

**FACTORS THAT INFLUENCE BEHAVIORAL INTENTION TO USE
GOPAY MOBILE PAYMENT IN INDONESIA**

THESIS

**Presented as Partial Fulfillment of the Requirements for the Degree of Sarjana
Manajemen (S1) in International Business Management Program Faculty of
Business and Economics Universitas Atma Jaya Yogyakarta**



Written by:

Steffy Alverina Saputra

Student ID Number: 15 12 21916

**FACULTY OF BUSINESS AND ECONOMICS
UNIVERSITAS ATMA JAYA YOGYAKARTA**

2019

Thesis

**FACTORS THAT INFLUENCE BEHAVIORAL INTENTION TO USE
GOPAY MOBILE PAYMENT IN INDONESIA**

Written by:

Steffy Alverina Saputra

Student ID Number: 15 12 21916

Has been read and approved by:

Supervisor



Elisabet Dita Septiari, SE., M. Sc.

Yogyakarta, 3 July 2019

This to Certify that the Thesis Entitled
**FACTORS THAT INFLUENCE BEHAVIORAL INTENTION TO USE
GOPAY MOBILE PAYMENT IN INDONESIA**

Written By:

Steffy Alverina Saputra

Student ID Number: 15 12 21916

Has been defended and presented on August 30th, 2019 towards fulfillment of
the requirements for the degree of Sarjana Manajemen (S1) in International
Business Management Program Faculty of Business and Economics
Universitas Atma Jaya Yogyakarta

EXAMINATION COMMITTEE

Chairman



Mahestu N. Krisjanti, SE, M.Sc.IB., Ph. D.

Member



Drs. C. Jarot Priyogutomo, MBA



Elisabet Dita Septiari, SE., M. Sc.

Yogyakarta, September 5th, 2019

Dean of Faculty of Business and Economics

Universitas Atma Jaya Yogyakarta



Budi Suprpto, Drs., MBA., Ph. D.

AUTHENTICITY ACKNOWLEDGEMENT

I, Steffy Alverina Saputra hereby declare that the thesis with the following title:

**FACTORS THAT INFLUENCE BEHAVIORAL INTENTION TO USE
GOPAY MOBILE PAYMENT IN INDONESIA**

Is really my own thinking and writing. I fully acknowledge that my writing does not contain others' or part(s) of others' writing, except for those that have been cited and mentioned in the references.

Steffy Alverina Saputra

Yogyakarta, July 3rd, 2019

ACKNOWLEDGEMENT

First of all, the author would like to give thanks to Jesus Christ, for His blessings, mercy, and guidance so that the author can finish this thesis. This thesis is needed to meet one of academic requirements in completion of Bachelor study of International Business Management Program of Atma Jaya Yogyakarta University.

Title that the author propose is:

FACTORS THAT INFLUENCE BEHAVIORAL INTENTION TO USE GOPAY MOBILE PAYMENT IN INDONESIA

In the making process of the thesis, the author got support and help from various parties. Hence, the author dedicates these pages to express my appreciation and gratitude for them:

1. My thesis advisor, Mrs. Elisabet Dita Septiari, SE., M. Sc. who have guided me from the very beginning until I can finish this thesis on time. Thank you for everything.
2. My beloved family, Mami, Papi, Koko Ivan, Gladys, and Kukukyat who always give strength, support, and prayers for me to finish my study.
3. My support system, Jason Alexander for his prayer, support, help, and patience.
4. My dear friends who always support and accompany me in every situation especially Maria, Devina, Nike, Shella, Vara, Tata, Lala, Gaby, Feli, and all of my friends that cannot be mentioned one by one.
5. UTEM Squad who have made my exchange program became special and motivates me to finish my study, especially Clara, Pipin, Michelle, Leon, Gus, Jason, Rod, Daniel, and others.

6. KKN 75 Ketaon, for Dion, Ari, Avi, Dhipa, Handoko, Ikhsan, Putri, Bapak Dukuh, Ibu Dukuh, and Siska. Thank you for giving me support and help.
7. IBMP 2015 class who have accompanied me to study.
8. The respondents of the thesis who have spare their time to fill the questionnaire, so that the author can collect the data to be processed.
9. All the parties who helped the author in completing this thesis that cannot be mentioned one by one.

Finally, the author realizes that this thesis is not perfect enough. Thus, the author receives any criticism and suggestions that can improve this thesis, so that this thesis can be more reliable for further research. Hopefully, this thesis can be useful for all parties in need.

Yogyakarta, July, 3rd, 2019

Steffy Alverina Saputra

TABLE OF CONTENTS

TITLE PAGE	i
APPROVAL PAGE	ii
COMMITTEE’S APPROVAL PAGE	Error! Bookmark not defined.
AUTHENTICITY ACKNOWLEDGEMENT	iv
ACKNOWLEDGEMENT	v
TABLE OF CONTENTS.....	vii
LIST OF TABLES	xii
LIST OF FIGURES	xiii
LIST OF APPENDIXES	xiv
ABSTRACT.....	xv
CHAPTER I: INTRODUCTION.....	1
1.1 Backgrounds	1
1.2 Identification of the Problems.....	5
1.3 Research Objectives.....	6
1.4 Research Limitation	7
1.5 Research Benefit	7
1.6 Writing Structure	8
CHAPTER II: LITERATURE REVIEW.....	10
2.1 Technology Acceptance Model	10
2.2 Perceived Usefulness	12
2.3 Perceived Ease of Use.....	13
2.4 Compatibility	14
2.5 Subjective Norm	15

2.6 Perceived Risk	15
2.7 Perceived Trust	16
2.8 Perceived Cost	17
2.9 Behavioral Intention to Adopt	18
2.10 Previous Studies.....	19
2.11 Hypothesis Development.....	22
2.11.1 The Influence of Perceived Usefulness Towards Behavioral to Adopt Mobile Payment.....	22
2.11.2 The Influence of Perceived Ease of Use Towards Perceived Usefulness.....	23
2.11.3 The Influence of Perceived Ease of Use Towards Behavioral Intention to Adopt Mobile Payment	24
2.11.4 The Influence of Compatibility Towards Behavioral Intention to Adopt Gopay Mobile Payment	25
2.11.5 The Influence of Subjective Norm Towards Behavioral Intention to Adopt Gopay Mobile Payment	26
2.11.6 The Influence of Perceived Risk Towards Behavioral Intention to Adopt Gopay Mobile Payment	27
2.11.7 The Influence of Perceived Trust Towards Behavioral Intention to Adopt Gopay Mobile Payment	27
2.11.8 The Influence of Perceived Cost Towards Behavioral Intention to Adopt Gopay Mobile Payment	28
2.12 Research Framework	30
CHAPTER III: RESEARCH METHODOLOGY	31
3.1 Scope of Research.....	31
3.2 Sample and Data Collection Method	31
3.2.1 Population and Sample.....	31

3.2.2 Data Collection Method	33
3.3 Operational Definition	34
3.4 Instrumental Testing	35
3.4.1 Validity Test	36
3.4.2 Reliability Test	36
3.4.3 Validity and Reliability Tests Result.....	37
3.5 Data Analysis Method.....	39
3.5.1 Descriptive Statistic of Respondents	39
3.5.2 Partial Least Squares	39
3.6 Independent Sample T-test	42
3.7 One-way ANOVA Test Analysis.....	42
CHAPTER IV: DATA ANALYSIS AND DISCUSSION.....	43
4.1 Descriptive Analysis	43
4.2 PLS-SEM Analysis	45
4.2.1 First Step: Designing Structural Model (Inner Model)	45
4.2.2 Second Step: Designing Measurement Model (Outer Model)	45
4.2.3 Third Step: Constructing Path Diagram	47
4.2.4 Fourth Step: Estimation.....	49
4.2.5 Fifth Step: Goodness of Fit.....	49
4.2.5.1 Evaluation of Goodness of Fit: Outer Model	49
4.2.5.2 Evaluation of Goodness of Fit: Inner Model.....	53
4.2.6 Sixth Step: Hypothesis Testing	55
4.2.6.1 Hypothesis Testing Perceived Usefulness towards Behavioral Intention	56

4.2.6.2 Hypothesis Testing Perceived Ease of Use towards Perceived Usefulness.....	56
4.2.6.3 Hypothesis Testing Perceived Ease of Use towards Behavioral Intention	56
4.2.6.4 Hypothesis Testing Compatibility towards Behavioral Intention.....	57
4.2.6.5 Hypothesis Testing Subjective Norm towards Behavioral Intention.....	57
4.2.6 Hypothesis Testing Perceived Risk towards Behavioral Intention.....	57
4.2.7 Hypothesis Testing Perceived Trust towards Behavioral Intention.....	58
4.2.8 Hypothesis Testing Perceived Cost towards Behavioral Intention.....	58
4.3 Independent Sample T-test Analysis	58
4.4 One-way ANOVA Test Analysis.....	60
4.5 Discussion.....	63
4.5.1 The Effect of Perceived Usefulness to Behavioral Intention	63
4.5.2 The Effect of Perceived Ease of Use to Perceived Usefulness.....	63
4.5.3 The Effect of Perceived Ease of Use to Behavioral Intention.....	64
4.5.4 The Effect of Compatibility to Behavioral Intention	64
4.5.5 The Effect of Subjective Norm to Behavioral Intention	65
4.5.6 The Effect of Perceived Risk to Behavioral Intention.....	65
4.5.7 The Effect of Perceived Trust to Behavioral Intention	66
4.5.8 The Effect of Perceived Cost to Behavioral Intention.....	66

4.6 Hypothesis Table	67
CHAPTER V: CONCLUSION AND RECOMMENDATION	68
5.1 Conclusion	68
5.1.1 Descriptive Analysis Conclusion	68
5.1.2 Data Analysis Conclusion	69
5.1.3 Independent Sample T-test Conclusion.....	70
5.1.4 One-way ANOVA Conclusion.....	70
5.2 Managerial Implication.....	70
5.3 Limitation of The Research and Recommendation for Further Research.....	71
REFERENCES.....	73
APPENDIX	81

LIST OF TABLES

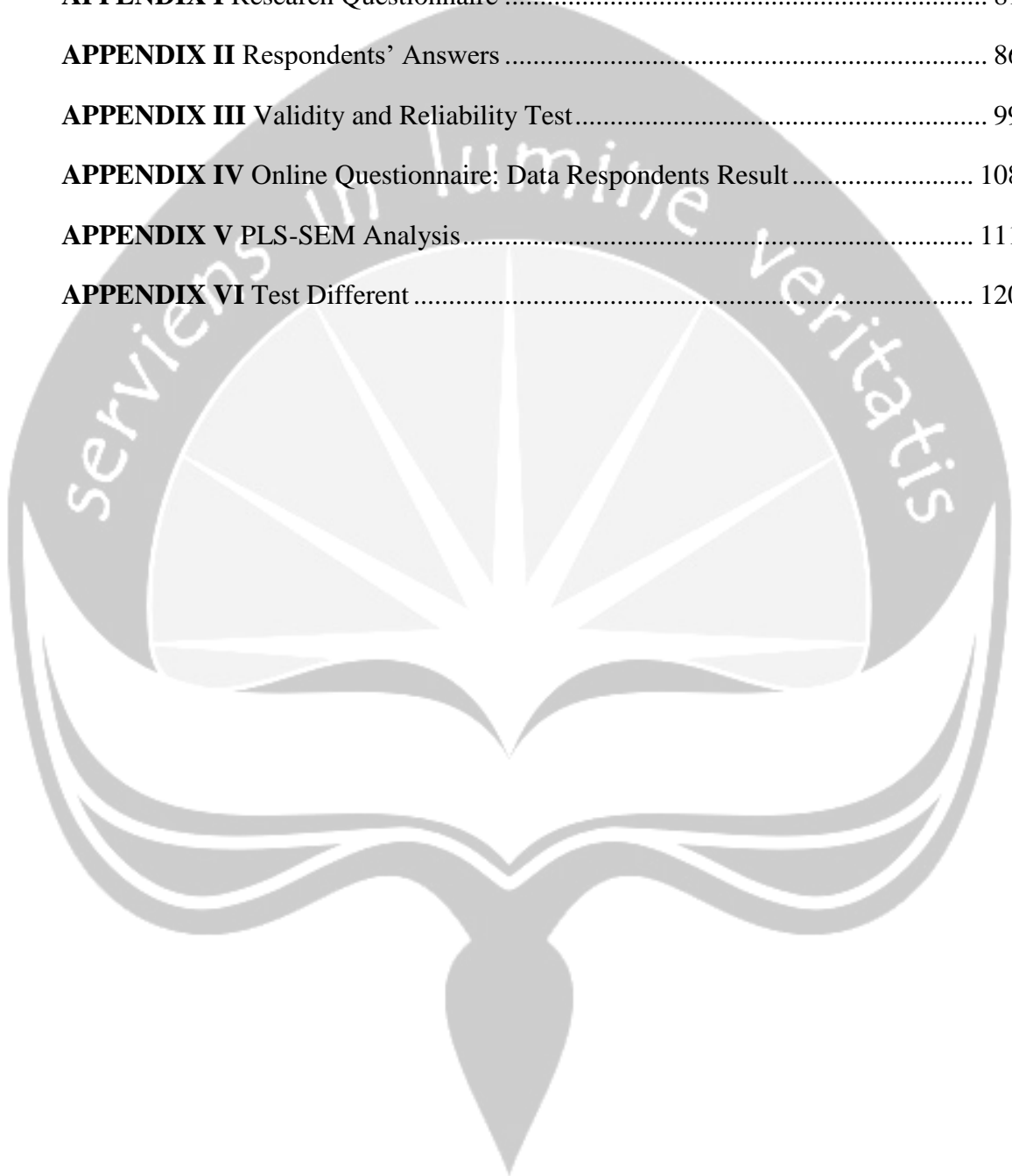
Table 2.1 Previous Studies	19
Table 3.1 Questionnaire Items.....	34
Table 3.2 Validity and Reliability Test Result	38
Table 4.1 Characteristics of The Respondents	44
Table 4.2 Construct and Construct Dimension	46
Table 4.3 Outer Loading.....	50
Table 4.4 AVE (Average Variance Extracted).....	50
Table 4.5 Fornell-Larcker Criterium	51
Table 4.6 Cross Loading	52
Table 4.7 Reliability Test	53
Table 4.8 R-square Result	54
Table 4.9 Path Coefficient.....	56
Table 4.10 Gender Independent Sample T-test Result.....	59
Table 4.11 Age One-way ANOVA Test Result	60
Table 4.12 Income Per Month One-Way ANOVA Test Result.....	61
Table 4.13 Duration of Usage One-way ANOVA Test Result	62
Hypothesis Table.....	67

LIST OF FIGURES

Figure 1.1 The Growth of Mobile Wallets Usage in Indonesia	1
Figure 1.2 Example of Gopay Promotion in Indonesia.....	3
Figure 1.3 Example of Gopay Promotion in Indonesia.....	4
Figure 1.4 Example of Gopay Promotion in Indonesia.....	4
Figure 2.1 Technology Acceptance Model of Davis (1986).....	11
Figure 2.2 First modified version of Technology Acceptance Model (TAM).....	11
Figure 2.3 Research Framework	30
Figure 4.1 Path Diagram	48
Figure 4.2 Structural Model	54

LIST OF APPENDIXES

APPENDIX I Research Questionnaire	81
APPENDIX II Respondents' Answers	86
APPENDIX III Validity and Reliability Test.....	99
APPENDIX IV Online Questionnaire: Data Respondents Result.....	108
APPENDIX V PLS-SEM Analysis.....	111
APPENDIX VI Test Different	120



**FACTORS THAT INFLUENCE BEHAVIORAL INTENTION TO USE
GOPAY MOBILE PAYMENT IN INDONESIA**

Compiled by:

Steffy Alverina Saputra

15 12 21916

Supervisor:

Elisabet Dita Septiari, SE., M. Sc.

International Business Management Program, Faculty of Business and Economics
Atma Jaya Yogyakarta University, Jalan Babarsari 43-44, Yogyakarta

ABSTRACT

The main purpose of this study is to investigate the factors that influence behavioral intention to adopt Gopay mobile payment in Indonesia. This research uses online questionnaire for data collection, which is distributed to 157 respondents from all over Indonesia. This study uses PLS-SEM as the analysis tool.

The result shows that perceived cost, perceived trust, compatibility, and subjective norm have significant effect towards behavioral intention to adopt Gopay mobile payment in Indonesia. Further research can add other factors to measure consumers' loyalty to such system in Indonesia. The findings of this study can help the companies of mobile payment services in Indonesia to keep existing help the business of firms to formulate a better strategy.

Keyword: Mobile Payment, Behavioral Intention, Indonesia, Technology.