

FACTORS THAT INFLUENCE BEHAVIORAL INTENTION OF MOBILE PAYMENT ON CONSUMER BANKING IN NORTH JAKARTA

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ABSTRACT

The background of this research was the growing interest in mobile commerce and the high penetration rate of mobile communication service in Indonesia are expected to provide mobile operators a new and great business, the mobile payment. Therefore, its important to investigate what factors make the mobile subscribers reluctant to accept mobile payment. The objectives of this research were to identify the factors influence behavioral intention of mobile payment. The design of this research applies hypothesis testing to examine all hypothesis in this study. The methods used in this study were multiple regression between independent variables and dependent variable. Data analysis used in this research was collected by distributing questionnaires which were distributed on 140 respondents in North Jakarta. There were 130 responses of which 125 completed and usable for analyzed by multiple regression. The result of this research concludes that the first, perceived usefulness, facilitating condition, attractive alternative have significant impact on attitude mobile payment. The second, attitude mobile payment has significant impact on intention. The third, continuity cost and interpersonal relationship have significant impact on behavioral intention. Finally, move in cost has not significant impact on behavioral intention.

Keywords: *Attractiveness of alternative, behavioral intention to use M-Payment, continuous cost perceived usefulness, perceived facilitating condition.*

INTRODUCTION

Banking in Indonesia in the last two years enlivened with the ease of banking transactions, both from the internet banking or e-banking, telephone banking to mobile banking, banking transactions through mobile phone mobile. Initially, mobile banking is offered by way of sending short messages Short Message Service (SMS). Along with the development of technology owned by the service provider, providing the features of mobile banking transactions became more simplified. Exelcom service provider, for example, offers features that are in ATM, mobile banking in the BCA bank. These features are already offered by Exelcom to customers of Bank BCA, since the year 2001. (Swa.co.id 2006). Phone banking is a channel that allows customers to conduct transactions with the bank via telephone. Initially commonly accessed via your home phone, but along with the popularity of cell phone/mobile number, then the special access number is also available via the HP-cost calls from any customer to be flat. Initially, Phone Banking service is only information that is for services or product information on the bank and account balance information as well served by a Customer Service Operator/CSO. But her profile was developed for handling the books transactions between accounts, such as credit card payments, electricity, and telephone, such as vouchers and ticket purchases, and transfers to other banks, as well as served by the Interactive Voice Response (IVR). The facility is arguably more practical than an ATM for non-cash transactions, because simply use the telephone/mobile number wherever the consumer is, consumers can conduct various transactions, including transfers to other banks.

One of the problems that arise in the mobile payment that is the relatively high switching costs when consumers make product changes, particularly from credit cards to mobile payment. The existence of switching barriers that make it difficult to accept consumers' mobile payment. Therefore, this study wanted to test the factor of switching barriers and motivation of individuals in influencing the individual's intention to use mobile payment. Model studies on mobile payment acceptance, which was developed by Cheang and Park (2004) states that the factors that influence the behavioral intention to use M-payment is the perceived usefulness, perceived ease of use, perceived facilitating conditions, attractiveness of alternatives, continuous cost, move in cost, sunk cost, interpersonal relationship. This study refers to Cheang and Park (2004). However, this study only tested the factors of: perceived usefulness, perceived facilitating conditions, attractiveness of alternatives, continuous cost, move in cost,, interpersonal relationship. So that the resulting formulation of the research as follows: (1) What is the perceived usefulness affects the attitude toward M-Payment?. (2) Does perceived facilitating conditions influence the attitude toward M-Payment?. (3) What factors affect the attractiveness of alternative attitude toward M-Payment? (4) What is the attitude toward M-Payment affect behavioral intention to use M-Payment? (5) Is continuous cost affect behavioral intention to use M-Payment?. (6) Are interpersonal relationships influence the behavioral intention to use M-Payment?. (7) What is the move in costs affects the behavioral intention to use M-Payment?

THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

Technology Acceptance Model (TAM) was first developed by Davis to explain computer usage behavior. The basic model of the theory of technology acceptance model is the theory of reasoned action developed by Fishbein in Malhotra (2003). The purpose of the technology acceptance model is to explain what factors influence the behavior of computer users. Theory of reasoned action has been widely used in social psychology research, which determines the behavior intention. According to the theory of reasoned action specific performance of a person's behavior is determined by the intention of these behaviors, and behavioral intentions are influenced by attitudes and subjective norms that person. Technology acceptance model using the TRA as a basis for a theory to explain the interplay between perceived usefulness, ease of use perceived, user's attitude, and behavioral intention. According to Malhotra (2003) perceived usefulness is defined as the subjective assessment of users that use a specific application system to improve the performance of work within an organizational context.

Davis et al. in his study found that perceived usefulness remains the most powerful factor in intention, which is perceived ease of use still influence the intention but less significant. Because of the consistent findings that perceived.

Usefulness is a key determinant of user intention. Venkatesh in Sharp (2004) propose should identify external factors that can affect the usefulness perceived such as subjective norm, image, desire to maintain the current system, relevance with the job. Venkatesh in Ndubisi (2005) states that TAM can explain the behavior of individual acceptance of technology as a whole, but not TAM can help explain the development of system characteristics that affect perceived usefulness and ease of use. Mathieson in Ndubisi (2005) believe that the TAM can explain individual behavior towards acceptance of technology, but in general, according to Mathieson TAM did not provide sufficient understanding how best to design a system in accordance with the information needed so that the individual receives a new system. Furthermore Straub et al in Ndubisi (2005) questioned the accuracy of intention to serve as predictors of actual behavioral. So Straub et al do not agree with the opinion stating that the Fishbein attitude and norms can influence behavior. Opinions Sendecka (2006) perceived usefulness as an individual view that the system is used which is very useful to improve the performance of user jobs. A system with a high usefulness perceived will give confidence to individuals that the system can improve the performance of the individual. Expressed by Davis in Sendecka (2006) that perceived usefulness directly affects consumer intention to use technology, logically, if a service or system can enhance a person's job performance, the system will be useful, thus will stimulate more people to use system. But in Sendecka Doll (2006) have modified the above definition by stating that a system is not connected directly to a job, so do not deserve the system is said to be useful, the reason a new system can be said to be useful if the system can finish the job directly and usually perceived usefulness will provide high value to the consumer. As mobile service. Someone will have a higher incentive to use the system or service if the system or service can help solve a particular job and get satisfaction and a positive value. Therefore, perceived usefulness has a positive effect usage intention.

Basically, consumers know a lot of options available in a highly competitive market. Therefore, Lin (2004) considers that the attractiveness of alternatives as part of switching costs. The existence of alternatives becomes important when consumers pose to move or not from one provider to another provider. And the attractiveness of alternatives should be analyzed in two dimensions namely complexity and heterogeneity of product providers. Attractiveness of alternative conceptualized as a client's view of the satisfaction available from an alternative relationship (Ping in Patterson and Smith, 2003). Inequality of offering an attractive alternative has been described as a state the right to retain customers. (Emerson in Patterson and Smith, 2003). In other words, if a consumer does not realize there is an attractive alternative provider or to regard them no more attractive than the existing relationship, then the consumer will continue to maintain the relationship even though consumers have little dissatisfaction. Attractive of alternatives related to the reputation, image, and quality service from a rival company is available on the market. Attractive of alternatives will increase when the provider does not offer different services, the company will be difficult to imitate perusahaan service from competitors if service is made differently. According Cheang (2004) attractive of the alternative in case of mobile payment credit cards can negatively affect the individual's attitude toward mobile payment. Karena individuals who are interested in using credit cards will have a negative attitude toward mobile payment.

An understanding of the attitude by Fishbein in Havelka (2003) can be explained by the theory of reasoned action. In this theory proposed that the behavior of the individual is ultimately determined by the belief that individual. This theory was used by researchers to identify consumers' attitude toward technology, which in turn affected the behavior of these consumers. Theory of reasoned action is built by using five constructs, namely: beliefs, Attitudes, intention, subjective norm, and behavioral. Beliefs function to provide information to an individual about an object, attitude related to how the assessment of an individual behavior, intention is the subjective likelihood that an individual will show a specific behavior, subjective norm is the perception of social pressure, behavioral is real action by a person on a specific target Havelka (2003). Belief system was developed by an individual based on observation, reflection, and experience, individual belief systems at all times is critical attitude of the individual.

Perceived switching costs associated with how much trust an individual that make the shift to other providers will incur certain costs of displacement. Costs can be either cost time, money, effort, and psychological displacement associated with the provider. The costs of this displacement is often grouped into several categories namely continuity cost, sunk cost, and the learning cost. Continuity cost associated with the loss of preferential treatment costs and cost risk or uncertainty when using the new provider, which is a new service provider is not as good as the old provider. This means that individuals who had received preferential treatment from credit card companies do not have the desire to use mobile payment. Switching costs have been used in several areas of research, such as psychology, economics, and marketing. Switching costs is not a new concept in academic research, in general, marketing researchers believe that switching costs can be used as an effective tool in explaining consumer behavior. According Kempeler in Lin (2004) suggest there are three different typology in switching cost that must be considered, among others, namely,

(1) The learning cost is defined as the effort needed by consumers to get the same facilities between a new product that is consumed by long product facilities abandoned, (2) Artificial or contractual costs that is the consideration for not leaving the company due to corporate actions such as giving discounts, (3) Transaction costs occur when starting a new relationship with the provider and included costs required to terminate a relationship. Meanwhile, according to Burnham et al. in Lin (2004) propose typology of switching costs consist of procedural, financial, and relational switching costs. Meanwhile, according to Burnham et al. in Lin (2004) Switching costs associated with time costs experienced by consumers when moving from one provider to another provider. Basically, according to Lin (2004) switching costs consist of two categories namely perceived switching costs consist of time, money, and effort required when switching providers. And relational switching costs something to do with mental or psychological condition at the time of switching providers.

Many theories explaining that interpersonal behavior consists of two basic forms of a mix of motivation, namely (1) The need status such as power, control and agency, (2) Need for love like love, togetherness, and grouping Kiesler in Thomas (2000). The nature of human beings seek control over their own lives, but humans can not be subject to the control of the arrival of Dali external pressure. In addition, humans are also looking for a sense of solidarity among fellow human beings. Interpersonal relationship theory to explain how someone makes a connection to other people. According to Thomas (2000) there are six constructs that can describe a relationship, which is labeled, skills, interaction, concern, trust, and knowing. Interpersonal relationships can move only from the usual introduction to a close friend, the displacement behavior can be explained by the six constructs are labeled, skills, interaction, concern, trust, and knowing. Introductions can be defined as people who tell each other names and speak only when there is a chance, besides interactions that occur between them is very limited both in quality and quantity Verderber in Thomas (2000). Meanwhile, a close friend is defined as a sense of mutual love, sharing, trust, and the creation of a very close relationship between one another. With the same concepts and language understanding can also be applied to human relations natural Seca. Implications of the relationship between interpersonal relationship theory relationship with human nature, the recognition that interpersonal relationship between individual and person to person. Interpersonal theory is the only explanation of human nature that people are not relationship subjective singular entities. Konstruck skill in interpersonal relationship is very easy to recognize, a relationship that occurs in individuals requiring basic skills and personal competence in the Thomas Nelson (2000). When a relationship developed into a close friendship the individuals involved in the relationship must have a sense of mutual love, mutual trust and solidarity, this corresponds to the individual's ability to act and respond appropriately, the individual is later expected to maintain those relationships.

Many theories explaining that interpersonal behavior consists of two basic forms of a mix of motivation, namely (1) The need status such as power, control, and agency (2) Need for love like love, togetherness, and grouping Kiesler in Thomas (2000). The nature of human beings seeks control over their own lives, but humans can not be subject to the control of the arrival of Dali external pressure. In addition, humans are also looking for a sense of solidarity among fellow human beings. Interpersonal relationship theory to explain how someone makes a connection to other

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Construct last element of concern that is caring, by nodding in Thomas (2000) caring can be changed significantly to be a very close relationship between personal. In the introductory stage of making a conscious decision how to respond and act to else, for that commitment and a sense of closeness in this stage is still low, so caring only be limited by ethics. However, for close personal relationships that have the closeness and caring place a high feedback in a relationship. Josselson in Thomas (2000) believe that caring can make people feel needed by other. Construct interaction on interpersonal relationships to explain that the level of interaction in personal relationships can change significantly, the relationship was limited to introduction into the relationship in the form of a close friend. Social penetration theory developed by Taylor in Thomas (2000) that the current process of social interaction gradually and systematically from a purely superficial that is shallow, limited, and formal to the intimate relationship that is more profound nature. Construct trust in interpersonal relationships to explain that the early stages of a personal relationship of uncertainty neighbor relationship in the future, created the emotional response of feeling happy to feeling fear in Thomas Holmes et al. (2000). This statement is reinforced by the fact that social interaction often occurs in circumstances in which people can not access the knowledge and experience of others. A personal relationship developed from the beginning is full of vacillation, uncertainty toward relationship filled with familiarity and a sense of security. Construct knowing in interpersonal relationships to explain that the early stages of the personal relationships created through the uncertainty, indecision, fear of the interpretation. And as a result, created the information is rational, objective, and empirical Holes Thomas et al. (2000). At interpersonal relationship increased to stage a closer relationship, it will increase familiarity through knowledge achieved through an intuitive process.

According to Maitland in Fife (2005) need to incorporate cultural factors into models of interactive networks. The process input-output model focus on the acceptance and use of the tool

mobile model examines such factors characteristic of the user, the features of mobile technology, process technology trial, assessment of experience, and the results of the use. Pederson in the Fife (2005) found that there is a very strong relationship between perceived usefulness by external factors, in addition, also described by Pederson (2004) that the individual's attitude towards mobile services are influenced by social factor factors, such as communication via the communication interpersonal. Move in cost is often referred to as the costs associated with learning costs, time, money, and effort, so the costs of moving are also impacted on the time required to learn the new provider's services are continuous. But especially in the context of mobile payment move in costs associated also with the financial costs and received psychologist individual at the time of switching providers. Financial costs are costs incurred due to buy a new phone as a facility to use mobile payment. While the psychological costs associated with procedural costs experienced by individuals to join the mobile payment service provider's network. So in the end consumers are reluctant to use the mobile payment services.

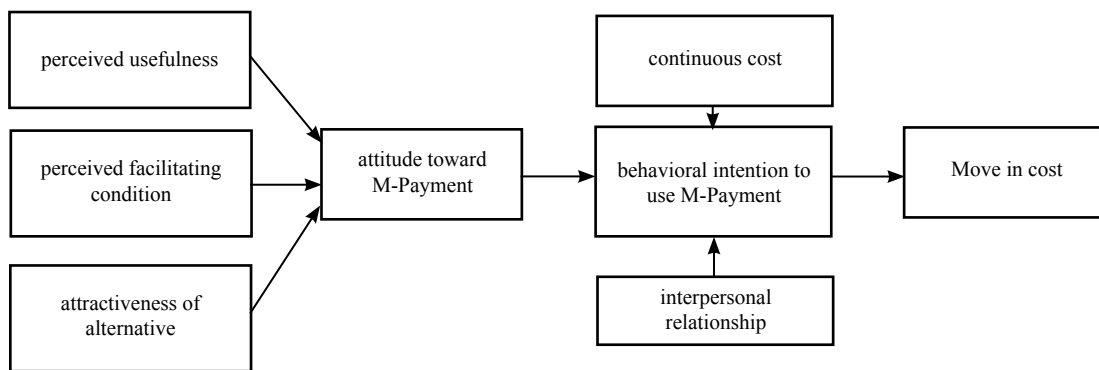
According to Burnham et al. in Lin (2004) there are four factors that influence switching costs, among others, product complexity, providers, heterogeneity, customer investment and customer experience. Product complexity related to the way consumers view the products used are complicated, when a product has many functions and difficult to use, usually the product is considered a product that complicated. In the mobile phone market when the mobile phone provides a variety of payment functions package, downloading ring tones, email, message service, then consumers will be considering that switching costs on the product expensive. Also Sheth in Lin (2004) found that when a product is considered a product that complicated, then consumers will be more interested in a relationship to the brand or the person who gives assurance that the products will be purchased is a quality product.

Consumption and purchase behavior has been studied extensively in marketing literature. Model theory as theory of reasoned action (TRA) and theory of planned behavior has been applied to measure the intention in predicting consumer choices in the future Gabler (2000). Purchase intention to predict consumer behavior, there are various factors that may affect the purchase intention, such as demographic factors and use a product Morwitz in Gabler (2000). There are alternative models proposed to unify the opposition between intentions and actual behavior, including parametric models and stochastic models Jamieson in Gabler (2000).

Consumer buying decision process is divided into three stages, including: (1) Interpretation: how consumers choose the source of information and how they create the subjective meaning of such information, at this stage is usually the purchase decision process is still not significantly affect behavior, (2) Integration; provide an overall assessment of a product on the basis of selected information sources and choose alternative behaviors towards a product, at this stage of consumer behavior will be more oriented toward goals because at this stage in fact consumers have a clear picture of what their goals of the election results information they get during the interpretation phase, (3) Behavior: the behavior that determines the decision to buy or reject a product Pederson (2004). Moe (2003) explains that customers are divided into four categories based on customer search and buying behavior of customers in the future. Moe (2003) also connects customers' search behavior

with the intention of purchase or purchase intention. Peter & Olson (in Pederson and Nysveen, 2003) at the customer's buying decision process can be divided into 3 parts: interpretation, integration and behavior. Interpretation explaining how consumers choose their information sources and how to make a subjective understanding of the selected information. Decision-making processes have a character associated with the investigation.

Figure 1: Conceptual framework



Opinions Sendecka (2006) perceived usefulness as an individual view that the system is used which is very useful to improve the performance of user jobs. A system with a high usefulness perceived will give confidence to individuals that the system can improve the performance of the individual. Expressed by Davis in Sendecka (2006) that perceived usefulness directly affects consumer intention to use technology, logically, if a service or system can enhance a person's job performance, the system will be useful, thus will stimulate more people to using system. On the basis of thought above, then the resulting formulation of hypotheses as follows:

H1: Perceived usefulness affects attitude toward M-Payment.

The concept of facilitating conditions for adoption of facilitating condition-based resources, facilitating conditions resources associated with the trust to access the resources contained in a care facility. In the concept of mobile payment, resources can be divided into external resources and internal resources. External resources are network resources services provided by service operators, while internal resources are mobile fittings for individuals to access and relate directly to the service network. Therefore, the facilitating conditions that are available in mobile payment services affect consumer attitudes toward mobile payment itself Cheong (2004). On the basis of thought above, then the resulting formulation of hypotheses as follows:

H2: Perceived facilitating conditions influence the attitude toward M-Payment.

Attractive of alternatives related to the reputation, image, and quality service from a rival company is available on the market. Attractive of alternatives will increase when the provider does not offer different services, it will be difficult to replicate the company's services from competing vendors if these services are made differently. According Cheang (2004) attractive of the alternative in case of mobile payment credit cards can negatively affect the individual's attitude toward mobile

payment. Because individuals who are interested in using credit cards will have a negative attitude toward mobile payment. On the basis of thought above, then the resulting formulation of hypotheses as follows:

H3: attractiveness of alternative influence the attitude toward M-Payment.

Many researchers who claim that the attitude of not only the mediation between perceived usefulness and ease of use, but the attitude is also a medium between belief and intention. This opinion is evidenced directly by Davis in his research that found that behavioral intention is influenced directly by the attitude of Sharp (2004). Awareness of user attitude toward technology has become a very determining factor in enhance the acceptance of technology, in addition to understanding the user behavior in the future Jabri in Havelka (2003). On the basis of thought above, then the resulting formulation of hypotheses as follows:

H4: Attitude toward M-Payment influence the behavioral intention to use M-Payment.

Perceived switching costs associated with how much trust an individual that make the shift to other providers will incur certain costs of displacement. Costs can be either cost time, money, effort, and psychological displacement associated with the provider. The costs of this displacement is often grouped into several categories namely continuity cost, sunk cost, and the learning cost. Continuity cost associated with the loss of preferential treatment costs and cost risk or uncertainty when using the new provider, which is a new service provider is not as good as the old provider. This means that individuals who had received preferential treatment from credit card companies do not have the desire to use mobile payment Cheang (2004). On the basis of thought above, then the resulting formulation of hypotheses as follows:

H5: Continuous cost effect on behavioral intention to use M-Payment.

Interpersonal relationships related to the strength of personal ties between consumers and service Provide. This relationship evolved through interactions such as a sense of caring, trust, communication, and closeness between consumers and service providers. According Cheang (2004) people will tend to maintain a service if there has been a very strong relationship. Research Kim et al. in Cheang (2004) found that individuals have a negative perception to use mobile payment services, if the individual has a good personal relationship with a company credit card. On the basis of thought above, then the resulting formulation of hypotheses as follows:

H6: Interpersonal relationships affect the behavioral intention to use M-Payment.

Move in cost is often referred to as the costs associated with learning costs, time, money, and effort, so the costs of moving are also impacted on the time required to learn the new provider's services are continuous. But especially in the context of mobile payment move in costs associated also with the financial costs and received individual psychologist at the time of switching providers. Financial costs are costs incurred due to buy a new phone as a facility to use mobile payment. While the psychological costs associated with procedural costs experienced by individuals to join

the mobile payment service provider's network. So in the end consumers are reluctant to use mobile payment services are Cheang (2004). On the basis of thought above, then the resulting formulation of hypotheses as follows:

H7: Move in cost affects the behavioral intention to use M-Payment

METHOD

This research refers to research conducted earlier by Cheang and Park (2004). The method used in this study is the method of hypothesis testing. To find out how much influence the independent variables (perceived usefulness, perceived facilitating condition, attractiveness of alternatives, continuous cost, move in cost, interpersonal relationship) on the dependent variable (attitude and intention to use). Sampling method used in this study was purposive sampling is sampling based on the considerations which the sample was selected based on certain criteria. The selected sample of bank customers who have credit cards BCA contained in Kelapa Gading, North Jakarta. The calculation of the number of samples that are targeted using fault tolerance (margin of error) 10% or 90% confidence level. Data collected were analyzed using Multiple Regression Analysis with SPSS program version 13. The purpose of this method is to predict the change - a change in the dependent variable (dependent variable) in associated with the changes - changes that occur in a number of independent variables (independent variables)

RESULTS AND DISCUSSION

Table 1: Result of Regression

Dependent Variable: Attitude Mobile Phone

Independent Variable	Beta Coefficient	t-statistic	P Value
<i>Perceived Usefulness</i>	0.426	6.091	.000
<i>Facilitating Conditions</i>	0.234	3.333	.001
<i>Attractive Alternative</i>	-0.332	-5.027	.000
<i>Adjusted R-square</i>	0.484		
<i>F-statistic</i>	39.789		

Source : SPSSX resulted

Testing Results and Discussion The first hypothesis (H1)

The first hypothesis to test the influence of attitude and usefulness perceived proposed in this hypothesis is as follows:

H1 = Perceived usefulness significant effect on attitude

Based on table 1 above, the regression variables perceived usefulness of attitude generate significant value 0.000 P value smaller than Apha 0.05. Thus, Ho1 was rejected in this study. With the beta coefficient for 0426, this means that the variable perceived usefulness has a significant influence

on attitude. These results have similarities with the results of research Cheong and Park (2004) which states that there is a fairly strong influence of perceived usefulness of attitude. Based on the results of hypothesis testing, it is advisable to bank management practitioners to form opinions of consumers that do their banking with mobile payment can increase effectiveness and efficiency. Which in turn resulted in improved job performance and reduced operational costs. One of the communications media that can be used to convey information on the benefits of mobile phones is by distributing brochures to customers who come or visit the branch offices.

Research done by Davis in Sharp (2004) find that external variables have a significant influence on perceived usefulness, among others, namely: the benefits obtained from the efficiency, performance efficiency improvements, the perspective of risk, benefits received, personal beliefs, attitudes, perceived enjoyment. TAM theory is currently widely used by marketing researchers because this theory can explain the individual's perception of perceived usefulness and ease of use in determining the individual's acceptance of a technology. Ndubisi (2005) defines perceived usefulness as how much a person believes that using a particular system can enhance their job performance. In perceived usefulness made a lot of research as one of the constructs related to productivity, and usefulness perceived now regarded as a construct of the most powerful consumer in influencing the behavior of technology acceptance.

Testing Results and Discussion Hypothesis Two (H2)

The second hypothesis to test the effect of facilitating conditions on the attitude and the hypothesis proposed in this are as follows:

H2 = facilitating conditions have a significant effect on attitude.

Based on table 1 above, the regression variables facilitating conditions of attitude generate significant value P Value for 0001 is smaller than Alpha 0.05. Thus, Ho2 rejected in this study. With the beta coefficient for 0.234, this means facilitating conditions variables have a significant impact on attitude. These results have similarities with the results of research Cheong and Park (2004) which states that there is a strong enough influence on the attitude of facilitating conditions.

Based on the results of hypothesis testing, bank managers need to make a feature complete and clear transactions that are equipped with various facilities such as availability of service 24 hours in serving the consumer mobile payment, mobile system usage guide, the answer to that is automatic, so that consumers are more interested in using mobile facilities phone.

This opinion is in accordance with the opinion of Fife (2005) perceived facilitating a person is defined as how much individuals believe that there are technical and organizational support for the system used. And according to the notions in Pederson et al. (2002) facilitating condition is one important factor to be considered by service providers in the adoption of a more rapid increase of mobile service.

Testing Results and Discussion Third Hypothesis (H3)

The third hypothesis to test the influence of attitude and attractive alternative to the hypothesis proposed in this are as follows:

H3 = attractive alternative significant effect on attitude

Based on table 4.2 above, the regression variable attitude attractive alternative to generate significant value 0.000 P value smaller than Alpha 0.05. Thus, Ho3 rejected in this study. With the beta coefficient of -0.332, this means attractive alternative variables have a significant impact on attitude.

These results have similarities with the results of research Cheong and Park (2004) which states that there is a fairly strong influence of the attractive alternative to the attitude. Based on the results of hypothesis testing, then we suggest to the bank to follow the development of benefit from credit card facilities, thus, the bank management to improve or at least equalize the benefits or advantages of mobile payment. Thus, consumers who use credit card will switch to using mobile payment. Consumers who use mobile payment had not switched to credit cards. Attractiveness of alternative conceptualized as a client's view of the satisfaction available from an alternative relationship (Ping in Patterson and Smith, 2003). Inequality of offering an attractive alternative has been described as a state the right to retain customers. (Emerson in Patterson and Smith, 2003). In other words, if a consumer does not realize there is an attractive alternative provider or to regard them no more attractive than the existing relationship, then the consumer will continue to maintain the relationship even though consumers have little dissatisfaction.

Table 2: Result of Regression

Variable Dependent : Intention			
Independent Variable	Beta Coefficient	t-statistic	P Value
<i>Attitude Mobile P</i>	0.508	6.542	0.000
Adjusted R-square	0.252		
F-statistic	42.796		

Source : SPSS Resulted

Testing Results and Discussion Hypothesis Four (H4)

The fourth hypothesis to test the influence of attitude on intention and proposed in this hypothesis is as follows:

H4 = Attitude significant effect on intention

Based on table 2 above, the regression variable attitude toward intention to produce significant value 0.000 P value smaller than Alpha 0.05. Thus, Ho4 rejected in this study. With the beta coefficient for 0.508, this means attitude variables have a significant impact on intention. These results have similarities with the results of research Cheong and Park (2004) which states that there is a fairly strong influence of attitude on intention. Based on the results of hypothesis testing, then we suggest to the bank to follow the shape positive behaviors or attitudes of consumers toward mobile payment. One of them by analyzing on what factors most determine the attitude or behavior of consumers toward mobile payment. As ease of use factor, in formativeness.

Many researchers who claim that the attitude of not only the mediation between perceived usefulness and ease of use, but the attitude is also a medium between belief and intention. This opinion is evidenced directly by Davis in his research that found that behavioral intention is influenced directly by the attitude of Sharp (2004). Awareness of user attitude towards computers has become a

very determining factor in the increase acceptance of the computer, in addition to understanding the user behavior in the future Jabri in Havelka (2003) .

Table 3: Result of Regression

Dependent Variable : Intention Behavioral			
Variable independent	Beta Coefficient	t-statistic	P Value
Continuity Cost	-0.227	-2.994	0.003
Move in Cost	-0.132	-1.802	0.074
Interpersonal Relationship	-0.492	-6.701	0.000
Adjusted R-square	0.428		
F-statistic	31.937		

Sources : SPSS Resulted

Testing Results and Discussion Hypothesis Five (H5)

The fifth hypothesis tested the influence of continuity and the cost of behavioral intention in this hypothesis is as follows:

H5 = Continuity cost significant effect on behavioral intention

Based on table 3 above, the regression variable cost continuity of the behavioral intention to produce significant value 0.003 P value smaller than Apha 0.05. Thus, Ho5 rejected in this study. With the beta coefficient of -0.227, this means continuity variable cost has a significant influence on behavioral intention. These results have similarities with the results of research Cheong and Park (2004) which states that there is a fairly strong influence of continuity cost of behavioral intention.

Based on the results of hypothesis testing, it is advisable to bank management practitioners to be able to give more benefits to users of mobile payment services. Thus, credit card users are encouraged to move into mobile payment or at least a mobile payment service user which has not moved to the credit card. Continuity cost associated with the loss of preferential treatment costs and cost risk or uncertainty when using the new provider, which is a new service provider is not as good as the old provider. This means that individuals who had received preferential treatment from credit card companies do not have the desire to use mobile payment. Cheong and Park (2004).

Hypothesis Testing Results and Discussion the Six (H6)

The sixth hypothesis tested the effect of the move in cost of behavioral intention and proposed in this hypothesis is as follows:

H6 = Move in cost significant effect on behavioral intention.

Based on table 3 above, the regression variables move in costs to the behavioral intention to produce significant value of P Value for 0074 is greater than Apha 0.05. Thus, Ho6 accepted in this study. With the beta coefficient of -0.132, this means that the variables move in cost has a significant effect on behavioral intention.

Based on the results of hypothesis testing, bank managers should not be overly focused on the problem move in cost. Because proven by this study the cost of moving is not a major problem for users of mobile payment services. Move in cost is often referred to as the costs associated with

learning costs, time, money, and effort, so the costs of moving are also impacted on the time required to learn the new provider's services are continuous. But especially in the context of mobile payment move in costs associated also with the financial costs and received psikologis individual at the time of switching providers. Financial costs are costs incurred due to buy a new phone as a facility to use mobile payment. While the psychological costs associated with proedural costs experienced by individuals to join the mobile payment service provider's network. So in the end consumers are reluctant to use the mobile payment services.

Hypothesis Testing Results and Discussion Seventh (H7)

The third hypothesis to test the influence of interpersonal relationships and behavioral intention in this hypothesis is as follows:

Ha3 = Interpersonal relationships significant effect on behavioral intention.

Based on table 3 above, the regression variable behavioral intention of interpersonal relationships to generate significant value 0.000 P value smaller than Alpha 0.05. Thus, Ho7 rejected in this study. With the beta coefficient of -0.492, this means that the variable of interpersonal relationships has a significant influence on behavioral intention. These results have similarities with the results of research Cheong and Park (2004) which states that there is a fairly strong influence of the interpersonal relationship of behavioral intention. Based on the results of hypothesis testing, it is advisable to bank practitioners, especially mobile payment services division to further enhance the emotional bond between employees and customers through consistent personal relationships. So the mobile payment service user will be reluctant to switch providers. In addition also to encourage credit card users to use mobile payment services. According to Nelson in Thomas (2000) when the relationship evolved into friendship near the individuals involved in the relationship must have a sense of mutual love, mutual trust and solidarity, this corresponds to the individual's ability to act and respond appropriately, which is expected later these individuals can hold relationship.

CONCLUSION

Based on the results of hypothesis testing can be summarized as follows: In the first hypothesis test results perceived usefulness has significantly influence on the attitude of mobile payment. These results indicate that the benefits or usefulness of mobile payment is a factor that can affect an individual's attitude toward mobile payment. in the second hypothesis test results facilitating conditions have a significantly influence on the attitude of mobile payment. These results indicate that completeness of the supporting facilities contained in the mobile payment can affect an individual's attitude toward mobile payment. From the results of testing the third hypothesis attractive of alternatives have a significantly influence on the attitude of mobile payment. These results indicate that the availability of alternative services such as credit cards can affect an individual's attitude toward mobile payment. The fourth hypothesis attitude of mobile payment has a significantly influence behavioral intention toward mobile payment. These results indicate that the attitude or positive or negative behavior of

an individual to the mobile payment can affect the individual's intention to use mobile payment services.

From the results of the fifth hypothesis testing continuity cost has a significantly influence behavioral intention toward mobile payment. These results indicate that the special benefits received from credit cards can affect an individual's intention to use mobile payment services. From the results of hypothesis testing sixth move in cost does not have a significantly influence behavioral intention toward mobile payment. These results indicate that the cost of moving from credit cards to mobile payment does not affect an individual's intention to use mobile payment services. From the results of testing the seventh hypothesis of interpersonal relationship that significantly influence behavioral intention toward mobile payment. These results indicate that the already established good relationships between staff and individuals on credit cards can affect an individual's intention to use mobile payment services.

Based on the results of research that has been done there are some things that need to be managed either by the manager of mobile payment in increasing the willingness of consumers to use mobile payment services. First, with regard to benefits and support facilities located in mobile payment. In this case, it is necessary for management to make a transaction facility features a complete and easily understood by the user. In addition, too, actively promoting to consumers about the benefits of mobile payment. Thus, consumers are interested in using mobile payment services. Second, issues related to alternative services such as credit cards. It is recommended to the manager of mobile payment to give more benefits to consumers. Thus, consumers are not interested to move to credit card services. In addition, the problem is no less important to be considered by managers to create mobile payment is a closer relationship with users of mobile payment. Because according to the results of research, emotional connection between consumers and providers to influence consumer behavior.

Suggested to the researchers who will come, in order to review the object of research on manufacturing industry and make additions to the number of samples and variables such as cost suck, perceived easy of use. In addition, research was conducted using the method of cross sectional research, because of the limitations of research time and therefore this study used the method once the shutter. It is recommended to further research to conduct longitudinal research. Thus the research study results can be obtained more accurately.

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