

# Examining the Adoption of Mobile Payment Service: Expectation Confirmation Model with Trust

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*Abstract*— This study has a objective to examine the acceptance of mobile payment services by employing a modified ECM model with Trust. Several related studies on e-commerce and mobile payment have been investigated to derive important variables which can be employed on a wanted model. The model expresses the effect of customers' trust on their satisfaction in using mobile payment services and their continuance intention in using it. The online questionnaires constructed based on the proposed model were distributed to mobile payment users to gather their perceptions in using it. The 338 questionnaires gathered were analyzed statistically by SEM to test the hypotheses of the study. The results of the analysis reveal that customers' trust is an significant variable to enhance customers' satisfaction and continuance intention in using mobile payment services. Other output refer that Trust and Confirmation have a direct effect on the Perceived Usefulness of the services. Furthermore, both Perceived Usefulness and Trust will make consumers feel satisfied and tend to continuance their intention in using mobile payment services. This study contributes to financial service providers in delivering an obviousness, how was the trust of services can make consumers feel satisfy and use the service continually.

Keywords—ECM, Trust, mobile payment, SEM, Continuance Intention

## I. INTRODUCTION

Mobile Payment is a non-cash payment instrument using a cellular phone (Smartphone) as a device. Mobile payment methods use various media, such as NFC, QR Code, OTP (One Time Password).

Mobile payment (MP) is often used to make payments in various types of transactions. In Indonesia, there are many mobile payments which are split into three categories, namely telecommunication companies, banking, and startups. for Dompetku, T-Cash, FlexiCash, Cash XL are included in the category of telecommunications companies. For Mandiri e-Cash. Mega Virtual, Sakuku are included in the banking category and finally Go-Pay, Ovo, DANA, Doku, PayPro, and PayAcces are included in the technology startup category.

According to the Global Payment Report, Indonesia is the largest market in Southeast Asia, a country that has the fourth population density globally and has the largest regional middle class economy. Financial Technology is in second place with a 25% market share.

In Indonesia, transactions using mobile payments have experienced significant growth. MP innovation has become an important part of his life. The MP system has been used by many people in urban areas. This circumstances will be certainly affect their daily life.

Although MP has seen its growth, this study will dig deeper about the sustainability of using mobile payment technology. fintech research in Indonesia, among others, explores Perceive of usefulness, Behavior to use, and Self-efficacy conducted by [1] this study does not explore the sustainability of fintech use, research conducted by [2] explores perceived benefits and perceived risk to explore the influence of sustainable use of fintech with strong results, research conducted [3] explores 3 variables in the use of fintech trust that affect satisfaction and continue intention where trust has a strong effect on satisfaction and CI, research [4] uses the variable Perceived Usefulness (PU) , Perceived Ease of Use (PE), Attitude towards use (AT), Intention to use (IU), Trust (TR), Perceived Risk (PR) to explore fintech users in Indonesia. So it is necessary to dig deeper into the use of fintech based on Trust, Perceived Usefulness, Satisfaction, Confirmation, Continuance Intention to Use to explore its sustainability intentions.

Trust is a form of one's belief that the other party will fulfill their expectations and the customer's willingness to take risks and awareness of being vulnerable to the behavior of other parties [5]. Research on the YuEbao fintech continuance intention explains that trust in services can encourage users' intention to use mobile payment services in a sustainable manner [6].

The problem in this study is whether the growing number of MP users has a strong influence on the satisfaction and sustainability of using fintech, especially for mobile payments in Indonesia.

ECM is utilized to explain continuance intentions in various contexts [7]. In this case, we use ECM by adding a trust variable to explore the sustainability of using fintech. Trust can increase consumer's intention to use/reuse it. Therefore, it is necessary to explore whether the intention to continue using mobile payment is based on the level of trust.

From this study, we can find the post-adoption behavior of transactions in fulfilling daily needs in the context of mobile payments, which involve trusts. which may hinder the continued use of the user. Therefore, it is necessary to conduct empirical research to identify the factors that influence the continued use of mobile payments.

The expectation confirmation model (ECM) believes that users' intentions to use specific information systems and services are positively determined by their overall satisfaction in using the systems and services. Concerning smart services and products, the relationship between user-perceived satisfaction and the intention to use services and products has

been consistently handled [8]. User satisfaction is a highly socialized activity that is not only influenced by the perceived benefits themselves but is also influenced by organizational support [9].

There are studies have investigated the relationship between trust and customer adoption behavior. In the context of digital payments and mobile banking, trust is very important because of the threat of privacy and security issues [10]. Trust in technology can encourage users to adopt IT, which leads to a situation where end users can learn and understand the use of IT [11].

Customers depend on online service providers for precise and recent information; demonstrated that prepare higher standard information (i.e. information that is relevant, highly understandable, precise, comprehensive, and timely) advance the level of trust.

## II. PROPOSED MODEL AND HYPOTHESIS

The model proposed in this study can be seen in Figure 1 below:

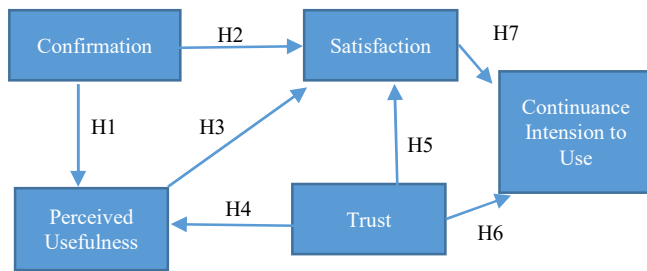


Fig. 1. The model used in this study

Continuance intention to use is Understanding continuous use or (as opposed to initial use or "acceptance"). This continues at the individual user level where individuals use the tool on a continuous basis. By using it can lead to the next life By using it continuously people will get an effective customer base, market share. The revenue of these companies depends on the number of initial users (new subscriptions) and the number of continuous users (subscription renewals) [12].

Trust refers to customers' beliefs about the integrity, policies and capabilities of service providers. Trust that increases customers' willingness to always use digital services for financial transactions [13].

Perceived usefulness is a core variable in TAM for explaining behavioral intentions. PU is defined as the extent to which a person believes that using a certain system will improve his job performance [14]. The relationship between perceived benefits and satisfaction was studied by [15] in the context of mobile commerce and for the adoption of mobile banking by [16]. Empirical results prove that PU is one of the most important predictors of intention to use technology [17].

Consumer confirmation is comparing the performance level of a product or service with evaluative standards formed by expectations before their purchase, validating the decision to use [12]. People compare the expectations and performance before use, which is imagined as the actual performance expectation of M-wallet through various functions such as

digital payments, secure information storage, the convenience of use, power efficiency, connectivity, integration with other relevant applications, operating system compatibility and usage rewards [18] [19].

Satisfaction is a psychological concept of purchasing and using experiences [20]. The current study focuses on how users feel about all aspects of their experience, including the purchase experience and smart wearable.

### A. Confirmation on Perceived Usefulness

Confirmation will increase the perception of usefulness while disconfirmation will reduce this perception [21]. In mobile instant research [22] said that confirmation has a positive effect on the perceived of usefulness. In the m-swallow adoption research conducted by [19] said that confirmation has a positive effect on perceived usefulness. So in this study applies confirmation of financial technology. Then the hypothesis made is:

**H1: Confirmation positively impacts Perceived Usefulness**

### B. Confirmation on Satisfaction

Previous research has found that confirmation is positively related to satisfaction [12]. When the usage experience matches or exceeds initial expectations, there is a confirmation to lead to user satisfaction because of the expected benefits. In instant mobile research [22] said that confirmation has a positive effect on satisfaction. In the research on the adoption of m-swallow conducted by [19] said that confirmation has a positive effect on satisfaction. So in this study, this study applies confirmation of financial technology. Then the hypothesis made is:

**H2: Confirmation positively impacts Satisfaction**

### C. Perceived Usefulness on Satisfaction

In ECM, post-consumption expectations are represented in terms of the perceived ex-post usability. Perceived usefulness is the user's perception of the expected benefits from using IS [14]. In the research on the adoption of m-swallow conducted by [19] said that Perceived usefulness has a positive effect on satisfaction, this research makes a hypothesis:

**H3: Perceived usefulness positively impacts Satisfaction.**

### D. Trust on Perceived Usefulness

In marketplace research using Kaskus [23] reveals that trust is significantly perceived usefulness, which means that trust perceived usefulness can increase customer intention to buyback. Trust can increase consumer intention to buy back online. So in this study proposes the use of trust and perceived usefulness in the use of mobile payments. Then a hypothesis is proposed:

**H4: Trust positively impacts Perceived usefulness.**

### E. Trust on Satisfaction and Continuance intention to use

When a user's satisfaction with smartphone banking increases, they will have a tendency to use the system again [12]. This level of satisfaction is influenced by the trust which is a consequence of post-adoption beliefs. Research [24] in e-banking revealed that Trust significantly influences user satisfaction and Trust significantly influences continuance use intention. Based on this the following hypothesis is made:

**H5: Trust positively impacts Satisfaction**

**H6: Trust positively impacts Continuance Intension to Use**

#### F. Satisfaction on Continuance intention to use

This study adopts the definition of satisfaction using mobile food apps proposed by [25] which defines customer satisfaction with respect to previous purchasing experiences with certain electronic commerce companies. "In line with this definition, the use of mobile apps matches or exceeds customer expectations, customers will more pleased with their experience related to the application of mobile apps. Thus, the following hypothesis proposes that:

**H6: Satisfaction positively impacts Continuance Intention to Use**

### III. METHODOLOGY

This section is divided into several activities, namely the selection of measurement variables, data collection and data analysis.

#### A. Measurement Items

In this study, the questionnaire was developed from previous valid research using the main model of expectation confirmation model (ECM) [8] with reinforced by variables from quality research, namely satisfaction [12] and [25], confirmation [12] [22] [19], perceived usefulness [14] [15] [16] [17], trust [23], and Continuance intention [12].

#### B. Data Collection

Data collection is done by surveying mobile payment users in Indonesia. This research was conducted in Semarang, Central Java by distributing questionnaires that were carried out randomly by distributing via Facebook, email, Whatsapp technology and obtained data of 338 respondents. There are 5 variables with 18 questionnaire items with five levels of Likert scale where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree. With the addition of demographic statements, namely age, gender, education, income, and length of use. Data collection from respondents is done using google form.

#### C. Data Analysis

This study uses Structural Equation Modeling (SEM) for data analysis using Smart PLS. data from google form is exported to excel, and imported into Smart PLS.

There are 2 stages in this validity test, namely the convergent validity test, namely by looking at the outer loading value, and the discriminant validity test by looking at the Fornell Lacker value. The data is said to be convergent valid if the outer loading value of each indicator is above 0.7 and it is said to be discriminately valid if the Fornell Lacker value between the same variables is the highest value.

After the data is declared valid by testing its validity, then the reliability test is carried out by looking at the Cronbach's Alpha value and its AVE value. The data is said to be reliable if the Cronbach's Alpha value is above 0.7 and the AVE value is above 0.5.

Hypothesis test is the last test conducted for SEM PLS, namely by looking at the P value, using a test level of 5%, meaning that if the P value is below 0.05, then the hypothesis

is accepted, if the P value is above 0.05 then the hypothesis is rejected.

### IV. DATA ANALYSIS AND DISCUSSION

#### A. Demographic of Respondents

Respondents used in this study were 338 people, with demographics can be seen in Table 1.

TABLE I. TABLE RESPONDENT DEMOGRAPHIC

Number of Respondents (n=338)		
<b>Long Time Using:</b>		
<= 6 months	18	5.33%
7 s/d 12 month	37	10.95%
>2,5 years	107	31.66%
1 s/d 1,5 years	1	0.30%
1,1 s/d 1,5 years	64	18.93%
1,6 s/d 2 years	75	22.19%
2,1 s/d 2,5 years	36	10.65%
<b>Income:</b>		
<= 3 million	127	37.57%
>11 million	41	12.13%
>9,1-11 million	1	0.30%
3,1-5 million	64	18.93%
5,1-7 million	60	17.75%
7,1-9 million	24	7.10%
9,1-11 million	21	6.21%
<b>Gender:</b>		
Female	147	43%
Male	191	57%
<b>Education:</b>		
Diploma	20	5.92%
Magister and Doctor	75	22.19%
Undergraduate	218	64.50%
<High School	25	7.40%
<b>Average Usage:</b>		
Several times a month	155	45.86%
Several times a day	15	4.44%
Several times a week	109	32.25%
Almost every day	59	17.46%

From Table 1, it can be seen that the duration of use is dominated by usage less than 2.5 years, namely as much as 31.66%. Meanwhile, the income of respondents is dominated by users who have an income of less than 3 million per month. For education level, it was dominated by respondents with undergraduate education as much as 64.50%. Meanwhile, the average usage is at most several times a month.

#### B. Validity Test

##### 1. Convergent validity

The convergence test of validity is by looking at the outer factor of the statistical test using Smart PLS as shown in Table 2.

TABLE II. OUTER LOADING FACTOR

CI1		0.906			
CI2		0.917			
CI3		0.870			
CI4		0.880			
COF1	0.801				
COF2	0.860				
COF3	0.901				
COF4	0.800				
PU1			0.893		
PU2			0.930		
PU3			0.829		

SAT1				0.909	
SAT2				0.915	
SAT3				0.934	
SAT4				0.893	
TRU1					0.867
TRU2					0.843
TRU3					0.855

From data Table 2, it can be seen that the value of the outer loading factor of all indicators is greater than 0.7, which means that the indicator is valid. In addition to seeing outer loading, for convergence of this validity, the Average Variance Extracted (AVE) value must also be seen in Table 4.

## 2. Discriminant Validity

A discriminant validity test is carried out by looking at Fornell Lacker criteria as in Table 4.

TABLE III. FORNELL-LARCKER CRITERION

	COF	CI	PU	SAT	TRU
COF	0.841				
CI	0.637	0.893			
PU	0.571	0.547	0.885		
SAT	0.751	0.730	0.582	0.913	
TRU	0.655	0.734	0.513	0.825	0.855

From Table 3, it can be observed that between the same variables, for example, COF and COF have the highest value compared to other variables. This proves that this model meets the requirements of discriminant validity.

## C. Reliability Test

After the research model is declared valid data, the next step is to test the reliability. The reliability test was carried out by looking at the Cronbach Alpha (CA) value and also the composite reliability (CR) value as shown in Table 4.

Table 4 shows that the values of CA and CR are both greater than 0.7 which means that the data in this model are reliable. The AVE value is above 0.5. By looking at the results from Table 2 and Table 3, it can be concluded that the data is convergent valid.

TABLE IV. THE VALUE CA, CR, AND AVE

Var	CA	CR	AVE
COF	0.861	0.906	0.708
CI	0.916	0.941	0.798
PU	0.860	0.915	0.783
SAT	0.933	0.952	0.833
TRU	0.816	0.891	0.731

## D. Hypothesis testing

The last step of this statistical test is to test the hypotheses that are made in the proposed model. Before being tested, the data was bootstraps 5000 times, so that the test results could be accounted for. This hypothesis test uses a two-tailed test with a p value of 5%, the results can be seen in Table 6.

TABLE V. RESULT HYPOTHESIS TEST

	Original Sample (O)	Sample Mean (M)	T Statistics ( O/STDEV )	P Values	Hipotesa
COF -> PU	0.411	0.413	7,534	0.000	Accepted
COF -> SAT	0.323	0.324	7,542	0.000	Accepted
PU -> SAT	0.112	0.111	3,058	0.002	Accepted
SAT -> CI	0.388	0.388	5,961	0.000	Accepted
TRU -> CI	0.414	0.415	6,478	0.000	Accepted
TRU -> PU	0.244	0.244	4,406	0.000	Accepted
TRU -> SAT	0.556	0.556	13,392	0.000	Accepted

Based on Table 5, the results of the hypothesis test show that the value of the P Value is below 5% or 0.05 for all Hypotheses, which means that all hypotheses compiled in the proposed research model are accepted.

As shown in Table VI, all hypotheses are supported. Table IV shows that all the hypotheses are accepted. The hypothesis in the hypothesis group is very strong with the original sample value (O) greater than 0.388 is satisfaction with Continuance Intention, Trust on Continuance Intention, Trust on Satisfaction, Confirmation on Perceived of Used. while the hypothesis in the moderate group with the original sample value (O) is greater than 0.112 is perceived of used to satisfaction, trust to perceived of used, confirmation of satisfaction.

## E. Implication

The objective of this study is to identify factors that influence the Continuance Intension to Use on mobile payments based on ECM theory by adding a trust variable. The results of this research promote the proposed hypothesis. The results of this study support what was done by Bhattacharjee, 2001, that perceived usefulness affects user satisfaction in using mobile payments continuously.

These proceeds reveal that trust has an impact on PU, SAT, and CIU on mobile payment users. This indicates that the system built by mobile payment is considered safe, users feel safe even though it involves storing sensitive data, namely personal and financial data. Because with guaranteed security from the system, users trust that mobile payment technology will be used continuously.

User confirmation also drives satisfaction for using sustainable mobile payments. Because in using mobile payment users have understood the level of technology or service performance with evaluative standards that meet expectations, especially confirming expectations and performance in payments, secure information storage, convenience of use, power efficiency, and connectivity.

Mobile payment developers must consider these variables as very important considerations so that the system can be used sustainably by users.

This study has several limitations, namely a limited number of samples and a limited area, for future research it is necessary to review it again with a large number of samples and a wider area, which represents the entire population of Indonesia so that broader and deeper insights can be drawn.

## CONCLUSION

This investigation objective to examine various factors that influence the adoption and sustainable use of mobile payments by Indonesian consumers. First, the researcher applies the expectancy confirmation model (ECM) as the main theory and expands the model with Trust construction to make it more relevant to consumers. Empirical test of the ECM model among 338 respondents to identify significant determinants of consumer usage behavior towards mobile payments.

The proceeds of the study reveal that the construction of trust is a significant determinant of the behavior of using mobile payments through Continuance Intention, Satisfaction, and Perceived Use. Customer trust in mobile payment proves that mobile payment is able to provide good and reliable service. By trusting, customers have no doubts about mobile payment.

Customers believe that mobile payment services provide timeliness, convenience, effectiveness, and efficiency so that customers feel satisfied. Building trust in customers in mobile payments can satisfy customers, and customer satisfaction can encourage them to use mobile payments in a sustainable manner.

This research confirms that the mobile payment services provided are in line with what users expect. Mobile Payment users trust and are satisfied with the service and users will continue to take advantage of the mobile payment service.

## ACKNOWLEDGMENT

The highest gratitude goes to the Directorate General of Higher Education, Ministry of Education and Culture of the Republic of Indonesia for providing this research project and thanks to the Information Systems Department of Soegijapranata Catholic University, Indonesia.

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