

ANALYSIS OF ACCEPTANCE OF MOBILE PAYMENT AS AN ALTERNATIVE TRANSACTION OF PARKING PAYMENT

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ABSTRACT

OVO's mobile payment application is a Micro Payment application that is developing as a means of payment (electronic money) on smartphones. The application is divided into two, namely OVO Cash and OVO Point. OVO Cash can be used for various types of financial transactions, such as payments at various merchant partners, top up, and balance checking. At present, it's easy to make transactions quickly and easily using OVO Cash. OVO Points are loyalty rewards obtained by OVO users when making transactions at various OVO partner merchants. The advantages of the OVO application with the mobile payment application is that the OVO application can make payment transactions for parking rates at the mall. For example, the Lippo mall in the Jakarta area has implemented the first automate self-parking payment system in Indonesia and the parking fee payment is operated in May 2017. This case study aims to find out the receipt of the OVO payment mobile application as a payment for tariffs. parking, in this study uses the UTAUT model as a research method in order to find out whether performance expectancy, effort expectancy, social influence and facilitating conditions influence the behavior intention on the OVO mobile payment application. Through regression statistical test analysis as processing data obtained from questionnaires with the number of 100 respondents using the OVO mobile payment application as a payment tool for parking rates. The data collection technique carried out is a non-probability approach that is using purposive sampling. Sampling with purposive sampling is a sampling technique of population earned on certain criteria in order to get the conclusions of this study, includes performance expectancy, effort expectancy, social influence and facilitating conditions affect behavior intention.

Keywords: *Mobile Payment, Application Smartphone OVO, Unified Theory of Acceptance and Use of Technology (UTAUT) Model Dimensions.*

1.1 INTRODUCTION

1.1 Background

Technological developments in the current era of globalization are driving fierce competition in the business world. Company management is required to be able to determine strategy and innovate in order to survive in business competition so as to maintain customer satisfaction. At present there are many companies that utilize Information Technology (IT) in business. IT also plays a role as a tool in making company management decisions so as to increase competitiveness in the market [1].

Since 1980, many investors have invested capital in developing IT [2]. Utilization of IT can meet business information needs quickly,

relevant, and on time. Mobile payment is one of the uses of IT today. Cellular payments are payments using a cellphone or smartphone. Initially mobile payments were banking products called Mobile Banking (M-Banking). Through M-Banking services, users can check savings account balances, make money transfers, and make bill payments. The M-Banking system managed by the Indonesian banking system also allows cellular operators to provide card payment services, especially for Micro Payments, such as E-Money, Flazz, Brizzy and others.

The micro payment application that is developing as a means of payment (electronic money) on smartphones is the OVO

application. The application is divided into two, namely OVO Cash and OVO Point. OVO Cash can be used for various types of financial transactions, such as payments at various merchant partners, top up, and balance checking. At present, it's easy to make transactions quickly and easily using OVO Cash. OVO Points are loyalty rewards obtained by OVO users every time they do transactions at various OVO partner merchants, OVO Points can be directly exchanged for various attractive offers or transactions at OVO partner merchants.

Previous research examined mobile payment in Jordan, namely the basis of this research model using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. UTAUT aims to explain someone's interest in using or using information technology systems and subsequent user behavior [3]. The results of the study state that there are several factors that influence a person's decision to use mobile payments. factors that influence individuals to use mobile payments, namely Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC). Each of these UTAUT factors can be used to measure the level of acceptance of cellular payment technology in paying parking fees [14], [16], [20].

1.2 Research Problem

Based on the background described earlier, the problems in this study can be formulated as follows:

- 1) Does Performance Expectancy (PE) affect the acceptance of mobile payment technology?
- 2) Does the Effort Expectancy (EE) affect the satisfaction of users of accounting information systems?
- 3) Does Social Influence (SI) affect the acceptance of mobile payment technology?
- 4) Facilitating Conditions (FC) affect the acceptance of mobile payment technology?

1.3 Scope of the Research

The scope or limitations of this study are:

- 1) Looking for evidence of whether performance expectancy influences the

acceptance of mobile payment, effort expectancy has a bearing on the acceptance of mobile payment, social influence has an effect on the acceptance of mobile payment and facilitating conditions that affect the acceptance of mobile payment. Menggunakan metode Unified Theory of Acceptance and Use of Technology (UTAUT) is a model that explains user behavior towards information technology.

- 2) This research was conducted at the mall owned by Lippo Group in Jabodetabek.

1.4 Research Objective

In this study the authors hope that the results of this study can provide the following benefits:

- 1) Theoretical benefits

This research can be used as a means of information to improve insight and knowledge about the extent of the influence of Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC) on acceptance of Mobile Payment technology.

From this research, it is expected to be an input for information system management science and application studies with theories and other literature with the actual conditions that exist in the organization or company.

- 2) Benefits of Practitioners

In General: This research is expected to be useful to integrate knowledge and insights regarding Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC) on acceptance of Mobile Payment technology. And can provide information related to the topic of this research to those in need.

For Companies: This research is expected to be one of the considerations in the decision making process, especially in activities related to the acceptance of Mobile Payment technology.

For Researchers: This research is expected to be used as a reference for further

research, especially regarding research related to the influence of Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC) on acceptance of Mobile Payment technology.

2. THEORITICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

2.1 Unified Theory of Acceptance and Use of Technology (UTAUT)

At present technology has come and changed many organizations. One of the changes is the increasing performance of the organization along with the implementation of information and communication technology in the business processes that are carried out. Increasing performance in an organization occurs when a technology is applied appropriately and can be accepted by the users. Research on the acceptance of a technology is interesting. To explain this phenomenon there are several theories based on sociology and psychology that have been used [21].

Venkatesh examines theories about the acceptance of technology by system users. A total of eight theories are examined as follows.

1. Theory of reasoned action (theory of reasoned action or TRA)
2. Technology acceptance model (technology acceptance model or TAM).
3. Motivational models (motivational models or MM).
4. Theory of planned behavior (theory of planned behavior or TPB).
5. The combined model of TAM and TPB (a combining technology acceptance model and the theory of planned behavior or TAM + TPB).
6. PC utilization model (model of PC utilization or MPCU).
7. Innovation diffusion theory or IDT.
8. Social cognitive theory (social cognitive theory or SCT).

[2] Venkatesh then used pre-existing theories to develop a new combined model. This model is a technology acceptance model that emerges from the synthesis of eight models of technology acceptance that have been developed previously. Venkatesh uses the eight existing technology acceptance theories to develop a model acceptance of new technology and an integrated combination of the eight models. This unified model is then called the

combined theory of acceptance and use of technology (unified theory of acceptance and use of technology) or what is called the abbreviation, UTAUT [15].

UTAUT has seven dimensions that significantly have a direct influence on the intention to use technology (behavior intention). Of the seven dimensions that exist, this study only theorized four dimensions which were considered to have a major role in the direct effects on user acceptance and usage behavior. The four dimensions of UTAUT are used in this research model:

- a. Performance expectancy
Performance expectations are defined as a level for individuals to believe using a system or technology can provide benefits and help improve their performance in work [2]. There are several characteristic indicators that can measure performance expectations, such as: perceived usefulness, extrinsic motivation, job preferences, relative advantage (relative advantage).
- b. Effort Expectancy
Effort expectancy (business expectations) is defined as the level of ease of use of the system. The ease of use of information technology will lead to feelings of interest in individuals that the system has a function and hence creates a sense of comfort when using it [2]. There are several characteristic indicators that can be measured by effort expectancy, such as: ease of use of the application (Perceived ease of use), comfort in using the system (complexity), reducing efforts of time and energy (ease of use).
- c. Social Influence
Social influence is defined as the level at which an individual considers people around him such as family or friends to invite individuals to use a new system [2]. There are some characteristic indicators that can be measured by social influences, such as: subjective norms, benefits and can support the implementation of tasks (social factors), rules applied (norms).
- d. Facilitating Conditions
The supporting condition is that the individual level believes that an organization and infrastructure support the use of the system [2]. This construct also refers to an individual's perception of resources and

support for carrying out a behavior [7]. There are several characteristic indicators that can be measured by facilitating conditions, such as: facilities that support use (perceived behavioral control), availability of knowledge (facilitating conditions), availability of instructions (compatibility).

e. Behavior Intention

Intention or interest in behavior to use is an individual action on a system in the future that will form an individual specific behavior [7], [13]. Interest in behavior has a strong role in shaping the use of a technology or system [2]. The characteristic indicators measured by the behavior intention in this study are supporting better performance (behavioral intention to use system).

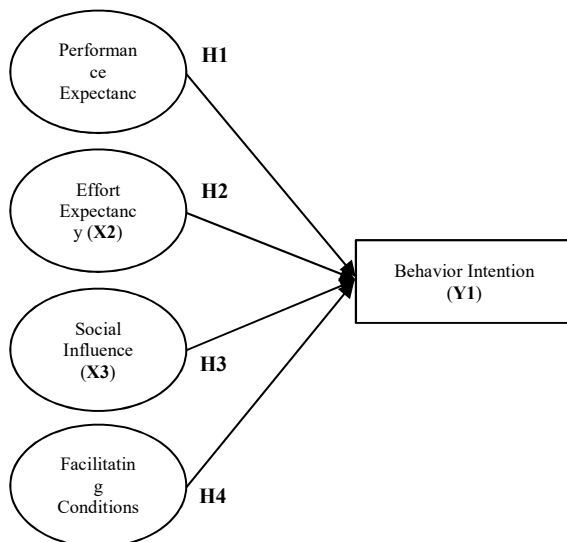


Figure 1. The UTAUT Model

2.2 Mobile Payment

Mobile payment is a new innovation from the process of exchange of value or other payment instruments that can be used by consumers who tend to rely more on the sophistication of features of smartphone and consumer financial authorization [4].

The mobile payment system can be defined as a system of payments made through a mobile device used to initiate, activate, and or confirm payments in obtaining an item or service [5]. Based on several opinions above, it can be concluded that the Mobile payment system is a form of payment made with mobile devices, such as smartphones and tablets [18], [19].

2.3 Parking

The definition of parking is to stop and store the vehicle for a while in a certain space. The vehicle might not move continuously, at one time he had to stop for a while (lowering the load) or stop long enough called parking [6].

In his writing about parking [23], explaining the notion of parking is a state of immobilization of a vehicle that is temporary because it is abandoned by the driver. Included in the sense of parking is every vehicle that stops at certain places whether expressed with traffic signs or not, and not solely for the purpose of raising and or reducing people and or goods [23].

Based on some of the opinions above, it can be concluded that parking is an immovable condition of a vehicle that is temporary and stops at certain places, whether expressed by signs or not, and not solely for the purpose of raising and lowering people or goods.

3. METHODOLOGY

3.1 Research Model

Based on previous research with the basic assumption that intention behavior is influenced by performance expectancy, effort expectancy, social influence, and facilitating conditions so that the evaluation of the Unified Theory of Acceptance and Use of Technology (UTAUT) model can affect mobile payment technology acceptance in OVO applications. the application of mobile payment can use a research model as we can see in figure 1 below:

3.2 Hypotheses

The research used with modification uses the UTAUT model based on the one presented in Figure 1 above, so the hypothesis is as follows:

- H1: performance expectancy affect on behavior intention.
- H2: effort expectancy berpengaruh affect on intention.
- H3: social influence berpengaruh affect on intention.
- H4: facilitating conditions affect on behavior intention.

The reason for using this hypothesis is

Behavior Intention or user behavior intention towards the system and application is the result of satisfaction from performance expectations, business expectations, social influences and conditions that facilitate the appropriate and perceived satisfaction of the system or application provided by the system provider and application. Satisfaction felt by users of the system and applications that have been given can give the effect of high or low user behavior intentions depending on how much satisfaction the system users and applications feel.

3.3 Population and Data Collection Technique

Population Technique and Data Collection
The population that will be the object of this study were 100 respondents who used the OVO mobile payment system as payment for parking fees. The technique of data collection is done by a non-probability approach that is using purposive sampling. Sampling with purposive sampling is a sampling technique from the population obtained on certain criteria.

3.4 Variable Measurement Indicators

The following are indicators of the measurement of each dimension's variables as parameters for evaluating each variable in this research model. Instrument Parameters for each Variable Above each survey item use a 5-point Likert scale. See table 1:

Table 1. Parameter Instrumen

1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

The following question indicators for each variable behavior intention:

1. I intend to use OVO mobile payment as a payment tool for parking fees for me.
2. I plan to continue using OVO mobile payments as often as a payment tool for parking fees for me.
3. If I have access to OVO's mobile payment service, I will really use it because it can support my performance.

The following question indicators for each variable performance expectancy:

1. Using OVO's mobile payment system in

paying for my parking rates will allow me to settle payments faster.

2. Using the OVO mobile payment system makes it easy to pay parking fees.
3. Using the latest OVO mobile payment technology will increase the ease of payment of parking rates.
4. The use of the OVO mobile payment system can reduce the time needed to pay parking fees.
5. The use of the OVO mobile payment system can increase effectiveness in paying parking fees.
6. Using OVO's mobile payment system in paying parking fees will increase my productivity.
7. Using the OVO mobile payment system increases the quality of payment for parking rates.
8. Using the OVO mobile payment system gives me the convenience of making parking payment transaction transactions.

The following question indicators for each variable effort expectancy:

1. I intend to use OVO mobile payment as a payment tool for parking fees for me.
2. I have the knowledge needed to use the OVO mobile payment system.
3. Special instructions regarding the OVO mobile payment system to pay for parking rates are available to me.
4. Certain people (groups) are available to provide assistance if I have difficulty operating the OVO mobile payment system.
5. I feel it will be easy for me to develop the skills to use OVO mobile payments.
6. My interaction with the OVO mobile payment system is clear and easy to understand.
7. Learning to operate the OVO mobile payment system is easy for me.

The following question indicators for each variable social influence:

1. People who influence my behavior in thinking that I have to use the OVO mobile payment system as a payment tool for parking rates.
2. The person who is important to me thinks that I have to use the OVO mobile payment system as a payment tool for parking fees.
3. I use the OVO mobile payment system because of the proportion of people who

- use the OVO mobile payment system as a payment tool for parking rates.
- 4. In general, visitors to Mall Lippo support the use of OVO's mobile payment system as a payment tool for parking fees.
- 5. Lippo mall visitors who use the OVO mobile payment system have a high profile.
- 6. Lippo mall visitors who use the OVO mobile payment system as much as payment equipment for parking rates have more prestige than those who don't.

The following question indicators for each variable facilitating conditions:

1. I have control over the use of the OVO mobile payment system.
2. I have the knowledge needed to use the OVO mobile payment system.
3. Special instructions regarding OVO's mobile payment system as a payment tool for parking rates are available to me.
4. Certain people (or groups) are available to provide assistance on the difficulties of OVO's mobile payment system as a means of paying parking fees.
5. Using OVO's mobile payment system is compatible with the ease of payment of parking rates.
6. I think that using the OVO mobile payment system fits in with the way I want the ease of payment of parking rates.

3.5 Data Analysis

Table 2. Dimension parameter

Dimension	Parameter	Reference
Behavior Intention	Behavioral Intention to Use System	[2], [7], [8], [9], [10]
Performance Expectancy	Perceived Usefulness, Extrinsic Motivation,	[2], [8], [9], [10]
Effort Expectancy	Perceived Ease of Use, Complexity, Ease of Use	[2], [7], [8], [9], [10]
Social Influence	Subjective Norm, Social Factors, Norm	[2], [8], [9], [10]
Facilitating Conditions	Perceived Behavioral Control, Facilitating Conditions, Compatibility	[2], [10], [11], [12]

The structural model equation developed based on the research model in Figure 1 is:

- H1 = Performance expectancy factors have a positive effect on the behavior

- intention. H1 will be accepted if $\beta_1 \neq 0$ and p-value < 0.05 , conversely if $\beta_1 = 0$ and p-value > 0.05 then H1 will be rejected.
- H2 = The effort expectancy factor has a positive effect on the behavior intention. H2 will be accepted if $\beta_2 \neq 0$ and p-value < 0.05 , whereas if $\beta_2 = 0$ and p-value > 0.05 then H2 will be rejected.
- H3 = The social influence factor has a positive effect on the behavior intention. H3 will be accepted if $\beta_3 \neq 0$ and p-value < 0.05 , on the contrary if $\beta_3 = 0$ and p-value > 0.05 then H3 will be rejected.
- H4 = Factors facilitating conditions have a positive effect on the behavior intention. H4 will be accepted if $\beta_4 \neq 0$ and p-value < 0.05 , whereas if $\beta_4 = 0$ and p-value > 0.05 then H4 will be rejected.

3.6 Statistik Deskriptif Test

Descriptive statistics provide a description or description of a data seen from the mean, median, standard deviation, minimum, maximum [22].

3.6.1 Validity Test and Reliability Test

a. Validity Test

Validity tests are used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the question in the questionnaire is able to reveal something that will be measured by the questionnaire [22]. Significant levels can be obtained by comparing r count with r table with the following conditions:

1. If the value of r count $>$ r table then the item is declared valid.
2. If the value of r count $<$ r table then the item is declared invalid.

b. Reliability Test

Reliability is actually a tool for measuring a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to a question is consistent or stable over time [22]. Measurement of reliability can be done by one shot or measurement once with Cronbach Alpha (a) statistical test. a variable is said to be reliable if it gives a Cronbach Alpha value > 0.70 [22].

4. RESULT AND DISCUSSION

4.1 Respondent's Characteristics

The results of this questionnaire from users of the OVO mobile payment application at the mall owned by Lippo Group, namely Mall Tamini Square, Mall Cibubur Junction, Mall Lippo Kramat Jati, and Mall Pejaten Village, the questionnaire can be processed by 100 users from vehicle users.

Table 3. OVO Users Descriptive Statistic

Characteristic	Frequency	Percentage
Demographic type of vehicle		
Motor	49	49%
Mobil	51	51%
The time period demographics use OVO		
0 – 5 months	22	22%
6 – 11 months	68	68%
> 12 months	10	10%

4.2 Analysis Statistic Descriptive

Descriptive analysis aims to provide a description or description of a data seen from the average (mean), standard deviation, maximum value, and minimum value.

Performance expectancy variable with the number of respondents (n) as many as 100 respondents, the minimum value of 25 consisting of 1 respondent, divided by 8 statements have 3 results, it can be concluded that performance expectancy has a minimum value with a score of 3 (neutral). The results show that neutral performance expectancy in the behavior intention (usage behavior intention) and the maximum value is 39 which consists of 1 respondent, divided into 8 statements having 5 results (strongly agree), the results show that performance expectancy is very agreeable to OVO application users mall owned by the lippo group.

Variable effort expectancy with the number of respondents (n) as many as 100 has a minimum value of 23 consisting of 1 respondent, divided by 7 statements having 3 results, it can be concluded that effort expectancy has a minimum value of 3 (neutral). The results show that neutral performance expectancy in the behavior intention (usage behavior intention) and the maximum value is 34 which consists of 2 respondents, divided into 7 statements have 5 results (strongly agree), the results show that the respondents strongly agree

to OVO application users at the mall belongs to the lippo group to effort expectancy.

Social influence variables with the number of respondents (n) as many as 100 have a minimum value of 16 consisting of 7 respondents, divided by 6 statements have a result of 2.6, it can be concluded social influence has a minimum value with a score of 3 (neutral). The results show that neutral social influence in the behavior intention (behavioral intention to use) because in the use of OVO applications in paying parking fees users are required to use the OVO application so that there is no element of social influence in the use of OVO applications and the maximum value is 22 consisting of 1 respondent, divided to be 6 statements have 4 results (agree), then the results show that the respondents agree to the OVO application users in the lippo group's mall on social influence.

Variable facilitating conditions with the number of respondents (n) as many as 100 have a minimum value of 17 which consists of 1 respondent, divided by 6 statements have a result of 2.8, then it can be concluded facilitating conditions have a minimum value with a score of 3 (neutral). The results show that facilitating conditions are neutral in the behavior intention (usage behavior intention) and the maximum value is 30 which consists of 1 respondent, divided into 6 statements having 5 results (strongly agree), the results show that the respondents strongly agree to OVO application users at the mall belongs to the lippo group to effort expectancy. The average number of responses of respondents regarding facilitating conditions amounted to 24.87 which is divided into 6 statements so that it shows results 4 (agree).

Behavior Intention variable with the number of respondents (n) as many as 100 has a minimum value of 6 which consists of 1 respondent, divided by 3 statements have 2 results, it can be concluded that the behavior intention has a minimum value with a score of 2 (disagree). The results show that the intention behavior generated by OVO application users in the mall owned by Lippo Group is disagree, and the maximum value is 15 which consists of 3 respondents, divided into 3 statements have 5 results (strongly agree), then the results show that the behavior intention for OVO application users at the mall owned by Lippo Group strongly agree.

Table 4. Descriptive Statistical Analysis

Characteristic	Frequency	Percentage
Age demographics		
< 24 years old	25	25%
24 – 40 years old	63	63%
41 – 50 years old	12	12%
> 50 years old	0	0%
Educational demographics		
SMA	11	11%
Diploma	11	11%
S1	73	73%
S2	5	5%
S3	0	0%
Job demographics		
Pelajar	1	1%
Mahasiswa	11	11%
PNS	8	8%
BUMN	30	30%
Pegawai Swasta	34	34%
Wirausaha	16	16%

4.3 Measure of Validity and Reliability

Validity shows the extent to which the measuring instrument performs its measuring function. The way to correlate between the scores obtained from each question with the total score for the whole question. The level of significance used for testing the validity in this

study is 0.05 (= 5%), where if the profitability obtained from the correlation coefficient of each question is smaller than 0.05, then the question is declared valid. Or in another way, the correlation coefficient obtained is greater than r table, so the question is valid.

With a significance level of 5% of the number of 100 respondents, where $df = n - 2 = 98$, then the critical number r table obtained is equal to 0.1966. If the coefficient obtained is greater than r table, then the question is valid. A questionnaire is said to be valid if the question in the questionnaire is able to reveal something that will be measured by the questionnaire used. See table 5 below:

variable	Mi n	Ma x	Mean	Std. Deviation
Performance Expectancy	25	39	34.15	5.018
Effort Expectancy	23	34	29.45	3.280
Social Influence	16	22	18.70	1.768
Facilitating Conditions	17	30	24.87	3.872
Behavior Intention	6	15	11.53	3.666

Table 5. The result of validity test

Variable	Pearson Correlation	r table	Info.
Behavior Intention			
BI1	0,872	0,1966	VALID
BI2	0,848	0,1966	VALID
BI3	0,854	0,1966	VALID
Performance Expectancy			
PE1	0,518	0,1966	VALID
PE2	0,522	0,1966	VALID
PE3	0,619	0,1966	VALID
PE4	0,541	0,1966	VALID
PE5	0,482	0,1966	VALID
PE6	0,576	0,1966	VALID
PE7	0,528	0,1966	VALID
PE8	0,494	0,1966	VALID
Effort Expectancy			
EE1	0,625	0,1966	VALID
EE2	0,457	0,1966	VALID
EE3	0,516	0,1966	VALID
EE4	0,555	0,1966	VALID
EE5	0,338	0,1966	VALID
EE6	0,571	0,1966	VALID
EE7	0,600	0,1966	VALID
Social Influence			
SI1	0,539	0,1966	VALID
SI2	0,638	0,1966	VALID
SI3	0,525	0,1966	VALID
SI4	0,372	0,1966	VALID
SI5	0,234	0,1966	VALID
SI6	0,261	0,1966	VALID
Facilitating Conditions			
FC1	0,680	0,1966	VALID
FC2	0,620	0,1966	VALID
FC3	0,670	0,1966	VALID
FC4	0,506	0,1966	VALID
FC5	0,587	0,1966	VALID
FC6	0,727	0,1966	VALID

Reliability test is a tool to measure a questionnaire which is a variable indicator. Reliability testing can be done using reliability analysis through Cronbach Alpha with the help of SPSS 23. In this study reliability testing was conducted on 100 respondents. Decision making is based on the value if Cronbach Alpha > 0.90 then the reliability is perfect, if Cronbach Alpha is between 0.70 - 0.90 then reliability is high, if Cronbach Alpha is between 0.50 - 0.70 then reliability is and if Cronbach Alpha > 0.50 then reliability is low, then variable statements are reliable and vice versa. That is, a questionnaire is said to be reliable or reliable if the answer to the question is consistent or stable over time.

Decision making is based on the value if Cronbach Alpha > 0.90 then the reliability is perfect, if Cronbach Alpha is between 0.70 - 0.90 then reliability is high, if Cronbach Alpha is between 0.50 - 0.70 then reliability is and if Cronbach Alpha > 0.50 then reliability is low, then variable statements are reliable and vice versa. The results in table 5 below show the average value of Cronbach's alpha is 0.700, this indicates high reliability with the reliability survey instrument Cronbach's alpha score between 0.70 - 0.90.

Table 6. The Reliability Test

Variable	N of Parameter Items	Cronbach' Alpha Score
Performance Expectancy	3	0,847
Effort Expectancy	8	0,721
Social Influence	7	0,653
Facilitating Conditions	6	0,753

4.4 Individual Parameter Significance Test (Test t Statistic)

The t statistical test is conducted to find out whether the independent variable, namely performance expectancy, effort expectancy, social influence and facilitating conditions that are used individually have an effect on the dependent variable, namely the behavior intention. Decision making is based on the level of significance and compares the value of t count with the value of t table. If the significance level is <0.05, the independent variables partially have a significant effect on the

dependent variable. And if the value of t count > t table then the independent variables partially have a significant effect on the dependent variable.

Table 7. Uji Signifikansi

	t	Sig.
(Constant)	-3,874	0,000
Performance Expectancy	3,722	0,000
Effort Expectancy	5,193	0,000
Social Influence	2.613	0,010
Facilitating Conditions	2,827	0,006

Based on the results from table 7 above, to see the influence between the independent variables and the dependent variable, by comparing between tables with tcount. thitung can be seen in the significance value of each variable. while for ttable can be obtained by using the distribution table t and using the formula $df = n - k - 1$, where N is independent, so ($df = 100 - 2 - 1 = 97$). By using the distribution table t and the significance level of 0.05, the ttable value is 1.9847. If the significance is > 0.05 then H0 is accepted and if signification is <0.05 then H0 is rejected.

Based on the results shown in the table the performance expectancy variable has a tcount of 3.722 while the t table is 1.9847 so that it can be said that tcount > t table ($3.722 > 1.9847$). Furthermore, performance expectancy has a significance value of 0,000, which means that it is smaller than the significance level of 0.05 ($0,000 > 0.05$) so that H0 is rejected and Ha is accepted. It can be concluded that performance expectancy has a significant effect on the behavior intention.

Based on the results shown in table 4.6, the effort expectancy variable has a tcount of 5.193 while the t table is 1.9847 so that it can be said that tcount > t table ($5.193 > 1.9847$). Furthermore, effort expectancy has a significance value of 0,000, which means that it is smaller than the significance level of 0.05 ($0,000 > 0.05$) so that H0 is rejected and Ha is accepted. It can be concluded that effort expectancy has a significant effect on the behavior intention.

Based on the results shown in table 4.6, the social influence variable has a t count of 2.613 while the t table is 1.9847 so that it can be said that tcount > t table ($2.613 > 1.9847$). Furthermore, social influence has a significance

value of 0.010, which means that it is smaller than the significance level of 0.05 ($0.010 > 0.05$) so that H_0 is rejected and H_a is accepted. It can be concluded that social influence has a significant effect on the behavior intention.

Based on the results shown in table 4.6, the facilitating conditions variable has a tcount of 2,827 while the table is 1,9847 so that it can be said that $tcount > t\ table$ ($2,827 > 1.9847$). Furthermore, facilitating conditions have a significance value of 0.006, which means smaller than the significance level of 0.05 ($0.006 > 0.05$) so that H_0 is rejected and H_a is accepted. It can be concluded that facilitating conditions significantly influence the behavior intention.

4.5 Limitations of Research

This study has the following limitations:

- a. The researcher only took four variables according to the previous researcher, so that he could not explain all the variables that influenced the behavior intention on the OVO mobile payment application at the mall owned by the Lippo Group Mall Tamini Square, Mall Lippo Kramat Jati, Mall Lippo Pejaten Village and Mall Cibubur Junction.
- b. The use of data collection methods through this questionnaire has limitations on respondents' answers, so that respondents' objectivity is needed.
- c. The researcher only took a sample of OVO mobile payment application users at the mall owned by the Lippo group, namely the Mall in the Jakarta area and the Cibubur area, especially users who took vehicles and used the OVO mobile payment application to make parking payments.

5. CONCLUSION AND RECOMMENDATION

5.1 Conclusion

This study aims to examine the effect of performance expectancy, effort expectancy, social influence and facilitating conditions on the behavior intention on OVO mobile payment applications as an alternative to payment of parking rates. The respondents of this study were 100 users of OVO mobile payment applications at the mall owned by Lippo Group, namely Mall Tamini Square,

Mall Cibubur Junction, Mall Lippo Kramat Jati, and Mall Pejaten Village especially users who took vehicles and used the OVO mobile payment application to make parking payments.

Based on the results of the analysis and discussion that has been described, conclusions can be drawn:

- 1) Testing of the first hypothesis shows the effect of Performance Expectancy variables on Behavior Intention. After the t test is obtained $tcount > t\ table$ that is equal to $3.722 > 1.9847$ and a significance value of $0.000 < 0.05$, H_0 is rejected and H_a is accepted, so it can be concluded that performance expectancy partially has a significant effect on the behavior intention. This means that performance expectancy shows that the higher the performance of OVO mobile payment applications obtained by users of mobile payment applications as an alternative payment of parking rates, the higher the user's behavioral intention to use the OVO application.
- 2) Testing of the second hypothesis shows the effect of the Effort Expectancy variable on Behavior Intention. After the t test is obtained $tcount > t\ table$ that is equal to $5.193 > 1.9847$ and a significance value of $0.000 < 0.05$, H_0 is rejected and H_a is accepted, so it can be concluded that partially effort expectancy has a significant effect on the behavior intention. This means that effort expectancy shows that the higher the level of OVO mobile payment application business that is obtained by users of mobile payment applications as an alternative payment for parking rates, the higher the user behavior intention in using the OVO application.
- 3) Testing of the third hypothesis shows the effect of the Social Influence variable on Behavior Intention. After the t test is obtained $tcount > t\ table$ that is equal to $2.613 > 1.9847$ and a significance value of $0.010 < 0.05$, H_0 is rejected and H_a is accepted, so it can be concluded that partially social influence has a significant effect on the behavior intention. This means that social influence shows that the higher the social influence on the use of OVO

mobile payment applications obtained by mobile payment application users as an alternative payment for parking rates, the higher the behavior intention of users to use the OVO application..

- 4) Testing of the fourth hypothesis shows the influence of Facilitating Conditions on Behavior Intention variables. After the t test is obtained $t_{count} > t_{table}$ that is equal to $2.827 > 1.9847$ and a significance value of $0.006 < 0.05$, H_0 is rejected and H_a is accepted, so it can be concluded that facilitating conditions partially have a significant effect on the behavior intention. This means that facilitating conditions show that the higher the level of business of OVO mobile payment applications obtained by users of mobile payment applications as an alternative payment for parking rates, the higher the behavior intention of users to use OVO applications.

From the results of the tests that have been tested, it can be concluded that any of the variables that get the highest and lowest values of the significance test values, these variables are:

1. The first highest variable to the value of the significance test is Effort Expectancy by obtaining a value of 5.193 and that value is greater than the value of t_{table} which is 1.9847 ($5.193 > 1.9847$).
2. The second highest variable on the value of the significance test is Performance Expectancy by obtaining a value of 3.722 and this value is greater than the value of t_{table} which is 1.9847 ($3.722 > 1.9847$).
3. The variable with the third rank on the value of the significance test is Facilitating Conditions by obtaining a value of 2.827 and the value is greater than the value of t_{table} which is 1.9847 ($2.827 > 1.9847$).
4. The lowest variable to the value of the significance test is Social Influence by obtaining a value of 2.613 and the value is greater than the value of t_{table} , which is 1.9847 ($2.613 > 1.9847$).

It can be concluded that the highest variable on the significance test value is Effort Expectancy because the use of OVO mobile payment application is considered to facilitate

users in making parking payment transaction transactions at the mall owned by lippo group, while the lowest variable for the significance test value is Social Influence because this variable is how much influence does one have to use the OVO mobile payment application, while many OVO mobile payment application users feel forced to use the application, not from the influence of the closest person or trusted person.

Based on the results of the research and the objectives of the research successfully proven, from the level of acceptance between:

1. Does Performance Expectancy (PE) affect the acceptance of mobile payment technology?
2. Does the Effort Expectancy (EE) affect the satisfaction of users of accounting information systems?
3. Does Social Influence (SI) affect the acceptance of mobile payment technology?
4. Facilitating Conditions (FC) affect the acceptance of mobile payment technology?

All research objectives can be concluded that all variables can be accepted by OVO mobile payment application users, except that the acceptance rates vary by each variable.

5.2 Recommendation

Based on the conclusions described above, the recommendations for further research are:

- a. Theoretical Suggestions
Untuk peneliti selanjutnya dengan tema yang sama diharapkan menambah variabel lain yang dapat mempengaruhi Behavior Intention pada aplikasi mobile payment OVO sebagai alternative pada pembayaran tarif parkir.
- b. Practical Advice
 - 1) The results of this study are expected to Mall Lippo Group specifically to be able to improve performance expectancy, effort expectancy, social influence and facilitating conditions towards the behavior intention on OVO mobile payment applications as an alternative to paying parking fees at lippo group malls.
 - 2) The results of this study are also expected to Mall Lippo Group to

pay special attention to social influence variables because the influence of someone closest to using the OVO mobile payment application is very necessary, and the use of the OVO payment mobile application has no element of coercion.

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