# EFFECT OF ONLINE PAYMENT SECURITY ON THE BUYING BEHAVIOUR OF THE ONLINE SHOPPERS IN CHENNAI CITY

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**ABSTRACT**

Online shopping is flattering more accepted due to its ease and affordability. But that doesn't mean online shopping is with no flaw or drawbacks. Payment security is big question mark in the online shopping; consumers are facing such issues every day. To safeguard the interests of the online shopping consumers there are security systems and payment systems available to protect against deception and security related threats, but still there is a threat of security breaches for online stores. This present study examines the features of online payment security threats with reference to online shopping consumers' purchase intentions. This research further approached the online shopping customers in Chennai city as representatives and all those representatives were contacted by mail along with the questionnaires. The data was collected from 305 respondents and the Structural equation modeling (SEM) with Wrap-PLS is administered to examine the data. The findings of the research shows that a fit model to enlighten online shopping consumers' purchase intentions. The outcomes of the study expose a good mediating effect relationship of perceived usefulness on online payment security and purchase intentions of the customers. Further, the perceived ease of use also has an important indirect effect, all the way through digital payment security, on the purchase intentions of the online shopping customers. Moreover accepting the ease and adoption of the security sides of the payment affect the purchase intentions of the online shopping consumers. The outcomes of the research also give more awareness over various security aspects in electronic transactions.

**Key Words:** Online Payment System, Online Business, Perceived Usefulness, Perceived Ease of Use, Purchase Intention

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## 1. INTRODUCTION

In the recent days Information and communication technology (ICT) played a major role in the modern business world and it has commutated how business model performed, especially the current business processes have automated anywhere irrespective of the size of the business (Lawrence & Tar, 2010). Moreover, the number of internet users has been increasing steadily day by day, and this would be opportunities for international online business (Dezan Shira & Associates, 2017). Online Business or e-business is any type of business or commercial operation that comprises distribution of information over the internet (Turban, King, Lee, Liang, & Turban, 2015). The emergence of online business has changed the global business model, thereby it is presenting huge opportunities and assistance to get better business concert and augment competitive advantage of each business (Daştan & Gurler, 2016). The online business model has altered way of doing business by changing the way of buy, sell, or pact with their consumers and providers, but also a transform the access from production brilliance to customer closeness. This online business also made its impact on the payment styles by changing the physical cash based payment to online or digital based payment modes, and this made it peculiarly to look into the ICT complication and its brunt on the business (Roy and Sinh, 2017; Fatonah, Yulandari and Wibowo, 2018). The subsistence of online business cannot be alienated from the accessibility of online payment or digital payment to generate a competent, protected, and adequate processing structure (Igudia, 2017). The online payment mode has numerous positive features, including safety, trustworthiness, scalability, secrecy, suitability, seclusion, effectiveness, and expediency (Kim, Tao, Shin, & Kim, 2010). Thus the financial institutions have been offering a customized online payment mode with lots of prospects and support (Kabir et al., 2015). Online payment setup needs a set of safety mechanisms to insulate and safeguard the consumers' information and authenticate the pecuniary transaction with smooth flow. Data privacy or security has become one of the most dangerous problems in digital business world, especially in the case of accessibility and privacy of the consumer details (Yang, 2017). Online business and payment safety threats are raised from various sources and they may weaken consumers' trust in online payment security and it may lead to turn down trust over online business (Roy and Sinh, 2017). Compared with world countries, India's part in online business is in growing state, and majority of consumers are new to this online payment systems. Hence the consumers are comparatively new to the technological details of online payment system, and thus they are inclined to appraise the safety altitude of online payment system based on their understanding with the available user-interfaces (Gateway House, 2020). Based on the on hand literature comprehensively explains the technological aspects of safety and conviction in online payment security from the viewpoint of online payment service suppliers (Mashayekhi, & Ahangar, 2017). Moreover, Consumers' perceptions towards the online payment syatem have not been covered well, and number of empirical studies also less in this area (DSCI, 2020). Hence, there is a rising importance to curtail the security related risks coupled with consumers' perception towards the online payment processes.

An examination of the accounting information system (AIS) is considered as an important part in the management information system. Further it also points out that accounting or bookkeeping is the business technique, and the AIS are the intellect of that technique (Omotubora & S Basu, 2018). Number of studies was conducted to assess whether AIS has a brunt on ICT and the same has been recommended to focus more on psychological aspects than technology to disclose the enhanced as well as comprehensive findings (Ardiansaha, Chariri, Rahardja & Udin, 2020). There are research works done already and they have allied the psychological issues of the business, of which one of the important study which is closely connected to online payment (Lin, Li, & Wang, 2017). There are number of research works relating to online payment methods in India and they have concluded that since it is a developing economy that characterize by the limited access to modern business as well as financial services that also have risks allied with their online transactions (Sambhy & Markendahl, 2014; Bosamia, 2017; Kavitha & Sampath Kumar, 2018; Obeysekare, & Mehta, 2018). These research works have explored already some features of the online payment system, such as consumer attitude towards the adoption of online payment system, customers' usage intention, customers' expediency in the usage of online payment system, but regrettably inadequate discussions regarding the security features of the online payment system (Nadler, Chen, & Lin, 2019). Further earlier research works have investigated that consumers' perception towards online shopping established by some other factors such as consumers' attitude, preferences, technological environment, recital expectation, societal influence, safety and security, and users' acceptance towards technology (Masihuddin, Khan, Mattoo, 2017; Olanrewaju Elliot & Talent, 2018; Dijesh, Babu & Vijayalakshmi, 2020). A technology acceptance model (TAM) introduced by Davis (1989), and which is commonly used to communicate the relationship among the perceived usefulness, perceived ease and customers' usage perception in determining buying behaviour of the consumers in the online business environment, moreover this is a thrifty, legitimate, and globally accepted model. Further many of those research works have focused on various aspects such as perceived ease of use and perceived usefulness in diverse technical background, but hardly ever to examine the consequence of the security factor on their connection (kpara, Bekaroo, Cam-Walle, 2017; Kang, 2018; Elliot & Talent, 2018; Oo, 2019; Webb, Liu, & Yan, 2019; Wang et al, 2020)

The materialization of threats on online payment system aggravated the researcher to inspect its various features such as usage intent, users' happiness, and the professed barriers to the technology behind the acceptance of online business. regrettably, those research works have paid attention more on discovering and giving a less interest to investigate a fit model that explicates its impetus and effects (Damghanian, Zarei & Kojuri, 2016; Alsayed & Bilgrami, 2017; Lee et al, 2018; Xiao, Guo, Yu & Liu, 2019; Dijesh & Babu, 2020; ). Kanimozhi (2017) done a research on the security upshot on consumers' technology usage perception with the help of regression model and established that consumers' perceived security has played a considerable role in influencing customers' online purchase intent. It is understood from the research that consumers' perceived security is an important variable that influence consumers' online purchase intention. Oo, (2019) exposed

that there is no mediating effect on perceived usefulness and ease of use on online business to consumers purchase intention. The findings of the study recommended that online payment security as a precursor in the improved acceptance model. As a result, present research work aimed to examine the effect of various aspect of online payment security systems on consumers' perceptions towards online business use, particularly in the case of developing countries like India. Further this study would present a practical contribution to the increasing literature on the TAM. The materialization of this work would provide realistic implications to the online business people, software developers, managers, and system developers with a view to come up with appropriate designing of online business applications and software.

## 2.LITERATURE REVIEW AND RESEARCH HYPOTHESES

The online payment system has sustained to grow up steadily over the recent years because of the growing spread of online based business. Online payments are the monetary dealings that take place between consumers and online sellers electronically. Millions of consumers are using this method throughout the world habitually and makes a variety of online payments through ICT enabled technologies. The ICT enabled online payment systems have achieved great attention over the last two decades because of the imperative role they play in modern-day online business. Statista Fintech report reveals that around 3,670,864 million euros worth online transactions were done in 2019 and it is also expected to increase to 5,921,831 million euros by 2023. Research works relating to online payments in the past have haggard in the features which have involved in the consumers' acceptance (Dahlberg, Guo, & Ondrus, 2015; Dahlberg et al., 2008). The theoretical basis for online payments related research was principally depends upon the research done by Fishbein and Ajzen (1975), they have developed a theory called theory of reasoned action (TRA) and this theory concluded that both consumers approach towards a given behavior and consumer's subjective norm are the two fundamental illustrative variables for assessing the usage intent (Singh, 2017). Ajzen (1991) had proposed a new theory called theory of Planned Behavior (TPB), and this theory found consumers' belief made an impact on the behavioral insight and actual behavior. After sometime this TPB has been improved to develop a model called Technology Acceptance Model (TAM), it is a most reliance and extensively used to form a theoretical basis for research related to the technology acceptance behavior (Davis, 1989; Li, 2010). TAM makes an innovative hypothetical contribution to the research works depend on technology's acceptance (Venkatesh & Bala, 2008; Venkatesh & Brown, 2013; Venkatesh, Morris, Davis, & Davis, 2003). Therefore, these literature reviews agree to use the TAM as a base for presenting the theoretical support to develop the research hypotheses. TAM established a detailed rationalization towards consumers' technology acceptance when they feel the technology is more useful and benefit (Abou-Shouk, Lim, & Megicks, 2016; Ardiansah et al., 2019). Recent research works on TAM concluded that both consumers' perceived usefulness and ease of use have affected consumers' behavior intention directly (Arora & Sahney, 2018; Karsen & Chandra, 2019). Perceived usefulness (PU) is a measure of a user's intent to employ technology that they

believe will help their task. The concluding remarks has explained primarily that consumers influenced that technology is constructive that compensate by the attempt of utilizing the application (Davis, 1989). The second influential factor is the perceived ease of use (PEU), it denotes that when a consumer is satisfied that a process will attain if it used a precise online payment system, further it reveals that consumers' satisfaction can be attained as free or with less effort (George & Joseph, 2018). Kaur and Singh, (2017) developed a model from a earlier TAM related research works by adding new variables along with causal linkages. That model examined the consequence of perceived security on consumers' intention towards the online purchase. Thus the study concluded the remarks with two aspects such as methodological and theoretical. In the case of the methodological conclusion, they have established a reliable and valid method to capture a significant construct to realize the online based shopping intention. While the theoretical conclusion came with a number of contributions to the existing literature. In the First case, there are three pertinent constructs that may change consumers' intent to purchase goods from online stores. The model also found that there are four variables such as perceived usefulness, ease of use, online security, and purchase intention. It was established from the study that there is an augmented levels of perceived online security would lead to have more intention to buy the products from the online stores. The results of this study supported to their hypotheses, at least as it suitable to online security and its upshot on consumers' purchase indentation. Further, a raise in the perceived online security may lead to have more intention to buy the products from online stores. The proposed research model has found the perceived ease of use, perceived usefulness, web security, and purchase intention as proposed variables for the research (Xiao, Guo, Yu, & Liu, 2019). As far as the perceived ease of use is concerned, it has extended to the consumers' belief that employing a particular technology in the business would not generate much work (Khachane, Sant, Sachan & Ghodeswar, 2018). There are wide-ranging of findings regarding the perceived ease of use that, it is extensively connected to purchase intention and its brunt on perceived usefulness. Moreover the extension of TAM to other research has used to construct the model with antecedents of perceived ease of use (Arora & Sahney, 2018). The ability of a consumer is a matter that is more likely to be established by online consumers. Thus, it is observed that the perceived ease of use is supposed to have a direct effect on the consumers' intention to utilize the technology (Elliot & Talent, 2018). Hence,

**H1:** Perceived ease of use has a positive effect on intention to purchase.

Online payment is the process of transferring the funds with the help of internet technologies from a buyer to seller through an online payment system, and it allows the consumers to access and manage their monetary dealings remotely with the help of the internet technology (Antwi et al., 2015). Many of the earlier studies have paid more attention on the variables, which are supposed to affect the acceptance of online payment system. The factors which are supposed to affect the acceptance of online payment system include perceived benefits of online payment system, ease

of use, perceived quality, perceived system security, user trust in online payment systems, and to lesser degree perceptions of self-efficacy (Kabir et al., 2015). on the whole, all these studies recommend that consumers perceptions towards the benefit, perceived ease of using online payment systems, consumers' self-efficacy, and perceived quality of the online payment system are indispensable factors which are persuading the acceptance, use and usage rate of  online payment (Barkhordari et al., 2017; Kim et al., 2010). It was also found from various previous studies that the perceived ease of use affects the perceived security positively since the substantiation is the part security technologies (McCoy, Galletta, & King, 2007).  Chellappa & Pavlou (2002) concluded in their study that consumers' trust in online payment system involves various risks other than financial risks, even though substantiation credentials are seen hardly ever. Existence of such relationship may elucidate the moderate support for substantiation as a precursor of perceived security. Therefore,

**H2:** Perceived ease of use has a positive effect on security of online payments.

Consumers' behavioral intention reveals that the extent to which consumers' intention to use of technology helps in making decisions, along with the exertion essential to utilize the technology and accuracy of the ensuing conclusion (Sun & Teng, 2017). Consumers' behavior or intention towards an online payment system is depends on the perceived ease of use and usefulness. By joining together these factors forecast the role of the technology (Davis, Bagozzi, & Warshaw, 1989; Lai, 2017). Ardiansah et al. (2019); Darwis (2013); Jahangir & Begum (2008) also established in their research that perceived usefulness is a powerful mediator for the association between perceived ease of use and purchase intentions towards the online purchase. Ardiansah et al. (2019) also established that online payment system's security acting as an important external mediating factor in creating the intent to buy the goods from the online stores. Thus,

**H3:** Perceived usefulness mediates the relationship between perceived ease of use and purchase intention.

The concept discovered the position of technology in the task performance of an organization. It is proved from the study that higher perceived usefulness can provide higher task performance, and the same has specified by the essential and different constructs that are dominant in taking decisions for using technology (Yang, Li, Zhang, & Gu, 2019). Thus, perceived usefulness is estimated as the factors that have a direct effect on the intent towards use of technology (Dijesh, Babu, & Vijayalakshmi, 2020). This means that when a technology is not perceived as useful, it won't be accepted even though we have implemented the same with due careful. As a result, with a view to know how the perceive usefulness made an impact on the online payment system, it is hypothesized that,

**H4:** Perceived usefulness has a positive effect on intention to purchase.

Considered as an important risk attribute that affects the consumer decision-making process when purchasing a product or consuming multiple services. According to Salisbury et al (2001), perceived online payment security is the rate at which a person believes that the online vendor or web is secure, and is very important in things like transferring information like credit card details. User perceptions about the protection of security threats and the control of personal information in the online environment. Perception of security as consumer perception of security in conducting e-commerce transactions. From the previous studies it can be concluded that perceived security is a perceived consumer belief that the security of information systems and data they have is not stolen or misused when making transactions using the internet. Based on the above, the researcher has hypothesized as follows;

**H5**: E-payment security mediates the relationship between perceived ease of use and purchase intention.
Online payment systems' security pretentious the consumers' intention towards the substance that is having positive relationship with perceived security. Further these findings established that online payment systems are safe while sharing the personal data, such as bank account and payment details, credit and debit card details, or personal or social security numbers and so on (Barkhordari et al., 2017). Habitually, consumers will be contented when they have the trust on various security factors which are safeguarding their online transactions (Viehland & Leong, 2007). Thus,

**H6:** Perceived security of an e-payment system has a positive effect on purchase intention.

## 2.1. Research Framework
Depends upon the literature review and the recommendations made in the previous study, the following research frame work has developed and it explicates the association among the selected research factors. Figure 1 demonstrates the association between repurchase intention and research factors such as customers' trust, customers' loyalty, and customers' satisfaction.
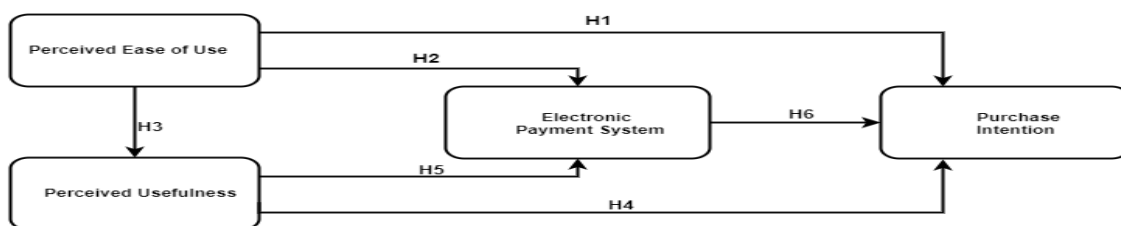


**Figure 1. Research Framework**

## 3.METHODOLOGY

The present study proposed to examine extended model which is developed from Ardiansah et al. (2019), further this study also examines the effects of online payment system's security aspects on the consumers' use perception. The populace for this work includes online customers who have been using the online stores in Chennai city, and the persons who have used the online payment systems such paytm, phone pay, google pay, amazon pay, freecharge, BHIM UPI, Jio money and ICICI pockets and other online transaction. As far as sampling is concerned the probability random sampling techniques has been used since the researcher not sure about the total number of the population in the study area. For this we have sent the question papers through mail to consumers, 500 persons were contacted for getting the responses. But we could receive only 363 responses, of which some of the questionnaires were omitted since it was incomplete. Thus 305 usable responses were received and used in this study for the analysis purpose. For collecting the data we have taken three months period of time, from October to December2020. This research has also used the snowballing sampling technique to extend the online questionnaires via email and social media. For measuring the opinion of the participants the Five-point scaling technique was used and the respondents were asked to record their opinion in between "strongly disagree" (1) or "strongly agree" (5) to the questions listed. The scale used for this study was adopted from Kim, Tao, Shin, & Kim (2010), with the research constructs Perceived Usefulness (PU), Perceived Ease of Use (PEU), E-Payment Security (EPS), and Purchase Intention (PI) from Salisbury et al. (2001). For analyzing the data we have applied structural equation modeling, along with Wrap Partial Least Square (Wrap PLS). The analysis has done by evaluating the measurement model, structural model, an evaluation of the goodness of fit of the model, and hypotheses testing (Ghozali & Ratmono, 2013). As far as the research questionnaire is concerned; it begins with the purpose of the study and confidentiality promise that the personal details will be used only for academic research purpose. The second part of the questionnaire consist the demographic profile of the respondents and it has presented in Table1.

**Table 1. Demographic Profile of the Respondents**

| Measurement Variables | Items | Number of Respondents | Percentage |
|---|---|---|---|
| Gender | Male | 174 | 57.04 |
| | Female | 131 | 42.96 |
| | Total | 305 | 100.00 |
| Age | 18-25 | 28 | 9.18 |
| | 26-30 | 174 | 57.04 |
| | 31-35 | 87 | 28.52 |
| | >36 | 16 | 5.23 |

| | | | |
|---|---|---|---|
| | Total | 305 | 100.00 |
| Education | Upto High School | 64 | 20.98 |
| | Graduates | 143 | 46.88 |
| | Masters | 98 | 32.13 |
| | Total | 305 | 100.00 |
| Position | Student | 131 | 42.95 |
| | Employed | 174 | 57.05 |
| | Total | 305 | 100.00 |
| Online payment app used | Paytm | 67 | 21.96 |
| | Phone Pay | 75 | 24.59 |
| | Google Pay | 61 | 20.00 |
| | Amazon Pay | 49 | 16.06 |
| | BHIM UPI | 53 | 17.39 |
| | Total | 305 | 100.00 |
| No of Times online purchase made in the past Three months | Upto 2 | 61 | 20.00 |
| | 3-5 | 107 | 35.09 |
| | 6-10 | 76 | 24.91 |
| | 11+ | 61 | 20.00 |
| | Total | 305 | 100.00 |

**Note: $n = 305$**

With a view to validating the representativeness of the given sample, it was matchup with the sample of online customers. It is observed from the data related to gender that males are having more willingness to purchase the goods from online stores than female in the study area, and result has also supported by the statista report Distribution of internet users in Indian metro cities 2019 by gender that Chennai had registered that 56 percent male users and 44 percent female internet users. Agewise online purchase is concerned respondents who have come under the age group of 26-30 purchased more than other age group consumers. Graduates are seems more in the study area by using online purchase. Moreover employed persons prefer this online purchase than other segment of working group. Paytm, Phone Pay, Google Pay are the most popular applications used in the study area. More number of customers used to purchase the good at least three to five times during the period of three months.

### 3.1 Measurement Model

Reliability, validity and discriminant validity were evaluated in order to test the adequacy of the measurement model. With the help of composite reliability (CR) values, the reliability test was performed. It was understood from Table 2 that, the composite reliability values of each variable were more than 0.7 and this indicates that it is a commonly accepted level for performing explanatory research. According to Fornel land Larker (1981), there were two criteria have been followed to test the convergent validity of the measurement scales. The first criterion was,

indicator loadings should be more than 0.7 and they should statistically significant. The second reason was each constructs' average variance extracts should be more than (0.05) the variance due to the measurement error for that constructs.

**Table 2.Validity and Reliability Results of the Test Variables**

| Variables | Indicator | Validity Test | | Reliability Test | | |
|---|---|---|---|---|---|---|
| | | Loading Factor | Conclusion | AVE>0.5 | CR>0.7 | Conclusion |
| Perceived Ease of Use | PEU3 | .874 | Valid | 0.531 | 0.732 | Reliable |
| | PEU2 | .858 | Valid | | | |
| | PEU1 | .761 | Valid | | | |
| Online payment security System | OPSS4 | .733 | Valid | 0.506 | 0.704 | Reliable |
| | OPSS2 | .718 | Valid | | | |
| | OPSS3 | .691 | Valid | | | |
| | OPSS1 | .682 | Valid | | | |
| | OPSS5 | .669 | Valid | | | |
| Perceived Usefulness | PU1 | .742 | Valid | 0.516 | 0.726 | Reliable |
| | PU4 | .717 | Valid | | | |
| | PU3 | .703 | Valid | | | |
| | PU5 | .682 | Valid | | | |
| | PU2 | .671 | Valid | | | |
| Repurchase Intention | PI1 | 0.724 | Valid | 0.517 | 0.713 | Reliable |
| | PI4 | 0.654 | Valid | | | |
| | PI2 | 0.741 | Valid | | | |
| | PI3 | 0.701 | Valid | | | |

**Source:** Primary Data

It could be seen from Table 2 that items of each constructs' CR value is more than 0.7 thus it supports to accept the items convergence. Moreover, the AVE values of each construct are more than 0.5. Thus the convergent validity's two conditions were fulfilled. With a view to assessing the extent to which one construct is differ from another; the discriminant validity test was administered on constructs. According to Fornell and Larker (1981), two kinds of tests were used in this process. The first one was used to assess the cross-loadings and their correlation among the measurement constructs. The second one was used to assess whether the square root of the AVE was more than the relationship between one construct to remaining other constructs of the model. According to Hanseler et al., (2009) a construct should have more variance with its measurements than with other constructs. To satisfy this condition the square root of the AVE should be larger than the square of correlation among the constructs and the remaining constructs. Thus, the condition became true for all the latent variables and it will be clear from Table 3. Hence it is concluded that the constructs have shared more variance with their indicators

than the other constructs (Hanseler et al., 2009) and thus discriminant validity was confirmed based on the analysis.

### 3.2 Analysis of the Structural Model

Path coefficient (β) explains the level to which predictor variables support to the internal variables' explained variance. With the multiplication value of path coefficient and the correlation coefficient of two factors, it can be measured that the variance explained in endogenous constructs by other latent variables (Falk and Miller, 1992; Palos-Sanchez et al., 2017). Chin (1998) mentioned that the path coefficient result can be accepted when the value of β is>0.2, moreover the result will be desirable when the β value >0.3. By this way, the proposed research hypotheses were compared. In any case, the evaluation of standardized coefficients must be supported by some valid measurements and it should describe the statistical significance of the results and the quality of adjustments performed (Palos-Sanchez et al., 2017). With a view to measuring the quality of adjustments, the 't' statistics has been used in the present study. And the study has adapted bootstrap resampling test values from Palos-Sanchez et al., (2017) and they have been used as reference for testing the statistical significance of the study results. In which t=1.647 ensures the results as 95% of the confidence, while t=2.333 guaranteed for 99% and t=3.106 for 99.9%. The values fall in this region along with standard regression coefficients, have been collected and presented in the Table4. Thus, hypotheses were analyzed with proposed research model. Chin (1998) used the $R^2$ values of 0.67, 0.33, and 0.19 as strong, moderate and weak respectively for assessing the predictive power of the model by way of the variance explained. Further, Falk and Miller, (1992), mentioned that, though the hypothesized relationship of the variables is statically significant, its predictive level will be very low when the $R^2$ values are less than 0.1. Thus, the predictive, as well as the explanatory power of the proposed model, was assessed by the percentage of total variance explained.
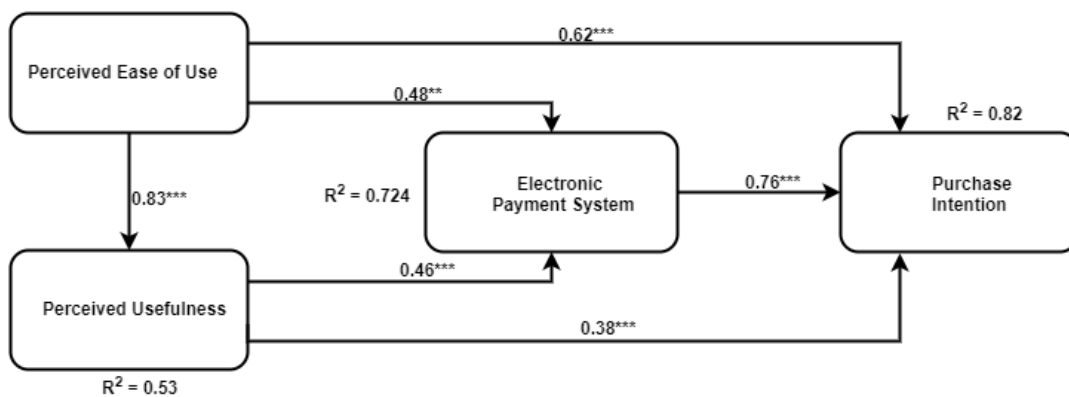


**Figure 2. Research Outputs**

It was found from the model that, when the perceived ease of use was used to predict the perceived usefulness of the online payment security system towards online shopping, and it explains 53 percent of the variance. Followed by, both perceived ease of use and perceived usefulness explains 72.4 percent of the variance in online payment security system. At last, the $R^2$ obtained by purchase intention of online stores explain 82 percent of total variance, since it was a dependent variable. It could be understood from the model that, the predictive power of the internal variable was moderate, while online payment security system customers' satisfaction was moderately strong (Chin, 1998). Since the endogenous variables' $R^2$ value was more than the threshold value of 0.01, it confirmed the predictive value of the model (Falk and Miller, 1992).

### 3.3 Path Analysis and HypothesisTesting

Table 3 presents the summary of hypothesis testing. Structural equation model (SEM) was used to analyze the proposed research model. Results indicated that model was fit and thus t-test was performed to test the hypotheses.

| Hypothesis | Paths | Path Coefficient (β) p = >0.2 | t-value | Result |
|---|---|---|---|---|
| 1 | Perceived ease of use → purchase Intention | 0.62 | 5.626*** | Supported |
| 2 | Perceived ease of use → online payment security system | 0.48 | 3.611** | Supported |
| 3 | Perceived ease of use → Perceived usefulness | 0.83 | 8.364*** | Supported |
| 4 | Perceived usefulness → Purchase Intention | 0.38 | 8.711*** | Supported |
| 5 | Perceived usefulness → online payment security system | 0.46 | 5.131*** | Supported |
| 6 | online payment security system → Purchase Intention | 0.76 | 4.037*** | Supported |

**Note:** *p<0.05=1.647; **p<0.01=2.333; ***p<0.001 =3.106

According to Table 4 and Figure 2, it could see that every hypothesis was supported to the study. Based on the standardized coefficient values, perceived ease of use (β=0.48, $t$=3.611,p<0.01) and perceived usefulness (β=0.46,t=5.131,p<0.001) were seems to be statistically significant and positively affect the online payment security system. Thus, H2 and H5 were supported to the study. On the other side, perceived ease of use positively affects perceived usefulness, while β=0.83, t=8.364, p<0.001. Hence, H3 also supported the study. H1 perceived ease of use with the path coefficients of β=0.62, t=5.626, p<0.01 and H4 perceived usefulness with β=0.38, t=8.711,

p<0.001 have a positive relationship with purchase intention of the online store. Thus, H1 and H4 were also supported by the study. The last hypothesis, H6 found that there was a significant relationship between online payment security system and purchase intention of the online store, since the β=0.76, t=4.307, p<0.001.

## 4. DISCUSSION AND CONCLUSION

Experiential finding presents that perceived usefulness, perceived ease for use and e-payment security directly have a significant positive effect on purchase intention. This was a different finding from the initial model from Salisbury et al.(2001), which only found that online payment security insight had a important effect on purchase intention. This decision ropes the study of Jahangir & Begum (2008) that Perceived Usefulness and Perceived Ease of Use at the same time pressure customer attitude (purchase intention) as TAM's model from Davis (1989). In addition, testing of relationship among online payment security system on perceived usefulness, perceived ease for use to purchase intention found that there was an effect of e-payment security to purchase intention, both from considerate the use and ease of use. Though, another results revealed that Perceived Usefulness indirectly mediates the relationship of Perceived Ease of Use on Purchase Intention. It means that Perceived Ease to Use on customer attitudes, Purchase Intention will have a more significant impact if mediated by Perceived Usefulness. This research was supported by Hossain & Zhou (2018) and Kaur & Lal (2017), which confirms that customer perception of customer attitudes, namely purchase intention, is very determined by their perception of usability. Although the perceived ease of use on online business can have a straight effect on purchase intention, the relationship will be stronger when purchaser accepting is prepared with perceived ease. A more absolute considerate both in terms of expediency and usability will further decide the choice to buy in online business. This is in connection with the work done of Hossain & Zhou (2018)that the approach to use online business is more likely to be prejudiced powerfully when considerate will be perceived that ease of use on online business is understood in terms of usability on online business. Online business users who only appreciate the ease of use and or use incompletely will be more likely to be less online business. These are a diverse impact if users who appreciate the ease of use are escorted by a considerate of the helpfulness of online business, and likely to be more business (Lau et al., 2019). This research has established that usefulness, ease of use, and online payment security are perceived to influence purchase intention in the context online shoppers. Additionally, perceived ease of use was influence to purchase intention, influenced by perceived usefulness. The relationship perceived ease to use and perceived usefulness to online payment security. This outcome shows that consumers purchase intention strongly influenced by an understanding of ease of use and usefulness, without connection with the security aspects of payment. The shortcomings of the research are that it is relayed only in Chennai city. Future research can use data collection methods that further correct these weaknesses. In addition to also adding various types of study programs, but with a clear classification so that the results can be mapped. This research is still

limited to the variable intention to buy, not until the actual action. Additionally this research to be the real action in online business transactions follows the further model.

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