

Analysis of Factors Influencing Intention to Use Financial Transaction Services on Go-Pay

Jumardi

Study Program of Accounting Magister
Faculty of Economic and Business
Hasanuddin University of Makassar,
Indonesia

Grace T. Pontoh, Nirwana

Accounting Departement, Faculty of
Economic and Business,
Hasanuddin University of Makassar
Makassar City, Indonesia

Abstract:- At this time various new innovations have emerged, especially in the financial sector called Financial Technology (Fintech). Go-Pay is a digital financial transaction service system from Go-Jek system. This study aims to examine and analyze the influences of self-efficacy, trust, enjoyment, and lifestyle on the intention to use financial transaction services on Go-Pay. The research design was non-experimental and type of research was an explanatory research or a hypothesis testing was employed to explain the influence of independent variables on the dependent variables. Data collected through a questionnaire involving 298 respondents using Go-Pay in Makassar City. The Collected data were analyzed using exploratory factor analysis and structural equation modeling. The result of this study indicated that self-efficacy, trust, enjoyment and lifestyle have significant influence on the intention to use financial transaction services on Go-Pay. These findings propose that behavioral factors such as self-efficacy, trust, enjoyment, and lifestyle users can provide a useful understanding and framework to Go-Pay financial service providers regarding aspects of services that must be improved in implementing digital financial transaction services, in order to be able to encourage and increase the intensity of e-payment usage.

Keywords:- Self-Efficacy, Trust, Enjoyment, Lifestyle, Intention To Use, Go-Pay, Financial Technologi.

I. INTRODUCTION

Financial Technology (Fintech) deals with companies that use modern innovative technology to provide financial services. The evolution of fintech is considered a new market era that integrates technology and finance and will replace traditional financial structures using new technology (Arner *et al.*, 2015). The development of fintech cannot be separated from the influence of mobile devices, virtual software, personalization of online services, internet, communication technology, and other technological sophistication. People can relate to each other, search for news, shop, and other uses with just one tap. Go-Pay is a digital financial transaction application system from the Go-Jek system that is currently trending and beginning to spread as an e-payment system.

Someone who will adopt or use the system is determined by encouragement or intention. Both internal encouragement (intrinsic factors) and from the outside

(extrinsic factors). Desire or intention to behave (behavior intention) is the best prediction of the use of technology by system users. Someone, both individually and collectively in adopting an information technology depends on variations in the use of a system, because the use of an information technology-based system can develop the performance of individuals or organizations.

There are several factors that can influence the intention to use or adoption and acceptance of information technology, especially digital financial transaction services. The intention to use a system can be influenced by self-efficacy, trust, enjoyment, and lifestyle. Theory of social cognitive developed by Bandura (1977; 1982) is a theory of individual behavior. Self-efficacy is a factor that determines a person's intention to behave based on human considerations about his ability to organize and conduct a set of activities needed to get planned performance.

Other information system studies that include intrinsic motivation such trust. Trust is one of the important factors that influence the use of cyberspace technology because remote access is of course the user needs trust. Acceptance of technology by individuals is inseparable from user trust in the technology. Trust is part of social cognitive theory that represents cognitive structures developed by individuals after collecting, processing, and synthesizing information, and incorporating individual judgments of various outcomes related to the technology, and having such a profound impact on behaviors individually (Jogiyanto, 2007: 397).

Perceived enjoyment can also influence the intention to use a system. Generally, someone's motivation is influenced by extrinsic and intrinsic factors. Enjoyment factor is an intrinsic motivation factor that also influences a person's intention to behave. The perceived enjoyment plays an important role in determining one's behavior (Davis *et al.*, 1992; Venkatesh, 2000).

Another factor that can influence the intention to use is lifestyle. Lifestyle is a proxy of consumer decision theory also known as Engel-Blackwell-Miniard. The model was first developed in 1968 by Engel, Kollat, and Blackwell. Engel *et al.* (1994: 3) states that consumer behavior is a direct action to obtain, consume and spend products and services, including the decision process that precedes and follows this action. Lifestyle is a person's lifestyle in the world expressed in his activities, interests, and opinions.

This lifestyle can be reflected in a person's behavior to use a system that can affect his lifestyle.

Based on the description above, does self-efficacy, trust, enjoyment, and lifestyle influence on intention to use technology-based financial transaction services? This study aims to examine and analyze the influence of self-efficacy, trust, enjoyment, and lifestyle on the intention to use technology-based financial transaction services.

II. LITERATURE REVIEW

A. Social Cognitive Theory

The theory of social cognitive (social cognitive theory) was developed by Bandura (1977; 1982). Social cognitive theory is based on the premise that environmental influences such as social pressures or unique situational characteristics, cognitive, and other personal factors including personality, demographic characteristics, and behaviors influence one another. Self-efficacy directly and indirectly affects the intention to use. Self-efficacy indirectly affects usage (expectations) of results (outcome expectation), feeling (affect), and anxiety (Jogiyanto, 2007: 258).

Bandura (1982) introduces a collection of expectations as the main cognitive pressures that direct behavior which is one factor in social cognitive theory. These factors in the form of self-efficacy which suggests that someone's assessment of their ability to organize and carry out the actions needed to achieve desired performance. Self-efficacy is beliefs about a person's ability to perform certain behaviors.

Another construct of social cognitive theory is trust that represents cognitive structures developed by individuals after collecting, processing, and synthesizing information, and incorporating individual judgments of various outcomes related to the technology and having a profound impact on behaviors individually (Jogiyanto, 2007: 397). Trust has been considered a determining factor in the acceptance and adoption of technology. In addition, trust is a factor that stimulates purchases through online service media. Social cognitive theory argues that the intention of individuals to adopt a technological system is determined by two constructs, namely self-efficacy and trust.

B. Motivational Model

Motivational Model or motivational theory developed by Davis *et al.* (1992) to predict the acceptance and use of technology. Generally, someone's motivation is influenced by extrinsic and intrinsic factors. Extrinsic factors perceive something that is done is to achieve certain results, while intrinsic factors perceive someone willing to do an activity because there is no strong reason. This motivational model is influenced by perceived of usefulness and perceive of enjoyment (pleasant feeling) when using a system. Enjoyment refers to the degree to which activities using a system are felt to be personally pleasing (Davis *et al.*, 1992). Motivational Model says that people's intention to use a technology system is strongly influenced by their perception

of how the system is useful and enjoyable when using the technology system

C. The Consumer Decision Model

The consumer decision model, also known as Engel-Blackwell-Miniard. Consumer decision models were first developed in 1968 by Engel, Kollat, and Blackwell, continuously revised (Engle *et al.*, 1994). According to Engel *et al.* (1994) that consumer behavior is a direct action to obtain, consume and spend products and services, including the decision process that precedes and follows this action. Consumer behavior encompasses many fields, namely lessons from process involvement when individuals or groups choose, buy, use, or sell products, services, ideas, or experiences to satisfy needs and intention.

Purchasing decisions are influenced by three main factors. First, stimuli obtained from marketing efforts. Second, external environment variables which consist of culture, social class, influence of others, family, and situation. Third, individual variables consisting of consumer resources, motivation, knowledge, attitudes, personality, values, and lifestyle (Engle *et al.*, 1994). The Consumer Decision Model becomes important in this study because it is used to explain the relationship of lifestyle variables with the intention to buy or use products or services, both with complex and simple characteristics.

D. Hypothesis

Previous studies have found different results. Research conducted by Alleyne and Lavine (2013) which suggests that self-efficacy is an important predictor of the intention to use Enterprise Resource Planning (ERP) systems. This is compliance with the research conducted by Singh and Srivastava (2016) that computer self-efficacy has a significant effect on the intensity of car banking usage. Meanwhile, Santoso and Setiawan (2017) examined the relationship of web self-efficacy with intention to use approved, suggesting that self-confidence in using the web (web self-efficacy) did not have a positive effect on intention to use approved. Thus, the research hypothesis can be formulated as follows.

➤ *H1: Self-efficacy has a significant effect on the intention to use financial transaction services on Go-Pay.*

Previous studies that examined the effect of trust on intention to use technology showed different results. Research conducted by Aklhaq and Ahmed (2013) shows that trust plays an important role in the acceptance of Internet Banking. While research conducted by Singh and Srivastava (2016) suggests that trust is not significantly affected by intention to use mobile banking, because trust may seem insignificant because customers consider banks to be one of the most trustworthy institutions. Thus, the research hypothesis can be formulated as follows.

➤ *H2: Trust has a significant effect on the intention to use financial transaction services*

Testing of the influence of enjoyment on the intention to use technology in previous studies showed diverse results. The research conducted by Santoso and

Setiawan (2017) states that perceive enjoyment has a positive effect on intention to use approved. This is compliance with the research conducted by Chemingui and Lallouna (2013) which shows that enjoyment has a positive and significant effect on the intention to use mobile financial services. Sigar (2016) proves the perceive of enjoyment has a positive effect on the intention to use Electronic Money. Meanwhile, research conducted by Shareef *et al.* (2014) found that the impact of perceive of enjoyment had no effect on the intention to use mobile-government services. In line with the research conducted by Pontoh (2010), it was found that perceive of enjoyment had a positive and significant effect on perceived usefulness and perceived ease, but did not affect on intention to use ERP. Thus, the research hypothesis can be formulated as follows.

➤ *H3: Enjoyment has a significant effect on the intention to use financial transaction services on Go-Pay.*

The results of the study on the life style influence on the intention to use technology in previous studies showed positive results. Research conducted by Vandy and Samuel (2011) suggests that lifestyle influences significantly on intention to buy. And Lee *et al.* (2009) show that consumer lifestyle factors (fashion consciousness, leisure orientation, internet involvement, and e-shopping preferences) influence directly and indirectly towards consumers' intention to adopt technology products. Thus, the research hypothesis can be formulated as follows.

➤ *H4: Lifestyle (lifestyle) has a significant effect on the intention to use financial transaction services on Go-Pay.*

III. RESEARCH METHODOLOGY

The approach used in this study is a quantitative approach. The research design is non-experimental and the type of research is explanatory research. This study aims to test the hypothesis testing which explains the effect of independent variables on dependent. Research hypotheses are developed based on theories relating to research topics and then tested based on appropriate analytical techniques. The nature of this research is correlation which aims to find important variables related to the problem in the study. Before measuring strong relationships and influences between independent variables and dependent variables, each variable is defined and measured based on its proxy. This research environment is a real environment (field setting) with the unit of analysis is the community of users of Go-Jek services that use the Go-Pay transaction service.

The population in this study is the people of Makassar City who use Go-Pay in their transaction payment system. Data collection methods used in this study were questionnaires, by distributing 400 questionnaires to respondents. The deployment technique is carried out in various ways, namely meeting directly with Go-Pay users, distributing through Go-Jek and Go-Car providers and distributing through several Go-Jek partners.

There are five operational variables and definitions in this study, namely:

- Intention to use is a desire for someone to do a certain behavior, someone will do a behavior if they have the desire or interest or intention to do it.
- Self-efficacy is a person's belief in their ability to organize and carry out necessary actions by using the Go-Pay financial transaction service system to achieve the intended use.
- Trust is the extent to which someone believes that using a Go-Pay financial transaction service will not be detrimental to most economic interactions where uncertainty arises.
- Enjoyment is a level of Go-Pay usage activities that are felt to provide comfort in themselves in addition to the value of technological tools.
- Lifestyle is a pattern of one's life that is expressed in activities, interests, and opinions in allocating time and money in various daily activities using the Go-Pay financial transaction service.

Research instruments in the form of a list of questions. The list of questions contains statements from the indicators of all research variables using the likert scale with five answer choices, namely 1 = strongly disagree to 5 = strongly agree that was adopted and developed from several references, namely self-efficacy (Compeau and Higgins, 1995), trust (Pavlou, 2003), enjoyment (Davis *et al.*, 1992), lifestyle (Lee *et al.*, 2009), and intentio to use (Davis *et al.*, 1989).

The data analysis technique that will be used in this research is Structural Equation Modeling (SEM) with IBM SPSS Analysis of Moment Structure (AMOS) version 21 program. The data analysis used in this study is descriptive statistics, data quality test, Structural Equation Analysis Modeling and goodness of fit, and hypothesis testing.

IV. RESULTS

A. Descriptive Statistics

The questionnaire was distributed as many as 400 questionnaires, 6 respondents who did not return the questionnaire and 15 questionnaires that were not complete. Thus from the questionnaire distributed to 400 respondents, the questionnaire returned and complete only 298 questionnaires that could be further processed.

The demographics of respondents based on the type of calamine showed that respondents of female amounted to 186 people or 62% more than respondents of male amounting to 112 people or 38%. This shows that Go-Pay users are dominated by female users. Based on age shows that Go-Pay users are in productive age, which is 26-35 years old with 136 people (46%) and 17-25 years as many as 93 people (31%). Based on the education level of the respondents, it was indicated that Go-Pay users were dominated by users who had a Diploma / Bachelor Degree (D3/S1) education level of 181 people (61%). Based on the experience of Go-Pay usage shows that Go-Pay users are

dominated by respondents who have more than 10 times the experience of using as many as 228 people (77%).

B. Data Analysis

Validity testing is done by using confirmatory factor analysis on each latent variable through the AMOS 21 program. This study uses 298 samples, then the factor loading from EFA (Exploratory Factor Analysis) must reach 0.35 (Hair, 2006: 779). The result shows that the measured variable loading factor value of each construct is greater than 0.35. Reliability testing using construct reliability with a cut-off value is a minimum of 0.70 (Hair, 2006: 779). A construct is said to be realiable if it shows the value of the construct reliability of each construct greater than 0.70. The results show the CR value of each construct greater than 0.70 and the measured variable loading factor value of each construct is greater than 0.35. Thus, all constructs used in this study are valid and reliable.

The model of goodness-of-fit test can be seen in Table 1. Table 1 shows that chi-square, probability of significance, but the index CMIN/ DF, GFI, RMSEA, RMR, CFI, TLI, and NFI show good value. Thus, the model in this study can be said to fit which means there is a match between the model and the data.

Good of Fit Index	Cut-off Value	Estimate Result	Model Evaluation
Chi-Square	< 220	219.062	Good Fit
Probability	≥ 0.05	0.073	Good Fit
CMIN/DF	≤ 2	1.153	Good Fit
GFI	≥ 0.90	0.949	Good Fit
RMSEA	≤ 0.08	0.023	Good Fit
RMR	≤ 0,05	0.014	Good Fit
CFI	≥ 0.90	0.989	Good Fit
TLI	≥ 0.90	0.981	Good Fit
NFI	≥ 0.90	0,924	Good Git

Table 1:- Criteria for The Goodness of Fit Index Model (Source: Results of data processing with AMOS 21)

The basis used in testing the hypothesis is to look at the *p*-value, if the *p*-value is smaller than 0.05 the relationship between variables is significant. Table 2 gives the output of regression weights for model testing.

Variable	Standardize	C.R	Nilai <i>p</i>
<i>Self-Efficacy</i> → <i>Intention</i>	0.208	3.298	0.000
<i>Trust</i> → <i>Intention</i>	0.292	2.024	0.043
<i>Enjoyment</i> → <i>Intention</i>	0.229	2.421	0.015
<i>Lifestyle</i> → <i>Intention</i>	0.398	3.265	0.001

Table 2:- Results of Hypothesis Regression Weights (Source: Results of data processing with AMOS 21)

V. DISCUSSION

A. Testing the Effect of Self-Efficacy on Intention to Use of Financial Transaction Services on Go-Pay

The results of testing the first hypothesis indicate that the relationship of self-efficacy variable (X1) with intention to use (Y) shows the path coefficient value of 0.208 with a *cr* value of 3.298. This value is greater than *t* table (1,967) and the probability level is below 0.05 (0.00 <0.05). These results indicate that self-efficacy has a positive and significant effect on the intention to use financial transaction services on Go-Pay. The higher the individual's self-efficacy, the higher the intention to use financial transaction services on Go-Pay.

This study supports social cognitive theory which states that someone who has self-efficacy about their ability to behave or to perform a certain behavior (Bandura, 1982). Self-efficacy in skills, knowledge, mature considerations, independence, ability to organize behavior possessed by users will be able to face and resolve any obstacles and challenges to adopting technology, especially transaction services on Go-Pay. This indicates that the important role of users' self-efficacy towards financial transaction services in Go-Pay influences intention to use.

This research is consistent with the research of Singh and Srivastava (2016) and Alleyne and Lavine (2013). But this research does not support the one carried out by Santoso and Setiawan (2017). Self-efficacy is an important predictor for technology service providers because what is used, how often it is used, where and when it is used will depend on the level of the user's ability on these matters. Self-efficacy will influence the use decision. When users have higher self-efficacy, they will be better at making decisions, they will be more efficient and more appropriate in processing and using technology services better. Service users will use various ways to evaluate the technology services offered. Users who have higher self-efficacy will have an awareness of the importance of technology services. Furthermore, the user will become more aware of the value provided by the service and result in the formation of the intention to buy and use the technology services.

B. Testing the Effect of Trust on Intention to Use of Financial Transaction Services on Go-Pay

The results of testing the second hypothesis indicate that the relationship of the trust variable (X2) with intention to use (Y) shows the path coefficient value of 0.292 with a *cr* value of 2.024. This value is greater than *t* table (1,967) and the probability level is below 0.05 (0.043 <0.05). These results indicate that trust has a significant effect on the intention to use financial transaction services on Go-Pay. The higher the level of trust in the Go-Pay financial transaction services, the higher the intention to use is felt.

This study supports social cognitive theory which is an intrinsic factor that determines individual behavior (Bandura, 1982). This study is consistent with the research of Akhlaq and Ahmed (2013) and Chemingui and Lallouna (2013). But this research is not in line with the research

conducted by and Singh and Srivastava (2016). Trust must be seen as one of the most important user attributes. User trust is very important in facilitating long-term customer relationships as a series of transactions occur and if consumers experience positive trust, that trust will tend to continue. The trust of users or prospective users is very important for each service provider so they want to use the financial transaction services offered. Without strong trust, it will be difficult to expect the intention or intention of the user to conduct financial transactions through Go-Pay. In addition, maintaining the trust of users will make them loyal to the financial transaction services offered.

C. Testing the Effect of Enjoyment on the Intention to Use of Financial Transaction Services on Go-Pay

The results of testing the third hypothesis indicate that the relationship of the enjoyment variable (X3) with intention to use (Y) shows the path coefficient value of 0.229 with a value of cr of 2.421. This value is greater than t table (1,967) and the probability level is above 0.05 (0.015 < 0.05). These results indicate enjoyment has a significant effect on the intention to use financial transaction services on Go-Pay. This study supports the motivation theory developed by Davis *et al.* (1992) which states that one's intention to behave or act can be caused by a factor of pleasure. This study supports the research conducted by Cheminggui and Lallouna (2013) and Santoso and Setiawan (2017). However this study does not support Pontoh's (2011) study and Shareef *et al.* (2014).

Enjoyment plays an important role in determining one's behavior to use a system. In the use of technology-based systems, individuals tend to like or be interested in things that are comfortable and pleasant. Individual decisions in using digital financial transaction services are inseparable from the degree to which the use of system activities is felt to provide comfort and pleasure in themselves beyond the instrumental value of the technology. When individuals enjoy high enjoyment of a system provided, the intention to use a system will increase.

Efforts to increase the public's intention to use financial transaction services on Go-Pay in non-cash transactions are important to understand the perceptions of people's impressions. Enjoyment of users or prospective users is very important for each service provider so that they are willing to use the financial transaction services offered. By that, as a digital financial transaction service provider to pay attention to individual pleasure factors.

D. Testing the Effect of Lifestyle on the Intention to Use Financial Transaction Services at Go-Pay

The results of testing the fourth hypothesis show that the relationship of lifestyle (X4) with intention to use (Y) shows the path coefficient value of 0.398 with a value of cr of 3.265. This value is greater than t table (1.967) and the probability level below 0,05 (0.001 < 0.05). These results indicate that lifestyle (lifestyle) has a significant effect on the intention to use financial transaction services on Go-Pay. This study supports the consumer decision theory or Consumer decision model which states that purchasing

decisions are influenced by three main factors, one of which is individual variables consisting of consumer resources, motivation, knowledge, attitudes, personality, values, and lifestyle (Engle *et al.*, 1994). This study supports the research conducted by Vandy and Samuel (2011) and Lee *et al.* (2009). Lifestyle is seen as one of the factors that are very important for users in determining their interests or opinions on a product in spending their money and allocating their time. By setting clear and specific targets, it is expected that people's desire to use financial transaction services on Go-Pay can increase, so that the number of Go-Pay users to conduct non-cash transactions also increases.

The community's decision to use digital financial transaction services is inseparable from the lifestyle of those who want to use products that are considered more useful and have better quality of population. Today's community needs have led to a lifestyle that will determine the choices of an item and service then will make someone change to be more consumptive. Thus, in an effort to increase the community's intention to use financial transaction services on Go-Pay in non-cash transactions, it is necessary to look at the lifestyle of a society. This is because practically the lifestyle profile of the community is an important determinant for service providers to streamline their service programs, because with a lifestyle profile map, service providers can understand the characteristics of the target market.

VI. CONCLUSION

Overall, this study proves the factors that influence a person's intention to accept and use a technology-based system. The higher the self-efficacy that is owned by someone, the higher the intention to use that one expects of the use of a technology. These results support social cognitive theory. The higher the trust a person has, the higher the intention to use that someone feels in using a technology. These results support social cognitive theories that represent cognitive structures developed by individuals. The higher the enjoyment of a person, the higher the intention to use is felt. These results support motivation models or motivational theories, someone's motivation is influenced by intrinsic factors. And the more specific the lifestyle of individuals, the higher the intention to use is felt by someone in the use of a technology that is considered as a form of lifestyle that is expressed in activities, interests, and opinions. This result supports consumer decision theory or the Consumer decision model.

For policy enhancements, system providers and developers, Go-Pay in particular and similar companies that provide similar financial services generally should pay more attention to individual behavior as users, so that these users have an intense intention to use the financial transaction services provided in daily activities. Go-Pay or policy makers related to the provision of financial transaction services in improving the intention of service users, to pay attention to and improve several factors. The factor of self-efficacy of users who are targeted towards the value of services provided. Because service users will use various

ways to evaluate the technology services offered. Factors of trust in financial transaction services offered. Because maintaining the trust of Go-Pay users will make them loyal to continuously use the financial transaction services provided.

The enjoyment factor plays an important role in the midst of increasing people's intention to use financial transaction services on Go-Pay in non-cash transactions. By that, as a digital financial transaction service provider to pay attention to individual pleasure factors. This is because the enjoyment of users is an important determinant of service providers in making effective the service programs offered. Lifestyle factors of the user community because the community's decision to use digital financial transaction services is inseparable from the lifestyle of those who want to use products that are considered more beneficial and have better quality of population. Therefore, the Go-Pay needs to set clear and specific targets in accordance with the wishes of the community in using financial transaction services on Go-Pay, so that the number of Go-Pay users for non-cash transactions also increases.

This study has limitations that can affect the results and need to be disclosed so as not to give misleading interpretations to the reader, namely the questionnaire distributed to respondents is not free from the possibility of perceptual bias caused by several things, namely for the questionnaire that was entrusted to the Go-Jek driver, Go-Car and Go-Jek partners cannot be sure whether it is the right person to complete the questionnaire. In addition, there may be a respondent who does not give a serious answer or does not show the real condition. For further research, it is necessary to obtain a database of users of companies that have provided similar technology system applications. The data is difficult to obtain from software provider companies because it is a company secret.

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APPENDIX➤ *Result of Reliability and Validity Test*

Variable	Indicator	Standardized Loading Factors	T-Value	Construct Realibility (CR)	Statement
Self-Efficacy (X1)	KD1	0,5	5,499	0,74	Reliability and Validity
	KD2	0,705	6,386		
	KD3	0,827	5,916		
	KD4	0,676	6,492		
	KD5	0,365	3,852		
	KD6	0,397	5,499		
	KD7	0,465	6,702		
	KD8	0,43	-		
Trust (X2)	KP1	0,812	5,407	0,92	Reliability and Validity
	KP2	0,848	5,966		
	KP3	0,774	5,896		
	KP4	0,358	-		
Enjoyment (X3)	KS1	0,514	8,926	0,89	Reliability and Validity
	KS2	0,675	4,904		
	KS3	0,688	-		
Lifestyle (X4)	GH1	0,308	2,531	0,89	Reliability and Validity
	GH2	0,633	4,249		
	GH3	0,68	4,465		
	GH4	0,746	5,237		
	GH5	0,637	4,371		
	GH6	0,352	3,905		
	GH7	0,426	-		
Intention to Use (Y)	ITU1	0,659	-	0,93	Reliability and Validity
	ITU2	0,752	12,568		
	ITU3	0,866	8,076		
	ITU4	0,68	7,506		