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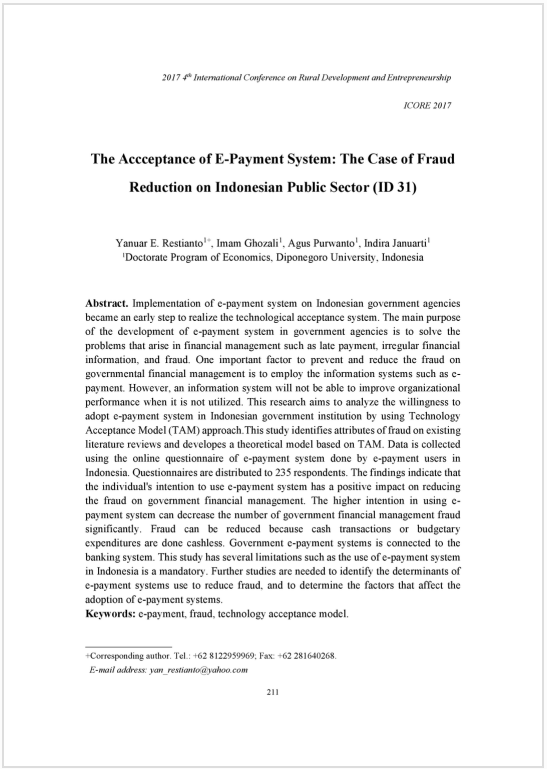

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The Accceptance of E-Payment System: The Case of Fraud Reduction on Indonesian Public Sector (ID 31)

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Abstract. Implementation of e-payment system on Indonesian government agencies became an early step to realize the technological acceptance system. The main purpose of the development of e-payment system in government agencies is to solve the problems that arise in financial management such as late payment, irregular financial information, and fraud. One important factor to prevent and reduce the fraud on governmental financial management is to employ the information systems such as e-payment. However, an information system will not be able to improve organizational performance when it is not utilized. This research aims to analyze the willingness to adopt e-payment system in Indonesian government institution by using Technology Acceptance Model (TAM) approach.This study identifies attributes of fraud on existing literature reviews and developes a theoretical model based on TAM. Data is collected using the online questionnaire of e-payment system done by e-payment users in Indonesia. Questionnaires are distributed to 235 respondents. The findings indicate that the individual's intention to use e-payment system has a positive impact on reducing the fraud on government financial management. The higher intention in using e-payment system can decrease the number of government financial management fraud significantly. Fraud can be reduced because cash transactions or budgetary expenditures are done cashless. Government e-payment systems is connected to the banking system. This study has several limitations such as the use of e-payment system in Indonesia is a mandatory. Further studies are needed to identify the determinants of e-payment systems use to reduce fraud, and to determine the factors that affect the adoption of e-payment systems.
Keywords: e-payment, fraud, technology acceptance model.

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1. Introduction

Implementation of information technology is a way to prevent and reduce fraud on government agencies in Indonesia. Information technology and a reliable information system is capable to create a good internal control. Fraud will be minimized in a reliable internal control environment, because information consists of two types of controls namely general control and application control. One of them is business to consumer (B2C) application which is currently widely used in conducting electronic commerce or e-commerce. An critical component to support transactions is electronic payment system (e-payment). E-payment is a system that provides tools for payment of services or goods made through the internet. Usually an organization cooperates with a number of banking institutions to make e-payment, so that transactions can be done anytime and anywhere in accordance with the needs. Many advantages obtained by using e-payment such as speed up the transaction process, the parties involved in the transaction process can make transfers and receive money whenever and wherever, in addition e-payment also support the green technology movement where the use of paper can be reduced.

Implementation of e-payment in government agencies in Indonesia have began in most government institutions. The issuing of Act number 11/2008 (focus on information and electronic transactions) then the issuing of several regulations related state financial management that permit the use of electronic transactions in the state financial management, became a milestone to adopt the use of state revenue system as well as electronic payment system (e-payment). Implementation of e-payment aims to improve the performance of government organizations. In addition, the other purpose of the development of e-payment system in government agencies in Indonesia is to solve the problems one of which is reducing fraud. The corruption cases handled by The Corruption Eradication Commission (KPK) during the period of 2004 - 2016 are relatively fluctuating and tend to increase every year. The total number of corruption cases during this period was 599 cases.

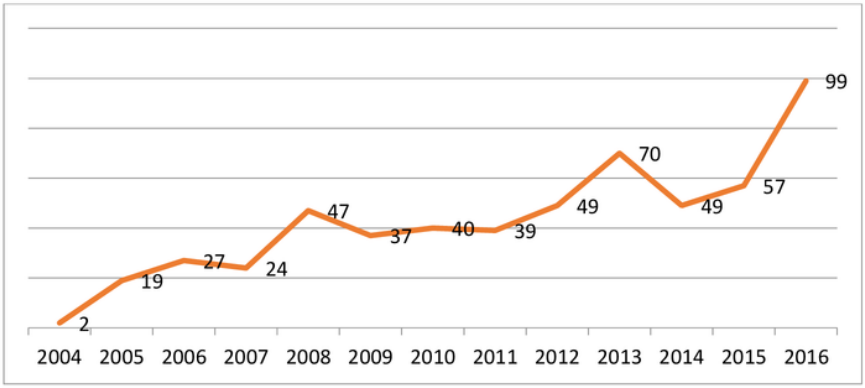


Figure. 1: Handling of corruption cases by KPK 2004 - 2016

The type of corruption during 2004 - 2016 was dominated by Bribery (299 cases), then corruption in Goods/Service Procurement (154 cases). The data indicates although government agencies in Indonesia have started to use e-payment system but the number of cases of corruption that occurred is still relatively large.

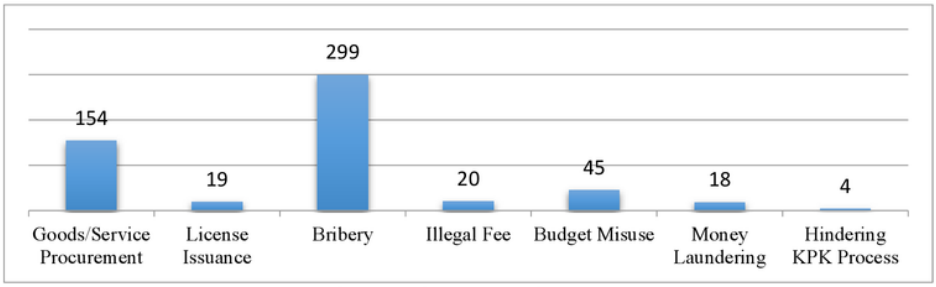


Figure. 2: The type of corruption during 2004 – 2016

Howse (2010) argued that systems replacement can eliminate fraud. Changes are made by including as much resources as possible and efforts to prevent fraud, including to design anti-fraud systems. Andersen (2008) stated that e-government implementation reduces corruption significantly. Furthermore Iqbal (2010) concluded that the revolution of information and communication technology led the government to consider e-governance as an effective anti-corruption tool.

However, the existing of an information system will not be able to improve organizational performance when not in use (Davis, et al, 1989). Impact of performance improvement will also not be felt if the information system is rejected by the user (Davis, 1993) and there is no desire of the user to use it (Davis, 1989). So an information system will be able to run well and achieve the goal of efficiency, effectiveness and minimize fraud if accepted by its users. In many studies found a model that describes the level of acceptance of information technology that is Technology Acceptance Model (TAM). TAM has the attitude dimension (attitude) to see the attitude of individuals in receiving new information technology. Thus it can be said that the dimensions in TAM are technological factors to predict the intention of the user to use the information system.

Indonesian government institution has started to use e-payment system however in fact the fraud phenomenon or corruption in Indonesia still become a serious problem. Therefore, there is a question whether e-payment system is accepted by users voluntarily to meet their needs, or because it meets the regulations only. Currently, the use of e-payment system for government agencies in Indonesia is mandatory, not voulantary anymore. Fraud diamond theory (Wolfe and Hermanson, 2004) states that the motivation of people doing fraud is due to pressure, opportunity, ability and rationalization. The theory has been proven to be confirmed by many studies able to explain the factors that cause the occurrence of fraud.

Based on the above arguments, this research has a motivation to examine willingness to adopt e-payment system in government agencies in Indonesia with Technology Acceptance Model (TAM) approach. Venkatesh and Davis (2000) stated that TAM is a concept that is considered relatively good in explaining user behavior towards new information technology systems. The main purpose of TAM according to Davis (1989) is to provide an explanation of the determination of acceptance of computers in general, providing an explanation of the attitude of users in a population. TAM is also empirically shown to explain 40% usage of intensions and behavior (Venkatesh and Davis, 2000). Davis (1989) explains that an individual's acceptance of computer technology is determined by two factors: (1) perceived usefulness, which is defined as the extent to which one believes that using a system will improve its performance; (2) perceived ease of use, which is defined as the extent to which one believes that system usage is easy.

This research is important because the adoption of e-payment system in government agencies in Indonesia requires a transition process. This condition is in accordance with the statement of Compeau and Higgins (1995) which states that the critical stage in the application of an information technology system is a condition where the presence of the system is accepted or rejected by the prospective user. The delay of this adoption process occurs because of the tendency of different perceptions about the benefits and ease of new systems to operate. This is evident from the tendency of employees to adapt to the new system. So an information system will be able to run well and achieve the purpose of efficiency, effectiveness and if accepted by its users. Therefore, this study attempts to find out whether the adoption of e-payment system has a positive impact on fraud reduction in government agencies in Indonesia.

2 Literature Review

2.1 E-Payment System

According to the Federal Financial Institutions Examination Council (2010), electronic payment is a new payment practice for retail where a merchant retrieves payment information for goods and services and places this information in an electronic template that creates electronic files for processing through a clearing network. According to Sumanjeet (2009) the term electronic payment includes payments for business activities, banking or public services of citizens or business actors, conducted through telecommunications or electronic networks using modern technology.

According to Al-Fayoumi, et al (2010), electronic payment processing is performed by three main actors, consisting of users, merchants and banks. Users are parties who use electronic money (e-currency) from the bank in the implementation of e-payment to transact, whether it is buying goods or paying for services. While the trader is a party that provides goods, services or information offered and sold to users (customers). While banks are parties who are trusted to mediate and facilitate between users and traders in transactions. In electronic payment money is stored, processed, and received in the form of digital information and the transfer process is initialized through electronic payment instruments. Zahari et al (2014) states that perceived usefulness, perceived ease of use, perceived risk, payment receipt issuance and income level has a significant relationship towards the intention to adopt the online payment method. In a more general perspective Slozko Slozko and Pelo (2014) describes the latest trends in IT development and its influence on financial sector (especially cashless payment) global economy faced. The usage of cashless payment is closely related to the level of economic development.

Related to the government's efforts in reducing fraud, Howard (2009) argues that the perceived value of private vulnerability knowledge for governments depends upon the intended use of that vulnerability information. If the intended use is for the defense of existing systems, the perceived value for governments is similar to the perceived value for private companies. The use of e-payment system by the government is one effort that can be done to replace the existing system.

2.2 Technology Acceptance Model (TAM)

TAM is a theory created specifically for modeling user acceptance of information systems. According to Davis (1989) TAM's main objective is to provide a basis for sifting external factors towards user confidence, attitudes and goals. TAM assumes that two individual perceived usefulness and perceived easy of use are the main influences for information system acceptance behavior. TAM describes two factors that predominantly influence the integration of technology. The first factor is the user's perception of the ease of use of technology, the second factor is the user's perception of the ease of use of technology. Both of these factors affect the willingness to utilize the technology, which will further affect the actual use of technology (Davis, 1989). So in principle TAM has two main variables, namely perceived usefulness and perceived ease of use, which both have similarities to predict the acceptance behavior of computer technology users (Acceptance of IT).

2.3 Fraud Diamond Theory

Fraud diamond theory, which Wolfe and Hermanson (2004) have found, indicate that there are four indicators that trigger people to fraud, namely the challenge to overcome the system (pressure), for the good of the organization (rationalization), opportunities related to inadequate internal control, prevent fraud behavior, lack of access to information and audit trail, and capability factors related to personal integrity, ability and capacity of the person to commit fraud.

3. Hypothesis Development

Davis (1989) defines perceived easy of use as the extent which a person believes that using the system will be free from tough attempts. Davis (1989) concluded that perceived easy of use affects perceived usefulness. Carter (2008) expresses a similar opinion to Davis (1989) that perceived ease of use has a significant impact on intention to use through perceived usefulness. Lee (2008) also argues the same that the factors affecting system adoption by end-users are perceived ease of use through perceived usefulness. The perceived relationship of ease of use and perceived usefulness of information systems has also been validated in the context of on-line technology (Gefen and Straub, 2003; McKechnie et al., 2006; Morosan and Jeong, 2008) . Based on the argument, the first hypothesis proposed is

H_1 : Perceived ease of use has a positive influence toward perceived usefulness of e-payment system.

Carter (2008) and Davis (1989) state that perceived ease of use will affect a person's behavior towards system usage. This is consistent with the opinions of Ajzen and Fishbein's (1980) which suggest that attitudes in using the system are affected by perceived usefulness, which then determines the behavior of system usage. Several other studies have also shown that ease of use is a key attribute of e-business applications such as e-commerce (Chen et al., 2002; Heijden et al., 2003), online banking (Guriting and Ndubisi, 2006), and mobile commerce (Lin and Wang, 2005; Luarn and Lin, 2005). Thus developed the second hypothesis as follows:

H_2 : Perceived ease of use has a positive influence toward attitude of use e-payment system.

Davis (1989) defines that perceived usefulness is the extent to which a person believes that using a system will improve his performance. Perceived usefulness and perceived ease of use both affect a person's attitude toward system usage. A similar opinion was put forward by Carter (2008) which states that perceived usefulness has a significant impact on intention to use through user behavior. In addition, perceived usefulness is also the most important variable in predicting the adoption of information systems. Perceived usefulness is partially capable of explaining 74.8 percent of intention to use variance. The effects of perceived benefits on individual attitudes have been proven in many studies, among them Chen et al, (2002), Cheung and Liao (2003), Gribbins et al, (2003), Heijden et al, (2003), Liao and Cheung, (2001). Based on the above argument a third hypothesis is proposed as follows:

H_3 : Perceived usefulness has a positive influence toward attitude of use e-payment system.

The determinant of technological behavior one of them is perceived usefulness (Davis, 1989), which defines the extent to which a person believes that using a system will improve his performance. Davis (1989) also states that perceived usefulness has a positive effect on the individual's intention to use the system. Similarly Carter (2008) points out that perceived usefulness, trust, previous use and perceived ease of use have a significant impact on intention to use information systems. Perceived usefulness is the most important factor in predicting e-government adoption. Lee (2009) also concluded that the variables that influence the adoption of the system by end-users one of them is perceived usefulness. Perceived usefulness may lead to behavioral intention, indicating that the individual's intention to use the technology will be greater, regardless of their attitude toward the technology. Based on the above statement and conclusion, then developed the fourth hypothesis as follows:

H_4 : Perceived usefulness has a positive influence toward behavioral intention e-payment system.

The intention to do something is shaped by individual behavior and subjective norms (Fishbein and Ajzen, 1975; Ajzen and Fishbein, 1980). The first determinant is behavior, which reflects a person's belief that his behavior will produce something that is profitable or unfavorable. The more positive a person's behavior will be the higher the intention of the individual to do his wish. Individual attitudes directly and significantly influence the intent to use e-business applications (George, 2002; Gribbins et al, 2003). George (2002) also found a strong positive relationship between the behavior of individuals towards the intention of using the online purchasing system. Gribbins et al. (2003) examines the acceptance of wireless technology by users, and states that there is a relationship between attitudes toward the intention of using mobile commerce. The above argument becomes the basis for the development of the fifth hypothesis as follows:

H_5 : Attitude of use has a positive influence toward behavioral intention e-payment system.

Davis (1989) states that TAM's main purpose is as a basis for tracing external variables to the beliefs, attitudes and goals of users of information systems. These variables influence the willingness to utilize the technology, which in turn will affect the actual use of technology (Davis, 1989). This is consistent with the concept of TRA (Ajzen and Fishbein's, 1980) which concludes that user behavior will ultimately affect the intention to use information systems. Based on the above, the following hypotheses are prepared:

H_6 : Behavioral intention has a positive influence toward actual use e-payment system.

Changing systems can often eliminate fraud (Howse, 2010). Such changes are by including as much resources as possible and efforts to prevent fraud, including in designing anti-fraud systems. Implementing e-government significantly reduces corruption (Andersen, 2008). Globalization and the revolution of information and communication technology, led the government to consider e-governance as an anti-corruption tool (Iqbal, 2010). Based on the above, the following hypotheses are prepared:

H_7 : E-payment system actual use has a negative influence toward fraud.

Figure 3 below represents the research model in this study based on the above discussion.

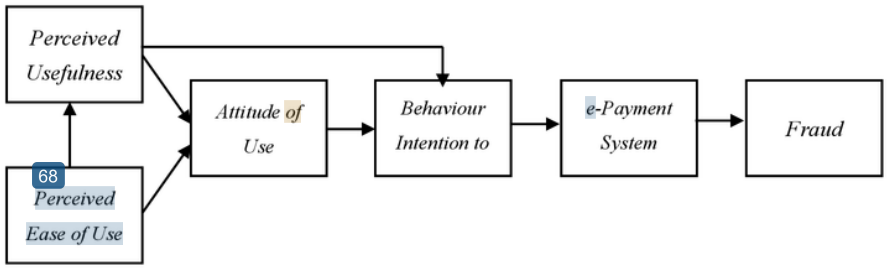


Figure. 3: Research Model

Research Methodology

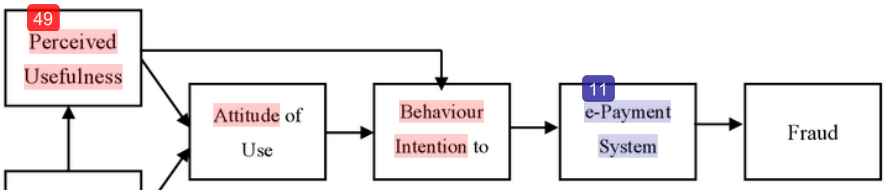
This study aims to analyze the acceptance of government employees in Indonesia, on the replacement of the payment system manually into the e-payment system. Model testing is done by using TAM model by adding fraud variable. This study uses the scientific method in formulating survey instruments, focusing on the facts and objectives of the assessment supported by the concept of a positivism research approach.

This study uses a clustered sampling approach with questionnaires to 235 users of e-payment system. The questionnaire is designed to answer the question of the determinants of actual use of the e-payment system, which then tested the relationship

between using e-payment system and fraud. All respondents are asked to assess the extent to which each variable may affect their willingness to participate in using the e-payment system in order to reduce fraud. Respondents' answers were assessed using a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

4. Results

To know the relationship pattern of six variables under study were tested using seven hypotheses. The hypothesis was analyzed using Structural Equation Modeling (SEM) to test the influence of each independent variable to the dependent variable simultaneously. Hypothesis testing Structural Equation Modeling (SEM) is based on the results of pengelolahan of research models. Based on the results of analysis as in figure 3 is known magnitude coefficient of each variable against other variables. In SEM analysis, model evaluation is used in the form of squared multiple correlations for the dependent variable and the coefficient value of standardized regression weights for independent variables which then assessed significance based on the value of C.R. (t count) for each path. To assess the significance of intercropping model of construct in the structural model is seen from the value of C.R. path between constructs or by looking at the value of p-value. The value of p-value is obtained from AMOS software analysis.



Chi-Square= 166.649
Probability= 0.0568
CMIN/DF= 1.961
TLI= 0.921
CFI= 0.893

The results of hypothesis testing of proposed research can be seen in Table 1 below.

Table 1. The results of hypothesis testing

Relationship between constructs			Beta	C.R.	P
PEoU	→	PU	0.298	4.257	***
PEoU	→	ATT	0.287	3.750	***
PU	→	ATT	0.354	4.593	***
ATT	→	BI	0.304	4.265	***
PU	→	BI	0.330	4.541	***
BI	→	AU	0.261	3.515	***

Relationship between constructs			Beta	C.R.	P
AU	→	FRD	0.333	4.545	***

***Significance (<0,001)

The first hypothesis proposed states that perceived ease of use positively affects the perceived usefulness of the e-payment system. Based on the data analysis, it is known that perceived ease of use and perceived usefulness lines have beta coefficients 0.298 and C.R. equal to 4.257 with P-value <0,05, then statistically perceived ease of use variables influence to perceived usefulness. Thus the first hypothesis is supported by this research.

The second hypothesis of this study states that perceived ease of use has a positive effect on the attitude of use e-payment system. Based on the results of data analysis, it is known that perceived ease of use and attitude of use lines have beta coefficients 0.287 and C.R. equal to 3.750 with P-value> 0,05, then statistically variable perceived ease of use have an effect on attitude of use. Thus, the second hypothesis is not supported by this study.

The third hypothesis states that perceived usefulness positively affects the attitude of use of e-payment system. Based on the result of data analysis, it is known that perceived usefulness and attitude of use lines have beta coefficients 0.354 and C.R. equal to 4.593 with P-value <0,05, then statistically variable perceived usefulness have an effect on attitude of use. Thus the third hypothesis is supported by this study.

Fourth hypothesis of this study formulated perceived usefulness positively affect the behavioral intention of e-payment system. Based on the result of data analysis, it is known that perceived usefulness and behavioral intention path has beta coefficient 0.304 and C.R. equal to 4.[illegible]5 with P-value <0,05, then statistically variable of perceived usefulness have an effect on behavioral intention. Thus the fourth hypothesis is supported by this study.

The fifth hypothesis of this study stated that the attitude of use has a positive effect on the behavioral intention of e-payment system. Based on result of data analysis known that path of attitude of use and behavioral intention have coefficient beta 0.330 and C.R. equal to 4.541 with P-value <0,05, then statistically attitude of use variable have an effect on behavioral intention. Thus the fifth hypothesis is supported by this research.

The sixth hypothesis states that behavioral intention has a positive effect on actual use of e-payment system. Based on result of data analysis known that behavioral intention and actual use path have beta coefficient 0.261 and C.R. equal to 3.515 with P-value <0,05, which means statistically behavioral intention variable influence to actual use. Thus the sixth hypothesis is supported by this study.

The seventh hypothesis states that actual use has a positive effect on fraud reduction. Based on the data analysis, it is known that actual use and fraud lines have beta coefficients 0.333 and C.R. equal to 4.545 with P-value <0,05, which means statistically actual use variable has an effect on fraud reduction. Thus, the seventh hypothesis is supported by this study.

5. Discussion

This study shows that perceived ease of use has a positive relationship with perceived usefulness of the e-payment system. This means that e-payment system ease to be operated by individuals will have an impact on perceived benefits. The easier the e-payment system is operated, the more beneficial the e-payment system will be. These results are in line with the findings of Davis (1989), Carter (2008), and Lee and Lee (2009), that the factors that influence end-user adoption of the system are perceived ease of use through perceived usefulness.

This study also shows the influence of perceived ease of use on individual attitudes in using e-payment system. These findings are in line with the opinions of Davis (1989) and Carter (2008) which states that perceived ease of use will affect a person's behavior towards the use of information systems.

This study found that the attitude of individuals in using the e-payment system is influenced by the perceived benefits of the individual. This finding is similar to the findings of Davis (1989) and Carter (2008) which states that perceived benefits will affect a person's behavior towards system usage.

The result of analysis show the effect of e-payment system and individual attitude in using e-payment system to intention to use e-payment system. This is in accordance with the opinion of Davis (1989) and Carter (2008) which states that perceived usefulness has a positive influence on individual intentions to use the system. The same conclusion is also given by Lee and Lee (2009) who argue that the variables that influence the adoption of the system by end-users one of them is perceived usefulness. This study is also in line with the opinion that individual attitudes directly and significantly influence the intention to use e-business applications (George, 2002; Gribbins et al, 2003).

Further analysis results show that using information systems are actually influenced by the intention of individuals to use them. The higher the intention of someone to use e-payment system then the frequency of use of e-payment system will also increase. This result is in line with the conclusion given by Davis (1989) which states that the will to utilize technology will affect the actual use of technology. This is also consistent with the concept of TRA (Ajzen and Fishbein's, 1980) which concludes that user behavior will ultimately affect the intention to use information systems.

The most recent and most interesting finding of this research is that the actual use of the e-payment system is capable of lowering the individual's intention to fraud. This is in line with one of the purposes of adoption of information systems that is to improve prevent fraud. This is consistent with Howse's (2010) statement that altering systems can often eliminate fraud. Such changes are by including as much resources as possible and efforts to prevent fraud, including in designing anti-fraud systems. This is also in line with Andersen's (2008) opinion, that e-government implementation significantly reduces corruption. Iqbal (2010) even more explicitly stated that the revolution of information and communication technology, can be used by the government as an anti-corruption tool.

6 Conclusion

This study proves and reinforces the results of previous studies using TAM to predict the adoption of information systems. The use of e-payment system in the public sector in Indonesia is acceptable to its users. Furthermore, this study provides new empirical evidence that the adoption of information technology in the public sector in Indonesia can reduce the occurrence of fraud. However, this study has limitations because only the users of the e-payment system in college are the only samples of the study. Further research is expected to reach other government institutions that already use e-payment system.

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