

Analysis of Factors Affecting the Intention to Use Mobile Payment in the Polytechnic Student of Batam

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ABSTRACT

This study aims to examine the influence of cost perspective, financial risk perspective, security perspective, convenience perspective, age and gender on the use mobile payment in Polytechnic students. The object of this study is active students of Batam State Polytechnic specifically majoring in Business Management, Accounting and Managerial Accounting Study class of 2018. The total respondents were 95 students. The sampling technique in this study used the purposive sampling method by accounting and managerial accounting students for the Batam State Polytechnic employee class who had used QRcode. In addition, this study uses a quantitative methods and data collection through surveys by distributing questionnaires through google form. The result of this study is a perceived ease of use merely has a significant positive effect on the intention to use, while perceived financial risk, perceived security, age, and gender have no effect on the use of mobile payment.

Keywords: Mobile Payment, Cost Perspective, Security Perspective, Convenience Perspective, Age and Gender

1 INTRODUCTION

In accordance with the rapid development of technology, financial technology has also developed significantly. Based on the results of Bank Indonesia statistics, 2019 was the peak of the surge in the value of digital payment transactions because it can manage to reach Rp145.16 trillion. Whereas in 2018 the number is merely Rp21.73 trillion. From this data, it can be seen that the value of digital payment transactions experienced a steep increase in 2019 by 207% from the previous year. The data reveals that payment technology is developing rapidly and successfully gaining many new users reviewed from the increase in the number of transactions.

Nowadays, people have started to change the way of transacting which previously used cash to transact with digital application. This is due to the developments that occur in online or E-commerce transactions that promote services and products that are increasingly diverse and generally less expensive. E-commerce can be used through the application and all transactions are carried out online. The change in payment activities from offline to online transactions resulted in the emergence of many companies that provide online payment services.

Today, digital payment is one type of payment service that dominates. Most digital payment transactions are carried out using smartphone, the following activities can be said as mobile payments. Mobile payments are considered to be easier and more practical because they only need smartphone to do transaction, however the offline method require people to come to the bank branch office when they want to do transaction. This activity definitely take time. Furthermore, mobile payments make individuals no longer need to use or carry cash because the transactions can still be carried out without cash.

Applications for digital payments such as OVO, DANA, GO-PAY, SHOPEEPAY, M-Banking and other applications have penetrated the market of Batam City. The app is constantly evolving, somenew features are starting to be added. One of them is payments made only by scanning a barcode or mostly know as a QRcode. This method certainly makes it easier for individuals to make payment transactions.

On August 17, 2019, Bank Indonesia and the Indonesian Payment System Association (ASPI) launched QRIS (Quick Response Code Indonesian Standard). This feature is a national QR code standard that aims to facilitate QR code payment transactions in Indonesia. With QRIS, all bank and non-bank payment applications that are used by individuals can be used in all shops, stalls, merchants, tourist tickets with the QRIS logo although QRIS at merchants is not same as application used by the public. However, due to several factors, society in Batam have noy fully used this system. On the contrary, society in Batam are still interested in making payments using cash in any transactions rather than making transactions through digital payments.

Individuals who are relatively old, they are slower in understanding how to operate financial technology and they often have difficulty in using the technology. However, financial technology is easier to use that younger individuals are interested in using it. Age can be one of the main factors that influence a person's intention to use financial technology, driven by the ease of operating a financial technology.(Teo et al., 2012).

The use of mobile payment cannot be separated from costs. Some mobile payment applications charge operational fees to their users. In addititon to operational fees, administrative fees are also charged when top-ups, funds transfer, and withdrawals (Anjelina, 2018).

In using the mobile payment application, sometimes users are required to input information about a debit card or credit card and also connect the user account in the application with debit card or credit card. Since the transactions carried out online, the user even potential user sometimes worried about financial risks that may occur such as theft and misuse of identity/accounts that can cause financial losses, even money loss due to system errors in the application.

Furthermore, the threat of risk is never separated from a financial technology. The users will consider security along with the risk of loss that can arise when using it. The developers need to minimize risk by improving security to gain the trust of users and potential users. If security can be maintained, prospective users will be interested using it. Prior study that conducted by (Wong & Mo, 2019) resulted that perceived risk, perceived study, trust perceptions, and technology acceptance models influence an individual's intention to use mobile payments. Current research is a research development from (Wong & Mo, 2019). The difference lies in the variables studied, current study uses the variable of perception, perception of financial risk, perception of security, perception of ease of use, age, and gender. In addition, current study also uses different respondents, who are accounting students in evening class of accounting and managerial accounting study programs at Batam State Polytechnic

2 THEORETICAL AND LITERATURE REVIEW

Theory of Reasoned Action dan Theory of Planned Behavior

Variable (intention of use) starts from Theory of Reasoned Action dan Theory of Planned Behavior which states that a person's actions are determined by their intention to act (Ajzen,1991). Intention is illustrated as a consumer's willingness to try and someone's effort to

perform a certain action (Teng et al., 2018). There are several factors that can influence the intentions or desires of potential users both positively and negatively in deciding to use a technology. In another sense, whether potential users will use a technology or not, it depends on their intentions. A person becomes a user if they have high-inclined intentions, and they are more inclined to recommend new technologies to others (Leong et al., 2013).

Technology Acceptable Model (TAM)

TAM was introduced by Fred Davies in 1985. He said that a user's decision to accept an innovation in technology and stick to the system depends on his attitude, perceived ease of use and perceived benefits. This means that a person's readiness to use or not use an innovation depends on the attitude that will be influenced by perception of usability and the perceived ease of use.

Price Perspective

The definition of price perspective is the extent to which individuals believe that costs will be required in using mobile payments (Luarn & Lin, 2005). The cost needed to use mobile payments can be in the form of subscription fees, fees per transaction, and administration fees charged to users when top-up. Other costs include the the purchase of a starter pack for prepaid simcard, Wi-Fi, data package/top-up fees, and the cost of purchasing smartphone. Users will feel that using mobile payment does not save the costs, if the costs incurred exceed their expectations.

Financial Risk Perspective

The definition of financial risk is as a risk associated with loss or loss of money caused by identity theft or fraud (Ma et al., 2018). Financial risk is an unusual financial loss caused by the use of mobile payment transactions (Zhao et al., 2019). In using mobile payments, individuals are required to provide information about debit or credit

card, or to connect an account with a debit or credit card. This activity raises individual doubts and concerns about the losses that can arise as a result of fraud that occurs when using mobile payments.

Security Perspective

The definition of security perspective is as a perception for system developers to take appropriate action to ensure the use of technology is free from risk (Shin, 2010). Security is one of the biggest obstacles and concerns by potential users to use mobile payments, especially transactions that are carried out online and involving technology. It is necessary to create a new security system for the new digital payment system in order to protect users in transactions and increase trust, so that users' attitudes towards the system improve (Liébana-Cabanillas et al., 2017). Mobile payment developers need to improve security systems and prove to users that mobile payments are safe to use and free from risk.

Perceptions of Convenience

The definition of the perception of ease of use is the degree to which individuals believe that using a system, the individual's efforts in doing or doing something will be reduced (Davis et al., 1989). The user assumes that learning using mobile payment is easy and the operation is simple, so they tend to use this technology (Liu et al., 2019).

Age

Age is one of the factors that influence the use of technology. Commonly, elder people are less interested in technological innovation (Teo et al., 2012). However, young generation feel that technology tends to be easy to use, whereas older people discovered that using technology difficult to understand or learn. Consequently, they will avoid and will not use the technology.

Gender

Gender has an influence on a person's perception of the use of information technology and in terms of transactions, especially financial transactions. Men have a tendency to take more risks. On the other hand, women tend to be more cautious and unwilling to take many risks, she will think longer in making decisions. In terms of gender, in determining which financial services to use, the choice between men and women will have their own preferences, this is due to the various usage habits between women and men (Iradianty, 2021). In terms of security, it also has an influence because women prioritize and pay attention to security in digital payments (Undale et al., 2021). In terms of shopping habits, this habit affects men in using digital payments, while what affects women is their behavioral intention (Rahmatillah, 2018).

3 RESEARCH METHOD

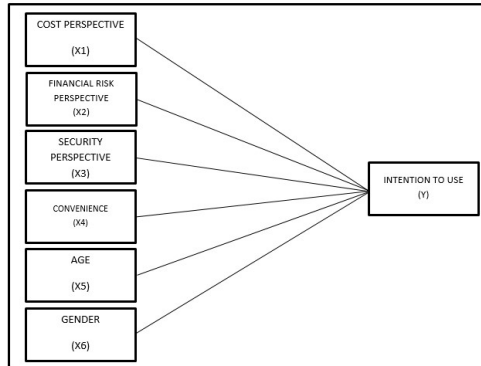
The researcher uses quantitative analysis method with multiple regression testing to examine the effect of the effect of price perspective, financial risk perspective, security perspective, perceptions of convenience, age, and gender on students' intention to use mobile payment. The data that researcher uses is a combination of primary and secondary data.

The researcher uses purposive sampling in order to determine the research sample population with the total number of respondents is 95 people from the accounting and managerial accounting study program of the Batam State Polytechnic employee class who have used QRcode. The reason for choosing the object is due to Batam State Polytechnic is located in the center of Batam City which is crowded and is surrounded by franchises such as Starbucks, Burger King, McDonald's, KFC, and JCO as well as a coffee shop. From the survey results that have been conducted by researchers, franchises and

coffee shops have provided QRIS. It turns out that Batam State Polytechnic students often carry out group work activities or organizational meetings in franchises which are located close to the campus area.

Research Model and Hypotheses

Image 1
Research Model



Hypotheses

Based on the research model above, a hypothesis can be formulated from this research.

H1: Price Perspective negatively has no effect on intentions to use mobile payments.

H2: Financial Risk Perspective has a negative effect on intentions to use mobile payments.

H3: Security Perspective has a positive influence on intentions to use mobile payments.

H4: Perceptions of Convenience has a positive effect on intentions to use mobile payments.

H5: Age has a negative effect on intentions to use mobile payments.

H6: Gender affects the intention to use mobile payments.

RESULT AND DISCUSSION

In this research, as many as 115 respondents have filled out the questionnaire, yet only 95 respondents who fall into the criteria that have been determined by the researcher. Based on these results, the researcher only uses 95

respondents as research data. The following is a description of the characteristics of the respondents.

Table 1
Respondent Characteristics

No	Criteria	Total	%	
1	Gender	Male	9	9%
		Female	86	91%
	Total Study	95		
2	Program	D3 Accounting	31	33%
		D4 Managerial Accounting	64	67%
	Total	95		

Source: Data processed by the researcher, (2022)

Based on data in Table 1, it can be reviewed that the majority of respondents are female. The majority of the study programs that filled out the questionnaire were Managerial Accounting.

Validity Test

Table 2
Validity Test Result

Question category	Question	Invalid Question	Valid Question
Cost Perspective	3	0	3
Financial Risk Perspective	5	0	5
Security Perspective	5	0	5
Perception of Convenience	5	0	5
Intention to use	3	0	3

Source: Primary data, processed (2022)

Based on data in Table 2, it is stated that the indicators of Cost Perspective, Financial Risk Perspective, Security Perspective, Perception of Convenience, and intention to use the results are valid.

Reliability Test

Table 3
Reliability Test Result

No	Variable	Cronbach's Alpha	Remarks
1	Cost Perspective (X1)	0,857	Reliable
2	Financial Risk Perspective (X2)	0,811	Reliable
3	Security Perspective (X3)	0,928	Reliable
4	Perception of Convenience (X4)	0,880	Reliable
5	Intention to use (X5)	0,901	Reliable

Source: Data processed by the researchers, (2022)

Based on Table 3 it is stated that all indicators used in this study are reliable because the Cronbach's Alpha value of each variable is $\geq 0,60$.

Descriptive Statistical Analysis

Descriptive statistical analysis result for financial literacy variables, financial attitudes, locus of control, income and financial management behaviour as follows:

Table 4
Descriptive Statistical Analysis Results

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Standard Deviation
PB_X1	95	3	12	10,89	1,540
PRK_X2	95	7	20	13,77	3,337
PK_X3	95	8	20	16,91	2,950
PKP_X4	95	12	20	17,68	2,385
U_X5	95	1	2	1,72	,453
G_X6	95	0	1	,09	,294
NUM_Y	95	5	12	10,29	1,873
Valid N (listwise)	95				

Source: data processed by the researcher, (2022)

Test of Classical Assumptions

The results of the classical assumption test performed for the normality test show that the significance level is 0,103. This shows that the data is normally distributed $0,103 \geq 0,05$. Based on the results of the multicollinearity test, the VIF number is 1,192 cost perception, financial risk perception is 1,102, security perception is 3,233, ease of use perception is 3,355, age is 1,035, and gender is 1,016. The number is < 10 it means that because the data does not contain many connections, it can be used in this study. The significance level was obtained compatible with the results of the heteroscedasticity test for cost perception 0.168, financial risk perspective 0.800, security perspective 3.231, convenience perspective 3,325, age 0.215, and gender 1.070. The results of the heteroscedasticity test showed that not all independent variables in this study showed heteroscedasticity.

Multiple Linear Regression Analysis

Table 5
Multiple Linear Regression Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	-2,014	1,068		-1,886	,063
Persepsi Biaya (X1)	,103	,074	,085	1,402	,164
Persepsi Resiko (X2)	-,034	,033	-,061	-1,041	,301
Persepsi Keamanan (X3)	,047	,063	,074	,747	,457
Persepsi Kemudahan Pengguna	,599	,079	,762	7,565	,000

aan (X4)					
Usia (X5)	,155	,231	,037	,66	,50
Gender (X6)	,105	,353	,016	,29	,76
				6	8

*signifikan < 0,01
**signifikan < 0,05
a. Dependent Variable: Niat Untuk Menggunakan

Source: data processed by the researcher, (2022)

From the output above, it is known that:

Table 5.1

Variable	Regression Coefficient	t _{hitung}	Sig
Konstanta	-2,014	-1,886	0,063
X1	0,103	1,402	0,164
X2	-0,034	-1,041	0,301
X3	0,047	0,747	0,457
X4	0,599	7,565	0,000
X5	0,155	0,669	0,505
X6	0,105	0,296	0,768
F _{count} = 40,411 R ² = 0,716			

Based on Table 5 it can be seen that the regression equation is as follows:

$$\text{NUM} = -2,014 + 0,103 (\text{PB}) + -0,034 (\text{PRK}) + 0,047 (\text{PK}) + 0,599(\text{PKP}) + 0,155 (\text{U}) + 0,105(\text{G})$$

Table 6
Result Test

Hypotheses	Sig	Conclusion
Cost Perspective (H1)	0,164	Not supported
Risk Perspective (H2)	0,301	Not supported
Security Perspective (H3)	0,457	Not supported
Convenience Perspective (H4)	0,000	Supported
Age (H5)	0,505	Not supported
Gender (H6)	0,768	Not supported

The Influence of Cost Perspective on Intention to Use Mobile Payments

The result of the study indicated that cost perspective had no effect on the intention to use mobile payment. According to some researchers, there are several reasons to explain these results. Mobile payment is no longer has charge large amounts of fees to their users. Commonly, the fee charged is only IDR 1.000 to IDR 2.000 per transactions of balance top-up. This fee is quite inexpensive and not become such an obstacle for user to do transcatons using mobile payments

The results of this study are in line with prior research that has been done by (Pham & Ho, 2015).

The Influence of Financial Risk Perspective on the Intention to Use Mobile Payment

The results showed that the financial risk perspective had no effect on the intention to use mobile payments. According to the researchers, there are several reasons to explain these results. Some students consider cashless payments such as QRIS to be riskless and are free from the threat of financial loss since the storage of funds and the transactins are carried our online. In using QRIS to make payments, users do not need to enter important information and are not connected to a credit card or debit card. The transaction limit in using QRIS is only IDR 2,000,000, because the transaction limit is small, the risk is small as well.

The results of this study are in line with prior research that has been done by (Al-Saedi et al., 2020) and (Gia-Shie Liu & Pham Tan Tai, 2016).

The Influence of Security Perspective on the Intention to Use Mobile Payment.

The results showed that the security perspective had no effect on the intention to use mobile payment. There are several reasons to explain these results. QRIS is a payment system issued by the government so that students are confident

that their security is protected and guaranteed. The QRIS payment system has become more secure because it is monitored through one service. Along with the rapid development of technology, the security system technology is also growing. By the development of the security system, security in transactions is guaranteed surely. So that security does not affect users in transacting using QRIS (Lau et al., 2019).

The Influence of Convenience Perspective on Intention to Use Mobile Payment

The results showed that convenience perspective had an effect on intentions to use mobile payments. According to researchers, there are several reasons to explain these results. Technology is constantly developed more and more as well as new technologies are emerging. However, some technologies are uneasy to use and take time to understand.

The prospective users definitely would like to use mobile payments easily and practically, with the convenience it will certainly attract and encourage individual to use it. (Liu et al., 2019) dan (Lau et al., 2019).

The Effect of Age on the Intention to Use Mobile Payments

The results showed that age did not affect the intention to use mobile payments. According to the researchers there are several reasons to explain this result obtained. The majority of respondents in this study are students who are millennials, so they are more open-minded and follow technological developments. Millennials tend not to have difficulty in using QRIS.

The results of this study are in line with previous research that has been done by (Teo et al., 2012).

The Influence of Gender on the Intention to Use Mobile Payments

The results showed that age did not affect the intention to use mobile payments.

There are several reasons to explain this result. The gender variable has no influence on the intention to use mobile payments because the majority of respondents in this study are women whose ages are teenagers to adults who are classified as millennials. Millennials tend to try so that both men and women have the same preference, which is an application or something new is profitable and easy, they will try it out, but if not, they prefer to not try it out. This makes gender have no influence because all of them are risk takers for both men and women.

The results of this study are in line with earlier research that was conducted by (Iradianty, 2021).

Coefficient of Determination Test R²

Based on table 5.1 it can be seen that the value of adjusted R² is 0,716 or 71,6%. This indicates that variabel Cost Perspective, Financial Risk Perspective, Security Perspective, and Convenience perspective has simultaneous effect of 71,6%. Meanwhile, the remaining 28.4% (100% - 71.6%) is influenced by other factors not explained in this study.

CONCLUSION

Based on the results of the research produced in the previous chapter, several conclusions can be drawn as follows:

1. In this study, it was found that the cost perspective did not affect the intention to use mobile payments. The result of this study are in line with the previous study by (Pham & Ho, 2015).
2. In this study, it was found that the financial risk perspective did not affect the intention to use mobile payments. The results of this study are in line with the results of the study conducted by (Al-Saedi et al., 2020) and (Gia-Shie Liu & Pham Tan Tai, 2016).

3. In this study, it was found that the security perspective did not affect the intention to use mobile payments. These results are in line with the prior study conducted by (Lau et al., 2019).
4. In this study, it was found that the convenience perspective affects the intention to use mobile payments. This result is accordance with the prior study conducted by (Liu et al., 2019) and (Lau et al., 2019).
5. In this study, it was found that age did not affect the intention to use mobile payments. The results of this study are supported by research that has been carried out by (Teo et al., 2012).
6. In this study, it was found that gender did not affect the intention to use mobile payments. The results of this study are supported by research that has been carried out by (Iradianty, 2021).

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