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How Performance Expectancy and Security Affect Continuance Intention on GoPay Users

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Abstract: *GoPay is a leader amongst mobile wallet service providers, however the position is threatened by the coming of new players in the market. This research aims to investigate the influence of performance expectancy and the perception of security towards continuance usage intention and satisfaction's role as the mediator on GoPay users in Banda Aceh. It is conducted by distributed online questionnaires to GoPay users which result in 90 respondents. Partial Least Square-Structural Equation Model (PLS-SEM) was used for data analysis. This study found that performance expectancy and satisfaction affect users' intention to continue using GoPay. However, no direct influence is found in the relationship between perceived security and users' willingness to continue using GoPay. This study also found that satisfaction can act as the mediator in the relationship between performance expectancy, perceived security, and intention to continue.*

Keywords: *Performance Expectancy; Perceived Security; Satisfaction; Continuance Intention; SEM-PLS*

Introduction

The technology-based payment system, also known as mobile payment, is one of the most developed services in Indonesia's financial technology (fintech) industry. Included in mobile payment is e-money, mobile wallet, QR code, etc. (Numanovich & Abbosxonovich, 2020). According to Bank Indonesia (BI), mobile payment has been growing from IDR 205 trillion in 2020 to IDR 305 trillion in 2021. The growing trend in mobile payment shows that it has been accepted as a mode of payment by Indonesia.

GoPay is a fintech product in the form of mobile wallet (Azmy et al., 2020). Due to aggressive promotion, GoPay has developed into one of the most popular mobile wallets in Indonesia. However, GoPay's growth is threatened by several factors such as the presence of ShopeePay (Mulia, 2020) and a fierce competition in the mobile wallet industry. The intense competition in the mobile wallet industry results in the increased ease of changing from one provider to another by the users. Zhou (2014) stated that the easier it is for the users to switch from one service to another emphasizes the importance of retaining current users by facilitating their continuance usage.

According to Bhattacherjee (2001), the continuance use of the service determines the sustainability of the information technology. To investigate the influencing factors of user' continuance intention, Bhattacherjee (2001) developed Expectation Confirmation Model of Information System (ECM-IS). According to the model, users will keep using the service if the service satisfies them. In other words, customer satisfaction is the predecessor of the user's continuance intention. According to the literature, customer satisfaction is influenced by users' expectancy on the service performance and the security of the system. Vermaut (2017) stated that when the performance matches or even exceeds expectations, customers will feel satisfied which leads them to have a willingness to continue using the service. Barusman (2019) stated a trusted website with a highly secured system will boost users' confidence in performing transactions and their satisfaction with the service. Subsequently, users who perceive the mobile wallet as safe and secure will continue to use the mobile wallet because they are satisfied with it (Alkubaisi & Naser, 2020). Moreover, numerous studies have explored satisfaction as a mediator between performance expectancy and continuance intention, but perceived security as the independent variable in the relationship with satisfaction and continuance intention gain less

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attention by the researchers (Sahi et al., 2021). Thus, this study's conceptual contribution is filling the gap in the literature by investigating the influence of perceived security on satisfaction and the impact on users' intention to keep using the service.

Hence, the goals of this study are to investigate the performance expectation and perceived security influence on GoPay users' intention to keep using the service and examine whether satisfaction has a role as the mediator in those relationships.

Literature Review

Continuance Intention

Continuance Intention is defined as the capacity of an individual to continue engaging on a particular behavior (Fang et al., 2011) of a product/service that s/he has already used (Lee & Kwon, 2011). ECM-IS stated that users' continuance intention depends on users' perception on the usefulness and ease of user of the service as well as their satisfaction on the service (Bhattacherjee, 2001). According to Zhang et al. (2019) ECM-IS is one of theories frequently used to study users' continuance intention in the information technology context.

Performance Expectancy

Performance expectancy is defined as the degree of an individual belief that utilizing a system will increase his/her effectiveness at work (Q. L. Chen & Zhou, 2016). It has a similar meaning with perceived usefulness (Zhou et al., 2010). According to Correa & Montero (2013) the process of users building an intention to continue using a product/service start with the users developing the service's performance expectation before adopting the service, then they evaluate the performance during the adoption using the initial expectation as the benchmark. When the performance meets the expectation, users develop satisfaction with the service. Subsequently, this satisfaction leads to their intention to continue using the service.

Some researchers have conducted a study on how performance expectancy has an influence on users' satisfaction and continuance intention. For example, Singh (2020) studied the post-behavioral of mobile payment users in India and found that performance expectancy determines users satisfaction. Marinković et al. (2020) discovered that performance expectancy determines users' satisfaction on mobile commerce. In addition, the study of Hutabarat et al. (2021), Indrawati & Putri (2018), and Odoom & Kosiba (2020) confirmed the relationship between performance expectancy and continuance intention. Therefore, the following hypothesis could be formulated:

H1: Performance expectancy affects satisfaction.

H2: Performance expectancy affects continuance intention.

Perceived Security

Perceived security is the degree of users' belief in the security of a specific mobile wallet that they are using (Shin, 2009). Users are refused to use mobile wallets if the service has minimum level of security. According to Iman (2018) an adequate security mechanism of mobile payment will encourage users to use the service and improve their trust on the service providers. Subsequently, a favorable perception of security of a service will lead to users' satisfaction (Aggarwal & Rahul, 2018; Gupta et al., 2020; Kumar et al., 2018; Salim et al., 2019) and willingness to continue using the service (Garrouch, 2021; Myong Lee et al., 2019; Singh, 2020). Therefore, the following hypothesis could be formulated:

H3: Perceived security affects satisfaction.

H4: Perceived security influences continuance intention.

Satisfaction

Satisfaction can be defined as the users' outcome of the evaluation process of the service which lead them to develop intention to keep using the service Bhattacherjee (2001). Further Bhattacherjee (2001) stated that user's dissatisfaction or satisfaction will influence their continuance usage decision. Therefore, satisfied users of mobile wallet will be more likely to decide to keep using the service (Duy Phuong et al., 2020). Numerous studies have

found that satisfaction can highly predict users' continuance intention (Alghamdi et al., 2018; X. Chen & Li, 2017; Foroughi et al., 2019; Li & Fang, 2019; Yu et al., 2016; Zhou, 2013). Therefore, the following hypothesis could be formulated:

H5: Satisfaction affects continuance intention.

Satisfaction as the Mediator

When users are satisfied with the security of the mobile wallet and the performance of the mobile wallet, they will continue using the mobile wallet. In other words, satisfaction links users' perception of security and performance expectancy with mobile wallet users' continuance intention. Elok and Hidayati (2021) asserted that satisfaction has a high impact in mediating the relationship of performance expectancy and continuous usage intention. It also plays as the mediator in the relationship between perceived security and continuance users' intention (Alkubaisi & Naser, 2020; Maqableh et al., 2021). Therefore, the following hypotheses could be formulated:

H6: Satisfaction is the mediator in the relationship between performance expectancy and continuance intention.

H7: Satisfaction is the mediator in the relationship between perceived security and continuance intention.

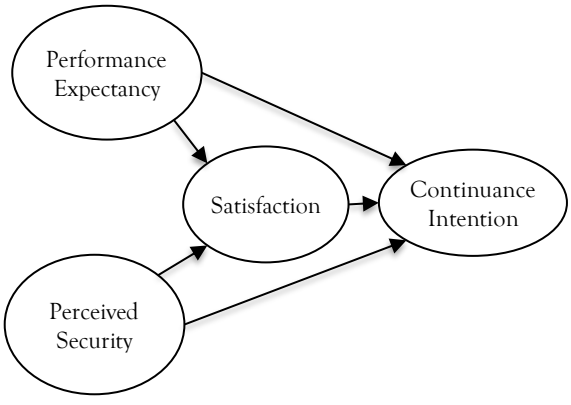

Figure 1. Conceptual Framework

Method

The population of the study is GoPay users who live in Banda Aceh and have used the service more than one. Measuring the performance of GoPay in Banda Aceh is crucial for developing marketing strategies and tactics to users living in provinces with different growth, level of income, and education. Convenience sampling technique is applied as the sampling technique. The construct measurement attributes are adapted from previous studies. Performance expectancy is adapted from Indrawati & Putri (2018), perceived security is adapted from Zhang et al. (2019), satisfaction and continuance intention are adapted from (Bhattacherjee, 2001). In total, this study has 15 indicators to measure the constructs. The data collection technique used in this research is the online questionnaire and physical questionnaires. The data measurement scale used in this study consisted of a Likert scale with an interval of 1 (strongly disagree) to 5 (strongly agree). The number of respondents is determined by multiplying total indicators with 5 to 10 (Joe F Hair et al., 2018). Since this study has 15 indicators, the minimum sample size is 45. However, through the distribution of online questionnaires, this study collected 90 responses.

Subsequently, since this study seeks to examine the connection amongst constructs and has a small sample size, it was decided to use Partial Least Square-Structural Equation Modeling (PLS-SEM) for data analysis. Hair et al. (2018) stated that PLS-SEM is soft modeling because it is not based on the assumption that the data must be with a measurement scale, data distribution (free distribution) and a certain number of samples, which means the number of samples can be small (under 100 samples). PLS-SEM can be used to measure the relationship between each indicator and its construct. In addition, in PLS-SEM, bootstrap testing is carried out to test the structural model.

Result and Discussion

Characteristic of Respondent

Out of 90 respondents, most of the respondent are women (58. 9%) with the age range of 20-29 years (56.7%). Based on the occupation, the majority of the respondents are students (56.7%) with income less than 1 million Rupiah (34.4%). As many as 36 (17,6%)

respondents (40%) have used GoPay with periods ranging from 6 months to 1 year and 44.4% of the respondents use the service 2 to 3 times a week. From the characteristic of respondent, it can also be seen that 46.7% of the respondents mostly use GoPay to order food online (Go-Food). Table 1 shows more details on the characteristics of this study's respondents.

Table 1. Characteristics of Respondents

No	Description	Frequency	Percentage
1	**Gender**		
	Man	37	41,10%
	Woman	53	58,90%
	Total	90	100%
2	**Age**		
	< 20 Years	13	14,40%
	20-29 Years	51	56,70%
	30-39 Years	17	18,90%
	40-49 Years	9	10%
	Total	90	100%
3	**Profession**		
	Private sector employee	8	8,90%
	Government employees	15	16,70%
	Student	51	56,70%
	Businessman/Businesswoman	14	15,60%
	Others	2	2,20%
	Total	90	100%
4	**Income**		
	< Rp1.000.000	31	34,40%
	Rp1.000.000-Rp1.999.999	19	21,10%
	Rp2.000.000-Rp2.999.999	9	10%
	Rp3.000.000-Rp3.999.999	12	13,30%
	Rp4.000.000-Rp4.999.999	1	1,10%
	> Rp5.000.000	18	20%
	Total	90	100%
5	**Term of being a GoPay user**		
	< 1 Month	6	30%
	1-6 Month	18	22%
	6-1 Years	36	17,30%
	> 1 Years	30	30,70%
	Total	90	100%
6	**Frequency of using GoPay in a month**		
	Rarely (Two weeks 3-4 times)	36	40%
	Very Rare (once a month)	11	12,20%
	Very Often (Every Day)	3	3,30%
	Often (2-3 times a week)	40	44,40%
	Total	90	100%
7	**Purpose of using GoPay**		
	Online shopping	25	27,80%
	Gocar / Goride	14	15,60%
	Gofood	42	46,70%
	Gosend / Goshop	9	10%
	Total	90	100%

Source: Data processed by the author, (2022)

Model Measurement

The item is reliable, if the loading factor value is greater than 0.5 (Ghozali, 2016). The construct is reliable if the composite reliability and Cronbach's Alpha is more than 0.6 (Ghozali, 2016). Average variance extracted (AVE) is used to measure the convergent validity of the construct. The construct has convergent validity if the AVE value is above 50 percent. Table 2 shows that all construct validity and reliability values have met the requirements, thus further structural testing can be carried out.

Table 2. Model Measurement Results

Construct	Factor Loading	Composite Reliability	Cronbach's Alpha	AVE
Continuance Intention (Ci)		**0.908**	**0,865**	**0.712**
I am currently using and intend to continue using GoPay.	0,851			
I will continue to use GoPay as often as I do now	0,761			
My intention is to continue using GoPay instead of using anything else	0,865			
I would suggest that others join in using GoPay.	0,892			
Performance Expectancy (Pe)		**0.887**	**0.829**	**0.663**
Using GoPay increases my productivity	0,818			
Using GoPay helps to complete payments faster.	0,880			
I can save time when I use GoPay in the payment process.	0,748			
For me, I find GoPay useful in my daily life.	0,807			
Perceived Security (Ps)		**0.833**	**0.745**	**0.558**
I feel safe using the information through the GoPay payment system.	0,740			
I feel safe providing GoPay with sensitive personal data.	0,605			
I believe that GoPay is a secure payment system for transactions.	0,779			
Overall, I feel safe using GoPay.	0,844			
Satisfaction (S)		**0.891**	**0.815**	**0.732**
Using GoPay meets my expectations in making online payment transactions.	0,748			
I am happy with the experience of using GoPay.	0,916			
Overall, I am satisfied using GoPay	0,862			

Source: Output Smart-PLS, (2022)

Discriminant Validity

This study uses the Fornell-Lacker criterion to determine the discriminant validity amongst the constructs. Based on Fornell-Lacker criteria (Larcker, 1981), the square root of the AVE value of each construct must be higher than the correlation value between constructs. Table 3 depicts that there are no discriminant validity issues amongst the construct used in this study.

Table 3. Fornell-Lacker Criterion

	Continuance Intention	Perceived Security	Performance Expectancy	Satisfaction
Continuance Intention	0,844			
Perceived Security	0,593	0,847		
Performance Expectancy	0,729	0,684	0,815	
Satisfaction	0,801	0,741	0,815	0,856

Source: Output Smart-PLS, (2022)

Measure the Collinearity

The conditions for passing/free from the collinearity issue if the Variance Inflation Factor (VIF) value of the construct is less than 5.000. Table 4 shows that all the constructs have VIF value below 5.000. Therefore, the construct used in this study is free from collinearity issue.

Table 4. Measuring Collinearity Statistics (VIF)

	Continuance Intention	Perceived Security	Performance Expectancy	Satisfaction
Continuance Intention				
Perceived Security	2,321			1,895
Performance Expectancy	3,128			1,895
Satisfaction	3,656			

Source: Output Smart-PLS, (2022)

Testing The Structural Model

In PLS-SEM, structural model is evaluated using coefficient of determinant (R-square). The value of R-square shows how powerful the model is in explaining (Joseph F. Hair et al., 2019). Chin (1998) classified the value into three groups 0.19 (weak). 0.33 (moderate), and 0.67 (good).

Table 5 illustrates that the R-square value for the continuance intention is 0.660 and 0.727 for satisfaction. These results indicate that this model has 66.6% explanatory power in explaining the willingness of GoPay users to continue using the service and has 72.7% in explaining GoPay users' satisfaction of the service.

Table 5. R Square Value

Variable	R Square	R Square Adjusted
Continuance Intention	0.660	0.648
Satisfaction	0.727	0.72

Source: Output Smart-PLS, (2022)

Testing the Hypothesis

A hypothesis is accepted when the Critical Ratio (CR) value is greater than 1.96 with a level of significance below 0.05. Table 6 depicts the direct effect hypotheses results. Out of 5 direct hypotheses, only one hypothesis is rejected, namely the relationship between perceived security and continuance intention.

Table 6. Result of Direct Effect Hypothesis Testing

		Original sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic	P-Value
Perceived Security	> Continuance Intention	-0.044	-0.045	0.112	0.393	0.694
Performance Expectancy	> Continuance Intention	0.236	0.240	0.117	2.017	0.044
Satisfaction	> Continuance Intention	0.641	0.641	0.116	5.524	0.000
Perceived Security	> Satisfaction	0.341	0.340	0.091	3.743	0.000
Performance Expectancy	> Satisfaction	0.581	0.586	0.079	7357	0.000

Source: Output Smart-PLS, (2022)

The hypotheses results are consistent with previous studies. The accepted hypothesis of performance expectancy and satisfaction is confirmed by the studies of Singh (2020) and Marinković et al. (2020). The study's hypothesis also confirmed the relationship between performance expectancy and continuance intention which is aligned with the studies of Hutabarat et al., (2021), Indrawati and Putri, (2018) as well as Odoom and Kosiba (2020). Since the respondents of this study are college students with income less than 1 million IDR, the finding shows that for

this type of users, their decision to continue using GoPay is when they perceive GoPay provides benefits that are aligned with their needs, such as GoPay can be used as payment method in online stores or physical stores.

The finding of the connection between perceived security and satisfaction is consistent with Salim et al. (2019), Aggarwal and Rahul (2018), Gupta et al. (2020), and Kumar et al. (2018). However, this study found users' perception of security has no influence on their intention to continue. This finding is contrary to some studies (Garrouch, 2021; Myong Lee et al., 2019; Singh, 2020; Zhang et al., 2019) but supported by the studies of Lim et al. (2019); Maqableh et al. (2021) and Ogedengbe (2020). This likely is caused by most respondents of this study are college students with income less than 1 million IDR who only deposits some money when it is needed. Therefore, they have no concern for the security of the system and prioritize on the convenience of the system. Thus, the favorable perception of security only affects users' satisfaction, but it is not enough to influence their intention to continue using the service. Moreover, another finding of this study is the connection between satisfaction and continuance intention which is supported by numerous studies (Alghamdi et al., 2018; X. Chen & Li, 2017; Foroughi et al., 2019; Li & Fang, 2019; Yu et al., 2016). This shows that when users are satisfied, they are highly likely to continue using the service.

Table 7 shows the result for the indirect effect hypothesis testing. The result is generated from the specific indirect effect of Smart-PLS. The result shows that satisfaction is the mediator in the relationship between performance expectancy and continuance intention as well as perceived security and continuance intention. This finding is consistent with the studies conducted by Alkubaisi and Naser (2020), Elok and Hidayati (2021), as well as Maqableh et al. (2021). The studies asserted that an individual who finds mobile wallet secured, safe, and performing as expected intends to continue using mobile wallets only if they are satisfied with the security system and the performance of the service.

Table 7. Hypothesis Testing with Indirect Effect

	Original sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic	P-Value
Performance Expectancy > Satisfaction > Continuance Intention	0.372	0.376	0.079	4.715	0.000
Perceived Security > Satisfaction > Continuance Intention	0.219	0.219	0.074	2.950	0.000

Source: Output Smart-PLS, (2022)

Implications

This study contributes to the understanding of factors that influence mobile wallet users to continue using and enrich the application of ECM-IS as the model for measuring the continuance usage of technological products/services. For GoPay, this study highlights the importance of enriching the benefits of GoPay for users' satisfaction and their willingness to continue using the service. It can be conducted by increasing the number of offline merchants that use GoPay. Furthermore, since GoPay is related to financial transactions, it is suggested that GoPay have multi-layers of security protection to protect the account and personal information of the users from cybercrime since improving the security system leads to user satisfaction.

Conclusion and Recommendation

This study aims to investigate the influence of performance expectancy and perceived security on continuance intention and the role of satisfaction as the mediator on GoPay user in Banda Aceh. This study found that performance expectation and satisfaction determine users' willingness to continue using GoPay. However, perceived security has no direct relationship with users' intention to continue using GoPay. It also found that GoPay users will continue using the service if they feel satisfied with the performance and the security system of GoPay. Since this study found that satisfaction has the mediator effect on the relationship between performance expectancy, perceived security, and continuance intention, it is imperative to

maintain users' satisfaction in using GoPay. It can be conducted by adding features that give benefits to the users and improving the security of the system. This study implies the importance of providing beneficial features and improving the security of the system in mobile wallets.

However, this study has a small sample size and used non-probability sampling, therefore, the result cannot be generalized. For future research, enlarging the sample size is suggested and using probability sampling. This study also used two components of ECM-IS, satisfaction and continuance usage. Therefore, a complex modification of ECM-IS model is suggested to deepen the understanding of GoPay users' continuance usage. For example, integrating ECM-IS with additional variables like perceived risk, perceived cost, and habit.

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