

Post-adoption model of mobile payment in Indonesia: Integration of UTAUT2 and the dedication-constraint perspective

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ABSTRACT

Heading towards a cashless society, consumers have undergone a significant shift toward mobile payment services after COVID-19. The proliferation of various mobile payment applications has resulted in low consumer loyalty to mobile payment providers. Thus, continuance intention of mobile payments becomes crucial for mobile payment providers. The integration of UTAUT2 and the dedication-constraint-based mechanism are adopted to elaborate approach in retaining customers. The dedication mechanism is built by examining antecedents of satisfaction. Meanwhile, the constraint mechanism is driven by switching costs, preceded by habit and economic incentives. A total of 297 mobile payment users participated by filling out questionnaires in a field survey. The results show that the dedication mechanism dominates in creating satisfaction by increasing perceived usefulness, while the constraint mechanism is more influenced by habit than economic incentives. This research provides insights for mobile payment providers to enhance satisfaction by understanding consumers' needs in using mobile payments and to increase switching costs by fostering habit, thereby encouraging continuance intention of mobile payments in the future.

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1. Introduction

Since the global onset of COVID-19, mobile payment has become the most preferred alternative for payment in terms safety and convenience (Yu & Chen, 2022; Zhang et al., 2023). The agenda to create a cashless society has been strongly promoted, encouraging customers to transact using mobile payment apps. Retail merchants have massively adopted mobile payments to simplify and expedite transactions. The proliferation of mobile payments has become saturated, fostering a culture of more practical payments through QR code payment (Lou et al., 2017). Various fintech startups, e-commerce and banks are developing their own mobile wallets and payment solutions, leading to inevitable promotional wars. Despite users expressing satisfaction with mobile payments, the abundance of mobile payment applications forces users to have more than one mobile payment application to complete various financial transactions, posing a new challenge in building user loyalty for financial technology provider. Nowadays, mobile payment service has become the focal point of the agenda toward a cashless society. For fintech companies, continuance intention has been paramount in customer retention efforts for the company's survival. Thus, the phenomenon of mobile payment service using m-wallets has been extensively researched, especially in developing countries (Matemba & Li, 2018; Raman & Aashish, 2021). Existing research on examining loyalty in mobile payment users highlights several aspects, such as psychological factors, system quality, personality, customer value, and others (Gong et al., 2022; Karjaluoto et al., 2018; Mouakket, 2020). This study stems from the urgency to explore more deeply into the post-adoption behavior of mobile payment users. Existing research aims to examine antecedents for continuance intention, such as the work by Srivastava and Singh (2022), which found the influence of personality as one crucial driver affecting continuance

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intention. Similarly, perceived ubiquity emphasizes a positive impression to evoke consumer attitudes to continue using mobile payment (Nan et al., 2020). However, some studies have found several factors that hinder continuance intention, such as low affective commitment due to low trust in the system quality (Gong et al., 2022). In addition, the attractiveness of various alternative mobile payment applications undermines satisfaction. Intense competition among mobile payment service providers makes users opportunistic and inclined to switch providers frequently (Zhang et al., 2023).

Research on mobile payments is continually evolving in tandem with inconclusive results regarding its application and the advancement of technological developments in various countries. Mobile payments have undergone transformations from text-based (SMS banking) and NFC (Near Field Communication) payments to QR code payments, each having distinct characteristics for financial purposes (de Luna et al., 2018). However, the exponential growth in the number of mobile payment providers has intensified competition and triggered aggressive strategies to attract users adopting mobile payment service (Johnson et al., 2018; See-To et al., 2014). Consequently, mobile payment providers and merchants provide direct promotional offers such as points, rewards, discounts, cashback, etc., to customers as part of loyalty programs (Madan & Yadav, 2016). This intense competition drives mobile payment providers to enhance their network with merchants to increase the ubiquity of services, aiming to build trust, satisfaction and user loyalty (Muna et al., 2023). Rooted in the dedication-constraint-based mechanism and UTAUT2, this study aims to explore the antecedents of continuance intention to predict users' post-adoption behavior. Various studies have adopted this theory to delve deeply into post-adoption behavior in various areas, such as virtual communities, live streaming, social network services (Facebook), cloud services, etc. (Chou & Nguyen, 2023; Kim & Kim, 2020; Trenz et al., 2017). Dedication refers to a positive attitude towards technology based on value-driven factors, with consumer satisfaction being an important factor towards continuance intention. Meanwhile, the constraint mechanism contrasts the intention to use technology based on certain barriers that restrain consumers from maintaining a long-term relationship (Kim & Son, 2009). In the case of mobile payment applications, service providers offer different benefits and challenges that potentially impact consumer motivation to use them. Several limitations have been highlighted in the adoption of mobile payment in developing countries, with Sharma et al. (2018) indicating main inhibitors as security, privacy, trust, and perceived risk due to dealing with financial issues. As alternative payments like debit or credit cards are ubiquitous and stable, mobile payments challenges in introducing a new culture of payments using smartphones (Johnson et al., 2018). Despite mobile payments still being in the infancy stage, the fast penetration of smartphones has triggered innovativeness among users to maximize the utility of smartphones as tools of payment. The growing research interest in mobile payments highlights three important areas: the readiness and success of technology adoption, mobile payment systems, and business ecosystems and stakeholders. This research stands on the exploration of determinants of mobile payment success to predict the sustainability of mobile payments.

Underpinning theories about the counterpart between technology adoption and human behavior are extensively explored. This research focuses on examining some antecedents from the UTAUT2 approach on their influences towards behavioral intention (de Luna et al., 2018; Madan & Yadav, 2016), satisfaction (Singh et al., 2017), and continuance intention (Cao et al., 2018; Kumar et al., 2018). This research attempts to explore the dedication-constraint-based mechanism in predicting the continuance intention of mobile payments. Several theories have contributed to the technology pre-adoption and post-adoption process. By exploring UTAUT2 and the dedication-constraint mechanism, this research aims to investigate the post-adoption behavior of mobile payment. The dual mechanism creates a predictive impact on human behavioral intention towards mobile payment, serving as predictors of commitment for sustainable adoption and examining the exit barrier of mobile payment. Dedication is explained by performance expectancy, effort expectancy, and trust as antecedents of satisfaction. Meanwhile, constraints are represented by habits and economic incentives that enhance switching costs.

2. Literature Review and Hypotheses Development

2.1. The Dedication-Constraints mechanism of mobile payment

Mobile payment gains appreciation as an innovative payment method, their post-adoption becomes pivotal as drivers of sustainability. Davis (1989) first introduced TAM to illustrate the essential role of technology in human life. This theory began to be developed by many researchers, including, Venkatesh et al. (2012) who attempted to extend UTAUT to explain the utilization of technology on a broader scale. Kim and Min (2015) explain the dedication-constraint-based mechanism as having two different motivations inducing continuance intention. This mechanism enhances technology adoption for a long-term relationship in different manners. The dedication mechanism is viewed as a trust-building mechanism improving effective commitment to adopt new technology, whereas the constraint mechanism creates a “locked-in” situation where switching to other alternatives would be burdensome (Shih et al., 2017; Zhou et al., 2014). Extant researchers have contrasted this dedication and constraint mechanism effect in several areas such as the coffee industry, social networking sites, virtual reality games, etc. (Kim, 2018; Kim & Min, 2015; Yang, 2015). Thus, implying that different technology or context offers different effects on post-adoption models.

This mechanism explores the relationship between humans and technology in the process of building loyalty and investment. Social Exchange Theory (SET) underlies human motivation for engaging in this exchange relationship in positive and negative manners. The dedication-constraint-based mechanism portrays specific investments that users might exchange with the

experience of using the technology, either because they “want to” or “have to” stay in the services (Chuah et al., 2018). Thus, the dedication-constraint-based mechanism builds a contrasting mechanism for retaining users to switch to other services. The dedication mechanism refers to the positive attachment generated by perceived benefits as cues for future adoption. In terms of enhancing the dedication mechanism, satisfaction and loyalty are salient predictors for post-behavior. Furthermore, consumers grow genuine appreciation when they perceive the current value fitting their expectations (Kim & Son, 2009; Yang, 2015). On the other hand, the constraint mechanism considers the relationship to the technology as some investment that is not easily transferable to other services. Consumers are devoted to using certain technology due to its perceived risk in terms of economic, social, and psychological costs that would arise when they switch to other services. Therefore, technology has a bonding effect that restrains consumers to stay in the services (Kim & Son, 2009; Shih et al., 2017). These two mechanisms contrast by how consumers maintain their long-term relationship with technology.

Prior research on mobile payments has explored various antecedents, from its initial introduction, widespread adoption, to its success in creating satisfaction for mobile users (Fan et al., 2018; Flavián et al., 2020; Sinha et al., 2019). Behavioral intention becomes the main issue to understand human motivation towards certain technology. However, this motivation varies according to value-driven factors that create a commitment mechanism in human life. This study proposes a dedication-constraint-based mechanism derived from UTAUT2 and social exchange theory to examine the behavioral intention of mobile payment post-adoption. The dual mechanism describes human motivation for their dedication in the forms of satisfaction and creates constraints through perceived switching costs. Several antecedents are incorporated to better explain the post adoption model of mobile payment.

2.2. UTAUT2

UTAUT has evolved into an extended version of the technology adoption theory by integrating various concepts on planned behavior, innovation diffusion theory, and social cognitive theory (Hammouri et al., 2023; Hussain et al., 2019). The adoption process is influenced by certain values that people embrace while using technology. Performance expectancy and effort expectancy are fundamental reasons for users adopting technology. From a cost-benefit perspective, these variables are considered the main drivers of users' economic efficiency in evaluating new technology. UTAUT2 introduces several new antecedents that motivate users to use a technology, such as hedonic value, habit, and perceptions of price value, focusing more on customer loyalty and quality of life (Xu et al., 2014). Successful technology accommodates various needs of its customers. However, successful technology is that which offers more value to satisfy people's needs. UTAUT explains the motivation to choose certain products/services because of the evaluation of benefit and cost perspectives. It also uncovers decision-making processes and usage behaviors from users' subjectivity towards perceived benefits and sacrifices when using the service (Omigie et al., 2017). Mobile payment adoption is considered a new medium of payment that offers benefits or incentives for its users. This theory asserts that consumers are active users of technology and depend on specific values as drivers of continuance intention (Xu et al., 2017).

This study integrates UTAUT2 and the dedication-constraint mechanism by examining drivers of the continuance intention of mobile payment's post adoption model, consisting of several constructs such as perceived usefulness, perceived ease of use, economic value. These theories complement each other in explaining the usage of technology from the consumer's perspective. The main drivers of continuance intention in the dedication-constraints mechanism are initiated by satisfaction and switching costs. Thus, both satisfaction and switching costs create different mechanisms for motivation to stay within the services.

2.3. The Antecedents of Dedication Mechanism

The vast advancement of new technology in mobile payment has piqued the interest of many researchers. de Luna et al. (2018) elaborate various types of mobile payment (SMS banking, NFC, and QR-Code). Value-driven technology has become a critical factor in accelerating post-adoption behavior. By revisiting TAM, perceived usefulness and perceived ease of use are important antecedents in explaining the benefits accrued from users' experience with mobile payment. Perceived usefulness describes the value that is well perceived by consumers when using mobile payments. Users perceive significant benefits in managing their financial tasks. In the era of connectivity, technology has become part of daily consumption, and mobile payment has become a big agenda towards a cashless society where people are encouraged to use mobile payment for everyday transactions such as paying bills, e-commerce, retail shopping, etc. Consumers believe that mobile payment would handle several payments effectively.

Recent research on mobile payment adoption has focused on perceived value and convenience as two prominent antecedents influencing positive attitudes towards continuance intention (Kumar et al., 2018; Thakur & Srivastava, 2014). Meanwhile, users tend to feel satisfied when they perceive a fit between the value of mobile payment beyond their expectations. Besides perceived usefulness, perceived value is represented by perceived ease of use. Perceived ease of use is related to minimum effort to learn and understand how to use mobile payments. The interaction between users and technology becomes one of the user's considerations to keep using the technology.

Numerous fintech providers promise to protect users' privacy and safety at all costs since financial issues are sensitive. Thus, trust becomes critical in predicting users' satisfaction with the service. Trust is measured by four dimensions: benevolence, credibility, integrity, and problem-solving orientation (Ben Mansour, 2016). Trust is associated with the ability, credibility, integrity, and benevolence of fintech providers in handling customers' transactions. In doing so, users rely on fintech providers and feel secure to keep using the services. Trust motivates attitudes that lead to behavioral intention. In consequence, positive attitudes in the form of satisfaction would highly influence repeat purchase (Gong et al., 2019; Talwar et al., 2020).

H1: *Perceived Usefulness has a significant impact on satisfaction.*

H2: *Perceived Ease of Use has a significant impact on satisfaction.*

H3: *Trust has a significant impact on satisfaction.*

H4: *Satisfaction has an impact on continuance intention.*

2.4. *The antecedents of Constrained-based mechanism*

The importance of the constraint mechanism is to create a locked-in situation in using mobile payments. Several studies explore various antecedents of this constraint mechanism, such as perceived value, which can increase switching costs, making it difficult to switch to another provider (Tanrikulu, 2021; Ye et al., 2019). In addition, providing incentives is also effective in creating switching costs due to the monetary benefits received by users' value as a driver of technology adoption has been emphasized in previous research. Perceived value refers to the trade-off between total benefits and total sacrifices that occur during service consumption. Meanwhile, monetary incentives have been a strong motivator for users to spend more money (Loh et al., 2020; Zhao et al., 2019). Incentives are defined as psychological effects related to the cognitive appraisal of expectation-performance expectancy. Users actively evaluate and confirm the actual usage of certain media and develop expectations for certain media. In terms of technology adoption, economic benefits have long been studied as a motivation for users to engage with certain media. Economic value refers to perceived value derived from using the media, considering perceived cost and price benefits. Perceived cost is the cost incurred while using the technology; if users perceive the cost as reasonable, positive outcomes will increase. It is related to perceived price in terms of customers' willingness to purchase the service or product.

Simon et al. (2010) explained price incentives as part of loyalty programs from financial companies. Users are attached to adopting certain methods of payments in terms of the economic value they get from the transaction, such as interest-free, discount, cashback, points, etc. It has a strong gratifying effect for users. When users perceive greater gratification from using mobile payment service, it can induce positive emotions that lead to positive post-adoption behavior. Habit is a series of activities performed continuously, which, psychologically, can shape an individual's personality (Lin & Wang, 2017). This definition highlights the importance of past experience and unconscious behavior that leads to continuous usage of technology. In the constraint-based mechanism, habit produces a "locked-in" effect since users depend on previous experiences that enforce switching costs (Lee, 2014). Habit could be seen as a behavioral tendency to repeat certain behavior on a long-term basis (Limayem et al., 2007). Habit has garnered interest in much research in technology adoption as having mediating and moderating effects (Amoroso & Lim, 2017; Hsiao et al., 2016; Lin et al., 2017).

H5: *Habit has a significant impact on perceived switching cost.*

H6: *Economic Incentives have a significant impact on switching cost.*

H7: *Switching cost has a significant impact on continuance intention.*

3. Research Methods

This research employs a quantitative study using field-survey methods. The questionnaire is adopted and adapted from previous studies. The sample is chosen using purposive sampling by targeting specific characteristics; (1) own mobile payment application (2) have been using it for more than 1 year. The research is conducted in four regions considered as metropolitan cities in Indonesia: Semarang, Surakarta, Yogyakarta, and Jakarta. The questionnaire consists of 29 items covering several constructs that are built from UTAUT and the dedication-constraint mechanism. The questionnaire adopts a 7-point Likert scale ranging from "1" (strongly disagree) to "7" (strongly agree). The sample size is drawn based on the rule of thumb of 5-10 times the parameters estimated. Approximately 300 respondents are required for maximum likelihood estimation (Hair et al., 2014). Based on the survey, a total of 318 respondents are obtained, 21 data are excluded due to duplication and incomplete information, resulting in 297 valid responses. Data was then analyzed using SEM AMOS 23.0 software.

4. Result

4.1. *Respondent's profile*

Table 1 below summarizes the demographic characteristics of the sample in this study. The results indicate that the sample is dominated by male respondents at 71.7%, while female respondents (28.3%). The most common age group is 21-29 years, constituting 50.8%.

Table 1
Respondent's profile

	characteristics	frequencies (%)
Gender	Women	84 (28.3%)
	Men	213 (71.7%)
Age	≤20	71 (23.9%)
	21-29	151 (50.8%)
	30-39	67 (22.6%)
	40-49	6 (2.0%)
	50-59	2 (0.7%)
Education	High school	234 (78.8%)
	Undergraduate	45 (15.1%)
	Graduate	18 (6.1%)
Occupation	Civil servants	5 (1.7%)
	Company Employee	47 (15.8%)
	Students	191 (64.3%)
	Entrepreneur	23 (7.7%)
	Others	31 (10.4%)
Region	Semarang	59(19.8%)
	Surakarta	23 (7.7%)
	Yogyakarta	47 (15.8%)
	Jakarta	168 (56.7%)

4.2 Measurement Model

The first step in reviewing the structural equation model is the measurement model. The validation and reliability testing are conducted by examining the loading factor, CR, and AVE values of each construct. The loading factor and AVE should surpass 0.5, while CR should be above 0.6. Table 2 presents the results of validity and reliability assessment indicating that the instruments for this research are both valid and reliable. After the validity and reliability tests, the fit model is examined. NFI, GFI, AGFI, TLI, RMSEA are employed to evaluate the model fit. According to the AMOS output, the results indicate a satisfactory fit for the model with NFI (0.961), TLI (0.997), CFI (0.998), and RMSEA (0.013). Considering that all other values surpass the requirements, the goodness-of-fit is achieved.

Table 2
Factor Loading of Variables

Latent Factors	Observed Items	Items	Loading	CR	AVE
Perceived Usefulness (de Luna et al., 2018)	USE1	I think using mobile payment is useful	0.808	0.877	0.692
	USE2	I think using mobile payment enable me to handle my payment efficiently	0.782		
	USE3	I think using mobile payment make payments easier	0.906		
	USE4	I think using mobile payment offer more advantage than cash payments	0.825		
Perceived Ease of Use (de Luna et al., 2018)	EASE1	Learning to use mobile payment is easy for me.	0.874	0.933	0.778
	EASE2	I would find mobile payment is easy to use.	0.899		
	EASE3	It is easy to follow all the steps of mobile payment.	0.877		
	EASE4	I become skillful at using mobile payment system.	0.878		
Trust (Shaw, 2014)	TRU1	mobile payment is trustworthy.	0.935	0.887	0.725
	TRU2	mobile payment keeps my financial information secure.	0.781		
	TRU3	mobile payment has adequate features to protect my security.	0.831		
Satisfaction (Amoroso & Lim, 2017; Chuah et al., 2017)	SF1	I am satisfied with my decision to use a mobile wallet.	0.902	0.925	0.783
	SF2	My experience to use mobile wallet was good one.	0.839		
	SF3	mobile payment always fulfils my expectation for payments.	0.864		
	SF4	mobile payment has never disappointed me for payments.	0.881		
Habit (Limayem & Hirt, 2003)	HB1	mobile payment has become a habit for me.	0.827	0.933	0.783
	HB2	I do not even think twice before using mobile payment.	0.892		
	HB3	mobile payment has been part of my life.	0.912		
	HB4	I must use mobile payment for payments.	0.906		
Economic Incentives (Jung et al., 2017)	EI1	Mobile payment providers provide economic benefits such as cashback.	0.909	0.904	0.759
	EI2	mobile payment provides promotional offers such as discounts.	0.844		
	EI3	mobile payment provides the lowest price.	0.860		
Switching Cost (Mannan et al., 2017)	PSC1	It would take a lot of time and energy to change to another payment methods.	0.834	0.922	0.798
	PSC2	Switching to other payments would be a bother.	0.942		
	PSC3	It will be hassling if I switch to another payment methods.	0.901		
Continuance Intention	C11	I intend to continue using mobile payment for payments in the future.	0.877	0.927	0.762
	C12	I encourage my relatives to use mobile payment for transactions.	0.860		
	C13	I encourage my relatives to use mobile payment for transactions.	0.844		
	C14	I actively looking for mobile payment payment promotional offers. I do not think twice to top-up my mobile payment when it's empty.	0.909		

4.3 Structural Model

Seven hypotheses were tested, and Table 3 below shows the results of all the hypotheses testing. Based on the findings, six hypotheses are supported, while one hypothesis is not supported. The first hypothesis found support on the impact of perceived usefulness towards satisfaction. The result suggests that perceived usefulness increases satisfaction in mobile payment adoption ($\beta=0.379$; $p=0.000$). Therefore, H1 is accepted. Perceived ease of use can increase satisfaction, as mobile payment presents technological complexity that encourages users to adjust to the technology ($\beta=0.150$; $p=0.039$). Hence, H2 is supported. Trust could increase satisfaction ($\beta=0.261$; $p=0.000$). The empirical support for H3 is achieved. The results indicate support for H2 and H3.

Table 3
Hypotheses Testing

<i>Hypothesis</i>	<i>Estimated</i>	<i>CR</i>	<i>p-value</i>	<i>Remarks</i>	<i>Conclusion</i>
H1	0.379	4.512	0.000	Significant	Supported
H2	0.150	2.063	0.039	Significant	Supported
H3	0.261	3.706	0.000	Significant	Supported
H4	0.908	9.744	0.000	Significant	Supported
H5	0.453	7.044	0.000	Significant	Supported
H6	0.136	1.744	0.081	Not Significant	Not Supported
H7	0.333	3.277	0.001	Significant	Supported

Habit is one of the perceived switching costs as it creates a routine that compels users to keep using mobile payment services ($\beta=0.453$; $p=0.000$). Thus, H4 is supported. Economic incentives contribute to the increase of perceived switching costs ($\beta=0.136$; $p=0.081$). Unfortunately, H5 fails to find support. Overall, satisfaction significantly improves continuance intention ($\beta=0.908$; $p=0.000$), and perceived switching costs would increase continuance intention ($\beta=0.333$; $p=0.001$). Based on these results, it can conclude that H6 and H7 are supported. The findings highlight the essential role of habit in shaping perceived switching costs, reinforcing users' sustained use of the technology. In contrast, economic incentives failed to increase switching cost.

5. Discussion

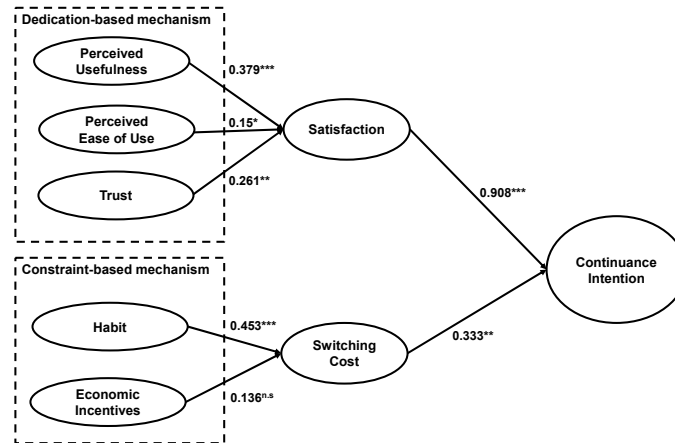
The dedication-constraints based mechanism provides insights into users' motivations for mobile payment usage and offers a predictive framework for the sustainability mobile payments specifically in terms of QR code payment. In the dedication mechanism, perceived usefulness emerges as the strongest driver of satisfaction, leading to continuance intention. On the other hand, in the constraint-based mechanism, habit proves to be a significant predictor of perceived switching costs. However, economic incentives do not support the creation of a "lock-in" situation. The emergence of mobile payment adoption in Indonesia, as part of the movement towards a cashless society, has prompted financial service providers to focus on developing user-friendly apps and addressing users' financial needs effectively.

The aggressive engagement of financial technology providers in offering promotional benefits, creating a promotional war to encourage users to increase transactions through their mobile payment applications, is a common phenomenon in the current landscape. However, the findings of this research challenge the effectiveness of economic incentives in influencing users' perceptions of switching costs. Al-Debei and Al-Lozi (2014) suggested that users may be more inclined to adopt technology if they perceive price benefits or cost rewards. These economic incentives are viewed as pull strategies employed by financial technology providers to attract more customers and encourage them to switch to their applications (Jung et al., 2017). Despite this, the research indicates that economic incentives have an insignificant impact on users' perception of switching costs.

Several reasons are posited to explain this phenomenon. Kim (2018) aligns with the findings, suggesting that the similarity of gratification in the form of discounts, points, cashback, and other loyalty programs across various financial technology services might diminish the perceived uniqueness and effectiveness of economic incentives. Additionally, individuals who are more price-sensitive may be less likely to resist higher economic incentives from other financial technology providers, as suggested by Liu (2006). The prevalence of economic incentives as the main strategy among various fintech services contributes to a situation where users have a multitude of choices, diminishing the bargaining power associated with these incentives. This implies that financial technology providers need to explore alternative strategies beyond economic incentives to differentiate themselves and effectively cater to the diverse needs of users.

Regarding the dedication-based mechanism, trust provides support towards satisfaction. The findings support the existing literature in creating effective commitment. In terms of mobile payment services, trust becomes a pivotal variable for user's continuance intention. However, users perceived that financial services are also a sensitive issue that contains "risky" decisions to save money on mobile payment applications (Alamro et al., 2011). The trend of mobile payment adoption as payment methods clearly encourages users to save their money on the application before using it. In fact, there are several financial technology services that users might have in their smartphone. The more mobile payment applications, the riskier user's perception in terms of psychological risk in losing their money. Frik and Mittone (2019) view perceived risk in terms of

information privacy which is basically asymmetrical between users and vendors. The protection of mobile payment users through security codes is indeed crucial for ensuring the safety of financial transactions. However, this introduces a dilemma where users need to expose their personal information in return for security measures. The perceived risk associated with divulging personal information can significantly impact users' trust in the mobile payment service and subsequently influence their continuance intention. Overall, addressing perceived risk is essential for enhancing users' trust in mobile payment, ultimately influencing their continuance intention. As the financial technology landscape evolves, maintaining a delicate balance between security measures and user privacy will be crucial for the sustained success of mobile payment adoption.



Note: *** p < 0.001, ** p < 0.01, * p < 0.051; ***p<0.001

Fig. 1. Summary of Findings

6. Conclusion, Limitation and Future Research

Mobile payments have experienced significant growth in the Indonesian market. The dedication and constraints-based mechanisms offer a motivational approach for continuance intention, leading to the conclusion that perceived usefulness is the main driver of satisfaction. The constraint-based mechanism is particularly influenced by habit. However, economic incentives do not exert any influence on perceived switching costs for mobile payments in Indonesia. These findings provide valuable insights from both theoretical and practical perspectives. This research extends the theoretical framework of UTAUT2 in explaining continuance intention, with satisfaction and perceived switching costs playing crucial roles in post-adoption literature. In terms of practical implications, this research is beneficial for financial technology vendors and financial service providers seeking to understand the emerging trend of mobile payment adoption as a payment tool. By examining the dual mechanisms of post-adoption behavior, financial companies can adjust their approaches to specific motivational mechanisms, whether enhancing dedication or constraints mechanisms, to better engage their consumers. The findings, however, face several limitations. Firstly, the respondents are predominantly youth users, categorizing them as a single sample. To enhance generalizability, future research should include users from diverse age groups. Additionally, considering technological competence (early adopters, laggards, etc.) in future research would provide a more nuanced understanding. Secondly, this research narrowly focuses on technology acceptance variables from UTAUT2, which are commonly considered basic requirements for technology adoption. Future research should explore other antecedents from UTAUT2 emphasizing the importance of perceived risk and security in financial services. For theoretical development, UTAUT2 could serve as a fundamental model in technology adoption at the individual level, with moderator variables such as culture, religion, and period of use.

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