

Factors Influencing Consumers' Continuance Intention to Use Mobile Payments in Indonesia

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ABSTRACT

Mobile payment is well known by Indonesian as one of the most used payment tools, especially in today's digital era. This research aims to identify and measure factors that encourage continuance intention from the use of mobile payment services. Data were collected from online questionnaires of 210 respondents using the PLS-SEM analysis method. The results showed that the factors that positively affect the continuance intention of the use of mobile payment are compatibility and speed. In addition, security is the factor that the users are most concerned about. However, there are numbers of implications and right solutions to support the results of this research.

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Introduction

The impact of developments in information and communication technology that exist today has given rise to many great innovations. The growth of mobile commerce has encouraged consumers to make payments using mobile payments. Dahlberg *et al.* (2018) stated 'mobile payments' as a method for payment transaction of goods, bills and services by using cellular devices using wireless communication network technology and other communication technology. According to Yang *et al.* (2012), the role of mobile payments is important for businesses as applications for making payments are now alternatives from using cash or credit cards. This is due to the use of mobile payments providing convenience and speed in making payments on mobile commerce-based businesses (Teo *et al.*, 2015).

Indonesia with a population of 268 million has great opportunities in penetration and mobile payment transactions. This is in line with increasing growth of payment system users with mobile payments for online shopping and shopping at retail stores. A PricewaterhouseCoopers (PwC) survey related to global consumer insights illustrated that 47% of respondents in Indonesia used mobile payments to conduct transactions in 2019. That is an increase of around 38% compared to 2018. Meanwhile, research conducted by MDI Ventures and Mandiri Sekuritas noted that the volume of mobile payment transactions in Indonesia amounted to USD 16.4 billion in 2019, which is equal to 2% of Indonesia's gross domestic product (GDP) of USD 888.6 billion. It is estimated that by 2020, Indonesia's market potential will increase to USD 30 billion. Despite that, Indonesia has some economic considerations that affect finance (Davis *et al.*, 2017). First, Indonesia needs the development of financial system policies to take advantage of foreign direct investors better and allocates on domestic funds. Second, Indonesia has geographical challenges in providing financial services. Third, financial inclusion level in Indonesia is relatively low. Solutions related to the challenges above can be overcome by using Fintech mobile payments. The adoption of Fintech mobile payments provides huge benefits for

Southeast Asian countries — including Indonesia — mainly due to increased internet access and smart phones.

The use of mobile payment services is increasing among the society and has a lot of benefits to meet their needs. In addition, it provides huge potential for mobile payments in FinTech to develop as alternative payment channels (Madan & Yadav, 2016). Therefore, various mobile payment services have sprung up in Indonesia such as ApplePay, SamsungPay, PayPal, Doku, LinkAja, OVO, GoPay, DANA, Jenius, ShopeePay, etc. More and more alternative payment channels will certainly lead to the growth of mobile payments in the future (Juniarti, 2018). Perceived usefulness and compatibility have become dominant factors influencing consumer attitudes towards mobile payments (Pham & Jonathan, 2015). This shows there is a shift in trends where society has nowadays begun to reduce the use of cash payment systems and switch to digital payment systems.

The use of mobile payments that can be accepted by the public can be determined based on the user's continuance intentions, as reflected by their behavior. Based on research conducted by Zhou *et al.* (2013), it is found that several factors influence the continuance intention to use mobile payment services. This gives the results for mobile payment service providers to continue to attract customers to use payment services. Some previous studies have also examined the effect of ease, speed, security, convenience, compatibility, and attitude towards continuance intention to use mobile payment services separately (Ryu, 2017; Putritama, 2019; Schuh & Stavins, 2015; Pham & Jonathan, 2015; Khayer *et al.*, 2019). However, so far there have been no studies examining these variables together with attitude as a mediator variable. This is the reason why this research uses a combination of security, speed, compatibility and convenience variables together because these variables generally provide advantages in the use of mobile payments. Therefore, the factors affect the continuance intention to use mobile payments that are used in this study is based on factors in the TRA (*Theory Reasoned Action*), with additional research constructs namely: security, speed, compatibility and convenience. Overall, the main purpose of this study is to analyze factors that influence consumers' continuance intention to continue to use mobile payments in Indonesia.

Theoretical Background

Mobile Payment

Mobile payments are an initiation, authorization and financial transaction conducted through a mobile device (Shankar & Datta, 2018). According to Mallat (2007), mobile payment is the use of mobile devices to perform in conducting payment transactions where funds are preceded by payer did transfers to the receiver through intermediaries, or directly without intermediaries. There are two types of mobile payment that are developed according to Wang *et al.* (2013). The first type are mobile payments developed in the mobile payment environment, such as *OVO*, *GoPay*, *DANA*, etc. The second type are mobile payments which are the extension of PC-based payment services, such as *Doku*. When compared with the PC payment service, mobile payments are more profitable for users. This is because mobile payments can be used anywhere and anytime; besides, the payment process is also faster (Cao *et al.*, 2018).

Convenience

Convenience is an assessment made by consumers according to their level of control over the use and utilization of a service or product, by weighing the reciprocal from utilization to the time and effort issued (Farquhar & Rowley, 2015). In relation to the adoption of mobile payments, convenience is explained as consistency between technological advances mixed with experience, values, and user needs, so that it can be integrated into everyday life with ease (Bezhovski, 2016). In addition, convenience is considered able to encourage consumers in using mobile payments, especially users who are already familiar with the technology (Hayashi, 2012).

Compatibility

Compatibility can be defined as technology can adjust to individuals in terms of lifestyle, work, values and their needs (Pham & Ho, 2015). Based on previous user experience, whether the reaction is positive or negative will affect the future adoption rate (Mairura & Kanali, 2016). If in mobile payments, the system ability has become the important aspect of compatibility in daily purchase transactions (Mallat, 2007). In addition, the compatibility in mobile payments is also considered high because most users carry their mobile devices everywhere and all the time, so that it is available in all conditions (Augsburg & Hedman, 2018).

Security

According to Viehland & Leong (2010), security was traditionally defined as authentication, confidentiality, and data that had integrity. More broadly, security also includes dependability, privacy, anonymity, trust, and protection of consumers. Because payment services generally have a direct relationship with the user assets, security becomes a necessity in mobile payments (Isaac & Zeadally, 2014). The existence of security should guarantee the security of users'

important information from irresponsible parties and no user information could leak to a public audience. In addition, the presence of security aspects on mobile payments also ensures that there can be no mistakes that might harm users financially (Kang, 2018).

Speed

Speed of mobile payments can be interpreted in several ways. From the technology perspective, mobile payments are considered faster when compared with traditional payments. Speeds of mobile payments show how many transactions can be done within a certain period (Seetharaman *et al.*, 2017). The Federal Reserve Financial Service (FRFS) in Schuh & Stavins (2015) stated that there were several payment features associated with speed. Among them was the speed in deducting balances, speed in receiving notifications, and speed in payment process. Overall, the speed in payments should meet users' needs and should be also an important strategy of mobile payment systems (Bank for International Settlements, 2016).

Attitude

Attitude is based on an individual's belief in addition to the attributes that exist in the object (Aslam *et al.*, 2017). These attributes can be either positive or negative, which then form a preconception from the individual, and result in the behavior of wanting the object, or not wanting the object (Ham & Ivković, 2015). According to Altmann (2008), the three characteristics that most can describe the definition of attitude are mental states either consciously or unconsciously: values, beliefs, or feelings, and a tendency to behave or act.

Continuance Intention

Continuance intention shows the degree of how strong a person's intention is in continuously doing a certain behavior (Amoroso & Chen, 2017). Susanto *et al.* (2015) describes that if the continuance of intention as a condition of post-purchase performance exceeds the pre-purchase expectation, it will form a satisfied consumer attitude and have a higher likelihood of re-use in the future. In addition, continuance intention was also defined as someone's decision to use a product or service that was used before and can promote the prolonged subsistence of a company (Han *et al.*, 2018).

Hypothesis Development

A previous study stated that mobile payments only required the mobile devices as a payment medium without requiring physical contact, or carrying cards was considered to be a factor of convenience for consumers to conduct transactions (Leng *et al.*, 2018). Convenience affects interest in continuing to use a system. Furthermore, convenience is included in the primary consideration of consumers in using online services (Putritama, 2019). If one feels comfortable to use online services, then they will have an interest in using that particular service (Soebandhi *et al.*, 2017). Marza *et al.* (2018) also reveal that convenience affects users'

attitudes in online transactions. Thus, from previous research, a hypothesis can be developed as follows:

H₁: Convenience has a positive influence on attitude toward mobile payments.

Compatibility was regarded as one of the main determinations in adoption of new technological innovations by individuals (Pham *et al.*, 2015). Previous study showed that compatibility has a positive relation between easiness and usefulness, which can form a positive attitude also on mobile payment use (Lwoga, 2017). In addition, compatibility was also assessed to have a direct effect towards the attitude of using online transactions (Kanchanatane *et al.*, 2014). For the purposes of this research, the following hypothesis is stated below:

H₂: Compatibility has a positive effect toward attitudes on mobile payments.

In mobile payments, one of the potential factors that has a positive impact on users is speed in transaction, whereby if the transaction can be done quickly and in a time-sensitive fashion, this will encourage users to implement and adopt (Bank for International Settlements, 2016). Continuous improvements to the speed of mobile payment services will be easily felt by users, thereby increasing the use of this payment instrument (Schuh & Stavins, 2015). Furthermore, although there has been no previous research linking the impact of speed on positive attitude that can encourage continuance intention, speed can make consumers feel satisfied (Bank for International Settlements, 2016; Schuh & Stavins, 2015) so that the attitude is formed to continuously use mobile payment in the future. Therefore, for the purposes of this research, the following hypothesis is proposed:

H₃: Speed positively affects attitude towards mobile payments.

Security had an influence on the use of mobile payments according to previous studies (Zhang *et al.*, 2019). Security was perceived by the user as other fundamental factors in consumer acceptance, where this acceptance can also be interpreted as a positive attitude, which then encourages continuity of intention in the future (Liebana-Cabanillas *et al.*, 2017). For this research, the following hypothesis can be proposed:

H₄: Security has a significant positive effect on attitude towards mobile payments.

Zhu (2019) stated that attitude towards mobile payment services had a positive significant effect on the intention of continuance. In addition, Zhu added that in his research on continuance intention towards mobile payment, using attitude as a mediating variable with convenience and risk perception as independent variables. The results also showed that convenience has a positive influence on attitude and also on continuance intention. Individuals who already feel comfortable using a new system or technology will have an effect on the user's attitude. So that it will also increase the intention of sustainable use of the use of the mobile payment system. To ascertain the influence of attitude on continuance intention, this study proposes the hypothesis as follows:

H₅: Attitude has a significant positive effect on continuance intention towards mobile payments.

From all the hypotheses that were developed, a hypothesis model can be shown as follows:

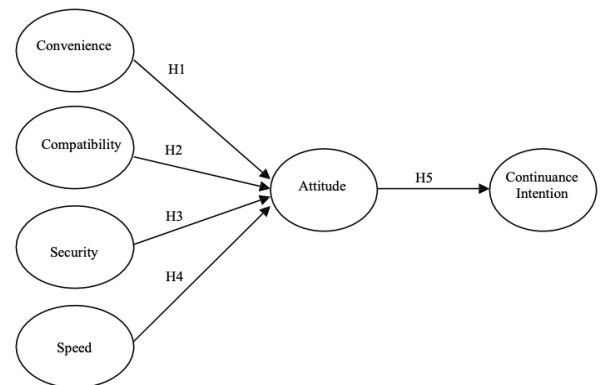


Figure 1. Business Model

Method

Measurement

This research used data collection methods consisting of a survey method using a questionnaire as the field method to assist with retrieval samples (Visser *et al.*, 2000). This study consisted of six test variables on cell phone payments namely: convenience, compatibility, security, speed, attitude, and continuance intention. The questionnaire items for convenience variables were adopted from the Ryu study (2017, three items). The compatibility variable adopted three questionnaire items based on Pham and Ho (2015). Furthermore, three items were adopted from the study of Chang *et al.* (2009) as a security measure. In addition, four questionnaire items were adopted from Schuh and Stavins (2015) for speed measurement. For the attitude variable, four items of questionnaire were adopted from the Khayer and Bao study (2019). Finally, three items were adopted from Cao *et al.* (2017) as a measure of continuity intention. This study applied a 5-point Likert scale to represent respondents' answers to the questionnaire. The answer categories ranged from (1) representing strongly disagree until (5) representing strongly agree.

Data collection and analysis

By using non-probability purposive sampling, the survey was disseminated to respondents who routinely used cellular payments with a minimal usage of once a week in the last three months. This survey was distributed to respondents in rural and outer areas of big cities in Indonesia as a research sample. The questionnaire was distributed online through Google Forms and distributed via email, WhatsApp messenger, and Instagram to respondents. According to Sekaran and Bougie (2016), the use of online questionnaires is often used to get a deeper understanding of opinions and respondent preferences. The sample was 210 respondents, after deducting the respondents using cellular payments fewer than once a week in the last three months.

Results and Discussions

Characteristics of the Respondents

The statistics information from respondent characteristics are described in Table 1. From the table, gender was dominated by women (64.29%). The age category was dominated by users between 21 and 30 years old (50%). The respondents' domiciles were mostly in the Greater Jakarta area (67.14%). Employment was dominated by private employees (76.19%). The educational background was

predominantly bachelor degree/S1 holders (73.81%). The average monthly income was narrowly dominated by users earning Rp 5,000,000 to 10,000,000 (40%). The number of mobile payment applications used was more than three applications (42.38%). The most used mobile payment application was dominated by OVO (59.52%). The average intensity of using a mobile payment application in a week was one to three times (57.14%). The average total expenditure using mobile payment in a month was less than Rp 500,000 (48.1%). The most used mobile payment service was food and beverages (51.9%).

Table 1. Characteristics of the respondents

Characteristic		Number	Percent
Gender	Men	75	35.71%
	Women	135	64.29%
Age	< 20 years	23	10.95%
	21 - 30 years	105	50%
	31 - 40 years	54	25.71%
	> 40 years	28	13.33%
Respondent area	Greater Jakarta	141	67.14%
	Outside Greater Jakarta	69	32.86%
Occupation	Housewife	2	0.95%
	Private employee	160	76.19%
	Government employee	3	1.43%
	Student	34	16.19%
	Other	11	5.24%
Educational background	High school	36	17.14%
	Bachelor (S1)	155	73.81%
	Postgraduate (S2)	8	3.81%
	Other	11	5.24%
Average monthly income	< Rp 5,000,000	82	39.05%
	Rp 5,000,000 - 10,000,000	84	40%
	> Rp 10,000,000	44	20.95%
Number of mobile payment use	1	22	10.48%
	2	56	26.67%
	3	43	20.48%
	> 3	89	42.38%

Continue Table 1. Characteristics of the respondents

Most frequent mobile payment use	DANA	12	5.71%
	Gopay	51	24.29%
	LinkAja	2	0.95%
	OVO	125	59.52%
	ShopeePay	15	7.14%
	Other	5	2.38%
Average intensity of using mobile payments in a week	1 - 3 times	120	57.14%
	4 - 6 times	50	23.81%
	> 6 times	40	19.05%

Average total expenditure using mobile payments in a month	< Rp 500,000	101	48.1%
	Rp 500,000 - 1,000,000	72	34.29%
	> Rp 1,000,000	37	17.62%
The most frequent mobile payment application use in a month	Shopping in e-commerce (fashion, daily needs etc.)	27	12.86%
	Donations	0	0%
	Food and beverages	109	51.9%
	Bill payment (water, electricity, insurance, other)	31	14.76%
	Transportation	41	19.52%
	Other	2	0.95%

Table above showed the data of 210 respondents that was statistically analyzed by multiple regression methods using PLS-SEM since it was able to present the prediction, scientific explanations and theory development, so that the calculation and structure of the model for the analysis of research data was formed (Hair *et al.*, 2010). Then the research data would be analyzed using SmartPLS Version 3.00 to get the results and structure of the research model.

Scale Assessment

This research validity was tested using convergent validity, compose reliability and discriminant validity. According to Barclay *et al.* (1995), the research data would be valid when the calculated average variance extracted (AVE) was greater than 0.5.

Convergent Validity and Composite Reliability

Table 2. Convergent Validity and Composite Reliability

Variable	Item	Factor	AVE	CR
ATT (Attitude)	ATT1	0.902	0.803	0.942
	ATT2	0.891		
	ATT3	0.887		
	ATT4	0.903		
CI (Continuance Intention)	CI1	0.952	0.883	0.958
	CI2	0.951		
	CI3	0.917		
COM (Compatibility)	COM1	0.794	0.678	0.863
	COM2	0.795		
	COM3	0.879		
CON (Convenience)	CON1	0.850	0.791	0.919
	CON2	0.895		
	CON3	0.921		
SEC (Security)	SEC1	0.883	0.817	0.931
	SEC2	0.910		
	SEC3	0.918		
SPD (Speed)	SPD1	0.807	0.724	0.913
	SPD2	0.849		
	SPD3	0.850		
	SPD4	0.896		

The table above showed the result of calculation for each construct of variable in this study. The construct was

reliable if the calculated value was at factor loadings > 0.7. The result of the factor loadings calculation showed the lowest value of 0.794 and the highest of 0.952. The AVE calculation results ranged from 0.678 to 0.883 which exceeded the requirement of 0.5. However, the calculation value of composite reliability > 0.7 (with a range of 0.863 - 0.958) meant the constructs of the research variables were reliable and valid; therefore the data could be used for this research.

Discriminant Validity

Table 3. Discriminant Validity

	Attitude	Compatibility	Continuance	Convenience	Security	Speed
Attitude	0.896					
Compatibility	0.667	0.823				
Continuance	0.734	0.627	0.940			
Convenience	0.613	0.529	0.527	0.889		
Security	0.579	0.559	0.485	0.464	0.904	
Speed	0.701	0.561	0.603	0.626	0.626	0.851

Table 3 describes the results of the Fornell-Larcker test to confirm the discriminant validity of the research data. The requirement of this test is the AVE value of each construct must be higher, compared with its correlation with other variables. The calculation results in the table showed that the attitude variable had the highest value (0.896) compared with other variables on attitude; this was also true on all of the other variables. Thus, all variables were said to be valid and could be used for further testing in research.

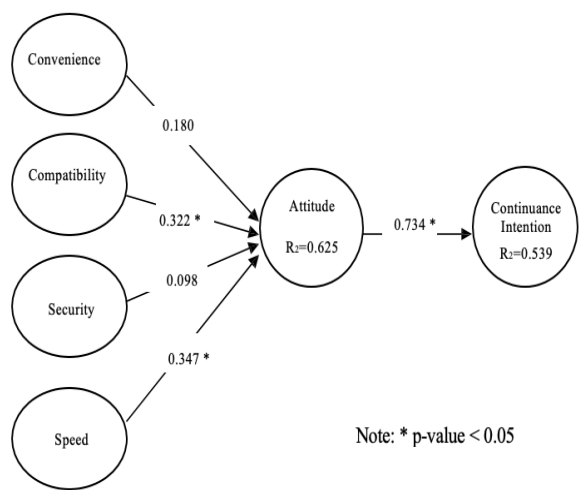


Figure 2. Hypothesis Test Result

When research is valid and reliable, then the structural model can be accepted and continue with hypothesis testing as explained in Table 4. This study used a significance level (alpha) of 0.05 as the statistical test. Table 5 explains that compatibility had a significant effect on attitude ($\beta = 0.322$, $p < 0.05$) which means that H1 was accepted. On the contrary, convenience and security had a positive but not significant effect on attitude (convenience values $\beta = 0.180$, $p > 0.05$ and security values $\beta = 0.098$, $p > 0.05$) therefore H2 and H3 were rejected. Furthermore, speed had a significant positive effect on attitude ($\beta = 0.347$, $p < 0.05$) so H4 was accepted. Finally, the study found that attitude had a significant positive effect on continuance intention ($\beta = 0.734$, $p < 0.05$) meaning that H5 was accepted. Overall, all factors were able to explain and describe continuance intention with a total of 53.9%

Table 4. Hypothesis Testing Analysis

Hypothesis	Path	Path Coefficient	T-stat	P Values	Conclusion
H1	Convenience → Attitude	0.180	1.823	0.068	Not supported
H2	Compatibility → Attitude	0.322	4.317	0.000	Supported
H3	Security → Attitude	0.098	1.686	0.092	Not supported
H4	Speed → Attitude	0.347	4.347	0.000	Supported
H5	Attitude → Continuance Intention	0.734	13.652	0.000	Supported

Discussion

This research aimed to measure several factors and determine the influence of convenience, compatibility, security, and speed on continuance intention in the use of mobile payments. These factors were then measured by their effect on attitude, where positive attitude results had a direct effect on continuance intention (Khayer & Bao, 2019). As a result, half of the respondents' data collected were women, aged 21-30 years, with respondents mostly from Greater Jakarta. From the results, it was concluded that Generation Z users were currently the most active mobile payment users in Indonesia. Generation Z was considered a group that was

familiar with the use of mobile devices regarding the adoption of mobile payments so far (Yeow *et al.*, 2017). From this study, several results were obtained. First, the results of the analysis showed that compatibility positively affects the attitude towards mobile payments. This results concurred with previous studies; compatibility is an important factor in attitude in the use of mobile payments, because users get benefits and values, beliefs, and have experience from the past of using mobile payments (Pham *et.al.*, 2015; Yang *et al.*, 2012). From the questionnaire constructs, the effect of compatibility was the most important driver as the use of mobile payments as the means of payment was apparently compatible with the users' daily work. This was also reflected in the results of this research questionnaire where the average intensity of using the mobile payment application was 1-3 times a week, with the average total expenditure using the mobile payment application below Rp 500,000. In addition, mobile payments were considered to be suitable for daily life because more than half of respondents apparently had three or more mobile payment applications on their mobile devices. It turned out that the most frequently used mobile payment application service was for food and beverage purchases, which indicated the user even trusted mobile payments for primary needs. With so many users of mobile payment services for daily needs — even the most basic needs — it suggested that mobile payment had indeed become an innate part of people's lifestyles, especially Generation Z who lived in urban areas. Second, the analysis of results showed that the convenience factor did not have a positive effect on attitude towards mobile payments. This was contrary with previous research which showed that convenience was the most consistent and strongest factor in influencing attitudes and benefits that could encourage continuance intention (Ryu, 2017). The differences happening in this study could be caused by the respondents being dominated by respondents aged 21-30 years who were Generation Z; this generation was born and raised in the digital era so they have adapted to technological advances since childhood (Dolot, 2018; Yeow *et al.*, 2017). This was also related to the results of a Dell Technologies survey conducted in mid-2019 where the results showed 99% of Generation Z in Indonesia believed that understanding technology was one of the important factors in order to compete in the world of work. Respondents in Generation Z felt that the use of mobile payments with features inside was as it should be and did not feel a significant change in comfort compared with traditional transactions. Third, the results of the study indicated that security also did not have a positive effect on attitude towards mobile payments. This contrasted with the results of previous studies, where security had a direct influence on the repeated use of mobile payments in the long term because it dealt with financial and personal information (Zhang *et al.*, 2019). The difference in the results of this study could be caused by differences in cultural context and economic disparities between respondents in Indonesia and respondents in Hong Kong. In addition, security in mobile payment applications in Indonesia has now been standardized (Bank Indonesia Regulation Number 18/40 / PBI / 2016) with the aim of convincing users using mobile

payment applications that their data was secure with standard protocols and the information was in accordance with international levels through certificates which were recognized globally. Furthermore, users believed that mobile payments in Indonesia which were already supported by the Financial Services Authority (OJK) No.13 / POJK.02 / 2018 were safe to use. The OJK sought to ensure mobile payment service providers applied basic principles of customer protection such as transparency, fair treatment, reliability, privacy and data security, and handling customer complaints efficiently (Batunanggar, 2019). The existence of standardization from Bank Indonesia and OJK made users no longer pay too much attention to the security aspect because they believed that the mobile payment applications were safeguarded.

Fourth, the results of this study showed that speed had a positive effect on attitudes towards mobile payments. This was in line with previous studies, where the development of speed in a payment system was needed to experience a significant increase in adoption and repeated use (Schuh & Stavins, 2015). From the constructs of the questionnaire, the effect of speed was most felt by users and encouraging sustainable use was because mobile payment allowed balances to reach the recipient quickly. In addition, according to Beutin and Schadbach (2017), the speed of mobile payments could minimize some of the obstacles that made the transaction process longer, such as swiping and pressing the pin button on electronic payment machines. In other words, users felt that using mobile payments could save time, in an increasingly busy lifestyle, for example, when ordering and paying for a taxi, ordering food or coffee. This kind of integration was considered the true benefit of mobile payments.

Finally, this study found that attitude on mobile payments had a positive effect towards continuance intention. The existence of a positive attitude towards instruments in a payment system would have an impact on the sustainable use of the payment system (Ntaukira *et al.*, 2019; Khayer & Bao, 2019). From the results of the questionnaire obtained, the majority of respondents felt that the positive attitude was obtained from the experience of using a mobile payment system.

Conclusion

This study concludes that compatibility and speed were the factors that had a positive and significant effect toward continuance intention on mobile payments in Indonesia. Most users of mobile payments in Indonesia were Generation Z that lived in urban areas and mostly used three or more mobile payments to meet their daily needs. Users tended to experience pleasant transactions and were also satisfied with the speed in receiving balances from the use of mobile payments. The speed factor also provided another experience in that it could save time in the lifestyle of busy people. The feeling of pleasure and satisfaction arising from the use then affected the positive attitude towards mobile payments. Thus, a positive attitude encouraged users to continue to use mobile payments in the future.

Implications

The results of this study had several implications for researchers, service providers, and the government. First, the speed of features in mobile payments could bring satisfaction when consumers had a positive impression of the application. The speed was how the transaction process through mobile payments could be completed in a timely fashion; deduction, addition of balances and notifications were received quickly (Schuh & Stavins, 2015). The results of this study could be used by mobile payment providers/companies to prioritize the speed aspects of the transaction process. In addition, the government should contribute to the continuity and smoothness of mobile payment transactions, such as providing faster networks to support the digital market. The government should ensure the availability of network connections in Indonesia was spread evenly to all regions, to maximize the economy and business (Imansyah, 2018). Second, the compatibility of mobile payments to lifestyle also brought about consumers' satisfaction toward the applications. Compatibility meant the use of mobile payments matched the consumers lifestyle, managed consumers' finances, and suited consumers' working preferences (Pham *et al.*, 2015). The service providers could develop and add features to make financial transactions easier in the mobile payment application, even though those services were currently compatible with user needs (Kapoor *et al.*, 2015). Service providers could also expand their customer base, by highlighting the values that could be given and the functional advantages of mobile payments when compared with traditional transactions (Yang *et al.*, 2012).

Suggestions for Future Studies

There were some limitations that could be improved in future studies. First, the sample in this study was only 210 respondents. In the future, it would be expected that the number of samples taken could be larger and varied so that research results could be even more accurate. Secondly, this research only focused on users in Indonesia; future research would be expected to be able to reach other regions with cross-cultural comparisons and different levels of economic development. Third, the analyzed variables could be developed in further research. For example, future researchers could add enjoyment and trust variables in relation to attitude towards a service (Marza *et al.*, 2018); they could also add risk perception variables and analyze the relationship to attitude (Zhu, 2019), or add usefulness and subjective norm variables and their relationship to attitude (Aslam *et al.*, 2017)..

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APPENDIX

Appendix 1. Questionnaire Items		
Variables	Items	Code
Convenience	I can use financial services very quickly when I use m-payment.	CON1
	I can use financial services anytime anywhere when I use m-payment.	CON2
	I can use financial services easily when I use m-payment.	CON3
Compatibility	Using m-payment would be compatible with my lifestyle.	COM1
	Using m-payment would fit well with the way I like to manage my finances.	COM2
	Using m-payment to make a purchase would fit into my working style.	COM3
Security	I feel my privacy is protected using m-payment.	SEC1
	I feel safe in my transaction using m-payment.	SEC2
	M-payment has adequate security features.	SEC3
Speed	The m-payment system saves the time to process payments.	SPD1
	The m-payment system can adjust balances quickly.	SPD2
	The m-payment system provides notification of remaining balance information quickly.	SPD3
	The m-payment system allows the balance to reach the recipient quickly.	SPD4
Attitude	Using m-payment would be a good idea.	ATT1
	Using m-payment would be a wise idea.	ATT2
	I like the idea of m-payment for payment.	ATT3
	Using m-payment would be a pleasant experience.	ATT4
Continuance Intention	I intend to continue using m-payment over the next one month.	CI1
	I intend to continue using m-payment over the next one year.	CI2
	I intend to continue using m-payment in the near future rather than not use it.	CI3