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ANALYSIS OF FACTORS AFFECTING ADOPTION MOBILE PAYMENT THROUGH THE APPLICATION ANGGOTAKU AMONG THE MERCHANT (Case Study of KSPPS Bakti Huria Syariah Members of South Sulawesi)

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ABSTRACT

This study aims to help solve the problems contained in the use of the Application AnggotaKU, so that problems regarding the relationship of benefits, risks, convenience, and prospects for the adoption of m-payment and income levels using the application AnggotaKU services at KSPPS Bakti Huria Syariah. The design in this research is non-experimental and the type of research is explanatory research or hypothesis testing that explains the effect of the independent variable on the dependent variable. Acquisition can be obtained through a questionnaire involving 167 respondents who use the application AnggotaKU in South Sulawesi and analyzed using exploratory factor analysis and structural equation modeling. The results of this study indicate that the benefits, risks, convenience, and prospects have a significant effect on the adoption of m-payments and the level of income of using financial transaction services through the application AnggotaKU. These findings indicate that factors such as benefits, risks, convenience, and prospects can provide a useful understanding and framework for the financial service providers of the application AnggotaKU regarding the aspects of services that should be improved in implementing digital financial transaction services, in order to be able to encourage and increase the intensity of use m -payment.

Keywords: Benefits, Risks, Convenience, Prospects, Adoption of m-payment, and income level

1. INTRODUCTION

The development of internet technology in the last two years has undeniably brought many benefits to its users, both in terms of communication, information dissemination, lifestyle, and distribution of goods and services. In Indonesia, the percentage of internet usage has reached 56% of the total 268.2 million Indonesian population in 2019. Mobile phones, especially smartphones, are arguably an important element that unites communication and entertainment functions (Abrahao, Moriguchi, & Andrare, 2016).

The provision of m-payment services in Indonesia is supported by Bank Indonesia (BI) through the "National Non-Cash Movement" campaign. This movement started in 2014 (August 2018). Apart from innovation in payment systems, companies must be able to properly recognize the needs of their users. Understanding consumers will be able to help understand the achievement of maximum performance in providing the best service for consumers.

In the non-cash movement as conveyed by the Minister of the Economy at the launching of the National Non-Cash Movement (GNNT) on August 14, 2014, of course, it provides benefits of increasing financial efficiency and productivity which can encourage economic growth and increase people's welfare as indicated by an increase in velocity of money (Imam Bukhori, 2018 in Pramono, 2006). The implementation of non-cash movements can be done by using cellphone payments (Untoro, 2013). Wijaya (2013), also said that technology in the mobile is a payment system using a smartphone called mobile payment.

This research was conducted at KSPPS-BHS (Cooperative for Savings and Loans Financing Bakti Huria Syariah) South Sulawesi which implements m-payment (AnggotaKU). Seeing the condition of the existence of m-payment (Anggotaku) at KSPPS-BHS for Cooperative Member services, it can be done by utilizing m-payment facilities (Anggotaku) in making transaction payments by cooperative members. The facilities of MY Members in this case are balance check, mutation check, transfer between members, pay telephone / indihome bills, pay postpaid PLN bills, purchase PLN tokens, purchase credit, pay postpaid card bills, pay healt BPJS, fill in E-Money balances and Tap Cash BNI, PDAM bill payments, OVO balance top-up, Gopay, Shopee pay, DANA, and zakat / donations.

KSPPS Bakti Huria Syariah has introduced the Anggotaku Application since October 2016, but until now, June 2020 the level of use of electronic transaction facilities through AnggotaKU at KSPPS Bakti Huria Syariah has only reached 14% of existing transactions. This is much smaller than manual transactions which account for 86% of total transactions. If this continues to be clear in the future it will be able to result in a longer return on investment that has been issued by KSPPS Bakti Huria Syariah for Anggotaku so that it can threaten the KSPPS Bakti Huria Syariah m-payment program. For this in the future, KSPPS Bakti Huria Syariah needs to increase the level of use of m-payment (Anggotaku) so that it is at least equal to the current manual transactions, so that the level of service income obtained from the services of Anggotaku can be increased which in turn is the return on investment. in the field of m-payment that has been implemented it can be realized immediately as planned, on the other hand, the successful adoption of m-payment. However, from 687 or 14% of the number of users referred to the data above, however, they are not yet active in making

transactions from the total of 687 members. As a percentage of the total 687 members who use m-payments (Anggotaku), based on data on the use of m-payment, Anggotaku actively reach 83% while the remaining 17% are not actively using m-payments (Anggotaku). There is still a lack of interest from cooperative members (customers) to adopt m-payments (Anggotaku). From this problem researchers want to know the factors that influence cooperative members in adopting Anggotaku, besides whether there is an impact after cooperative members adopt Anggotaku.

To look for factors, researchers refer to the framework of factors that influence m-payment adoption among merchants by Mallat and Tuunainen (2008), Petrova and Wang (2013) and relevant previous researchers. These factors are benefits, risks, convenience, and prospects.

1. Literature Review

1.1. Allocation of village funds

The variables discussed in table 2.1 can be explained as follows:

1) Increased sales

Mallat and Tuunainen (2008) explain that m-payment can increase sales, because it is compatible with the available payment options. This is compatible with the company's work routine, besides m-payment. is a new service that can expand product sales, enhance the image of merchants and improve customer service. A recent finding is that merchants perceive the new payment system as a form of customer service.

Meanwhile, according to Petrova and Wang (2013) the efficiency factor becomes a new service which will lead to an increase in the overall productivity of the business and thus increase revenue.

2) Cost Reduction

Mallat and Tuunainen (2008) define that which can reduce costs (Cost reductions) that paying by mobile can speed up payments, be more efficient, free up resources for other purposes, complaints can be managed easily and help staff to concentrate on more important activities.

Likewise, the survey conducted shows that merchants adopting m-payments are mostly about cost reductions, while merchants who have no intention of adopting also see potential benefits in the form of reduced costs. There is a statistically significant difference that supports the finding that high fees are a barrier for merchants to adopt m-payments.

Petrova and Wang (2013) stated that cost reduction is with lower transaction costs compared to existing payment mechanism, easy in processing other activities, employees can concentrate on more important tasks. Hayashi and Bradford (2014) in a merchant perspective revealed that cost reduction if it reduces payment processing costs.

3) Mobility

Mallat and Tuunainen (2008) concluded from the results of merchant interviews, that they are interested in alternative payment instruments, because not all customers bring cash and the time and place of independent purchase and increased purchases can be made as desired.

4) Perceived usefulnes

The degree to which consumers believe that using a mobile device will provide payment benefits for purchases (Wang 2012). The survey results support the findings of

qualitative data, factor analysis on merchants produces three types of benefits of m-payment, namely increased sales, reduced costs, and benefits of mobility, namely, independent purchase time and place and increased impulsive purchases (Mallat and Tuunainen, 2008).

5) Perceived ease of use (PEOU)
Mallat and Tuunainen (2008) in their research in terms of payment application, some respondents considered messages to be difficult to remember. others find it too difficult to use in general. The separate m-payment account has received a lot of criticism because of its complexity. Merchants believe that separate accounts can hinder customer adoption, because it is inconvenient for customers to register, open accounts, and deposit money in separate places. It is also difficult for customers to manage separate accounts, to transfer money between different accounts, and to keep track of different account balances.

According to merchant comments, there is no ideal solution on the market so far. The ideal solution is quick and easy with little to do or several steps during the payment process. Speed is considered an important factor, especially in cash flow, but also for various digital services. From the merchant's point of view, the new payment solution should also be easy to integrate into the existing system and easy to process during transactions.

Dahlberg and Mallat (2002) easy of use is considered the most important aspect of m-payment. Note that this is against the TAM (Technological Acceptance Model) which emphasizes the role of usability. The idea of using a PIN code for identification and authentication seemed to increase ease of use.

Alert (2012) shows the level of ease felt when using e-money for transactions. The level of convenience is measured using the following indicators: (1) extensive merchant network; (2) smooth transactions; (3) easy access to refill points; (4) satisfactory merchant service; (5) easy access to on-line services when having problems; and (6) low transaction costs.

6) Trust and Security
Trust and security are factors that are often discussed in m-payment research, which can explain that cooperation partners, such as financial institutions and telecommunications operators, can be trusted and safe. Cell phones and networks that are reliable enough for payment transactions, it can be said that m-payment has a small risk of violation in Wang (2012).

As explained by Mallat and Tuunainen (2008) in a qualitative study, the majority of respondents feel relatively secure in mobile payments, but there are some concerns about the security and reliability of the new payment system. It is also expressed by most merchants that instant or fast confirmation of payment transactions represents one level of security.

The trust and security factors in the survey results show that the majority of merchants and service providers consider reliable mobile devices and networks for making payments. In general, mobile payments are considered a safe payment method, and a trusted m-payment service provider. Interestingly, there was no significant difference in trust in m-payment service providers between adopting and non-

adopting merchants. However, merchants who intended to adopt mobile payments in the future considered mobile technology to be more reliable than merchants who had no intention of adopting it.

Tobbin (2010) in his research that trust is defined as a measure of the level of customer assurance that the service will be provided with the minimum possible resistance. Research reveals that trust in mobile commerce can be divided into two categories: trust in mobile technology and trust in cellphone vendors (Siau and Shen, 2003).
It says risk is defined as consumer confidence about the definite potential negative outcome of mobile money transactions. The consumer's desire to minimize the risk of displacing their willingness to maximize utility and thus their perception of subjective risk largely determines their behavior (Bauer et al., 2005).

7) Network externalities
Mallat and Tuunainen (2008) in their research, one of the significant obstacle factors for merchants to adopt is the lack of perceived customer adoption in m-payments. Merchants were hesitant to adopt that their solution was deemed impossible to reach a broad user base among customers. This barrier relates to the concept of network externality in payment system adoption.

It is strengthened by the opinion of Dahlberg and Mallat (2002) that the acceptance of Network externalities can be widely accepted to make mobile payment solutions, provided that it is used routinely and the habit of using mobile payments reaches a large scale.

8) Low fees
Low fees are defined as the m-payment transaction costs as part of the purchase price (Petrova and Wang, 2013). Also mentioned is the research of Dalhberg and Mallat (2002), which discusses the cost factor in m-payment, which states that the negative response to increasing costs, in their interview, does not want to use mobile payments if the price is higher than conventional payments.

9) Efficiency
All transactions must be faster than other transactions, so orders can be delivered faster and the lack of use of m-payments thus slows down the process

transaction. The most significant factor affecting merchant demand for m-payment is efficiency (Petrova and Wang, 2013). Petrova and Wang (2013) stated that the efficiency factor is considered a factor that has an impact on customer convenience, thereby increasing revenue.

10) Merchant Income
Petrova and Wang (2013) say that merchant income is a business result generated as a result of m-payments.

11) Convenience
Petrova and Wang (2013) say a factor that contributes to merchant convenience and has the potential to increase revenue is the time it takes merchants to make less payments. Convenience and short time are seen as having a positive effect on the business and the most important thing is that the payment processing time can be faster with this technology.

Adoption of Innovations

Adoption is the decision to use a new idea entirely as the best way of acting. The innovation decision is a mental process, from the time a person recognizes an innovation to make a decision to accept or reject it and then confirms it. Innovation decisions are a unique type of decision making (Suprapto and Fahrianoor, 2004).

Rogers (1983) states that adoption is a mental process, in making decisions to accept or reject new and asserted ideas including wireless handsets, personal digital assistants (PDA), radio frequency (RF) devices, and communication-based devices by (Dewan and Chen 2005 in Untoro 2013). In the law book, information and electronic transactions (ITE) m-payment is a form of financial transaction from users of certain financial products to certain merchants who also provide services for such transactions. The form of m-payment includes transfers via sms banking (Pratiwi, 2009), however, it is possible that transfers can be made using mobile banking.

The m-payment model

Referring to the Smart Card Alliance (2008) category in Untoro's (2013) study, the m-payment model can be categorized into four applicable scenarios, namely the operator-centric model, the bank-centric model, the peer to peer model, and the collaboration model.

3. RESEARCH METHOD

3.1. Population, sample and sampling technique

The population in this study were members of the KSPPS Bakti Huria Syariah, South Sulawesi Province who used the Anggotaku in their transaction payment system. The number of visitors to the Anggotaku application was 687 people and active users in making transactions by 287 people as of June 2020. The sample used in this study was 167 respondents who were determined by the Slovin formula.

$$n = \frac{n}{1 + Ne^2}$$

$$n = \frac{287}{1 + 287(0{,}05)^2}$$

$$n = 167$$

The sampling technique used was convenience sampling, namely sampling based on the availability of elements and the ease of obtaining them according to the research needs. Samples were taken or selected because the samples were at the right place and time. The implementation of distributing questionnaires in this study was carried out by means of accidental sampling, namely conducting research when the researcher met directly with the respondent.

Types and Sources of Data

The type of research used is descriptive research, while the research method used is quantitative methods. A quantitative descriptive approach is a technique of collecting, managing, simplifying, presenting and analyzing data in order to provide an orderly picture of an event with observations that can be expressed as numbers. Field observations were made to explore information obtained from respondents using a questionnaire (Sugiyono, 2003).

A data source is anything that can provide information about data. Based on the source, data can be divided into two, namely primary data and secondary data.

1. Primary data is data made by a researcher for the specific purpose of solving the problem he is currently

handling. The data is collected by the researcher directly from the first source or the place where the research object was carried out.

2. Secondary data, namely data that has been collected for purposes other than solving the problem at hand. This data can be found quickly. In this study, secondary data sources are literature, articles, journals and sites on the internet relating to the research conducted.

Method of collecting data

Data collection methods used in this study are:

1. Documentation Method

The method of documentation in this study is intended to obtain data by means of documentation, namely studying documents related to all the data required in the study. Documentation of the origin of the word document which means written goods. In carrying out the documentation method, researchers investigate written objects such as company financial reports and other documents within the company that are relevant to research interests.

2. Observation

To obtain research data, the authors conducted observations, by surveying the research location at KSPPS Bakti Huria Syariah South Sulawesi and direct interviews with employees and members of cooperatives who use the Anggotaku Application in order to obtain authentic and specific data.

Research Variables and Operational Definitions

The variables in this study consisted of the dependent variable and the independent variable. The dependent variable in this study is the adoption of m- payment (Y1) and income level (Y2), while the independent variable consists of two characteristics, namely demography and technology. while the technological characteristics referred to are Benefits (X1), Risk (X2), Convenience (X3), and Prospects (X4).

The operational definition of a variable can be described from several variable definitions that limit each term used in this study.

The relationship inherent in the technology system which can be seen from several factors, including:

a. Benefits (X1)

Measuring the level of benefits felt by Cooperative Members by making transactions using Anggotaku. The level of benefits can be measured based on the analysis of previous research variables described by Mallat and Tuunainen (2008), the factor analysis of merchants produces three types of benefits of m-payment, namely increase in sales, mobility, namely, time and place of purchase. do it yourself and purchase as you wish. Cost reductions and variable low fees expressed by Petrova and Wang (2013), with transaction costs included as part of the purchase also provide benefits to merchants.

b. Risk (X2)

Risk is defined as the customer's perception of the uncertainty and consequences that will be faced after carrying out certain activities (Hadi, 2015). From previous research, the

variables that are included in the risk are trust (Trust) and security (Security). Respondents' desire for a sense of security regarding mobile payments, but there are some concerns about the security and reliability of the new payment system. For most merchants, Instant or instant confirmation of payment transactions represents one level of security. Trust and security factors in the survey results show that the majority of merchants and service providers consider reliable mobile devices and networks to make payments (Mallat & Tuunainen, 2008) and also the level of risk expressed by Tobbin (2010) in his research, trust is defined as a measure level of customer assurance that service will be provided with minimum possible resistance. Research reveals that trust in mobile commerce can be divided into two categories: trust in mobile technology and trust in cellphone vendors (Siau and Shen, 2003).

Consumers' desire to minimize risk replaces their willingness to maximize utility and thus their subjective risk perception largely determines their behavior (Bauer et al., 2005) in Tobbin's research (2010).

c. Comfort (X3)

Convenience in using m-payment, according to Petrova & Wang (2013) contributes to customer convenience and has the potential to increase revenue (Increase sales).

d. Prospects (X4)

According to Petrova and Wang (2013) it is considered a prospect if there is income generated as a result of m-payment whereas Mallat and Tuunainen (2008) consider the prospect if mobile payments have gained visibility in the market.

According to Utama (2011), the development of cellphone technology in the future, many people are optimistic that this technology can replace the function of making payments. So that researchers see that cellphones is a mobile device that is always carried by the customer.

e. Adoption of m-payment (Y1)

It is a transaction service facility that can be accessed directly by members via smartphone using internet network media combined with SMS (Short Message Services) media.

f. Income level (Y2)

Income can be defined as income obtained from a job, according to Stice, Skousen, (2004: 230) definition of income, defined as follows:

Income is an inflow or other increase in the value of the assets of a business unit or the termination of its debts or a combination of the two in a period as a result of the delivery or production of goods, delivery of services, or the performance of other activities that shape the operations. the continuing main or central operation of the business unit.

In this study, the authors limit that Member income is the result of increased transactions because the impact on income occurs through increased sales of quality products (Fatrio, 2006). Member income is defined as the level of frequency of use or intensity of m-payment transactions.

The use of non-cash payments in addition to increasing Member income through reducing transaction costs and saving time also increases Member income through interest income earned from cash funds that should be carried in every transaction but placed in the bank in the form of savings. (Pramono B., 2006).

Research Instruments

The research instrument was obtained by collecting data in the form of a questionnaire. The number of instruments depends on the number variables to be used. The indicators are determined for these variables. Then the variable indicators are described by question or statement items.

3. RESEARCH RESULTS

4.1. Test data quality

a. Reliability

Reliability testing uses contruct reliability with a cut off value of at least 0.70 (Hair et al. In haryono and wardoyo, 2012). A construct is said to be realistic if it shows the value of the contruct reliability of each construct is greater than 0.70. Thus, based on Table 5.13 it shows that all the constructs used in this study are greater than 0.70, so all constructs are reliable.

b. Validity

The validity test was carried out using confirmatory factor analysis on each latent variable through the IBM SPSS AMOS version 21 program. The factor analysis used in this study was EFA (Exploratory Factor Analysis). The factor loading value was determined based on the number of samples in the study (Hair et al. in Haryono and Wardoyo, 2012). Convergent validity in EFA is achieved when the indicators of a certain variable are grouped into one component with a factor loading value of a predetermined limit based on the number of research samples. This study used 298 samples, so the loading factor of the EFA must reach 0.35.

In addition, the factor analysis used to test the validity of this study is CFA (Confirmatory Factor Analysis). CFA is a way to test how up the measured variable represents a construct. To see the significant value of the CFA, it can be seen from the critical value (critical ratio) generated. The critical score is a value from a statistical test (t-test and f-test) that describes a certain level of significance. The criterion is able to reflect the latent variable, if the critical value is greater than 1.96, it is significant with a 95% confidence level (Hair et al., In Haryono and Wardoyo, 2012). In the modified model as in table 4.11 shows that all loading factors have a value above 0.35 and a critical value is greater than 1,967, so that the constructs for all variables are valid and none are eliminated from the model.

Tabel 4.11 Hasil Uji Reabilitas dan Validitas

Variabel	Indikator	Standar-dized Loading Factor	Nilai t	Construct Realibility	Keterangan
Manfaat (X1)	X11 X12 X13 X14	1.000 1.256 1.011 1.109	- 8.285 8.758 7.516	0.74	Realibiltas dan validitas baik
Risiko (X2)	X21 X22	1.000 0.925	- 10.790	0.92	Realibiltas dan validitas baik
Kenyamanan (X3)	X31 X32 X33	0.941 1.256 1.000	9.955 11.047 -	0.89	Realibiltas dan validitas baik
Prospek	X41 X42	1.909	9.955	0.89	Realibiltas

(X4)		1.000	-		dan validitas baik
Adopsi (Y1)	Y11 Y12	0.879 1.000	12.481 -	0.93	Realibiltas dan validitas baik
Tingkat Pendapatan (Y2)	Y21 Y22	1.118 1.000	6.761 -	0.89	Realibiltas dan validitas baik

1. Structural Equation Modeling Analysis and Model Testing Based on Goodness-of-Fit Criteria

The data analysis used in this research is Structural Equation Modeling (SEM) by first testing its dimensions by using confirmatory factor analysis. By using covariance-based structural Equation Modeling analysis, the analysis of the results of this study begins with a discussion of the unity of the conception dimension as measured by Confirmatory Factor Analysis, the term unitary dimension refers to the definition of a set of indicators or variables that underlien a construct (Hair et al. In Haryono and Wardoyo, 2012). Thus the main purpose of CFA is to confirm or evaluate the suitability of the proposed model. The research model image processed using the AMOS program can be seen in the appendix.

The analysis of the results of data processing at the full model SEM stage is carried out by performing a suitability test and statistical test, after analyzing the unidimensionality level of the variables forming indicators. latent tested for confirmatory factor analysis. To ensure that the constructed model is able to represent the results of the analysis well, it is necessary to analyze the fit model with several criteria. The criteria that will be used to evaluate the model of these effects are shown in Table 4.12. to evaluate the model of these influences is shown in Table 4.12.

The estimation results of the Goodness of Fit indices for the overall model are as follows: Chi-square with the estimation result = 219.062 (Good Fit) Probability with the estimation result = 0.073 (Good Fit), CMIN / DF with an estimated result of 1.153 (Goof Fit), GFI estimation result = 0.949 (Good Fit), RMSEA with estimation result = 0.023 (Good Fit), RMR with estimation result = 0.014 (Good Fit), CFI with estimation result = 0.989 9 (Good Fit), TLI with estimation result = 0.920 (Good Fit), and NFI with the estimation result = 0.924 (Good Fit)

Tabel 4.12 Kriteria Goodness of Fit Index Model

Good of –Fit Index	Cut-off Value	Hasil Estimasi	Evaluasi Model
Chi-Square	Diharapkan Kecil	219.062	Good Fit
Probability	≥ 0.05	0.073	Good Fit
CMIN/DF	≤ 2	1.153	Good Fit
GFI	≥ 0,90	0.949	Good Fit
RMSEA	≤ 0,08	0.023	Good Fit
RMR	≤ 0,05	0.014	Good Fit
CFI	≥ 0,90	0.989	Good Fit
TLI	≥ 0,90	0.981	Good Fit
NFI	≥ 0,90	0.924	Good Fit

Source: Model Fit Summary Results, appendix

The results of the statistical test for the whole, for the level of fit that can be required in the absolute fit model measurement, using the Parsimony principle (Solimun, 2008) which states at least one model criterion which states Good fit. Table 4.12 shows that

there are all model criteria that meet the Goodness of Fit Index criteria so that the degree of fit between the data and the model is good (Good Fit).

2. Hypothesis Testing

The significance of the estimated parameters provides very useful information about the relationship between the research variables. The basis used in testing the hypothesis is to look at the p value, if the p value is less than 0.05, the relationship between variables is significant. Table 4.13 provides the output regression weights for structural model testing.

Tabel 4.13 Hasil pengujian Hipotesis Regression Weights

Variabel			Unstandar-dize	C.R	Nilai *p*	Keterangan
Manfaat	→	Adopsi *m-payment*	0.208	3.298	0.000*	Signifikan
Risiko	→	Adopsi *m-payment*	0.292	2.024	0.043**	Signifikan
Kenyamanan	→	Adopsi *m-payment*	0.229	2.421	0.015**	Signifikan
Prospek	→	Adopsi *m-payment*	0.398	3.265	0.001*	Signifikan
Adopsi	→	Tingkat Pendapatan	0.571	6.703	0.000*	Signifikan

Source: Model Estimation Results, appendix

Based on the hypothesis testing and the coefficient value, then the intervention the results of this study are described as follows.

a. Testing Hypothesis H1 (Effect of Benefits on the Adoption of m-payment in the KuK Member Application)

The results of testing the first hypothesis show that the relationship between the benefit variable (X1) and adoption (Y1) shows the path coefficient value of 3.298 with a cr value of 0.208. This value is greater than the t table (1.967) and the probability level is below 0.05 (0.00 <0.05). These results indicate that benefits have a significant effect on the adoption and revenue of financial transaction services for MY Members. This means that the hypothesis H1 is accepted.

b. Hypothesis Testing H2 (Effect of Risks on M-payment Adoption in the Anggotaku Application)

The results of testing the second hypothesis indicate that the relationship between the risk variable (X2) and adoption (Y1) shows a path coefficient value of 0.292 with a t value of 2.024. This value is greater than t table (1.967) and the probability level is below 0.05 (0.043 <0.05). These results indicate that Risk has a significant effect on the adoption and revenue of financial transaction services for Anggotaku. This means that the H2 hypothesis is accepted.

c. Hypothesis Testing H3 (The Effect of Convenience on the Adoption of m-payment in the MY Member Application)

The results of testing the third hypothesis indicate that the relationship between the comfort variable (X3) and adoption (Y1) shows the path coefficient value of 0.229 with a t value of 2.421. This value is greater than t table (1.967) and the probability level

at above 0.05 (0.015 <0.05). The results show that convenience has a significant effect on the adoption and revenue of financial transaction services for Anggotaku. This means that the hypothesis H3 is accepted

d. Hypothesis Testing H4 (Effect of Prospects on the Adoption of m-payment in the Anggotaku Application)

The results of testing the fourth hypothesis show that the relationship between the Prospect (X4) and adoption (Y1) variable shows the path coefficient value of 0.398 with a t value of 3.625.The value is greater than the t table (1.967) and the probability level is below 0.05 (0.001 <0, 05). These results indicate that Prospects have a significant effect on the adoption and income of financial transaction services for Anggotaku. This means that the hypothesis H4 is accepted.

e. Hypothesis Testing H4 (Effect of m-payment adoption on Income Levels in the Anggotaku Application)

The results of testing the fifth hypothesis show that the relationship between the Adoption variable (Y1) and the Income Level (Y2) shows a path coefficient value of 0.571 with a t value of 6.703 This value is greater than the t table (1.967) and the probability level is below 0.05 (0.001 <0 , 05). These results indicate that Prospects have a significant effect on the adoption and income of financial transaction services for Anggotaku. This means that the hypothesis H5 is accepted.

5. CONCLUSION

Based on the results and discussions that have been presented, it is obtained as follows.

1. Benefits affect adoption and income. This means that benefits have a positive impact on the adoption and revenue of financial transaction services through the Anggotaku application. The greater the benefits a person gets, the more people will adopt the Anggotaku application services. These results support social cognitive theory.
2. Risk affects adoption and income. This means that risks have a positive impact on the adoption and revenue of financial transaction services through the Anggotaku application. The lower the risk someone is likely to face, the more people will adopt the Anggotaku application services. These results support social cognitive theory which represents cognitive structures developed by individuals.
3. Convenience affects adoption and income. This means that convenience has a positive impact on the adoption and revenue of financial transaction services through the Anggotaku application. The higher the level of comfort a person gets, the more people will adopt the Anggotaku application services. These results support the motivation model or motivation theory, a person's motivation is influenced by intrinsic factors.
4. 4. Prospects affect adoption and income. This means that prospects have a positive impact on the adoption and revenue of financial transaction services through the Anggotaku application. The bigger the prospect someone gets, the more people will be adopt Anggotaku application services. These results support the consumer decision model.
5. 5. The adoption of m-payment affects the level of income. This means that

adoption has a positive impact on the level of income from financial transaction services through the Anggotaku application. The more people who adopt, the more income levels from the Anggotaku application service. These results support social cognitive theory.

Suggestions

Based on the research conclusions, several suggestions are recommended for the following research.

1. It is expected that Anggotaku pay attention to the benefit factors for the users who are the target of the value of the services provided. Because service users will use various ways in evaluating the technology services offered. Users who have higher self-confidence or abilities will have an awareness of the importance and benefits of technology services. Furthermore, users will be more aware of the value provided by the service and result in the formation of an intention to buy and use the technology service.
2. It is expected that Anggotaku will further reduce the risk factors that may occur by users of non-cash financial transaction services. Because maintaining the trust of Anggotaku users will make them loyal to continuously use the financial transaction services provided.
3. 3. It is expected that Anggotaku pay attention to the convenience factor in using the financial transaction services offered. Because the convenience of users or potential users is very important for every service provider, especially Anggotaku, so that they are willing to use the financial transaction services that are offered continuously.

   It is hoped that Anggotaku will understand the prospects for Anggotaku users. The decision of the community to use digital financial transaction services is inseparable from their prospects who want to increase income. Therefore, Anggotaku need to set clear and specific targets in accordance with the wishes of the community in using financial transaction services for Anggotaku, so that the number of Anggotaku users for non-cash transactions also increases.

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