Readiness Analysis of *OVO Digital Payment Implementation* at Coffee Store Using the *Technology Acceptance Model (TAM) Method* (Study Case: Kontekstual Coffee)

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Abstract — Digital payments are a new technological development as *financial technology* (Fintech). The purpose of this study is to analyze readiness and find out influencing factors _ the level of use of OVO as a digital payment tool in the context of coffee with use TAM variable *perceived usefulness* (PU) , *perceived ease of use* (PEU), *Atittude Toward Using* (ATU), *Behavioral Intention* (BI). The analysis model of this research uses *the Technology Acceptance Model* (TAM). Retrieval technique sample used is technique sample convenience. While the data obtained in the form of primary data because data collection is done with method spread online questionnaire. As much 50 results questionnaire accepted and all could processed by researchers. Data analysis is carried out with use technique analysis using *statistical product and service solutions* (SPSS) programs. The research results obtained is PU, PEU, and ATU have positive influence to BI, as well as PU and PEU have positive influence to ATU.

Keywords — *Digital Payment, Fintech,* OVO, TAM.

I. I NTRODUCTION

Development technology moment this not yet Becomes good trigger for development economy in Century the Covid-19 pandemic (*Corona Virus Disease* 2019)[1]. The more rampant the spread of Covid-19 makes a number of sector economy Becomes weak, a lot reluctant society use cash transactions because Case the still Becomes factor main deployment Covid-19 transmission. With Case it, *fintech* could own good potential for take recovery process role economy in Indonesia[2].

Fintech is a shape service financial based on current technology growing in the world[3]. *Fintech* own various shape service as *payment fintech* and *information fintech*. Technology or service this is a shape that can be Becomes alternative for agency finance as well as users in give and get service. *Fintech* could play a role as introduction service traditional already there is.

Fintech in category payment divided Becomes two type, that is *payment gateway* and digital wallet (*e-wallet*). User *e-wallet* could save their money in the app and can used for transaction good *online* as well as *offline* [4].

One application current digital *payment* this many used namely OVO. OVO is one of the application *smart* that can give opportunity to users forgot many *points* available place *merchant* marked OVO *Accepted Here* and get using OVO *points* at *merchants* on the OVO *zone* [5].

Progress on payments *on line* moment this is needed existence level measurement payment use *digital payments* for done analysis readiness use the TAM (*Technology Acceptance Model*) method[6].

Study this done for analyze readiness implementation *digital payments* that occur in a coffee shop that hasn't apply system payment digitally. *Digital payments* that will made recommendations on research this that is expected *digital payment* OVO could help system overpayment effective and efficient. Who will seen from the TAM variable model,

namely perception utility *(perceived usefulness)*, perception convenience use *(perceived ease of use),* attitude to user *(attitude toward using)* and interest use *(behavioral intention)*[7].

II. METHOD

Method study this use type study quantitative , because the data used in the form of numbers and analysis using statistics. Instrument in study this use TAM variable, and using scale likert 1-5 with 1 (Very Not Agree), 2 (No Agree), 3 (Neutral), 4 (Agree), 5 (Strongly Agreed).

Data processing carried out use *software Statistical Package for the Social Sciences* SPSS vr. 26. Research it also uses method *Technology Acceptance Model* TAM, for help in analyze data and measure level reception *digital payment* OVO at the shop Contextual Coffee.

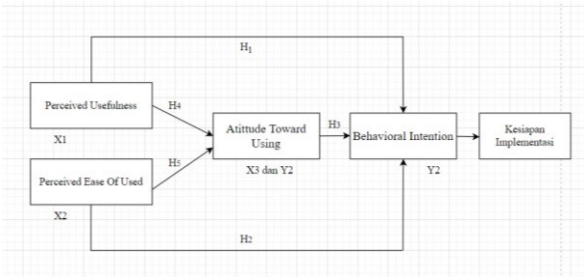

Figure 1Research Model

Figure 1 is a research model that will used as base testing hypothesis, which will explained as following :

H 1 : There is an effect positive and significant Among *Perceived Usefulness* to *Behavioral Intention* on Readiness Implementation *digital payments.*

H2 : There is an effect positive and significant Among *Perceived Ease Of Used* to *Behavioral Intention* on Readiness Implementation *digital payments.*

H3 : There is influence positive and significant Among *Atituted Toward Using* to *Behavioral Intention* on Readiness Implementation *digital payments.*

H 4 : There is an effect positive and significant Among *Perceived Usefulness* to *Atituted Toward Using* on Readiness Implementation *digital payments.*

H 5 : There is an effect positive and significant Among *Perceived Ease Of Used* to *Atituted Toward Using* on Readiness Implementation *digital payment*

On research this done deployment questionnaire with use TAM variable. Under this is question based on variable TAM :

Table 1Question List Questionnaire

Variable	Code	Question
Perceived Usefulness (Perception use)	PU1	Use *digital payment* OVO can make it easy in do payment *mobile*
	PU2	Use *digital payment* OVO can make it easy performance in do payment *mobile*
	PU3	Use *digital payment* OVO more easy compared with application *digital payments* other
	PU4	Use *digital payment* OVO can Upgrade effectiveness I in do payment *mobile*
	PU5	Use *digital payment* OVO can done where just in do payment *mobile*
Behavioral Intention (Interest usage)	BI1	I may will use *digital payment* OVO in time near
	BI2	I mean will use *digital payment* OVO when there is opportunity do payment *mobile*
	BI3	I tried very for do payment *mobile* with use *digital payment* OVO
	BI4	I will invite friends for use *digital payment* OVO in do payment *mobile*
	BI5	I will Keep going use *digital payment* OVO for do payment *mobile*
Attitude Towards Using (Attitude To usage)	ATU1	Use *digital payment* OVO is a good idea
	ATU2	Use OVO *digital payments* are wise decision _ in do payment *mobile*
	ATU3	I get benefit During use *digital payment* OVO
	ATU4	I'm interested for use *digital payment* OVO in do payment *mobile*
	ATU5	I enjoy in use *digital payment* OVO in do payment *mobile*
Perceived Ease of Use (Perception Convenience User)	PEU1	Features on OVO are easy understood
	PEU2	I don't need long time for learn features on OVO
	PEU3	very OVO flexible moment used in do payment *mobile*
	PEU4	The features on OVO are easy operated
	PEU5	by overall , I find convenience in adapt in use OVO app

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III . RESULTS AND DISCUSSION

In data processing, carried out calculation with use TAM variable is perception utility *(perceived usefulness)*, perception convenience use *(perceived ease of use),* attitude to user *(attitude toward using)* and interest use *(behavioral intentions)* for measure *digital payment* OVO at the shop Kontekstual Coffee. Respondents obtained in the study this as much as 50, from type different gender, age and occupation.

A. Analysis Statistics Descriptive

Descriptive statistical analysis aim for give explanation to TAM variable. Following is description from TAM variable used :

Table 2 Analysis Descriptive

No	Variable	F	Percentage	Category
1	PU	16	32%	Beneficial
2	PEU	16	42%	Very Easy
3	ATU	14	28%	Enough Good
4	BI	15	30%	Very Not Interest

B. Instrument Test

Instrument test used for knowing is the completed questionnaire propagated valid or no and the data counted reliable or whether or not, so could done data processing for next .

Table 3Validity Test

TAM Variabel variable	Question Items	r Count	r Table
Perceived Usefulness	PU1	0.706	0.235
	PU2	0.774	
	PU3	0.655	
	PU4	0.733	
	PU5	0.638	
Perceived E ase of U sed	PEU1	0.828	0.235
	PEU2	0.883	
	PEU3	0.872	
	PEU4	0.893	
	PEU5	0.887	
Attitude Towards Using	ATU1	0.879	0.235
	ATU2	0.906	
	ATU3	0.808	
	ATU4	0.862	
	ATU4	0.756	
Behavioral Intention	BI1	0.702	0.235
	BI2	0.740	
	BI3	0.818	
	BI4	0.837	
	BI5	0.803	

Then next with perform reliability test for knowing level consistency from every question instrument variables. Test reliability test with use *Cornbach's Alpha* on SPSS.

Table 4Reliability Test

No	TAM Variabel variable	Cronbach's Alpha	N of items
1	PU	0.7 1	5
2	PEU	0.92 _	5
3	ATU	0.89	5
4	BI	0.84	5

Based on table 4, that for all question items used in study this is reliable or could reliable, because Mark *Cronbach's* Alpha obtained on each TAM Variabel variable own value > 0.60.

C. Assumption Test Classic

a. Normality Test

Normality test, done for knowing whether the data already disseminated on research this has distributed normally or no. Normality test in study this use *Kolmogorov-Smirnov Test* on SPSS.

Table 5BI Variable Normality Test Dependent

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		50
Normal Parameters [a,b]	mean	.0000000
	Std. Deviation	2.21245771
Most Extreme Differences	Absolute	.082
	Positive	.061
	negative	-.082
Test Statistics		.082
asymp . Sig. (2-tailed)		.200 [c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

In table 5, we get that the normality test, for BI as variable dependent with Mark *asymp. Sig. (2-tailed)* that is of 0.20, or more big of 0.05. So that could said that BI as variable dependent late distributed normally.

Table 6ATU Variable Normality Test Dependent

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		50
Normal Parameters [a,b]	mean	.0000000
	Std. Deviation	2.15850916
Most Extreme Differences	Absolute	.122
	Positive	.122
	negative	-.106
Test Statistics		.122
asymp . Sig. (2-tailed)		.061 [c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

In table 6, we get that the ATU normality test as variable dependent with Mark *asymp. Sig. (2-tailed)* that is of 0.06, or more big of 0.05. So that could said that ATU as variable dependent late distributed normally.

b. Multicollinearity Test

Multicollinearity test done with purpose for test existence correlation between variable free (independent).

Table 7BI as Variable Dependent

Coefficients [a]						
Model		UC		SC	CS	
		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	-.480	2,400			
	PU	.408	.160	.332	.512	1,954
	PEU	.079	.131	.084	.446	2.240
	ATU	.438	.151	.442	.372	2,685
a. Dependent Variable: Behavioral Intention						

In table 7, it can be seen that that all variable independent have more tolerance value than 0.10 (10%) and the VIF value is less than out of 10. So get said that no there is multicollinearity between independent variable in the regression model when BI as variable dependent .

Table 8ATU as Variable Dependent

Coefficients [a]						
Model		UC		SC	CS	
		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	.521	2.315			
	PU	.473	.138	.382	.640	1.563
	PEU	.476	.105	.502	.640	1.563
a. Dependent Variable: Atitude Toward Using						

In table 8, it can be seen that that all variable independent have more tolerance value than 0.10 (10%) and the VIF value is less than out of 10. So get said that no there is multicollinearity between independent variable in the regression model when ATU as variable dependent.

c. Heteroscedasticity Test

Heteroscedasticity test aim for test is in the regression model occur variance inequality of the residual a observation to another observation.

Table 9BI as Varibael Dependent

Coefficients [a]						
Model		UC		SC	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.313	1.395		.225	.823
	PU	-124	.093	.269	1.333	.189
	PEU	-.001	.076	-.004	-.018	.985
	ATU	-.051	.088	-138	-.584	.562
a. Dependent Variable: Behavioral Intention						

From the results of the Glejser Test Table 9 with the total residual TAM as variable dependent could known that Mark the significance of each TAM variable is more big than 0.05 then could concluded that no existence heteroscedasticity in the regression model with BI as variable dependent.

Table 10ATU as Variable Dependent

Coefficients [a]						
Model		UC		SC	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.867	1,606		.540	.592
	PU	-.017	.096	-.032	-.175	.862
	PEU	.048	.073	.119	.656	.515
a. Dependent Variable: Attitude Towards Using						

From the results of the Glejser Test Table 10 with residual Total TAM as variable dependent could known that Mark the significance of each TAM variable is more big than 0.05 then could concluded that no existence heteroscedasticity in the regression model with ATU as variable dependent.

d. Hypothesis Test

Hypothesis test done with perform a t-test, with use SPSS *software.*

Table 11Hypothesis Test

Variable Dependent	Variable Independent	T count	T table	Description
BI	PU	6.508	1,674	**H1 Accepted _**
	PEU	5,290	1,674	**H2 Accepted _**
	ATU	7,413	1,674	**H 3 Received**
ATU	PU	6,476	1,674	**H 4 Received**
	PEU	7,423	1,674	**H5 Accepted _**

Withdrawal decisions on research this based on table 4.34, that TAM variable consisting of from *perceived usefulness, perceived ease of used, attitude towards using* and *behavioral Intention*, have calculated T value > T table, so that formula hypothesis could received because take effect positive to readiness implementation *digital payment* OVO at a Kontekstual coffee shop.

IV . CONCLUSION

Implementation readiness *digital payment* OVO at the shop Contextual coffee, can done with use TAM method for knowing is *digital payment* OVO can implemented in the coffee shop . So that could drawn conclusions on research this that TAM variable consisting of from *perceived usefulness, perceived ease of used, attitude towards using* and *behavioral Intention* , **H 1 received** because there is influence positive and *significant* between PU and BI, on readiness implementation *digital payment* OVO at a Contextual coffee shop . **H2 _ received** because there is influence positive and *significant* between PEU and BI, on readiness implementation *digital payment* OVO at a Contextual coffee shop . **H3 accepted** _ there is influence positive and *significant* between ATU and BI, on readiness implementation *digital payment* OVO at a Contextual coffee shop . **H 4 received** because there is influence positive and *significant* between PU and ATU, on readiness implementation *digital payment* OVO at a Contextual coffee shop . **H 5 received** because there is influence positive and *significant* between PEU and ATU, on readiness implementation *digital payment* OVO at a Contextual coffee shop . So that *perceived usefulness, perceived ease of used, attitude towards using* and *behavioral Intention* could take effect positive on readiness *digital payment* OVO at a Kontekstual coffee shop.

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