DEVELOPMENT OF THE TAM MODEL OF FACTORS THAT INFLUENCE THE ACCEPTANCE OF MOBILE PAYMENTS
(STUDY ON MOBILE PAYMENT USERS IN MRT JAKARTA)

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ABSTRACT

This study aims to develop a Technology Acceptance Model (TAM) specifically for Mobile Payment use in the public transportation environment, with a focus on users of the Jakarta MRT. The research examines the factors that influence acceptance of Mobile Payment in the city transportation context, using a quantitative survey approach of Jakarta MRT users. The study analyzed the factors underlying TAM, which includes perceived usefulness, perceived ease of use, as well as other variables that can influence Mobile Payment acceptance. The research findings will offer a deeper understanding of the determinants of Mobile Payment acceptance in public transportation and contribute to the existing literature applying the TAM model to Mobile Payment in Indonesia. The results of this study could serve as a basis for enhancing the efficiency and adoption rates of Mobile Payment systems among users of public transportation, particularly in the Jakarta MRT and other similar systems in the future.

Keyword : Mobile Payment; MRT; Technology Acceptance Model (TAM); Jakarta Public Transport

ABSTRAK

Penelitian ini bertujuan untuk mengembangkan model Technology Acceptance Model (TAM) khususnya dalam konteks penggunaan Mobile Payment di lingkungan transportasi umum, dengan fokus pada pengguna MRT Jakarta. Penelitian ini mengeksplorasi faktor-faktor yang berpengaruh terhadap penerimaan Mobile Payment di lingkungan transportasi kota, dengan menggunakan pendekatan kuantitatif melalui survei terhadap pengguna MRT Jakarta. Faktor-faktor yang dipelajari melibatkan aspek-aspek TAM, seperti persepsi kegunaan dan persepsi kemudahan penggunaan, serta variabel-variabel tambahan yang dapat mempengaruhi penerimaan Mobile Payment. Hasil penelitian ini diharapkan dapat memberikan wawasan yang lebih mendalam tentang faktor-faktor kunci yang mempengaruhi penerimaan Mobile Payment di konteks transportasi umum, serta memberikan kontribusi pada literatur mengenai penerapan model TAM dalam konteks Mobile Payment di Indonesia. Implikasi praktis dari temuan ini diharapkan dapat digunakan sebagai landasan untuk pengembangan layanan Mobile Payment yang lebih efektif dan diterima oleh pengguna MRT Jakarta maupun transportasi umum serupa di masa depan.

Kata Kunci : Mobile Payment; MRT; Technology Acceptance Model (TAM); Transportasi umum Jakarta

INTRODUCTION

The issue of traffic congestion in Jakarta remains unresolved despite the government's attempts to provide solutions and breakthroughs. Annual growth in the production of both two-wheeled and four-wheeled motorized vehicles exacerbates the problem. As a solution, the government offers public transportation to alleviate congestion. The public considers cleanliness, quality service from officers, and ease of payment when choosing to use public transportation (Juan de Ona, 2015; Dea Van Lierop, 2017) . In 2014, the Jabodetabek Public Transportation Policy Implementation Strategy reported that there were 18.77 million trips per day to Jakarta. Based on that figure, 98% of the respondents utilized private vehicles, mainly cars and motorcycles, while only 2% opted for public transportation (Noerkaisar, 2016). However, using public transportation can significantly alleviate traffic congestion. Additionally, public transportation can also be a more cost-effective and eco-friendly alternative.

Every public transportation is now equipped with digital payment methods, both in the form of electronic cards and mobile payments; only online motorcycle taxis still accept cash payments. The problem that still exists today is the lack of use of mobile payments compared to electronic card payments. The public is also often complicated in terms of payment for some modes of public transportation that still use cash. Prospective passengers are required to prepare small denominations of money so that when paying, they do not have to wait for change. The payment system with e-ticketing is also not efficient because in some conditions prospective passengers still have to queue to refill their e-ticket balance. Although more practical than paying with cash, the card used in e-ticketing is not fully efficient because users must prepare a special storage area (Rasyid et al., 2018). The existence of constraints in the cash payment system (paper and metal money) encourages the emergence of new innovations in the creation of non-cash payment instruments.

Due to the obstacles and risks that can arise from the cash payment system, such as high cash handling costs, theft, robbery, money eligibility conditions, and counterfeit money (Anggraini, 2021), Bank Indonesia launched the Gerakan Nasional Non Tunai (National Cashless Movement) on August 14 2014. The main objective of this movement is to create a safe, efficient and smooth payment system, so that it can encourage an effective and efficient national financial system (Bank Indonesia, 2023).

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The digital revolution in the last decade has drastically changed the transaction behavior of economic actors. Current consumer consumption patterns have shifted to an on-line shopping model via digital platforms, thereby demanding payment methods that are mobile, fast and safe. Digital platforms with a global dimension are increasingly blurring jurisdictional barriers (borderless) and reducing national economic sovereignty (Bank Indonesia, 2019). The development of digital payments starts from credit cards, ATM cards, to today's digital payments, namely m-banking or e-banking. Then payment cards developed into electronic money such as Mandiri e-money, BCA Flazz, BRI Brizzi. Then with mobile banking, payments can be made directly via mobile banking on our smartphone, which is called mobile payment. This mobile payment technology is a breakthrough in the ease of paying, users don't need to carry a wallet or any card to pay, because everything is in the smartphone that we have. Mobile payment is a solution for easy non-cash payments via smartphone devices. The amount of research regarding the challenges and obstacles to using electronic money is still limited.

Several challenges in developing an electronic payment method include user trust, infrastructure availability, system security, and socio-cultural factors. The target of electronic money users has not been achieved and the limited research related to electronic money is the problem behind this research. Industrial Revolution 4.0 has been able to create a digital payment system (electronic payment / e-payment) which is able to support the national banking transaction system, where the transaction model also prioritizes non-face to face models and paperless documents or digital documents (Usman, 2017). In other words, this digital payment system is a payment system or mechanism that is carried out online via the internet with the aim of purchasing a product by consumers (Tarantang et.al., 2019). Although technological developments have brought about significant changes in payment systems, there are research gaps that still require further attention. Research that focuses on the use of mobile payments for purchasing tickets for transportation modes such as the MRT is still limited, while the phenomenon of adopting non-cash payments has become an important aspect in digital transformation in various sectors. This gap arises from changes in society's paradigm in using payment technology, especially in the public transportation sector. Mobile payment not only offers convenience but can also be a solution to problems such as queues and time to top up e-ticketing balances. With the lack of research that

specifically discusses the use of mobile payments in the context of MRT ticket purchasing, this research is considered important to fill the knowledge gap and provide deeper insight. This shows the importance of using a non-cash or mobile payment system at these stations to speed up the passenger mobilization process from purchasing tickets to boarding the MRT.

LITERATURE REVIEW

Technology Acceptance Model

The first and most influential traditional adoption theory in the field of information technology is the Technology Acceptance Model (TAM) (Awa et al., 2011). In 1986, Fred Davis presented this concept as part of his PhD proposal. The Theory of Reasonable Action, which was created expressly to simulate user acceptance of information systems or technology, is the basis for the TAM model. By elucidating common drivers, the TAM model seeks to explain user behavior across a range of end-user technologies and user demographics. (Lai, 2017).

This model, whose fundamental assumptions are based on economic, utilitarian, and attitudinal grounds, offers a framework for identifying the influence of outside factors on judgments about the adoption of innovations or technologies. Perceived utility (PU) and perceived ease of use (PEOU), according to TAM, are the primary factors that determine whether or not an invention or technology is adopted (Awa et al., 2015).

Framework

Perceived Ease of Use Terhadap *Perceived Usefulness*

A technology or system will be used more to enhance work performance if it can be adopted with minimum effort. Users will see this boost in productivity as a practical advantage of utilizing a technology or system. Stated otherwise, the greater the ease of adoption of a technology or system, the greater the advantages that its users will experience. Numerous empirical studies have demonstrated the strong correlation between perceived ease of use and intention, both directly and indirectly through the influence on usability. observed (Davis & Venkatesh, 2000)

This is supported by recent empirical findings which show that perceived ease of use has a positive influence on perceived usefulness (Abdul et.al., 2019; Liu & Yang,

2014; Yang et.al., 2023). By referring to the various explanations above, the formulation of hypotheses that can be proposed is:

H1 :The relationship between perceived ease of use and perceived usefulness has a positive influence.

Perceived Usefulness* towards *Attitudes

It is believed that perceived utility plays a significant role in both the early and later phases of a technology or system's acceptance process (Mou et al., 2017). The projected value from utilizing a specific information system or technology is this element (Huang, 2017). Numerous studies of the literature in the field of information technology demonstrate that an essential factor influencing technology adoption on an individual basis is perceived utility. Furthermore, this construct has been utilized as the primary antecedent of user attitudes toward using mobile banking services in a number of prior research (Himel et al., 2021).

Various empirical findings prove that perceived usefulness has a positive and significant effect on attitudes (Upadhyay et.al., 2018; Liu & Yang, 2014; Wang & Chou, 2014). By referring to the various explanations above, the hypothesis formulation that can be proposed is:

H2 : The relationship between perceived usefulness and attitudes towards mobile payment has a positive influence.

Perceived Ease of Use* towards *Attitudes

According to Hanafizadeh et al. (2014), the perceived ease of use component in the TAM model is thought to be crucial for both short-term and long-term technology use. When a user of a technology or system has never had any experience using it, the ease of use of a technology or system plays an important role in a person's attitude (Pertami & Sukaatmadja, 2021).

As the empirical findings of Pertami & Sukaatmadja (2021), Wang & Chou (2014), Liu & Yang (2014) and Prastiawan et.al., (2021) prove that perceived ease of use and attitudes have a positive influence. By referring to the various explanations above, the hypothesis formulation that can be proposed is:

H3 : The relationship between *perceived ease of use* and *attitudes* has a positive influence.

Image* towards *Attitudes

According to Venkatesh and Davis (2000), the image factor in the TAM2 model can be classified as a social influence process. The phenomenon of how much members of a reference group influence one another's behavior and feel pressured by society to engage in particular behaviors is referred to as "social influence" in this context (Kulviwat, 2009). According to Bearden et al. (1989), a behavior may result from a person's susceptibility to interpersonal influence, either to conform to group norms or to improve their reputation within the group.

Regarding the use of mobile payments, Yang et al. (2023) contend that older adults' perceptions of them will be strengthened if they receive praise and attention from peers or other individuals for using them during transactions. Empirical research demonstrating the beneficial relationship between attitudes and image (Kulviwat, 2009 and Lin et al., 2018) further supports this. By referring to the various explanations above, the hypothesis formulation that can be proposed is:

H4 : The relationship between image and attitudes has a positive influence.

Attitudes* towards *behavior Intention

Attitude is a significant predictor of consumer behavioral intentions to adopt an innovation or technology, according to the Theory of Planned Behavior, Theory of Reasoned Action, and Technology Acceptance Model models (Himel et al., 2021). According to Ajzen & Fishbein (1980), attitudes are people's beliefs about the outcomes of implementing a particular behavior and their assessment of the potential outcomes; the more positive an attitude is toward the behavior, the more likely an individual is to carry out the behavior.

This is supported by empirical findings which explain the existence of a positive effect between attitudes and behavior intention (Pertami & Sukaatmadja, 2021, Püschel et.al., 2010 and Yang et.al., 2023) so that by referring to the various explanations above in the formulation of the hypothesis that can be submitted are:

H5 : The relationship between attitudes and behavior intention has a positive influence.

Subjective Norms Regarding Behavior Intention

Perceived social pressure regarding the adoption of specific behaviors is referred to as subjective norms (Ajzen, 1991). The normative expectations of others and a

person's drive to live up to these expectations have an impact on subjective norms. Adopters can choose to accept or reject this expectation based on their preferences for the behavior, but it is strongly advised to follow it if the reference group finds it agreeable (Kulviwat, 2009).

As a type of social norm, subjective norms may have a greater influence on consumers' adoption of technology. According to Püschel et al. (2010), interpersonal influence can originate from a variety of people, including neighbors, family members, friends, and inspirational media figures like sports heroes or movie stars who are regarded as belonging to the same social group as potential adopters. Given that adopting technology is almost always a voluntary choice, social pressure may have a bigger impact in consumer contexts than in workplaces or educational settings (Brown et al., 2002). It was discovered that the adoption decision was positively influenced when there was pressure from a reference group to use the innovation (Moore & Benbasat, 1991).

Empirical evidence shows that the increasing social pressure felt in adopting a technology will have an impact on the intention to adopt that technology, which can be interpreted as meaning that the relationship between these two variables has a positive effect (Püschel et.al., 2010; and Kulviwat, 2009) . By referring to the various explanations above, the hypothesis formulation that can be proposed is:

H6 : The relationship between subjective norms and behavioral intention has a positive influence

Research Framework Model

The thinking framework model is based on the explanation contained in the thinking framework and the hypothesis formulation that has been proposed so that the model is as follows:

(See Figure 1. Research Framework Model and Research Hypotheses.)

RESEARCH METHOD

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., et al., 2020:229). In order to test predetermined hypotheses, the research design employs a quantitative approach, specifically a positivist research method, data collection through research

instruments, and quantitative data analysis (Sugiyono, 2017). This study, on the other hand, employed a causal associative research design, which examines the relationship between one or more variables and other variables as well as the influence of one variable (the independent variable) on another (the dependent variable).

The time horizon used in this research is cross-sectional, meaning it studies an object in a certain period of time / not continuously in the long term.

The population is the entire object of this research, namely all mobile payment users. With a large and extensive population, a sample is needed to represent the population of this study. In an effort to fulfill a representative sample, it is necessary to calculate the number of samples and sampling techniques.

According to Sugiyono (2017), the sample is part of the population. The sample for this research is mobile payment users for MRT transportation activities in the Jakarta area. Hair et al. (2019) stated that the minimum sample size for analysis using the Partial Least Square (PLS) method is five to ten times the number of indicators. The indicators in this research are 21, which if multiplied by 10 equals 210, so the total sample for this research is 210 mobile payment users for MRT transportation activities in the Jakarta area.

Purposive sampling is the method of sampling that was applied in this study. Because the precise population size—that is, all mobile payment users for MRT transportation activities in the Jakarta area—is unknown, the purposive sampling technique is used to determine samples with specific considerations.

This purposive sampling technique was also used to select appropriate samples. In this case, the researcher's subjectivity is in deciding what needs to be known and determining the people who are willing to provide information based on research needs. Specifically, this research uses homogeneous sampling, namely mobile payment users for MRT transportation activities in the Jakarta area. Purposive Sampling Criteria in this research are as follows:

1. Jakarta MRT users within a minimum period of at least one month
2. Using digital payments when purchasing MRT Jakarta tickets
3. Willing to fill out the questionnaire

The following is the operationalization of research variables:

(See Table 1. Operational Table Variable)

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RESULT AND DISCUSSION

This research was conducted by distributing questionnaires to mobile payment users for MRT transportation activities. The use of mobile payments will specifically focus on MRT (Mass Rapid Transportation) transportation users in the Jakarta area with a total of 223 samples obtained.

Descriptive Statistical Analysis

(See Table 2. Operational Variable Table)

The majority of respondents use Gopay and OVO mobile payments to buy MRT Jakarta tickets, as can be seen from the Respondent Characteristics table. Most of the people who responded were under the age of eighteen. The bulk of responders have Strata/S1 education. The vast majority of responders are residents of Jakarta.

Evaluation *Measurement (outer)* Model

The information gathered from respondents' questionnaire responses was condensed into Microsoft Excel and subjected to software analysis using the Partial Least Square method of the Structural Equation Model. A list of procedures for data analysis is provided below.

Validity test

The loading factor value for each indicator can be seen from the validity test of the SmartPLS program. The general requirement for assessing validity is that the factor value must be more than 0.70. To evaluate validity, it is necessary to test the relationship between variables, namely discrimination validity and average variation extracted (AVE), with an expected AVE value of more than 0.5 (Andreas Wijaya, 2019: 101).

Convergent Validity

Convergent Validity is a test that functions so that each indicator can be accepted and is able to explain the latent variable, where the outer loading value is greater than 0.5 (Andreas Wijaya, 2019: 101)

a. Loading Factor Table

(See Table 3. Loading Factor Table)

Based on the table above, it can be seen that by using the SEM PLS program, the outer loading value obtained for each indicator for each variable has a value > 0.5. This means that each indicator is acceptable and able to explain the latent variable.

Based on the results above, the value of which is more than 0.50, all indicators pass the loading factor test so that no indicators are removed. The initial and final models in this study are the same because no indicators and variables were eliminated.

(See Figure 2. Analytical Study Model)

The following is a complete figure description of the analytical study model, which describes the relationship between each variable and each category within it, as seen from the outer loading value.

For example, the PU1 category (Using mobile payment to purchase MRT tickets can be faster than using other payment methods) is acceptable or able to explain what the PU (Perceived Usefulness) variable means. This means that the PU variable explains that the usefulness felt by MRT users when paying using mobile payment is that they can use mobile payment to buy MRT tickets, which turns out to be faster than buying MRT tickets using other payment methods.

Discriminant Validity

A test known as discriminant validity is used to determine whether an indicator of one latent variable differs from indicators of other latent variables and, therefore, is deemed appropriate for explaining the latent variable.

The AVE value is> 0.5 or the indicator is considered to meet its discriminant validity if the root of the AVE is greater than the correlation between variables.

a. Fornell-Larcker Criterion Test

(See Table 4. Discriminant Validity - Fornell Larcker Criterion Table)

From here we can see the correlation of ATT with BI, IM, PEOU, PU and SN, where the root of AVE ATT > BI, IM, PEOU, PU and SN is 0.86. Likewise with the root AVE of other variables.

If you look at the AVE value in the table, it is green as an indication that the discriminant validity is in the good/satisfying category.

b. Cross Loadings Test

(See Table 5. Cross Loadings Test)

The PLS Algorithm model produces loading factors from the outer weight. The loading factor is a coefficient from the original sample estimate which can show the value of the convergent validity analysis factor which indicates the indicator is valid if the loading factor is more than 0.5.

From the validity test results in the table above, it shows that the indicators have met convergent validity with a loading factor value of more than 0.5.

Structural (Inner) Model Evaluation

To make sure the instrument measuring the construct size is accurate, consistent, and precise, reliability tests are conducted. Composite reliability values can be computed using the SmartPLS program in order to assess construct reliability using reflexive indicators. For confirmatory research, composite reliability needs to be greater than 0.7; however, for exploratory research, a value between 0.6 and 0.7 is still acceptable (Ghozali & Latan, 2015: 75).

An inner model test is conducted as part of the structural model analysis or evaluation. This analysis's goal is to evaluate a variable's significant direct and indirect influence on other variables.

Construct Reliability and Validity

Cronbach's Alpha, Composite Reliability

(See Table 6. Construct Reliability & Validity Table)

From the test above it can be seen that six variables have AVE values above 0.5; This can be analyzed per variable as follows:

1. **ATT (Attitude Toward Technology)**:
    - The measurement items used account for approximately 73.9% of the ATT variance, according to the AVE ATT value of 0.739. This is a sign that the ATT measure has good convergent validity, and that most of the variation in the ATT data can be attributed to the ATT construct itself.
2. **BI (Behavioral Intention)**:
    - The items used account for over 74.7% of the BI variance, with a BI AVE value of 0.747. This indicates that the BI measurement also has good convergent validity, and the BI construct can be considered quite good in reflecting the variables used to measure it.
3. **IM (Image)**:
    - With an AVE of 0.831, IM's measurement items account for about 83.1% of the variance in the data. This indicates that the IM measures reflect the IM construct very well, and that these variables contribute significantly to the variation in the IM data.

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4. **PEOU (Perceived Ease of Use)**:
   - The measurement items account for approximately 64.9% of the PEOU variance, according to the AVE PEOU value of 0.649. Although this value is below 0.7, it still indicates a good level of convergent validity.
5. **PU (Perceived Usefulness)**:
   - The measurement items account for over 65.7% of the PU variance, with a PU AVE of 0.657. Like PEOU, this value indicates that the PU measure has good convergent validity.
6. **SN (Subjective Norm)**:
   - With an AVE SN of 0.835, the measurement items account for about 83.5% of the variance in SN. This indicates that the SN construct has excellent convergent validity, and the variables used to measure it are very good at reflecting the construct.

Overall, based on the AVE values given, it can be concluded that the variables measured by ATT, BI, IM, PEOU, PU, and SN have a good level of convergent validity. This strengthens the belief that the measure is reliable in reflecting the intended construct.

Hypothesis Testing

R^2 (R Square)

R-Squares values of 0.67, 0.33, and 0.19, according to Chin (in Ghozali & Latan, 2015: 81), denote a strong, moderate, and weak model, respectively. value of R-squared for endogenous constructs. The coefficient of determination on an endogenous construct is known as the R-Square value (Andreas Wijaya, 2019:101).

(See Table 7. R-square Table)

The R2 test indicates that the ATT variable is a strong model, the BI variable is a strong model, and the PU variable is a moderate model, as can be seen from the above table.

Path Coefficients

Hypothesis testing in this research uses the path coefficient with p-value. The path coefficient is used to show the direction of the variable relationship, whether the variable value is positive or negative. The results of the path coefficient can be seen if the value is 0-1, it is positive, and the number -1-0 is negative. Then the p-value is used

to test the significance of variable X against Y. If the resulting value is below 0.05 then the result is significant and if the resulting value is above 0.05 then the result is not significant.

(See Table 8. Path Coefficients Tabel)

The ATT variable significantly influences the BI variable, as can be seen from the results of the hypothesis test, as indicated by the table above. The ATT variable is not significantly impacted by the IM variable. The ATT and PU variables are significantly impacted by the PEOU variable. Significant influences from the PU and SN variables on the ATT and BI variables, respectively, have been observed

CONCLUSION

Based on the results of this research analysis, it can be concluded that:

- The ATT variable has a significant influence on the BI variable:

  → This shows that Attitude (ATT) towards an object or phenomenon has a significant influence on Behavior Intention (BI). This means that when attitudes towards purchasing MRT tickets using mobile payment increase or change, it can be expected that consumers' behavioral intentions towards mobile payment will also change significantly, from initially being indifferent to becoming concerned, so consumers' intentions to use mobile payment when purchasing MRT tickets will also increase.

- The IM variable does not have a significant influence on the ATT variable:

  → These results indicate that Image or perception (IM) of an object or phenomenon does not significantly influence Attitude (ATT) towards the object or phenomenon. In other words, changes in image do not significantly affect how individuals feel or behave towards something. In this research, it shows that the image of mobile payment does not significantly influence consumer attitudes towards using mobile payment to purchase MRT tickets.

- The PEOU variable has a significant influence on the ATT variable and the PU variable:

  → Changes in the Perceived Ease of Usefulness (PEOU) of a technology or product have a significant influence on Attitude (ATT) towards the technology or product. In this study, the easier it is for users to view mobile payment as payment for purchasing MRT tickets (high PEOU figure), the more

positive their attitude towards using mobile payment for MRT ticket purchasing (high ATT figure).

Apart from that, PEOU also influences the Perceived Usefulness (PU) of the technology or product. In this research, the easier it is for users to view the use of mobile payment for purchasing MRT tickets, the higher their perception of the usefulness of mobile payment technology for purchasing MRT tickets (high PU rate).

- The PU variable has a significant influence on the ATT variable:

  → This demonstrates that an individual's attitude (ATT) toward a technology or product is significantly influenced by its perceived usefulness (PU). Put another way, people's attitudes toward technology and products tend to be more positive the more useful they perceive them to be. According to this study, consumer attitudes regarding using mobile payment to purchase MRT tickets are significantly influenced by how useful they believe mobile payment to be. Here, it is demonstrated that users' attitudes toward using mobile payment, particularly for MRT (ATT) ticket purchases, are positively correlated with their perceptions of the usefulness of mobile payment (PU). Put differently, people are more likely to view mobile payment technology favorably if they believe it is a very helpful tool for buying MRT tickets.

- The SN variable has a significant influence on the BI variable:

  → These results indicate that Subjective Norms (SN) or the influence of the people around the individual has a significant influence on the individual's behavioral intention (BI). In other words, the views or support of people around them can influence an individual's intention to carry out a behavior. This means that if users feel that the people who are important to them support the use of mobile payment to purchase MRT tickets, this can influence the user's intention to use mobile payment to purchase MRT tickets (BI). In this research, existing norms in society have a significant influence on users' intentions to use mobile payment to purchase MRT tickets.

From the conclusions of this research, here are some inputs for further research:

- Further research can be carried out by considering other factors that might influence consumers' behavioral intentions towards mobile payment for MRT ticket purchases, such as:
    - Demographic factors, such as age, gender, and education level
    - Psychological factors, such as locus of control and self-efficacy
    - Environmental factors, such as the availability of mobile payment infrastructure
- Further research can be carried out by focusing on certain aspects, such as:
    - Economic aspects, such as the impact of using mobile payments on the income of mobile payment service providers
    - Social aspects, such as the influence of the use of mobile payments on social order

Hopefully this input can be an inspiration for other researchers to develop research on the factors that influence consumer behavioral intentions towards mobile payment for the next MRT ticket purchase so that similar research can be useful for practice in life, science and education among the wider community.

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FIGURES, GRAPHICS AND TABLES

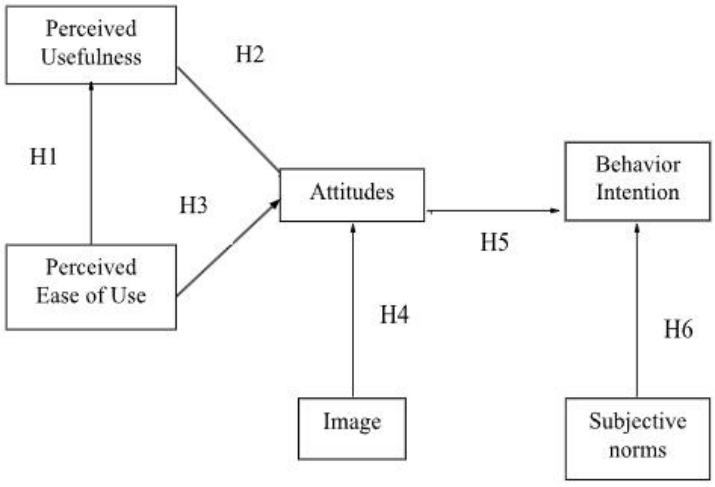

Figure 1. Research Framework Model and Research Hypotheses.

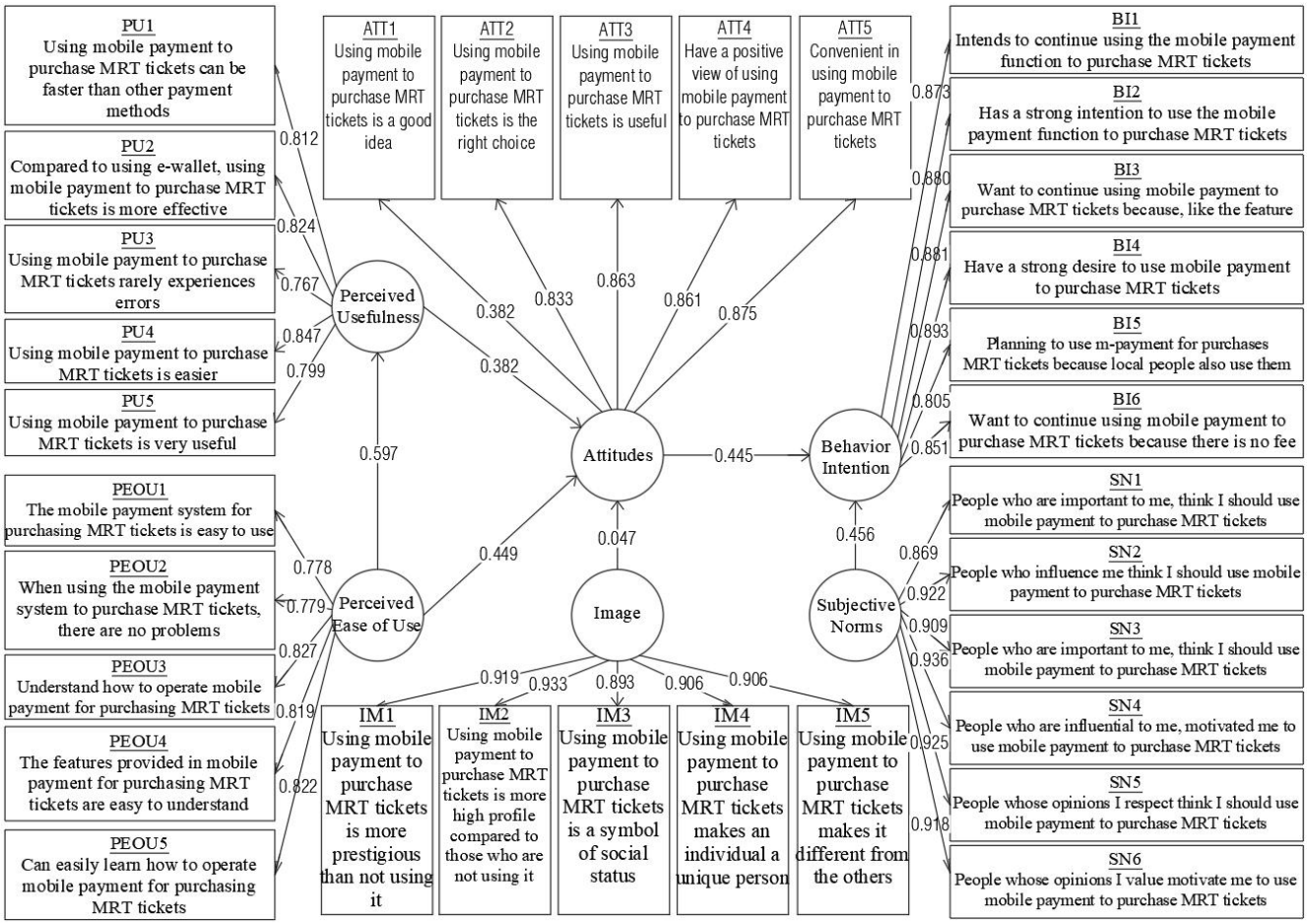

Figure 2. Analytical Study Model

Table 1. Operational Variable

Variable	Concept	Dimension	Indicator	Scale
Perceived Ease of Use	The extent to which an individual will accept a system or technology or innovation if using a particular system will be free or require little effort to carry it out (Abdul et.al., 2019)	Easy to use	* I think the mobile payment system for purchasing MRT tickets is easy to use (PEOU 1)	Likert
			* When I used the mobile payment system to purchase MRT tickets, I didn't experience any problems (PEOU 2)	
		Clear system	* I understand how to operate mobile payment for purchasing MRT tickets (PEOU 3)	
			* The features provided in mobile payment for purchasing MRT tickets are easy to understand (PEOU 4)	
		Easy to learn	I can easily learn how to operate mobile payment for purchasing MRT tickets (PEOU 5)	
Perceived Usefulness	Subjective possibility of the user, the potential that using a particular system or technology will improve its performance (Lai, 2017)	Fast	* Using mobile payment to purchase MRT tickets can be faster than other payment methods (PU1)	Likert
		Effective	* Compared to using an e-wallet (electronic card), using mobile payment to purchase MRT tickets is more effective (PU2)	
			* Using mobile payment to purchase MRT tickets rarely experiences errors (PU3)	
		Simple	* Using mobile payment to purchase MRT tickets is easier (PU4)	
		Useful	* Using mobile payment to purchase MRT tickets is very useful (PU5)	
Attitudes Toward mobile payment	the extent to which individuals place a positive or negative emphasis on a technology (Davis et.al., 1989)	Great idea	* I think using mobile payment to purchase MRT tickets is a good idea (ATT1)	Likert
			*I think using mobile payment to purchase MRT tickets is the right choice (ATT2)	
		beneficial	*I think using mobile payment to purchase MRT tickets is useful for me(ATT3)	
		Persepsi positif	* I have a positive view of using mobile payment to purchase MRT tickets (ATT4)	
			* I am very comfortable using mobile payment to purchase MRT tickets (ATT5)	
Image	the extent to which the use of an innovation is considered to improve a person's image or status in the social system of society (Venkatesh & Davis, 2000).	prestise	* People who use mobile payment to purchase MRT tickets are more prestigious than those who don't (IM1)	Likert
		High profile	* People who use mobile payment to purchase MRT tickets are more high profile than those who don't (IM2)	
		Social status symbol	* People who use mobile payment to purchase MRT tickets are a symbol of social status (IM3)	
		unique individual	* People who use mobile payment to purchase MRT tickets are unique individuals (IM4)	
			* People who use mobile payment to purchase MRT tickets are different from others (IM5)	
Subjective norms	the pressure and motivation felt on a person to perform a certain behavior or comply with that pressure (Chen et.al. 2018)	Important person	* People who are important to me, think I should use mobile payment to purchase MRT tickets (SN1)	Likert
			* People who are important to me motivated me to use mobile payment to purchase MRT tickets (SN2)	
		People who influence	*People who influence me think I should use mobile payment to purchase MRT tickets (SN3)	
			*Orang yang berpengaruh bagi saya, memotivasi saya menggunakan mobile payment untuk pembelian tiket MRT (SN4)	
		People whose opinions are valued	* People whose opinions I respect think I should use mobile payment to purchase MRT tickets (SN5)	
			* People whose opinions I value motivate me to use mobile payment to purchase MRT tickets (SN6)	
Behavior intention	Behavior intention is another meaning of loyalty which has become an important element for user retention (Zhao & Kurnia, 2011).	Functional	* I intend to continue using the mobile payment function to purchase MRT tickets(BI1)	Likert
			* I have a strong intention to use the mobile payment function to purchase MRT tickets (BI2)	
		Emotional	* I want to continue using mobile payment to purchase MRT tickets because I like the feature (BI3)	
			* I have a strong desire to use mobile payment to purchase MRT tickets (BI4)	
		Social	* I plan to continue using mobile payment to purchase MRT tickets because those around me also use it (BI5)	
		Monetary	* I want to continue using mobile payment to purchase MRT tickets because there is no fee (BI6)	

Table 2. Operational Variable

Description	Annotation	Frequency	Percentage
Mobile Payment	Gopay	83	37,22%
	OVO	67	30,04%
	i.saku	10	4,48%
	Indomart	1	0,45%
	BLU	10	4,48%
	DANA	28	12,56%
	LinkAja	20	8,97%
	Astrapay	1	0,45%
	Others	3	1,35%
Age	<18 years old	77	34,53%
	18-25 years old	57	25,56%
	26-35 years old	44	19,73%
	36-50 tahun	40	17,84%
	<50years old	5	2,24%
Education	SMA	80	35,87%
	Strata 1/S1	101	45,29%
	Magister/S2	16	7,17%
	Doktorat/S3	2	0,90%
	Lainnya	24	10,76%
Residence Location	Jakarta	116	52,02%
	Tangerang	29	13,00%
	Depok	22	9,87%
	Bogor	30	13,45%
	Bekasi	26	11,66%

Table 3. Loading Factor Table

	ATT	BI	IM	PEOU	PU	SN
ATT1	0.866					
ATT2	0.833					
ATT3	0.863					
ATT4	0.861					
ATT5	0.875					
BI1		0.873				
BI2		0.88				
BI3		0.881				
BI4		0.893				
BI5		0.805				
BI6		0.851				
IM1			0.919			
IM2			0.933			
IM3			0.893			
IM4			0.906			
IM5			0.906			
PEOU1				0.778		
PEOU2				0.779		
PEOU3				0.827		
PEOU4				0.819		
PEOU5				0.822		
PU1					0.812	
PU2					0.824	
PU3					0.767	
PU4					0.847	
PU5					0.799	
SN1						0.869
SN2						0.922
SN3						0.909
SN4						0.936
SN5						0.925
SN6						0.918

Table 4. Discriminant Validity - Fornell Larcker Criterion Table

CONSTRUCT	ATT	BI	IM	PEOU	PU	SN
ATT	0.86					
BI	0.626	0.865				
IM	0.265	0.426	0.912			
PEOU	0.687	0.625	0.232	0.805		
PU	0.663	0.662	0.298	0.597	0.81	
SN	0.396	0.632	0.55	0.439	0.499	0.914

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Table 5. Cross Loadings Test Table

	ATT	BI	IM	PEOU	PU	SN
ATT1	0.866	0.523	0.133	0.596	0.592	0.327
ATT2	0.833	0.479	0.201	0.541	0.508	0.304
ATT3	0.863	0.56	0.266	0.549	0.584	0.353
ATT4	0.861	0.526	0.278	0.647	0.564	0.319
ATT5	0.875	0.594	0.255	0.616	0.598	0.394
BI1	0.591	0.873	0.368	0.582	0.625	0.517
BI2	0.574	0.88	0.334	0.537	0.575	0.503
BI3	0.562	0.881	0.367	0.531	0.594	0.543
BI4	0.571	0.893	0.324	0.56	0.584	0.557
BI5	0.419	0.805	0.448	0.496	0.499	0.577
BI6	0.519	0.851	0.377	0.531	0.552	0.586
IM1	0.272	0.401	0.919	0.236	0.331	0.511
IM2	0.254	0.4	0.933	0.209	0.317	0.515
IM3	0.205	0.326	0.893	0.199	0.243	0.442
IM4	0.26	0.417	0.906	0.226	0.229	0.519
IM5	0.199	0.385	0.906	0.178	0.218	0.512
PEOU1	0.604	0.443	0.068	0.778	0.487	0.279
PEOU2	0.52	0.462	0.224	0.779	0.468	0.33
PEOU3	0.539	0.527	0.177	0.827	0.527	0.362
PEOU4	0.516	0.564	0.237	0.819	0.453	0.444
PEOU5	0.579	0.524	0.24	0.822	0.463	0.361
PU1	0.5	0.513	0.191	0.395	0.812	0.369
PU2	0.434	0.527	0.229	0.438	0.824	0.373
PU3	0.459	0.5	0.343	0.468	0.767	0.402
PU4	0.594	0.58	0.309	0.534	0.847	0.461
PU5	0.649	0.548	0.145	0.549	0.799	0.402
SN1	0.369	0.533	0.472	0.4	0.44	0.869
SN2	0.399	0.586	0.535	0.406	0.508	0.922
SN3	0.344	0.581	0.477	0.417	0.447	0.909
SN4	0.361	0.572	0.493	0.376	0.438	0.936
SN5	0.357	0.588	0.525	0.413	0.451	0.925
SN6	0.342	0.602	0.51	0.396	0.45	0.918

Table 6. Construct Reliability & Validity Table

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
ATT	0.912	0.914	0.934	0.739
BI	0.932	0.933	0.947	0.747
IM	0.949	0.959	0.961	0.831
PEOU	0.864	0.865	0.902	0.649
PU	0.87	0.879	0.905	0.657
SN	0.96	0.961	0.968	0.835

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Table 7. R-square Table

	R-square	R-square adjusted
ATT	0.574	0.568
BI	0.567	0.563
PU	0.356	0.353

Table 8. Path Coefficients Table

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Hypotheses
ATT → BI	0.445	0.448	0.075	5.906	0.000	H5 → Supported
IM → ATT	0.047	0.049	0.047	1.015	0.31	H4 → Not Supported
PEOU → ATT	0.449	0.448	0.077	5.792	0.000	H3 → Supported
PEOU → PU	0.597	0.599	0.054	11.15	0.000	H1 → Supported
PU → ATT	0.382	0.381	0.078	4.886	0.000	H2 → Supported
SN → BI	0.456	0.454	0.065	6.991	0.000	H6 → Supported