# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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**STATEMENT OF THE PROBLEM**

**OBJECTIVES**

**HYPOTHESIS (ES)**

**RESEARCH METHODOLOGY**

**RESULTS & DISCUSSION**

**FINDINGS**

**RECOMMENDATIONS/SUGGESTIONS**

**CONCLUSIONS**

**LIMITATIONS**

**SCOPE FOR FURTHER RESEARCH**

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**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.

- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

**UNPUBLISHED DISSERTATIONS**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

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- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

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# CUSTOMER INTENTION ANALYSIS OF USE OF FINPAY SERVICES USING UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT) MODEL
## (STUDY OF FINPAY SERVICE USER IN JAKARTA)

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## ABSTRACT
*This research aims to determine the factors that influence the intention of using information technology-based payment services by involving the variables commonly used in the UTAUT model by using non-probability sampling method with convenience sampling type, 315 respondents were asked to provide an assessment with a scale of 10 for 18 sentence statements in quizenair format. All variables are latent so that a number of indicators are then converted into 18 quizenair statements. The kuienair was sent to 315 selected respondents using non-probability sampling method with convenience sampling type. Seven hypotheses were developed to examine the causal relationships between the variables and those that make up the structural equation model (SEM). The results of statistical tests indicate that all indicators are valid and reliable and empirical models developed meet the criteria of goodness of fit. Behavioral intention variable are significant to perceived usefulness and perceived ease of use. Perceived usefulness variable are significant to perceived ease of use and trust. The variables that not indirectly influenced are trust, social influence and Perceived Behavioral Intention (PBC) to behavioral intention. This research is expected to be useful for PT Finnet Indonesia in order to achieve the increasing intention of Finpay service.*

## KEYWORDS
UTAUT, SEM, behavioral intention, perceived usefulness, perceived ease of use, trust.

## JEL CODE
L81

## INTRODUCTION
Internet is one of the ways that make it easier for us to find out about any information, whenever and wherever. So all of the informations are obtained in a very easy way and without requiring us to leave home [16]. Indonesia entered the top 5 for internet users worldwide with 132.7 million users [11]. Java Island has the largest internet users rate of 86.3 million or 65% [1]. The city of Jakarta is the only one that has the largest internet users in Indonesia at 3.2 Million in 2013 [3]. In the 132.7 million total number of internet users, there are still users who have never done online transactions that amounted to 48.5 million users, one of the causes of the problem is the perception of the security of online transactions. 39.4 million users still feel that online transactions are unsafe and also 37.4 million users stated that online banking is not secure [1]. In addition, the use of e-money or e-payment is still very small at only 0.7% or 928 thousand transactions in 2016 [1]. This research is done to observe the use of Finpay because it is still very rare for people to know about Finpay service, compared to other service provider (PT Mandiri Indonesia) e-money whose users are still very far behind with 3.8 trillions of e-money produced independently in 2017 [8].

The online payment system is a payment system that utilizes the Internet network so that it can connect on the banking system that can make users buy goods sold by the seller then purchased by the buyer through online merchants or sellers who have Internet access at the their store. Indirectly, the online payment system does not make sellers and buyers being face to face, now we are in the time when using the method of payment that is more advanced like transfer, debit and others [9].

PT Finnet Indonesia is a company that engaged in electronic payment services, e-money and remittance. Business activities that are carried out by PT Finnet Indonesia are trade in goods and services. Online payment solution is one of PT Finnet Indonesia's portfolio and one of its products' example is Finpay. Finpay is one of electronic payment solutions with various payment options through credit card, online debit, mini market, Bank ATM network and e-money [5]. Payments using the Finpay service will make it easier for people to do online transaction.

In previous researches, they have never used UTAUT method to analyze user intention of Finpay service. This research is expected to improve or develop UTAUT method from previous researches because those researches using UTAUT model before still not perfect. The questions in this research are: Do the perceived usefulness, perceived ease of use, trust, social influence and perceived behavioral controls have a strong influence to behavioral intention variable on Finpay service users? Is there an influence between perceived ease of use variable to perceived usefulness variable on Finpay service users? And is there any influence between trust variable to perceived usefulness variable on Finpay service users?

This research is conducted with the intention to answer problem of the existing phenomenon. The purpose of this research are: to measure the effect of variable perceived usefulness to variable behavioral intention on Finpay users, to measure the effect of perceived ease of use variable against behavioral intention variable on Finpay user, to measure the effect of perceived ease of use variables against perceived usefulness variables in Finpay users, to measure the effect of variable trust on variable behavioral intention on Finpay users, to measure the effect of variable trust on perceived usefulness variables in Finpay users, to measure the influence of social influence variable on variable behavioral intention on Finpay users, and to measure the effect of PBC variable on variable behavioral intention on Finpay users

This research will explain the relationship between several variables to see if there is a significant relationship to know the intention of users to use in order to increase the intention of users of the future services of Finpay. Based on the previous research, the variables that are used are Perceived Usefulness, Perceived Behavioral Control (PBC), Perceived ease of use, Social influence, Trust and Behavioral Intention. The relationships in this study are perceived ease of use and trust to percived usefulness variable, then percived usefulness variable, Perceived Behavioral Control (PBC), perceived ease of use, social influence and trust to behavioral intention variable whether it affects user intention of Finpay service. This research uses the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The UTAUT model is a model of technology adoption and information systems used to measure customer behavioral intention [21].

## LITERATURE REVIEW
Online payment system is one of the alternatives for payment or purchase of goods or services on the internet [20]. In this time, people gradually began to leave paper-based bank services on a large scale. The banking industry began to adjust by applying and starting to use tools for calculation problems (eg PCs, notebooks,

tablets, etc.) and communications (cell phones, smart phones, Internet, etc) [12]. Electronic payment system or online payment may be classified or grouped in general as direct online credit or debit payments using credit and payment debits, stored money and electronic bill payment [14].

UTAUT is a model of technology adoption and information system used to measure customer behavioral intention. The UTAUT model was developed based on a combination of eight models or theories about user adoption [21]. The eight models are The Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model, Theory of Planned Behavior (TPB), Combined TAM and TPB, Model of PC Utilization, Innovation Diffusion Theory and Social Cognitive Theory. Venkatesh et al (2003) [21] research shows that the UTAUT model performs better than the eight models above. Therefore, UTAUT allows us to know what variables that affect the reception and use of new technologies. The model consists of four determinants of performance expectancy, social influence, and facilitating conditions and meanings as formulated by Venkatesh et al. (2003) [21].

In previous studies, variables such as acceptance of a perceived usefulness, community involvement to seek relevant information (Perceived Behavioral Control (PBC)), perceived ease of use, social influence, trust, perceived enjoyment significantly related to user intention (behavioral intention). In this research, the variables that will be used are Perceived Usefulness, Perceived Behavioral Control (PBC), Perceived Ease of Use, Social Influence, Trust, and Behavioral Intention because it is considered to be fit with the users of Finpay services. This model still needs to be improved or re-developed UTAUT model from previous research because the research using UTAUT model was still not perfect until now. In the previous research, model based on literature review, the result of UTAUT model usage is still vary until now, the results are ultimately significant or not and on the results of its R2.

## HYPOTHESIS

### PERCEIVED USEFULNESS TO BEHAVIORAL INTENTION

Perceived usefulness is defined as the degree to which a person believes that using a particular system will improve his performance [4]. In addition, Perceived Usefulness is also a condition where users are only willing to accept innovation if it provides a unique advantage or advantage over existing solutions or products [15]. The circumstances form a phase in which a person believes that in the use of a particular system will be able to add an achievement or benefit for its users. This is encouraged by the user's feelings of improved performance when they use a technology [22]. Based on a review of previous research that has been made before, in a study conducted by Lingling Gao, Xuesong Bai (2014) [6] has shown that perceived usefullness affects to behavioral intention. It is assumed that the Finpay service should achieve a better adoption rate if it can facilitate the user's daily life. Therefore, the hypothesis is proposed as follows:

H1: Perceived usefullness has a positive impact on Behavioral Intention on Finpay service users

### PERCEIVED EASE OF USE TO BEHAVIORAL INTENTION AND PERCEIVED USEFULNESS

Perceived ease of use is defined as a easiness, the user will feel a reduction of the burden of himself. Because the ease of a solution or product used is felt to be the same as the expected work to be done (Venkatesh et al., 2003) [21]. In addition, Perceived Ease of use has another definition that perceived ease of use refers to "the extent to which one believes that using a particular system will be free from effort" This follows the definition of "convenience" and "freedom from difficulty or endeavor" [4]. In addition, the study also showed that perceived easy of use has an effect on behavioral intention and perceived usefulness. This is related to the perceived user's desire when using technology. It is assumed for Finpay service users to adopt service, they will feel that the Finpay layout is easy to use. The ease of use of the Finpay service will affect the user's intent to use and perceived usefulness will after using the Finpay service. Therefore, the hypothesis is proposed as follows:

H2: Perceived ease of use has a positive impact to behavioral intention on Finpay service users.

H3: Perceived ease of use has a positive impact to perceived usefulness on Finpay service users.

### TRUST TO BEHAVIORAL INTENTION AND PERCEIVED USEFULNESS

Trust is the most effective tool to reduce uncertainty or minimize a risk and generate security. Given situations such as the sense of eliminating the uncertainty and feeling of security in doing something, it will be very easy for the user to think that using the service will benefit him [13]. As Suh & Han (2002: 249) [18] tells us, trust is a belief and confidence primarily derived from social psychology, which states that the interaction between people and the cognitive-emotional reactions to an interaction will determine the behavior of trust and is a belief that if someone else's promise is trustful. A belief is also often equated with the meaning of a security. When someone already has trust, then they will feel a sense of security in doing or using something. Furthermore, the research also shows that there is influence between trust to behavioral intention and perceived usefulness. This is related to the trust of Finpay service users in the use of the service. It is assumed that the level of trust influences the adoption intentions of the use and usefulness of the technology perceived by users of the Finpay service. Therefore, the hypothesis is proposed as follows:

H4: Trust has a positive impact to behavioral intention on Finpay service users.

H.5: Trust has a positive impact to perceived usefulness on Finpay service users.

### SOCIAL INFLUENCE TO BEHAVIORAL INTENTION

Social Influence is a factor that determines the purpose of behavior in using Information Technology that is represented as subjective norm in TRA, TAM, TPB, social factor in MPCU, and image in innovation diffusion theory (IDT) [21]. Social factors are also defined as the degree to which an individual assumes that another person assures him that he or she should use a new system. It can be concluded that the more influence given from an environment whether it comes from friends, family, public figures, government or even advertising to prospective users of Information Technology to use a new information technology, the greater the intention arising from personal potential users in using the information technology because of the strong influence of the surrounding environment. Next, still in the same study shows that there is an influence between social influence on behavioral intention. This is related to a social influence of others or the media even in the use of the Finpay services. It is assumed that social influence affects the effect of using Finpay services. Therefore, the hypothesis is proposed as follow:

H.6: Social influence has a positive impact to behavioral intention on Finpay services users.

### PERCEIVED BEHAVIORAL CONTROL (PBC) TO BEHAVIORAL INTENTION

Behavioral Intention is a direct antecedent of behavioral usage and gives an indication of whom individual will later do something in a particular behavior [19]. In addition, Behavioral Intention is also interpreted as a behavioral tendency to keep applying a technology [4]. In the use of something, the user can be predicted how their behavior and the tendency in the use of something. The study also showed that Perceived Behavioral Control (PBC) has an effect on Behavioral Intention. This is related to the involvement of users or the public in searching for relevant information related to the Finpay services. It is assumed that information affects the using of Finpay services. Therefore, the hypothesis is proposed as follow:

H.7: Perceived Behavioral Control (PBC) has a positive impact to Behavioral Intention on Finpay services users.

According to the variable hypothesis above, it can be concluded the empirical model as follows:

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**PICTURE 1 EMPIRICAL MODEL**
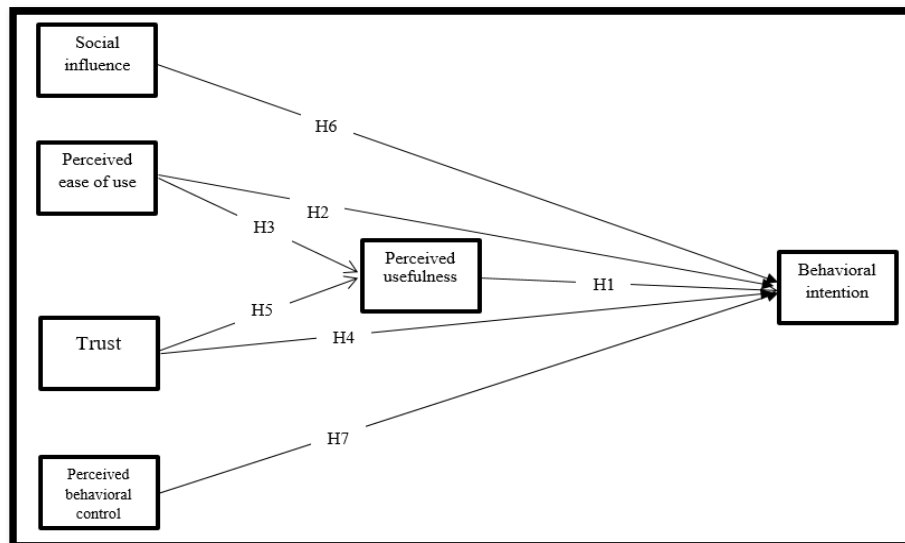


Source: Authorized Results, 2017

## RESEARCH METHODS

This research is based on its method is quantitative research [17]. Seeing the purpose is conclusive with the type of correlational investigation and see the involvement of researchers including not manipulate or intervene data. In addition, based on the unit of analysis is individual target because the data that is used in this research comes directly from the respondents from questionnaires that have been spread. Respondents are Finpay service users in Jakarta. Based on research's setting, this research is non-contrivied setting and based on implementation time, this research is cross sectional because the collection and management of data in this research is done in one period in 2017 [10]. The sampling technique using convenience sampling is done by taking available samples and allowing to provide an information for the researcher [2].

Types of variables used are eksogenous and endogenous variables. Eksogenous variables used are Social Influence, Perceived Ease of Use, Trust, Perceived Behavioral Control (PBC), while endogenous variable used are Perceived Usefulness and Behavioral Intention The data that is used in this research are primary and secondary data which use the scale ordinal with numerical measurements to identify some categories of different types of statements. The respondents will then choose numerical 1 for "strongly disagree" to 10 to "strongly agree" on the statements given by the researcher. The population in this study is the users of the Finpay service in Jakarta with a sample of 315 respondents by using screening question in the beginning of survey.

The questionnaires that is used during this research consisted of 18 question indicators divided into 4 eksogenous variables and 2 endogenous variables, all of these variables were ultimately intended to measure the intention of Finpay services users for eksogenous variables. The research used 4 variables: perceived usefulness, Perceived ease of use, trust, and Perceived Behavioral Control (PBC). Meanwhile, for endogenous variable use 2 variables that is perceived usefulness and behavioral intention.

For the validity test, all of these questions are valid by generating values greater than 0.5. All statements are also stated reliable with CR value greater than 0.7. One of the indicator of the statements of the eksogenous variable is that "I find it easy to learn the use of Finpay" goes into perceived usefulness. While one of the indicator of the statements with endogenous variable is "Finpay allows me to make payments more quickly" goes into perceived ease of use.

Analytical technique used is Structural Equation Modeling (SEM) which is an analysis technique that involves the indicators on a variable and structural model. Each indicator on each variable serves to define or represent these variables and the variables used are connected and depend with each variable. SEM analysis technique is a suitable technique used when researchers have many variables that can be distinguished into eksogenous and endogenous variables with some indicators of each variable [7]. To perform SEM analysis techniques, this research uses LISREL program version 8.80. LISREL program is the most commonly used program to perform analysis by using SEM technique [7].

## RESULTS AND DISCUSSION

The result of this based the result of screening question that respondents who used its service is 71.3% and the other respondents who did not use its service is 28.7%. The characteristics of users of Finpay service based on the gender were men by 55.2%. Users' characteristics of Finpay based on age is between 25 - 34 years or 52.1% of all. Based on educational background of the respondents are S1 or 55%. Based on job, the respondents mostly are being employee or 72.7%. Based on revenue, the respondents mostly in range ≥ 10,000,000 or 29.5%. Based on the online shopping's goal, the respondents chose a variety of payments equal to 165 respondents. Based on the level of frequent they did the online shopping is 5 to 9 times a year or 26.3%.

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**TABLE 1: VALID AND RELIABLE**

| Variabel | Indikator | T-Value | Std. *Loading factors* | Error Variance | Construct Reliability | Avg. Variance Extracted | Explanation |
|---|---|---|---|---|---|---|---|
| Perceived Ease of Use | PEU1 | 36.1 | 0.92 | 0.25 | 0.88 | 0.76 | Valid & Reliable |
| | PEU2 | 35.8 | 0.84 | 0.3 | | | Valid & Reliable |
| | PEU3 | 26.93 | 0.85 | 0.38 | | | Valid & Reliable |
| Trust | TRT1 | 30.81 | 0.87 | 0.24 | 0.85 | 0.73 | Valid & Reliable |
| | TRT2 | 32.05 | 0.84 | 0.29 | | | Valid & Reliable |
| Social Influence | SIF1 | 12.75 | 0.67 | 0.56 | 0.7 | 0.52 | Valid & Reliable |
| | SIF2 | 20.39 | 0.77 | 0.41 | | | Valid & Reliable |
| Perceived Behavioral Control | PBC1 | 18.3 | 0.74 | 0.46 | 0.81 | 0.58 | Valid & Reliable |
| | PBC2 | 21.53 | 0.76 | 0.42 | | | Valid & Reliable |
| | PBC3 | 25.13 | 0.79 | 0.38 | | | Valid & Reliable |
| Perceived Usefulness | PUF1 | 56.52 | 0.92 | 0.16 | 0.90 | 0.76 | Valid & Reliable |
| | PUF2 | 34.85 | 0.84 | 0.3 | | | Valid & Reliable |
| | PUF3 | 37.43 | 0.85 | 0.28 | | | Valid & Reliable |
| Behavioral Intention | BIT1 | 30.6 | 0.85 | 0.27 | 0.9 | 0.59 | Valid & Reliable |
| | BIT2 | 24.78 | 0.79 | 0.38 | | | Valid & Reliable |
| | BIT3 | 18.8 | 0.71 | 0.5 | | | Valid & Reliable |
| | BIT4 | 17.8 | 0.7 | 0.51 | | | Valid & Reliable |
| | BIT5 | 25.52 | 0.78 | 0.39 | | | Valid & Reliable |

Source: Authorized Results, 2017

Based on the calculation using all the indicators on each variable, the validity and reliability test can be continued by looking at construct reliability and Average Variance Extracted (AVE). The results show that all indicators have a loading factor of 0.5, which means that all indicators are appropriate measuring instruments for measuring each variable. In addition, the t-value indicators used had values greater than 1.96 with an error rate of 5%. It shows a strong relationship between each variable with its indicators [23]. Validity test using Average Variance Extracted (AVE) also shows good result, that every variable has AVE value above 0.5. AVE values above 0.5 indicate that the indicators on a variable can already be united and can represent these variables. Similarly, the value of construct reliability used to do test reliability, all the variables used show good reliability test results, which is above 0.7. Overall, the measuring tool that was used in this research is valid and reliable.

**TABEL 2: GOODNESS OF FIT INDICES**

| Goodness Of Fit Indices<br>Absolute Fit Indices | Cut-Off Value | Research Result | Match Rate |
|---|---|---|---|
| χ2 Significance Probability | ≥ 0.05 | P = 0.83 | Good Fit |
| GFI | ≥ 0.90 | 0.95 | Good Fit |
| RMSEA | ≤ 0.08 | 0.0 | Good Fit |
| RMR | ≤ 0.08 | 0.028 | Good Fit |
| SRMR | ≤ 0.08 | 0.028 | Good Fit |
| Nor. Chi-Square (χ2/DF) | < 3 | 1.44 | Good Fit |
| *Incremental Fit Indices* | | | |
| NFI | ≥ 0.90 | 0.99 | Good Fit |
| TLI (NNFI) | ≥ 0.90 | 1.00 | Good Fit |
| CFI (RNI) | ≥ 0.90 | 1.00 | Good Fit |
| RFI | ≥ 0.90 | 0.99 | Good Fit |
| IFI | ≥ 0.90 | 1.00 | Good Fit |
| *Parsimony Fit Indices* | | | |
| AGFI | ≥ 0.90 | 0.92 | Good Fit |
| PNFI | ≥ 0.50 | 0.64 | Good Fit |
| PGFI | ≥ 0.50 | 0.55 | Good Fit |

Source: Authorized Results, 2017

In the Goodness of Fit (GOF) appraisal results, the cut-off value criteria in Table 4.10 which is in the Absolute Fit Indice, Parsimony Normed Fit Index (PNFI) and Parsimony Goodness of Fit Index (PGFI) have been adjusted with the results of this research. The results of this research reached the level of Good Fit which means it can be concluded that the model of this study fit all the model is good (Good Fit). In the results, the measurement index that a structural model can be suitable if at least 5 indexes in the measurement of Goodness of Fit can fit in accordance with criteria. The value of chi-square in this research was close to a significant and fit result in accordance with the predefined GOF criterion of 0.95. The value of chi-square may decrease and the probability or p-value may increase as the number of samples increased with a significant yield limit on p-value shows results equal to or greater than 0.5 [7].

**PICTURE 3 HYPOTHESIS RESULT**

| Hipotesis | Regression coefficient | T Value | Result |
|---|---|---|---|
| H1: PUF + → BIT | 0.45 | 3.92 | H1 Accepted |
| H2: PEU + → BIT | 0.62 | 2.36 | H2 Accepted |
| H3: PEU + → PUF | 0.5 | 4.49 | H3 Accepted |
| H4: TRT + → BIT | -0.14 | -0.77 | H4 No Accepted |
| H5: TRT + → PUF | 0.43 | 3.71 | H5 Accepted |
| H6: SIF + → BIT | 0.41 | 0.98 | H6 No Accepted |
| H7: PBC + → BIT | -0.44 | -1.19 | H7 No Accepted |

Source: Authorized Results, 2017

The result of regression coefficient shows how big influence between hypothesized variables and T value indicated a significance of influence between variables. Based on the results of the LISREL, it showed, it can be concluded that H1, H2, H3, and H5 are accepted. For the others, H4, H6 and H7 are no accepted. The relationship between variables contained in a research model will form a structural equation. This research has two structural equations:

BIT = 0.45*PUF + 0.62*PEU - 0.14*TRT + 0.41*SIF - 0.44*PBC, Errorvar.= 0.24, $R^2$ = 0.76
PUF = 0.50*PEU + 0.43*TRT, Errorvar.= 0.21, $R^2$ = 0.79

**TABEL 4: DECOMPOSITION EFFECT**

| Decomposition effect | Regression coefficient | T Value | Explanation |
|---|---|---|---|
| PEU + → PUF→ BIT | 0.22 | 2.89 | Significant |
| TRT + → PUF→ BIT | 0.19 | 2.78 | Significant |

Source: Authorized Results, 2017

There is and indirect influence from perceived ease of use and trust variables are significant toward behavioral intention, with perceived usefulness as the intermediate variable. It shows the result of significant T value on both variables to behavioral intention through perceives usefulness, with perceived ease of use as the variable that has the most indirect influence use behavior because it has the highest regression coefficient, that is equal to 0.22. This research has some similarities and differences from the previous studies. The results of the research obtained will be discussed in accordance with the hypothesis discussed earlier, the following are the results:

H1: Perceived usefulness has a positive impact on behavioral intention on Finpay service users.

The relationship between Perceived usefullness and behavioral intention variables has a T value greater than 1.96, which is 3.92. It means that Perceived usefulness affects behavioral intention positively and significantly, in other words H1 is accepted. This research assumes that Finpay services users receive an innovation of online transaction services, such innovations as payment through Finpay code with code which using telephone number (021xxxxxx) which is not owned by other competitors. PT Finnet Indonesia as the single aggregator, host to host for the payment service of Telkom group at this time, so with the system Finpay services do not have to make an agreement to cooperate with all active channels (Bank, Office, minimarket, etc) because it already has an agreement to cooperate with payment of phone, in this situation like this, it will not be owned by other competitors.

H2: Perceived ease of use has a positive impact on behavioral intention on the use of the Finpay service.

The results of this research indicates that the Perceived ease of use variable has a positive and significant influence on the behavioral intention variable because it has a T value of 2.36. In this research, H2 accepted. It proves that the usage of Finpay service makes it easier for users to conduct online transactions such as many alternative ways of payment (m-banking, internet banking, sms banking, ATM, minimarket, office post, etc. In all Indonesia region). In addition, Perceived ease of use is one of the factors that increase user intention in using Finpay services.

H3: Perceived ease of use positively impacts perceived usefulness in Finpay service users.

In addition, perceived ease of use also had a positive and significant impact on perceived usefulnes, the T value found was 4.49. In other words H3 accepted. It is assumed that the use of the Finpay service makes it easier for users to engage in online transactions that affect the acceptance of the Finpay service with innovations that increase intention in the use of Finpay services, even though this ease has been received but to improve the ease of service Finpay, it can increase the number of merchants for more increase the user's intention to use the Finpay service. The relationship of perceived ease of use to perceived usefulness has an indirect relationship because of the perceived ease of use relationship to perceived usefulness before it is linked to behavioral intention.

H4: Trust has a positive impact on behavioral intention on Finpay service users.

As shown in Figure 4.10, the relationship between trust and behavioral intention has no significant effect because it has a T value of -0.77, in other words that H4 in this research is no accepted. This result that against the trust, that is the most effective tool to reduce uncertainty and risk and generate security (Lin, 2011). Gao & Bai's research (2014) [6] suggests that trust has a positive relationship to behavioral intention because of the unique characteristics of the Internet of Things or IoT technology that is the inability to see and touch products directly and high-level IT engagement. While in this research, it is assumed because Finpay service is lack of promotion, education and socialization that cause the user less trust that services of Finpay are actually safe.

H.5: Trust has a positive impact on perceived usefulness to users of Finpay services.

Different from before, the relation of trust to behavioral intention which is no accepted by the hypothesis, the relationship of trust with perceived usefulness has a significant effect. The relationship of Trust to perceived usefulness also has an indirect relationship because trust relationship is significant if it's not directly connected with behavioral intention but must be through perceived usefulness first. In other words, H5 is accepted in this researcg, because it has a T value of 3.71. It is assumed that the level of trust will affect the intention of usage but is driven by the circumstances in which the user is only willing to use a useful or useful innovation for him so that the user of the Finpay services believes that trust is balanced by the existence of a product that has a profitable innovation.

H.6: Social influence has a positive impact on behavioral intention on users of Finpay services.

The value of T on the relationship of social influence to behavioral intention has a T value of 0.98, so H6 is no accepted in this research because the value of T is less than 1.96. Social factors are also defined as the degree to which an individual assumes that another person assures him that he or she should use a new system. This research is assumed to be lack of promotion, education and socialization to Finpay service although the growth of service users of Finpay from year to year keep increasing but when compared with similar products (Doku, e-money Mandiri and Paypal), Finpay services are still relatively lagging.
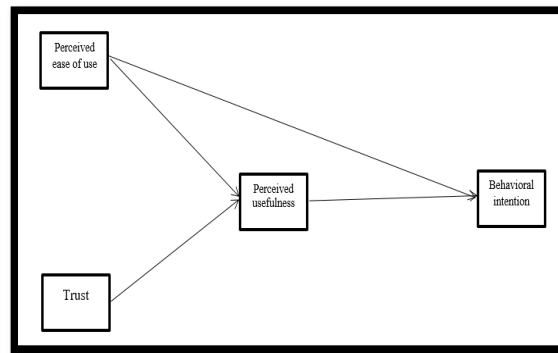
H.7: Perceived Behavioral Control (PBC) has a positive impact on behavioral intention on Finpay service users.

In the relationship Perceived Behavioral Control (PBC) to behavioral intention has a value of T -1, 19 so that H7 is no accepted in this research. These results contradict Gao & Bai (2014) [6] stating that Perceived Behavioral Control (PBC) which is an element to facilitate community involvement in finding relevant information. This gives a perception of users if they have the resources, capabilities, and sense of control necessarily to perform the behavior thoroughly and be done. It is assumed that Finpay service does not provide promo events that can encourage users to search for information to participate in the promo.

## CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research that has been presented, it is concluded that the advantages and benefits from the use of the Finpay service is one of the important element, because there is an influence from the benefits and advantages from the acceptance of innovation on the use of Finpay services. An innovation will further increase the user's intention to use if Finpay has innovations that make it easier to use Finpay services. The ease of use of Finpay services is also influential to increase the user service Finpay. One of the benefit provided by Finpay services is to have many alternative ways such as m-banking, internet banking, sms banking, ATM, minimarket, kantorpos, and others in Indonesia. Ease of use also affects the benefits and benefits derived from the acceptance of a service innovation Finpay. The ease and innovation provided are acceptable enough but to further improve the users of Finpay services should increase the number of involved merchants. Trust does not directly affect the usage of the Finpay service. Based on the researcher's assumption because Finpay service lack of promotion, education and socialization that cause the users less trust that Finpay services are actually safe. Trust affects the benefits from the acceptance of a Finpay service innovation before it connects with the use of the Finpay services. The level of trust will affect the intention of the use indirectly but influenced by circumstances where the user just want to use an innovation that is beneficial or profitable for him so that users of the service Finpay believe that the use of trust is balanced with the existence of products that have a profitable innovation. Social effects of others has no effect on users' intention in the Finpay service. The lack of promotion, education and socialization are the most important factors, so that external influences have little influence on the intention of using Finpay service. A community involvement to seek relevant information in advance does not affect the use of the Finpay service. Lack of promo events that can encourage users to search for information to participate in the promo. From the results of the research it is suggested that Finpay service providers should improve the innovation, ease and level of trust that will increase the level of intention of Finpay service users in the future. The next research is expected to add intervening variable variable to behavioral intention variable that is trust, social influence and Perceived Behariotal Intention (PBC) in order to refine the hypothesis of the model. This study yields a well-tested model of both validity and reliability and goodness of fit to analyze factors affecting behavioral intention in the online transaction services industry. This model modifies the previous UTAUT model, as illustrated below:

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PICTURE 2: MODIFIED RESULTS OF UTAUT MODEL



Source: Authorized Results, 2017

BIT = 0.45*PUF + 0.62*PEU ……………………………………………R² = 0.76
PUF = 0.50*PEU + 0.43*TRT…………………………………….. R² = 0.79

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