A Study Of Behavioral Intention: The Practices For Mobile Payment Technology Users In Indonesia

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Abstract

The current sophistication and ease of mobile payment is driving the growth of its users very rapidly. This changes human behavior, especially when making transactions to meet the needs of everyday life. The behavioral intention of GO-PAY users is going to be determined through some variables in this work. It is quantitative research with a sample of 137 respondents. The data collection was done through questionnaire with purposive sampling technique, whereas the data processing used the Partial Least Square (PLS) Structural Equation Modeling (SEM) technique. The results of this study are the influence of Perceived Ease of Use on Behavioral Intention, Perceived Ease of Use on Perceived Usefulness, and Perceived Usefulness on Behavioral Intention, and Perceived Ease of Use on Behavioral Intention through Perceived Usefulness on mobile payment technology users. This research will provide more understanding to start-up business players and also to policy makers to encourage economic growth through mobile payment technology

Keywords: Perceived Ease of Use, Behavioral Intention, Perceived Usefulness, Mobile Payment Technology, Access to the Internet, Economic Growth

1. INTRODUCTION

Behavioral Intention refers to the desire or interest to dospecific behaviors, which means someone's willingness to perform the behavior. In behavioral science concept, intention or desire represents an urge to manifest that behavior. Behavioral Intention in this study reflects a person's tendency to use certain technologies to facilitate the achievement of goals (Moorthy et al., 2018; Revythi& Tselios, 2019; Warshaw& Davis, 1985). The desire to continue to use, and the desire to influence other users can predict someone's level of technology use. According to TAM (Theory of Acceptance Model) theory, Perceived Ease of Use and Perceived Usefulness are the determinants of technology application (FD Davis, 1989; FD Davis, Bagozzi, &Warshaw, 1989; R. Davis & McGinnis, 2016).

In previous studies, Perceived Ease of Use is proved to affect Behavioral Intention to own and use the technology. Perceptions of ease of use that are felt by individuals are obtained through information or references obtained by individuals from others (Chen & Tsai, 2019; Yang & Wang, 2019). However, there are studies showing that Perceived Ease of Use does not affect Behavior Intention significantly, which might be due to the respondents' familiarity with technological sophistication, hence the sophistication of this technology does not challenge their ability to understand and use it (Budi, Efendi, & Dahesihsari, 2011; Nedra, Hadhri, &Mezrani, 2019).

To solve the existing research gap, the concept of Perceived Usefulness variable is used to become a mediator in this study which is based on the research concept of Khabir, Saidin, and Ahmi (2017). Perceived usefulness refers to the degree to which an individual believes their output will be enhanced after using a system (Davis, 1989). In this study, Perceived Usefulness is how someone believes that their decision to use mobile payment services will increase their productivity, especially in making payment transactions.

PT. GO-JEK is a start-up company providing mobile applications that is included in the decacorn category. It provides a full range of services such as transportation, logistics, payment services, and other services and has e-money in it called GO-PAY. PT. GO-JEK has launched GO-PAY into a Financial Technology company and has been legalized by Bank Indonesia (Prasandi, 2017; Selular, 2018). E-money, according to Bank Indonesia, is the use of money in internet or mobile payment transactions using electronic devices. GO-PAY is an electronic wallet service to facilitate online payment transactions on the GO-JEK application and beyond. Piotr Jakubowski, the Chief Marketing Officer of PT. GO-JEK Indonesia said GO-PAY is GO-JEK's electronic wallet service that makes it easier for people to use GO-JEK services (Prasandi, 2017).

Financial Technology according to Huwaydi, Hakim, and Persada (2018) is an innovation in the financial sector and aims to ease users to carry out financial activities and support companies to provide services. Ease of use is one of the reasons why GO-PAY is used by consumers. The convenience provided in using this service is that there is no need to use cash, this convenience is included in the ease of use of the GO-JEK application. There are several other forms of convenience, namely ease of use in stores and restaurants, then ease of top-up balances (Aidid and Widjaja, 2017).
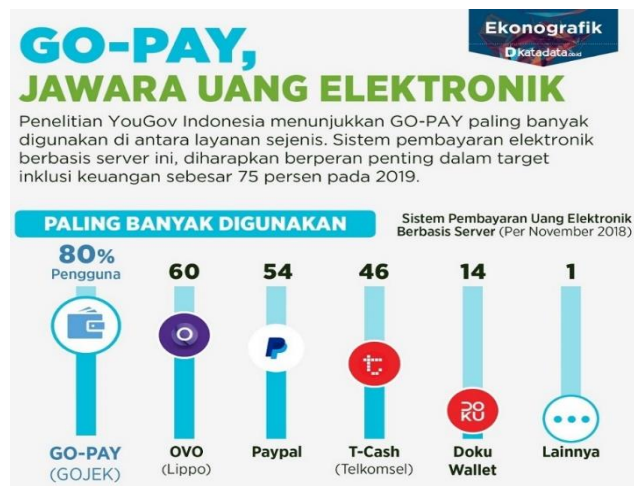
Figure 1 Go-Pay Graph

Source: Selular, 2018

A survey results (Figure 1) show that GO-PAY is the electronic money that most e-money users are interested in compared to other brands (Selular, 2018). The current phenomenon is the rapidly increasing interest in using digital payments such as GO-PAY. Even though public interest hasgrown in using e-payments, some people are still more interested in using cash, debit, or credit cards even though they have e-payments. If there is no discount, people tend to use cash to make payments. This is because the culture in Indonesia is comfortable making payments using cash (Muttaqin, 2018).

2. LITERATURE REVIEW AND HYPOTHESES

Technology Acceptance Model (TAM)
This concept was initially coined by Davis (1989) aimed to analyze possible aspects that influence technology acceptance for society. This theory is the development of TRA (Theory of Reasoned Action) developed by Azjen (1975).
Compared to other theories, TAM is considered the most influential theory and is commonly used to reflect individual behavior in the acceptance of an information system. Perceived ease of use and perceived usefulness are the centralvariables that affect technology acceptance;hence this study adopted these two.

Perceived Ease of Use
Perceived Ease of Use is the easiness felt by user when using a system, hence minimal effort is required (Davis, 1989). Phonthanukitithaworn, Sellitto, and Fong (2016) define Perceived Ease of Use as the level where someone believes that a technology (in this context, mobile payment service) doesn't require physical and mental efforts. Raza, Umer and Shah (2017) explain that Perceived Ease of Use affects technology use and also predicts benefits that are perceived. It refers to someone's perception that technology does not consume a lot of energy, thought and time. Furthermore, it indicates that individuals who use technology can

work more easily than when they don't. The convenience includeseasiness in transactions, installing and technology learning.

Perceived Ease of Use indicators
The indicators are taken from Zhihong, Wang and Li's research (2016):
1. Ease of installment. Ease of installing the mobile payment service application.
2. Energy savings. Less energy is used to learn how to use mobile payment services.
3. Clarity of interface. The interface itself is the service provided by the operating system as a means of interaction between users and the operating system.
4. Ease of use. Ease of using mobile payment services.
5. Ease of payment. Ease of payment compared to cash payment systems.

Perceived Usefulness
According to Davis (1989), Perceived Usefulness can be defined as the belief that a technology will increase performance. In this study, it is associated with the use of mobile payment service. Time saving, comfort, and handy application are some examples of benefits or usefulness.

To relate Phonthanukitithaworn, Sellitto, and Fong' idea (2016) to this context, Perceived Usefulness, is a person's belief that using mobile payment for online transaction servicewill improve performance and productivity. According to Weng, Yang, Ho, and Su (2018), the perception of benefits can be seen by asking whether the work being done becomes easier (make job easier), more useful (usefulness), increase productivity (increase productivity), increase effectiveness (enhance efficiency), and improve performance (improve job performance).

Perceived Usefulness Indicator
Perceived Usefulness indicators are taken from Zhihong, Wang and Li's research (2016):
1. Time saving. The time it takes for consumers when using e-payments can complete transactions quickly and save a lot of time.
2. Ubiquity. E-payment payment systems can exceed time and place restrictions so that they can be done anywhere and anytime.
3. Convenience (convenient) in its use, one of which is making transfers. Conformity to individual desires so that it feels suitable and creates comfort when using an e-payment payment system.
4. Usefulness. Using a mobile payment service is very worthwhile.

Behavioral Intention
Behavioral intention is a condition in which someone consciously plans to do or not to do cetainbehaviour in the future (Warshaw and Davis, 1985). Leong, Hew, Tan, Ooi (2013) defines this intention as the extent to which a person is eager to try and spend effort when performing a behavior. Interest can be a sign that an individual will carry out a behavior and will repudiate it in the future.

Behavioral Intention in this research is someone's desire to use certain technology. The level of technology use can be predicted from the attitude toward the technology. Intention to use itself can be defined as behavioral tendency to continue to apply a technology (Davis, 1989)

Behavioral Intention Indicators
Indicators of Behavioral Intention to Use taken from the research of Zhihong, Wang and Li (2016) include:
1. The willingness of consumers to use an e-payment system whenever possible in making transactions.
2. The tendency of consumers to use e-payment payment systems more than cash payment methods.
3. Consumer actions to recommend to family and friends about e-payment payment systems.
4. The tendency of consumers to prefer to buy products or services to sellers who also accept e-payment systems.

Relationship between Perceived Ease of Use and Behavioral Intention
Several scientists previously stated that perceived Ease of Use had a positive influence on Behavioral Intention. If the consumer is able to understand the easiness of use, then the customer will immediately be interested in owning or using the technology. It can be said that Perceived Ease of Use triggers the emergence of Behavioral Intention (Revythi& Tselios, 2019; Yang & Wang, 2019). Some other researches (Chen & Tsai, 2019; Moorthy et al., 2018) also proved the same argument. Therefore, the following hypothesis is proposed:

H1: Perceived Ease of Use has a positive influence on Behavioral Intention.

Relationship between Perceived Ease of Use and Perceived Usefulness.
Razak, Umer and Shah (2017) conducted research regarding these two variables and the results showed that Perceived Ease of Use clearly influences Perceived Usefulness. A technology will be useful if the technology is easy to use and vice versa. Ismail (2016) also made the same observation and had the same result. From the results of the two previous studies, the analysis hypothesis is as follows:

H2: Perceived Ease of Use has a positive influence on Perceived Usefulness.

Relationship between Perceived Usefulness and Behavioral Intention.
Weng et al., (2018) explained that Perceived Usefulness positively influences Behavioral Intention. Perceived Usefulness reflects the number of uses in the minds of consumers. When consumers realize how useful a technology is, a Behavioral Intention will arise in terms of the intention to use the technology.
Another research conducted by Razak, Umer and Shah (2017) also proves similar results. From the results of the two previous studies, the hypothesis is as follows:

H3: Perceived Usefulness has a positive influence on Behavioral Intention.

Relationship between Perceived Ease of Use and Behavioral Intention as mediated by Perceived Usefulness.

Chow, Herold, Choo, Chan (2012) conducted research on the relationship between Perceived Ease of Use and Behavioral Intention through Perceived Usefulness. The results show a positive effect among variables. Research by Wu and Wang (2005) also has the same result that the Perceived Ease of Use has a positive effect on Behavioral Intention through Perceived Usefulness. From the results of the two previous studies, the research hypothesis is as follows:

H4: Perceived Ease of Use has a positive influence on Behavioral Intention through Perceived Usefulness.

3. RESEARCH METHOD

This research is quantitative research, aiming to test hypotheses that have been determined. This study uses a conclusive design method, namely causal research, to determine the causal relationship of the variables used. The data collection used survey method. The population of research is all users of GO-PAY mobile payment technology in Indonesia. The sampling technique used is non-probability with a purposive sampling type where this technique only selects a certain group that can provide the information needed and meet the criteria determined by the researcher (Sekaran & Bougie, 2016). The criteria in this study are individuals who have used GO-PAY in the past one year.

In this study, the sample size is determined by the number of parameter variables used. Parameters can be interpreted as a value or condition that is used as a benchmark for other values or conditions, in this case the parameter of the variable in question is an indicator. This study has 13 parameters, so the minimum sample size that must be obtained is 13 x 10 = 130respondents(Joseph F. Hair, Black, Babin, & Anderson, 2010).There were 137 respondents who had responded to the questionnaire and met the criteria. Measurements of Perceived Ease of Use, Perceived Usefulness, and Behavioral Intention to Use were based on the research of Zhihong, Wang and Li (2016).It must be admitted that the weakness of this method is that the data obtained does not cover all provinces in Indonesia. However, statistically, this method has met the requirements of inferential statistics.

The data analysis technique in this study used the Partial Least Square (PLS) program. PLS itself is a variant-based structural equation analysis (SEM) that can simultaneously test structural models, which are part of SEM. PLS analysis is a multivariate statistical technique by using multiple dependent variables and multiple independent variables and can be used to predict the effect that occurs between the relationship between exogenous and endogenous variables as in Figure 2 (Hair, Ringle, &Sarstedt, 2011; Hair, Sarstedt, Ringle, & Mena, 2011; Sarstedt, Hair, Ringle, Thiele, &Gudergan, 2016).
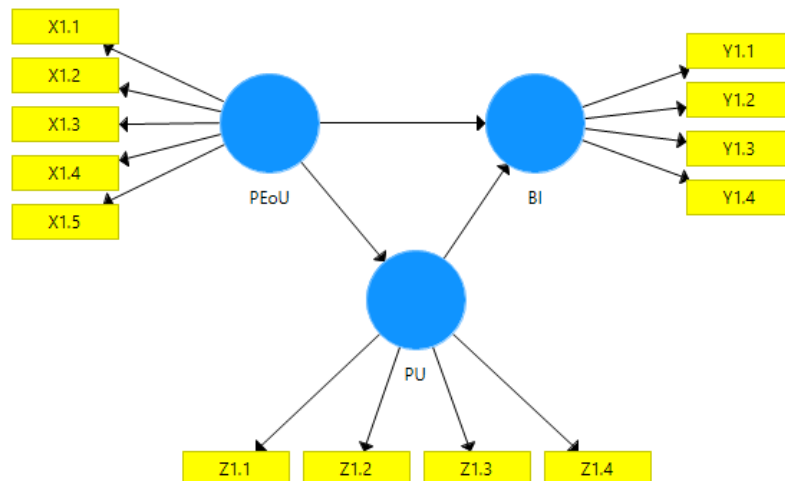
Figure 2. Research Model.

PEoU: Perceived of Ease of Use
PE: Perceived of Use
BI: Behavioral Intention

This study's research methods are descriptive study, the outer and inner model evaluation, convergent validity test, discriminant validity test, reliability test, and hypotheses testing (Joe F. Hair, Sarstedt, Ringle, & Mena, 2011; Sarstedt, Hair, Ringle, Thiele, &Gudergan, 2016). Descriptive analysis is needed to see the overall profile of respondents who have participated in this research hence, readers will have a bigger picture of the results based on respondents criteria (Sekaran & Bougie, 2016).

The outer model is a model that defines how each indicator relates to its latent variable. Tests performed on the outer model are (Joe F. Hair, Ringle, &Sarstedt, 2011; Joe F. Hair, Sarstedt, et al., 2011):

1. Convergent Validity. The convergent value of validity is the loading factor's value on the latent variable with its indicators. Expected value> 0.7.

2. Discriminant Validity. This is the value of cross-loading factor, which is useful for knowing whether the construct has sufficient discriminant by comparing the intended construct's loading value, which must be greater than the loading value with other constructs.

3. Composite Reliability. Data that has composite reliability> 0.8 has high reliability. Average Variance Extracted (AVE). Expected AVE value> 0.5.

4. Cronbach Alpha. The reliability test is then strengthened by Cronbach Alpha. The expected value is> 0.6 for all constructs.

In addition, this study also examines the mediating variable's effect, which is a technique for analyzing the causal relationship that occurs in multiple regression in case the independent variable does not only affect the dependent variable directly, but also indirectly. The role of a mediating variable occurs when (Joe F. Hair, Sarstedt, et al., 2011):

1. Variation on independent variable can explain the variation on mediator variable significantly
2. Variation on mediator variable can explain the variation on dependent variable significantly
3. When the mediator variable is controlled, the relationship between the independent variable and the dependent variable can be not significant or significant

3. RESULT AND DISCUSSIONS

Table 1 Respondent profile

		Frequency	Percentage
Gender	Male	75	54.7%
	Female	62	45.3%
Age	$\leq$ 20 Years Old	9	6,6%
	21-39 Years Old	82	59,8%
	$\geq$ 40 Years Old	46	33,6%
Latest education	Senior High School	29	21,2%
	Bachelor	99	72,3%
	Master Degree	9	6,6%
Domicile	Surabaya	77	56,2%
	Jakarta	24	17,5%
	Pekalongan	7	5,1%
	Malang	5	3,65%
	Bandung	5	3,65%
	Others	19	13,9%

As shown in Table 1, the respondents in this study are mostly male with a total of 75 people, aged 21-39 years old with a total of 82 people, have an undergraduate educational background with 99 respondents, and mostly come from Surabaya as many as 77 respondents.

Descriptive Analysis
Descriptive analysis contains mean and standard deviation. The standard deviation is used to determine the variation or variance of the existing mean value. The standard deviation shows the deviation from the mean value of the research respondents' answers. The number scale value is five, then the value of the grade interval is 0.8, so it can be classified as follows:
$1.0 \leq$ up to <1.8 = Very Low
$1.8 \leq$ up to $<2,6$ = Low
$2,6 \leq$ up to $<3,4$ = Enough
$3,4 \leq$ up to $<4,2$ = High
$4.2 \leq$ up to <5.0 = Very High

1. Perceived Ease of Use (X)

Table 2 Results of Mean and Standard Deviation of Perceived Ease of Use

Indicator	Statement	Mean	Std. Dev.	Category
X1.1	I find it very easy to implement a GO-PAY installation on a client device.	4,5525	0,68685	Very High
X1.2	I feel that I spend very little energy on explaining how to use GO-PAY.	4,3066	0,72317	Very High
X1.3	I feel that the interface on GO-PAY is very clear and easy to understand.	4,3723	0,67527	Very High
X1.4	I feel using GO-PAY is very easy.	4,5182	0,54371	Very High
X1.5	I find it easier to place a payment using GO-PAY compared to the other methods.	3,6423	0,90535	High
	Total mean	4,2730	0,48681	Very High

Table 2 above shows that the highest score is on the question indicator "I find it very easy to install GO-PAY on a mobile device." with a mean value of 4.5525 and a standard deviation value of 0.68685 and the lowest value is on the question indicator "I find it easier to make payments using GO-PAY compared to other methods." With a mean value of 3.6423 and a standard deviation of 0.90535.

2. Perceived Usefulness (Z)

Table 3 Results of Mean and Standard Deviation of Perceived Usefulness

Indicator	Statement	Mean	Std. Dev.	Category
Z1.1	I feel that I have saved my presentation time by using GO-PAY.	4,2117	0,85260	Very High
Z1.2	I feel that GO-PAY can be used anywhere and anytime.	3,9562	0,91450	High
Z1.3	I feel comfortable doing transactions using GO-PAY.	3,5985	1,03937	High
Z1.4	I find GO-PAY very useful for me.	4,1460	0,76254	High

	Total mean	3,9781	0,67755	High

Table 3 above shows that the highest value is on the indicator of the question "I feel it saves time to pay by using GO-PAY." with a mean value of 4.2117 and a standard deviation value of 0.85260 and the lowest value is on the indicator of the question "I feel comfortable doing transactions using GO-PAY." With a mean value of 3.5985 and a standard deviation of 1.03937.

3.Behavioral Intention (Y)

Table 4 Results of Mean and Standard Deviation of Behavioral Intention to Use

Indicator	Statement	Mean	Std. Dev.	Category
Y1.1	I will use GO-PAY as much as possible in conducting transactions.	3,5547	0,94651	High
Y1.2	I prefer to use GO-PAY instead of using cash.	3,8102	0,98915	High
Y1.3	I would recommend GO-PAY to others.	3,9197	0,85799	High
Y1.4	I prefer to buy products or services to sellers who receive payment using GO-PAY.	3,5547	1,04965	High
	Total mean	3,7099	0,76710	High

Table 4 above shows that the highest value is on the indicator with the question "I would recommend GO-PAY to others." with a mean value of 3.9197 and a standard deviation value of 0.85799 and the lowest value is on the indicator with the question "I prefer to buy products or services to sellers who receive payment using GO-PAY" with a mean value of 3.5547 and a standard deviation of 1.04965.

From the results of the mean value analysis, the respondents gave answers in the high and very high categories for the three research variables. In the Perceived Ease of Use variable, respondents stated that using the GO-PAY application is very easy because the user interface in this application is excellent. Then on the Perceived Usefulness variable, respondents noted that the GO-PAY application is useful and helps to fulfil their daily payment needs. And then, on the behavioral intention variable, respondents stated that respondents like to use the application because of the ease and usability of the GO-PAY application.

PLS analysis

Partial Least Square (PLS) analysis in this study uses Smart PLS 2.0 M3 software. In PLS, there are two testing steps, namely testing the outer and inner model.

Outer Model Evaluation

Figure 3 shows that outer model is a measurement model to assess the validity and reliability of the model. The validity test is carried out to determine the ability of the research instrument to measure what should be measured. The validity test carried out was the convergent validity test and the discriminant validity.
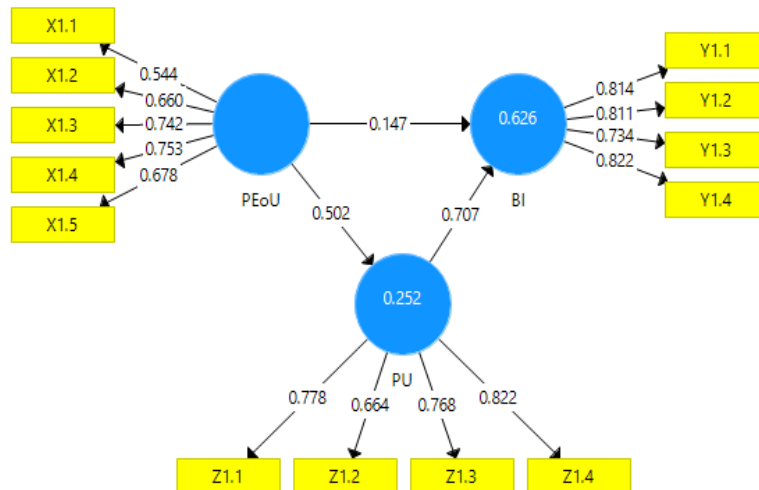

Figure 3. Outer Model

Table 5. Outer Model Loading Score

Variable	Indicator	Loading Score	Information
Perceived Ease of Use	I find it very easy to install GO-PAY on a single device.	0.544	Valid
	I feel that I spend very little energy learning how to use GO-PAY	0.660	Valid
	I feel that the interface on GO-PAY is very clear and easy to understand.	0.742	Valid
	I feel using GO-PAY is very easy.	0,753	Valid
	I find it easier to make payments using GO-PAY compared to other methods	0,678	Valid
Perceived Usefulness	I feel that it saves my shopping time by using GO-PAY.	0.778	Valid
	I feel that GO-PAY can be used anywhere and anytime.	0.664	Valid
	I feel comfortable making transactions using GO-PAY.	0.768	Valid
	I find GO-PAY very useful for me.	0,822	Valid
	I will use GO-PAY whenever possible in making transactions.	0.814	Valid

Behavioral Intention to Use	I prefer to use GO-PAY instead of using cash.	0.811	Valid
	I would recommend GO-PAY to others.	0.734	Valid
	I prefer to buy products or services from sellers who accept payments using GO-PAY.	0,822	Valid

From table 5 above, there is no indicator whose value is below 0.5 so that this model can be continued.

Convergent Validity Test
Convergent validity is represented by the value of the loading score/loading factor. The loading score is shown by the line in the path diagram that connects the indicator with the variable. The rule of thumb used for convergent validity is that a loading value of at least 0.5 will be considered valid (Hair, Black, Babin& Anderson, 2014). Therefore, the loading factor value is significant if it is greater than 0.5. If the loading score is <0.5, the indicator will be removed from its construct because it does not represent it.

Discriminant Validity Test
The value of discriminant validity is measured through cross loading constructs. The latent construct predicts the size of the block better than the other block sizes if the correlation value between the indicator and the construct is greater than the correlation value between other indicators and other constructs. If these criteria are met, then the indicator is considered valid.

Table 6. Cross Loadings Results

	BI	PEOU	PU
X1.1	0.106	**0.544**	0.176
X1.2	0.226	**0.660**	0.213
X1.3	0.304	**0.742**	0.300
X1.4	0.277	**0.753**	0.346
X1.5	0.535	**0.678**	0.482
Y1.1	**0.814**	0.433	0.653
Y1.2	**0.811**	0.363	0.570
Y1.3	**0.734**	0.473	0.624
Y1.4	**0.822**	0.319	0.629
Z1.1	0.565	0.412	**0.778**
Z1.2	0.497	0.322	**0.664**
Z1.3	0.643	0.263	**0.768**
Z1.4	0.657	0.505	**0.822**

Based on table 6 above, all indicators meet the requirements for discriminant validity because the value of the indicator variable has the largest value than the others, so it is considered valid.

Reliability Test (Composite Reliability)

The outer model also needs to be tested for reliability. Reliability test is usually to measure the consistency of respondents in answering the statement items of the research instrument. Reliability test has two methods, namely composite reliability and Cronbach's alpha. The rule of thumb for alpha or composite reliability values must be greater than 0.7 (Hair et al., 2014).

Table 7 Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
BI	**0.806**	**0.807**	**0.873**	**0.633**
PEoU	**0.741**	**0.761**	**0.809**	**0.462**
PU	**0.756**	**0.770**	**0.845**	**0.578**

As shown in Table 7, all variables have that the value of composite reliability and cronbach's alpha greater than 0.6 thus meeting the requirements, and are considered reliable. It can also be seen in the table that the variables have met convergent validity test requirements. Another reliability test is to use the AVE value. The goal is to measure the level of variance of a construct component compiled from its indicators by adjusting the error rate. The minimum AVE value is 0.5, but 0.4 is acceptable if the composite reliability is greater than 0.6, and the convergent validity meets the criteria (Huang, Wang, Wu & Wang, 2013)

Inner Model Evaluation

After evaluating the outer model, the next step is to continue the analysis of the effect of the inner model. The following is the result of the R-square calculation obtained:

Table 8 R-square (R^2) Test Results

	R Square	R Square Adjusted
BI	0.626	0.620
PU	0.252	0.247

Table 8 displays that the R^2 value of the perceived usefulness variable is 0.252 which indicates that perceived ease of use is able to explain the occurrence of perceived usefulness of 25.2% in this study. Likewise, the R2 value of 0.626 on the behavior intention variable shows that perceived ease of use and perceived usefulness are able to explain behavior intention by 62.6%.

The value of Q^2 is calculated using the results of the calculation of R^2. From the calculation of the R^2 value in the table, the Q-square calculation is as follows:

$Q^2 = 1 - (1 - R^2{}_1)(1 - R^2{}_2) \dots (1 - R^2{}_X)$

$Q^2 = 1 - (1 - 0.252)(1 - 0.626)$

$Q^2 = 0.720248$

From the above calculations, the value of Q^2 is 0.720248 (greater than 0), thus indicating that the model has predictive relevance. Based on all the results obtained, the inner model analysis is then carried out with the following results:
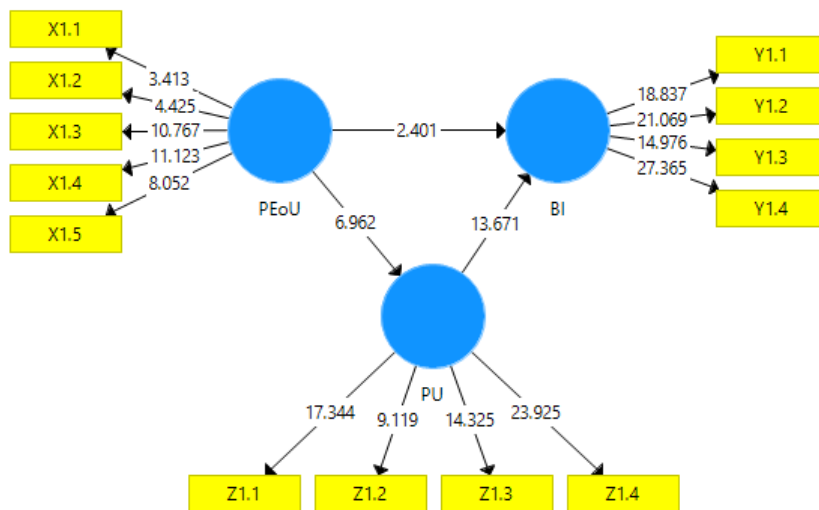
Figure 4. Bootstrapping Analysis Results

Table 9. Path Coefficient, Standard Error, and T-Statistic

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Information
PEOU -> BI	0.147	0.153	0.061	2.401	0.017	H_1 Accepted
PEOU -> PU	0.502	0.513	0.072	6.962	0.000	H_2 Accepted
PU -> BI	0.707	0.704	0.052	13.671	0.000	H_3 Accepted

Based on table 9 above about hypothesis testing, it can be explained that:

1. Perceived ease of use has a significant positive effect on behavioral intention because the T-statistic value is 2.401 which means> 1.96, thus H1 is **accepted**.

2. Perceived ease of use variable has a significant positive effect on perceived usefulness because the T-statistic value is 6,962 which means> 1.96, thus H2 is **accepted**.

3. Perceived usefulness variable has a significant positive effect on perceived usefulness because the T-statistic value is 13,671 which means> 1.96 thus, H3 is **accepted**.

Mediation Effect Test

Table 10. Indirect effects

Types of Influence	Calculation	Conclusion
Direct Influence	0.147	Indirect influence> Direct effect resulting in a mediating effect (H4 Accepted)
Indirect Influence	0.502 x 0.707 = 0.355	

It can be seen from table 10 that the amount of indirect influence between perceived ease of use on behavioral intention through perceived usefulness is 0.355 greater than the direct effect of 0.147. It shows that perceived usefulness is a mediator between perceived ease of use and behavioral intention, so H4 can be **accepted**.

Mobile payment is one technology that is considered to provide perceived usefulness and perceived ease of use, which eventually provides solutions in payment transactions. This has encouraged individuals to have a behavioral intention to use after experiencing the impact of the mobile payment technology. The concept explains about the perceived ease of use factor in acceptance and in system application, including clarity of purpose and suitability with the users' wishes. Thus, the development of information systems needs to consider perceived usefulness and ease of use to gain more users (Mohd et al., 2020; Angosto et al., 2020).

Relationship between Perceived Ease of Use and Behavioral Intention.

The results indicate that perceived ease of use has a significant positive effect on behavioral intention because it has a T-statistic value of 2.401, which means> 1.96. These results support the results of research conducted by scientists showing that perceived ease of use has a significant positive effect on behavioral intention. If the consumer can understand the ease of use, the customer will immediately be interested in owning or using the technology offered. This shows that if more users have the perception that GO-PAY is an easy-to-use application, then there will be increased intention to use the GO-PAY application (Choe &Kim, 2018; Nunkoo&Ittoo, 2013; Shahzadi, Malik, Ahmad, & Shabbir, 2018).

Relationship between Perceived Ease of Use and Perceived Usefulness.

The results indicate that perceived ease of use has a significant positive effect on perceived Usefulness because it has a T-statistic value of 6,962, which means> 1.96. The results obtained confirm the research results from Ismail (2016); Razak, Umer, and Shah (2017) state that perceived ease of use significantly affects perceived Usefulness. This shows that the more users have a perception that GO-PAY is an easy-to-use application, the perception of the Usefulness or benefits of using GO-PAY will also increase. The impact is because technology will be useful if it is easy to use and vice versa (Casaló, Flavián, Guinalíu, &Ekinci, 2015; Lockie, Waiguny, &Grabner-Kräuter, 2015; Racherla&Friske, 2012)

Relationship between Perceived Usefulness and Behavioral Intention

The results indicate that perceived Usefulness has a significant positive effect on behavioral intention because it has a T-statistic value of 13,671, which means> 1.96. These results obtained confirm the research results from Weng et al. (2018); Razak, Umer, and Shah (2017) stated that perceived Usefulness has a significant positive effect on behavioral intention. When consumers realize that technology can be beneficial, there will be an intention to use this technology. This shows that if more users have the perception that GO-PAY is a useful application, the intention to use the GO-PAY application will also increase.

Relationship between Perceived Ease of Use and Behavioral Intention through Perceived Usefulness.

From the calculations that have been done, the results show that the indirect effect mediated by perceived Usefulness is 0.355 greater than the value of the direct effect of perceived ease of use on the behavioral intention of 0.147. These results indicate that perceived Usefulness as a mediator variable strengthens perceived ease of use on behavioral intention. These results reinforce the research results of Chow, Herold, Choo, Chan (2012); Wu and Wang (2005) stated that Perceived Ease of Use affects Behavioral Intention through Perceived Usefulness. These results indicate that the ease of using an application will also shape the perception of the application's Usefulness. Perceived Usefulness that is formed will also create behavioral intention.

This study indicates that the ease of use of the GO-PAY application will make this application even more useful. In the end, it will make consumers use the GO-PAY application for daily payment transactions.

CONCLUSIONS

This research is essential for business players who use mobile payments to carry out business practices because this study shows how consumers behave in using mobile payments for daily transactions. This study is expected to contribute to world business development, where the use of mobile payments is currently very prevalent. Besides, mobile payment providers can improve feature improvements to support the business world to become cashless for ease of transactions. Future studies can use more sample across all provinces in Indonesia and use a stratified sampling method for more precise results. Besides, the number of samples can also be enlarged and certain criteria can be provided to get more specific results.

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