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Intention to use Virtual Account-based tuition payment system with UTAUT Model and Computer Self Efficacy: Initial Trust as Moderator

Sixteen Gloria Marbun[1], Julianto Agung Saputro[2,] Haryono Subiyakto[3]
[1](Accounting Department, STIE YKPN, Indonesia)
[2](Accounting Department, STIE YKPN, Indonesia)
[3](Accounting Department, STIE YKPN, Indonesia)

Abstract:
Background*: The Development of information technology has brought changes to the payment system, from a cash payment system to a cashless payment system. Bank Indonesia showed an increase in cashless transactions in 2021 amounting to 470,811,351. This increase is likely due to the COVID-19 pandemic. The Indonesian government issued several regulations to prevent COVID-19 such as online learning, large-scale social restrictions, and small-scale social restrictions so that many students prefer to return to their respective areas of origin. In response to this condition, universities are trying to innovate the tuition payment system to facilitate payments and recording transactions so that they are more effective and efficient. On February 8th, 2021, a virtual account-based tuition payment system was implemented for the first time. Users have several considerations to accept and use a new system including whether the system can be trusted or not and whether transactions will be processed properly because users will not use a system that is considered less trustworthy, then consider the benefits and advantages provided by the system.*
Materials and Methods*: This research was conducted using a survey. The survey method is carried out by distributing questionnaires using Google forms. Respondents used in this study amounted to 185 people with a strata-1 (S1) education level at STIE YKPN Yogyakarta with the criteria that the subject is an active student and has used a virtual account-based tuition payment system.*
Results*: Results from this study indicate that initial trust weakens the influence of performance expectancy, effort expectancy, and social influence on behavior intention. Then facilitating conditions and behavior intention affects use behavior. In addition, initial trust cannot moderate the effect of computer self-efficacy on behavior intention.*
Conclusion: *Initial trust can be negative so that users are still reluctant to fully trust the system. This happens because the user finds several obstacles in the payment system so that the user considers the risk if the transaction is not processed properly. So universities as service providers must improve system performance to build user trust. Thereby increasing interest in using a virtual account-based tuition payment system.*
Key Word*: Virtual Account; UTAUT; Computer Self Efficacy; Initial Trust.*

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I. Introduction

The development of information technology has brought changes to the payment system, from a cash payment system to a cashless payment system. Bank Indonesia showed an increase in cashless transactions in 2021 amounting to 470,811,351. This increase is likely due to the COVID-19 pandemic. The Indonesian government also recommends using cashless payments. On the website of State-Owned Enterprises, the government (BUMN) supports and socializes that the current digital era must be welcomed by implementing cashless payments as has been implemented by PT KAI which uses cashless payments. Then Indonesian government issued several regulations to prevent COVID-19 such as online learning, large-scale social restrictions, and small-scale social restrictions so that many students prefer to return to their respective areas of origin. The university evaluates the current condition by looking at the possibilities that occur, tuition payments are an obligation for students and the main source of income for a college. If the existing payment system is not effective and efficient, it will be an obstacle for students to pay their tuition fees. University continues to make changes to keep up with developments in information technology. In response to this condition, universities are trying to innovate the tuition payment system to facilitate payments and recording transactions so that they are more effective and efficient. On February 8th, 2021, a virtual account-based tuition payment system was

implemented for the first time. Previously, the payment system for tuition fees at universities was still manual in collaboration with Mandiri Bank, payments could be made by paying directly to the nearest Mandiri Bank or by transfer to the account number provided by the campus. Then after the student makes a payment, he must conform to the finance department by showing proof of payment in the form of a payment slip or transfer slip. A virtual account is one form of progress that occurs in the payment system that uses information technology to identify and identify the payment and provides advantages that cash payment systems do not have and assists in managing finances and the process of recording transactions.

In practice, accepting a new information system is not as easy as it seems because students must have considerations before accepting and using a virtual account-based tuition payment system. A system can be accepted and used if the system can provide benefits that are far greater than the previous system that has existed. Users have several considerations to accept and use a new system including whether the system can be trusted or not and whether transactions will be processed properly because users will not use a system that is considered less trustworthy, then consider the benefits and advantages provided by the system. According to Alalwan et al.,(2017) that a system can be said to be successful in its application if there are factors that can make individuals motivated so that they will be interested in adopting a particular system. The same thing was also conveyed by Hew et al., (2015) that individuals will be interested in using a system that provides convenience and benefits that can help in their activities. Someone who has accepted and used a new system means that the individual has found something that can provide hope for the benefits obtained when adopting the system.

Individuals who feel that they have the ability to operate technological tools tend to be easier to accept technological developments such as information systems. Computer self-efficacy is one of several factors that can influence individual behavior towards acceptance of a particular system. The research of (Hsia et al., (2014) are in line with other research which states that self-efficacy has an influence on a person's behavioral intentions in accepting a system.

The initial trust that individuals have in a system can be a driving factor for accepting a system because if the individual already has confidence in the system with the hope that the system can provide benefits and does not disappoint by the purpose of the system is created, it can influence individuals to accept technological developments with the presence of the system. Research conducted by J. B. Kim, (2012) shows that the initial beliefs held by individuals will affect the interest in using a particular system. In line with the results found in the research of Chen & Barnes, (2007) that initial trust is one of the factors that can build and influence user interest in using a system. However, it is different from the results found in the research of Wu & Liu, (2007) which shows that initial trust cannot affect the behavior intention of the user towards a system.

Previous research that examined virtual account-based payments only focused on system analysis and implementation of virtual account-based payment systems as has been done by several previous studies Munte & Lase, (2020); Nurhaeni et al., (2016); Tazmi et al., (2017). In Indonesia, research on payments using virtual accounts is still few and far between because there are not many tuition payment systems that are non-cash and still manual.

Researchers see that in Indonesia it is still rare for research that examines the virtual account-based tuition payment system and previous research only focuses on system analysis and implementation of the system so that researchers here do research wanting to see from the side of use behavior using the UTAUT model, then Researchers want to make initial trust a moderating variable because it is still not explored in the field of cashless-based payments and there are inconsistencies in the results found so that this is a novelty in this study because initial trust has never been used as a moderating variable, lastly adding the computer self-efficacy variable in UTAUT models.

II. Literature Review

2.1. Virtual Account

A virtual account is a payment system that facilitates economic actors with the advantages offered to assist in the process of economic transactions, among others, identifying money as a result of transactions, fund recording procedures, current account mutations, and consolidated reports more accurately, as well as minimizing fraudulent actions. In the development of information technology, payment using virtual accounts is one form of progress in accounting information systems that can be well received by the public because it is very useful for understanding and accurately recording a payment because it already has a unique number in the form of each virtual number.

At the time of making tuition payments, a virtual number is provided in the form of a unique number for each student so that there is no need to include the student's name and identification number in bank records, so it can minimize the student error rate when recording special notes when paying or even this error will not be repeated after payment using a virtual account.

2.2. UTAUT

UTAUT (Unified Theory of Acceptance and Use of Technology) is the most popular acceptance model developed from TAM (Technology Acceptance Model). This model was first developed by Venkatesh & Morris, (2003) to explain user acceptance of a system and then using the system. In the UTAUT model, several driving factors are said to be the core constructs that will influence use behavior to accept and use technology, namely performance expectancy, effort expectancy, social influence, facilitating conditions, and four moderating variables, namely age, gender, experience, the voluntariness of use.

UTAUT was developed through several theories that were integrated into one model, namely, Theory of Reasoned Action (TRA), Motivation Model (MM), Theory of Planned Behavior (TPB), Combined TAM and TPB, Innovation Diffusion Theory (IDT), Model of PC Utilization (MPCU), and Social Cognitive Theory (SCT). In UTAUT, behavior intention is influenced by performance expectancy, effort expectancy, and social influence. While the construct of facilitating conditions is intended to determine the direct influence on use behavior.

2.3. Performance Expectancy

Performance expectancy is the level of individual expectations of the ability of a system, if using the system will provide benefits that can improve performance at work. With the shift in the tuition payment system from a manual to a virtual account-based payment system, researchers want to review whether the use of a virtual account-based tuition payment system makes it easier for tuition payment transactions to help users fulfill their obligations and provide benefits to users in terms of efficiency, effectiveness, and accuracy.

2.4. Effort Expectancy

Effort expectancy is the level of individual expectations for the ease of operating information systems and information technology. Ease of use of information technology will provide comfort for the user which is divided into several indicators, namely easy to understand, doing activities easily according to user wishes, increasing user skills, and ease of operation.

2.5. Social Influence

Social Influence is individuals get influence from other people in terms of acceptance and use of a system because they are considered capable of assisting in completing an activity with the ease provided by the system. Social influence is quite important at the initial stage of a person's acceptance of a system because after the initial introduction and experience have been obtained, individuals will use the system.

2.6. Computer Self Efficacy

Computer self-efficacy is an individual's assessment of his ability to organize and carry out to complete certain tasks.

2.7. Facilitating Conditions

Facilitating conditions are the extent to which individuals believe in the existing technology and infrastructure capable of supporting the use of a system. Users must be familiar with the facilities available to support the use of new technology.

2.8. Behavioral Intention

Behavioral intention is a level of pleasure and interest that can encourage an individual's attention to an object. The object referred to in this study is a virtual account-based tuition payment system.

2.9. Use Behavior

Use behavior is the frequency with which users use a technology. The use of new technology is highly dependent on user evaluation. Users are willing to continue to use new technology if they believe that the technology is easy to use, can improve performance, and provide benefits for themselves.

2.10. Initial Trust

Trust consists of three beliefs, namely ability, integrity, and virtue. Capability means that the service provider has the knowledge and skills necessary to fulfill the task. Integrity means that service providers keep their promises and do not deceive users. Virtue means that service providers care about the interests of users, not just their benefit.

Trust includes initial trust and continuous trust. Initial trust is the individual's willingness to take risks to satisfy a need without prior experience, or credible and meaningful information. Due to lack of prior

experience, users will rely on their perception of the quality of an information system to build initial trust, information quality was also found to affect initial trust.

2.11. Development Hypothesis

2.11.1. Performance Expectancy, Effort Expectancy, Social influence, Computer Self Efficacy, Behavioral Intention, and Initial trust

Performance expectancy is the level of individual expectations of the ability of a system, if using the system will provide benefits that can improve performance at work. Students who have to believe that a virtual account-based tuition payment system can improve their performance in conducting tuition payment transactions are more interested in using the payment system. Effort expectancy is defined as the extent to which individuals feel the ease of using an information system or information technology. Users will be interested in using a virtual account-based tuition payment system if they do not find it difficult to use and do not require special skills and great effort to operate. Social influence is the extent to which individuals get influence from other individuals to use a new system that can. Social influence is quite important at the initial stage of a person's acceptance of a system because after the initial introduction and experience have been obtained, the individual will use a certain system. Therefore, when individuals get social influence from their surroundings such as close friends, family, or even from anyone who can be trusted. Individuals who are influenced by friends who have made tuition payments using a virtual account-based payment system and feel the benefits of the system can influence interest in using the system. Computer self-efficacy is an individual's assessment of his ability to organize and carry out to complete certain tasks. A person can measure the level of his ability to use technology, for example, a computer, with the abilities that a person has that can help complete a particular job or task. According to the researcher, if students can operate technology such as computers and smartphones, this becomes one of the factors that can encourage them to accept new information systems or technologies because they are ready with the capabilities that are inherent in them.

The implementation of this payment system began in February 2021 and this year will be the first year for the use of this system in paying tuition fees. Therefore, students as users consider various factors that can be used as encouragement to be able to accept and use this system. So, not only in terms of benefits, advantages, the convenience provided by the system, but users will consider whether this system can be trusted or not and whether tuition payment transactions will be processed as expected. In conducting payment transactions, initial trust is an important factor that can encourage users to use a virtual account-based tuition payment system. In the research of Tsiakis & Sthephanides, (2005) the trust felt by users in the non-cash payment system is the consumer's belief that payment transactions will be processed as expected. This means that if the user has made a tuition payment transaction by entering a virtual number on m-banking, OVO, GOPAY & Dana, whether the transaction has been automatically integrated with the financial party so there is no need to confirm in the form of a payment slip and the data entered in by the name and number student. Abrazhevich (2004) says that individuals will not use a system that they perceive as less reliable. To build trust in the payment system, it must provide structural guarantees in the form of information protection guarantees, transactional confidentiality guarantees, and the reputation of the company or agency [13]. From this description, the following hypothesis can be formulated:

Hypothesis 1a: Initial trust moderates the effect of performance expectancy on behavioral intention.
Hypothesis 1b: Initial trust moderates the effect of effort expectancy on behavioral intention.
Hypothesis 1c: Initial trust moderates the effect of social influence on behavioral intention.
Hypothesis 1d: Initial trust moderates the effect of computer self-efficacy on behavioral intention.

2.11.2. Facilitating Conditions and Use Behavioral

Facilitating conditions are the extent to which individuals believe in the existing technology and infrastructure capable of supporting the use of a system. Users must be familiar with the facilities available to support the use of new technology. Facilities that can encourage users to use technology are in the form of technical support, administration, knowledge, and other resources. The researcher argues that if a payment system is designed very well by paying attention to every facility that will be needed by the user, such as mobile phones, m-banking, and internet networks. Furthermore, it must pay attention to technical and administrative so that users feel that this system is safe and the payment must be processed properly so that it can influence behavioral intentions to use a virtual account-based tuition payment system. From the description above, the following hypothesis can be formulated:

Hypothesis 2: Facilitating Conditions affect the Use Behavioral of the virtual account-based tuition payment system.

2.11.3. Behavior Intention and Use Behavior

Behavior Intention is a level of pleasure and interest that can encourage an individual's attention to an object. The object in question in this study is a virtual account-based tuition payment system. Individuals who have an interest in new technology tend to be more receptive to the presence of a virtual account-based tuition payment system. Use behavior is the frequency with which users use a technology. The use of new technology is highly dependent on user evaluation. Users are willing to continue to use new technology if individuals believe that the use of a virtual account-based tuition payment system will provide several useful advantages and so that individuals will use certain systems continuously. From the description that has been submitted, the following hypotheses can be formulated:

Hypothesis 3: Behavioral Intention affects Use Behavioral virtual account-based tuition payment system.

III. Research Method

3.1. Place and Time of Research

This research is not limited by city or district to be able to reach a wider range of respondents. The questionnaire was compiled using Google Forms to make it easier for researchers to distribute to students who are not currently in Yogyakarta due to the COVID-19 pandemic because they are distributed online by distributing questionnaire links. Data collection and data processing from the research began on July 2021.

3.2. Population and Sample

The population in this study was all students at STIE YKPN Yogyakarta. The researcher used purposive sampling by determining the respondents' criteria used in this study, namely active undergraduate students at STIE YKPN Yogyakarta and undergraduate students at STIE YKPN Yogyakarta who have used the virtual account-based tuition payment system in paying tuition fees. The sampling technique in this study used snowball sampling. The sample used in this study is a sample whose criteria have been determined by the researcher. The sample used by the researcher was 185 respondents. The researcher chose snowball sampling because in distributing the questionnaire, the researcher only sent a questionnaire link to several students or relations who had friends, relatives, or student acquaintances who could be used as respondents.

3.3. Measurement

In this study, the variables of performance expectancy, effort expectancy, social influence, computer self-efficacy, facilitating conditions, initial trust, behavioral intention, and use behavioral were measured using a Likert scale with a weight of 5 points. The question items used in the questionnaire were adapted from the research of Venkatesh and Morris (2003), He and Lee (2009), and Kim et al. (2009).

3.4. Data analysis

This study uses descriptive statistical analysis then also performs a validity test, reliability test, hypothesis test, model test, path test.

IV. Result and Discussion

4.1. Result Analysis

4.1.1. Demographic Characteristics of Research Subjects

Based on the existing data, there are four pieces of information that can describe the demographics of the respondents in this study. First, women dominate the total number of respondents. The number of female respondents is more than male respondents as indicated by the percentage of scores between men and women, namely 33.5% and 65.5%.

Second, respondents with an age range of 17-23 and >23 years were 171 people aged 17-23 years and the rest were 14 people aged >23 years. So it can be concluded that the respondents in this study were dominated by respondents aged 17-23 years with a total proportion of 92%. Meanwhile, for respondents aged > 23 years, there were 14 people.

Third, the respondents in this study are currently taking semesters two, four, six, or eight. The table below shows that there are 60 students in the eighth semester, 56 in the sixth semester, 51 in the fourth semester, and 18 in the second semester. Thus, it can be concluded that the respondents in this study were dominated by eighth-semester students with a total proportion of 32%, followed by sixth-semester students at 30% and the remaining fourth and second-semester students.

Fourth, regarding the respondent's current domicile. The data shows that the majority of respondents in this study are dominated by students who currently live in the Special Region of Yogyakarta, as many as 90 people with a total proportion of 49%, the second position of the largest respondents is in Central Java amounting to 33 people with a proportion of 18%, and the rest of 33% of respondents spread across several

provinces such as North Sumatra 4%, West Sumatra 0.5%, South Sumatra 3%, Riau Islands 1.5%, DKI Jakarta 3%, West Java 4%, West Kalimantan 1%, Central Kalimantan 3 %, South Kalimantan 0.5%, East Kalimantan 1%, NTB 1.5%, NTT 4%, South Sulawesi 1%, North Sulawesi 0.5%, and Papua 1.5%.

4.1.2. Validity Test

Table Confirmatory Factor Analysis (CFA)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0,928
Bartlett's Test of Sphericity	**Approx. Chi-Square**	4112,521
	Df	300
	Sig.	0,000

Source: Primary data processed, 2021

Kaiser- Meyer- Olkin Measure of Sampling Adequacy value shown in the table is 0.928, which is greater than 0.5, which is the predetermined significance value. So it can be concluded that the questionnaire data is feasible to be used in the factor analysis test.

Table Validity Factor

Variable	Item	Factor Loading	Description
Performance Expectancy (PE)	**PE1**	0,898	**Valid**
	PE2	0,913	**Valid**
	PE3	0,906	**Valid**
	PE4	0,875	**Valid**
Effort Expectancy (EE)	**EE1**	0,864	**Valid**
	EE2	0,890	**Valid**
	EE3	0,899	**Valid**
Social Influence (SI)	**SI1**	0,953	**Valid**
	SI2	0,953	**Valid**
Computer Self Efficacy (CSE)	**CSE1**	0,821	**Valid**
	CSE2	0,611	**Valid**
	CSE3	0,793	**Valid**
	CSE4	0,777	**Valid**
Facilitating Conditions (FC)	**FC1**	0,899	**Valid**
	FC2	0,912	**Valid**
	FC3	0,749	**Valid**
Initial Trust (IT)	**IT1**	0,647	**Valid**
	IT2	0,883	**Valid**
	IT3	0,921	**Valid**
	IT4	0,898	**Valid**
	IT5	0,810	**Valid**
Behavior Intention (BI)	**BI1**	0,954	**Valid**
	BI2	0,954	**Valid**
Use Behavior (UB)	**UB1**	0,827	**Valid**
	UB2	0,827	**Valid**

Source: Primary data processed, 2021

The table above shows that the results of validity testing with factor analysis, all question indicators used in the questionnaire for the variables performance expectancy, effort expectancy, social influence, computer self-efficacy, facilitating conditions, initial trust, behavioral intention, and use behavioral. The factor loading value of all variables greater than 0.5 and the KMO Bartlett's test value greater than 0.5, meaning that all statement indicators used in the questionnaire are valid because their significance value is greater than the predetermined value so that they have met the validity test.

4.1.3. Reliability Test

Table Reliability Test

Total Items	Cronbach's *alpha*	Description
25	0,952	**Very reliable**

Source: Primary data processed, 2021

Based on the results of data processing presented in the table above, shows that all variables are reliable. From the value of Cronbach's alpha obtained above 0.60. This means that all statements or indicators used in the questionnaire have high reliability, meaning that these variables have high accuracy to be used as variables in a study.

4.1.4. Hypothesis Test

4.1.4.1 Model test

Table Goodness of Fit Model

Index	Criteria	P-*Value*	Description
APC	<0,05	<0,001	**Supported**
ARS	<0,05	<0,001	**Supported**
AARS	<0,05	<0,001	**Supported**

Source: Primary data processed, 2021

The model fit test or the suitability of this model can be seen through the goodness-of-fit index criteria to determine whether the model in this study is suitable or not with the data and shows the quality of the model. To measure the fit model using the goodness of fit by looking at the values of APC, ARS, and AARS. The table above shows the values of the three criteria, namely the first criterion. The average path coefficient (APC) is used to observe the magnitude of the relationship or attachment between the variables used in this study. The measurement used to measure APC is said to be ideal if it has a p-value <0.05. From the data processing, it was found that the analysis results for the APC value with a p-value of <0.001, so that the APC criteria were met. The second criterion is the Average R-squared (ARS) to assess the magnitude of the exogenous, endogenous, and moderating variables. It can be said to be good if ARS has a p-value <0.05 and based on the results of data processing shows that ARS is met with a p-value <0.001. The last criterion, the Average Adjusted R-squared (AARS) was used to assess the suitability of the ARS value. Just like the two criteria described above, the measurement for AARS is said to be good if the p-value <0.05. After processing the data, it shows that the AARS p-value is <0.001, which indicates that the AARS criteria are met. With the three criteria for measuring the goodness of fit, namely APC, ARS and AARS fulfilled, it can be concluded that the model in this study is fit.

4.1.4.2Path Test

The purpose of this analysis is to find out initial trust moderates the effect of the variables of performance expectancy, effort expectancy, social influence, computer self-efficacy on behavior intention, and then to determine the effect of the variables facilitating conditions and behavior intention on use behavior. To find out the results of H1a, H1b, H1c, H1c, H2, and H3 are supported or not supported, analyze the data and the results can be seen in Figure 1 below this.

Figure 1 Path Test

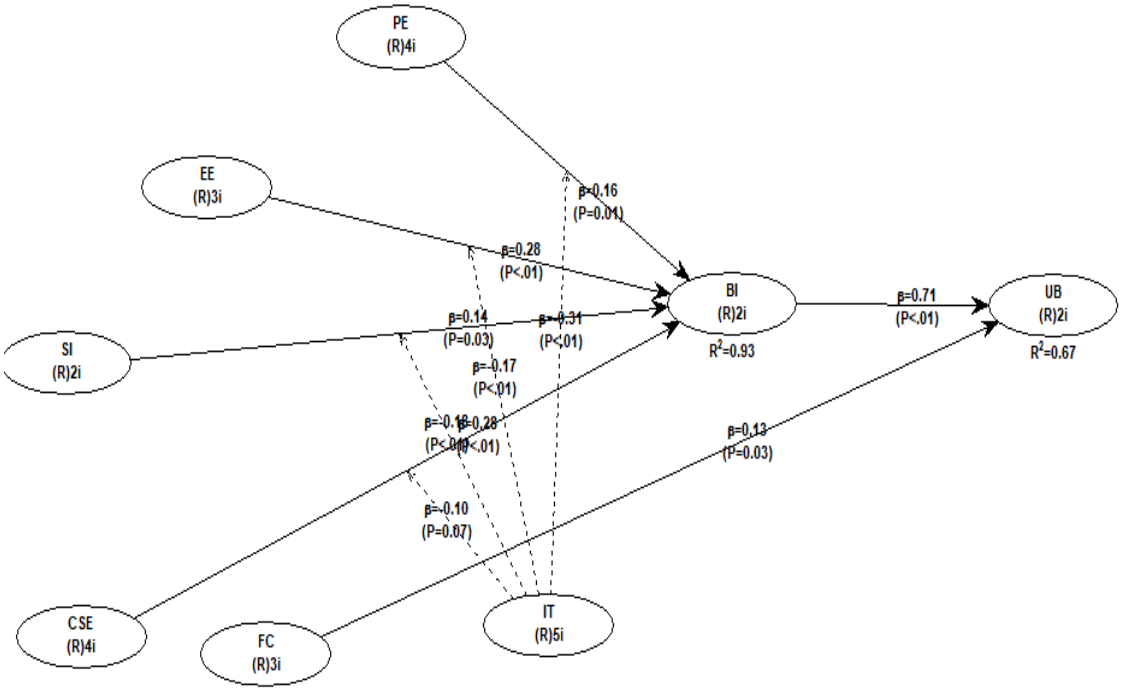

Table Hypothesis Summary

Hypothesis		β	p-*value*	Description
H1a	**Initial trust moderates the effect of performance expectancy on behavioral intention**	-0,31	<0,01	**Supported**
H1b	**Initial trust moderates the effect of effort expectancy on behavioral intention**	-0,17	<0,01	**Supported**
H1c	**Initial trust moderates the effect of social influence on behavioral intention**	-0,18	<0,01	**Supported**
H1d	**Initial trust moderates the effect of computer self-efficacy on behavioral intention**	-0,10	0,07	**Not Supported**
H2	**Facilitating Conditions affect the Use Behavioral of the virtual account-based tuition payment system.**	0,13	0,03	**Supported**
H3	**Behavioral Intention affects Use Behavioral virtual account-based tuition payment system.**	0,71	<0,01	**Supported**

Source: Primary data processed, 2021

4.2. Discussion

Based on the results of data processing, it shows that initial trust moderates the effect of performance expectancy, effort expectancy, and social influence on behavior intention. Meanwhile, the effect of the computer self-efficacy variable on behavior intention cannot be moderated by the initial trust. It can be shown from the table above that the value of initial trust moderates the effect of performance expectancy on behavior intention by -0.31 which means that initial trust weakens the effect of performance expectancy on behavior intention and is significantly indicated by a p-value of <0.01 smaller than 0.05, so H1a is supported. Then the value of initial

trust moderates the effect of effort expectancy on behavior intention by -0.17 which indicates that initial trust weakens the effect of effort expectancy on behavior intention and is significantly indicated by a p-value of <0.01 which is smaller than 0.05, so H1b supported. Finally, the value of the initial trust moderates the influence of social influence on behavior intention by -0.18, meaning that the initial trust weakens the influence of social influence on behavior intention and is significantly indicated by a p-value of <0.01 which is smaller than 0.05, so H1c is supported. This means that the respondents in this study do not believe in the virtual account-based tuition payment system, there are still doubts about the system. The researcher suspects that this can happen because the implementation of the virtual account-based tuition payment system is still new in intuition payment transactions so that current users are still experiencing a transition period to switch from a manual tuition payment system to a virtual account-based tuition payment system. And now it can be said that users are still adapting to the virtual account-based tuition payment system. This is a new experience for the user in using the virtual account-based tuition payment system and the user as the first generation in implementing this payment system, so there are still doubts about the payment transaction being processed properly or not. Given that the tuition fees paid have a fairly large nominal so that the risk is also great if an error occurs in the payment transaction. So the user is more careful in trusting the virtual account-based tuition payment system because it avoids the risk of transactions not being processed properly and this is a consideration for users to trust a system. As stated by Ogonowski et al., (2014) that risk can negatively affect initial trust. Thus, although the virtual account-based tuition payment system can facilitate tuition payment transactions so that users do not need to queue at the bank and confirm the campus finances by providing proof of payment or transfer slips. Then the virtual account-based tuition payment system is designed with convenience such as easy to operate and easy to understand and users get influence from those closest to them regarding the benefits of using the system but if the user does not have initial trust then it can reduce interest in using a system so that initial trust weakens the effect of performance expectancy, effort expectancy and social influence on behavior intention.

The results of data processing that has been carried out by researchers show that initial trust does not moderate the effect of computer self-efficacy on behavior intention. This can be seen from the value of -0.10 and the p-value of 0.07 which is greater than 0.05 so that H1d is not supported. This means that initial trust is not able to moderate the influence of computer self-efficacy on behavior intention, researchers assume this is because computer self-efficacy is an internal factor owned by individuals and is not related to the virtual account-based tuition payment system. While the initial trust is intended to measure how much confidence the user has in the virtual account-based tuition payment system. So that initial trust cannot moderate the influence of computer self-efficacy on behavior intention.

Facilitating conditions affect use behavior, this is shown from the results of data processing. The effect of facilitating conditions on use behavior of 13% can be seen from the value of 0.13 and the p-value smaller than 0.05, which is 0.03 meaning that the effect of facilitating conditions on use behavior is significant, it can be concluded that H2 is supported. If the user has facilities that support being able to use a virtual account-based tuition payment system such as m-banking, internet networks, e-wallet (OVO, GOPAY, Dana), and cellphones, it can encourage and improve use behavior. This means that if the user has many supporting facilities, it will increase the intention to use a system. These results are consistent with the results found in research conducted by Yu (2012) and Sok Foon & Chan Yin Fah, (2011) which states that facilitating conditions affect behavioral intentions to use an information system.

The results of data processing show that behavior intention affects use behavior. The results of data processing show that the value of 0.71 means that the influence of behavior intention on use behavior is 71% and the p-value is smaller than 0.05, which is <0.01 meaning that the influence of behavior intention on use behavior is significant, so H3 is supported. Thus, if the user has an interest in using a system, it will increase the user's intention to use the system. The higher the interest in the use of the user will greatly affect the intention to use a system. So it is necessary to consider the factors that influence interest in use such as performance expectancy, effort expectancy, social influence, and computer self-efficacy. This means that paying attention to these factors affects how much interest the user has in using a system. This will create fun and interest that can encourage an individual's attention to the virtual account-based tuition payment system. This shows that the results are consistent and in line with research that has been conducted by several previous researchers such as Bhatiasevi (2016), Chauhan & Jaiswal (2016).

V. Conclusion

Of the six hypotheses proposed by the researcher, there are 5 supported hypotheses, namely hypothesis 1a, 1b, 1c, hypothesis 2, and hypothesis 3 while hypothesis 1d is not significant and not supported, meaning that initial trust weakens the influence of performance expectancy, effort expectancy, and social influence on behavioral intention. Then facilitating conditions and behavioral intention affect use behavior.

Initial trust can be negative so that users are still reluctant to fully trust the system. This happens because the user finds several obstacles in the payment system so that the user considers the risk if the transaction is not processed properly. So universities as service providers must improve system performance to build user trust. Thereby increasing interest in using a virtual account-based tuition payment system.

In this study, there are several suggestions for further researchers, who first should take samples from parents. So that this research can be seen from the perspective of parents and students perspectives because the ability to operate technology between students and parents may be different. Next, consider researching the risks in the virtual account-based tuition payment system that can cause users to have less trust in the system, thereby reducing interest in using it.

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