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Attitude toward Using m-Commerce: The Analysis of Perceived Usefulness, Perceived Ease of Use, and Perceived Trust: Case Study in Ikens Wholesale Trade, Jakarta – Indonesia

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Abstract: This research aims to analyze the partial effect of Perceived Usefulness on Attitude toward Using, Perceived Ease of Use on Attitude toward Using, Perceived Trust on Attitude toward Using and the simultaneous influence of Perceived Usefulness, Perceived Ease of Use, and Perceived Trust on Attitude Toward Using. The population of this research is regular customers of Ikens Group wholesalers who have downloaded and installed Ikens wholesale mobile apps which spread throughout Indonesia and currently have 320 subscribers. The number of samples is determined by using Slovin formula at 5% error rate which is 178. The quantitative analysis method is by using equation analysis of multiple linear regressions followed by simultaneous test (F-test), partial hypothesis testing (t-test), and determination analysis (R Square) with a 5-percent alpha (0.05). Before the regression test, data quality and classical assumption tests were performed first. The tool for analysis is by using IBM SPSS Statistics software version 23 for Mac. The result of this research shows that the Perceived Usefulness has a strong effect on the partial Attitude Toward Using, the Perceived Ease of Use has an moderate effect on the partial Attitude Toward Using, the Perceived Trust has a strong effect on the Attitude Toward Using, as well as the simultaneous Perceived Usefulness, Perceived Ease of Use, and Perceived Trust influence the Attitude Toward Using of mobile application (m-Commerce) Ikens Group Jakarta, Indonesia.

Keywords: Perceived Usefulness, Perceived Ease of Use, Perceived Trust and Attitude Toward Using

INTRODUCTION

Nearly 35% or approximately 88.1 million of 250 million people in Indonesia are registered as internet users [1]. This figure directly encourages the rapid growth and transactions of online trading commonly known as e-commerce and online sales as well. The channel of online sales also records a satisfying number. McKinsey (2016) through a research reports that in 2015, 34% of the population in Indonesia conducted transactions through e-commerce channels or online sales and in the report, it is estimated that by 2020, this number will rapidly increase up to 53% of the population in Indonesia [2].

From the results of the study and recapitulation of sales transactions conducted by Data Center Seatech Mobile on the two wholesale-trade entrepreneurs and performed at the Wholesale Market Center of Tanah Abang, Jakarta. It is illustrated that the value of monthly sales on average in online wholesale trade points out a steady upward trend. These companies started the wholesale trade on online channels recorded from 2010 through a website network. Afterwards from 2013 to 2014, they had used *BlackBerry Messenger* and *Whatsapp* mobile applications. Then around 2015 until the time of this research's writing, they have been using Android-based mobile applications (mobile apps).

Ikens Group, one of the wholesale trade entrepreneurs based in the wholesale trade center of Thamrin City, Jakarta, participates in this channel of online sales. For this purpose, the management chooses the Smartphone as the platform considered the most suitable for business development. From in-depth interviews conducted directly with the director of Ikens Group, it is found that Ikens Group has succeeded in progressively pushing its subscribers that are retailers to download and install these applications in their Smartphone devices. However, the success is not in line with the Attitude Toward Using. In fact, customers who have already installed many Ikens mobile apps are still not interested in using them. This managerial complaint becomes a very interesting phenomenon so that it needs to explore more deeply in order to find the factors affecting the interest in use so as to find solutions at the root of the problem.

Yadav *et al*. [3] examines m-commerce adoption and describes three factors influencing a person's interest in shopping through online channels: perceived usefulness, Perceived Ease of Use, and perceived trust. Similarly, the same results are expressed by Vankatesh *et al.* that is the development of Theory of Acceptance Model introduced by Davis *et al*. [4]. Due to the similar problems in both researches, direct interviews are held to a number of visitors who are shopping. The subject of the question is based on the conclusions of the two reports and also some questions related to the purchase decision i.e., place of goods delivery, price policy, and promotion based on the research result of Djumarno, Lies, & Ali, H. [5]. From the results of questionnaires conducted on 30 respondents, only three variables that get the highest value of perceived usefulness, Perceived Ease of Use, and perceived trust are obtained.

Furthermore, based on the result of pre-study questionnaires, a regression model was created to purposively use as a testing reference to the respondent in which the proportional sampling distribution is based on the distribution of customer's domicile. The main purpose of this research is to analyze how predictor variables affect the Attitude Toward Using through:

1. Analyzing the effect of Perceived Usefulness on the partial Attitude toward Using
2. Analyzing the effect of Perceived Ease of Use on the partial Attitude toward Using.
3. Analyzing the influence of Perceived Trust on the partial Attitude toward Using.
4. Analyzing the effect of Perceived Usefulness, Perceived Ease of Use, and Perceived Trust on the Attitude Toward Using simultaneously.

LITERATURE REVIEW

Attitude toward Using of M-Commerce

Attitude toward using m-commerce is a manifestation of someone's willingness to adopt the presence of a mobile app for commercial transactions before making it as a habit. Attitude toward Using is also often mentioned with other terms such as intention to adopt, adoption intention, or technology adoption. These terms have the same intention describing the attitude of someone's acceptance to the interest to use or adopt the presence of a product or service.

Intention to Adopt or Adoption Intention is generally formed because of the behavioral intention describing the behavior before a person performs an action. It is specifically defined as a pattern or force that encourages an individual's interest to do a habit [6]. In the TAM model, behavioral intention greatly affects Attitude Toward Using, which is the personal feeling of a person (positive and negative) to perform a given habit [7].

This notion was first introduced by Fishbein and Ajzen in 1975 through the Theory of Reasoned Action (TRA) which later became very popular and widely used to predict human behavior on various applications of science [8]. This theory was later developed by Davis [4] through introducing the Technology Acceptance Model (TAM), which links the relationship between external factors and internal factors (confidence, attitude, and interest).

Attitude Toward Using is used in this research to measure a person's decision on the Attitude Toward Using in which this variable is generally supported by three independent variables: Perceived Usefulness, Perceived Ease of Use, and Perceived Trust [3]. Attitude Toward Using can be measured through the following five dimensions [9]:

1. A Good Idea
2. A Wise Idea
3. Fun Idea
4. Positive Idea
5. Interesting Idea

Perceived Usefulness

Perceived Usefulness is described as a person's tendency to use an application and to believe that this perception will help him do a better work [4]. This variable has six dimensions divided into two groups:

1) Usefulness consisting of dimensions
    a. Work more quickly.
    b. makes job easier,
    c. useful, and
    d. Increase productivity.
2) Effectiveness consisting of dimensions
    e. Enhance effectiveness
    f. Improve my job performance

Perceived Ease of Use

Sometimes, prospective users believe that an innovation is able to help them do a better job. However, they are sometimes in doubt that it is not easy to use. Perceived Ease of Use (PEOU) is described as a person's level of confidence that the use of technology will reduce excess efforts [4].This variable has six dimensions:

1) Easy to learn
2) Controllable
3) Clear and understandable
4) Flexible
5) Easy to become skillful
6) Ease of use

Perceived Trust

Generally, Perceived Trust is directly related to someone's trust. Pavlou [10] defines the Perceived Trust in e-commerce activities as consumers' trust to take risks in online transactions. Two beliefs are there: goodwill trust (benevolence) and credibility (honesty,

reliability, and integrity) [10, 11]. Research Deb *et al*. [12] describes that the dimensions contained in the Perceived Trust variables are:

1) Competence
2) Benevolence
3) Communication
4) Privacy and Security

Conceptual Framework

Rakhi Thakur and Mala Srivastava [13] state that readiness to accept or use m-commerce represented by Technology Acceptance Readiness variables in India is significantly influenced by Perceived Usefulness (PU) and Perceived Ease of use (PEOU) variables. Felix T.S. Chan and Alain Yee-Loong Chong [6] also examine someone's attitude to accept the use of m-commerce. Attitude Toward Using m-commerce is not only influenced by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) but also influenced by Perceived Security Risk (PSR). Renny, Suryo Guritno, and Hotniar Siringoringo [9] conducted a research on the attitude to purchase online tickets with Attitude Toward Using as a dependent variable proven significantly by the influence of Perceived Usefulness, Perceived Ease of Use and Trust. Research with the same variables is also done by Bong-Keun Jeong and Tom E Yoon, [14] towards m-commerce services. Madhurima Deb and Ewuuk Lomo-David [12] also proved the significance of the relationship between Behavioral Intention and Attitute Toward Using on the implementation of m-banking in India, which is influenced by several variables including Perceived Usefulness, Perceived Ease of Use, and Perceived Trust. Francisco Liebana-Cabanilas, Veljko Marinkovic, and Zoran Kalinic [15] placed Behavioral intention variables as m-commerce acceptance influenced by Perceived Usefulness and Trust variables while Perceived Ease of Use had no significant effect on Behavioral intention. Rajan Yadav, Sujeet Kumar Sharma, and Ali Tarhini [3] also conducted a study to predict m-commerce adoption influenced by Perceived usefulness, Perceived Ease of Use, and Trust variables significantly.

From the series of researches, it can be concluded that the Technology Acceptance Model (TAM) formulated by Davis [4] is still very relevant to use in this research. Considering the type of wholesale trade business and customer expectation as the reference, the research framework is as follows:

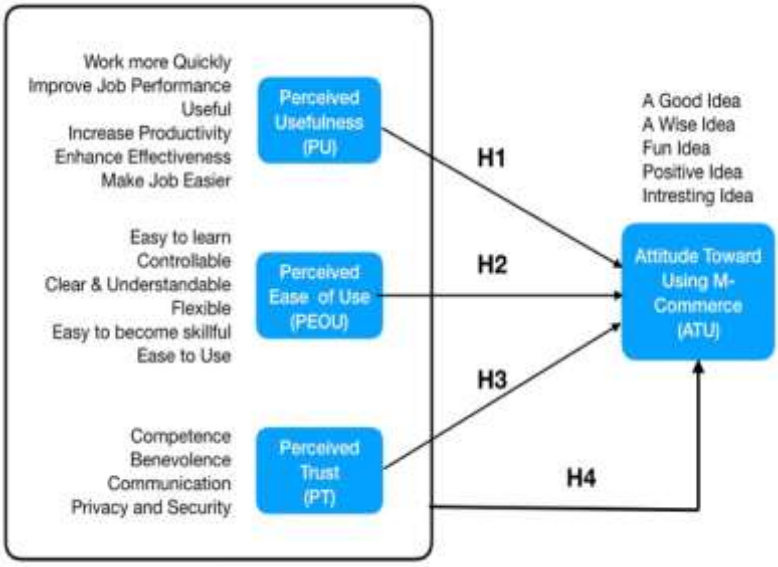

Fig-1: Conceptual Framework of Attitude Toward Using m-Commerce

Research Hypotheses

H1. Perceived Usefulness affects the Attitude Toward Using M-Commerce.
H2: Perceived Ease of Use affects the Attitude Toward Using M-Commerce.
H3: Perceived Trust affects the Attitude Toward Using M-Commerce.
H4: The Perceived Usefulness, Perceived Ease of Use, and Perceived Trust collectively affect the Attitude Toward Using M-Commerce.

METHODS

Ikens Group currently has a population of over 1,900 subscribers, while the population in this research is 320. Those are active customers who have downloaded and installed the Ikens wholesale mobile app. By using Slovin equation at 5% tolerance level, the number of sample is determined as 178. The data of respondents are spread in 22 provinces or 49 cities in Indonesia and proportionally selected.

For the testing instrument, the validity and reliability tests are done to 30 respondents to determine whether or not the instrument is used as a statistical testing tool. After all the testing tools are valid and reliable, the questionnaires are sent to 180 respondents selected based on the above criteria through the Google Form Application which is then filtered to 178 respondents. Each of respondents can fill from the Smartphone device directly.

According to Ghozali [16], the validity test is used as a tool to measure whether a questionnaire is valid. A questionnaire is considered valid if the question on the questionnaire can reveal something that the questionnaire will measure. The degree of validity can be measured by comparing the $r_{statistic}$ value with the r_{table} value for the degree of freedom (df) = n - 2 with alpha 0.05. If $r_{statistic}$ is greater than r_{table} and the value of r is positive, the item or statement will be considered valid.

Furthermore, reliability test is used as a tool to measure a questionnaire that is an indicator of the variable or construction. A questionnaire will be reliable if someone's answer to the question is consistent or stable over time. A construction or variable will be reliable if it gives the value of Cronbach alpha (α) > 0.60 [16].

A good regression model should have the properties of Best Linear Unbiased Estimator (BLUE) to make sure that testing the classical assumptions performed before testing of the hypothesis can be known. The classical assumptions used in this research consist of normality test, multicollinearity, heteroscedasticities, and autocorrelation.

Normality test aims to test whether independent variables and dependent variables are normally distributed or vice versa in the regression model. This test is done by observing the graphs of Histogram and normal P-Plot of Regression Standardized Residual. The model will be normally distributed if the curves formed on the Histogram graph form bells and mapping points on the Normal P-Plot charts spreading around the diagonal line.

A regression model will be exposed to multicollinearity problems if there is a perfect or near perfect linear relationship between some or all of its variables [17]. A good regression model should not be correlated among independent variables [16]. A common way to detect the presence or absence of multicollinearity is by using Variance Inflation Factors (VIF). According to Ghozali [16], if the VIF value is less than 10, it is considered that there are no Multicollinearities in the data.

A regression model must also be free of heteroscedasticity problems i.e., variant variables in the model are not constant and generally caused by cross section data so that the variant of the estimator is not minimum, which leads to inefficient model [18]. According to Ghozali [16], the basic analysis to detect the presence or absence of heteroscedasticities can be known through the observation of the graph Scatter Plot. A model will be free of heteroscedasticity if the point spread does not form a clear pattern as well as the points spread above and below the zero on the Y axis.

Tests on autocorrelation problems are intended to determine whether the disturbance variables in a period are correlated with other confounding variables. Autocorrelation test can be done in two ways: Durbin Watson (DW test) and Runs Test based on estimated residuals. According to Ghozali, [16] the model free positive autocorrelation if DW Statistics lies between ($dL \leq DW \leq dU$) or there will be no symptoms of autocorrelation and random data if it is through the Runs Test, which is the measurement on the residual with the value provision of Asymp. Sig, (2-tailed) > 0.05.

After successfully passing through the series of classical assumption tests above, the model will be tested by multiple linear regression consisting of multiple linear regression analysis and determination test (R2) followed by individual significance test (t-test) and simultaneous significance test (test-F).

To explain how the relationship and dependence of the variable are bound to the affecting variable, the variable will be derived into the mathematical equation. This analysis will provide an overview of the contribution coefficient of each variable in line with the correlation matrix resulting from the regression test. In this study, multiple linear regression equation is $Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \varepsilon$ with the explanation that Y is Attitude Toward Using, α is constant, $\beta1$ is variable coefficient of Perceived Usefulness (X1), $\beta2$ variable coefficient of Perceived Ease of Use (X2), $\beta3$ is the variable coefficient of Perceived Trust (X3), whereas ε is a 5% tolerance.

Furthermore in multiple linear regression test, a determination test (R2) aiming to get an explanation of how much free variables are able to determine and define the relationship with the dependent variable will be tested. The determination coefficient is defined from the model summary table through the R Square value multiplied by 100%. This figure indicates how much the predictor variable is able to explain its effect on the dependent variable.

To test the extent to which one individual variable of predictors in explaining the variation of

dependent variables, the next step is followed by a test of individual significance. The t-test can be done in two ways: 1) Quick Look, if the number of degree of freedom (df) is 20 or more at the 5% confidence degree and the t-value is greater than 2 in absolute terms, the partially independent variables will significantly influence the dependent variable, 2) by comparing the statistical value t with the critical point according to the table. If the statistical value is $t_{statistic} > t_{table}$, it will also indicate the existence of the independent variable relation to the dependent variable.

The last F-test is performed to test whether all the independent variables included in the model have a mutual influence on the dependent variable. If the significance value is < 0.05, Ho (reject the hypothesis) will be rejected and Ha (accept the hypothesis) will be accepted. Otherwise, if the significance value is ≥ 0.05, Ho will be accepted and Ha will be rejected. Furthermore, the value of F in the Anova table is compared with the F_{table} value with the significance of 0.05 (2-tailed) i.e., df = n - 2, if the number $F_{statistic} > F_{table}$, the regression model will be proven simultaneously that the independent variable can explain the dependent variable.

RESULTS AND DISCUSSION

Characteristics of Respondents

The profiles of respondents based on the data that have been collected through questionnaires can be presented as follows:

Table-1: Characteristics of Respondent

Description	FQ	%
Age		
Under 30	17	10.0 %
Between 31 to 40	34	18.9 %
Between 41 to 50	118	65.6 %
Above 50	9	5.6 %
Status Pekerjaan		
Business Owner	174	97.8 %
Store Manager	1	0.6 %
Administration Officer	2	1.1 %
Other	1	0.6 %
Area		
DKI Jakarta	11	
Java and Jogjakarta	34	
Sumatera and Aceh ND	57	
Borneo	30	
Celebes	39	
Other	7	
Online shopping apps installed		
Only Ikens Mobile Apps	72	40.0 %
Having 1 to 3 apps other than Ikens	108	60.0 %
More than 3 apps	0	0%

Source: collected from questionnaire feedback (2017)

Demographically, most Ikens customers who are in the range of 41 to 50 years old are at a productive age in which this range of age has experienced the most technological change and growth from analog to digital. They are a group that quickly adapt and are able to use smartphone devices well. In addition, almost all respondents are shop-owner or business actors who dare to try new things in order to advance their business so that the channel pursued by Ikens Group management is not a big problem and does not become an obstacle for them.

From the geographical location, Ikens Group customers are mostly located outside of Jakarta and Java. This fact suggests that the medium of long distance communication becomes a very decisive means of sales success. So, the management decision making use of smartphone technology is very appropriate.

Descriptive statistics

In the descriptive table, a report is presented from the results of data collection through the questionnaire. The presented figures indicate that in the dependent variable (DV), most respondents strongly agree to the acceptance of the Ikens mobile application based on the average number 43.2697 with a maximum of 50.00. Meanwhile, the standard deviation obtained from the dependent variable is 2.37579.

1) Descriptive statistics of Perceived Usefulness (X1) gets an average of 4.84. This figure is between 4.5 and 5.0 so that the respondents tend to strongly agree.

2) Descriptive statistics of Perceived Ease of Use (X2) gets an average of 4.34. This figure is between 4.0 and 4.5 so that the respondents agree.
3) Descriptive statistics of Perceived Trust (X3) gets an average of 4.37. This figure is between 4 and 4.5 so that the respondents agree.
4) Attitude Toward Using (Y) of respondents is very good on the importance of sales channel transformation because the average figure is 4.34. This figure is between 4 and 4.5 so that the respondents tend to agree.

Validity Test

The r_{table} value of df = n-2 in this test, that is 176, is 0.147 so that if 1) $r_{statistic}$ positive is > 0.147, the corresponding item question will be valid. Otherwise, 2) if $r_{statistic}$ is not positive and/or $r_{statistic}$ is < 0.147, the item will be considered not valid. The 42 questions representing the four variables indicate that the value of $r_{statistic}$ (in the corrected item - total correlation field) of all obtained values is greater than 0.147 so that all questions in the questionnaire are valid and feasible to use.

In the reliability test as shown in the table Reliability, the four variables used in the research have a value of Cronbach's Alpha> 0.60. This number indicates that all questions are also reliable. However, if the value is below 0.5, reliability will be considered very weak.

Table-2: Reliability Test

Questionaire	Cronbach's Alpha	R_{value} Limits	Desc.
X1 – PU	0,642	0,60	R
X2 –PEOU	0,706	0,60	R+
X3 – PT	0,649	0,60	R
Y – ATU	0,817	0,60	R+

Source: Data is processed using SPSS 23 (2017)

Classical Assumption Test

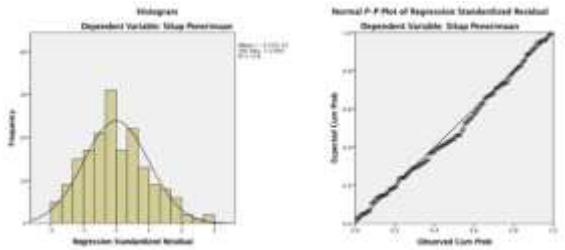

Fig-1: Normality Data Distribution
Source: Data is processed using SPSS 23 (2017)

Through the observation on the two graphs presented (Histogram Graph and Normal P-Plot Regression Standardized Residual), it can be concluded that the regression model has normal data distribution because the curve on the histogram forms the bell and the P-Plot Regression points are scattered around the diagonal line.

Table-3: Collinearity Statistics

Variabel		Tolerence	VIF
X1	**PU**	0,470	2,128
X2	**PEOU**	0,741	1,350
X3	**PT**	0,535	1,871
Dependen Variable – Y (ATU)			

Source: Data is processed using SPSS 23 (2017)

Tabel-4: Correlations Matrix

Model		X_1	X_2	X_3
Corellation	X1 – PU	1,000	-0,075	-0,607
	X2 - PEOU	-0,075	1,000	-0,355
	X3 - PT	-0,607	-0,355	1,000

Source: Data is processed using SPSS 23 (2017)

The two tables above show that this regression model is free from the symptoms of multicollinearity. It is seen in the table collinearity statistics that all VIF value is less than 10 and the tolerance is above 0.1 while in table correlation matrix above, X1, X2, and X3 are not more than 0.8. Therefore, it also indicates that the model is free from multicollinearity problems.

The next classical assumption test is a heteroscedasticity test displayed through a scatter-plot graph. It appears that the points spread randomly and spread both above and below the zero on the Y axis and does not form a pattern. Therefore, it is concluded that the model in this research is qualified to be a good model because it is a model of homoscedasticity or variance of residual value observation one to another which is fixed.

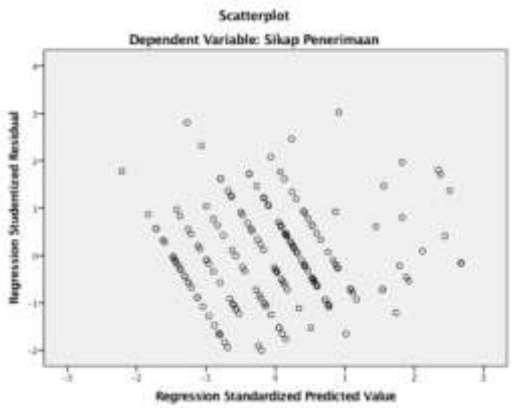

Fig-3: Homoscedasticity Test
Source: Data is processed using SPSS 23 (2017)

The following autocorrelation test is used as a tool to test whether in the linear regression model, there is a correlation between the confounding error in period t and the disturbance error in the previous period. This test is done by comparing the DW value in the summary model with the value of 5% significance, sample 174 and independent variable of 3, i.e., dL = 1.7171 and dU = 1.7872 in DW table. The test results show that the DW is 1.731 and then the mathematical equation can be written as 1.7171 <1.731 <4 - 1.7872. The comparison result satisfies the equation dL≤DW ≤ dU. Therefore, it can be concluded that the model is free from positive autocorrelation, and yet there will be no decision should be made.

Tabel-5: Model Summary

R	R Square	df-1	df-2	Sig.F Change	Durbin-Watson
0,925	0,855	3	174	0.000	1.731

Source: Data is processed using SPSS 23 (2017)

Through Run Test test of residual variables, Asymptotic Significance value of 0.881 is obtained in which this figure is greater than 0.05 so that the regression model is free from autocorrelation symptoms.

MULTIPLE LINEAR REGRESSIONS
Multiple Linear Regression Analysis

Table-6: Coefficients

Variable	Unstandardized Coefficients		t	Sig.
	B	St.Err		
(constant)	3,619	1,278		
X1 – PU	0,505	0,033	15,254	0,000
X2 – PEOU	0,072	0,022	3,277	0,001
X3 – PT	0,273	0,037	7,321	0,000
Dependent variable: Attitude Toward Using				

Source: Data is processed using SPSS 23 (2017)

The related variables in this model are the Perceived Usefulness (X1), Perceived Ease of Use (X2) and Perceived Trust (X3) on Attitude Toward Using (Y) to the Ikens wholesale mobile app. The test result shows that the significance level is smaller than 0.05 and is not a negative value. It can be stated that all independent variables or predictors (X_1, X_2 and X_3) have a positive and significant effect on the dependent variable of Attitude Toward Using (Y). Thus, the constants in the above table can be applied to the multiple regression equation as follows $\mathbf{Y} = 3.619 + 0.505\ \mathbf{X_1} + 0.072\ \mathbf{X_2} + 0.273\ \mathbf{X_3} + 0.05$.

From the equation, it can be concluded that the target users of wholesale Ikens mobile app already have enough Attitude Toward Using (constant 3,619), but their character is still fixed. In order to improve this Attitude Toward Using, the management can seek to improve the quality of services through the Perceived Usefulness, Perceived Ease of Use, and Perceived Trust.

The Perceived Ease of Use has a very small effect on the Attitude Toward Using that is equal to 0.072 while the other two variables namely the Perceived Usefulness and Perceived Trust have a considerable coefficient value of 0.505 and 0.273. Nevertheless, these three variables have a positive effect both individually and collectively to the Attitude Toward Using of the Ikens wholesale mobile app.

Coefficient of Determination (R^2)

This test is useful to define the determination of how many free variables are able to explain the relationship with the dependent variable. In the summary model (table 10), it shows that the R Square number of 0.855 indicates that the independent variable which is capable of explaining the dependent variable is 85.5% and the remaining of 14.5% is influenced by other factors.

Table-7: Model Summary[b] Coeff. of Determination

Model	R	R Square	Adjusted R Square	St.Error of the Est.
1	0,925[a]	0,855	0,853	0,91160
a. Predictors: (Constant), PU, PEOU, PT b. Dependent Variable: ATU				

Source: Data is processed using SPSS 23 (2017)

Individual and Simultaneous Parameter Significant Test (Test Statistic t and F)

In order to obtain the certainty of individual influence of each independent variable to the dependent variable, partial significance or t-statistical test is tested. The test is done by observing result from table Coefficients, if the significance number is less than 0.05, then H_a is accepted and H_o is rejected. To test the t-value, comparing the $t_{statistic}$ value of each variable to the t_{table} on the 0.05 (2-tailed) significance number which is df = n - 2 equal to 176 and the value of t_{table} which is 1.65356. If $t_{statistic}$ is > t_{table} or $t_{statistic}$ is > 1.65356 then H_a accepted and H_o rejected, meaning significant.

Table-8: Coefficients of Individual Test

Variable	Stand'd Coef. (Beta)	t	Sig.
X1 – PU	0,642	15,254	0,000
X2 – PEOU	0,110	3,277	0,001
X3 – PT	0,289	7,321	0,000
Dependent variable: Attitude Toward Using (ATU)			

Source: Data is processed using SPSS 23 (2017)

F statistical test or simultaneous significance test aims to find out whether the regression model is proper to explain the relation of the independent variables with the dependent variables. The test is done by observing result from table Anova, if the significance number is less than 0.05, then H_a is accepted and H_o is rejected. Next, tests the F-value by comparing the $F_{statistic}$ value of each variable to the F_{table} on the 0.05 (2-tailed) significance number which is df = n - 2 and k=3 equal to 176 and the value of F_{table} which is 2,655. If $F_{statistic}$ is > F_{table} or $F_{statistic}$ is > 2,655 then H_a accepted and H_o rejected, meaning simultaneously significant.

Table 9: Simultanous Test using Anova

Model	Sum of Squares	df	Mean Squares	F	Sig.
Regression	854,460	3	284,820	342,740	0,000
Residual	144,596	174	0,831		
Total	999,056	177			
Dependent variabel: ATU Predictor: (constant), PU, PEOU, PT					

Source: Data is processed using SPSS 23 (2017)

Through a series of t-test and F-test then obtained answers to the hypothesis that can be concluded as follows:

1. **The Effect of Perceived Usefulness to the Attitude Toward Using**

Significant numbers obtained are 0.000 smaller than 0.05 then H_a accepted and H_o is rejected, the $t_{statistic}$ obtained is 15.254 greater than 1.65256 then H_a accepted and H_o rejected. Thus, it can be concluded that Perceived Usefulness positively affects the Attitude Toward Using of m-Commerce or Wholesale Ikens' mobile app.

The influence of Perceived Usefulness in this research indicates the greatest effect on the Attitude Toward Using with the coefficient of 0.505. This figure is not surprising because the target of 97.8% of subscribers and users of Ikens mobile apps are business actors or almost all respondents are the owners of their own business. This significance figure is also closely related to the geographic influence that shows 94% of Ikens customers who are outside the DKI Jakarta area, even 75% of them are outside of Java.

The strong influence between Perceived Usefulness variables and Attitude Toward Using is also reported by Yadav *et al.* [13] in his research entitled "A Multi-analytical approach to understand and predict the mobile commerce adoption". It states that the two variables are closely related and significantly positive. Similar results are also shown by Renny *et al*., [19] stating that Perceived Usefulness has a very strong positive effect on attitude toward online shopping.

2. **The Effect of Perceived Ease of Use to the Attitude Toward Using**

Significant numbers obtained are 0.001 smaller than 0.05 then H_a accepted and H_o is rejected, the $t_{statistic}$ obtained is 3,277 greater than 1.65256 then H_a accepted and H_o rejected. Thus, it can be concluded that Perceived Ease of Use positively affects the Attitude Toward Using of m-Commerce or Wholesale Ikens' mobile app.

Regarding to the regression equation, it is seen that not all independent variables have the same level of coefficient and influence, especially the Perceived Ease of Use that reveals very little effect that is 0.072. This figure can be explained that the user targets of Ikens wholesale customers who are mostly (60% have 1 to 3 similar applications) are familiar with the use of m-commerce mobile applications so that the level of accessibility is no longer a constraint or a major concern for them because they are very familiar in adopting and adapting to the presence of similar technologies.

This result is in line with the research reported by Francisco Liebana-Cabanilas *et al.* [15] who said that Perceived Ease of Use is not significant to the attitude of acceptance of m-commerce. Kala Kamdjoug [20], in his research on the Attitute Toward Using social media in the work environment at a university in Africa, finds that Perceived Ease of Use has no significant effect on Attitude Toward Using. The same thing was also conveyed by Parangin-angin, Widia Afriani *et al.* [19] in their research on the influence of Perceived Usefulness and Perceived Ease of Use to the Attitude Toward Using e-invoice. Yet, other earlier studies as reported by Yadav *et al.* [3] state that the relationship exists and is significantly positive and therefore, it can be concluded that the Perceived Ease of Use to Attitude Toward Using influence is very various depending on the case, the studied object, and target population.

3. **The Effect of Perceived Trust to the Attitude Toward Using**

Significant numbers obtained are 0.000 smaller than 0.05 then H_a accepted and H_o is rejected, the $t_{statistic}$ obtained is 7,321 greater than 1.65256 then H_a accepted and H_o rejected. Thus, it can be concluded that Perceived Trust positively affects the Attitude Toward Using of m-Commerce or Wholesale Ikens' mobile app.

Perceived Trust is a very important variable in online transactions because this perception is realized through the coefficient of Perceived Trust variable which has a coefficient of 0.273 and indicates a strong influence on the Attitude Toward Using Ikens wholesale cellular applications.

The influence of Perceived Trust on the Technologycal Acceptance Model is also expressed positively to Attitude Toward Using by Yadav *et al.* [3] and by Renny *et al.* [9]. Both researchers have the

equation of research object that is m-commerce. Deb, Madhurima *et al*. [12] also uses a similar model but on a very specific object i.e., m-banking. In his research, Deb finds that the significance of Perceived Trust is not formed on all dimensions but only in a few dimensions.

Table-10: Interdimensional Correlation of X1, X2 and X3 to Y

Variable	Dimension		Attitude Toward Using (Y)				
			A good idea	A wise idea	Fun Idea	Positive idea	Interesting idea
			Y_1	Y_2	Y_3	Y_4	Y_5
Perceived Usefulness (X_1)	Work more quickly	$X_{1.1}$	0,281”	0,280”	0,361”	0,387”	0,287”
	Makes job easier	$X_{1.2}$	0,111.	0,032.	-0,019.	-0,075.	-0,100.
	Useful	$X_{1.3}$	0,353”	0,484”	0,308”	0,274”	0,364”
	Increase productivity	$X_{1.4}$	0,427”	0,399”	0,301”	0,294”	0,270”
	Enhance effectiveness	$X_{1.5}$	0,410”	0,462”	0,424”	0,339”	0,285”
	Improve my job performance	$X_{1.5}$	0,514”	0,442”	0,440”	0,337”	0,266”
Perceived Ease of Use (X_2)	Easy to learn	$X_{2.1}$	0,478”	0,337”	0,158*	0,180*	0,033.
	Controllable	$X_{2.2}$	0,281”	0,278”	0,105.	0,180*	0.089.
	Clear and Understandable	$X_{2.3}$	0,088.	0,174*	0,194”	0,202”	0,108.
	Flexible	$X_{2.4}$	0,363”	0,224”	0,293”	0,266”	0,246”
	Easy to become skillful	$X_{2.5}$	0,355”	0,356”	0,160*	0,109.	0,039.
	Ease of use	$X_{2.6}$	0,088.	0,166*	0,256”	0,270”	0,073.
Perceived Trust (X_3)	Competence	$X_{3.1}$	0,127.	0,256”	0,318”	0,248”	0,172*
	Benevolence	$X_{3.2}$	0,289”	0,428”	0,451”	0,366”	0,260”
	Communication	$X_{3.3}$	0,531”	0,476”	0,460”	0,458”	0,417”
	Privacy and security	$X_{3.4}$	0,331”	0,360”	0,351”	0,397”	0,348”
“. Correlation is significant at the 0.01 level (2-tailed). *. Correlation is significant at the 0.05 level (2-tailed).							
Source: Data is processed using SPSS 23 (2017)							

4. **The Effect of Perceived Usefulness, Perceived Ease of Use and Perceived Trust to the Attitude Toward Using simultaneously**

From table Simultaneous Test using Anova, the result obtained $F_{statistic}$ of 342,740 with a significance number 0.000 or 0%. Since $F_{statistic}$ is greater than 2,655 then H_a is accepted and H_o is rejected. Similarly to the significant number less than 0.05 then H_a is accepted and H_o is rejected. It can be concluded that Perceived Usefulness, Perceived Ease of Use and Perception Trust simultaneously have a significant effect on Attitude Toward using of M-Commerce or Wholesale Ikens' mobile application.

This result is in line with Renny's research et. al. (2016) which concludes that all variables of Perceived Usefulness, Perceived Ease of Use and Perceived Trust has significant effect to the Attitude Toward Using online ticketing.

Interdimensional Corellation

In the variable of the Perceived Usefulness (X_1), the relationship between the performance improvement on Y_3, Y_4 and Y_5 has negative significance. The rest is positive and shows considerable influence, especially productivity dimension ($X_{1.4}$) to Y_1 and Y_2 and effectiveness dimension ($X_{1.5}$) as well as facilitates the work ($X_{1.6}$) against Y_1, Y_2 and Y_3. Although the variable of Perceived Ease of Use (X_2) has a significant positive effect, the coefficient of influence is relatively small compared to the relation between other dimensions, except for the relationship between 'easy to learn' dimension ($X_{2.1}$) and Y_1. The relation of dimension to Perceived Trust variable (X_3) toward the dimension in Attitude Toward Using (Y) in part shows the big coefficient number especially the dimension of good faith built ($X_{3.2}$ benevolence) to Y_1, Y_2 and Y_3. The dimension of the availability of communication means ($X_{3.3}$) to all dimensions of Y and the dimension of security and confidentiality issues to Y_4 and Y_5.

CONCLUSION AND SUGGESTION

Conclusion

Judged from the target of the Ikens Group management, the decision to migrate sales channel from offline to online is very appropriate. Besides most customers are outside of the city (Jakarta), the competition has also moved in advance. Questionnaires point out that 60% of customers already have similar mobile apps. It indicates that Ikens is not the first. Ikens

customers are shop owners who mostly manage their own stores and therefore, shopping decisions are also made directly by the owner.

From the results of the study, it can be concluded that there are four perceptions affecting the customers' Attitude Toward Using in the channel transfer to Ikens wholesale mobile applications, which are:

1) The Perceived Usefulness has a very strong effect on the Attitude Toward Using m-commerce and therefore, it can be concluded that Ikens wholesale mobile application is expected to provide benefits that directly impact on the speed of work, performance improvement and benefits, productivity, effectiveness, and do not give troubles.
2) The effect of Perceived Ease of Use on Attitude Toward Using is very weak except for the dimensions of ease to learn and ease to become proficient. This fact can be concluded that there is no refusal by the user for not being able to operate. The customers are very familiar with the mobile communication technology and its supporters so as not to arise reluctance to wholesale mobile application technology.
3) Strong influence also occurs on Perceived Trust to Attitude Toward Using. Some very strong indications are in benevolence, communication, security and confidentiality and therefore, it can be concluded that the success of acceptance Ikens wholesale mobile apps is largely determined by consumers' confidence in the perception of goodwill raised by Ikens from the intention of mobile app launch. In addition, Ikens must also be able to ensure that there is a means of communication, transaction security, and data confidentiality.
4) The effect of simultaneous Perceived Usefulness, Perceived Ease of Use, and Perceived Trust on Attitude Toward Using is also very strong. However, the partial influence of each independent variable must be considered in the implementation. This influence indicates that to improve the Attitude Toward Using, these three factors should be run simultaneously in a proportional composition based on the influence magnitude of each factor.

Suggestion

Starting from the above conclusion which is a summary of the overall research and discussion, the following submitted follow-up advices are:

Suggestions for Ikens Group management

Basically, all customers do not reject the idea of the sales channeling to m-commerce. If the current Attitude Toward Using is short, Ikens Group management should focus on its efforts to develop the Perceived Usefulness and build trust in its customers.

1) Building a Perceived Usefulness
   a) Dimensions of 'useful' through 'specific' and 'informative' indicators can encourage Attitude Toward Using through 'wise ideas'. In other words, this dimension can encourage decision-making for customers. The purchase decision in long-distance shopping is certainly based on clear and complete information. To avoid misperceptions, the use of the term should be consistent and the sequence of information on the product description should not be changed. It is recommended that Ikens standardize terms for disclosure of product specifications such as fabric type and availability of goods. It is also advisable to display at least 3 images for each professionally portrayed product and to not use the camera of mobile phone. If the goods consist of various motives, every motive should be presented through a clear picture.
   b) Dimensions of 'productivity' through 'business benefit' and 'benefit of profit' indicators can encourage Attitude Toward Using through 'good' and 'wise ideas'. In other words, this dimension affects the creativity of business and decision making. It is recommended that Ikens regularly develop loyalty programs for the benefits of using mobile applications, such as reward points. Everyday users browse the product or update via mobile app, the customer must be rewarded with points that can be redeemed with coupons to pay for shipping.
   c) Dimensions of 'effectiveness' have 'reliable' and 'credible application' indicators that affect many dimensions of Attitude Toward Using, which are 'good', 'wise', and 'fun ideas'. In other words, this dimension is closely related to business creativity, decision making, and loyalty enhancement. Ikens is advised to give rewards in the form of coupons or souvenir packages for customers who find errors in the application or content, and as many rewards as possible are charged to the person in charge of the application. Thus, the customers will get the sense that the company is very serious in building the best service.
   d) Dimensions 'improve job performance' has a 'simple' and 'practical' indicator that affect business creativity, decision making, and increased loyalty. This factor is very important because of existing attitudes can be lost if this facility is considered more difficult to shop by the customers. Wholesale shopping occupies large amount of shopping either in terms of a quantity of goods or a value so that the work following the current customer experience is important. It is recommended for Ikens

management to set a 'Standardized Operational Procedure' for Shopping Services. Steps taken by customers in the application either to find information, shopping or delivery should be made as simply as possible and does not exceed three pages to get information because the used equipment is a smartphone with a very limited screen and not too fast access speed especially out of the city.

2) Building Perceived Ease of Use
   a) The dimensions 'easy to learn' have 'easy-to-follow' and 'common' indicators that can drive acceptance through a 'good idea' which means it can improve the customer's business creativity. If customers are more creative in building their business will certainly improve competitiveness. The connection with the Ikens mobile app is the availability of apps Ikens itself has become a stimulus for customers to explore good ideas and ideas in business development. It is recommended that Ikens apps to use 'Bahasa Indonesia' in product descriptions, while for navigation use terms that are commonly understood by smartphone users (standard UI/UX). Once a month it is necessary to disseminate the survey form to get feedback.
   b) The 'flexible' dimension consists of 'flexible' and 'multiplatform' indicators. Flexible is meant here, more to the way of shopping (general online shopping for retail) requires the completion of payment for every new shopping then the transaction is accepted. In Ikens' wholesale trade, buyers and sellers have long established business relationships, and the way of payment also vary. It is recommended that the Ikens application also provides facilities for such purposes, provided by the PO (purchase order) as a replacement for the general shopping cart, which does not require advance payment settlement, but otherwise sufficient approval from authorized officials. Then make sure the app should also be available on various platforms (Android, iOS), specific to Android that has various device variants, make sure this app works well across different variants of the device.
   c) The 'easy to become skillful' dimension is built by 'easy-to-use' and 'easy-to-remember' indicators. The use of familiar terms is a long way to curb one's attempts to experiment, steps and gestures in app usage, the use of clear colors and letters. Although most of the users of this app are in the productive age, but the use of too much flashy color and a lot on a small screen will be very disturbing in focusing a person on the product. Price and writing terms and specifications preferably with common font such as Arial or Helvetica with a size that is not too small. Layout design is less important than clarity on product description.

3) Building Perceived Trust
   a) 'Benevolence' dimension has an indicator 'to help the progress of effort' and 'good faith'. Perceived Trust speaks more of what customers feel about Ikens, and the customer's belief in viewing Ikens that is capable of advancing their business, and the belief that Ikens's efforts to launch mobile app products on the basis of good faith is crucial in decision making, customer loyalty and efforts to expand his business. It is advisable for Ikens to pay particular attention to goodwill by contacting regularly and getting closer to customers through mobile apps, building dialogue and growing customer business support. Ikens customers scattered in different provinces make it difficult for physical visits, so Ikens' mobile apps must provide a means of communication forums.
   b) The 'communication' dimension consists of 'fast information' indicators and 'customer care services', the distance and busyness of Ikens customers is highly dependent on effective means of communication. It is recommended that Ikens in overtaking a sales funnel, specifically setting up a support service. Online shopping is not time-limited, so help requests are most likely to occur after hours-operational and holiday, because at times like these, customers have enough time to spend. The recommended operational support is 24X7 comprising the marketing team and availability of escalation for decision making. We encourage this service to be introduced and made superior to all Ikens mobile app customers.
   c) A 'privacy and security' dimension is built upon 'secure' and 'reliable data' indicators. This data security includes transaction data and customer profile data and confidentiality warranties. In enhancing this trust, the Ikens app is advised not to store an application's password facility. Insecurity can occur from external factors, such as lost or stolen customer devices, so the application must perform auto-log-out activity if within a certain time interval (eg 15min) indicates no shopping activity. The customer must always be logged-in to be able to use this app. Regularly, the administration officer should remind to change the password every three months. In spending with large number of transactions it is recommended that the Ikens mobile app comes with authentication with the one time password (OTP) as commonly used in online banking transactions, in addition to building a sense of security, it is also necessary to ensure that transactions are conducted by authorized officials.

For further research effort

This research is limited to wholesale objects of garment or more specifically Muslim fashion headquartered in Jakarta. Nowadays the fastest growing online trading is retail or retail trade and not many wholesale trades are utilizing this marketing channel. So in the future, of course, wholesale trade through mobile applications will become a tendency of choice, the more that will provide the Attitude Toward Using will become more complex that affect. So, it is advisable for researchers who want to continue this research as follows:

1) Add social media in research as a variable that influences because retail traders are very open to the technology. Of course, they also seek and dig a lot of information in connection with the trend, interest and market demand of this media which one of them is Instagram.
2) Wholesale trade meant in this study is limited to single product wholesalers with fixed customers. The behavior will be very different if wholesale merchants are multi-product and non-regular customers, such as Lotte Wholesale Center, Carrefour, Hypermart, etc. Thus, further researches are better to include how to pay online.
3) It is possible that the wholesale customers are also domiciled in the same city (i.e. Jakarta) or one region with the merchant. It is necessary to conduct a research whether it will have the same behavior if the customer is domiciled in the same city.

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