology. The main focus of this theory is on the behavior of end users in adopting new technology. TAM emphasizes two main factors that influence technology acceptance. These factors are perceived usefulness and perceived ease of use.

Perceived usefulness describes the extent to which a person believes that technology will improve their performance. Perceived ease of use indicates the extent to which a person feels that using technology does not require much effort. In addition to these two main factors, TAM also considers the influence of external factors. These external factors influence the psychological aspects that underlie technology acceptance. Therefore, TAM is used to predict and understand user behavior towards various technological innovations (Sitinjak, 2019).

2.4. Behavioral Intention to Reuse

Behavioral intention to reuse is the level of individual intention in carrying out an action (Ningsih et al., 2023). A person will act if he has the desire or intention to do so. Interest in using an application reflects success in accepting technology. Behavioral intention is also a measure of individual interest that connects attitudes and recognition of service contributions (Afdillah et al., 2023). Thus, behavioral intention can be understood as a person's conscious plan to carry out an action in the future.

This intention reflects the individual's willingness to exert effort in realizing it. According to Teo (2011), there are three dimensions in behavioral intention. These dimensions are future usage intention, routine usage intention, and recommendation intention. In the Islamic view, the use of technology should be based on a sincere intention to seek the pleasure of Allah SWT. An example is the use of technology to facilitate worship, preaching, or working in a halal manner because the intention includes spiritual and moral aspects

2.3. The Role of Perceived Ease of Use

Perceived ease of use is an individual's perception that using technology does not require much effort and does not complicate work. The easier the technology is to use, the greater the interest in using it (Damayanti & Fathihani, 2023). This perception also includes the belief that the system can minimize errors and reduce workload (Dewi et al., 2024). In addition, the system is also considered capable of

providing convenience and efficiency in work (Setyawati, 2020). Technology makes human life easier.

Davis (1989) identified four dimensions in perceived ease of use. These dimensions are easy to control, clear and easy to understand, flexible, and easy to master. These four dimensions describe how technology should be designed so that users feel comfortable. In Islam, convenience is an important principle that is a gift from Allah SWT. This principle is intended to encourage the spirit of practicing religion in various conditions. In the context of digital payments, convenience can be seen from the absence of the need for great effort to understand it. This makes digital payments an efficient and convenient solution for users.

Perceived ease of use is one of the main factors in the Technology Acceptance Model (TAM) that influences a person's decision to reuse a technology. When a system is considered easy to use, individuals will feel more comfortable and tend to have the intention to continue using it (Damayanti & Fathihani, 2023). Ease of use also creates a positive perception of previous experiences, thereby increasing interest in reusing. In the context of using digital technology, perceptions of this ease are very important in shaping user behavioral intentions. Therefore, this study proposes the hypothesis that perceived ease of use influences behavioral intention to reuse.

H1: Perceived Ease of Use influences Behavioral Intention to Reuse

Perceived ease of use not only influences a person's intention to reuse technology, but is also closely related to the perception of the benefits of the technology. When a system is perceived as easy to use, users will understand its functions more quickly and feel the benefits directly. Ease of operation of technology reduces psychological barriers, thereby increasing the belief that the technology is truly useful in supporting work or activities (Chrisandita & Sukartha, 2021). This is in line with the view in TAM that perceived ease of use is one of the main determinants of perceived usefulness. Based on this, the hypothesis is proposed that perceived ease of use influences perceived usefulness.

H2: Perceived Ease of Use influences Perceived Usefulness

2.5. The Role of Perceived Usefulness

Perceived usefulness is defined as the extent to which individuals feel that the use of information technology provides benefits (Chrisandita & Sukartha, 2021). These benefits include increased performance and productivity because work can be completed faster. Perceived usefulness also reflects the benefits of using a product that makes users feel satisfied (Wandi et al., 2020). According to Davis (1989), perceived usefulness is the belief that using a system can improve performance. This belief encourages individuals to use technology that is considered useful.

In addition, this perception is the subjective ability of users that a particular system can support organizational performance (Vlachogianni & Tselios, 2023). This shows that the perception of usefulness is not only individual but also has a collective impact. Sulistyorini (2024) put forward three dimensions of benefits, namely saving time, providing convenience, and increasing productivity. In the Islamic view, usefulness includes the good of the world and the hereafter. These benefits must meet the elements of halal, useful, bring benefits (thoyib), and not cause harm to users.

Perceived usefulness describes the extent to which individuals believe that the use of a technology can improve their performance or productivity. The higher the perception of the benefits obtained, the more likely a person is to have the intention to reuse the technology in the future. This view is in line with the TAM theory which states that perceived usefulness is a key factor in forming behavioral intention (Davis, 1989). Users tend to maintain the use of technology that is proven to provide

added value in their activities. Therefore, the hypothesis is proposed that perceived usefulness influences behavioral intention to reuse.

H3: Perceived Usefulness influences Behavioral Intention to Reuse

In the Technology Acceptance Model (TAM), perceived ease of use and perceived usefulness are two main factors that shape individual behavioral intentions towards the use of technology. When a system is perceived as easy to use and provides significant benefits, users tend to develop an intention to continue using the technology. The combination of perceived ease and usefulness will strengthen the individual's belief that the technology is worth using again (Davis, 1989). This shows that both factors simultaneously influence the user's decision to maintain the use of the technology. Therefore, it is hypothesized that perceived ease of use and perceived usefulness influence behavioral intention to reuse.

H4: Perceived Ease of Use and Perceived Usefulness influence Behavioral Intention to Reuse

3. Methods

This research was conducted in Bandar Lampung with a quantitative approach of explanatory research type, namely research that aims to test the relationship between variables and certain theories. Data collection was carried out through an online questionnaire using Google Form to 96 respondents. Because the population of Flip payment service users is unknown (unknown population), the sample determination used the Lemeshow formula. The measurement scale used a five-point Likert scale: Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1) (Sugiyono, 2017). This study aims to analyze the perception of ease of use of Flip as a digital payment platform. Data analysis was carried out descriptively to describe the characteristics of respondents without generalizing. For further analysis, SmartPLS software was used with the Partial Least Square (PLS) method because of its ability to handle complex data, models with many variables, and data that is not normally distributed (Haryono, 2016). Model evaluation includes outer models and inner models. Evaluation of the outer model includes convergent validity (factor loading > 0.70), discriminant validity (higher indicators in its construct compared to other constructs), and reliability with Composite Reliability (> 0.70) and AVE (> 0.50). Hypothesis testing through the inner model includes R-square, t-statistic, and p-value analysis to determine the direct and indirect effects, as well as the role of mediation and moderation between latent variables. The model is evaluated with Path Coefficients, Specific Indirect Effects, and Bootstrapping.

4. Results

Respondents in this study came from the population of Flip service users or those who had used it. The characteristics of the respondents studied included several important aspects. These aspects include gender and age range of respondents. In addition, their domicile location was also considered as part of the analysis. This study also looked at the duration of Flip use and the banks or financial services most frequently used by respondents.

Table 1. Respondent Characteristics

Characteristics		**Total Respondent**	**%**
Gender	Male	23	24%
	Female	73	76%
Age	17-21	57	59.40%
	22-27	34	35.40%
	28-35	5	5.20%
Domicile	Sukarame	40	41.70%
	Rajabasa	12	12.50%
	Kedaton	9	9.40%
	Kemiling	7	7.30%
	Labuhan Ratu	9	9.40%
	Tanjung Senang	4	4.20%
	Sukabumi	4	4.20%
	Tanjung Karang Pusat	3	3.10%
	Enggal	2	2.10%
	Panjang	2	2.10%
	Kedamaian	1	1%
	Teluk Betung Barat	1	1%
	Wayhalim	1	1%
	Langkapura	1	1%
Duration of Use	6-12 month	65	67.70%
	1 year	21	21.90%
	>2 year	10	10.40%
Frequently visited services	BRI	47	49%
	BNI	9	9.40%
	BCA	7	7.30%
	MANDIRI	6	6.30%
	BSI	4	4.20%
	SEABANK	7	7.30%
	E-WALLET	16	16.70%

Based on Table 1 shows that the majority of respondents are female with a total of 73 respondents or 76%, while respondents are male as many as 23 respondents or 24%. Based on table 1 shows that the majority of respondents aged 17-21 years amounting to 57 respondents or 59.4%, then respondents aged 22-27 amounting to 34 respondents or 35.4% and aged 28-35 with a total of 5 respondents or 5.2%. Based on table 1 that the majority of respondents who use payment flip are domiciled in Sukarame sub-district with the number of respondents 40 or 41.7%, then Rajabasa sub-district with respondents 12 or 12.5%, in addition Kedaton 9 or 9.4% Labuhan Ratu 9 respondents or 9.4%, Kemiling 7 or 7.3%, Tanjung Senang 4 or 4.7%, Sukabumi 4 or 4.2%, Tanjung Karang Pusat 3 or 3.1%, Enggal 2 or 2.1%, Perdamaian 1 or 1%, Teluk Betung Barat 1 or 1%, Wayhalim 1 or 1%, Langkapura 1 or 1%. Based on 1 above that the majority of respondents' length of use of payment flip is 6-12 months with respondents 65 or 67.7%, then 1 year 21 or 21.9% and> 2 years 10 or 10.4%. Based on table 1, it shows that the banks/services that respondents often go to are BRI totaling 47 or 49%, E-wallet totaling 16 or 16.7%, BNI totaling 9 or 9.4%, BCA totaling 7 or 7.3%, MANDIRI totaling 6 or 6.3%, Seabank totaling 7 or 7.3% and BSI totaling 4 or 4.2%.

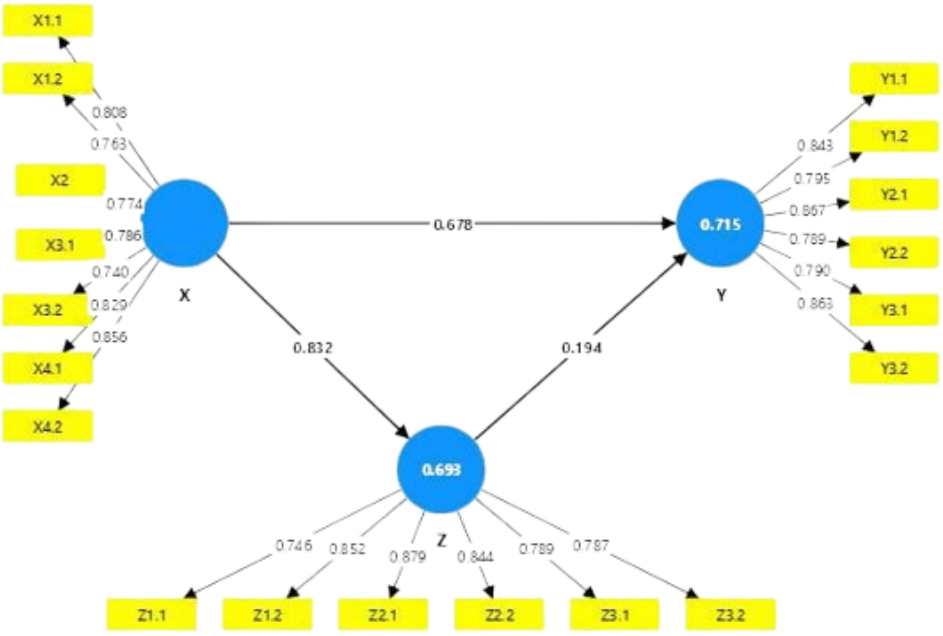

Figure 1. Results of Measurement Model Analysis (Outer Model)

For testing the outer model, it can be done in 2 stages, namely testing validity and reliability. Validity and reliability tests are carried out to determine the feasibility of the measuring instrument used in the study in the variables of Perceived Ease of Use, Behavioral Intention to Use, and Perceived Usefulness. With the outer model test, it can help determine whether the research meets the requirements as good data or not, namely it must be valid and reliable. Figure 1 shows a PLS-SEM model with three latent variables: X (independent variable), Z (mediating variable), and Y (dependent variable). The R^2 value on variables Z = 0.693 and Y = 0.715, indicates that 69.3% of Z variability is explained by X, and 71.5% of Y variability is explained by X and Z—which means the model has strong predictive power. The path coefficient X → Y is 0.678, indicating that X has a direct positive and significant effect on Y. The coefficients X → Z are 0.832 and Z → Y are 0.543 also indicate a significant effect, so it can be concluded that Z mediates part of the relationship between X and Y. Overall, this model shows that X has a significant effect on Y, both directly and indirectly through Z as a mediator.

Table 2. Outer Loading Results

Variables	Question	Loading Factor	Description
Perceived Ease of Use	X1.1	0.808	Valid
	X1.2	0.763	Valid
	X2	0.774	Valid
	X3.1	0.786	Valid
	X3.2	0.740	Valid
	X4.1	0.829	Valid
	X4.2	0.856	Valid
Behavioral Intention to Reuse	Y1.1	0.843	Valid
	Y1.2	0.795	Valid
	Y2.1	0.867	Valid
	Y2.2	0.789	Valid
	Y3.1	0.790	Valid

Variables	Question	Loading Factor	Description
	Y3.2	0.863	Valid
Perception of Usefulness	Z1.1	0.746	Valid
	Z1.2	0.852	Valid
	Z2.1	0.879	Valid
	Z2.2	0.789	Valid
	Z3.1	0.790	Valid
	Z3.2	0.863	Valid

Based on Table 2, it shows that all indicators with loading factor values above 0.70 indicate that each indicator makes a strong contribution to the construct it represents, namely Perceived Ease of Use, Behavioral Intention to Reuse and Perceived Usefulness. In the Perceived Ease of Use construct, the indicator with the highest value is Target Achievement (0.856), while in Behavioral Intention to Reuse, the indicator with the most significant contribution is Intention to use routinely in the future (0.867). For the Perceived Usefulness construct, the indicator with the highest value is Providing Convenience (0.879). These results indicate that each indicator is valid in measuring the related construct, so this measurement model can be said to be reliable and relevant for further analysis. Each indicator has a greater loading factor value on the variables it measures compared to other variables. This shows that these indicators are valid in representing their respective variables, namely Perceived Ease of Use (X), Perceived Usefulness (Z), and Behavioral Intention to Use (Y). Overall, these results support the discriminant validity between variables in this study.

Table 3. Results of Construct Validity and Reliability Tests

Variable	Cronbach's Alpha	rho_A	rho_C	AVE
Perceived Ease of Use (X)	0.902	0.907	0.923	0.631
Behavioral Intention to Reuse (Y)	0.906	0.912	0.928	0.682
Perceived Usefulness (Z)	0.900	0.905	0.923	0.668

Based on Table 3, all tested constructs showed very good internal reliability. The constructs of Perceived Ease of Use, Behavioral Intention to Reuse, and Perceived Usefulness have Cronbach's Alpha, Composite Reliability rho_A, and Composite Reliability rho_C values above 0.70. In addition, the Average Variance Extracted (AVE) values for the three constructs also exceed the minimum limit of 0.50. This shows that each construct is able to explain more than 50% of the variance of its indicators. With the highest AVE value in the Behavioral Intention to Reuse construct (0.682), followed by Perceived Usefulness (0.668) and Perceived Ease of Use (0.631), this model can be concluded as valid and reliable for further analysis.

Table 4. Fornell Larcker Criterion and f-Square Results

Variable	X	Y	Z
Perceived Ease of Use (X)	0.795	0.49	2.25
Behavioral Intention to Reuse (Y)	0.839	0.826	0.04
Perceived Usefulness (Z)	0.832	0.758	0.817

Based on Table 4, each construct in the model has a clear and distinct identity. Perceived Ease of Use (X), Perceived Usefulness (Z), and Behavioral Intention to Reuse (Y), have good discriminant validity. This can be seen from the Average Variance Extracted (AVE) value which is higher than the correlation between constructs. Thus, each variable in this model is able to distinguish itself from other variables significantly, thus supporting the quality of measurement construction in the study. Perceived Ease of Use (X) makes a strong contribution to Perceived

Usefulness (Z) with an f-Square value of 0.49, and a strong contribution to Behavioral Intention to Use (Y) with an f-Square value of 2.25. Meanwhile, Behavioral Intention to Reuse (Y) shows a weak influence on Perceived Usefulness (Z), with an f-Square value of 0.04. These results indicate that Perceived Ease of Use has a more significant role in explaining the variability of Behavioral Intention to Reuse compared to its contribution to Perceived Usefulness.

Table 5. R Square Results

Variable	R Square	R Square Adjusted
Behavioral Intention to Reuse (Y)	0.715	0.709
Perceived Usefulness (Z)	0.693	0.689

Based on Table 5, the R Square value for the Behavioral Intention to Use construct is 0.715, and for Perceived Usefulness is 0.693. This means that Perceived Ease of Use is able to explain 71.5% of the variability of Behavioral Intention to Use. Meanwhile, Behavioral Intention to Reuse is able to explain 69.3% of the variability of Perceived Usefulness. The Adjusted R Square value also shows results that are only slightly lower, namely 0.709 for Behavioral Intention to Use and 0.689 for Perceived Usefulness. This indicates that the model used is quite accurate and stable even though it has taken into account the number of variables analyzed.

Table 6. Results of Direct and Indirect Influence Tests

Hypothesis	Original sample (O)	Sample mean (M)	STDEV	T statistic	P values
Perceived ease of use (X) ->Behavioral intention to reuse (Y)	0.678	0.667	0.123	5.502	0.000
Perceived ease of use (X) ->Perceived usefulness (Z)	0.832	0.839	0.028	29.238	0.000
Perceived usefulness (Z) ->Behavioral intention to reuse (Y)	0.194	0.207	0.148	1.307	0.191
Perceived ease of use (X) ->Perceived usefulness (Z) ->Behavioral intention to reuse (Y)	0.161	0.175	0.126	1.277	0.202

Based on Table 6, not all direct and indirect effects tested showed significant T-statistic values (greater than 1.96) and most of the P values were still above 0.05. Perceived Ease of Use (X) has a strong direct effect on Behavioral Intention to Reuse (Y) with a coefficient value of 0.678. In addition, X also has a significant effect on Perceived Usefulness (Z) directly with a coefficient of 0.832. However, the effect of Z on Y is not significant with a coefficient of 0.194. These results indicate that Z does not act as a partial mediator in the relationship between X and Y, and does not strengthen the overall effect of X on Y which is only 0.161.

5. Discussion

The results of the study indicate that H1, the Effect of Perceived Ease of Use on Behavioral Intention to Reuse Payment Flip shows a significant relationship with a coefficient of 0.678 and a T Statistic value of 5.502, and a p value of 0.000 (<0.005) which is far above the significance threshold. This shows that effective perceptions of ease of use can increase behavioral intentions to reuse. These results are in

accordance with research conducted by Sitinjak (2019), with the results that there is a positive influence of perceived ease of use on interest in use. This means that the role of perceived ease of use is important in arousing someone's interest in using technology. Perceived ease of use not only acts as a tool to measure a person's level of trust that technology is easy to use, but can also describe the extent to which someone believes that technology can help with work. This is in line with the results of this study, where the perception of ease of use not only makes it easier for someone to do their job but also increases efficiency and effectiveness in completing the tasks given. In addition, the perception of ease of use can increase the level of user satisfaction and encourage long-term technology adoption. Therefore, a good perception of ease of use can be considered as one of the strategies to increase user productivity and satisfaction. By ensuring that the system or technology used is easy to understand and operate, organizations can minimize barriers to use and encourage wider adoption. This can also contribute to behavioral intentions to use technology for both individuals and teams in the work environment.

The results of this study indicate that H2, Perceived usefulness does not have a significant effect on Behavioral Intention to use with a T-statistic value of 1.307 and a P-value> 0.05. This means that Perceived usefulness does not have a major contribution in influencing Behavioral Intention to use payment flip. This is not in line with previous research conducted by Nahas et al. (2023), with the results of the study that perceived usefulness has an effect on behavioral intention to use, so it can be concluded that the usefulness of using Gopay mobile payment creates a desire to use Gopay mobile payment. The effect of perceived ease of use on perceived usefulness shows a significant relationship, as shown in this study with a T-statistic value of 29.238 and a P-value <0.05. Perceived ease of use is good and efficient in its operating process, so it has an effect on higher perceived usefulness. When users feel that a system or technology is easy to use, they tend to see it as a useful tool in supporting their work. Thus, positive perceived ease of use can increase perceived usefulness, which ultimately contributes to user satisfaction and loyalty to the technology. Previous research by Nahas et al. (2023), with research results that Perceived Ease of Use has a direct and significant effect on Perceived Usefulness. This means that the role of perceived ease of use is an important thing that produces usefulness in the use of the technology.

The results of this study indicate that H3, perceived ease of use has an indirect effect on behavioral intention to reuse payment flip through perceived usefulness. The indirect effect coefficient obtained was 0.161 with a T-statistic of 1.277, indicating that perceived usefulness cannot act as a significant mediator in the relationship between perceived ease of use and behavioral intention to use. This means that perceived ease of use does not necessarily increase behavioral intention to use payment flip, which can then contribute to perceived usefulness. This study is not in line with previous research conducted by Dwijayanti et al. (2023), with the results of the hypothesis test showing that each hypothesis can be accepted. This shows that H4, perceived ease of use has a significant effect on perceived usefulness, and perceived usefulness also has a significant effect on desired actions. In addition, perceived usefulness functions as an intervening variable in this relationship, indicating that the DANA application can be easier to use, making users more interested in using it.

In the perspective of Islamic business, this convenience also reflects the principle of maslahah (benefit) and without gharar (unclarity), which means that the system must be transparent and not confusing to users. Then in the perception of usefulness in Islamic business, this usefulness can be associated with efficiency and fairness in transactions, ensuring that the system can increase productivity without violating sharia principles. From an Islamic perspective, this intention must also consider the halal aspects and ethics of Islamic business, for example ensuring that the services

offered do not involve elements of usury, gharar, or maysir. This research is relevant in the Islamic business world because financial technology such as Payment Flip can help Muslims in conducting transactions that are more efficient, transparent, and in accordance with sharia principles. By understanding the influence of perceived ease and usefulness on user intentions, companies can develop marketing strategies and product innovations that are more in line with the needs of the Muslim community.

6. Conclusion

This study found that Perceived Ease of Use (PEOU) has a positive and significant effect on Behavioral Intention to Reuse the Flip application. PEOU also has a significant effect on Perceived Usefulness (PU). However, PU does not have a significant effect on reuse intention and does not mediate the relationship between PEOU and Behavioral Intention. This shows that for Flip users, ease of use is more important than the perception of the usefulness of the application. The practical implication of this finding is that Flip needs to focus more on improving aspects of ease of use, such as an intuitive interface and faster transaction processes, rather than relying solely on promoting functional benefits. The theoretical implication is that these results enrich the TAM model by showing that in the context of Islamic business, ease can be more dominant than usefulness in forming behavioral intentions. The limitations of this study are the small sample size (96 respondents) and homogeneity (dominantly aged 17–21 years in Bandar Lampung), thus limiting the generalization of the results. In addition, only one mediator was tested, namely perceived usefulness, without considering other factors such as trust or subjective norms. Suggestions for further research include expanding the model by adding variables such as trust, risk perception, and subjective norms. Comparative studies across fintech platforms are also important to see the consistency of the results. Future research is also recommended to use larger and more diverse samples, as well as a longitudinal approach to monitor changes in user perceptions over time.

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