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Keywords: *social influence; self-efficacy; perceived enjoyment; individual mobility; attitude toward use; and intention to use.*

GJMBR-E Classification: *JEL Code: M39*



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The Impact of Social Influence, Self-Efficacy, Perceived Enjoyment, and Individual Mobility on Attitude toward use and Intention to use Mobile Payment of OVO

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Abstract- This study aims to determine the effect of social influence, self-efficacy, perceived enjoyment, and individual mobility on attitude toward the use, as well as the effect of perceived enjoyment and individual mobility on the intention to use, and the effect of attitude toward use on the intention to use. This type of research uses quantitative research. Data were collected from 125 OVO application users in Indonesia who met the criteria determined by the researcher. Data were collected by a questionnaire distributed online and Analyzed using Structural Equation Modeling (SEM) with Amos software. The Results Showed that attitude toward OVO was influenced by self-efficacy and individual mobility but not influenced by social influences and perceived enjoyment. Furthermore, the intention of OVO users is influenced by perceived enjoyment, individual mobility, and attitude. Reviews These findings suggest that future research is expected to increase the number of respondents or narrow the area used as an object of research so that the results Obtained are expected to be better.

Keywords: social influence; self-efficacy; perceived enjoyment; individual mobility; attitude toward use; and intention to use.

I. Background

The emergence of mobile payment trends (MP) would have an impact on the lifestyle patterns of today's society. Lifestyle changes are clearly visible, especially on those who make transactions. Before any MP, any people still do activities or outlet shopping in the store with cash, but at the moment the transaction is done faster and easier. The speed and ease of transaction are supported by an electronic device such as a smartphone and can be done anywhere and anytime.

The early growth of MP in Indonesia began in 2007. Starting with the banking sector which launched its products in the form of MP. And then developed at several providers in Indonesia created their own MP-based servers. MP includes such TCash Telkomsel, Indosat with Dompetku, then XL Axiata XL Cash released. Not until there are some companies create MP applications such as the one that enliven OVO cashless payment in Indonesia.

OVO is one type of MP produced by the Lippo Group in 2016. OVO as financial applications provides ease of transactions and payments are also focusing on the collection of loyalty points or rewards. Every user that the transaction will earn points, these points can be used as a means of payment throughout the OVO merchant partners. Currently, the belle MP OVO latest offers various facilities with various merchant partners that exist in various shopping centers. Occurrences OVO amid rampant MP products more competitive in the world add digital payment (Eka, 2016),

MP allows users to make payment transactions anytime, anywhere with the help of the network and the mobile terminal(Yu, Cao, Liu, Gong, and Adeel, 2018), OVO product as one of the MP that attracts attention amid rampant MP other similar applications among the community. Using OVO provides convenience in a variety of payment transactions. For example, some big malls in Jakarta vehicle parking payment can be done through OVO. This payment system helps save lead time payments given the high mobility of urban vehicle movements such as Jakarta.

Consumers will use technology if they find it useful (Matemba & Li, 2018), In addition to the benefits there are several factors that encourage consumers to use MP systems to cover some of them such as usefulness, simplicity, security, and trust of the payment system. When a person has a high perception of security in MP MP then tend to trust the(Fan, Shao Li, and Xuemei, 2018), Furthermore, MP system allows users to take advantage of promotional offers are available for example discounts and coupons(Dinh, Nguyen, and Nguyen, 2018),

Occurrences MP with various forms into areas of research interest for researchers. MP makes their payment transactions or purchases is easier to do without the need to physically transfer money in the bank with all forms of the requirements in the process that tends to dull. This resulted in consumers becoming MP considers alternative services easier and faster than traditional payment modes (Yadav, 2016),

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Based on the description above, the writer behind to test whether there is an influence of social influence, self-efficacy, perceived enjoyment, and individual mobility in attitude, and examine the effect of perceived enjoyment and individual mobility on user intent.

II. Literature Review

a) Mobile Payment

Mobile payment also called mobile money, mobile money transfer, and mobile wallet or in Indonesian called mobile payment/mobile payment. Based on Wikipedia, MP is the payment of goods or services performed using mobile devices such as mobile phones. Another notion MP is payment for goods or services using a mobile device that has the ability of Near Field Communication. Mobile phone/smartphone utilizing wireless technologies such as NFC (Near Field Communication) or the currently connected to the Internet or the nearest to facilitate access WIFi MP (McKitterick & Dowling, 2003).

MP is a strategic opportunity for the bank to convert cash into electronic transactions. This payment service is run by the network operator in cooperation with banks such as Bank of BRI and Trash. Then fintech company collaborated with the bank as well as the cooperation by Bank Mandiri and OVO(SWIFT, 2012),

b) Technology Acceptance Model (TAM)

Technology Acceptance Model(TAM) is the initial model used to predict the use and acceptance of information technology developed by Davis in 1986. TAM describes the proportion of about 40% in the intentions and behavior of users who prove that TAM is better than the alternative models such as the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB) (Venkatesh & Davis, 2000). The TAM model offers a foundation for studying and understanding the behavior of users to receive and use the technology. The expansion of the concept of TAM help predicts the necessary basic information about the factors that drive attitudes and intentions of individuals.

Social influence

Social influence is a group of people or organizations that can affect a person's behavior (Setiadi, 2013). Social influence is perceived by consumer's encouragement from the people around him to use something new like an electronic payment system in the transaction. What is meant by the people around are people who have a relationship with the consumer and being around him like family, friends, couples, and organizations(Junadi & Sfenrianto, 2015).

c) Self-Efficacy

Bandura (1986) self-efficacy, the belief a person's ability to succeed in doing, and produce something. Self-efficacy is associated with self-confidence has the ability to perform the desired action. In Shin (2009) self-efficacy is an individual assessment of his ability to perform the desired behavior in certain situations. In a situation, the cashless payment system is considered as a complex technology where users vote on their ability to affect the acceptability of their use of the payment system (Ozturk, 2016).

d) Perceived Enjoyment

Perceived enjoyment namely the extent to which the activity using a computer is considered fun/exciting personally regardless of the consequences will be the performance of the computer system. Perceived enjoyment as a form of intrinsic motivation technology (Davis, Bagozzi, & Warshaw, 1992). Perceived enjoyment refers to the extent of activity, interaction, process or experience of using innovative technology is considered a delight in itself (Koenig-Lewis, Marquet, Palmer, & Zhao, 2015), Vankatesh (2000) suggested that the effect of perceived enjoyment will be stronger because of many unpleasant experiences gained from system users at a time.

e) Individual Mobility

The main thing is the existence of MP which can be accessed anytime and anywhere. Existence into a solution of traditional payments and can be used virtually (Dahlberg et al, 2003). It is very helpful for consumers with a high level of mobility. The level of individual mobility may influence consumers to use application MP (Kurniawati, 2017). Individual mobility is the extent to which individuals seek mobile lifestyles using the MP to meet their needs that can be used anytime and anywhere (Schierz et al, 2010).

f) Attitude Toward Use

Attitude is defined as the evaluation, user evaluation of the desire to use a particular system (Kurniawati, 2017). Suprapti (2010) defines attitude as an expression of one's feelings would be an object that reflects the fondness or dislike of the object. Positive and negative feelings that arise from the evaluation of a system of payment is determined by their confidence in using the system (Shin, 2009), Evaluation can be derived from the experience, knowledge, and consumer opinions formed during the interaction with the payment system.

g) Intention to Use

A tendency intention of the user to use a given technology, the level of use of a person's computer technology can be predicted from the attitude of his attention to the technology as the desire to add peripherals support, motivation to continue to use as well as a desire to motivate other users (Davis, 1989). According to Anggraeni (2015) is the tendency of behavior intention to use technology. Intention to use generally increases when there are perceptions and a positive attitude toward the product.

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h) Research Model and Hypotheses

The social influence shows that individual behavior is influenced by how to trust others as a result of the use of services MP (Gosal & Linawati, 2018). So people believed to be an incentive for them to comply with the options or suggestions offered. Social influence is used as considerations regarding the use of a technology (Koenig-Lewis et al, 2015). Therefore: H1: social influence affects the attitudes of the users.

Users with high self-efficacy allow for easy use of cashless payment systems (Ozturk, 2016), Users who are familiar with the payment system does not find any difficulty in using mobile payments. Thus, the higher self-efficacy a person has, the more likely to achieve the desired results. Therefore, in this study links between self-efficacy with user attitude. H2: self-efficacy, the effect on the attitudes of the users.

In a study conducted by (Al-Gahtani & King, 1999) found that perceived enjoyment is not found to be significant on attitudes. Inversely proportional to the results of research (Praveena & Thomas, 2014) which found that perceived enjoyment has a positive influence on the attitude to the intention of use have different results related to perceived enjoyment that is found to be insignificant. Therefore: H3: Perceived enjoyment effect on the attitudes of the users. H4: Perceived enjoyment effect on user intent.

In this time period, MP becomes a mobile lifestyle is suitable, such services provide the means to buy and pay for goods or services in almost every situation. The findings in previous research show that there is a significant relationship between individual mobility with the perceived attitude and intention to use (Schierz et al, 2010). Therefore: H4: The effect on the attitude of individual mobility of users. H5: individual mobility effect on user intent.

The evaluation results in the form of likes/dislikes, good/bad, or feeling the positive/negative determining attitudes toward sustainability intention. From the findings of previous studies have confirmed the relationship attitudes and intentions (Shin, 2009; Schierz 2010; Diani, 2017). H7: user attitudes affect the intent of the user.

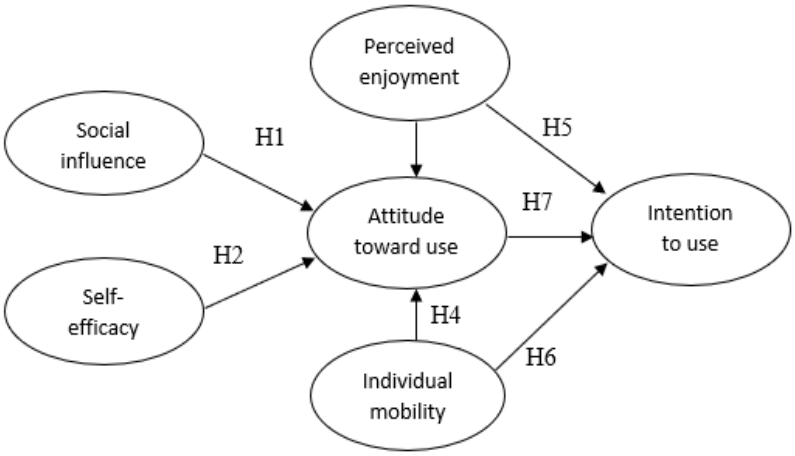


Figure 1: Model Research

III. Research Methods

This study classified quantitative research with a survey method using an online questionnaire and score predetermined criteria to test the research model and hypothesis (Ferdinand, 2014). The population in this study are all consumers using OVO applications in Indonesia. Then from the population will be taken partly or represented to be sampled. The sample was selected according to the criteria set by the researchers.

Given the number of population unknown, then the technique of determining the number of samples according to (Ferdinand, 2014) that is greater than 30 and less than 500 respondents, this number has to be said adequate or sufficient. The number of samples used in this study was 125 respondents. The amount is selected to be able to do the testing SEM sample of the minimum number is 100 or more (Hair, Black, Babin, & Anderson, 2010). Sampling technique using Non-Probability Sampling with this type of sampling purposive sampling. Purposive sampling is used to identify the respondent based on the criteria that have been determined by researchers. Those criteria are: OVO users aged 18-34, and actively using the OVO during the last six months.

The data analysis technique used in this research is descriptive analysis and measurement and structural models. Data were analyzed using Structural Equation Modeling(SEM) that is processed with statistical applications AMOS 24. To assess the overall research model, assuming Goodness of fit is used.

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IV. Results and Discussion

Analysis of the respondents in this study to determine the characteristics and profile of respondents. Identification is based on several criteria: gender, age, education, and employment. Then as a statement that the respondent active filtering using OVO applications during the last six months.

From the overall results, it can be stated that there were 125 completed questionnaires and qualify the test. The descriptive analysis in Table 3.1 shows that 76 male respondents (61 percent) and 49 female respondents (39 percent). There are respondents aged between 18-23 years were 40 people (32 percent) and respondents aged 24-34 years amounted to 85 (68%). Of the 125 respondents, 31 respondents (25 percent) status as a student, 42 respondents (34 percent) as private employees, 8 respondents (6 percent) as Servant, 21 respondents (17 percent) as the self-employed, and 23 respondents (18 percent) have other professions.

Table 1: Demographic Profile of Respondents

Variables	Category	Frequency	Percentage
Gender	Male	76	61%
	woman	49	39%
Age	18-23 years	40	32%
	24-34 years	85	68%
Education	High School	21	17%
	S1	83	66%
	S2	17	14%
	S3	4	3%
Occupation	College student	31	25%
	Private employees	42	34%
	Government employees	8	6%
	entrepreneur	21	17%
	more	23	18%

Based on descriptive analysis, the majority of MP OVO users are males between the ages of 24 to 34 years with the job's status as private employees, the average has been used in the last six months. The feasibility research model is seen from the structural model suitability index. Value of goodness of fit our model as follows:

Table 2: Suitability Index Structural Model

Criteria	GOF Value	Information
CMIN / DF	1.166	Well
Chi-square	199.461	Well
	Prob. = 0,067	
GFI	0.856	marginal
AGFI	0,806	marginal
RMSEA	0,039	Well
CFI	.978	Well
TLI	.973	Well

The goodness of Fit used to evaluate the structural model fit, 3:15 According to the table, it appears that most of the indices showed good results and meet the suitability index value models. GOF of the seven criteria, five of which shows that the research model has to meet the assumptions goodness of fit. Therefore, the research may be continued in the subsequent analysis.

After knowing the results of the suitability of the model, the next is to interpret the results by track analysis. A causal relationship between the structure seen from the probability and critical value ratios to determine the level of significance of any structural relationship.

Table 3: Causality Inter-Variable Testing Results

Variables	Estimate	CR	Probability	Information
AU <--- SI	0,100	.716	0.474	Not significant
AU <--- SE	.870	7.484	0,000	Significant
AU <--- PE	.590	1,914	0.056	Not significant
AU <--- IM	.720	1,988	0,047	Significant
IU <--- PE	0,641	2,160	0,031	Significant
IU <--- IM	.690	2,364	0,018	Significant
IU <--- AU	.930	4.710	0,000	Significant

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Results of structural testing of hypotheses proposed in table 3.16 are two hypotheses of which showed no significant results and five other hypothesis showed significant gains. The results of the study support the proposed model. The results showed that self-efficacy (cr = 7.484) and individual mobility (cr = 1.988) in the attitudes of users supported by the data, as shown critical value resulting ratio is greater than the value of the requirement is 1.96, H2 and H4 accepted. Neither the individual mobility and user attitude, H4 accepted. Besides, it was found that social influence (cr = 0.716) and perceived enjoyment (cr = 1.914) on the attitude is not supported by the data, H1 and H3 rejected. Next on the intentions of the user affected by the perceived enjoyment (cr = 2,160) and individual mobility (cr = 2.364), H5 and H6 accepted. Furthermore, the relationship attitudes and intentions showed a significant effect (cr = 4.710), H7 accepted.

Overall structural relationship and the path coefficients on the research model can be seen in the image below:

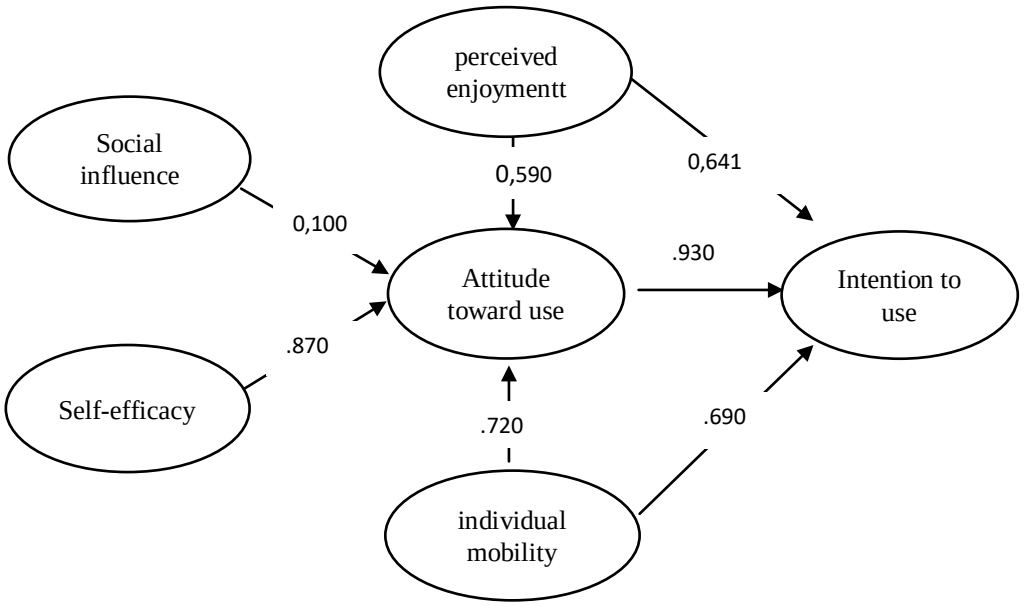


Figure 2: Structural Model and Coefficient Line

In the coefficient lane, social influences and perceived enjoyment found to have a significant impact on the attitude of the users. This is interesting because previous studies show that social influence has an influence on attitudes in terms of MP (Kulviwat et al, 2009; Schierz et al, 2010). However, the results of this study support previous studies that social influence has no influence on the attitudes of users (Aydin & Burnaz, 2016; Muk & Chung, 2014; Hadikusuma & Joalis, 2019). This may be due to the advice of those around him had no influence on their decision to use OVO or maybe those around the consumer does not use a mobile application payment of OVO. Later findings regarding perceived enjoyment and attitude contradict the (Al-Gahtani & King, 1999) found that attitudes have an influence on the perceived enjoyment. Perceived enjoyment of this result is not a determining factor in the attitude of the user in using MP OVO.

The study found that self-efficacy has an influence on the attitude of the users. When consumers feel they have high ability, they can change their attitude (Mohammadi, 2015). When a user with a level of self-efficacy tend to feel satisfied with the behavior they felt able to do. As in MP OVO afford users with easy to use and less likely to feel satisfied that can lead to a positive attitude.

In individual mobility as expected in this study found that the results are consistent with findings Schierz et al (2010), that individual mobility has a significant influence on the attitude of the users. Individual mobility is decisive for measuring the degree to which the user receives and feels the benefits received in the context of the time, space, and access to services (Liu et al, 2016). Availability MP OVO provides a good effect for the user with a high level of mobility.

The study's findings indirectly support previous research related to perceived enjoyment that affects the intentions of the user (Heenrik et al, 2008; Park et al, 2014; Alalwan, 2018). Vankatesh (2000) suggests that the effect of perceived enjoyment by the user will be stronger because users gain more experience with the system from time to time. The more often users use a system, in this case, the MP OVO perceived experience will enjoy becoming a stronger system that determines user intent.

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Findings on individual mobility and the intentions of the user which can be found that has a significant effect. These findings are consistent with other research findings that found the same thing (Schierz 2010; Surachman, 2013; Luna, Montoro-Ríos, Liébana-Cabanillas, & Luna, 2017). MP Service was spot on and match the mobile lifestyle, the average MP provides payment products and services in a variety of situations (Liu, 2016). In this study, it was found that OVO users save time and energy without much effort to do a traditional transaction. Therefore, amid solid activity using only the OVO applications they can conduct payments and purchases.

These findings support previous findings of the attitudes and intentions of the user. The present study found a significant influence on attitudes toward intention (Kulviwat, 2009; Shin, 2009; Schierz et al, 2010, Mohammadi, 2014; Muk, 2014; Mohammadi, 2015; Liebana et al, 2017, Hadikusuma, 2019). This study found a positive feeling that is reflected from the user OVO transaction process both purchase and payment is very easy, the choice of features that are extremely helpful and beneficial contained in the application OVO. These things make the user has an interest and a desire to continue using the mobile payment application OVO onwards.

V. Conclusion

Based on the results of this study concluded that social influence and perceived enjoyment has no significant influence on the attitude of OVO. People nearby OVO users have no influence on their decision to use the mobile payment application OVO. Perceived enjoyment in this study can not be found as the determinants of users using MP OVO. Self-efficacy and individual mobility have a significant influence on the attitude of OVO. Users with high self-efficacy tend to directly use the MP to easily and quickly because their confidence level in the high ability does not see MP OVO as difficult to use. The high mobility makes users assisted in activities that bring positive feelings as a determinant of attitudes towards mobile payment OVO. Perceived enjoyment and individual mobility have a significant influence on OVO user intent. Perceived enjoyment for users the experience of using a trigger payment OVO OVO user intentions for the future. OVO presence helps the user with a high mobility rate trigger the intentions of the user to continue using the mobile payment OVO. User attitudes have a significant influence on OVO user intent. The attitude reflected positive feelings OVO users with an interest and a desire to continue using the mobile payment OVO. Perceived enjoyment and individual mobility have a significant influence on OVO user intent. Perceived enjoyment for users the experience of using a trigger payment OVO OVO user intentions for the future. OVO presence helps the user with a high mobility rate trigger the intentions of the user to continue using the mobile payment OVO. User attitudes have a significant influence on OVO user intent. The attitude reflected positive feelings OVO users with an interest and a desire to continue using the mobile payment OVO. User attitudes have a significant influence on OVO user intent. The attitude reflected positive feelings OVO users with an interest and a desire to continue using the mobile payment OVO. User attitudes have a significant influence on OVO user intent. The attitude reflected positive feelings OVO users with an interest and a desire to continue using the mobile payment OVO.

VI. Implications

The results of this study contain implications for researchers in terms of mobile payment. That attitude toward use is influenced by self-efficacy and individual mobility, but it is not influenced by social influence and perceived enjoyment. In the individual intentions of users affected by mobility and perceived enjoyment.

Existing managerial impact in this research is that consumers can use social media as a means of where to obtain more information about OVO applications. The use of OVO is fairly easy to use can increase the confidence of consumers able to use the application MP. OVO company can add features that are more fun to add to the fun/pleasure users in the transaction that is considered appropriate to current developments. Companies can make an influencer such as an artist, telegram, or YouTuber as ambassador to promote mobile payment application OVO future. Companies can bring content such as event prizes that can attract consumers to use OVO.

VII. Limitations and Suggestions

The limitations of this study lies in the number of respondents and the coverage area of research. However, further research is needed to obtain more comprehensive results using different research methods. Suggestions for future research are: first, to increase the number of respondents or can narrow the area that serves as the object of study so that the results expected better. Second, use a different mode with this research is a qualitative method so that the reasons which affect several significant variables are not known.

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Third, social influence does not have an influence on the attitude of the users. Advice from important people around respondents may not be the reason for respondents to determine their attitude to use mobile payment OVO and maybe people around him did not use OVO.

The discussion of this study did not assess the social impact of whether users' OVO affects a person's decision to use OVO. It is therefore recommended next study examines the link between the influence of the OVO users with the decisions of others to use OVO. Fourth, the results of testing the structural model show that perceived enjoyment has no influence on the attitude of the users. This shows that the entertainment aspect in OVO less influence user attitude. Related respondents on these variables on each indicator represent the average value is included in the high category, in the sense that the respondents perceived enjoyment in using OVO somewhat higher in other words, respondents feel happy using OVO. But not found an influence on respondents' attitude determination, therefore further research can perform backtests related to it and add other variables.

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