

The Effect of Trust to Users to Use Go-Pay and Grab-Pay as Payment Method

Andi Nurul Istiyana

Politeknik Negeri Ujung Pandang
Kota Makassar, Sulawesi Selatan, Indonesia
istiyanaandi@gmail.com

Dien Triana

Politeknik Negeri Ujung Pandang
Kota Makassar, Sulawesi Selatan, Indonesia

Abstract—Nowadays, online transportation has become a viable option for taking people to where they want to go. The various conveniences you get from online transportation, as well as ease of payment, compared to conventional modes of transport. One payment method offered is with the use of a mobile application, but not many people intend to use this service. The aim of this study is to know how trust can affect the intent to use the mobile payment method, namely GO-PAY and GrabPay. Additional variables used in this study include perception, social influence, self-efficacy and risk. The respondents of this study are users of online transportation services in Makassar, Indonesia. After distributing questionnaires, there were 140 respondents who were chosen to participate in this study. Data was processed by using Structural Equation Method (SEM). The results of this study show that trust negatively affects intent. This study also found that trust is affected by perceived risk and perceived value. The additional variables are used to gauge trust. The results of the additional variables show that social influence and self-efficacy affect trust.

Keywords—mobile application, trust, intent, perception, social influence, self-efficacy, risk.

I. INTRODUCTION

Information technology (IT) has rapidly developed and become an integral part of everyday life. The development of innovations has increasingly pampered users by giving them easy and quick access to information. An example of a popular innovation is the Internet, cellular phones, and all sorts of applications. The many cellular phone and active Internet users through their Smartphones have created an opportunity that companies can use to increase their competitive advantage by developing mobile applications to offer their goods and services. The existence of a mobile application is a way for companies to offer their best services in IT to their customers.

The benefits of this phenomenon are what have made the transportation industry stay up-to-date with the latest forms of online transportation. Online transportation was first introduced to Indonesia in 2011. Grab Taxi, an online transportation company originating from Singapore, began expanding into Indonesia. This answered the needs of people living in urban areas to travel. Not even one year later, all sorts of services were made and offered to the public with a wide range of different features. In the beginning, two online transportation companies – Grab and GO-JEK – offered transportation services, but they soon began branching out and offering different services unheard of in Indonesia, such as couriers for goods, documents, and food. Users had two payment options to choose from: cash or non-cash.

Non-cash payments soon became known as M-Commerce (mobile commerce). It is an electronic trading system (E-Commerce) which can be done through a portable gadget. Users can engage in transactions through the Internet, private communications networks, Smart Cards, and other digital media. GO-JEK's M-Commerce system was known as GO-JEK Credit but changed to become GO-PAY, whereas Grab's non-cash payment system is GrabPay. Even though these systems offer non-cash methods of paying, most customers decide to pay in cash. The main justification for doing so is security risks. In Indonesia, M-Commerce is fully developed and is currently being used by many customers. However, e-payment methods such as GO-PAY and GrabPay in numerous cities across the archipelago do not use these services but instead opt to use payment methods such as cash payments, ATM transfers, Internet banking, or mobile banking.

Non-cash payment systems have long been developed but require special attention from researchers. The lack of use of such systems is related to trust, or lack thereof, from users since it involves their hard-earned Rupiahs to transact. The intent of customers also plays a significant role in affecting their decision to use or refrain from using these payment systems.

Based on the explanation above regarding the rare-use of non-cash payment methods, this study will focus on the use of mobile applications to make non-cash payments. Transactions through mobile applications involve the use of virtual money to make and accept payments. The researchers are interested in discussing the use of GO-PAY and GrabPay because these two online transportation service providers were the pioneers of the industry concerning non-cash transactions. Another reason for choosing these mega-corporations is because the nature of their business has long been developed.

Conducting this research requires a theoretical understanding of the foundation cause behind a person's intent to use a mobile application to make payments. The main thing to consider is the trust of users in transferring money to other accounts registered to the online service. The next thing to consider is whether trust can create the intent to continue using these mobile applications as a legitimate form of making payments.

In order to connect the two points, the researchers also include users' perceived value or perceived value, as well as the perceived risk of using such systems. These two things are the moderating variables in gauging the effect of trust on intent. Meanwhile, measuring trust involves gauging the social influence towards users because online transportation services are closely related to the influence of social media. To enhance our measurement of trust, the researchers will also

evaluate the self-efficacy of users. This must be done because mobile applications are inseparable from IT users.

Research on use of non-cash payment methods have been done in the past. Istiyana and Irawan in [1] examined the effects of trust on intent in the case of joint bank accounts. They found that trust plays a significant role in affecting intent in opening and using a joint bank account. Additional variables used in that study were perceived value, perceived risk, perceived convenience, and antecedents of the trust variable. Another study related to the use of virtual money, specifically the GO-PAY service, was conducted Wardhani in [2] which analyzed various influential factors of GO-JEK users on GO-PAY. The study concluded that perceived value, ease of use, supporting circumstances, and trust all played significant roles in affecting GO-JEK users' perception. He also found that the ability of users, social influence, and security were closely related to GO-JEK users' perception.

This study contributes to the literature regarding payment systems facilitated by third parties (mobile application developers). Referring to previous studies, the researchers want to test the effects of trust on intent to use mobile applications as an alternative way of making payments. Moderating variables used in this study include perceived risk and perceived value. Gauging trust was done by adding social influence and users' self-efficacy.

Based on the background described above, this study investigates further how trust affects intent to use mobile applications to make non-cash payments. Perceived value, self-efficacy, social influence, and perceived risk are used as an additional factor to gauge the relationship between the two variables. This study also employs the use of perceived convenience and perceived security as antecedents of the trust variable. The first hypothesis of this study is as follows:

H1: Trust has a positive and significant effect on intent to use mobile applications to make payments.

The first hypothesis is the main problem that the researchers will answer in this study, but there are other issues that are closely related to this problem. When using a service, the perceived value of using a service is important and related to trust. Furthermore, in conducting online activities, risk, security, and convenience can all affect overall trust and intent of using said service. Based on this explanation, the researchers have devised the following hypotheses:

H2: Trust has a positive and significant effect on perceived value;

H3: Perceived value has a positive and significant effect on intent to use mobile applications to make payments;

H4: Trust has a negative and significant effect on intent to use mobile applications to make payments;

H5: Perceived risk has a negative and significant effect on intent to use mobile applications to make payments

H6: Social influence has a positive and significant effect on trust

H7: Self-efficacy has a positive and significant effect on trust.

The rest of this paper is organized as follows: Section II describes methodology of this work. Section III presents the

obtained results and following by discussion. Finally, Section IV concludes this work.

II. METHODOLOGY

This study aims to provide empirical evidence on how the intent to use mobile applications to make payments among online transportation service users is affected by trust. In addition, the perception of users about service providers is just as important in this study so the researchers also aim to find empirical evidence that shows how trust affects perceived value and how perceived value affects intent to use mobile applications to make payments.

This study also aims to obtain empirical evidence regarding the effects of trust on perceived risk and how perceived risk affects intent to use mobile applications as an alternative to make payments. Another aim of this study is to find empirical evidence of the effects of perceived comfort, social influence, self-efficacy, and perceived study on trust in using mobile applications to make payments.

Collecting data for this study was done with the help of surveys to obtain the opinions of employees. Self-administered surveys are a form of primary data collection by asking questions to individual respondents [3].

The population used in this study consists of online transportation users. The researchers used purposive sampling to determine the final sample of this study. This method of determining the research sample is done by ensuring that the respondents fulfill certain criteria. The criteria used in this sampling method are judgment and quota [4].

Questionnaires were distributed directly and through online platforms to people living in Makassar. The questionnaire items serve to provide answers regarding the several variables used in the research construct. We can find the construct of this study in the Figure 1 below.

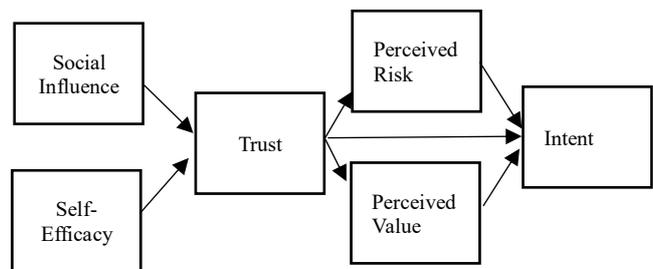


Fig. 1. Research Model

This study follows the research construct used in several previous studies, so the researchers tested the questions used in the questionnaire. Testing the questionnaire items was done by conducting a pilot test which was given randomly to several college students who have experience in using online transportation services. The questionnaire taken for previous studies were in English and then translated into Indonesian by the researchers. The translated questionnaire was corrected and validated by a professional linguistic who determined the language used in the questionnaire was correct.

Of the ten self-administered questionnaires, eight were returned. The results of the pilot test were deemed acceptable because the students understood what the questionnaire items meant and how to answer them.

This study measures the effect of trust on intent to use mobile applications as a media to make payments. This model was developed in a previous study Istiyana and Irawan in [1], but social influence and self-efficacy variables were added to measure trust.

The definitions of the variables used in this study are as follows:

A. Intention

Intent shows the willingness of a user to use a mobile application, i.e. GO-PAY or GrabPay, as a form of paying for his or her purchases. This variable is measured by using four question items adopted from [5]. Each question in this study was answered using a 1 to 5 Likert Scale, ranging from strongly disagree to strongly agree.

B. Trust

The definition of trust used in this study was adopted from .Trust is the willingness of a user to use a mobile application, i.e. GO-PAY or GrabPay, to pay for his or her purchases with the expectation that a mobile application will fulfill his or her needs without being monitored or controlled by the provider of a joint account. Trust is measured by using five question items adopted from Bhattacharjee in [6]. Each question in this study was answered using a 1 to 5 Likert Scale, ranging from strongly disagree to strongly agree.

C. Perceived Value

Perceived value is defined as the value a user’s perception about the benefit(s) he or she will receive in exchange for an amount of money spent to receive the expected benefit. Perceived risk is measured by using four question items adopted. Each question in this study was answered using a 1 to 5 Likert Scale, ranging from strongly disagree to strongly agree.

D. Perceived Risk

Perceived risk in this study is defined as the uncertainty of an action Shamsadani, *et al.*, in [7], that can cause the possibility of losses. This variable is measured by using three question items adopted. Each question in this study was answered using a 1 to 5 Likert Scale, ranging from strongly disagree to strongly agree.

E. Social Influence

Social influence is defined as the extent of an individual’s ability to be persuaded to use a new system used by others. Another definition is the effect of a social condition which obligates an individual to use a mobile application, i.e. GO-PAY and GrabPay, as a payment method. This variable was adopted from. Each question in this study was answered using a 1 to 5 Likert Scale, ranging from strongly disagree to strongly agree.

F. Self-Efficacy

Self-efficacy is the belief in one’s own capabilities in doing something. Another definition is how large someone trusts him or herself to use a mobile application, i.e. GO-PAY or GrabPay, to make online payments. This variable was adopted from Wicaksono in [8]. Each question in this study

was answered using a 1 to 5 Likert Scale, ranging from strongly disagree to strongly agree.

Analyzing the data was done using SEM. SEM is a statistic technique which is commonly used to test a cause-effect model by combining existing theories and quantitative data. SEM can accommodate several statistical techniques such as combining path analysis and factor analysis. The software used to process the statistical data is SPSS 20.0 and Amos 21.0.

III. RESULTS AND DISCUSSION

This section presents the results obtained and following by discussion.

A. Result

The aim of this study is to know whether trust influences intent to use mobile applications to make payments. Other variables such as perceived security, social influence, and self-efficacy, and perceived convenience were used to measure trust. Antecedents of the trust variable include perceived risk and perceived value on intent. Furthermore, the researchers distributed questionnaires as a cost-effective and time-saving way of obtaining answers from respondents.

Questionnaires were sent through email or administered directly to respondents who have experience in using online transportation mobile applications. A total of 50 questionnaires were sent via email and 40 questionnaires were sent back. 100 questionnaires were directly administered to participants. Of the total number of questionnaires returned to the researchers, all of them filled the criteria set for this study. In total, 140 questionnaires contained data that was used in this study.

After the questionnaires were returned, they were processed to extract information needed to conduct this study. First, descriptive statistics describe the basic features of the obtained data. The results of descriptive statistics are useful for supporting interpretations through frequency tabulations for expressing the average nominal data trends for each variable are described in Table I.

TABLE I. DESCRIPTIVE STATISTICS

Construct	Min	Max	Mean	Std Dev
Intent	1.00	5.00	3.6929	.97281
Trust	1.00	5.00	3.5473	.83824
Perceived Value	1.00	5.00	3.8893	.77464
Perceived Risk	1.00	5.00	3.4623	1.04500
Perceived Convenience	1.00	5.00	3.7891	.83303
Social Influence	1.00	5.00	3.2641	1.04961

From the Table I above, we can see that the standard deviation is smaller than the mean value. The next step is to test the results of this study. Testing a cause-effect relationship between variables is done using SEM so the researchers first applied the validity and reliability tests on the research instruments. There are two forms of the validity test, namely convergent validity and discriminant validity. Validity and reliability tests on the instruments were done by using SPSS 20.0. The results of these tests can be found in full in the attachment section of this paper.

Whether the instruments of this test were valid or not could be seen from the r-count of each indicator. The research instrument is significant if the correlation value is greater than 0.25. Furthermore, the instrument is categorized as reliable when the correlation value is greater than 0.60. The results of the reliability test on each construct can be seen in Table II below.

TABLE II. RELIABILITY TEST

Construc	Cronbach's Alpha	N of Items	Detail
Intest	.987	4	Reliable
Trust	.919	5	Reliable
Perceived Value	.964	4	Reliable
Perceived Risk	.957	3	Reliable
Social Influence	.855	3	Reliable
Self-Efficacy	.961	7	Reliable

After doing the validity, reliability, data normality, data outlier, and multicollinearity tests, we concluded that the results are within the normal limits and the research could be continued to the goodness of fit model to test the significance of causality.

a. Goodness of Fit Test

The results of the SEM analysis in the diagram below was made using AMOS 21. The goodness of fit model needed corrections to connect the errors of each construct. The goodness of fit for each model in this study can be seen in the Figure 2 and Table III below.

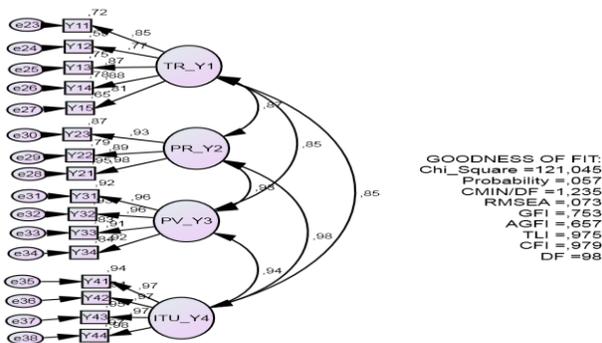


Fig. 2. Eksogen Test

TABLE III. EVALUATION CRITERIA FOR THE GOODNESS OF FIT INDEX VARIABLES TRUST (Y1), PERCEIVED RISK (Y2), PERCEIVED VALUE (Y) AND INTENT (Y4)

Goodness of fit index	Cut-off Value	Results*	Remarks
χ^2 - Chi-square	Expected Value	121.045 < (0.05:98= 122,108)	Good
Probability	≥ 0.05	0.057	Good
CMIN/DF	≤ 2.00	1.235	Good
RMSEA	≤ 0.08	0.073	Good
GFI	≥ 0.90	0.753	Marginal

AGFI	≥ 0.90	0.657	Marginal
TLI	≥ 0.95	0.975	Good
CFI	≥ 0.95	0.979	Good

The Table III above shows that the measurement of the Y1, Y2, Y3 and Y4 fit in the model. This is proven from the six variables fit the criteria. Therefore, we can conclude that the model is acceptable.

The loading factor value or lambda coefficient (λ) of each of the variables can determine whether they can be used as indicators. Their values can be seen in the Table IV below.

TABLE IV. LOADING FAKTOR (λ) IN MEASURING TRUST (Y1), PERCEIVED RISK (Y2), PERCEIVED VALUE (Y3) AND INTENT (Y4)

Indicator /Variable	Loading Factor (λ)	Critical Ratio	Probability (p)	Detail
Trust (Y1)				
Y11	0.848	Fix	0.000	Significant
Y12	0.770	6.126	0.000	Significant
Y13	0.868	7.460	0.000	Significant
Y14	0.884	7.702	0.000	Significant
Y15	0.807	6.602	0.000	Significant
Perceived Risk (Y2)				
Y21	0.977	14.501	0.000	Significant
Y22	0.891	10.183	0.000	Significant
Y23	0.931	Fix	0.000	Significant
Perceived Value (Y3)				
Y31	0.957	Fix	0.000	Significant
Y32	0.964	15.812	0.000	Significant
Y33	0.909	11.891	0.000	Significant
Y34	0.918	12.332	0.000	Significant
Intent (Y4)				
Y41	0.969	20.805	0.000	Significant
Y42	0.969	20.736	0.000	Significant
Y43	0.974	22,120	0.000	Significant
Y44	0.983	Fix	0.000	Significant

The loading factor (λ) shows that the four variables are significant and each of the indicators can be used in for future analyses (See Figure 3 and Table V).

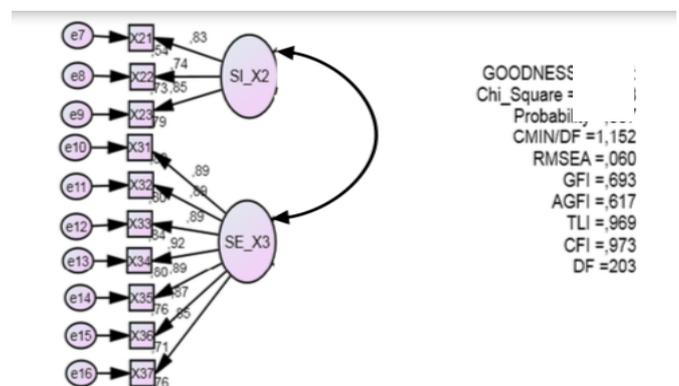


Fig. 3. Endogen Test

TABLE V. EVALUATION CRITERIA OF GOODNESS OF FIT INDEX VARIABLES SOCIAL INFLUENCE (X2) AND SELF-EFFICACY (X3)

Goodness of fit index	Cut-off Value	Model Results*	Remarks
χ^2 – Chi-square	Expected Value	233.908 < (0.05:203=237,240)	Good
Probability	≥ 0.05	0.067	Good
CMIN/DF	≤ 2.00	1.152	Good
RMSEA	≤ 0.08	0.060	Good
GFI	≥ 0.90	0.693	Marginal
AGFI	≥ 0.90	0.617	Marginal
TLI	≥ 0.95	0.969	Good
CFI	≥ 0.95	0.973	Good

The same tests were run to measure Social Influence (X1) and Self-Efficacy (Y2). From the eight criteria provided, six of them were met, meaning that the model can be accepted.

These two variables were also input to determine their loading factor value or lambda coefficient (λ). The results can be seen in the Table VI below.

TABLE VI. LOADING FAKTOR (λ) OF SOCIAL INFLUENCE (X1) AND SELF-EFFICACY (X2)

Indicator Variable	Loading Factor (λ)	Critical Ratio	Probability (p)	Remarks
Variabel Social Influence (X2)				
X11	0.825	Fix	0.000	Significant
X22	0.736	6.018	0.000	Significant
Variabel Self Efficacy (X2)				
X21	0.888	Fix	0.000	Significant
X22	0.892	8.975	0.000	Significant
X33	0.893	9.004	0.000	Significant
X34	0.916	9.599	0.000	Significant
X35	0.893	9.006	0.000	Significant
X36	0.872	8.516	0.000	Significant
X37	0.845	7.964	0.000	Significant

The loading factor in Table VII shows that the the measurement test of the variables X1 and X2 are significant and can be included in the following analyses.

TABLE VII. HYPOTHESES TESTING

HIP	Variabel			P-Value	Direct Effect	Indirect Effect	Total Effect	Remarks
	Exogon	Intervening	Endogon					
1	Social Influence (X2)		Trust (Y1)	0.001	-0.364	0.000	-0.364	Negative and Significant
2	Self Efficacy (X3)		Trust (Y1)	0.007	0.510	0.000	0.510	Positive and Significant
3	Trust (Y1)		Perceived Risk (Y2)	0.000	0.949	0.000	0.949	Positive and Significant

4	Trust (Y1)		Perceived Value (Y3)	0.000	0.935	0.000	0.935	Positive and Significant
5	Trust (Y1)		Intent (Y4)	0.773	-0.059	1.002	0.943	Negative and Insignificant
6	Perceived Risk (Y2)		Intent (Y4)	0.000	0.698	0.000	0.698	Positive and Significant
7	Perceived Value (Y3)		Intent (Y4)	0.000	0.364	0.000	0.364	Positive and Significant
8	Trust (Y1)	Perceived Risk (Y2)	Intent (Y4)	0.000	-0.059	1.008	0.949	Positive and Significant
9	Trust (Y1)	Perceived Value (Y3)	Intent (Y4)	0.000	-0.059	0.994	0.935	Positive and Significant

From the data analysis above, trust is directly and significant affected by intent. However, after adding the antecedents of trust variables, we find that trust has direct and significant relation to intent. This is due to mobile applications being more convenient and comfortable to use.

b. Relationship of Trust, Perceived Risk and Perceived Value on Intent

The first hypothesis of this model tests whether trust has a positive effect on intent. Statistically, the first hypothesis is not supported. This shows that users are hesitant to use mobile applications to make payments. This is indicated by users having to transfer money to a virtual account in the mobile application. Possible causes of this hesitance are that electronic transactions are vulnerable to theft and rampant hacking.

However, trust has a positive and significant effect on perceived value. This supports the third hypothesis. This also shows that users perceive mobile applications give added value when used as a form of making payments which can create an intention to use them.

Next, perceived risk has a negative effect on intent. This means that people still perceive using mobile applications to make payments as rather risky.

From the findings mentioned above, they show that users still lack trust in using mobile applications to make payments. However, when given information regarding security measures implemented to protect their interests, users' trust in using these applications will rise

Using mobile applications to make payments is indeed rather new in Indonesia, especially like Makassar. Users must deposit a sum of money before being able to make electronic payments through GO-PAY and GrabPay. This causes a lack of trust in users in addition to the relative newness of virtual money. However, online transportation providers can provide security features and added value to their services and applications to create trust that can lead to an intention to use such applications to conduct electronic transactions.

Additional tests were run to examine the effects of trust on intention. In this study, perceived risk and perceived value were added as moderating variables. The results show that trust positively and significantly affects intention when

moderated with the perceived risk variable. This shows that users are still untrusting towards using mobile applications because of its perceived risks. Furthermore, this is closely related to their money being vulnerable to theft and fraud.

When testing the effects of trust on intention with perceived value as a moderating variable, trust and intention have a positive and significant relationship. This means that the trust of users will increase when they perceive such mobile applications provide added value such as points, bonuses or discounts.

c. Relationship between Trust and Perceived Value

H2 in this study's model tests whether there is a positive relationship between trust and perceived value. The results show that mobile applications are considered worthwhile if users trust the application. This is supported by a previous study done that stated that trust in joint accounts will increase based on the value they hope to receive from such services.

In using mobile applications to make virtual payments, the services offered are not obtained easily. The prices that must be paid for certain services will create a perception of value. Perceived value is closely related to trust [9],[10].

d. Effect Trust on Perceived Risk

H4 tests the negative effect of trust on perceived risk. Based on the causality test, this hypothesis is not supported. This shows that users consider using mobile applications to make payments does not bear any significant risk. Since most users of these applications are new and somewhat inexperienced, they feel that any problems or complaints will be dealt with by the company's customer services.

B. Discussion

a. Social Influence and Self-Efficacy on Trust

H6 tests whether there is a relationship between social influence and trust in using mobile applications to make virtual payments. Statistically, the sixth hypothesis is not supported. This shows that social influence does not play a crucial role in determining whether someone will conduct online transactions.

These findings are supported by those of Wardhani in [2] who analyzed various factors of perception on using GO-JEK and GrabPay. The findings in this study show that there is no significant relationship between social influence and trust in using these applications.

Even though there are many users on social media platforms such as Facebook, Twitter, Instagram, and Path, this does not mean that users are trusting towards online services. This is because users can easily share positive and negative articles on these social media platforms so filtering information can be quite difficult. This reduces the amount of trust that users have on using mobile applications to make payments. However, users who have personal experience in doing online transactions are usually more trustworthy towards such systems.

The H7 examines the relationship between self-efficacy on trust. Statistically, this hypothesis is supported. It is also in line with the study Wicaksono in [8] who found that self-efficacy is affected by using e-money. This shows that self-efficacy plays an important role since users who are

technologically impaired are more likely to steer clear of using online systems to make and receive payments. However, it is mostly the older generation who is technologically impaired and has no understanding of how to use mobile applications to make payments. Self-efficacy is important since registering and depositing money into a virtual account can be somewhat tricky. This is a consideration that can also affect trust in using mobile applications to pay for purchases.

In this study, there were users who wanted all sorts of instant, cheap, safe, and optimal services that will get them more interested in doing online transactions. Furthermore, users do not want to be troubled with long cash-depositing times. In using mobile applications for making payments, there are three main actors, namely the user, the driver, and the online transportation service provider. The rates given to both the user and drivers, including discounts, must be expressed clearly to the driver and user without causing losses to any of the parties.

Mobile applications have long been used as a media to make payments but marketing the system to the public has been somewhat ineffective, proven by the limited number of people who pay through these systems and find value in them. Another important point to consider is the point of security provided by the service provider. The amount deposited into the virtual account must be accounted for, and users want a guarantee from the service provider that their money is in safe hands. Without such a guarantee, any other services and facilities provided by these companies will not develop easily.

Risk plays a role in determining whether a user will actively participate in using mobile applications to make payments. If service providers offer guarantees of security and deal with complaints, customers will be more prone to using their products and services. In addition, account holders must offer their personal information to the companies in order to use their services. This is done to ensure that nothing out of the ordinary harms any of the parties involved in the online system.

Social influence should be used as a tool to enhance the use of mobile applications as a method of making payments. This can be done by filtering reviews and testimonies posted by users to ensure that only verified members can leave comments. This will ensure that any positive and negative comments read by potential users are real and reflect the true nature of the services provided.

Depositing money to pay for online transactions should be quick and easy. Online service providers have acknowledged this issue and have provided various ways to deposit cash without consuming too much time and effort. There are other avenues available to customers who wish to deposit cash. They can be done via supermarkets, ATM transfers, mobile banking, and even through a GO-JEK or Grab driver.

IV. CONCLUSION

The proposed research model has been put through the goodness of fit test which shows that the model is a good fit. Testing of the seven hypotheses was done using AMOS 21. The results show that three of the hypotheses are supported

while four of them are unsupported. Social influence and self-efficacy have a positive and significant relation to trust. A negative relationship was found between trust on perceived risk and intention. Other tests showed that perceived risk and perceived value had a positive and significant relationship to intention. This is supported by additional tests done by the researchers by using the effects of trust on intention as a moderating variable. The relationship was positive and significant.

The researchers conclude that trust is affected by social influence and self-efficacy. However, there is very little trust of the community on using mobile applications to make payments. This can be tied to the perceived risk and perceived value variables that can create a feeling of trust and intention to use such applications to make online payments.

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