

THE INFLUENCE OF PERFORMANCE EXPECTATIONS, BUSINESS EXPECTATIONS, SOCIAL INFLUENCE, AND CONDITIONS THAT FACILITATE PAYMENT INTEREST NON CASH

Faza Hakimul Adli¹, Sambas Ade Kesuma^{2*}, Risanty³, Taufik Akbar Parluhutan⁴

^{1,2,3,4} Accounting Study Program, Universitas Sumatera Utara

Email: aaadlii283@gmail.com¹, sambas@usu.ac.id^{2*}, risanty@usu.ac.id³, taufik.akbar@usu.ac.id⁴

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Abstract

This study aims to find out and analyze the influence of performance expectations, business expectations, social influences, and facilitating conditions on the interest in non-cash payments both partially and simultaneously in students of Universitas Muslim Nusantara Al-Washliyah. The population in this study includes 4554 active students for the 2025/2026 academic year at the Muslim University of Nusantara Al Washliyah and a research sample of 445 respondents. In this study, data was collected through questionnaires. The results of the study show that performance expectations, business expectations, social influences and facilitating conditions have a significant positive effect on the interest in partial non-cash payments. Simultaneously, performance expectations, business expectations, social influences and facilitating conditions affect the interest in non-cash payments in students of Universitas Muslim Nusantara Al-Washliyah

Keywords: Performance Expectations, Business Expectations, Social Influences, Enabling Conditions, Non-Cash Payment Interest

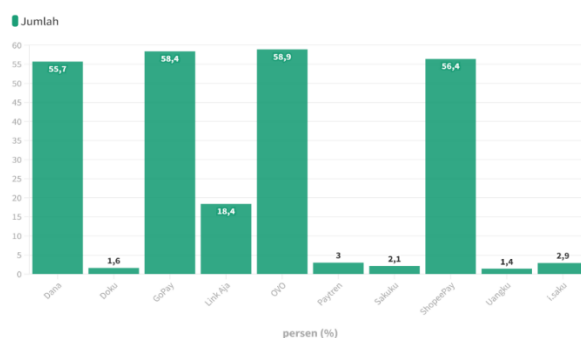
INTRODUCTION

The growth of the world economy is closely related and in line with the rapid progress and development of information technology and communication. The development of technology has a great impact on various joints of human life and the environment as well as the progress of human civilization in a region. One of the impacts is technology in the financial sector (fintech) which has developed in a more modern direction. Fintech can affect society as a whole by providing access to financial services that make transactions more useful, practical, and efficient (Rahadi, 2020). An example of fintech innovation is payment methods. Payment methods have evolved from barter systems, cash, to digital forms of payment or non-cash payments. Some common examples of cashless payments include the use of credit or debit cards, bank transfers, digital wallets, and mobile payment apps. In various developed countries such as the United States (US), non-cash payments are payments that have been used for a long time but only use debit and credit cards. The pandemic has contributed to faster growth in non-cash payments using digital wallets. According to the Depository and Financial Institutions Payments Survey (DFIPS), it provides an estimate of the annual share of digital wallet-based non-cash payments between debit and credit card payments from 2017 to 2020. Non-cash payments using digital wallets increased about twice as fast from 2019 to 2020 (1.16% by amount and 0.77% by value) compared to from 2018 to 2019 (FRPS, 2021). Until recently, the people of the United States preferred non-cash payments through credit and debit cards (Federal Reserve Bank of Atlanta, 2024). Meanwhile, for non-cash payments using digital wallets, the most widely used by the United States are PayPal, Cash App, Venmo, GPay and ApplePay (Morning Consult, 2023). Several developing countries, especially in Southeast Asian countries such as Malaysia, have also implemented non-cash payments. Starting from the Malaysian government, through Bank Negara Malaysia (BNM), has encouraged the use of non-cash payments through initiatives such as the Quick Response Code Malaysian Standard (QRMS) (Jasni & Zulkifli, 2024). In addition, interest in the use of digital wallets in Malaysia is also starting to take off. According to one of Malaysia's news websites, bharian.com.my, there are four popular cashless payment channels in Malaysia, namely JomPAY, FPX, MyDebit and DirectDebit.

In addition to Malaysia, other neighboring countries, such as Thailand, have also begun to encourage people to use non-cash payments. In 2015, the Bank of Thailand has launched an electronic payment plan that aims to transform the country into a cashless society. However, cashless payments or electronic payments are only popular these days as banking transactions over the internet and mobile rose by over 72% and PromptPay transactions soared to 28.6 million daily. This is confirmed by global statistics shared in the Digital Global Overview Report 2021, indicating that Thailand was among the pioneering nations to embrace mobile payments, with users in 2020 growing by nearly 70% in comparison to 2019. Various methods for cashless transactions exist in Thailand, including credit cards, direct debits, mobile and online banking, as well as platforms like True wallets, Rabbit Line Pay, Air Pay, M-Pay, Grab Pay, Prompt Pay, and QR codes (Hossain, 2021).

Likewise in Indonesia, people's interest in using non-cash payments continues to grow rapidly. This can be seen from the transaction value which increases every year. With these developments, Bank Indonesia officially introduced the Quick Response Code Indonesian Standard (QRIS) on 17 August 2019. QRIS is the result of the implementation of the blueprint for the Indonesian payment system 2025 (Bank Indonesia, 2021). In addition to QRIS, mobile banking is also increasingly in demand by the public. Mobile banking is a mobile application that focuses on banking financial issues, so it is possible to carry out various activities such as activities that can be done through ATMs by utilizing mobile devices (Hutapea, Maksu, Bukit and kesuma, 2024).

The pandemic that hit Indonesia was also one of the factors in the increasing interest in non-cash payments where at that time people were prohibited from having physical contact. However, with the development of increasingly sophisticated technology. Not only QRIS and mobile banking used by the public, digital wallets are also starting to be widely used in Indonesia. Electronic wallets or commonly referred to as E-Wallets are digital payment instruments through any type of electronic media such as computers, laptops, or mobile phones. Given the ease of using e-wallets in today's daily activities, it makes people increasingly interested in using payments through e-wallets (Liswanti et al., 2023). Various kinds of digital wallet applications, such as DANA, OVO, GoPay, LinkAja, i.Saku and others.



Source: DailySocial.id (2021)

Figure 1. 1 Most Used E-Wallet in Indonesia

Figure 1.1 above, states that OVO is the most widely used or demanded digital wallet by the Indonesian population, which is as much as 58.9% of respondents. Then followed by GoPay and ShopeePay, each user as much as 58.4% of respondents and 56.4% of respondents. This is because OVO and GoPay is a digital wallet that cannot be separated because of the need for online motorcycle taxi transportation Grab and Gojek which now dominate the market in Indonesia. Meanwhile, shopeePay is a digital wallet that is closely attached to the largest e-commerce in Indonesia, namely Shopee. E-money products or digital wallets are the majority of financial technology products used in Indonesia, namely 53.7% of respondents (idxchannel.com, 2022).

According to the results of IPSOS Indonesia research (2020), the younger generation plays a crucial role in supporting the growth of the use of electronic money. The analysis explains that users in Indonesia, especially the younger generation, tend to easily accept new innovations. The younger generation also plays a key role in adopting the latest innovations, such as the use of e-money (Indriyastuti and Aliyanti, 2023).

Based on Table 1.1 below, the nominal number of e-money transactions in 2023 will reach IDR 457,729,193,000,000,- (four hundred and fifty-seven trillion seven hundred and twenty-nine billion one hundred and ninety-three million rupiah), the amount in that year far exceeds the previous year, namely in 2022 which is only IDR 407,534,241,000,000,-(four hundred seven trillion five hundred thirty-four billion two hundred and forty-one million rupiah), and even in 2021 only IDR 305,435,828,000,000 was realized (three hundred five trillion four hundred and thirty-five billion eight hundred and twenty-eight million rupiah).

Table 1
Electronic money transactions

Year	Volume (in transaction units)	Nominal (in millions of Rp)
2019	5.226.699.919	145.165.468
2020	4.625.703.561	204.909.170
2021	5.451.471.374	305.435.828
2022	6.925.788.553	407.534.241
2023	7.734.227.233	457.729.193

Source: (Bank Indonesia, 2024)

In addition, in the city of Medan, the use of non-cash payments has grown relatively fast and has been widely used by various circles, especially by using e-wallets. This is due to the presence of promos and cashback, tranquility, convenience, speed, and security obtained in making payment transactions (Prameswari et al., 2021). The environment of Universitas Muslim Nusantara Al-Washliyah (UMN Al-Washliyah) is also inseparable from transactions both in cash and non-cash. Various transactions are also carried out by students, such as the payment of UKT (single tuition), seminars, sessions, graduations, and so on. Cash payments can be made by students by coming directly to the General Finance Bureau (BAU) of UMN Al-Washliyah. Meanwhile, non-cash payments can be made by students through transfers to banks that have collaborated with UMN Al-Washliyah. Based on a survey conducted before the research where I interned at the University, I saw and conducted direct interviews whose results were that students were used to making non-cash transactions to meet their needs either using shoppepay, dana, QRIS, OVO and other e-wallets.

Furthermore, for UKT payments, students make more non-cash payments through transfers compared to cash payments. Given the increasing use of non-cash transactions among students, the University is seen as necessary to improve various types of non-cash payment service facilities for academic activities. Therefore, UMN Al Washliyah students are seen as relevant research objects to examine the factors that affect the interest in using non-cash payments. This research is expected to provide an overview of student behavior in utilizing digital payment technology and become a consideration for universities and financial institutions in improving non-cash payment services in the campus environment. Many studies have been conducted in developing a model of interest in using a system, one of which is the unified theory of acceptance and use of technology (UTAUT). This model was developed by Venkatesh, Morris, Davis, and Davis. A study conducted by Venkatesh et al (2003) has proven to be able to explain with a success rate of 70 percent more than other models in understand the behavior of interest in using technology that is implemented in the organization.

UTAUT theory has four main constructs that affect interest and use of technology, namely :P first, Venkatesh et al. (2003) define performance expectancy as the level of individual confidence when using the system can help him in achieving gains in job performance. This belief makes performance expectancy a research indicator. Performance expectations are the top predictors of interest in using mobile payments technology (Morosan and DeFranco, 2016) and in other studies it is the second predictor after habit (Gupta, 2020). Second, effort expectancy is related to user perception of the level of ease in using certain technology. This is important because the level of ease of mastering technology that does not require a lot of effort, a person will tend to be more positive about the use of the technology. Third, social influence refers to the impact caused by social interactions and the environment around individuals on a person's decisions and behavior. With interaction with the people around you, a person will be more motivated to use a technology. This is related to the current phenomenon, where the opinions, views, or actions of others both in the real world and on social media have the potential when someone wants to decide on the use of a technology. Fourth, the facilitating condition includes all factors such as the environment, resources, and support that allow a person to use technology effectively. Related to the current phenomenon is the importance of good facilities and infrastructure to provide trust, so that someone will decide to use the technology. Mixed results from several previous studies related to factors that affect interest in non-cash payments have caused a gap between previous studies. The difference in results is described as follows.

Table 2
Research Gap on Non-Cash Payment Interest

Dependent Variable	Independent Variables	Researcher	Research Results
Non-Cash Payment Interest	Performance Expectations	Gupta and Arora (2020)	Influential
		Princess and Suardhika (2020)	Not Influential
	Business Expectations	Alshannag et al. (2022)	Positive Effect
		Maharani (2021)	Not Influential
	Social Influence	Alduais dan Al-Samdi (2022)	Influential
		Alamsyah (2021)	Not Influential
	Enabling Conditions	Namahoot and Boonchieng (2023)	Influential
		Charisma and Asnawi (2021)	Not Influential

Source: processed by researcher (2026)

In light of the variations in the findings of the research, this study was carried out to reassess how performance expectations, business expectations, social factors, and supporting conditions impact the interest in non-cash payments using a different research object, namely UMN Al Washliyah Students. The selection of students as respondents is based on the consideration that the young generation has a fairly high level of financial literacy and inclusion and is more adaptive to technological developments, especially in the use of digital payment systems. In addition, this research was also carried out in the context of the university environment in the city of Medan which has different characteristics from previous research. Thus, this research is expected to provide new empirical contributions related to the factors that affect the interest in using non-cash payments among students.

LITERATURE REVIEW

UTAUT (Unified Theory of Acceptance and Use of Technology)

The UTAUT model, short for the Unified Theory of Acceptance and Use of Technology, was created by researchers Venkatesh, Morris, Davis, and Fred in 2003. It serves as a framework that merges various earlier theories about technology acceptance and usage. The purpose of this model is to clarify the key elements that affect an individual's willingness and actions toward adopting new technology. Venkatesh and his colleagues noted that scholars faced challenges in choosing between models like TAM, TAM2, TPB, SCT, MPCU, DOI, and DTPB. Thus, developing a unified model to study user behavior in information technology is essential (Mansour, 2020). The UTAUT model brings together all the variables from these eight earlier models related to how individuals perceive and accept technology and makes adjustments to the theories surrounding technology and information acceptance. UTAUT builds upon the foundations of the original eight models. It addresses the shortcomings of the TAM model, which lacks a thorough approach to determining the elements that influence technology acceptance and usage behavior, particularly concerning social impact factors (Anjani and Mukhlis, 2022). Within the UTAUT model, there are four primary constructs that impact behavioral intentions and usage behaviors: performance expectations, effort expectations, social influences, and facilitating conditions.

Interest to use

Non-cash payments to the Indonesian people have begun to develop in recent years. Interest in non-cash payments is closely related to interest to use behavior and several theories of interest explain behavior intention to use. One theory that can be used to predict individual interest in the use of a non-cash payment technology is UTAUT (Unified Technology Acceptance and Use of Technology). UTAUT uses a variety of interest theory predictor variables including the Technology Acceptance Model (TAM) model. Until now, the TAM model is the most frequently used model in predicting the acceptance behavior of a non-cash payment information technology (Sembiring, Kesuma, Risanty, Sembiring, 2023) and has proven to be a useful theoretical model in understanding and explaining consumer behavior (users) in implementing an information system.

Interest is the behavior of doing desires that are not always static in order to change desires over time. Desires come from oneself, such as wanting something or a future desire to achieve (Jogiyanto 2007:29). Interest is most often seen as something that encourages positive action towards the object of interest (Potvin and hasni, 2014). Furthermore, the results of Desvronit's (2021) research show that the perception of convenience, perception of usability, trust and attitude of users have a significant effect on the interest in using the E-Wallet payment system in users of the E-Wallet payment system. So interest is a person's behavior when getting a positive impact from a service or technology and tends to continue to use the service, in this case it is interest in non-cash payments.

Performance Expectations

Venkatesh, Thong, and Xu (2012), define performance expectations as an assessment of an individual's belief that the use of systems or the use of technology can have an influence in helping to achieve the performance of a job or business activity. So performance expectations can affect the level of confidence of individuals in using the application. When a person believes that the use of a system will help him in achieving profits in his work, it is the role of performance expectations. Performance expectations are a strong contraction of interest in using so that a person who has trust in an information system that can help his or her work will tend to use the system on time for longer (Tritunggal, 2017; Scott, 2022). In this idea, there is a blend of elements gathered from earlier research frameworks concerning the acceptance and utilization of technology. In addition, performance expectancy is understood as the extent to which an individual thinks that adopting new technology will assist them in gaining various professional or personal advantages in work. To get optimal results, individual performance is expected to be in line with organizational performance. The construction of performance variables becomes dominant or most powerful in the interest to use information systems in situations of compulsion or surrender. It can be said that performance expectations are the degree to which a person believes and believes that by making and using a change in work utilizing computer-aided information technology can help their performance in a certain field of work (Krismadinata, Arnovia, Syahril, Yahfizham, 2018).

Business Expectations

As stated by Venkatesh and colleagues (2012), business expectations refer to how individuals perceive the simplicity of utilizing a particular technology. A technology that is considered user-friendly is more likely to be adopted by individuals to accomplish tasks. Both performance expectations and business expectations significantly affect the willingness to engage with technology. According to Saputri and Wahyuni (2016), business expectations represent the degree of user-friendliness of the system, which ultimately decreases the energy and time required by individuals to perform their responsibilities. By using the system, work can be done more effectively and efficiently. This advantage will affect a person in completing each job.

Business expectations are the level of comfort of information system users which will reduce effort (labor and time) in carrying out work. By using the system, work can be done faster. This excellence will affect a person in completing each of his work. This shows that information system users will have the intention to use the information system if they feel that the information system to be used is useful and easy to use (Widia, K. D., Usman, and Taruh, 2022 Charisma and Asnawi (2021) stated that there is a positive influence between performance expectancy and behavior intention using non-cash payments, namely digital wallets with a 99% confidence level. This indicates that the higher a person's belief that non-cash payments using digital wallets helps him gain advantages in his work performance, the higher the intention of using a digital wallet (e-wallet). In the research Madan and Yadav (2016) also stated that mobile wallets Facilitating payment transactions has become simpler by removing the necessity for money transfers or engaging in more complex procedures during transactions. 2016). Oliveira (2016) asserts that business expectations serve as an accurate indicator for forecasting the willingness to adopt new technologies. A study by Dzulhaida and Giri (2018) demonstrates that business expectations greatly impact individuals' interest in utilizing e-money services. Indriyastuti and Aliyanti (2023) indicate that business expectations significantly affect the desire to use e-money, noting that the user-friendliness of technology plays a role in the adoption of e-money services. The ease when using a technological system arises a comfort that causes a person to want to continue using it from within a person.

Social Influence

Social Influence is how other people are perceived towards a technology that can influence the behavior of using that technology (Widyaningrum, 2020). So, the judgment of others, friends, family, the environment, of a system will affect the individual who uses it (Kholid, 2019). Social Influence is also defined to the extent to which

individuals trust the support or invitation of those closest to them to use the new system (Mansour, 2020). If the environment around many individuals use non-cash payments and with good judgment, it will have a considerable influence on potential users to use non-cash payments. Putri and Suardhika (2020) research on the tendency of interest in using digital wallets has a significant positive effect of 23.2% and on interest in using digital wallets at a trust level of 99%, Indriyastuti and Aliyanti (2023) concluded that social influence affects a person's interest in using e-wallets where opinions and recommendations that have an influence are important such as family, friends, and so on have an influence on the intention to use digital wallets (e-wallets).

Enabling Conditions

In addition to the factors mentioned above and influencing interest in using information systems, there are other factors that influence, namely facilitating conditions. Many studies that have been carried out by researchers prove that conditions that facilitate users are proven to affect the emergence of enthusiasm for using information systems. Facilitating Conditions according to Venkatesh et al., (2003) is the level of confidence a person believes that the infrastructure or facilities and technicians that exist in the organization are available to support the use of information systems. Facilitating conditions are individual beliefs that an organization or company has an infrastructure that supports the use of a system (Rachmawati, 2020). When a system is not easy to understand to use and has compatibility problems, it will affect the user's interest in continuing to use the system (Rahman, 2020). This shows that facilities, resources, skills and assistance are needed to use non-cash payment services effectively and efficiently. In the context of the use of information technology, user support provisions are a form of condition facilities that will affect the use of IT. Conditions that facilitate users are provisions that support users by providing training and helping them when facing so few difficulties that the constraints of their use can be reduced or eliminated (Saputri and Wahyuni, 2016). In the context of the use of information technology, facilitating conditions can be included as factors that affect the use of information technology. Wulandari and Sudarno (2012) This can be in the form of the availability of fairly complete guidelines in running information technology programs and the availability of training that can help individuals if they experience difficulties in the use of information technology which will encourage individuals to make maximum use of information technology

METHOD

This study uses primary data sources and is quantitative in nature. Primary data is gathered directly from the source through measurements, self-calculation, surveys, observations, and interviews. This study's data source is derived from active students at UMN Al-Washliyah as research respondents. The respondents' responses will be collected directly using the questionnaire form. The results of these responses will be analyzed with the aim of answering the problems in the research. Multiple linear regression analytic techniques and data are used in this study processing is carried out using the SPSS program.

The data gathering required in the study has four procedures, including observation, documentation and questionnaires, and interviews In this study, the author will use primary data as the main source. Questionnaires were distributed to respondents in order to collect primary data. The questionnaire distributed contains several questions related to research variables to obtain data and information related to research. Data collection through questionnaires is considered efficient for data collection in research because the coverage of respondents is wide enough so that researchers can obtain relevant data in a short time (Sugiyono, 2021). The interval scale is a scale that can be used to measure respondents' attitudes, opinions, and perceptions of the issue under study

The measurement of respondents' answers uses an interval scale that ranges in value from 1 (one) to 5 (five). Respondents were asked to indicate how much they agreed with each statement on the questionnaire. The following method of scoring was used: Strongly agree (SS) receives a score of five, agree (S) receives a score of four, hesitate or agree receives a score of three, disagree (TS) receives a score of two, and strongly disagree (STS) receives a score of one. as displayed in table 3 below.

Table 3
Interval Scale Values

Yes	Remarks	Score
1	Strongly agree	5
2	Agree	4
3	Hesitate/Agree Enough	3
4	Disagree	2
5	Strongly Disagree	1

The technique Disproportionate stratified random sampling is used to calculate the sample size. When the population is stratified but less proportionate, this method is used to calculate the number of samples (Sugiyono, 2015). Krejcie and Morgan (1970) developed a formula for determining sample sizes from the National Educational Association (NEA) "Small Sample Techniques" article, into a ready-to-use table. So, if the number of N is 4,554 people, then the sample needed is 445. By using the krejcie and morgan tables, the determination of sample size will be more practical. Krejcie in calculating the sample was based on a 5% error. So, the sample obtained has 95% confidence in the population.

RESULTS AND DISCUSSION

The result of the study were obtained from filling out a questionnaire with a total of 445 respondents who were at UMN Al-Washliyah with respondents consisting of active students from various faculties and study programs. The questionnaire is divided into two parts. The first part is the demographic profile of the respondents and the second part is a statement of each questionnaire variable distributed online through the Google Forms questionnaire platform. The collection of research data was carried out from February 2026 – April 2026 at UMN Al-Washliyah. All data collected in this study were processed using IBM SPSS Statistics Ver. 26. Based on Table 4, the population to distribute the questionnaire is 4,554 respondents with a target sample based on the krejcie and morgan tables of at least 445 questionnaires and managed to collect as many as 445 respondents. Thus, 445 questionnaires can be processed.

Data Quality Test

1. Data Validity Test

To ascertain if a questionnaire is valid based on each of these variables, validity testing is done. The following Table 4 displays the validity tests that were conducted for this study:

Table 4
Validity Test Results

Statement Items	r- table	r count	Conclusion
X1.1	0,093	0.610	Valid
X1.2	0,093	0.648	Valid
X1.3	0,093	0.656	Valid
X1.4	0,093	0.649	Valid
X1.5	0,093	0.622	Valid
X1.6	0,093	0.652	Valid
X1.7	0,093	0.679	Valid
X1.8	0,093	0.694	Valid
X1.9	0,093	0.750	Valid
X1.10	0,093	0.661	Valid
X2.1	0,093	0.666	Valid
X2.2	0,093	0.679	Valid
X2.3	0,093	0.686	Valid
X2.4	0,093	0.684	Valid

Statement Items	r- table	r count	Conclusion
X2.5	0,093	0.701	Valid
X2.6	0,093	0.694	Valid
X2.7	0,093	0.679	Valid
X2.8	0,093	0.659	Valid
X2.9	0,093	0.719	Valid
X2.10	0,093	0.688	Valid
X3.1	0,093	0.675	Valid
X3.2	0,093	0.600	Valid
X3.3	0,093	0.635	Valid
X3.4	0,093	0.710	Valid
X3.5	0,093	0.581	Valid
X3.6	0,093	0.678	Valid
X3.7	0,093	0.626	Valid
X3.8	0,093	0.576	Valid
X3.9	0,093	0.708	Valid
X3.10	0,093	0.691	Valid
X4.1	0,093	0.649	Valid
X4.2	0,093	0.699	Valid
X4.3	0,093	0.684	Valid
X4.4	0,093	0.719	Valid
X4.5	0,093	0.626	Valid
X4.6	0,093	0.677	Valid
X4.7	0,093	0.669	Valid
X4.8	0,093	0.736	Valid
X4.9	0,093	0.801	Valid
X4.10	0,093	0.733	Valid
Y.1	0,093	0.860	Valid
Y.2	0,093	0.856	Valid
Y.3	0,093	0.859	Valid
Y.4	0,093	0.857	Valid
Y.5	0,093	0.898	Valid
Y.6	0,093	0.863	Valid
Y.7	0,093	0.849	Valid
Y.8	0,093	0.834	Valid
Y.9	0,093	0.858	Valid
Y.10	0,093	0.838	Valid

Source : SPSS Data Processing, 2026

50 questionnaires with five variables were completed by 445 study participants, according to the validity test findings in the above table. Finding the table is the first step in determining which is valid and which is not. The r table's formula is $df = N - 2$, which means that $445 - 2 = 443$ and $r \text{ table} = 0.093$. It is clear from the validity calculation findings in the above table that every statement item in the questionnaire is legitimate. Furthermore, Cronbach's Alpha if Item Deleted value for each item showed a relatively high number of 0.985, indicating that the research instrument had an excellent level of internal consistency.

2. Reliability Test

The degree of reliability of the questionnaire is assessed using reliability tests. A questionnaire is considered reliable if it consistently yields the same results when administered to the same group. The results of the service quality item's validity test using the SPSS program are as follows.

Table 5
Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	N of Items
.985	50

Source : SPSS Data Processing, 2026

The output of Table 5 is that as a result of the reliability analysis on all variables it is evident that this Cronbach Alpha is greater than the $0.985 > 0.60$ base value. According to these findings, every statement in the variable (X) questionnaire is deemed trustworthy.

Classic Assumption Test

There are 4 (four) tests in the classical assumption test of this study, namely the normality test, the multicollinearity test, the heteroscedasity test and the multiple linear analysis.

1. Normality Test

The purpose of the normality test is to determine whether or not the independent and dependent variables in the regression model have a normal distribution. A regression model with a normal or nearly normal data distribution is considered good. by examining probability graphs that contrast the normal distribution's cumulative distribution. The Kolmogorov-Smirnov (K-S) non-parametric statistical test can be used to conduct the normalcy test. The data is said to be regularly distributed if the residual significance value is higher than 0.05. Table 6 below displays these findings:

Table 6
Normality Test Results

Kolmogorov Smirnov Test			
Test Statistics	p-value	Decision Criteria	Conclusion
0,091	0,001	$p < 0.05$ Normal Distributed Data	Data is not normally distributed

Source: Processed SPSS Data (2026)

Based on Table 6 above, the data is not normally distributed through the Kolgomorov Smirnov test, this assumption is proven to be less than 0.05. Although the results of the Kolgomorov Smirnov normality test show that the data are not normally distributed, this is normal because the Kolgomorov Smirnov normality test is very sensitive. When the data on the sample is >300 so that in a large sample, the residual normality assumption can be relaxed because the standard error of the regression coefficients will converge towards the normal distribution.

2. Multicollinearity Test

Finding correlations between independent variables in regression equations is the goal of the multicollinearity test. The values of VIF (Variance Inflation Factor) and tolerance can be used to determine if multicollinearity symptoms are present or not. Because $VIF = 1/\text{tolerance}$, a low tolerance value corresponds to a high VIF value. cutoff point. The presence of multicollinearity is often indicated by a tolerance value greater than 0.10 or equal to the VIF value less than 10.

Table 7
Multicollinearity Test Results

Variabel	Tolerance	VIF	Decision Criteria	Conclusion
Performance Expectations	.234	4.279	VIF < 10 no multicollinearity	No multicollinearity
Business Expectations	.195	5.128	VIF < 10 no multicollinearity	No multicollinearity
Social Influence	.388	2.576	VIF < 10 no multicollinearity	No multicollinearity
Conditions that facilitate	.209	4.778	VIF < 10 no multicollinearity	No multicollinearity

Source : SPSS Data Processing, 2026

Table 7 was used to determine the tolerance value > 0.10 and the VIF value < 10 for all independent variables. Since no connection between independent variables was discovered in the regression model, it can be concluded that independent variables do not experience multicollinearity. As a result, the model is appropriate for use in this investigation.

3. Heteroscedasticity Test

The purpose of the heteroscedasticity test is to determine whether there is variance inequality between the residuals of different observations in the regression model. It is referred to as homoscedasticity if the variance and residual between two observations are constant, and heteroscedasticity if they diverge. Regression models that are homogenous or do not exhibit heteroscedasticity are considered good. To determine whether residual data occurs in an unsystematic manner, the Run Test is utilized. The following are the outcomes of the Run Test test:

Table 8
Heteroscedasticity Test Results

Uji Run Test			
Total Cases	p- value	Decision Criteria	Conclusion
445	0,320	$p > 0.05$ heteroscedasticity did not occur	Heteroscedasticity does not occur

Source : SPSS Data Processing, 2026

The value of Asymp. Sig. (2-tailed) is $0.320 > 0.05$ based on the heteroscedasticity test findings with the Run Test in Table 8. Consequently, it may be said that either heteroscedasticity does not occur or the regression model is free from this issue. Therefore, the Run Test test can be used to solve the heteroscedasticity problem.

4. Multiple Linear Regression Analysis

In order to determine whether the hypothesis can be accepted or rejected, multiple regression analysis is used to determine the degree of significance of each independent variable's influence on the bound variable as well as any changes in the free variable that will affect the bound variable. The following Table 9 shows the outcomes of the computation using the multiple linear regression formula in SPSS:

Table 9
Multiple Linear Regression Test Results

Variabel	B	T	Sig.
Constant	-1.457	-1.537	.125
Performance Expectations	.290	6.204	.000
Business Expectations	.103	2.051	.041
Social Influence	.285	8.247	.000

Conditions that facilitate	.343	6.821	.000
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Source : SPSS Data Processing, 2026

Based on these values, the following linear equations can be made:

$$Y = -1.457 + 0.290 X_1 + 0.103 X_2 + 0.285 X_3 + 0.343 X_4$$

Based on the regression model, it is shown that all independent variables have a positive effect on Y. Variable X4 has the most dominant influence. Next followed by X3 and X1. Then X2 has a lower influence than other variables.

Hypothesis Testing

1. Partial Test (t)

The value of the regression coefficient in the regression equation in this test is the outcome of the computation using the chosen sample. To determine how independent variables affect partially dependent variables by comparing t calculations, a partial test is required. When making decisions, the error rate (α) = 5% is the criterion with the degree of freedom (df) = n (jlh sample) – k (jlh. existing variables) = 445 – 5 = 440. The value of t table = 445 – 5 = 440, t table = 1.965.

Table 10
Partial Test Results

Variabel	t	Sig.	Hipotesis	Results
Performance Expectations	6.204	.000	Accepted	Positive and significant effect
Business Expectations	2.051	.041	Accepted	Positive and significant effect
Social Influence	8.247	.000	Accepted	Positive and significant effect
Conditions that facilitate	6.821	.000	Accepted	Positive and significant effect

Source : SPSS Data Processing, 2026

According to Table 10 above, three variables—performance expectations, social effects, and facilitating conditions—generally have significant values less than 0.05. This demonstrates that when these variables significantly affect the dependent variables, H0 is rejected and H1 is approved. The following information relates to how the t-test findings were interpreted:

1. Performance Expectation (X1) hypothesis test for interest on non-cash payments (Y). A determined t value of 6,204 > T table 1,965 with a significant result of 0.000 < 0.05 is the outcome of the computations that have been performed. Therefore, H1 is accepted, indicating that interest in non-cash compensation is positively and significantly impacted by performance expectations.
2. A hypothesis test on non-cash payment interest (Y) based on business expectations (X2). The results of the computations show that the t calculation is > 2,051 table 1,965 with a significant value of 0.041 < 0.05. As a result, H2 is accepted, indicating that interest in non-cash payments is positively and significantly impacted by company expectations.
3. Social Influence (X3) hypothesis test on non-cash payment interest (Y). A determined t value of 8,247 > T table 1,965 with a significant result of 0.000 < 0.05 was achieved based on the outcomes of the computations. Therefore, H1 is accepted, indicating that interest in non-cash payments is positively and significantly impacted by social effects.
4. Examine the Enabling Conditions (X4) hypothesis regarding the interest in non-cash payments (Y). A determined t value of 6,821 > T table 1,965 with a significant result of 0.000 < 0.05 was obtained based on the outcomes of the computations that were performed. Therefore, H1 is accepted, indicating that the interest in non-cash payments is positively and significantly impacted by the conditions that permit.

2. Test F

This test was carried out to find out whether the independent variables used in this study have a simultaneous influence on the dependent variables by looking at the calculated F value and significant value. The following are the results of the F test:

Table 11
Results of the Simultaneous (F) Test

Models	F	Sig.	Hipotesis	Results
X1, X2, X3, X4	437.326	.000b	Accepted	Simultaneously influential and significant

Source : SPSS Data Processing, 2026

Based on Table 4.22 above, the F calculation can be seen as 327,670, the numerator degree = $k-1 = 5-1 = 4$, denominator degree = $n - k = 445 - 5 = 440$, F table = 2.39 Based on the table, the F value is calculated 437,326 > F table is 2.39 with a Sig. value of $0.000 < 0.05$. It can be said that all independent variables, namely performance expectations, business expectations, social influences and facilitating conditions, have a significant influence together on the interest in non-cash payments as dependent variables.

3. Determination Coefficient Test

Basically, this test was carried out to find out how much contribution the independent variables in this study made to the dependent variables. The ability of independent variables is considered good if the value of the determination coefficient obtains a large value.

Table 12
Determination Coefficient Test Results

Models	R	R Square	Adjusted R Square
X1, X2, X3, X4	.894a	.799	.797

Source : SPSS Data Processing, 2026

Based on Table 12 above shows that the F calculation is 327,670, with the denominator degree being $n - k = 445 - 5 = 440$, the numerator degree being $k-1 = 5-1 = 4$, and the F table being 2.39. The table is used to determine the F value, which is 437,326 > F table is 2.39 with a Sig. value of $0.000 < 0.05$. It may be concluded that the interest in non-cash payments as dependent variables is significantly influenced by all of the independent factors, including performance expectations, company expectations, social influences, and facilitating conditions.

Discussion

The Effect of Performance Expectations on Non-Cash Payment Interest

The t-test yielded a significant result of $0.000 < 0.05$ and a computed t-value of 6,204 > t table 1,965 (table t-value for $n = 445$ and significance 0.05). As a result, H_0 is rejected and H_1 is approved, indicating that the interest in non-cash rewards is positively and significantly impacted by performance expectations. This is in accordance with the performance expectation hypothesis, where the higher the individual's confidence in the benefits obtained from using a non-cash payment system, the higher the a desire to use it. Venkatesh et al. (2003) define performance expectations as a person's evaluation of how much technology use is able to provide benefits in improving the performance of an activity or work. Thus, when individuals believe that a cashless payment system can facilitate transactions, increase efficiency, and provide practical benefits, the level of trust in the technology will also increase.

In addition, performance expectations reflect an individual's level of confidence that technological innovation can provide benefits in both the context of work and daily activities. In this case, individual performance is expected to be in line with increased efficiency in the use of non-cash payment systems. As stated by (Krismadinata et al., 2018), performance expectations are a person's degree of belief that the use of computer-based information technology can help improve performance in certain fields. Therefore, the higher the perceived performance expectations, the greater the likelihood of individuals having an interest in using non-cash payment systems.

The Effect of Business Expectations on Non-Cash Payment Interest

The t-test computation yielded a significant result of $0.041 < 0.05$, with 2,051 > t table 1,965 (table t-value for $n = 440$ and significance 0.05). As a result, H_0 was denied and H_1 was approved, indicating that business expectations significantly and favorably influence interest in non-cash payments. The degree to which people think

a non-cash payment system is simple to use is known as effort expectancy. Numerous studies have shown a strong correlation between desire in employing technology and business expectations. Effort expectancy, according to Venkatesh et al. (2003), characterizes how simple a user believes a technological system to be to learn, comprehend, and operate. A person's intention to employ a technology increases with its ease of use. According to Indriyastuti & Aliyanti (2023), people are more likely to adopt digital payment systems like e-wallets and QRIS if they find them to be more convenient. Users are more likely to employ such payment methods, for instance, if they believe the transaction process is simple, easy to grasp, and requires little effort.

The findings of this study are consistent with Alduais and Al-Smadi's (2022) research, which found that the intention to adopt electronic payments is positively impacted by company expectations. According to research by Alshannag et al. (2022), one of the elements that boosts the uptake of e-payments is ease of use. Overall, business expectations continue to function as one of the drivers of interest in using non-cash payments. Users who feel the ease of using digital payment systems tend to be more open to adopting the technology. However, in the context of this study, these factors are not strong enough to have a significant influence, so there may be other factors that are more dominant in influencing the interest in using non-cash payments in the community.

Social Influence on Non-Cash Payment Interest

The t-test calculation yielded a significant result of $0.000 < 0.05$, with $8,247 > t$ table 1,965 (table t-value for $n = 445$ and significance 0.05). As a result, H_0 was rejected and H_1 was approved, indicating that social influence significantly and favorably affects interest in non-cash rewards. The degree to which people believe that those closest to them—friends, family, or other social settings—must utilize particular technology is known as social influence. Compliance, internalization, and identification are three ways that social factors can affect an individual's behavior, according to Davis & Viswanath (2000). This implies that a person may be inspired to utilize cashless transactions due to social pressure, a desire to fit in, or a genuine belief in the advantages of the technology based on their perception of the surrounding environment.

Prior studies have shown demonstrated that a person's decision to use technology is significantly influenced by close friends and family, including social media virtual communities. According to Suardikha (2020), social influence had a noteworthy 23.2% positive impact on interest in using digital wallets, with a trust level of 99%. This confirms that recommendations and habits that develop in the social environment can encourage individuals to use digital payment technology. In line with that, the results of Indriyastuti & Aliyanti's (2023) research also determined that social impact is a significant factor in raising interest in using e-wallets. Opinions, suggestions, and experiences from family, friends, and other people around them are elements that affect a person's choice to employ a digital wallet. Therefore, the stronger the social influence felt, the greater the individual's tendency to use the non-cash payment system.

The Influence of Facilitating Conditions on Non-Cash Payment Interest

The t-test computation yielded a significant result of $0.000 < 0.05$, with $6,821 > t$ table 1,965 (table t-value for $n = 440$ and significance 0.05). As a result, H_0 was turned down and H_a was approved, indicating that the terms of facilitation had a favorable and substantial impact on the interest in non-cash payments. A person's degree of assurance that infrastructure, facilities, and resources are available to facilitate the application of a technology is known as a facilitating condition. The availability of technological gadgets, internet connectivity, user expertise, and technical support that makes a system easier to use are examples of enabling conditions, according to Venkatesh et al. (2003). A person's trust in using technology increases with the quality of the facilities available.

The findings of this study are consistent with the research of Alshannag et al. (2022), which discovered that favorable conditions have an impact on banks customers' acceptance of e-payments. The report clarified that a key element in boosting the adoption of electronic payments is the availability of sufficient technology infrastructure and system support. Additionally, Putri and Suardhika's (2020) research, which found that favorable conditions have a positive impact on the intention to use e-money, supports the findings of this study. This demonstrates how the public's interest in utilizing digital payment systems may be raised by the availability of facilities, accessibility, and technological assistance.

The Influence of Performance Expectations, Business Expectations, Social Influences and Facilitating Conditions on Non-Cash Payment Interest

The F value of 437.326 is greater than the F of the table 2.39 with a significance level of $0.000 < 0.05$, according to the F test results. This demonstrates that the interest in non-cash rewards is significantly impacted by

all independent factors at the same time, including performance expectations, company expectations, societal influences, and facilitating conditions. As a result, the association between these factors and interest in using non-cash payments may be explained by the research model. Theoretically, individual interest is influenced by performance expectations due to the perception that non-cash payment methods can improve transaction efficiency and effectiveness. Business expectations also play a role in how easy the system is perceived to be to use. although in some conditions the influence is not dominant. Meanwhile, social influence is an important factor because of the encouragement from the surrounding environment that can shape individual behavior in adopting technology.

The findings of this study are consistent with those of Alduais and Al-Smadi's (2022) research, which found that the UTAUT model is generally successful in describing Yemenis' intentions to use electronic payments. The UTAUT model is thought to be able to explain the adoption behavior of digital payment technology since the study demonstrates that performance expectations, business expectations, and social influence all have an impact on the desire to utilize electronic payments. Additionally, research by Alshannag et al. (2022), which discovered that performance expectations, business expectations, and facilitating conditions had a beneficial effect on the adoption of e-payment among banking consumers, supports the findings of this study. According to the research, users are encouraged to adopt electronic payments by perceived benefits, convenience of usage, and facility assistance.

CONCLUSION

Considering the outcomes of data analysis, hypothesis testing, and interpretation of the research findings, it can be said that every independent variable in this investigation has a favorable and noteworthy impact on the interest in non-cash payments in students of Universitas Muslim Nusantara (UMN) Al-Washliyah. The performance expectation variable (X1) was proven to have a favorable and noteworthy influence on the interest in non-cash payments, which shows that the more confidence students have that the use of non-cash payments can increase the effectiveness and ease of transactions, the higher their interest in using them. Similarly, business expectations (X2) have a positive and significant effect, which means that the easier the non-cash payment system is to understand and use, the more interested students are in using it.

In addition, the social influence variable (X3) also has a positive and significant effect on the interest in non-cash payments. This shows that support, encouragement, and influence from family, friends, and the surrounding environment can increase students' interest in using non-cash payments. The facilitating condition variable (X4) has also been shown to have a positive and significant effect, indicating that the availability of adequate facilities, infrastructure, and technological support can encourage an increase in student interest in using non-cash payment methods. The results of the study also showed that the value of the determination coefficient (R^2) was 0.797 or 79.7%. This value indicates that 79.7% of the variation in non-cash payment interest in UMN Al-Washliyah students can be explained by the variables of performance expectations, business expectations, social influences, and facilitating conditions. Meanwhile, the remaining 20.3% was influenced by other factors outside the variables studied in this study.

Research Limitations

In the process of preparing this research, the researcher realized that there are several limitations that can affect the scope and ability of the research to provide comprehensive results. The limitations are as follows:

1. This limited research object was only carried out by UMN Al-Washliyah students in Medan City. This means that the results of the study cannot necessarily be generalized to a wider population, such as the general public, students at other universities or different age groups.
2. This study only uses four main variables in the UTAUT model, namely performance expectations, business expectations, social influences, and facilitating conditions, so that it is possible that there are other variables that affect the interest in non-cash payments such as perception of cost, trust, security, and financial literacy.
3. The data in this study was obtained through a questionnaire that relied on the perception and honesty of the respondents. This allows for subjectivity bias when charging.
4. The research was conducted over a certain period of time (cross-sectional), so that it only described the conditions and behaviors of the respondents at the time of the study. Changes in the behavior of using non-cash payments over time cannot be observed in depth.

Suggestions

Based on the limitations that have been described earlier, here are some suggestions that can be applied to future research:

1. It is suggested that further research be to expand the larger and more diverse research sample both in terms of the number of students and different universities.
2. It is suggested that further research can add other variables that have the potential to affect the interest in non-cash payments and can also use other measurement methods, namely being able to use mixed methods (quantitative and qualitative approaches) to dig deeper into the interest in non-cash payments.
3. It is suggested that the research object can improve infrastructure and non-cash payment facilities within the University such as the receipt of UKT payments, canteens and other facilities that can make it easier for students to transact.
4. It is suggested that the research object can develop policies that better support the use of non-cash payments such as providing discounts or incentives for students who use digital payment methods. This can certainly encourage students to participate in the development and testing of new innovations related to non-cash payment methods that suit the needs of students.

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