DETERMINANTS OF MOBILE PAYMENT USAGE OF TENANTS AT FOODCOURT AND STUDENT HOUSE AT CATHOLIC UNIVERSITY OF DE LA SALLE MANADO

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ABSTRACT

The purpose of this research is to determine the usage of mobile payment and the determinants influencing the usage. This research is a quantitative descriptive that explaining the phenomena through data collecting and analyzed by using statistical methods. The population of this research is the tenants operating and actively doing business at Catholic University of De La Salle Manado especially in Foodcourt area and Student House area. Data collection method used in this research is questionnaires distributed to all of the tenants in the designated area. the result of partial test concluded that performance expectation, effort expectation, social influence, perceived risk, and perceived cost don't have a significant influence on behavioral intention to use mobile payment. This also means that hypothesis one through hypothesis five is rejected. Perceived trust in the only variable that has a significant influence on behavioral intention to use mobile payment, and the hypothesis six is accepted. Based on simultaneous test, the result shows that all the independent variables have a significant influence on behavioral intention to use mobile payment. This also means that the hypothesis seven is accepted. Even though there are a few tenants show is not using mobile payment as their payment methods, but this research could provide some insights as a recommendation for them to use mobile payment. Based on the observation of researcher, the insignificant partial tests of a few variables caused by the small population of this research, so it is recommended for future research to increase the population size to get the more comprehensive understanding of these variables in this research.

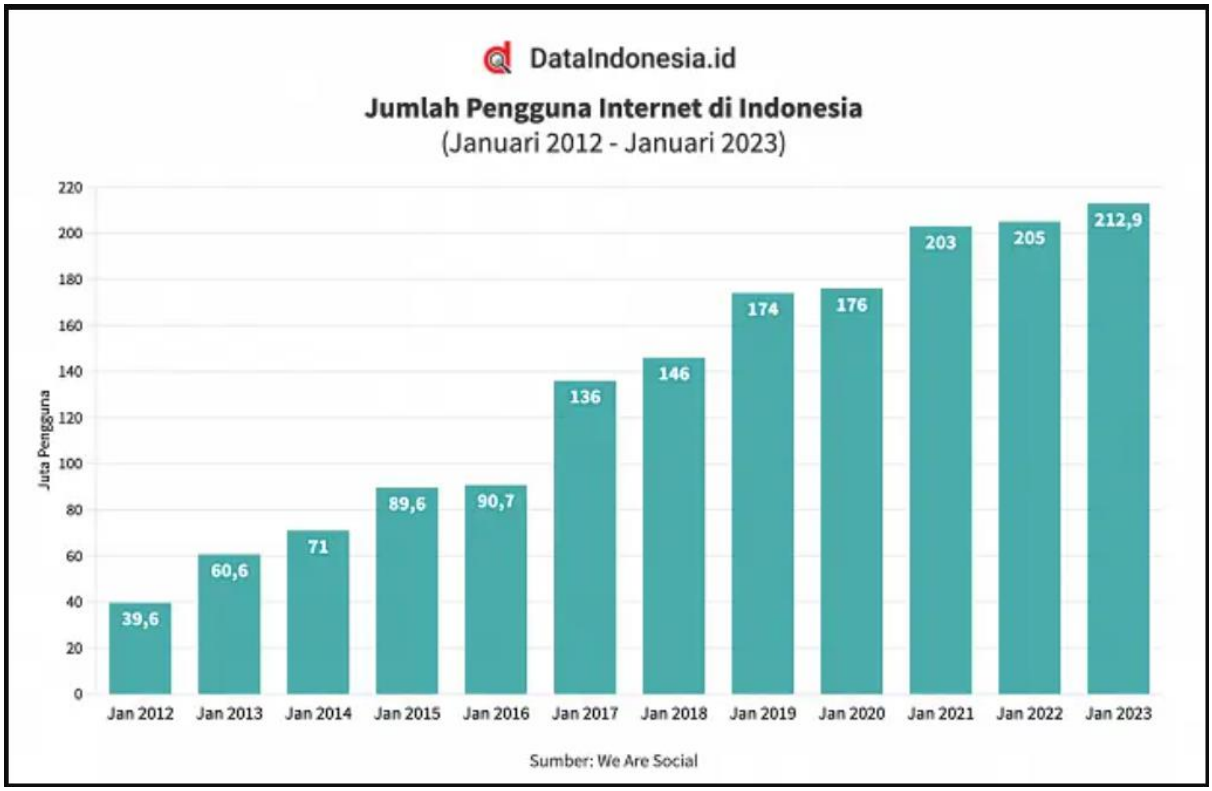
Keywords: Mobile payment, Behavioral intention, Fintech.

INTRODUCTION

The progress of digitization is particularly evident in Indonesia. Increasing digital literacy among various segments of society has facilitated the widespread adoption and growth of digital technologies at all levels of business and community activities. As a result, this digital transformation has significantly changed lifestyles, shifting from manual processes to more instantaneous solutions (Ikasari, 2020). This lifestyle change within the community is a direct result of the ongoing digitalization process (Wahab & Junaedi, 2021). Indonesia is among the 10 Asian countries with the highest internet usage (Masse, 2017). According to the Indonesian Internet Service Users Association

(Prasetiyo et al., 2024), approximately 77% of the Indonesian population is already using the internet. Before the pandemic, the number of internet users in Indonesia was only 175 million, but after the pandemic, the number of internet users in Indonesia has increased and the need for people to access anything from home has resulted in a jump to 210 million out of a total population of 272,682,600 Indonesians in 2021, which means an addition of around 35 million people.

Figure 1. Internet User in Indonesia



Source: Asosiasi Penyelenggara Jasa Internet Indonesia, 2023

With the advent of digital technology, digital payments have become one of the most popular payment methods. At its core, digital payment is the process of electronically transferring money or funds between two parties, such as banks, businesses, governments, and individual consumers, in order to receive goods or services. Cashless payments, such as those made with debit cards, credit cards, PayPal, or Apple Pay, are all categorized as digital payment transactions.

Based on *Undang-Undang No. 20 Tahun 2008*, Micro, Small Medium Enterprise (MSME) is businesses operated by individuals or small groups, with certain asset and turnover limits. MSMEs have several advantages that allow them to thrive and survive in times of crisis. However, the reality is that not all MSMEs are able to weather economic shocks. Many MSMEs experience barriers to growth. The two main problems they often face are difficulties in obtaining capital and lack of knowledge on technology utilization.

Digital payment systems are evolving rapidly today. This development is aimed at meeting the transaction needs of individuals and organizations. The widespread use of smartphones is a key driver of digital payment adoption, enabling consumers to pay for goods and services using their mobile devices. Digital payment methods are now the preferred choice for many consumers. The main

attraction is the ease of shopping and paying with mobile devices. Mobile financial transactions offer a number of benefits, including flexibility, ease of use and convenience in the payment process.

In Indonesia, the digital payment system that is often used by the public consists of Flip, OVO, Go-pay, DANA, Sakuku, Link Aja, Shopee pay, and so on. The existence of digital payment applications makes transactions faster and is able to provide satisfaction to the public (Danuri, 2019). Based on research conducted by Fitriani (2021), Nurohman, et al (2021), Tarantang, et al (2019) digital transactions provide many benefits for its users such as: no need to carry cash; facilitate personal financial management; efficient and economical transactions; minimize the risk of using cash; easier to store and secure; can be done quickly without being limited by distance; expedite business activities; accelerate people getting goods and services; and provide positive expectations in the form of trust.

THEORETICAL FRAMEWORK AND HYPOTHESES

Performance Expectation

Performance expectation is the user's perception that using a system will improve their performance (Kholid, 2019). According to Tam et al., (2018) if an application user feels that using the application is very useful, he will get more satisfaction than his initial expectations. Result of the research of Antareza (2021) that stated that performance expectation has a positive significant influence on behavioral intention to use technology, considering that business owners showed positive influence toward the use of technology caused by the benefits and usefulness of technology to improve their business activities.

H1: Performance expectation has a significant influence on behavioral intention of mobile payment usage.

Effort Expectation

According to Venkatesh et al. in Kholid (2019) effort expectation is the belief that using technology to do work reduces the energy and time needed to do work. Based on this, effort expectations will have an impact on user interest in continuing to use this technology, the less effort that must be made to use the mobile payment application, the greater the user's desire to reuse the mobile payment application (Tam et al., 2018).

H2: Effort expectation has a significant influence on behavioral intention of mobile payment usage.

Social Influence

Sulaeman & Ninglasari (2020) concluded that social influence and behavioral intention shows a significant and positive relationship. Consumers feel that by being influenced by social (both in terms of family, friends, and other important people), it will cause their behavioral intention to want to use and feel that it will provide usefulness to them.

H3: Social influence has a significant influence on behavioral intention of mobile payment usage.

Perceived Risk

Recent studies have also demonstrated the ability of perceived risk to predict various contexts of behavioral intentions. Achiriani & Hasbi (2021) concluded that perceived risk has a significant influence on behavioral intention in using e-wallet.

H4: Perceived risk has a significant influence on behavioral intention of mobile payment usage.

Perceived Cost

Achiriani & Hasbi (2021) concluded that perceived cost has a significant influence on behavioral intention in using e-wallet. Puteri & Wijayangka (2020), concluded that perceived cost significantly influences behavioral intention because the use of Go-Pay and OVO (e-wallet) might use some capital and supporting equipment such as smartphone and Internet data allowance.

H5: Social influence has a significant influence on behavioral intention of mobile payment usage.

Perceived Trust

Meida & Trifiyanto (2022) found that perceived trust has a significant influence on behavioral intention caused by the consumers that have a behavioral intention to use by the trust that arises in the e-wallet service as a payment method. Hidayatullah et al. (2021) concluded that perceived trust has a significant influence on behavioral intention.

H6: Social influence has a significant influence on behavioral intention of mobile payment usage.

H7: Performance expectation, effort expectation, social influence, perceived risk, perceived cost, and perceived trust simultaneously have a significant influence on behavioral intention of mobile payment usage.

RESEARCH METHOD

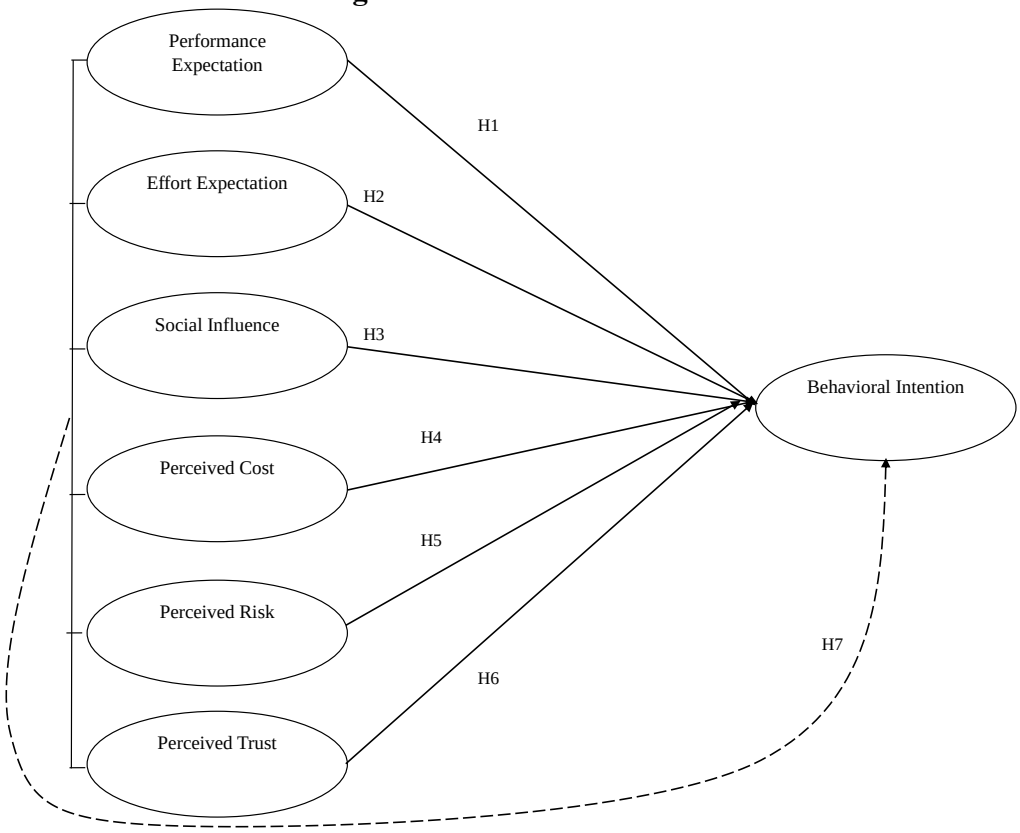
This research is a quantitative descriptive that explaining the phenomena through data collecting and analyzed by using statistical methods. The population of this research is the tenants operating and actively doing business at Catholic University of De La Salle Manado especially in Foodcourt area and Student House area. Data collection method used in this research is questionnaires distributed to all of the tenants in the designated area. In order to make sure that the questionnaires are well-answered, the researcher will distribute the questionnaire on the spot and will explain briefly the questions to the tenants to further the quality of the answers.

The respondents of this research are tenants around Foodcourt area and Student House area with the total of 15 tenants. Based on researcher observation, the tenants available to answer the questionnaires are 11. From total of 15 tenants, 2 tenants are not using mobile payment as one of their payment methods and 2 other tenants is not available to answer the questionnaires.

The questionnaires made by using 6-scale Likert. A 1-6 Likert scale is used to make it easier for respondents to answer questions. This scale was also used to avoid neutral responses so that only respondents with positive and negative experiences could participate in the research. This research is analyzed using multiple linear regression with Statistical Package for Social Sciences (SPSS) 27 as the analyzing tools.

The research framework of this research is shown below:

Figure 2. Research Framework



Source: Theoretical Review, 2025

RESULT AND DISCUSSION

Multiple Linear Regression Analysis

Based on the multiple linear regression analysis, the following result is shown:

Table 2. Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-16.117	8.465		-1.904	.130
	PERFORMANCE EXPECTATION	-.081	.154	-.095	-.524	.628
	EFFORT EXPECTATION	.267	.326	.226	.817	.460
	SOCIAL INFLUENCE	.711	.321	.443	2.217	.091
	PERCEIVED RISK	.021	.070	.044	.295	.782
	PERCEIVED COST	.015	.077	.025	.199	.852
	PERCEIVED TRUST	1.180	.236	.793	5.002	.007

a. Dependent Variable: BEHAVIORAL INTENTION

Source: Data Processed, 2025

Based on the result above, the equation of regression analysis can be concluded as follows:

$$Y = - 16.117 – 0.081X_1 + 0.267X_2 + 0.711X_3 + 0.021X_4 + 0.015X_5 + 1.180X_6 + e$$

The equation above can be explained as follows:

- The constant value of -16.117 means that if all the independent variables is constant, the dependent variables, which is behavioral intention to use mobile payment, will decrease as much as 16.117.
- The coefficient of performance expectation is -0.081. This value means that if the performance expectation variable increases one unit, the behavioral intention to use mobile payment will decrease as much as 0.081.
- The coefficient of effort expectation is 0.267. This value means that if the effort expectation variable increases one unit, the behavioral intention to use mobile payment will increase as much as 0.267.
- The coefficient of social influence is 0.711. This value means that if the social influence variable increases one unit, the behavioral intention to use mobile payment will increase as much as 0.711.
- The coefficient of perceived risk is 0.021. This value means that if the perceived risk variable increases one unit, the behavioral intention to use mobile payment will increase as much as 0.021.
- The coefficient of perceived cost is 0.015. This value means that if the perceived cost variable increases one unit, the behavioral intention to use mobile payment will increase as much as 0.015.
- The coefficient of perceived trust is 1.180. This value means that if the perceived trust variable increases one unit, the behavioral intention to use mobile payment will increase as much as 1.180.

Coefficient Correlation and Coefficient Determination

The coefficient correlation test (R test) aims to measure the strength of the relationship between the independent variables (X) and the dependent variable (Y). While the coefficient determination (R^2) test serves to determine the extent to which independent variables (X) affect the dependent variable (Y).

Table 3. Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.983[a]	.966	.915	.692

a. Predictors: (Constant), PERCEIVED TRUST, EFFORT EXPECTATION, PERCEIVED COST, PERCEIVED RISK, PERFORMANCE EXPECTATION, SOCIAL INFLUENCE

Source: Data Processed, 2025

Based on the table above, coefficient correlation value or R value is 0.983 or 98.3%. This result shows that the strength of the relationship between the independent variables (X) and the dependent variable (Y) is strong considering the value is so very close to 100%. On the other hand, the coefficient determination or R^2 value is 0.966 or 96.6%. This value means that the independent variables (performance expectation, effort expectation, social influence, perceived risk, perceived cost, and perceived value) are affecting behavioral intention to use mobile payment as much as 96.6% while the other 3.4% is by other variables not included in this research.

Hypothesis Testing

Partial Test (t-test)

Partial test of t-test is conducted in order to determine the extent of each independent variables individually affecting dependent variable. The significance of this test is 0.05 and the t-table of research is 0.05/2;(n-k-1) = 0.025;11-6-1 = 0.025;4 = 2.776.

Table 4. Partial Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-16.117	8.465		-1.904	.130
	PERFORMANCE EXPECTATION	-.081	.154	-.095	-.524	.628
	EFFORT EXPECTATION	.267	.326	.226	.817	.460
	SOCIAL INFLUENCE	.711	.321	.443	2.217	.091
	PERCEIVED RISK	.021	.070	.044	.295	.782
	PERCEIVED COST	.015	.077	.025	.199	.852
	PERCEIVED TRUST	1.180	.236	.793	5.002	.007

a. Dependent Variable: BEHAVIORAL INTENTION

Source: Data Processed, 2025

Based on the table above, there are several results that could be explained:

1. The partial analysis of performance expectation affecting behavioral intention to use mobile payment shows that t-count < t-table (0.524 < 2.776) and the significancy value of 0.628 > 0.05. This result means that the performance expectation doesn't have a significance influence on behavioral intention to use mobile payment. This result concluded that H1 is rejected.
2. The partial analysis of effort expectation affecting behavioral intention to use mobile payment shows that t-count < t-table (0.817 < 2.776) and the significancy value of 0.460 > 0.05. This result means that the effort expectation doesn't have a significance influence on behavioral intention to use mobile payment. This result concluded that H2 is rejected.
3. The partial analysis of social influence affecting behavioral intention to use mobile payment shows that t-count < t-table (2.217 < 2.776) and the significancy value of 0.091 >

0.05. This result means that the social influence doesn't have a significance influence on behavioral intention to use mobile payment. This result concluded that H3 is rejected.

4. The partial analysis of perceived risk affecting behavioral intention to use mobile payment shows that t-count < t-table (0.295 < 2.776) and the significancy value of 0.782 > 0.05. This result means that the perceived risk doesn't have a significance influence on behavioral intention to use mobile payment. This result concluded that H4 is rejected.
5. The partial analysis of perceived cost affecting behavioral intention to use mobile payment shows that t-count < t-table (0.199 < 2.776) and the significancy value of 0.852 > 0.05. This result means that the perceived cost doesn't have a significance influence on behavioral intention to use mobile payment. This result concluded that H5 is rejected.
6. The partial analysis of perceived trust affecting behavioral intention to use mobile payment shows that t-count > t-table (5.002 > 2.776) and the significancy value of 0.007 < 0.05. This result means that the perceived trust has a significance influence on behavioral intention to use mobile payment. This result concluded that H6 is accepted.

Simultaneous Test (F-Test)

Simultaneous test or F-Test is conducted to be able to know or test the meaningfulness of the variable influence of all independent variables simultaneously or together on the dependent variable. The significance level of this test is 5% or 0.05 and degree of freedom (DF1 = 6-1 = 5, DF2 = 11-6-1 = 4) of F-Table result with the value of 6.26.

Table 5. Simultaneous Test Result

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.810	6	9.135	19.054	.007[b]
	Residual	1.918	4	.479		
	Total	56.727	10			

a. Dependent Variable: BEHAVIORAL INTENTION

b. Predictors: (Constant), PERCEIVED TRUST, EFFORT EXPECTATION, PERCEIVED COST, PERCEIVED RISK, PERFORMANCE EXPECTATION, SOCIAL INFLUENCE

Source: Data Processed, 2025

Based on the table above, the F-count value is higher than F-table (19.054 > 6.26) and the significance level of 0.007 < 0.05, we can conclude that performance expectation, effort expectation, social influence, perceived risk, perceived cost, and perceived trust simultaneously affecting behavioral intention to use mobile payment significantly.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the result of this research, the result of partial test concluded that performance expectation, effort expectation, social influence, perceived risk, and perceived cost don't have a significant influence on behavioral intention to use mobile payment. This also means that hypothesis one through hypothesis five is rejected. Perceived trust in the only variable that has a significant influence on behavioral intention to use mobile payment, and the hypothesis six is accepted.

Based on simultaneous test, the result shows that all the independent variables have a significant influence on behavioral intention to use mobile payment. This also means that the hypothesis seven is accepted.

Recommendation

Based on the result of this research, it is significant to determine the usage of mobile payment considering the variables affecting the usage. Even though there are a few tenants show is not using mobile payment as their payment methods, but this research could provide some insights as a recommendation for them to use mobile payment. Based on the observation of researcher, the insignificant partial tests of a few variables caused by the small population of this research, so it is recommended for future research to increase the population size to get the more comprehensive understanding of these variables in this research.

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