

The effect of attitude and its decomposed, subjective norm and it decomposed on intention to use E-money server in Indonesia

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Abstract: This study investigates consumers' intention on e-money server in Indonesia. E-money server is one of type electronic money for payment system. These are limited studies has been conducted in behavioral intention in this new context. This became a strongly gap which investigate into conceptual model of the consumers' intention to use e-Money Server in Indonesia as micro payment transaction. Consequently, this study employs the Decomposed of Theory Planned Behavior (DTPB) by examines attitude and its decomposed (relative advantage) and subjective norm and its decomposed (family and social-cultural influence) on intention to use e-money server. The model is examined through sampling with a total of one thousand one hundred and fifty respondents were selected using quantitative method as sources of data collection. The questionnaires were distributed using purposive sampling method in Padang, Indonesia. SmartPls 2.0 M3 is used to come out the result. Finally, this study reveal with conclusion and suggestion for future studies.

Key words: E-money server; Intention to use; DTPB; Micro payment; Padang

1. Introduction

The development of ATM in Indonesia until quarter 1-2013 shows that the volume ATM is growing only in four major Banks such as BRI with 14.397 unit, BCA with 12.026 units, Bank Mandiri with 10.986 unit, and BNI with 8.279 unit (Bisniskeuangan. Kompas, 2013). The other factors contributing to the establishment of an ATM depend on how far the bank branch's proximity can manage it as well as on the total number of consumers (client or debtor) with economic activity in the area (Ekonomi. Kompasiana, 2014). Referring to the poor ATM access, Bank Indonesia, a central Bank of Indonesia, had prepared the models on Mobile Financial Services (MFS) to be applied in the support of the program of Financial Inclusion (FI). This program aimed to improve the access experience of people who lacked affordable financial services in 2012. The purpose of FI was to improve the economic empowerment of the community as a group. One of the crucial factors responsible for the poor people's access to the financial services in Indonesia is the geographical conditions and scattered islands. These conditions along with limited transport infrastructure are the primary constraints encountered by banks in providing services to people in remote and rural areas (Bank Indonesia, 2013).

Another issue that comes as a limitation of ATM (Automated Teller Machine) is its product-chip based system to access e-Money. Even though, the ATM, controlled by Asian Payment Network (APN),

has been connected by the cooperation and integration among some ASEAN countries such as Malaysia, Singapore, Thailand, Philippine, South Korea, and Vietnam since 2003 (Bank Negara Malaysia, 2010). Such cooperation and integration do not have strong effect in the society to access the payment transaction, especially in micro payment. Arya Damar, the director of PT Artajasa Pembayaran Elektronik (ATM Bersama), had estimated a total of 50,000 ATMs in Indonesia during his visit at detik.com in 2012, which necessitates an improvement with respect to the demography of Indonesia marked by poor access of the society living apart in several islands (Finance. Detik, 2012).

One of the best practices that have been adapted to support FI program in some countries is the use of mobile phones technology and agents as a means to outreach remote areas, where banks and other financial institutions are unavailable. The widespread use of mobile phones in all walks of life has made the remote population reachable for the FI program. Similarly, an extensive presence of agents in the remote areas assists toward an easy access of a variety of financial services (Bank Indonesia, 2013). Another practical model developed and utilized for the success of the FI program in some countries is through Branchless Banking. When viewed more broadly, FI through branchless banking generally involves the banks as the main actors. In addition, the other actors such as telecommunications companies also can improve the performance of program FI as occurred in Kenya. One of the competitive advantages of telecommunication companies is their access to a very large customer database with wide coverage

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which can be a contributing factor for a successful FI implementation, through e-money product-based servers issued by the telecommunications company (Bank Indonesia, 2013).

Besides, there is limitation on implementation of e-money mobile such in more at mass transportation sector, Banking, and e-shopping. However, the direction of policy and development for e-money was focused on the efforts to increase the use of e-money in the community (Bank Indonesia, 2013). Consequently, social cultural influence and family might be an influencer for the main reasons of low frequency and volume transaction of e-money mobile in Indonesia. The customers prefer to use credit/debit card for more transactions, since the e-money is still growing and needs to be introduced in large society activities (Bank Indonesia, 2013). It is going to take times for consumers to believe it. It is strongly affected by the social and cultural context. The more verified to the financial guarantees and trusted customers, it ensure the safety and security for their money.

Furthermore, the geographical scenario in Indonesia with many islands and limited access of information has posed certain difficulties for consumers in dealing with product and services (Menkofindo, 2013). It was improved by the Ministry of communication and informatics (Menkominfo), Tifatul Sembiring, reported that there are approximately 270 million mobile phone users in Indonesia (ugm.ac.id, 2014). The total number of mobile users is estimated to be higher than the total projected population of Indonesia in 2014 which is approximately 244,814,900 people (Datastatistik-Indonesia, 2014).

2. Literature review

In payment system, behavioral intention suggests that the Internet Banking is a major banking method as a potentially popular medium in electronic commerce (Crede, 1995; Ooi, 1999; Nasri & Charfeddine, 2012). It facilitates the customers by providing instant access to their accounts, which eliminates associated time and cost for visiting a bank in person (Martin & Ambrosio, 2003). Many previous studies discussed on non-banks as financial markets that offer financial products and services which are being followed by many banks to adopt Internet banking (Mols, 1998; Sathye, 1999; Nasri & Charfeddine, 2012). Similar condition is revealed in a study where e-money mobile payment system is not only limited to the Banks, but also driven by non-Banks such as telecommunications companies and retail companies (Bank Indonesia, 2013). The previous researches proposed modification and addition of some more factors that are appropriate for the study under investigation (Al-Fahim, 2012). Many previous studies discussed potential users on behavioral intentions, where the potential users had their behavioral intentions to access a technology or a new system (King and He, 2006) example; Tourists

and Travelers (Casaló et al., 2010), Facebook users (Lee et al., 2012).

Another study, the IT acceptance among senior executives of small businesses, Harrison et al. (1997) showed attitudes toward IT positively affects the intention to adopt technology. The positive impact of attitude on intention was found in this study represented by Hu and Chau (1999) and Chang and Cheung (2001) showed the acceptance of telemedicine and the World Wide Web, influence attitudes toward intention has also been validated in internet banking domain. Another study by Liao et al. (1999) presented that the attitude in use Internet banking by customers significantly affect the intention to adopt technology. Besides, Suh and Han (2002) found that online survey on Internet banking customers from five major banks in Korea come out with similar results.

Relative advantage refers to the degree to which an innovation is perceived as providing more benefits than its predecessor (More & Benbasat, 1991). Relative advantage is analogous to the perceived usefulness (Davis, 1989; Taylor and Todd, 1995b; Davis, 1989). Perceived usefulness is defined as "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis, 1989). Perceived usefulness allows the user believe that the existing technology can yield positive relation of user performance. It can be a better factor to predict the consumer's acceptance of the technology and can affect the behavior of information usage (Lin et al., 2010; Al-Fahim, 2012). It implied that the construct perceived relative advantage presented an intuitive than the perceived benefits (Jeyaraj et al., 2006; Taylor and Todd's, 1995a, 1995b).

Many of the previous studies have tested perceived usefulness on consumers' acceptance to use a new technology on many variables. It has been reported that perceived usefulness supports and positively influences the intention to use online banking (Lee, 2009). In another study, the perceived usefulness has been found to have positive and direct effect on the adoption of Internet Banking (Al-Fahim, 2012). Perceived usefulness has also been discussed in the acceptance of mobile TV in two countries: Korea and United States, considering the cross culture effect with various positions of factors. The effect of perceived usefulness was supported for an independent individual only in Korea, but rejected in United States. That is, perceived usefulness has higher effect on the attitude in Korea than in the United States; however, perceived usefulness and purchase intention were not significant in Korea (Choi & Totten, 2012). Another discussion on mobile commerce and mobile Internet stated that perceived usefulness is one of the five most important predictors of consumer decision to adopt an IT technology and an important factor to determine its influence on the consumers on mobile commerce or the activities of mobile Internet (Jeyaraj et al., 2006; Hsu and Lu, 2004; Lu et al., 2005; Chong et al., 2010; Wei et al., 2009).

Ajzen and Fishbein (1980) explained "attitude toward any concept is simply a person's general feeling of favorableness or unfavorableness for that concept". In the context of top management support, general managers are expected to peak feeling of favorableness or unfavorableness to support the information given. Technology projects will be greatly influenced by the benefits that the project offered the organizational. Unlike other members of the organization, top manager is responsible and accountable for the overall success Organization (Sanders and Carpenter, 2003), and compensation and incentives package of top managers often tied directly to achieve a great level of organization objectives (Gupta and Bailey, 2001). Therefore, top managers are expected to have the most favorable attitude towards projects that support the organization's most significant offering benefits.

Subjective norm is defined as the perception of the individual if the important he thinks that he should or should not do relevant behavior (Fishbein & Ajzen, 1975). It is trusted that it is use to determine set of normative beliefs that is accessible of expectations regarding important reference (Ajzen, 1991). Besides, it is a function of how consumers with others references such family and friends see to the behavior and are motivated to fulfill the conviction (Lim and Dubinsky, 2005). Some meta-analysis has been deal with TRA, TAM, TPB, DTPB. Even though, subjective norms are weak predictors of behavior intentions (Armitage and Conner, 2001), but intention can be enhanced and influenced by only an identification of the attitude that means the subjective norm and their relative importance for many practical purposes such the effect of these norms on online shopping behavior (Ajzen, 1991). Therefore, it represents the social influences on behavior that explored the perception individuals believe can perform a particular behavior (Fishbein & Ajzen, 1975).

There are plenty of studies that discussed social influence with moderating variables on the behavioral intention. Age and gender are tested as moderating variables between social influence and behavioral intention to use Internet Banking. However, the result supported partially, since age and genders have no significant effect, it has only positive and significant effect between social influence and behavioral intention to use Internet Banking (Martins et al., 2013). Besides, social influence was grouped as external variables to test user acceptance of 3G mobile telecommunication technologies. The result showed a positive effect of social influence on behavioral intention of the users of 3G telecommunications services. It means that family and friend can entice the consumers to use 3G telecommunication services by their behaviors and manners (Wu et al., 2008). In addition, social influence has been many dependent variables. A study about user acceptance of software conducted on customers of China's e-commerce company has reported a direct positive impact of social influence on perceived usefulness of software as a service. It

also has direct positive influence on behavioral intention to use software as a service. The impact of social influence on behavioral intention is partly mediated by perceived usefulness (Du et al., 2013).

Another study on people to use information kiosk revealed that social influence has significant impact on behavioral intention, but strongly for women than men. However, social influence is not affected by older or younger people to the behavioral intention to use information kiosk (Wang & Shih, 2009).

The social influence is also not significant on behavioral intention in virtual words. The absence of significance is not a surprising effect, since many previous research found it in a mandatory context (Guo & Barnes, 2011). However, social influence has the most salient effect on behavioral intention to adopt mobile banking, but this result differs, when social influence is tested by using moderating variables. Age significantly moderated the relationship between social influence and behavioral intention, which was more salient for young people, but such relationship, was not significantly moderated by gender (Yu, 2012). Another finding has discussed on social influence to use smartcard applications in Malaysia. The result showed that users were not affected by the social influence, while most of the Malaysians have MyKad and the government encourages the use of MyKad. However, the users were aware of MyKad driving license applications, but it was not affected by their peer groups as social influence (Loo et al., 2009). User acceptance and corporate intranet quality also tested social influence as a strong factor to influence behavioral intentions (Barner & Vidgen, 2012). It indicated that social influence is important to explain consumers' behavioral intentions. As the consumers' adoption of information, social influence has been salient factors to understand the collaborative service components (McKenna et al., 2013).

Furthermore, some studies have discussed on cultural differences (Smith, French, Chang and McNeill (2001) which can see in UK and China explored the important differences between the UK and China's users in terms of the "perception" and "preference". It becomes important components to explore cross-cultural and gender perception (Jagne et al., 2004; Simon, 2001). The family is a key socio economic unit in society and the nature of its organization greatly varies across nationalities (Alesina & Giuliano, 2007). Coleman (1988) argues that family ties can facilitate or inhibit social actions. A consumer's intention to use is also influenced by social factors, such as the groups to which the customer belongs, and social status. In a group, several individuals may interact to influence the purchase decision. The typical roles in such a group decision can be summarized as follows: Initiator-the person who first suggests or thinks of the idea of buying a particular brand or service, Influencer: A person whose view or advice influences the buying decision, Decider: The individual with the power and/or financial authority to make the ultimate choice regarding which brand to buy. Moreover, the

family unit is usually considered to be the most important “purchasing” organization in society. It has been researched extensively.

2.1. Proposed model and hypotheses

Attitude has been tested in many theory and becomes the key construct of some theories; theory of reasoned action (TRA), theory of planned behavior (TPB), technology acceptance model (TAM), and decomposed theory of planned behavior (DTPB) the unified theory of acceptance and use of technology (Ajzen, 1991; Davis, 1989; Fishbein & Ajzen, 1975; Taylor & Todd, 1995a, 1995b; Venkatesh et al., 2003). Therefore, attitude showed that the individual has positive or negative feelings to the doing a behavior, and its affect to the intention in performing the behavior (Fishbein & Ajzen, 1975; Fishbein et al., 1980). Unlike in IT adoption, some studies have examined the attitudes in the adoption of Internet banking showed the relationship between them and positive influence towards internet banking services that reflects there is a strong intention to adopt Internet banking services (Liao and Cheung, 2008; Nor & Pearson, 2008; Sukkar & Hasan, 2005). Besides, it also has been decomposed in such multidimensional confidence of the adoption of IT in the past two decades (Karahanna et al., 1999; Moore & Benbasat, 1991; Taylor & Todd, 1995a, 1995b).

Therefore, this study proposes the following hypothesis:

H₁: Attitude positively affects the intention to use e-money mobile

Relative advantage (perceived usefulness) is one of the best and most consistent predictors of innovation adoption (Khalil & Pearson, 2008; Plouffe et al., 2001; Teo & Pok, 2003). It has been tested in various studies have proved that there is a positive relationship towards attitude (Al-Gathani & King, 1999; Hu et al., 1999; Khalil & Pearson, 2008; Morris & Dhillon, 1997; Taylor & Todd, 1995a). Specifically in mobile context, numerous studies have been conducted and have revealed the significant and positive relationship towards attitude (e.g. Cheong & Park, 2005; Gu et al., 2009; Park & Chen, 2007; Teo & Pok, 2003; Lu et al., 2009; Yaghoubi, 2011; Schierz et al., 2010; Hong et al., 2008; Hsu et al., 2006; Pedersen, 2005). Therefore, this study proposes the following hypothesis:

H₂: Relative advantage positively affects the attitude towards intention to use e-money mobile

The subjective norm in this study is that there are limited studies conducted in Indonesia settings e-money mobile. Subjective norm reflect to the perceived pressure from people who think consumers are important to them. Subjective norm refers to other people's perceptions of the individual's opinions on whether he should do or not a particular behavior (Ajzen, 1991). In particular, previous studies did not take numerous the subjective norm setting e-money mobile in Indonesia as a predictor of intentions. In addition, there have

been discussed findings in various background of the studies such e-banking, e-commerce, online shopping found no significant effect (Jarnail, 2012; Lee & Ngoc, 2010; Nik Mat & Sentosa, 2008) whereas another study found a significant effect (Pedersen & Nysveen, 2005; OK & Shon, 2006). In another studies, Suntopmithug and Khamalah (2010) described that higher levels of subjective norm of online purchases should lead to a higher level of trust and intention to buy.

The influence of subjective norms on behavior intention has been found in many studies with various contexts such adoption IT, mobile services. A study on the intention to adopt and continue to use the Microsoft Windows 3.1 between PC's users discussed that subjective norm is significant effect on behavioral intentions (Karahanna et al., 1999). Other studies have also proved that subjective norm significant effect on behavioral intention (Harrison et al., 1997; Lu et al., 2009; Jasman et al., 2005; Khalil & Pearson, 2008; Taylor & Todd, 1995a, 1995b; Venkatesh et al., 2000). Another study on the acceptance of electronic brokers (e-broker) has also confirmed the relationship; subjective norm significant effect on intention (Bhattacharjee, 2000).

Subjective Norms have also been recognized to play an important role in determining the adoption of mobile technologies (Chong et al., 2010; Hsu et al., 2008; Scheirz et al., 2010). It was improved that subjective norm positive effect on behavioral intentions (Jayasingh and Yeh, 2009; Shin et al., 2009). Therefore, the second hypothesis for this study can be summarized as:

H₃: Subjective norm positively affects the intention to use e-money mobile

Culture usually points out the possible means of perception, thought and action of human behavior. According to Cyr (2004), culture is the level to which individuals disseminate values, beliefs as well as behaviors. Another tested by Barber and Badre (1998), culture is an identifying element of a particular country and a way of differentiating their websites. A comparison in previous studies tested between Chinese and Indonesian users, Evers and Day (1997) looked into interface acceptance and concluded that Indonesian users placed a higher value on ease of use than functionality as opposed to Chinese users.

Syarief et al. (2003) found that there is significant differences between Indonesian and American users in the way they interpret different types of messages and the speed they interpret those messages. This is linked to intention, as it is perceived that people often behave based on how others think they should. Based on the study by Putit & Arnott (2007), studies using previous models of subjective norm, and equating it to social environment, revealed that norms impact purchase behavior of local brands. Subjective norms can be defined as, “the person's perception that most people who are important to him/her think he/she should not perform the behavior under question” (Fishbein & Ajzen, 1975

cited in Margaret & Thompson, 2000). It is also revealed that beliefs to the group's expectations.

The family is an institution or group's perception that is viewed to be the most critical purchasing unit in society, based on several studies. Firms and industries are concerned with the actions that impact the husband, wife, and children in the direct purchasing of items on a daily basis. In light of the family, a customer's purchase behavior is viewed through the environment, as it is the deciding factors in gauging the level of changes in society; in other words, by group thinking.

The study by Chiason & Lovato (2001), family affects local brand purchase, while Morris & Venkatesh (2000) revealed that purchase intention of workers in choosing a format of purchase behavior of local brands are influenced by subjective norms or their families; these are the norms of the family or the local circle of influence. Taylor & Todd (1995), who emphasized on work colleagues and organizational culture. This is particularly true in the context of the immediate society as opposed to global social norms. Many previous studies have been tested family is positively effect to subjective norm limited to e-banking (Bhattacharjee, 2000; Hsu et al., 2006; Khalil and Pearson, 2008; Shin et al., 2009; Jung & Kau, 2004; Al-Majali and Nik Kamariah, 2010; Chong et al., 2010; Hong et al., 2008). Therefore, this study proposes the following hypothesis:

H₄: Social cultural influence positively affects the subjective norm towards intention to use e-money mobile

H₅: Family positively affects the subjective norm towards intention to use e-money mobile

The model of the study is proposed as below (Fig. 1).

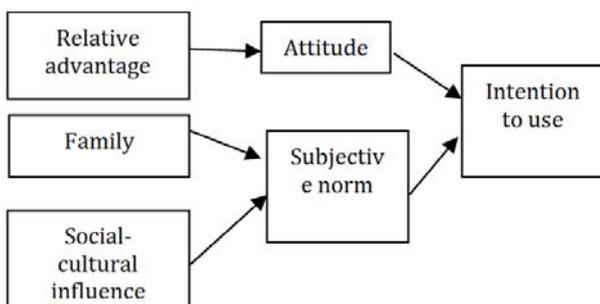


Fig. 1: Proposed Model

3. Methodology

3.1. Respondents of the study

According to Sekaran and Bougie (2010), the population is a group of people, events, or thing that can be investigated. It needs the researcher to operate a list of population with close approximation to all population. Referring to this study, the population is all people in Indonesia who have and use mobile phones. However, it is infeasible to measure on all of the members. In this study, the questionnaires were distributed among 1150

respondents to get more accurate prediction about consumers' intentions to use e-Money in Indonesia the method of mall intercept is more appropriate to this study because all consumers can be approached without a proper sampling frame to get their responses by distributing the questionnaire at the stores. In this technique, the respondents are selected based on how long they stay to represent the behavior of the shoppers, because it improves the quality and accuracy of the data that can be addressed to be true for a random sample (Bush and Hair, 1985; Nowell and Stanley, 1991).

To avoid bias responses of mall intercept, the technique distributing questionnaire is looking for the shoppers who want to leave the store or have finished their shopping. However, the shopping complex that is integrated to this study refers to the minimarket and departmental stores in Padang. The data is gathered responses from about 1300 respondents with age ranging from 18 years to above 56 years old. In this case, the distribution of the questionnaire is adapted by (Preez, 2001) that determines for three time a day; morning, lunch time, and afternoon over a week of sick days and also over a two-week of distributing period to reduce self and subjective selections. This way helps to reduce the respondent's bias on the data (Bush & Hair, 1985). It is collected in Padang, because the fieldworkers are trained in this city. The researcher has to make sure that the respondent has a mobile phone to approach for the purpose of this study to investigate the consumers' intention to use e-Money mobile through their mobile phone access.

3.2. Research instruments

The questionnaire is used as an instrument of the study that examines All of variables used a seven-point scale (from strongly agree to strongly disagree). The construct was already followed by many authors to investigate the behavioral intention in many aspects or areas of decomposed theory of planned behavioral. Besides, each instrument is reliable and accepts the coefficient alpha (Nunnally, 1978).

4. Findings of the study

4.1. Descriptive statistics

A total of 1150 questionnaires were distributed to mobile user in shopping Centre. Out of 1150 questionnaires, 601 questionnaires were returned. Of this, 549 responses were found to be non-usable. The respondents who respond to this study from male are 220 which represent 36.4%, and female are 390 with 64.6%. The respondents who respond to this study from age 18-25 are 320 which represent 53.2%, age 26-30 are 181 which represent 30.1%, age 31-35 are 55 which represent 9.2%, age 36-40 are 45 which represent 7.5%.

Table 1: Description of the questions in questionnaire

Authors	Variables	Questions
Tan & Teo, 2000; Taylor and Todd, 1995b; Davis, 1989	Relative Advantage	1. Using e-Money in mobile phone would enable me to accomplish tasks more quickly 2. Using e-Money in mobile phone would improve my mobile phone performance 3. Using e-Money in mobile phone would increase my productivity 4. Using e-Money in mobile phone would enhance my effectiveness on mobile phone 5. Using e-Money in mobile phone would make it easier to do on mobile phone 6. I would find e-Money useful in mobile phone
Viswanath Venkatesh, Michael G. Morris, Gordon B. Davis, & Fred D. Davis (2000)	Attitude	7. I have positive opinion in electronic money on mobile phone 8. I think continuance usage electronic money on mobile phone is good for me 9. I think continuance usage electronic money on mobile phone is appropriate for me
Tan & Teo, 2000; Davis et al., 1989; Miller, 2005; Azmi et al., 2010; Dholakia et al, 2004 as cited in Al-Debei et al, 2013	Subjective Norm	10. People who influence my behavior think that I should use electronic money in mobile phone 11. People who are important to me think that I should use electronic money in mobile phone 12. People whose opinions I value think I should use electronic money in mobile phone 13. People who are close to me think that I should use electronic money in mobile phone 14. People who influence my decisions think that I should use electronic money in mobile phone
Vermier & Verbeke, 2008; Rhodes, Blanchard and Matheson, 2006	Family	15. I use electronic money in mobile phone because my family uses it 16. I will have to use electronic money in mobile phone if my family has already used it 17. I have to use electronic money in mobile phone because my family thinks I should use it
Viswanath Venkatesh, Michael G. Morris, Gordon B. Davis, & Fred D. Davis (2000)	Social-cultural Influence	18. Cultural and people who influence my behavior think that I should use e-Money in mobile phone 19. Cultural and people who are important to me think that I should e-Money in mobile phone 20. The cultural, relatives and friends have been helpful in the use of e-Money in mobile phone 21. In general, the social and cultural environment has supported the use of e-Money in mobile phone 22. If a relative were in financial difficulty to use e-money on mobile phone, I would help within my means 23. I like sharing little things about e-money on mobile phone with my neighbor 24. It annoys me when other people perform e-money on mobile phone better than I do 25. I usually sacrifice my self-interest for the benefit to use e-money on mobile phone of my group 26. I hate to disagree with others in my group about e-money on mobile phone 27. When another people does transaction e-money on mobile phone better than I do, I get tense and provoked 28. When I succeed on e-money on mobile phone, it is usually because of my abilities 29. I prefer to be direct and forthright when discussing with people about e-money on mobile phone
Ja-Chul Gu, Sang-Chul Lee & Yung-Ho Suh, 2009; Carolina Lo'pez-Nicola' s,	Intention to use	30. I intend to use e-Money in mobile phone continuously in the future 31. I will recommend others to use e-Money based in mobile phone 32. I will frequently use e-Money in mobile phone in the future
Francisco J. Molina-Castillo, Harry Bouwman, 2008; Ja-Chul Gu, Sang-Chul Lee & Yung-Ho Suh, 2009	Intention to use	33. I will definitively keep using advanced mobile services on e-money transaction payment. 34. I expect to be using advanced mobile services on e-money transaction payment in the future as well 35. I expect that advanced mobile services on e-money transaction payment will make everything easier in the future 36. I think other should use advanced mobile services as well on e-money transaction payment

Table 2: Profile of Respondents (N = 601)

Item	N	Percentage (%)
Gender		
Male	220	36.4
Female	390	64.6
Age		
18- 25	320	53.2
26 - 30	181	30.1
31 - 35	55	9.2
36 - 40	45	7.5

Based on above restatement of hypothesis, to find whether the variables are used in this study supported or rejected, the results of the structural model are presented in Table 3 as follows.

5. Discussion

Table 3: The Results of Structural Model

Variables	Path	Standard Error (STERR)	T-Value	P-Value	Decision
F -> SN	0.476118***	0.044304	10.747	0.00	Supported
SCI -> SN	0.256976***	0.04626	5.555	0.00	Supported
SN -> ITU	0.075789**	0.035106	2.159	0.02	Supported
RA -> AT	0.408899***	0.065856	6.209	0.00	Supported
AT -> ITU	0.408674***	0.050188	8.143	0.00	Supported

*:p>0.1; **:p>0.05; ***:p>0.01

Furthermore, the effect of relative advantage on attitude has also been found in several studies (e.g. Bhattacharjee, 2000; Khalil & Pearson, 2008; Plouffe et al., 2001). The positive relationship between relative advantage and attitude in this study is consistent with previous findings of Cheong and Park (2005), Hsu et al. (2006), Park and Chen (2007), Schierz et al. (2010), and Teo and Pok (2003) who reported that relative advantage had significant direct positive influence on attitude. This is congruent with other studies that perceived relative advantage have a positive effect on user's intention to a new technology (Jeyaraj et al., 2006; Nor and Pearson, 2008; Taylor and Todd, 1995a).

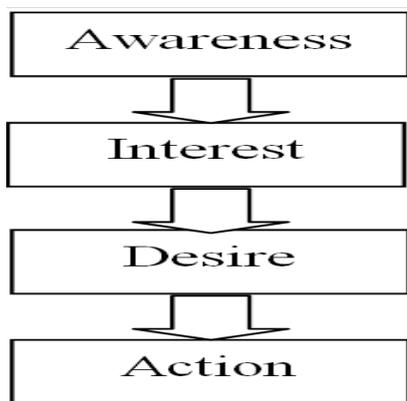


Fig. 2: The AIDA Model (Source: Joshi, 2005)

The significant effect of relative advantage on attitude implies that in order to form the individuals' positive attitude towards using the technology, they need to be formed first by the benefit of using the technology before individuals start using e-money mobile. There are various benefits of using e-money

Relative advantage is analogous as perceived usefulness that refers to as an individual's perception that usage of technology will improve performance (Davis, 1989). In this study context, relative advantage refers to how consumers perceive that by using e-money mobile that will provide benefits to them in their daily lives. As hypothesized, relative advantage ($\beta = 0.408899^{***}$, $t = 6.209$, $p > 0.01$) is found to have a significant positive effect on attitude. This result is consistent with previous research on information system acceptance (e.g. Al-Gathani & King, 1999; Horton et al., 2001; Morris & Dillon, 1997; Taylor & Todd, 1995a) which found that relative advantage has a significant direct positive effect on attitude

mobile. According to Joshi (2005) described the consumer response hierarchy models by using 4 principles (attention, interest, desire, action), called 'AIDA' Model. 'AIDA' Model is using to give effect to the consumer, so they award to the product. It will make them interest and follow that product based on their desiring.

The AIDA model can be applied in e-money mobile as below:

- i. Attention: The first step the practitioners need to do is catch the consumers' attention. It is a crucial part which makes lose profit immediately if they have lost attention the potential consumers. When they can achieve it, means a commercial ad of the e-money mobile have been promoted. In this case, the ad is launched by the issuers to attract the potential consumers' attention in term name, logo or other attributes used. The potential consumers' attention can make a great benefit for organization. For example, the strategy with using a celebrity as brand ambassador to promote can improve the profit of organizations would be gotten, called celebrity endorsement. So, the practioners need to identify the potential consumer that has strong reason to use e-money mobile.
- ii. Interest: The interest can be applied after the practioners grabbed the potential consumers' attention. The interest relates to build emotional of the consumers to purchase. The practioners need to highlight the values their got when purchased. Indirectly, they knew they lost some advantages if they do not buy the products or services.
- iii. Desire: After the potential consumers has interest to the products or services, then they have to be

switched the interest to make strong desire to what suggested. For e-money mobile, the potential consumers can be attracted by television's ads, posters ads or on road show. This advertising can involve the potential consumers' motivation to buy the products. It is because they have appeal towards the products even though they have no needs to the products.

- iv. Action: The action is reflects to consumers' final buy. It means that the consumers had decided to get the products or services because they have known more them. In e-money mobile, the action comes from the potential consumers that was being attractive and get some beneficial value from the e-money if they use. With using e-money mobile for all of micro payments transaction, it makes them feel the benefits clearly that use cash as usual.

In business transactions, the AIDA Model is can help the practioners to grab potential customers' attention. These are some techniques that can be used by marketers to gain the potential consumers' attention are demo with e-money mobile product samples, enlarge the visual signs such in billboard, etc. the important thing is the marketer has to promote through products' information and ads.

Those studies conclude if the consumers have positive attitude towards using the services, it directs to the intention to use e-money mobile. The significant results in this study implies that a positive influence of e-money mobile by individual to lead their intention to use the technology. It is because the customer receives some benefits if they intent to use e-money mobile for payment transaction. The customers' value is high when cost using e-money mobile is less than value they receipt. Besides, it indicates that attitude is a good predictor and become important factor influence intention to use e-money mobile users. It has been explained in ABC Model that the strength with which an attitude is held is often a good predictor of behavior. The stronger the attitude the more likely it should affect behavior. ABC Model of attitudes is also known as a tri-component model of attitudes (Solomon, 2011, 1994; Schiffman & Kanuk, 2007, 2000; Webb, 2010).

Many authors who have been discussed the ABC Model of Attitudes. This model is closely involved the consumers' attitudes by determined their knowing, feeling, and doing (Solomon, 1994). For the marketers, attitudes brings some information and messages from the consumers, but the sources need to be carefully considered to maintain credibility, expertise, attractiveness and trustworthiness (Webb, 2010). The result also suggests that the formation of positive attitude towards using e-money mobile user has to take place before the technology can be accepted.

This study hypothesizes that individuals will have a higher intention to use e-money mobile if they have socially supportive reference groups like friends and family, who are e-money mobile users. In this study, subjective norm has been decomposed into social-cultural influence and family who could

influence individuals to use e-money mobile. As expected, the hypotheses for social cultural influence ($\beta = 0.256976^{***}$, $t = 5.555$, $p < 0.01$) and family ($\beta = 0.476118^{***}$, $t = 10.747$, $p < 0.01$) are found to have a significant positive effect on the subjective norm. Therefore, hypothesis 11 and hypothesis 12 are supported in this study.

The finding of this study is consistent with previous studies (e.g. Hsu *et al.*, 2006; Khalil & Pearson, 2008) which found that family's influences have a significant positive effect on subjective norm. The result of this study shows that the interpersonal influence (i.e. friends and family) is found to have a significant positive effect on the subjective norm. The internal factors for individuals which usually come from the connection with people closest to them will influence their intention towards using e-money mobile (Rao & Troshani, 2007). The significant finding in this study validates the earlier study by Fan *et al.* (2005) which stated that a user has more tendencies to suggest and recommend particular mobile services to other people if they are satisfied. Word of mouth from the people closest to individuals and feedback of a good experience in using e-money mobile might influence them to use the technology. Hsu *et al.* (2008) also verified that the experience users' groups are more concerned on other people's opinion rather than potential users on using the e-money mobile.

From a practical point of view, the finding of this study proposes that two reference groups' namely social-cultural influence and family do influence an individual to use e-money mobile. The result of this study also proved the endorsement from their family and social cultural influence towards intention for using e-money mobile might affect the individuals' beliefs, value and confidence in making decision to use the technology. Therefore, e-money mobile should focus on this group in their promotional effort campaign, social value for each cultural and developed more effective educating. The importance of these reference groups was also highlighted by Hsu *et al.* (2006) which confirmed that consumers put more confidence in making decisions by having endorsement from their family and social cultural environment. The significant finding of this study also emphasizes the importance of ensuring the positive remark from these reference groups since the positive feedback from this group will influence the acceptance of e-money mobile of those who are closest to them.

Mobile service providers also should understand and concentrate on characteristics of these reference groups because once the consumers decided to use e-money mobile, they can also bring their relatives and close friends together to enjoy the services. This finding concurs with Jung and Kau (2004) study on culture's influence on consumer behavior which proved that family decision plays an important role in affecting consumer's purchase behavior. Besides, Chong *et al.* (2010) also verified that family have an influential effect on individual's decision to adopt the technology. The more family and their social cultural

affect the technology, the more new users will be encouraged to adopt the technology (Chong et al., 2010). Understanding these two factors will aid or share knowledge e-money mobile to achieve the promotional goals and objectives in increasing intention to use e-money mobile as well.

6. Conclusions

In summary, the results of this empirical study highlight new insights about how attitude and its decomposed (relative advantage), subjective norm and its decomposed (social cultural influence and family) can improve the consumers' intention to use e-money mobile in Indonesia. However, these are some negatives relationship in some variables; complexity has negative impact on attitude, complexity has negative impact on relative advantage, perceived risk has negative impact on intention to use e-money mobile. All of variables that have negative relationship mean cannot be used for more to influence the potential consumers.

7. Research limitations and suggestions

In the research design, this study was conducted in quantitative research methods. The respondents' answers may be influenced by the biased perception of the situation (Atieno, 2009). It happened because of the scale that is used Likert scale can make their perception. Finally, another important limitation of this study is limited previous studies overcome the same factors in Indonesia. Besides, the examination the relationship of this research constructs in the context of the Indonesia has been no previous studies and lack of availability.

Future research should incorporate more variables and samples in the study, since consumers are quite homogeneous in nature. Furthermore, this study can highlight on other relevant variables to explain intention to use e-money. The study can be considered as a generalized approach to explore more on e-money related study, that is, the researchers can take this issue in other setting. Firstly, it is suggested for the next study to do in different scope. Secondly, in the methodology part, the future study can design with longitudinal study rather than cross-sectional study. Therefore, studying the relationship between them at one point of time will lead to lacking the accuracy. Thirdly, this study recommends for future study to consider with mixed (quantitative and qualitative) research design. Finally, the next researchers should continue the study to finding to be explained more.

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