A Study on Customer Acceptability of Online Payment Systems in Indonesia

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Abstract—**The finance industry is increasingly promoting innovation as a means of growth. It is thought to have created advancements that make transactions easier for users through the mobile banking function. The customer's adoption is also aided by several internal elements at the customer's disposal. This is a quantitative study in Indonesia to determine the link between perceived helpful factors, perceived ease of use, attitude toward usage, and behavioural intention. The data analysis approach used in this study is SEM-PLS. For example, consumer attitude and behaviour, the attitude variable in mobile banking may streamline the transaction process, feels enjoyable, and is easy to use, whereas the online payment application feels simple and ensures its anonymity. Users will find it simple to use the program for online payments, transactions will be secure, and payments for online shops will be considerably more manageable.**

Index Terms—**perceived utility, perceived ease of use, attitude toward usage, behavioural intention, and mobile banking**

I. INTRODUCTION

Finance and banking companies have more sophisticated IT than other industries. Customers who wanted to deal in cash had to go to a real bank. In the current state, traditional banks are inefficient. Online banking services are more advanced in the 4.0 technology age. These online services allow all bank customers to transact without visiting a branch. Without time limits, customers find it simpler to trade. One online banking option is mobile banking. This service is mobile. Mobile banking is one of the most extensively utilized online banking facilities enabling clients to make transactions [1].

Mobile banking application must be downloaded into a mobile device, such as a smartphone. Mobile banking refers to the delivery of banking and financial services using mobile devices' telecommunications capabilities. Facilities for executing financial transactions, such as account management and bill payment, are among the services provided [2].

Many organizations and the banking industry are striving to exploit possibilities to enter the market due to the technological revolution.

The enormity of this possibility makes it difficult for banks to investigate the elements that impact consumers' willingness to adopt and use mobile banking features. Customers will find this online-based service flexible because it may be used anywhere and at any time by accessing the operator's cellular network.

The success criteria for m-marketing development are accuracy, content, entertainment and richness, mobility and privacy[3]. Success factors for m-marketing usage and deployment are permission, opt-in, brand trust, interactivity, and frequency[4]. Success elements for m-marketing effect acceptance, value/profit, and relationship [5]. This mobile banking growth as well as Indonesia e-commerce business growing.

Indonesia's e-commerce business is expanding in tandem with the country's growing internet population. In commerce also provide different kind of payment, it called online payment. Online payment and transaction known in Indonesia such as go pay, Shopee pay, dana and others payment system. This study aims to determine the elements that impact consumers' decision to make transactions online such as Shopee pay in an online store, or these consumers prefer using online banking system rather than online payment. Customers who had ever used an online retail application were polled in this study using a questionnaire survey [6].

Online payment system or e-money payment is one of the most cutting-edge financial uses of mobile technology[7]. Because of the limited acceptability of payment in Indonesia. It is critical to comprehend and evaluate the fundamental drivers that influence online payment acceptability [8].

Mobile banking may now be accessed not just by SMS or the mobile internet, but also through a mobile device application software. The bank's approach for carrying out its activities will be altered because of this mobile banking practice. Banks may also use mobile banking to improve service speed and reach in banking activities [9].

The technology acceptance model (TAM) is a framework for describing a person's technological behaviour. TAM believes that user perceptions of advantages perceived usefulness and user perceptions of usage are the two most important behavioural variables in adopting information technologies perceived ease of use. The TAM model that will be employed in this investigation is based on the following research:
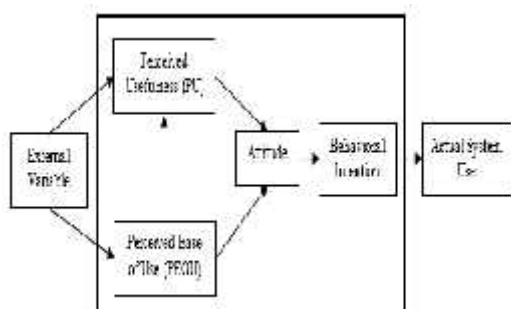

Figure 1. TAM Model

The TAM model shows that perceived usefulness and perceived ease of use of technology predict the adoption of technology and the e-money platform. This indicates that whether someone is willing to adopt new technology, including a method of payment based on financial technology, is determined by their acceptance of the technology's benefits and ease of use[7].

However, policymakers are advised to start teaching campaigns on the recommended practices. Adopting an e-wallet service is one of the recommended actions. E-wallet service providers, on the other hand, are encouraged to develop modern, renewable services that satisfy users' expectations while also matching their financial and technical capabilities[10].

Bank consumers and online payment consumers still thinking about brand equity in banking and financial services.Many financial features, however, have yet to be rigorously assessed or verified within a nomological

framework [9]. Bank consumers attitude can alter because of the stimulus object's experience as well as social or banking regulations.

Internally and outwardly, attitudes are characterized in dimensions such as harmful or beneficial.Bank consumers attitudes contain a cognitive component, which includes trust, knowledge, and expectations. Affective needs are both motivating and emotional. As well as components of banks performance. Any successful organization's reputation has been earned via long-term client connections. The most critical component in guaranteeing their contentment and loyalty is to provide acceptable services. Depending on other business concepts, the company that developed one of its practical aims toward the production of good services according to the demands and expectations of its customers may ensure its success[11].

Consumers that have a strong desire to utilize services on a regular basis have a behavioural intention. The firm will be able to survive and win the competition if a product has the potential for favourablebehavioural intention. In the payment system, the internal logical link between consumer responsibility, payment worry, and volume consuming intention is experimentally examined [12].

II. METHODOLOGY

This study is quantitative. A study on a population or sample is conducted using research techniques, analysed quantitatively or statistically, and tested hypotheses. The variables considered in this investigation are listed below. Intentional behavioursare a variable operationalization for mobile banking research items. Customers can use mobile banking to make payments.

Online payment factors include perceived usability, online purchase, and payment app use. Paying online requires software, which is widely available in practically all smartphones. However, consumers believe that utilizing an online payment application makes transactions easier, faster, and saves time. Customers think using online payment apps is easier than using other digital payment services, safer than using other bank services, and more reliable than using other bank services.Consumers will be able to

utilize online payment apps to make payments in transactions, consumers will always be able to check their balances via online payment applications, and customers will always be able to check their transaction history using online payment applications, to name a few motivations.

The population is the total number of all units or items of interest to the researcher. Animals, individuals or groups of persons, communities, organizations, products, objects, events, or reports are all examples of populations with distinguishing traits that must be stated. The survey included Surabaya residents who utilized both traditional and internet banking.

In this study, proportionate sampling was used to assess population constituents or categories. A questionnaire was utilized to collect data. A questionnaire is a method of collecting data by asking questions or writing comments. Measured on the Likert ordinal scale. The components are converted to Likert's. SEM data analysis method SEM is a multivariate statistical tool that combines factor and regression analysis. This study employed SEM PLS to process and analyse data since it does not need many assumptions. This work's SEM PLS structural model is displayed below.
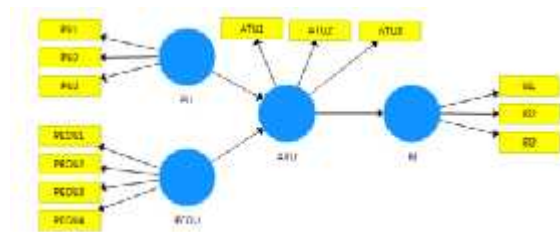

Figure 2. SEM PLS structural model in this study.

Validity and reliability tests were used to check the correctness of the data once it was received and gathered from questionnaires issued to respondents. Validity refers to how well a methodology, instrument, or process assesses a certain notion, while reliability refers to how steady and constant the instrument is when revealing variables. The correlation of the model between the item score and the construct score obtained by PLS is used to examine the measurement model's convergent validity with

indicator reflection. If the correlation with the construct to be assessed is more than 0.70, the individual reflection size is large. However, a loading value of 0.5 to 0.60 is regarded sufficient for research in the early phases of constructing a measuring scale. Comparing the square root of average variance extracted (AVE) value of each construct with the correlation between constructions and other constructs in the model is another way for testing discriminant validity, and it is considered to have excellent discriminant validity.

It is recommended that the AVE value should be greater than 0.50. PLS Regression with Structural Equation Modelling. By using the formative dimension, this study attempted to predict variable X (exogenous) from variable Y (endogenous). To predict Y, PLS regression looks for the best component of X. The way PLS regression searches for a latent vector and a simultaneous decomposition of X and Y, with the restriction that these components can explain the covariance between X and Y. As a result of the common set orthogonal factor, PLS regression decomposes the two variables X and Y.

1. Hypothesis testing in this study was carried out by looking at the existing path coefficients by comparing the probability value of 0.05 and the probability value of Sig. based on decision making as follows:

a. If the probability value of 0.05 is smaller or equal to the probability value of Sig or (0.05 Sig) then Ho is accepted and Ha is rejected, meaning it is not significant.

b. If the probability value of 0.05 is greater or equal to the probability value of Sig or (0.05 Sig) then Ho is rejected and Ha is accepted, meaning that it is significant. The null hypothesis (Ho) is a hypothesis which states that there is no relationship or influence of a variable with other variables, while the alternative hypothesis (Ha) is a hypothesis that states the relationship or influence between variables and other variables.

III. RESULT AND DISCUSSION

Mobile banking is a cutting-edge banking service that allows customers to be assisted in transaction operations via their cell phones.

Mobile banking, often known as m-banking, is a financial facility or service that uses mobile communication equipment such as cell phones to provide facilities for financial transactions via smartphone/cell phone applications. Banking transactions are usually carried out manually using cell phones and m-Banking services, meaning that activities formerly carried out by customers by visiting the bank may now be carried out without having to visit the bank, only by using the customer's smartphone/cell phone using an application that has been verified by a few individuals, saving time and money.

Make a payment over the internet mobile banking or online payment. The term "online payment" refers to a payment mechanism that makes it simple and convenient for consumers to make online payments. Users just need to conduct transactions over the internet network, i.e., online, rather than meeting in person. Non-cash payments, which are described as electronic payment transactions between businesspeople, purchasers, and sellers utilizing savings connected via the internet or electronic networks, are represented by online payments. When performing distant transactions, such as online shopping or other sorts of online markets, online payments are employed. Online payments are used while transacting remotely, such as when using e-commerce. Online payment is a solution that exists to replace payment transaction tools that still utilize the old technique, with the expanding usage of internet technology and the increasing number of e-commerce users.

Respondent distribution in this research shows that the percentage of respondents from each gender, age range, married status, employment, length of time using services, reasons for utilizing services, products purchased online, and nominal transactions are all included in this study's distribution of respondents. The following diagram depicts the distribution of each.

The demographic distribution based on gender categorizes study respondents by gender, namely male and female, and the distribution findings are acquired using both mobile banking and online payment services, with the same composition. Male respondents accounted for 32 percent of the total, or 47.1 percent, while female respondents accounted for 36 percent, or 52.9 percent.

Women make up manyresponders to both mobile banking and internet payment surveys.

The following distribution divides respondents into groups depending on their age, which ranges from 18 to 30 years. The study participants were separated into four age groups. The findings were acquired in mobile banking services, with 3 (4.4 percent) respondents being between the ages of 18 and 20. Online payment users, on the other hand, have a frequency of 5 (7.4%) responses. Furthermore, there were 26 (38.2%) respondents in the mobile banking service and 21 (30.9 percent) respondents in the online payment service while they were between the ages of 21 and 25. In the following age group, 26-30 years old, there are 30 (44.1 percent) respondents for mobile banking services and 23 (33.8 percent) respondents for online payment users. Finally, respondents over the age of 30 are known to be 9 (13.2%) respondents who use mobile banking and 19 (27.9%) respondents who use online payment. Respondents who utilize mobile banking and online payment are predominantly between the ages of 26 and 30 years old, according to this distribution.

Respondents' demographics were further divided into three categories depending on their marital status: married, unmarried, and never married. For mobile banking users, there were 25 (36.8%) married respondents, while for online payment users, there were 28 (21.2%) married respondents. There are also 40 (58.8%) respondents who aren't married to mobile banking users and 35 (21.5%) respondents who aren't married to online payment users. Finally, 3 (4.4 percent) respondents for mobile banking users and 5 (7.4 percent) respondents for online payment users are explained for married respondents. According to the information provided, most of the mobile banking and online payment users are single.

Respondents who work as students make up ten percent (14.7 percent) of mobile banking users and nine percent (13.2 percent) of online payment users. Furthermore, respondents who work as private workers account for 31 (45.6%) of mobile banking users and 30 (44.1%) of online payment users. Civil servants made up as many as 7 (10.3 percent) of respondents for mobile banking users and 13 (19.1 percent) for online

payment users. Finally, respondents who work as housewives account for 9 (13.2%) of mobile banking users and 8 (11.8%) of online payment users. In addition, 11 (4.4 percent) respondents from other professions said they use mobile banking, and 5 (7.4%) said they use online payments. The bulk of responses in both mobile banking and online payment came from respondents who are private workers, according to the data attached.

The duration of usage is also defined as the distribution of respondents' replies, with less than one year, within 1-2 years, and more than two years being the most common. The percentage of respondents who had used the service for less than a year was 14 (20.6%) for mobile banking users and 16 (23.5%) for online payment users. Furthermore, 19 (27.9%) respondents to mobile banking users and 31 (45.6%) respondents to online payment users are known to utilize services for a period of 1-2 years. Finally, respondents who have used services for more than a year are 35 (51.5%) for mobile banking users and 21 (30.9%) for online payment users. According to the attached statistics, many mobile banking users have been using the service for more than two years. Meanwhile, online payment customers have been known to utilize the most for a long time, ranging from 1-2 years.

Respondents are categorized in terms of nominal transactions based on the minimal transactions made utilizing the two services evaluated. There were 2 (2.9 percent) respondents for mobile banking users and 1 (1.5 percent) respondents for online payment users who used services with a nominal transaction of less than IDR 50,000. Furthermore, 9 (13.2 percent) of respondents to mobile banking users and 13 (19.1 percent) of respondents to online payment users utilize services for a period of 1-2 years. Then there were 14 (20.6%) respondents who utilized mobile banking and 16 (23.5%) who utilized online payment transactions. There are as many as 20 (29.4%) respondents who utilize the service with a minimal transaction of Rp. 200,000-Rp. 300,000, both for mobile banking and online payment users.

Furthermore, respondents with a nominal transaction of Rp. 300,000 - Rp. 400,000 were non-existent (0%) for mobile banking users and 9

(13.2%) for online payment users. Finally, respondents who utilize services with a nominal transaction of Rp. 400,000-Rp. 500,000 are 23 (33.8%) for mobile banking and 9 (13.2%) for online payment. Most respondents who use mobile banking services use them for transactions of at least Rp. 400,000 - Rp. 500,000, according to the distribution of responses. Meanwhile, customers of online payment services are known to conduct transactions ranging from IDR 200,000 to IDR 300,000.

The independent variable, the dependent variable, and the intervening variable, in this instance the mediation of the independent variable on the dependent variable, are the three variables employed in this study. The responses to each variable are summarized in the table below.

Perceived usefulness is the first variable examined in this study. With an average value of 4.67, the average replies for using mobile banking services were PU1 "I can make cash transfers anywhere without having to travel to an ATM" and PU2 "I can make payments without cash." Meanwhile, with an average value of 4.66, the highest average online payment service was on item PU1 "I can send money with fellow online payment users."

The perceived ease of use was the study's second variable. With an average score of 4.63, the most common response to the greatest usage of mobile banking services is PEOU2 "Transactions utilizing mobile banking do not waste time." Meanwhile, with an average score of 4.48, the item PEOU2 "Paying with online payment, no need to queue" had the greatest average online payment service.

The attitude toward usage is the second variable in this study. This variable serves as an independent variable, a dependent variable, and an intervening variable in the structural model. ATU1 "I find it helped by mobile banking with a simple transaction procedure" and ATU2 transactions using mobile banking are enjoyable since they are not complex, have an average score of 4.57 for the most frequent usage of mobile banking services. Meanwhile, with an average score of 4.42, the item PEOU2, transactions utilizing quick and quick online

payments, had the highest average online payment service.

Behavioural intention is the final variable examined in this study. This variable is the dependent variable in the structural model. With an average score of 4.72, the most common usage of mobile banking services is BI3 "Checking your savings balance so you don't have to travel to an ATM." Meanwhile, item BI1 "Easy and straightforward online payment services make me pleased" has the highest average online payment service with a value of 4.36.

The validity of a statement item used as a variable construct is tested first in the PLS analysis. In terms of validity testing, there are two types of validity measuring instruments that may be used to determine whether the measured data is valid: the convergent validity test and the discriminant validity test. If the outer loading is at least 0.5 (5 percent) or at most 0.7 in the convergent validity test, it is pronounced valid (7 percent). Convergent validity also considers if the Average Variance Extracted (AVE) value is greater than or equal to 0.5 percent. Consequently, if the results are less than the stated 5% level, the statement elements will be removed until the statement is certified legitimate.

The association between latent variables is measured when the indicator has been validated to have a satisfactory relationship model with its latent variables. Because it evaluates the relationships that occur in a relationship model, this measurement is known as the inner model measurement. There are measures in the inner model, such as knowing the R2 value and the estimated path coefficient test. The following is a description of each of them.

R2 is the coefficient of determination. The appropriateness of the model is tested before the structural model is tested. This test is used to determine the outcomes of observations based on predicted values using the acquired frequencies. This appropriateness test is performed by examining the values on the R-Square that predict how much an independent variable contributes to the dependent variable at the same time.

The coefficient of determination on the variables used to compute mobile banking is 0.952 or 95.2 percent, as shown in the preceding computations. If the R2 score is 0.952, the structural model is considered "strong." Furthermore, this graph shows that the factors investigated in this study had a 95.2 percent effect on the variable perceived ease of use. The remaining 4.8 percent is explained by factors other than those investigated in this study. The R-Square value is 0.648, or 64.8 percent, based on these estimates. This number is classified as supporting a structural model with a strong categorization. Furthermore, this value explains 64.8 percent of the variance in perceived ease of use among online payment users. Meanwhile, 35.2 percent of the remaining factors were predictors of other factors not included in the study.

The bootstrapping step was performed to test the study hypothesis on each direct impact, with a significance threshold of 5% applied (0.05). If the path coefficient indicates significance at the 0.05 level, the link between variables is deemed to be significant. The test results demonstrate that each assumption has a significance level of more than 5% or a probability value greater than 0.05 for all the pathways investigated. As previously indicated, assumptions with a level of more than 5% are considered unimportant. Furthermore, a probability value of less than 0.05 indicates that the five other hypotheses on mobile banking services have a substantial significance. Meanwhile, three-channel assumptions are known to have a relevance level of more than 5% in online payment services, while three others have a relevance level of less than 5%.

Test hypothesis on perceived usefulness vs. perceived ease of use. The findings of the tests on mobile banking services suggest that the variable perceived ease of use has a positive influence on perceived usefulness, with a coefficient of 0.678. With a probability value of 0.000, this positive link is recognized to be significant, indicating a value less than the threshold of 5%, which denotes significant. In keeping with these findings, the variable perceived ease of use in online payment systems has a beta coefficient of 0.456, indicating a positive effect, and a probability value of 0.001 (0.05), indicating significance. As a result, perceived simplicity of use has a substantial impact on customers'

perceptions of the benefits they receive from mobile banking and online payment services.

The findings of the test on mobile banking services suggest that the variable perceived ease of use has a favourable influence on attitude toward utilizing, with a coefficient of 0.519. With a probability value of 0.000, this positive link is recognized to be significant, indicating a value less than the 5% threshold of significance. In keeping with these findings, the variable perceived ease of use in online payment systems has a beta coefficient of 0.508, indicating a positive effect, and a probability value of 0.000 (0.05), indicating significance. As a result, perceived simplicity of use has a big influence on how often people utilize mobile banking and online payment services.

The variable perceived usefulness has a favourable influence on attitude toward adopting mobile banking services, as evidenced by a coefficient of 0.425. With a probability value of 0.001, this positive link is recognized to be significant, indicating a value less than the 5% threshold of significance. In comparison to these findings, the variable for online payment services is perceived utility. Even though it has a beta coefficient of 0.223, indicating a positive effect, the probability value is 0.096 (> 0.05), indicating that it is not significant.

As a result, perceived usefulness has a substantial impact on consumers' perceptions of the benefits they receive from mobile banking services. In contrast, it is well established that the variable perceived usefulness has little effect on boosting service usage behaviour in online payment systems.

The variable perceived ease of use has a positive influence on behavioural intention, as evidenced by a coefficient of 0.266 in a study on mobile banking services. With a probability value of 0.048, this positive link is recognized to be significant, indicating a value less than the 5% level, which denotes significant. In contrast to these findings, the variable perceived ease of use in online payment services has a beta coefficient of -0.079, indicating a negative influence, but the probability value is 0.663 (> 0.05), indicating that it is not significant.

The findings of the test on mobile banking services demonstrate that the perceived

usefulness variable has a positive influence on behavioural intention, with a coefficient of 0.477. With a probability value of 0.005, this positive link is recognized to be significant, indicating a value less than the 5% threshold of significance. In keeping with these findings, the variable perceived usefulness in online payment services has a beta coefficient of 0.443, indicating a positive effect, and a probability value of 0.002 (0.05), indicating significance. As a result, customer perceptions of utility have a substantial impact on raising consumer interest in mobile banking and online payment services.

The findings of the test on mobile banking services suggest that the attitude toward utilizing variable has a favourable influence on behavioural intention, with a coefficient of 0.136. However, with a probability value of 0.466, this positive link is known to be inconsequential, indicating a value greater than the 5% threshold, indicating that it is not significant. In keeping with these findings, the attitude toward utilizing variable for online payment services has a beta coefficient of 0.266, indicating a positive influence, and a probability value of 0.065 (> 0.05), indicating insignificant. As a result, attitudes regarding utilizing mobile banking and online payment services were found to have no significant impact on boosting interest in utilizing them.

In comparison to online payment, consumer adoption of the Mobile Banking Service Application is discussed. The overall technological acceptance model for mobile banking services is judged to be good and substantial based on the results of tests undertaken. The perceived convenience is one of them, and it has a positive and substantial association with the perceived advantages, attitudes, and interest in utilizing mobile banking services. These findings are consistent with previous research on perceived usefulness and behavioural attitudes. The results, on the other hand, diverge from those of online payment systems, which revealed no influence on perceived ease of use.

Users of mobile banking services, on the other hand, discovered that the perceived benefits had a favourable and substantial impact on their views and interest in utilizing the service. This

conclusion is consistent with the findings of online payment service users, who report a favourable and substantial relationship between perceived advantages and interest in utilizing the service. However, data on the perceived utility of attitudes toward utilizing online payment systems are different.

Meanwhile, for users of mobile banking and online payments in particular, the behavioural attitude variable was found to have no meaningful impact on their desire to utilize these services. Users of mobile banking services had higher technology acceptance of the services given than users of online payment services, according to the findings. This is because mobile banking services may be defined as services that have been available for a long time, thus customers are more likely to accept them than online payment services, which are still considered new.

Levels of utility mobile banking and online payment services: their value and security. Consumer adoption of technology in the services provided is measured by usage value. As described under the variables perceived utility and perceived ease of use, the perceived usefulness can be determined by the experience acquired. Respondents said that they believe that mobile banking services allow them to conduct non-cash payments and cash transfers without having to go to an ATM. Meanwhile, respondents who used an online payment service reported that one of the perceived benefits was being able to send money to other users of the same service. The responder acquired a use-value in the form of transactions that may be done flexibly anyplace, based on these findings.

Furthermore, the ease with which users feel can be considered as a measure of use-value. The assertion that respondents do not need to spend a lot of time conducting transactions using mobile banking services receives the highest responses on average. When using online payment services, you don't have to wait long to make a payment at a responding business. As a result, both mobile banking and online payment services may be considered to give a use-value in the form of time savings.

Predicting attitude and behaviour intention in mobile banking and online payment services

using the TAM model. The behaviour of utilizing a service with an interest in utilizing the service is one of the models of consumer acceptance of the technology utilized. Trust and appraisal of a service are two aspects that influence usage attitudes. In this situation, mobile banking customers indicated that the service might simplify the transaction procedure and that it appeared to be enjoyable because it was not complex. Online payment services, on the other hand, were identified by respondents as a supplier of straightforward and straightforward transactions.

Individuals' motivation to utilize services originates from a desire to determine service as a medium for transactions that are utilized on a regular basis. This approach enables users to make ongoing transactions with the service. Positive attitudes, belief in referrals, and incentive to use services are some of the characteristics that enable the establishment of this notion. Respondents are inspired to utilize the mobile banking service because it makes it easier for them to monitor their savings balances in a short amount of time. Meanwhile, respondents had a good attitude about online payment services, as seen by the statement with the highest average, that the services supplied are easy and do not make it difficult for users to complete transactions.

IV. CONCLUSION

The following conclusions may be formed based on the analysis and discussion of study findings on consumer acceptance of online payment services (studies on traditional banks and online payments in Surabaya). The convenience users feel while using mobile banking has a good and significant influence on the perceived advantages, according to mobile banking services. Additionally, the simplicity and convenience experienced by the consumer have a favourable and significant influence on consumer behaviour. Customers' satisfaction with the ease and benefits of mobile banking has a favourable and significant impact on their willingness to use services. The customer's opinion about mobile banking services has no discernible effect on their desire to use the service. In the case of the online payment service, perceived convenience

was proven to have a favourable and considerable impact on benefit. The simplicity with which online payment consumers feel has a favourable and significant impact on their behaviour. Furthermore, the convenience with which customers experience online payment systems has little bearing on their behavioural views. This is also the same as the assertion that has been discovered, namely that the convenience with which online payment customers experience the service has no substantial impact on their desire to use it. Perceived benefits have a considerable impact on interest in using online payment systems. The conduct of online payment users has no discernible impact on their desire to utilize the service. The usability level of the use-value for payments, transfers, and the level of security of mobile banking and online payment applications can be seen from the results of testing the questionnaire data distributed to mobile banking and online payment users, for mobile banking can make it easier to make cash transfers anywhere without the need to go to an ATM, can make it easier to make payment Meanwhile, users of online payments can only send money to other users of online payments, can only make non-cash payments at specific/registered outlets,

and are assured security when using them. The TAM model may anticipate customer attitude and behaviour, for example, the attitude variable in mobile banking may streamline the transaction process, feels enjoyable, and is not difficult to use, whereas the online payment application feels simple and secure. The transaction procedure is simple, the service is secure, and there is no need to go to an ATM to perform transactions, according to the behavioural intention variable. Users will find it simple to use the program for online payments, transactions will be secure, and payments for online shops will be considerably easier.

Following are some suggestions based on the research's findings. For service providers, to store goods that make it easier for customers to access and utilize services, as well as to return. Service providers must also keep improving their services. Future investigations should test the indirect effect or mediation channel. This is because the research solely used direct influence to test.

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