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Usefulness factors to predict the continuance intention using mobile payment, case study: GO-Pay, OVO, Dana

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ABSTRACT

The advancement of information technology continues to grow in line with the increasing years. The benefits gained from the advancement of information technology make all aspects of human life today can not be separated from information technology and also encourage the emergence of innovations in the development of information technology, payment is no longer conventionally but with mobile payment. This study aims to find out what useful factors influence the continuation of the intention to use mobile payment in the go-pay, OVO, and DANA case studies. Analysis of factors that influenced this study include: Computer Self Efficacy (CSE), Enjoyment (E), Perceived Ease of Use (PEOU), Perceived Usefulness [1], Confirmation (CON), Perceived Value (PV), Technical System Quality (TSQ), Satisfaction (SAT), and Continuance Intention (CI). This study uses random sampling techniques by collecting data utilizing google form containing 45 statements using five Likert-scale distributed online. The sample used in this study was 117 respondents. The statistical analysis techniques used in this study are Structural Equation Modeling [2] and use SMARTPLS 3.0 application as a tool to analyze the data. The results obtained are that Computer-Self Efficacy (CSE), Perceived Ease of Use (PEOU), and Perceived Usefulness [1] has no significant effect on Continuance Intention (CI). While Satisfaction (SAT), has a significant influence on Continuance Intention (CI).

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1. INTRODUCTION

The advancement of information technology continues to grow in line with the increasing years. The benefits gained from the advancement of information technology make all aspects of human life today can not be separated from information technology and also contribute to the emergence of innovations in the development of information technology. The real example can be seen from the use of the internet. Indonesia itself, is listed in the top ten countries whose population is the largest internet user in the world [3]. This has an influence on internet services on all aspects of life, citing education services, communication, to financial transaction services..

In ancient times someone would be very troubled if they had to bring a large amount of money in nominal, besides carrying money in large amounts at the time of traveling will make always alert the occurrence of theft. It is very troublesome, especially if the money brought in for important or urgent needs. But now there is a solution to the problem, namely with the existence of mobile payment that is now widely used by most people in Indonesia.

Mobile payment is defined as an electronic means of payment for goods, services, and various bills using mobile hardware such as mobile phones and devices that can be connected to the internet [4]. Mobile payment is now being discussed and used by most people in Indonesia in the scope of major cities namely GO-PAY, OVO, and DANA. These three applications are now widely loved and used by the people of Indonesia because of the value of convenience, security, and comfort and other facilities provided by the three applications.

Apart from the conveniences offered by mobile payment, in Indonesia itself there are still some shortcomings. For example, the use of mobile payment is considered only effectively used in a very densely populated urban sphere because people living in urban areas prioritize efficiency and ease when transacting that can help save time. Although digital payments or mobile payments have been widely used by some Indonesians, there are still many people who still choose to use cash as a payment method because they think that cash is the only payment method that is still safe and universal when used anytime and anywhere.

This study was conducted to analyze what useful factors influence the continuation of the intention to use mobile payment in the case study of GO-PAY, OVO, and DANA in the future. This research is based on several literature on technology acceptance [5][6][7][8][9] which has been reviewed and adopted obtained five theoretical models to understand the user's perception of information technology and user acceptance of an information system, expectation confirmation model (ECM), IS Success Model (ISM), Technology Acceptance Model (TAM), Value-based adoption model (VAM) and Social Cognitive Theory (SCT).

Nine usefulness factors were finally obtained after adopting the previous information stem theory and eventually formed a new construct framework model because it felt that these usability factors could directly influence the continuation of mobile payment user intentions in the GO-PAY, OVO, and DANA case studies. Computer-Self Efficacy (CSE) and Enjoyment (E) in the select to understand the subjective experience of users such as computer use capabilities and pleasure when using mobile payment. For Perceived Ease of Use (PEOU) and Perceived Usefulness [1] in the choose to understand the user's perception and understanding of mobile payment which then leads to the continuation of the intention to continue using it. Confirmation (CON) and Satisfaction (SAT) chosen to understand the reconfirmation and satisfaction that is memorable to mobile payment. Perceived Value (PV) in select to understand the overall benefit assessment in the use of mobile payment application. Technical System Quality (TSQ), chosen to understand the influence of system quality significantly on the satisfaction of mobile payment users which then leads to the continuation of the intention to continue using it. All of these constructs are expected to positively affect the continuance intention (CI) construct or the continuation of the user's intention in the future to continue using mobile payment for case studies namely GO-PAY, OVO, and DANA.

Therefore, the writing of this study is intended to know the continuation of the user's intention to continue using mobile payment in the future and this case study is GO-PAY, OVO, and DANA which are influenced by several usefulness factors. And the writing of this research is expected to be a contribution of thought for people who have an idea about the application, in this case mobile payment.

2. METHOD

2.1 Sampling

This research report uses random sampling techniques by collecting data utilizing google form. The target respondents are the general public who use mobile payment. The demographic information consisting of gender, age range, last education, occupation, mobile payment used, and frequency of use in the last week was also included in this study. People, especially millennials, are technologically literate respondents so that respondents are in accordance with the purpose of this study. Instruments are distributed online via social media WhatsApp and Instagram on Wednesday, November 27, 2019, at 22.00 WIB until Sunday, December 1 at 23.59 WIB. The number of respondents who were willing to fill out the questionnaire in this study was 117 people.

2.2 Measurement Instrument Design and Statement Development

The questionnaire in this study was given online, via google form. Questionnaires were distributed for 3 days. The total number of respondents who filled out the questionnaire was 129 people. From a total of 129 respondents, three respondent data had to be deleted because the data were errors. So, the final total of respondents obtained is 126 respondents. The following are the demographics of the respondents.

A total of 45 statements using the Likert-scale were applied to this study. Because mobile payment in this case study namely GO-PAY, OVO, and DANA exists to facilitate various circles in terms of meeting

the needs of conventional payment replacement, the statement is designed as simple as possible so that it can be easily understood by respondents. Five Likert-scales are used in filling polls labelled as "Strongly Disagree", "Disagree", "Disagree", "Agree", "Strongly Agree" as measured from numbers 1 to 5 respectively.

The questionnaires in this study were divided into two parts. In the first segment is a statement about the demography profile of respondents, aiming to measure the theoretical model and in the second segment focus on measuring the validity of the constructs that have been selected for this research model. The main items of the statement in this questionnaire are derived from a total of nine identified constructs (CSE, E, PEOU, PU, CON, PV, TSQ, SAT, CI) from the proposed theoretical model and can be seen more clearly in Table 1.

Table 1 Statement items on each construct

Construct	Items	Statement
Computer-Self Efficacy (CSE)	CSE1	I can complete my payment activity using Mobile Payment
	CSE2	I can complete my payment activity using Mobile Payment without instructions for use
	CSE3	I can complete my payment activity using Mobile Payment if I've seen someone else use it before I try it myself
	CSE4	I can complete my payment activity using Mobile Payment if I have the assistance installation function
	CSE5	Easy for me to become proficient in using Mobile Payment
Enjoyment (E)	E1	I enjoy that Mobile Payment can be used for a wide variety of online and offline payment transactions
	E2	I enjoy making payments in no time using Mobile Payment
	E3	I'm happy to choose how to top up my balance with the charging options available
	E4	I agree Mobile Payment is more fun than conventional payment systems
	E5	I think that Mobile Payment is interesting
Perceived Ease of Use (PEOU)	PEOU1	Mobile Payment is easy to use
	PEOU2	Mobile Payment is easy to learn
	PEOU3	Mobile Payment makes it easier for me to complete payment transactions
	PEOU4	Mobile Payment is easily accessible
	PEOU5	Easy for me to proficient using Mobile Payment
Perceived Usefulness	PU1	Mobile Payment helps speed up my payment process
	PU2	Mobile Payment makes it easy for me to process payments
	PU3	Mobile Payment improves the performance of my payment activities
	PU4	Mobile Payment effective and efficient
	PU5	I think that Mobile Payment is useful for me
Confirmation (CON)	CON1	My experience in using Mobile Payment is better than I thought
	CON2	Mobile Payment service system available better than I thought
	CON3	Mobile Payment can meet the demands of the service beyond what I need
	CON4	The features of the Mobile Payment app are better than I thought
	CON5	Overall, almost all of my expectations in the use of Mobile Payment have been fulfilled(confirmed)
Perceived Value (PV)	PV1	Compared to the fees I need to pay conventionally, the use of Mobile Payment offers many discounts
	PV2	from the effort required, the use of Mobile Payment is profitable for me
	PV3	Judging from the time it takes, the use of Mobile Payment is useful for me
	PV4	Although I am not familiar with Mobile Payment, but its use is useful for me
	PV5	Overall, the use of Mobile Payment benefits me
Technical System Quality (TSQ)	TSQ1	Mobile Payment is easy to use (user-friendly)
	TSQ2	Mobile Payment has flexible features (flexible)

	TSQ3	Mobile Payment has attractive features (attractive)
	TSQ4	Mobile Payment can be trusted (reliable)
	TSQ5	Mobile Payment secure use (secure)
	SAT1	I feel satisfied while using Mobile Payment
	SAT2	I feel happy in the experience of using Mobile Payment
Satisfaction (SAT)	SAT3	I feel comfortable using Mobile Payment
	SAT4	Mobile Payment meets my payment needs
	SAT5	My decision to use Mobile Payment was a wise decision
	CI1	If I can, I will continue to use Mobile Payment for future payment activities
	CI2	I will often use Mobile Payment for future payment activities
	CI3	I plan to use Mobile Payment for payment activities instead of using conventional payment systems
Continuance Intention (CI)	CI4	I would recommend Mobile Payment to family, friends, and others to use it
	CI5	I hope Mobile Payment can be adopted into system national and even international payments

2.3 Statistical Analysis Techniques

As already known to run confirmation factor analysis and also test the validity of a theoretical model is a suitable function, if run using SmartPLS 3.0 application [6]. So, in this study to test the quality of data and know the answers of the hypotheses that emerged when compiling the framework of the research model used SmartPLS 3.0 application.

2.4 Hypothesis

Research into the theories of information system acceptance has developed a lot in recent years. Based on several literature reviews from (Brown, Venkatesh, & Goyal, 2014; Lai, Chen, & Chang, 2016; Lee, 2010; Lew et al., 2019; T.-C. Lin et al., 2012; Yuan et al., 2016) In recent years also mobile payment experienced an increase in users. In the end Continuance Intention (CI) has been chosen as a dependent variable to explain the continuation of the use of mobile payment and then there are several theories of acceptance of information system that compensate or fill each other, among others: Expectation Confirmation Model (ECM), IS Success Model (ISM), Technology Acceptance Model (TAM), Value-based adoption model (VAM)and Social Cognitive Theory (SCT).

The main purpose of this research is to find out what usefulness factors that affect the extent of the continuation of the intention of respondents to continue using mobile payment applications in conducting daily payment transaction in the future. Nine usefulness factors are: Computer Self Efficacy (CSE), Enjoyment (E), Perceived Ease of Use (PEOU), Perceived Usefulness [1] Confirmation (CON), Perceived Value (PV), Technical System Quality (TSQ), Satisfaction (SAT) has been identified and adopted to test the construct continuance intention (CI) or the continuation of the intention to continue using mobile payment in this case study is GO-PAY, OVO, and DANA to respondents who are the general public.

Computer Self Efficacy (CSE) has an important role as motivation arising from yourself (Lew et al., 2019) In this study can be defined as the level of user trust in the ability to use mobile applications. Therefore, in line with previous research, the following hypothesis was obtained.

H1. Computer Self Efficacy (CSE) positively affects Continuance Intention (CI) to use mobile payment.

Enjoyment (E) has an important role also as an intrinsic motivation [6]. In this study can be defined as a benchmark of enjoyment when using mobile payment. Therefore, in line with previous research, the following hypothesis is obtained.

H2. Enjoyment (E) positively affects Perceived Value (PV) to use mobile payment.

H3. Enjoyment (E) positively affect Satisfaction (SAT) to use mobile payment.

Perceived Ease of Use (PEOU)taken from the theory model Technology Acceptance Model (TAM) (Davis, 1989). For TAM itself has been widely used in various studies that require the theory of acceptance of stem information. But so far nothing validates on the continuation of research on the use of mobile payments. Thus, PEOU is adopted as a usefulness factor to predict Continuance Intention (CI) using mobile payment. Therefore, in line with previous research, the following hypothesis was obtained.

H4. Perceived Ease of Use (PEOU) positively affects Satisfaction (SAT) to use mobile payment.

H5. Perceived Ease of Use (PEOU) positively affects Perceived Usefulness [1] to use mobile payment.

H6. Perceived Ease of Use (PEOU) positively affects Continuance Intention (CI) to use mobile payment.

Perceived Usefulness [1] is also taken from the theory model Technology Acceptance Model (TAM) [10]. PU is defined as a benchmark for knowing the extent to which a person believes that using a particular information system will improve his or her job performance [11]. Therefore, in line with previous research, the following hypothesis was obtained.

H7. Perceived Usefulness [1] positively affects Continuance Intention (CI) to use mobile payment.

H8. Perceived Usefulness [1] positively affect Satisfaction (SAT) to use mobile payment.

Confirmation (CON) and Satisfaction (SAT) was chosen to understand reconfirm and perceptions of the user about satisfaction or hope memorable significantly on the use of mobile payment.

H9. Confirmation (CON) positively influence Satisfaction (SAT) to use mobile payment.

H10. Confirmation (CON) positively influence Perceived Usefulness [1] to use mobile payment.

H11. Satisfaction (SAT) positively influence Continuance Intention (CI) to use mobile payment.

Perceived Value (PV) is referred to as an assessment of the overall benefits in the use of mobile payment applications. In some cases value surveys such as prices and businesses are sometimes considered the most significant barrier to mobile-internet adoption [5]. Therefore, in line with the purpose of this study to predict the continuation of user's intention in using mobile payment requires PV usability factors also connected to the SAT factor because of mutual influence. Therefore, in line with previous research, the following hypothesis was obtained.

H12. Perceived Value (PV)positively affect Satisfaction (SAT) to use mobile payment.

Technical System Quality (TSQ)is used to understand the quality of the system, whether it's the characteristics or fit your desired of system information (Mohammadi, 2015). TSQ Significantly affects user satisfaction with mobile payments which then leads to a continuation of the intention to continue using it. Therefore, in line with previous research, the following hypothesis was obtained.

H13. Technical System Quality (TSQ)positively affect Satisfaction (SAT) to use mobile payment.

Model The framework in this study was pointed out in figure 1.

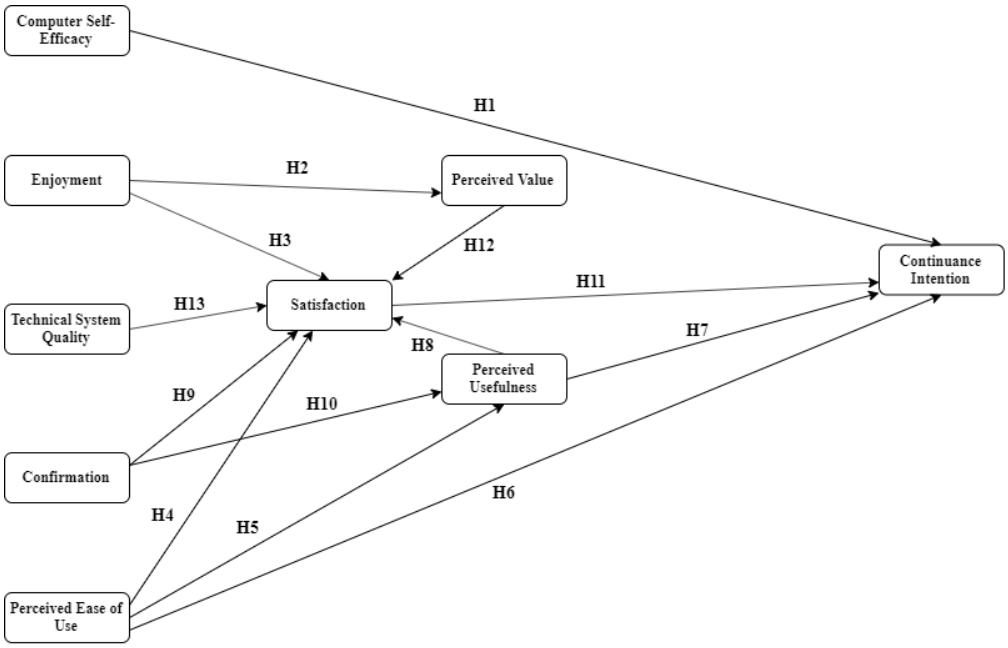

Figure 1. Research framework model

3. RESULTS AND DISCUSSIONS

3.1 Demographic Analysis

According to the spread of questionnaires that have been conducted for this study obtained by 117 respondents. More details of respondents' demographic profiles are in Table 2 below. There are 117 respondents consist of 33 men or as many as 28.2% and 84 women or 71.8%. Range in age from less than 17 years old to over 51 years old, and respondents who dominated were the age range of 17-25 years, at 72.6%. Then, the last education of these respondents varies, ranging from elementary school level (SD) to strata level 3 (S3). The last education is the high school (SMA) as many as 80 people, with a percentage of 68.4%, and the lowest is the level of Strata 3 (S3) with no respondents at all. The jobs of these respondents were students or students, civil servants, private employees, traders, non-employed, housewives, consultants, and drummers. The average respondent in this study was a student or student of 80 people with a percentage of 68.4%. then mobile payment owned and mostly used by the first respondents there is GO-PAY, followed by OVO and DANA, respectively starting from GO-PAY by 42.2%, 36.4%, and 21.4%. here some respondents have and use the mobile payment application more than one. Then the last there is the frequency of mobile payment usage in the last week which is 1-2 times, 3-4 times and more than 4 times. Most respondents used mobile payment 1-2 times in the last week, which is 81 people (69.2%). The details can be seen in Table 2.

Table 2 Respondents' demographic profiles

		Amount	Percentage
Gender	Male	33	28.2%
	Women	84	71.8%
Age range	<17	13	11.1%
	17-25	85	72.6%
	26-34	6	5.1%
	35-43	3	2.6%
	44-51	9	7.7%
	>51	1	0.9%
Last education	SD	1	0.9%
	SMP	4	3.4%
	SMA	80	68.4%
	D3	2	1.7%
	S1/D4	27	23.1%
	S2	3	2.6%
	S3	-	0%
Job	Student	93	79.5%
	Civil servants	2	1.7%
	Private employees	9	7.7%
	Traders	2	1.7%
	Doesn't work	6	5.1%
	Housewives	3	2.6%
	Communication Consultant	1	0.9%
	Drummer	1	0.9%
Mobile payment used	GO-PAY	73	42.2%
	OVO	63	36.4%
	DANA	37	21.4%
Frequency of use last week	1-2 times	81	69.2%
	3-4 times	16	13.7%
	>4 times	20	17.1%

Table 3 Convergent validity and composite reliability

Construct	Item	Factor Loading	CR	AVE	Cronbach's α
Computer Self Efficacy (CSE)	CSE1	0.922	0.897	0.813	0.772
	CSE5	0.880			
Enjoyment (E)	E1	0.843	0.901	0.752	0.834
	E2	0.917			
	E3	0.840			
Technical System Quality (TSQ)	TSQ1	0.936	0.951	0.867	0.923
	TSQ2	0.935			
	TSQ3	0.921			
Confirmation (CON)	CON1	0.823	0.926	0.716	0.900
	CON2	0.895			
	CON3	0.857			
	CON4	0.856			
	CON5	0.796			
Perceived Ease of Use (PEOU)	PEOU1	0.893	0.935	0.743	0.913
	PEOU2	0.882			
	PEOU3	0.842			
	PEOU4	0.864			
	PEOU5	0.827			
Perceived Value (PV)	PV1	0.807	0.933	0.735	0.910
	PV2	0.874			
	PV3	0.888			
	PV4	0.818			
	PV5	0.897			
Perceived Usefulness	PU2	0.874	0.909	0.715	0.867
	PU3	0.811			
	PU4	0.811			
	PU5	0.884			
Satisfaction (SAT)	SAT1	0.911	0.949	0.788	0.932
	SAT2	0.906			
	SAT3	0.903			
	SAT4	0.899			
	SAT5	0.816			
Continuance Intention (CI)	CI1	0.880	0.930	0.726	0.905
	CI2	0.889			
	CI3	0.798			
	CI4	0.848			
	CI5	0.841			

There are constructs that have been identified and adopted as many as nine pieces, namely Computer Self Efficacy (CSE), Enjoyment (E), Technical System Quality (TSQ), Confirmation (CON), Perceived Ease of Use (PEOU), Perceived Value (PV), Perceived Usefulness [1], Satisfaction (SAT), and Continuance Intention (CI). Each construct consists of 5 items. More details are shown in Figure 2.

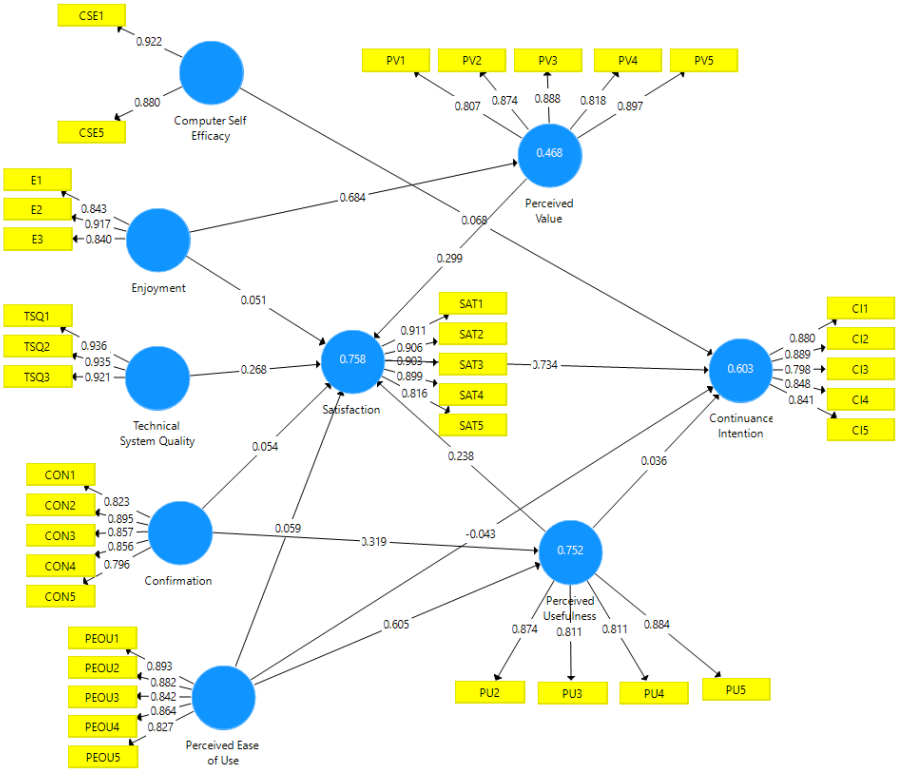

Figure 2. Structural models and path coefficients

As can be seen picture 2 obtained A value of R2 from endogenous constructs of 0.606 for CI constructs, 0.752 for PU constructs, 0.470 for PV constructs, and 0.777 for SAT constructs.

In testing the theoretical model, there are 3 test criteria namely consistency reliability, convergent validity, and discriminant validity. Convergent validity is a level in measuring positive correlations with alternative measurements of the same construct [6] According to [12] for measure convergent validity seen from two criteria namely the standardized factor loading value must be more than 0.4 and the value of Average Variant Extracted [13] should be more than or equal to 0.5. According to the table 2 it appears all loading factor values obtained are not less than 0.4, i.e. in the range of 0.796 to 0.936. Furthermore, the AVE value also exceeds the threshold value which is more than equal to 0.5, obtained values from the range of 0.715 to 0.867. Then to measure consistency reliability by looking at the value of Composite Reliability (CR). The value must be more than 0.7 in order to be said to be good. For the CR value is also obtained no less than 0.7 ie from the range of 0.897 to 0.951. And lastly there is a cronbach value α that can be categorized well because all the value more than 0.7, i.e. in the range of 0.772 to 0.932. Of the three values it can be concluded that the conditions for reliability and convergent validity have been met. All factors loading values that are more than 0.7. Then the measurement model also achieves a good convergent validity, with all ave values on each construct more than the threshold value of 0.5. And lastly there is a CR value used to check consistency reliability also reaches a satisfactory level because all CR values are more than 0.7.

Then according to [6] discriminant validity is tested to identify factors with each other. Pthere is a research model used, it really has different levels. To test the validity of this seen from Fornell Larcker criterion, cross loading criterion and Heterotrait-Monotrait ratio of correlations (HTMT). According to table 4, it can be seen that the square root of ave in the same inter-construct relationship is CI (0.852), CON (0.846), CSE (0.901), E (0.867), PEOU (0.0.0901), 862), PU (0.846), PV (0.857), SAT (0.888), and TSQ (0.931) are higher than the inter-construct values in the same column and row.

Table 4 Discriminant validity – Fornell-Larcker criterion

	CI	CON	CSE	E	PEOU	PU	PV	SAT	TSQ
CI	**0.852**								
CON	0.576	**0.846**							
CSE	0.544	0.631	**0.901**						
E	0.530	0.690	0.789	**0.867**					
PEOU	0.587	0.737	0.721	0.711	**0.862**				
PU	0.646	0.765	0.730	0.757	0.840	**0.846**			
PV	0.669	0.649	0.687	0.684	0.738	0.792	**0.857**		
SAT	0.775	0.702	0.656	0.700	0.751	0.814	0.791	**0.888**	
TSQ	0.569	0.721	0.604	0.689	0.728	0.780	0.707	0.783	**0.931**

For cross loading criterion can be seen from the loading value in Table 4. On all predetermined constructs must have a loading value higher than other constructs. The difference in loading value is not less than 0.1. A

Table 5 shows that the relationship between the items and their respective constructs is greater than the relationship with different constructs. This indicates that the items in each construct can be replaced by each other.

Table 5 Discriminant validity– cross-loading criterion

	CI	CON	CSE	E	PEOU	PU	PV	SAT	TSQ
CI1	**0.880**	0.425	0.467	0.448	0.509	0.541	0.581	0.689	0.457
CI2	**0.889**	0.535	0.528	0.546	0.474	0.559	0.599	0.662	0.474
CI3	**0.798**	0.506	0.403	0.379	0.478	0.513	0.483	0.533	0.399
CI4	**0.848**	0.524	0.504	0.438	0.521	0.575	0.568	0.723	0.607
CI5	**0.841**	0.472	0.402	0.439	0.516	0.559	0.607	0.667	0.465
CON1	0.500	**0.823**	0.538	0.563	0.596	0.665	0.570	0.592	0.578
CON2	0.487	**0.895**	0.569	0.618	0.692	0.693	0.573	0.641	0.645
CON3	0.512	**0.857**	0.590	0.676	0.654	0.631	0.501	0.598	0.610
CON4	0.489	**0.856**	0.492	0.498	0.596	0.615	0.521	0.543	0.604
CON5	0.449	**0.796**	0.474	0.555	0.574	0.625	0.577	0.591	0.611
CSE1	0.536	0.599	**0.922**	0.726	0.635	0.688	0.642	0.645	0.545
CSE5	0.436	0.534	**0.880**	0.696	0.672	0.625	0.594	0.527	0.545
E1	0.499	0.579	0.714	**0.843**	0.616	0.650	0.606	0.587	0.607
E2	0.497	0.671	0.729	**0.917**	0.683	0.733	0.624	0.668	0.614
E3	0.377	0.537	0.601	**0.840**	0.542	0.579	0.548	0.561	0.571
PEOU1	0.491	0.649	0.626	0.625	**0.893**	0.794	0.680	0.685	0.668
PEOU2	0.457	0.636	0.597	0.595	**0.882**	0.684	0.586	0.645	0.699
PEOU3	0.558	0.656	0.584	0.690	**0.842**	0.779	0.716	0.680	0.614
PEOU4	0.550	0.597	0.562	0.506	**0.864**	0.679	0.608	0.640	0.535
PEOU5	0.466	0.636	0.753	0.641	**0.827**	0.670	0.575	0.578	0.625
PU2	0.550	0.667	0.678	0.803	0.734	**0.874**	0.694	0.714	0.754
PU3	0.474	0.594	0.563	0.587	0.584	**0.811**	0.635	0.641	0.622
PU4	0.447	0.571	0.468	0.478	0.707	**0.811**	0.617	0.614	0.549
PU5	0.682	0.737	0.731	0.671	0.797	**0.884**	0.723	0.767	0.698
PV1	0.463	0.479	0.551	0.592	0.580	0.640	**0.807**	0.616	0.499
PV2	0.613	0.566	0.655	0.572	0.633	0.660	**0.874**	0.699	0.650
PV3	0.660	0.586	0.619	0.578	0.738	0.710	**0.888**	0.723	0.618

PV4	0.448	0.496	0.484	0.498	0.505	0.598	**0.818**	0.582	0.490
PV5	0.655	0.639	0.620	0.677	0.684	0.768	**0.897**	0.751	0.742
SAT1	0.646	0.649	0.625	0.672	0.701	0.744	0.689	**0.911**	0.706
SAT2	0.646	0.640	0.594	0.684	0.693	0.740	0.681	**0.906**	0.754
SAT3	0.680	0.633	0.532	0.578	0.673	0.724	0.698	**0.903**	0.752
SAT4	0.719	0.631	0.581	0.642	0.670	0.765	0.773	**0.899**	0.695
SAT5	0.745	0.562	0.577	0.528	0.594	0.634	0.663	**0.816**	0.561
TSQ1	0.546	0.715	0.638	0.682	0.747	0.769	0.743	0.744	**0.936**
TSQ2	0.548	0.643	0.533	0.621	0.635	0.712	0.619	0.706	**0.935**
TSQ3	0.495	0.654	0.513	0.619	0.650	0.696	0.610	0.734	**0.921**

Table 6 Discriminant validity–HTMT

	CI	CON	CSE	E	PEOU	PU	PV	SAT	TSQ
CI	-								
CON	0.641	-							
CSE	0.641	0.752	-						
E	0.605	0.791	0.979	-					
PEOU	0.643	0.811	0.867	0.809	-				
PU	0.718	0.858	0.879	0.879	0.934	-			
PV	0.727	0.713	0.814	0.781	0.800	0.885	-		
SAT	0.837	0.766	0.766	0.792	0.812	0.899	0.854	-	
TSQ	0.617	0.790	0.715	0.785	0.793	0.866	0.763	0.843	-

According to [14] HTMT is an alternative approach that can be used to test discriminant validity by measuring the ratio of correlations present in a construct with correlations between constructs. HTMT aims to ensure that each construct in this study is completely different from each other. As can be seen in Table 6, there is no value at diagonal intervals that are worth 1, indicating that the discriminant validity has been fulfilled. From Fornell-Larcker criterion, cross-loading criterion and HTMT it is thus confirmed that the discriminant validity has been fulfilled. In other words, there is no problem of high cross-loading between constructs.

3.2 Hypothesis Testing

Table 7 P-Values dan T-Values

Question	Path	Standard Deviation (STDEV)	T-value	P Values	Hypothesis Test
H1	CSE -> CI	0.106	0.640	0.522	**Not supported**
H2	E -> PV	0.058	11.730	0.000	**Support**
H3	E -> SAT	0.064	0.805	0.421	**Not supported**
H4	PEOU -> SAT	0.096	0.614	0.540	**Not supported**
H5	PEOU -> PU	0.078	7.763	0.000	**Support**
H6	PEOU -> CI	0.140	0.309	0.758	**Not supported**
H7	PU -> CI	0.163	0.218	0.827	**Not supported**
H8	PU -> SAT	0.104	2.282	0.023	**Support**
H9	CON -> SAT	0.101	0.532	0.595	**Not supported**
H10	CON -> PU	0.085	3.751	0.000	**Support**
H11	SAT -> CI	0.103	7.104	0.000	**Support**
H12	PV -> SAT	0.080	3.724	0.000	**Support**
H13	TSQ -> SAT	0.077	3.474	0.001	**Support**

To test the hypothesis, it is done by performing SEM analysis using SmartPLS 3.0. According to Table 7, it can be seen that H1, H3, H4, H6, H7, and H9 are hypotheses that do not support this study, since the p-value values are more than 0.001 [9]. From the hypothesis that supports it can be seen that E T-value = 11.730; P-value = 0.000) is a strong predictor for PV, as well as previous research conducted by [5], that Enjoyment has a significant influence on perceived value. Then, there is PEOU (T-value = 7763; P-value = 0.000) which is the strongest predictor for PU, followed by CON (T-value =3.751; P-value = 0.000), as well as research conducted by [9], which obtained results that PEOU and CON significantly affect PU. Then there is PV t-value = 3724; p-value = 0.000) which is the strongest predictor for SAT, followed by TSQ (T-value = 3,474; P-value = 0.001) as research conducted by [8] and PU t-value = 2282; p-value = 0.023) as well as research conducted by [9]. Then lastly, there is SAT (T-value = 7104; P-value = 0.000) which is the strongest predictor for CI.

4. CONCLUSION

This study used a combined framework model consisting of Expectation Confirmation Model (ECM), IS Success Model (ISM), Technology Acceptance Model (TAM), Value-based adoption model (VAM) and Social Cognitive Theory (SCT). Data collection techniques used are random sampling by presenting 45 statements in google form distributed online through social media WhatsApp and Instagram. From the spread obtained and selected respondents as many as 117 people. This study is intended to examine what useful factors can influence the continuation of intentions in using mobile payment, in the of GO-PAY, OVO, and DANA case studies. From the results of research that has been done in the results of Satisfaction (SAT) as the main actor that affects the intention to continue the use of mobile payment. In other words, the factor that influences the continuation of intention is user satisfaction in using mobile payment.

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