Use Behavior with Online Traffic Violation Fine Payment System During the Covid-19 Pandemic

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***Abstract*—** This study aims to analyze the public's use behavior with the traffic violation fine payment system during the Covid-19 pandemic in Surabaya with the Unified Theory of Acceptance and Use of Technology (UTAUT) model which can be influenced by performance expectancy, effort expectancy, social influence, and facilitating condition. This study is a quantitative study to test four hypotheses. The population of this study is motor vehicle taxpayers in Surabaya. The sample of the research was 272 respondents. The results showed that performance expectancy, social influence, and facilitating condition affects use behavior. Then, effort expectancy does not affect use behavior. People assume that using the online traffic violation fine payment system, there will be double billing or has an error occurring system. This is not in line with the UTAUT theory that effort expectancy can make it easier for individuals to use a system. This study focuses on the UTAUT model on the response of E-TLE (Electronic Traffic Law Enforcement) users as seen from the use behavior with the online traffic violation fine payment system during the Covid-19 pandemic which is recommended to use online payment methods.

***Keywords*—** Use Behavior, UTAUT, E-TLE, Traffic Violation Fine.

I. INTRODUCTION

The digital era's growth is directly comparable to the growth of the information technology industry [1]. Apart from having a good impact, the advancement of science and technology in transportation facilities can also harm people's lives, one of which is traffic offenses committed by motorists. Because awareness of traffic rules is still low in developing nations like Indonesia, it is relatively easy to spot breaches committed by road users, particularly vehicle and motorbike drivers. Starting with motorcyclists walking in the wrong direction, without wearing helmets, cars speeding through red lights, and public transportation that stops abruptly, there is a lot to be concerned about [2]. Every traffic infringement committed by a motorist must be investigated officially by a professional, and traffic violators must face punishments such as fines, as outlined in the Law of the Republic of Indonesia Number 22 2009 concerning Road Traffic and Transportation. Digital technology can help Indonesia manage numerous improvements as a developing country [3].

Fines for traffic infractions are still paid offline at the Local Attorney's Office, which requires violators to come to the facility immediately. However, since its official launch in early 2020, the E-TLE application has also shown to be a useful tool in reducing the number of people who visit the Local Attorney's Office to pay traffic violation fines. Surabaya was declared a black zone during the Covid-19 outbreak, therefore the deployment of the E-TLE payment system is expected to lessen the crowds of people who have committed traffic offenses and must pay fines.

Previous research [4] on the fine online system explained numerous things connected to the success of implementing E-TLE in Surabaya. According to the poll results, 7.4 percent of the 68 people who took part said they disagreed with the E-TLE system's deployment. The background is a lack of understanding and information regarding policies in the operation of E-TLE, and some people still believe that the system will increase the amount of money spent on traffic infraction fines. This is unquestionably a problem of convenience in the use of E-TLE. Looking at the statistics, it's clear that the community is excited not just about the presence of the E-TLE system, but also about the full E-TLE implementation process, including the payment system. In addition, research conducted by [5] explains the inhibiting factor of the E-TLE system in the city of Surabaya, namely because there are still many people who do not understand the payment system and the implementation of E-TLE well. Therefore, there is a need for more intensive socialization among the people of Surabaya to be able to implement the E-TLE system, both the payment system and its implementation properly.

The implementation of traffic infractions in Indonesia, particularly in Surabaya, is extremely advanced in today's technology innovations, as indicated by the existence of an electronic traffic violation system or Electronic Traffic Law Enforcement (E-TLE), where the payment transaction process for sanctions is more

flexible and transparent, maybe done online. Consumers are encouraged to embrace digital contactless payment methods in their financial transactions by the World Health Organization (WHO) [6]. The appeal comes in reaction to health data indicating that the coronavirus can survive for two to four days on surfaces such as currency and banknotes [7].

Therefore, paying the traffic violation fine is much easier so that the violators do not need to come to attend the traffic violation hearing which can minimize crowds that can lead to the spread of the Covid-19 virus. This can shorten the time in the process of paying fines to make it more effective and efficient and this mechanism is very beneficial for violators who have high mobility. In addition, E-TLE also aims to reduce the practice of illegal levies (extortion) by irresponsible parties.

The public's passion for contemporary information technology progress may motivate people to use the E-TLE platform. This is owing to a strong desire to learn more about the E-TLE platform, which is already supported by technology. This is known as use behavior, which is defined as the frequency with which users interact with information technology. If the user is interested in utilizing the information system, it will be used since a person's belief in using a system can boost his work performance [8].

In this regard, there is a widely used technology acceptance model known as the Unified Theory of Acceptance and Use of Technology (UTAUT). UTAUT is a model that explains how people interact with technology. Four elements drive use behavior in the UTAUT model: performance expectancy, effort expectancy, social influence, and facilitating conditions [9].

This UTAUT model can assess the behavior of using information technology of the traffic violation fine payment system on the E-TLE platform, where performance expectancy is measured as the performance of the E-TLE payment system, effort expectancy is measured as the ease of use of the E-TLE payment system, social influence is measured as the perception of social influence in the use of the E-TLE payment system, and facilitating conditions are measured as a perception of the comfort of an individual in using the E-TLE payment system. These factors are used to understand the basic concepts of the utilization of information technology in Surabaya during the Covid-19 pandemic, namely the traffic violation payment mechanism on the E-TLE platform.

II. LITERATURE REVIEW

A. Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a widely used model for studying user acceptance and behavior when it comes to information technology. According to UTAUT, performance expectancy, effort expectancy, social influence, and facilitating condition factors all influence a system's behavioral intention and use behavior. In comparison to other theories, UTAUT has been successful in predicting the behavioral intentions of information technology users by up to 70% [9].

B. Performance Expectancy

Performance expectancy is a UTAUT model construct that measures a person's belief that using a system can assist them to accomplish job performance goals [9]. Performance expectancy can be defined as people's expectations of the system or how confident they are that using the system would help them achieve better results at work [10]. That is, performance expectancy is a construct in the model that is used to test an individual's belief that using a system will help someone achieve better performance, benefits, and advantages from their labor.

C. Effort Expectancy

Effort expectancy is one of the UTAUT model's constructs that is measured to determine how easy a user finds it to use a system [9]. Effort expectancy is measured using numerous variables, including the ease of organizing visits, using machines, learning, and service speed when compared to manuals [11]. It may be inferred that effort expectancy is one of the UTAUT model's elements that can be measured as an individual's ease of use of an information technology system.

D. Social Influence

The degree to which a person's opinion that others believe it is better to utilize a system or technology may be measured is known as a social influence [8]. The degree to which an individual believes that other people persuade him to utilize technology is referred to as social influence [12].

Social influence is one of the elements that influence behavioral intentions toward the use of a system [13]. As a result, social influence can be defined as a person's perception of or response to social impact in the use and adoption of an information technology system.

E. Facilitating Condition

The degree to which a person believes that technical and organizational infrastructure is in place to facilitate the usage of a system or technology is known as the facilitating condition [8]. Facilitating condition can alternatively be defined as the degree of confidence in the system's ability to function due to the presence of a competent organizational and technical infrastructure [14]. The comfort of a person in acquiring and using a system that is enabled by the technical and organizational infrastructure can be determined as facilitating conditions.

E. Use Behavior

The frequency with which users use information technology is referred to as use behavior. Because someone's conviction in using a system can increase their work performance, information technology will be used if the user has an interest in using the system. The intensity of use and interaction between users and technology can also be used to determine how easy something is to use [8]. From the preceding statement, it can be stated that one's perception of performance expectations, effort expectancy, social influence, and facilitating condition towards the technology employed influences one's conduct when utilizing information technology (use behavior).

F. Payment System

A non-cash payment system is one in which regulations, contracts, technicians, and facilities serve as a means for the delivery process, validation, or payment instructions that facilitate the smooth exchange of "value" between individuals and other parties such as banks or other domestic and international institutions [15]. It can be concluded that the payment system is a set of regulations, facilities, and institutions that serve as a means of transferring funds or exchanging the "value" of an economic obligation, which can take the form of goods, services, or finance, between individuals and institutions both domestically and internationally.

G. Traffic Violation

Traffic violations can be defined as acts committed by anyone who is closely related to road traffic and transportation, where the action is following the law and regulations imposed in the field of traffic, where the types of actions categorized as traffic violations are controlled in Articles 274-309 and Article 313 [16] concerning Road Traffic and Transportation.

H. Electronic Traffic Law Enforcement (E-TLE)

An electronic traffic violation fine is a digitalization of the traffic violation process which employs an integrated system known as E-TLE (Electronic Traffic Law Enforcement) to get the entire traffic violation process more efficient and effective, as well as assisting police in the administration management. This is a platform that the public can be used to determine the costs that must be paid directly. Violators can choose to use E-TLE in the application or manually once they've been recognized [17]. Violators only pay fines for the articles they infringe through their bank accounts under this approach [18].

I. Covid-19 Pandemic

Coronaviruses can cause a variety of respiratory diseases in humans, from the common cold to deadly disorders like Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS) (SARS). Coronavirus Disease-2019 (COVID-19) is caused by a new form of coronavirus found in Wuhan, China, in December 2019 and designated Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-COV2) [19]. A pandemic is an outbreak that spreads throughout a vast geographic area at the same time. A pandemic is an outbreak that affects a large number of people and spreads to practically all countries or continents [20]. This explains that the Covid-19 pandemic is a worldwide epidemic of viruses that can cause respiratory tract illnesses, ranging from the cold virus to deadly disorders like mers and sars. a country or continent, frequently affecting many people.

J. Hypothesis

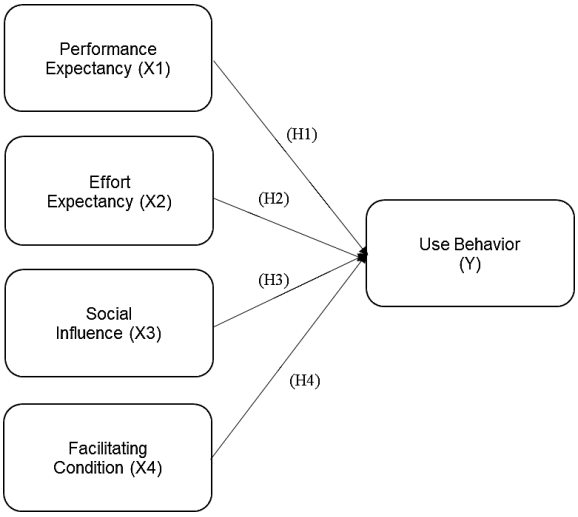

Figure I: *Structure Framework*

Based on the framework above, the hypothesis is:
H1: Performance expectancy affects use behavior

Performance expectancy is assessed as the performance of a system that can help someone to get benefits in carrying out their activities. In this case, performance expectancy is assessed as the performance of the E-TLE platform payment system. Performance expectancy has the greatest influence on the use behavior of mobile learning [21]. Performance expectancy affects the use behavior of a system [22]. So, it can be concluded that performance expectancy affects the use behavior.

H2: Effort expectancy affects use behavior

Effort expectancy is assessed as the ease of use of a system that is felt by users and how much power the ease of using the technology is. In this case, effort expectancy is assessed as the ease of use of the E-TLE platform payment system. Effort expectancy as a convenience, namely how the individual feels whether he easily uses technology and how much power there is in the use of technology [23]. This is supported by research [24] which says that effort expectancy has a positive influence on behavioral intentions to use a system (use behavior). It can be concluded that effort expectancy affects the use behavior.

H3: Social influence affects use behavior

Social influence can be assessed as a person's perception of social influence in using and adopting an information technology system. In this case, social influence is assessed as the perception of social influence in the use of the E-TLE platform payment system. Social influence affects behavioral intention to use a system (use behavior) [25], so it can be said that there are people who use an information technology system that can provide social influence. It can be concluded that social influence affects the use behavior.

H4: Facilitating condition affects use behavior

Facilitating condition is assessed as the comfort of an individual in using a system that is supported by technical and organizational infrastructure. In this case, facilitating conditions are considered as individual convenience in using the E-TLE platform payment system. Facilitating condition refers to a consumer's perception of the resources and support available to perform a behavior [26]. He then stated that facilitating conditions affect behavioral intentions to use a system (use behavior). This is supported by research conducted by [24] that facilitating conditions have a positive influence on use behavior. It can be concluded that facilitating conditions affect the use behavior.

III. RESEARCH METHOD

In this study, researchers used quantitative research methods to examine the effect of the UTAUT model construct. The object of this research is people who pay motorized vehicle taxes or motor vehicle taxpayers in Surabaya with a population of 1,867,790 people. This study uses simple random sampling. Then use a table for determining the number of samples from a certain population with an error rate of 10% based on Isaac and Michael's formula in calculating the number of samples.

The total population that exceeds 1,000,000 samples is 272 people. In this study, the total population was 1,867,790 people, so the sample used was 272 people. This study uses primary data and data sources in the questionnaire respondents with a measurement scale using a Likert scale. This study also uses descriptive analysis techniques and multiple linear regression analysis with the SPSS v23 program.

IV. RESULT AND DISCUSSION

A. Result

Descriptive Analysis

Based on table I, the average performance expectancy variable is 3.99, The average effort expectancy variable is 3.81, The average social influence variable is 3.74, The average facilitating condition variable is 3.89, the average use behavior variable is 3.99, which means that the respondents gave an agreeable answer to the question of the performance expectancy, effort expectancy, social influence, facilitating condition, and use behavior.

Table I: *Descriptive Statistics of Research Variables*

	N	Minimum	Maximum	Mean
Performance Expectancy	272	1	5	3,99
Effort Expectancy	272	1	5	3,81
Social Influence	272	1	5	3,74
Facilitating Condition	272	1	5	3,89
Use Behavior	272	1	5	3,99

Source: Primary Data Processed (2022)

Multiple Linear Regression Analysis

Based on table II, it can be formulated the equation from the results of the multiple linear regression analysis in this research, as follows:

$$Z = 0{,}471 + 0{,}300\ X1 - 0{,}012\ X2 + 0{,}156\ X3 + 0{,}458\ X4 + e.$$

It can be concluded that the constant value of 0.471 means that for every increase in performance expectancy, effort expectancy, social influence, and facilitating conditions, the use behavior of the traffic violation fine payment system on the E-TLE platform will increase by 0.471. The X1 regression coefficient value is 0.300, meaning that for every increase in performance expectancy, the behavior of using the E-TLE platform fine payment system will increase by 0.300. The X2 regression coefficient value is -0.012, meaning that for every increase in effort expectancy, the behavior of using the E-TLE platform fine payment system will decrease by 0.012. The X3 regression coefficient value is 0.156, meaning that for every increase in social influence, the behavior of using the E-TLE platform fine payment system will increase by 0.156. The X4 regression coefficient value is 0.458, meaning that for every increase in facilitation conditions, the behavior of using the E-TLE platform fine payment system will increase by 0.458.

Table II: *Multiple Linear Regression Analysis*

Multiple Linear Regression Analysis	
Use Behavior	
Variable	**Beta Coefficient**
Performance Expectancy	0,300
Effort Expectancy	-0,012
Social Influence	0,156
Facilitating Condition	0,458

Source: Primary Data Processed (2022)

Data Analysis

The data validity test shows that all the question items are valid because the correlation coefficient value of each question item is more than 0.30. Thus, the question items from all the variables consisting of the performance expectancy, effort expectancy, social influence, facilitating condition, and use behavior variables were able to measure the variables in this study. So, all these items meet the data validity requirements.

The reliability test shows that all variables consisting of performance expectancy, effort expectancy, social influence, facilitating conditions, and use behavior are reliable because Cronbach's Alpha value in each variable is more than 0.6.

Performance expectancy is 0.887, effort expectancy is 0.920, social influence is 0.813, facilitating condition is 0.786, and use behavior is 0.875. From these results, all variables in this study have good reliability.

The normality test shows that the significance value is greater than 0.05, which is 0.061. This means the data used in this study is normally distributed. The multicollinearity test shows that performance expectancy has a VIF of 2.226, effort expectancy has a VIF of 2.470, social influence has a VIF of 2.127, and facilitating condition has a VIF of 2,935. This means that in this study there was no multicollinearity. The heteroscedasticity test using the scatterplot test shows that the points spread on the X and Y axes do not form a pattern or form a wave. This means that in this study there was no heteroscedasticity.

Hypothesis Test Result

Based on table III, the results of the t-test show that performance expectancy has a significant effect on the use behavior of the traffic violation payment system through E-TLE because the significance value is 0.000. effort expectancy has no significant effect on the use behavior of the traffic violation payment system through E-TLE because the significance value is 0.844. Social influence has a significant effect on the use behavior of the traffic violation payment system E-TLE because the significance value is 0.005. Facilitating condition has a significant effect on the use behavior of the traffic violation fine payment system through E-TLE because the significance value is 0.000.

Table III: *t-Test Result*

t-test	
Use Behavior	
Variable	Value Significance
Performance Expectancy	0,000
Effort Expectancy	0,844
Social Influence	0,005
Facilitating Condition	0,000

Source: Primary Data Processed (2022)

Based on table IV, the results of the F-test show that all independent variables consisting of performance expectancy, effort expectancy, social influence, and facilitating condition together have a significant effect on the use behavior of the traffic violation payment system through the E-TLE platform because the significance value of 0.05 is 0.000.

Table IV: *F-test Result*

F-test	
Use Behavior	
Variable	**Value Significance**
Performance Expectancy	0,000
Effort Expectancy	
Social Influence	
Facilitating Condition	

Source: Primary Data Processed (2022)

Based on table V, the results of the coefficient of determination (R^2) show that all independent variables consisting of performance expectancy, effort expectancy, social influence, and facilitating conditions can explain the use behavior of the traffic violation payment system through the E-TLE platform of 0.607 which there are still other factors that can explain use behavior of 0.393.

Table V: *Coefficient of Determination (R^2)*

Coefficient of Determination (R2)	
Use Behavior	
Variable	Value Significance
Performance Expectancy	0,607
Effort Expectancy	
Social Influence	
Facilitating Condition	

Source: Primary Data Processed (2022)

B. Discussion

Effect of Performance Expectancy on Use Behavior

Performance expectancy affects the use behavior of the E-TLE platform payment system during the Covid-19 pandemic, in the results of the t-test with a significance value of $0.000 \leq 0.05$, which means that the significance value is less than 0.05 so that the first hypothesis is accepted. This is following the UTAUT theory proposed by [9] which states that this performance expectancy can help and provide benefits to a person to achieve his work performance in using a system. The questionnaires spread out as many as 272 respondents of motor vehicle taxpayers in the Samsat of Surabaya and through this Google Form, it produces respondents' answers to the results of multiple linear regression analysis which states that there will be an increase in the use of the E-TLE platform payment system which means that many people agree that the E-TLE platform can help and provide benefits to the community when making the process of paying traffic violation fines during the Covid-19 pandemic. The results of this study support research conducted by [21] which states that performance expectancy has a significant effect on use behavior.

Effect of Effort Expectancy on Use Behavior

Effort Expectancy does not affect the use behavior of the E-TLE platform payment system during the Covid-19 pandemic, from the results of the t-test with a significance value of $0.844 > 0.05$, which means that the significance value is higher than 0.05 so that the second hypothesis is rejected. This is of course contrary to the UTAUT theory proposed by [9] which states that effort expectancy can make it easier for someone when using a system. From the results of the questionnaire to the motor vehicle taxpayers as many as 272 respondents in Samsat of Surabaya and Google Form, it can be seen from the results of the multiple linear regression analysis tests which state that there will be a decrease in the use of the E-TLE platform payment system, many people disagree because they believe the E-TLE platform will make it more difficult for them to execute traffic violation payments while the Covid-19 outbreak. The results of this study support research conducted by [25] which states that effort expectancy does not significantly affect behavioral intention which is not optimal yet in utilizing the use of the system (use behavior).

Effect of Social Influence on Use Behavior

Social influence affects the use behavior of the E-TLE platform payment system during the covid-19 pandemic. The results of the t-test with a significance value of $0.005 \leq 0.05$, which mean that the significance value is less than 0.05 so that the third hypothesis is accepted. These results support the UTAUT theory [9] which states that social influence can measure the extent to which a person's perception that other parties believe that it is better to use a system or technology. From the respondent's answer questionnaire spread across the Samsat of Surabaya and Google Form as many as 272 respondents of motor vehicle taxpayers, which can be seen from the results of multiple regression analysis which states that there will be an increase in the use of the E-TLE platform payment system, which means that many people agree that there is a social influence in the use of the E-TLE platform in the process of paying traffic violation fines during the Covid-19 pandemic. This supports the research conducted by [14] which states that social influence has a positive effect on use behavior.

Effect of Facilitating Condition on Use Behavior

Facilitating condition affects the use behavior of the E-TLE platform payment system during the Covid-19 pandemic, in the results of the t-test with a significance value of $0.000 \leq 0.05$, which means that the significance value is less than 0.05, so the fourth hypothesis is accepted. These results support the UTAUT theory proposed by [9] which states that facilitating conditions are the extent to which a person believes that technical and organizational infrastructure is in place to facilitate the usage of a system or technology. From the results of the multiple regression analysis tests, it states that there will be an increase in the use of the E-TLE platform payment system which means that many people agree that the E-TLE platform has supporting facilities to facilitate the community in the process of paying fines during the Covid-19 pandemic. This also supports

research conducted by [24] that facilitating conditions have a significant effect on use behavior.

V. CONCLUSIONS

Based on a discussion on use behavior through the payment system of the E-TLE platform during the Covid-19 pandemic in Surabaya, performance expectancy affects the use behavior of the E-TLE platform payment system during the Covid-19 pandemic, so the first hypothesis is accepted. This indicates that many individuals believe the E-TLE platform may assist and benefit the community in the process of paying a traffic violation fine during the Covid-19 outbreak.

Effort expectancy does not affect the use behavior of the E-TLE platform payment system during the Covid-19 pandemic, so the second hypothesis is rejected. Many people disagree because they believe the E-TLE platform will make it more difficult for them to execute traffic violation payments during the Covid-19 pandemic.

Social influence affects the use behavior of the E-TLE platform payment system during the Covid-19 pandemic, so the third hypothesis is accepted. In this situation, it indicates that many individuals agree that the use of the E-TLE platform for paying traffic violation fines during the Covid-19 pandemic has a social impact.

Facilitating conditions affect the use behavior of the E-TLE platform payment system during the Covid-19 pandemic, so the fourth hypothesis is accepted. In this situation, it indicates that many individuals agree that the E-TLE platform provides support features to help the public pay traffic violation fines during the Covid-19 pandemic.

There are some recommendations derived from the analysis of the study's findings for various stakeholders. Relevant authorities should be able to assess and enhance the E-TLE system's procedures and payment systems, so people impacted by traffic infractions can utilize the E-TLE system appropriately to make it easier to comprehend and pay the fine online. For further research, it is recommended to add other independent variables or other factors related to use behavior in the traffic violation payment system through the E-TLE platform. In addition, further researchers should expand the research sample other than in Surabaya so that their research can obtain maximum results.

This study has limitations when conducting research, such as 1) Respondents should be people who have been exposed to traffic violations in the form of an electronic traffic violation fine. 2) Respondents of this study should also be people who pay fines through the transfer system following the E-TLE platform procedure. 3) Respondents are people who have used the E-TLE platform. 4) The sample should be 100 respondents and use the purposive sampling technique. As can be observed from the sentence above, the researcher did not use the sample or respondents because it was too difficult to obtain respondents, which did not make it easier for researchers to conduct this study. As a result, the researchers altered the criteria for respondents and research samples in this study. The respondent's criteria were amended to become motor vehicle taxpayers in Surabaya, which had a population of 1,867,790 persons at the time. The sample was then taken using Isaac and Michael's method with a 10% error rate, resulting in a total of 272 samples in this study. The probability sampling technique was utilized with simple random sampling.

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