

Determining Factors of Continuance Intention to Use QR Code Mobile Payment on Urban Millennials in Indonesia Empirical Study on Mobile Payment Funds



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Abstract

In this era where technological advances continue to open up business opportunities that allow new entrants with disruptive business strategies to be able to compete with established market leaders. This encourages companies to adopt new technologies, new ways of working to stay relevant in the digital age. This study aims to analyze the determinants of continuance intention to use QR Code Mobile Payment DANA on Urban Millennials in Indonesia which will provide formulation of recommendations for related industries based on the study results of this research. By using quantitative methods, which are used to measure variables in a subject. Through 6 stages in conducting research, which begins with problem formulation followed by preliminary studies, data collection, data analysis in which using the SEM method with PLS (Partial Least Square) followed by discussion and ends with conclusions and suggestions. After conducting a questionnaire assisted by special software that utilizes the PLS (partial Least Square) method, and the results obtained, DANA's QR Code Mobile Payment users will be interested in using it continuously if they already have trust, fun flow in use, and satisfaction. To achieve high trust from users, it takes a quality system and good service quality and understands user needs. DANA Mobile Payment QR Code users feel the flow of pleasure when transacting using the QR Code. Customer satisfaction can be increased by increasing the quality of information or output. Such as increasing the utility of customer service, or even replacing human customer service with AI-based customer service.

Keywords: Economy, QRCode, DANA, e-Wallet



1. Introduction

Internet use in Indonesia is very large and continues to increase every year, this can be seen from the data of 50 percent of the population. The internet and smartphones are critical to the wave of digital innovation that is disrupting industries around the world. Millennials is the term used to build on the rise of the Millennial generation. This means that gadgets have become an inseparable part of their daily lives. Gadgets are more suitable for use with equipment, thus creating a generation that is usually used by the name of equipment. Millennials are the backbone of the Indonesian economy because the previous population, namely Gen-X and Baby Boomers, declined in 2020. The dominant device used by Indonesian people is smartphone or tablet, namely 50.08 percent. In urban areas, smartphone ownership reaches 70.96 percent.

The dominance of the gadget generation (Millennial) in the economy makes industry players increasingly competing to create new businesses. One of them is the development of digital financial services, especially mobile payments. Global digital payment growth increased by 8.8 percent during 2010 to 2011 and reached 307 trillion transactionsxc[1], [2] .Digital transactions in Indonesia that use electronic money have the potential to become the main payment method. There are 38 mobile payment platforms that provide electronic money (e-wallet) with official licenses. DANA has shown its tenacity to become a pioneer of e-wallet applications in Indonesia. DANA has relatively stable monthly active users from the 4th quarter of 2018 to the 2nd quarter of 2019. Based on a report [3]in December 2019, DANA users reached 30 million users. QR Code technology for the DANA application is claimed to be the first in Indonesia.

DANA has now implemented the Quick Response Code Indonesia Standard (QRIS)[4]. This step was taken after the initiative of Bank Indonesia. During the COVID-19 pandemic, DANA has released the Home Shopping feature. This service connects DANA users directly with merchants through an instant messaging application. DANA uses advanced technology with a high level of security and guarantees 100% fund security.offline transactions DANA do not catch up with online transaction volume. The author proposes a study entitled Determinants of Sustainable Intentions to Use QR Codes in Urban Millennial Generation.

2. Research Method

2.1 Types of Research

This research uses a quantitative approach in which the data used are in the form of numbers[5]. The quantitative approach is the approach used in measuring the variables in a subject. While the method used in this research is a survey based on a questionnaire, which can be analyzed using mathematical or statistical techniques.

2.2 The Scope of research

The author chose the research location in the city of Jakarta and surrounding cities which are included in the Jakarta Metropolitan area, namely Jakarta, Bogor, Tangerang, Depok and Bekasi. Millennial Generation (born 1981 to 2000) who have used the DANA QR Code as a transaction payment method.

2.3 Data

Sources The data sources contained in this study are divided into two types, namely:

2.3.1 Primary data: Data obtained directly from the object of research through interviews based on questionnaires.

2.3.2 Secondary data: Data obtained from other sources and supporting literature.

2.4 Data Collection Methods

Data were obtained from various reference journals, books, scientific works, articles, and other written data as a source of the theoretical basis for this research. Field research was

conducted to obtain direct data from the object of research in the field. The data obtained came from the results of interviews with the research object.

2.5 The Population, Sample and Sampling Techniques

The population in this study are users of the QR Code mobile payment DANA in the Metropolitan area of Jakarta. This study uses a non-probability sampling technique, namely purposive sampling. The sample according to [5] is part of the number and characteristics possessed by the population.

2.6 Data Processing and Analysis Using SEM-PLS

The author chose the research location in the city of Jakarta and surrounding cities which are included in the Jakarta Metropolitan area, namely Jakarta, Bogor, Tangerang, Depok and Bekasi. Millennial Generation (born 1981 to 2000) who have used the DANA QR Code as a transaction payment method.

2.6.1. Structural Equation Modeling

Structural Equation Modeling (SEM) is a statistical modeling technique that is currently widely used by researchers[6]–[8]. SEM is a combination of factor analysis and regression analysis or aims to test the causal relationship between variables and quantitative data. The set of matrix equations represents the structural equations.

The popularity of SEM-PLS has increased significantly and is used in many fields. This is a seamless approach to SEM with no assumptions about the distribution of the data. For many years, CB-SEM (covariance-based) has dominated research on data size and shape. According to [9], [10]

CB_SEM generates a covariance matrix without focusing on the variance described, while PLS-SEM minimizes the error term and maximizes the R² value of the endogenous construct. The PLS method is considered more appropriate to be used in this study related to the aims and objectives of the study.

2.6.2. Outer Model

Evaluation of the measurement model is carried out, among others, by testing the loading of reflective indicators, internal consistency reliability, convergent validity, and discriminant validity.

loading Reflective indicators used to measure the relationship between the indicator and its latent variables. An indicator is declared valid if the outer loading value is 0.708 or greater. In the initial experiment of distributing questionnaires to 30 respondents, the value of inner loading was obtained as below.

Table 4.05 Outer Loadings Value

Variable	Indicator	Outer Loadings	Description
System Quality	SYS1	0.876	Valid
	SYS2	0.832	Valid
	SYS3	0.788	Valid
	SYS4	0.723	Valid
Information Quality	INF1	0.843	Valid
	INF2	0.886	Valid
	INF3	0.923	Valid
	INF4	0.813	Valid
Service Quality	SER1	0.873	Valid
	SER2	0.794	Valid
	SER3	0.866	Valid
	SER4	0.775	Valid
Trust	TRU1	0.761	Valid
	TRU2	0.843	Valid

	TRU3	0.894	Valid
	TRU4	0.878	Valid
Flow	FLOW1	0.887	Valid
	FLOW2	0.889	Valid
	FLOW3	0.884	Valid
User Satisfaction	SAT1	0.882	Valid
	SAT2	0.924	Valid
	SAT3	0.931	Valid
	SAT4	0.924	Valid
Continuance Intention	CON1	0.937	Valid
	CON2	0.904	Valid
	CON3	-0.112	Invalid

Source: Data processed SmartPLS 2020

There is one reverse indicator, namely CON3 whose value is very small -0.112 so this indicator is declared invalid. There are 3 ways that researchers usually do if they find invalid indicators, namely:

2.6.2.1. Correcting

The questions in the questionnaire that are not valid and then redistributing them to respondents; 2. Discard invalid indicators; 3. Make predictions by changing the value of the questionnaire on the indicator, and then doing method number 1. The author chooses method number 2, which is to remove invalid indicators, because this method is the easiest and most efficient way.

2.6.2.2. Internal

Consistency reliability is used to evaluate internal consistency. A construct is said to be reliable if it has a composite reliability value and Cronbach's alpha value is above 0.7. There are two types of measurement indicators in internal consistency reliability - one based on composite reliability scores and the other based on alpha.

2.6.2.3. Convergent

Validity is convergent validity intended to measure the magnitude of the correlation between latent variables and indicators on the reflective measurement model. It is said to be achieved if the indicator construct explains more than half of the variance. An AVE value greater than 0.5 may indicate that, on average, the construct explains more than half of the variance of a given indicator. The method used to assess this is by looking at the average extracted variance (AVE value).

2.6.2. Discriminant validity

Discriminant validity can be calculated based on the value of the cross loading of the indicator variables for each latent variable. It means that a construct is unique and describes a phenomenon that is not represented by other constructs in the model. To assess discriminant validity is to test the cross loading of the indicator variables on each latent variable. The value of the cross loading of the related construction must be greater than the value of the other cross loading of the other construction.

2.7. The inner model

The inner model (internal relationship, structural model, and substantive theory) is measured using the collinearity evaluation (VIF) measures, looking at the coefficient of determination (R²), and evaluating the path coefficient value. Higher values in R² indicate greater explanatory power [9].

2.8. Discussion of the results of hypothesis testing

This section is a complete discussion of the results of hypothesis testing that we have evaluated with the path coefficient value obtained from the technique bootstrapping. The technique bootstrapping that has been developed by Geisser and Stone is used to obtain the significance value. T test is the test used in testing this hypothesis. H_0 is rejected if $|t_{\text{statistic}}| > t_{\text{table}}$ or $p\text{-value} < .$ The effect between variables is considered significant at the level of 5% if the $t_{\text{statistical}}$ value compared to the t_{table} value is 1.96.

2.9 Literature Review

2.9.1. theoretical basis

2.9.1.1. Mobile payment

Mobile payment is an act of payment through a smartphone or mobile device [11], [12]. Researchers have defined mobile payment as a payment mechanism via mobile devices that uses both traditional and modern payment systems and allows users to securely transfer funds in a transaction from an organization or one individual to another.

Mobile payments are different from conventional electronic payments and must have the following characteristics [11]:

- When payment is required, mobile devices are used as the main payment instrument.
- Wireless communication technology is used by users to send messages.
- It is independent of time or space and can happen anytime anywhere.
- Can be used to buy products in the real or virtual world.
- Has the characteristics of personalization and action.

Based on the technology used, mobile payments are divided into two types [13], namely:

- Proximity payments, also called Contactless Payments or Close Payments. We can use technologies Near-Field Communications (NFC) and QR Code (Quick Response Code). NFC requires a contactless reader to communicate between devices. QR Code does not require a reader but requires a smartphone camera to scan the QR Code to communicate between devices.
- Remote Payments such as SMS Banking and USSD (Unstructured Supplementary Service Data). The format of the SMS sent, and the USSD instructions (e.g., * 141 * 28 #) from the smartphone will be processed on the server.

2.9.2. E-Wallet

In Bank Indonesia regulation number 18 / 40 / PBI / 2016 Article 1 Paragraph 7 concerning the implementation of payment transaction processing explains that an electronic wallet (Electronic Wallet) hereinafter referred to as an electronic wallet is an electronic service for storing payment instrument data, among others means of payment using cards and/or electronic money, which can also accommodate funds, to make payments [14], [15]. The maximum limit of funds that can be accommodated in an electronic wallet is up to Rp. 10,000,000 and will be regulated in a circular letter from Bank Indonesia. Electronic money is a non-cash payment instrument issued on the basis of the value of the money deposited in advance.

2.9.3. QR Code

QR Code stands for Quick Response, which can be translated at high speed. Designed by a Japanese company called Denso Wave in September 1994 to track vehicle inventory [13]. Two-dimensional barcodes represent 2-dimensional information that can be read from a vertical or horizontal direction.

In 2019 Bank Indonesia issued a regulation on QRIS[16], [17]. It was further explained that QRIS as the national standard for QR Code Payments was set by Bank Indonesia[12], [18]. Then the management of QRIS is carried out by the Standards Agency appointed by Bank Indonesia.

2.9.4. The Urban

A large number of people who have higher education is the main reason for urbanization, because they are reluctant to return to their place of origin[19]. Changes in the composition of the rural-urban population are not only geographical changes, but also changes in culture, social values and behavior.

2.9.5. Millennials

Millennials (also known as Millennial Generation or Generation Y) are the demographic group after Generation X[20]–[22]. They are the generation born between 1981-2000, or those who are currently 20-39 years old. The baby boomer generation is the generation born after the second world war[23].

In 2020, the Millennial generation will be in the age range of 20 years to 39 years. This age is a productive age that will become the backbone of the Indonesian economy. The results of research released by the Pew Research Center clearly explain the uniqueness of this generation compared to previous generations[24], [25].

3. Findings

Respondents in this study have been filtered using criteria that have been in place since the beginning, the criteria are as follows:

- Have used the QR Code Mobile Payment DANA.
- Born 1981 to 2000.
- Domiciled in the Metropolitan area of Jakarta (Jakarta, Bogor, Tangerang, Bekasi).

Questionnaires were distributed online through social media and obtained as many as 121 respondents and only 111 respondents who met the research criteria.

DANA uses advanced technology with a high level of security and guarantees 100% fund security. DANA offline transactions do not catch up with online transaction volume. The author proposes a study entitled Determinants of Sustainable Intentions to Use QR Codes in Urban Millennial Generation[17], [26], [27].

3.1 Demographics of Respondents

Characteristics of respondents will be described based on demographic variables, including:

3.1.1. Gender

74 women, while 37 men. Figure 5.01 shows that female respondents dominate overall with a percentage of 66.7% compared to only 33.3% of male respondents.

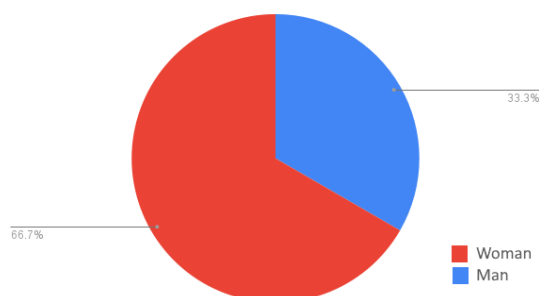


Figure 5.01 Gender of Respondents
Source: Data processed, 2020

3.1.2. Age

Millennials born between 1981 and 2000 aged 20 to 39 years in 2020. Figure 5 shows the age distribution of respondents based on the groups mentioned. 35.1% or 39 respondents were in the early Millennial group aged 20 to 26 years, while 57.7% or 64 respondents were in the mid Millennial group aged 27 to 33 years, while the remaining 7.2% or 8 respondents were in the late Millennial group aged 33 to 39 years.

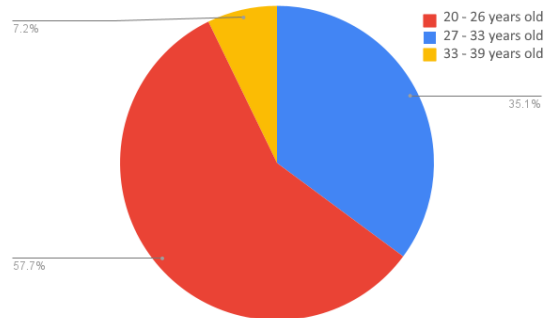


Figure 5.02 Age of Respondents
Source: Data processed, 2020

3.1.3. Domicile

South Jakarta is the area where the majority of respondents live, namely 37.80% or 42 people. Followed by Bekasi with a percentage of 17.10% or as many as 19 people. Then successively East Jakarta, Central Jakarta, Tangerang, West Jakarta, Bogor and finally North Jakarta.

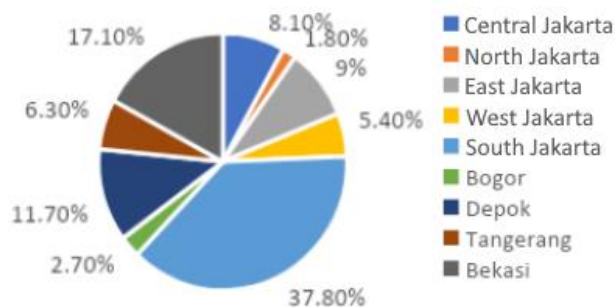


Figure 5.03 Domicile of Respondents
Source: Data processed 2020

3.1.4. The Education

The education of the most respondents is S1 with a percentage of 73.90% or as many as 82 people. While the education of SMA/SMK and S2 is 6.3% or 7 people respectively. The last is the dentist profession by 0.9% or 1 person.

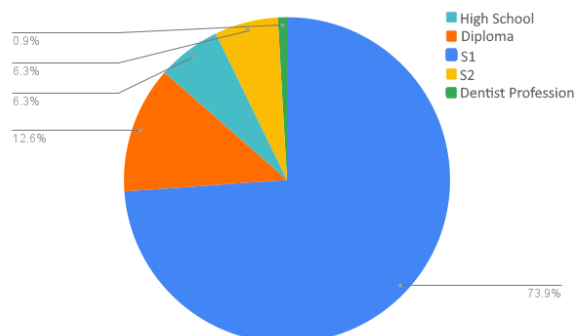


Figure 5.04 Education of Respondents
Source: Data processed 2020

3.1.5. Profession

QR Code Mobile Payment DANA mostly used by private employees with a percentage of 73.9% or as many as 82 people. Figure 5.04 shows the respondent's work based on the results of the study. More details can be seen in the following figure:

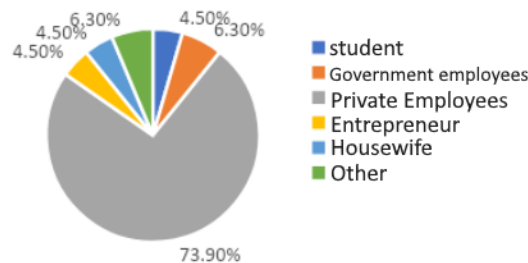


Figure 5.05 Respondent's Occupation
Source: Data processed 2020

3.1.6. Monthly

Income The respondents' monthly income is divided into five groups. As much as 54.10% or as many as 60 people with an income of IDR 4,000,000 - IDR 9,000,000. Meanwhile, 20.70% or as many as 23 people have an income of IDR 9,000,000 - IDR 14,000,000. 10.80% or 12 people with income <Rp 4,000,000. The remaining 8.10% or as many as 9 people with income of Rp. 14,000,000 – Rp. 19,000,000 and 6.3% or as many as 7 people with income > Rp. 19,000,000.

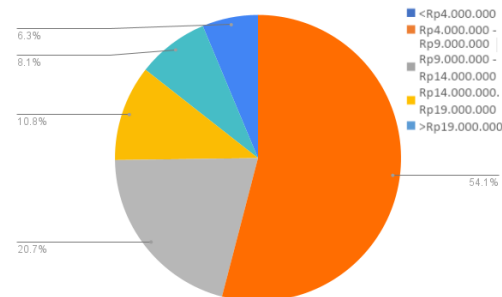


Figure 5.06 Respondents' Monthly Income
Source: Data processed 2020

3.1.7. Intensity of Use of QR Code Mobile Payment DANA

A total of 66.70 or as many as 74 respondents used QR Code Mobile Payment DANA <4 times. 25.20% of respondents used it 4-10 times, 3.60% used it 10-16 times a month and 1.8% did not use it at all.

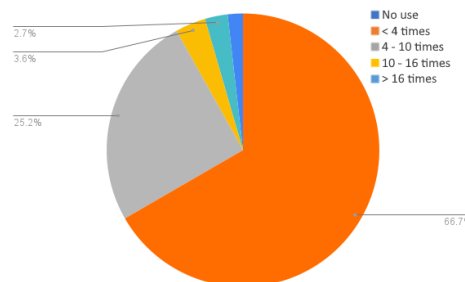


Figure 5.07 Intensity of Use of QR Code Mobile Payment DANA

Source: Data processed 2020

3.1.8. Transactions that have been carried out using the QR Code Mobile Payment DANA

88.3% of people use the QR Code Mobile Payment DANA for food and beverage transactions. As many as 27% or as many as 30 people use it for entertainment-related transactions, according to the MoneySupermarket.com survey for its DANA survey.

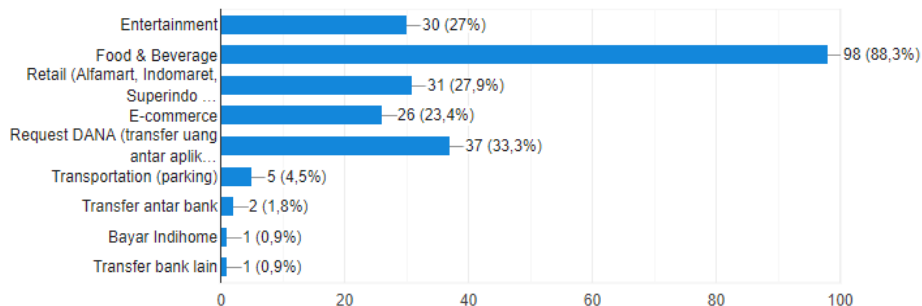


Figure 5.08 Transactions Ever Made Using the QR Code Mobile Payment DANA by Respondents

Source: Data processed 2020

3.2 The results of Data Processing

SEM-PLS are used to analyze the data in this study with the help of SmartPLS 3 software [6], [7], [28]. The analysis uses three stages of analysis, namely the outer model that describes the relationship between latent variables and their indicators, and the inner model and hypothesis testing.

3.2.1. Measurement Model (Outer Model)

An indicator is said to be valid if it has an outer loading value equal to 0.708 or greater. Reflective indicator loading can be evaluated by looking at the value of external loading. Where there is one indicator of the Continuance Intention variable, namely CON3, which is invalid, the author removes the indicator and continues testing.

Cronbach's alpha value is a measure of the reliability of a variable. A variable is said to be reliable if it has a composite reliability value above 0.7 and a maximum of 0.95 to avoid redundancy. The next stage in the measurement model is internal consistency reliability which is used to evaluate internal consistency.

	Cronbach's Alpha	rho_A	Composite Reliability
System Quality	0.819	0.831	0.881
Information Quality	0.889	0.89	0.924
Service Quality	0.848	0.858	0.897
Flow	0.864	0.864	0.917
Trust	0.866	0.865	0.909
User Satisfaction	0.936	0.936	0.954
Continuance Intention	0.827	0.842	0.92

Table 5.03 Results of Cronbach's Alpha and Composite Reliability

Source: Data processed SmartPLS 2020

Table 5:03 shows that there is one variable with a composite reliability value of more than 0.95, namely User Satisfaction of 0.954. The actual variable reliability is between Cronbach's alpha and the composite reliability value. It can be concluded that all variables in this study are reliable.

Convergent validity is Convergent validity used to measure the relationship between

variables and their indicators is the average variance extract (AVE) value. According to [9], the acceptable AVE value should be equal to or greater than 0.5. This test is assessed based on the correlation between item scores and construct scores.

Variable	AVE
Continuance Intention	0.852
Flow	0.786
Information Quality	0.752
Service Quality	0.686
System Quality	0.65
Trust	0.715
User Satisfaction	0.838

Table 5.01 Value of AVE
Source: Data processed SmartPLS 2020

AVE value greater than 0.5 means the average variable explains more than half of the indicator variance. Based on the results of the convergent validity test that the author has done, it can be concluded that the variables and indicators of this study are valid. The last stage in the measurement model test is to assess discriminant validity. Discriminant validity can be interpreted that a variable is unique and describes a phenomenon. It is the value of the cross loading indicators against each other that determines whether the model is valid.

	Continuance Intention	Flow	Information Quality	User Satisfaction	Service Quality	System Quality	Trust
CON1	0.935	0.665	0.559	0.694	0.657	0.593	0.635
CON2	0.911	0.577	0.434	0.574	0.607	0.481	0.562
FLOW1	0.622	0.887	0.502	0.671	0.644	0.551	0.653
FLOW2	0.591	0.889	0.554	0.681	0.669	0.575	0.673
FLOW3	0.585	0.884	0.55	0.689	0.648	0.636	0.601
INF1	0.477	0.547	0.843	0.61	0.634	0.704	0.604
INF2	0.421	0.521	0.886	0.56	0.594	0.694	0.556
INF3	0.514	0.546	0.923	0.591	0.672	0.695	0.591
INF4	0.465	0.475	0.813	0.616	0.628	0.587	0.578
SAT1	0.644	0.66	0.621	0.881	0.579	0.625	0.577
SAT2	0.652	0.684	0.676	0.925	0.677	0.577	0.68
SAT3	0.631	0.77	0.617	0.932	0.66	0.602	0.65
SAT4	0.603	0.694	0.598	0.924	0.605	0.577	0.635
SER1	0.564	0.582	0.581	0.495	0.873	0.57	0.572
SER2	0.513	0.574	0.479	0.436	0.794	0.479	0.47
SER3	0.61	0.691	0.639	0.664	0.866	0.694	0.733
SER4	0.569	0.575	0.69	0.643	0.775	0.697	0.655
SYS1	0.546	0.576	0.759	0.597	0.653	0.876	0.672
SYS2	0.51	0.567	0.588	0.485	0.665	0.832	0.577
SYS3	0.45	0.456	0.655	0.593	0.552	0.788	0.524
SYS4	0.367	0.537	0.468	0.408	0.54	0.723	0.473
TRU1	0.577	0.597	0.668	0.639	0.683	0.712	0.761
TRU2	0.562	0.608	0.517	0.531	0.568	0.485	0.843
TRU3	0.521	0.623	0.485	0.564	0.641	0.538	0.895
TRU4	0.532	0.615	0.588	0.601	0.625	0.619	0.878

Table 5.02 Rated Cross Loading Source: Data processed by SmartPLS 2020

Table 5.02 shows that all values of the cross loading variables targeted by the indicators are the largest compared to the values of other variables.

3.2.2. Structural Model (Inner model)

Structural model testing is done if there is no problem in the measurement model. Before entering into the structural model testing, the first thing that must be ensured is the collinearity between the independent variables (predictors) so that there is no bias in the regression results.

	Trust	Flow	User Satisfaction	Continuance Intention
System Quality	3.047	3.2	3.179	
Information Quality	2,866	2,926	2,867	
Service Quality	2,619	3,153	3,304	
Trust		2,587		2,335
Flow			2,332	2,941
User Satisfaction				2,699

Table 5.03 Value of VIF

Source: Data processed by SmartPLS 2020

Based on table 5.03 there is no collinearity problem in the variable predictor because the VIF value is <5.

In this study, we look at the effect of certain independent latent variables on the dependent latent variable. The greater the value of R2, the better the prediction model proposed. R2 is said to be strong if 0.75 is moderate, while 0.25 is considered weak.

	R Square
Trust	0.613
Flow	0.619
User Satisfaction	0.669
Continuance Intention	0.554

Table 5.04 R value2

Source: Data processed SMartPLS 2020

In this study, we looked at the effect of certain independent latent variables on the dependent latent variable. The greater the value of R2, the better the prediction model proposed. R2 is said to be strong if 0.75 is moderate, while 0.25 is considered weak. SmartPLS makes it easy for users to evaluate structural models using bootstrap functions. Bootstrap output results will be shown in Figure 5.09. The significance value used is 5% with a 95% confidence level and uses a two-tailed test.

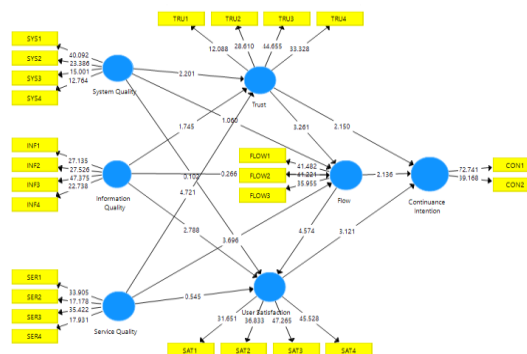


Figure 5.09 Result Path Diagram Bootstrapping

Source: SmartPLS 2020

Path coefficient is the final stage in the structural model that is used to evaluate the overall structural model or also known as hypothesis testing.

	Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Ket
Trust -> Continuance Intention	H1	0.24	0.227	0.112	2.15	0.032	Accepted
Flow -> Continuance Intention	H2	0.242	0.251	0.113	2.136	0.033	Accepted
User Satisfaction -> Continuance Intention	H3	0.339	0.339	0.108	3.121	0.002	Accepted
Trust -> Flow	H4	0.353	0.347	0.108	3.261	0.001	Accepted
Flow -> User Satisfaction	H5	0.521	0.515	0.114	4.574	0	Accepted
System Quality -> Trust	H6.a	0.243	0.246	0.111	2.201	0.028	Accepted
system Quality -> Flow	H6.b	0152	0159	0143	1:06	0:29	Rejected
Quality system -> User Satisfaction	H6.c	0011	0022	0113	0102	0919	Denied
Information Quality -> Trust	H7.a	0152	0158	0087	1745	0082	Denied
Information Quality -> Flow	H7. b	-0.03	-0.04	0.113	0.266	0.79	Rejected
Information Quality -> User Satisfaction	H7.c	0.314	0.321	0.112	2.788	0.006	Accepted
Service Quality -> Trust	H8.a	0.454	0.447	0.096	4.721	0	Accepted
Service Quality -> Flow	H8.b	0.381	0.391	0.103	3.696	0	Accepted
Service Quality -> User Satisfaction	H8.c	0.068	0.061	0.125	0.545	0.586	Rejected

Table 5.05 Hypothesis Test Value

Source: Data processed by SmartPLS 2020

The criteria for testing the hypothesis with t table is 1.96, namely: H0 is rejected if $|t_{\text{statistic}}| > t_{\text{table}}$ or p-value $< .$ Based on table 5.05 that H6.b, H6.c, H7.a, H7b, and H8.c the hypothesis is rejected because the $|t_{\text{statistic}}| < t_{\text{table}}$ and p-value $> .$ Meanwhile, H1, H2, H3, H4, H5, H6.a, H7.c, H8.a and H8.b were accepted because the $|t_{\text{statistic}}| > t_{\text{table}}$ or p-value $< .$

3.3. Discussion of Hypothesis Test Results

H1: Trust has a positive effect on Continuance Intention.

Study: The strong trust factor of DANA Mobile Payment QR Code users will lead to Continuance Intention or the intention to reuse continuously. The t-statistic value of 2.15 is greater than the t-table value of 1.96 and the p-value of 0.032 for this study. This of course includes major future uncertainties and risks such as user data theft, hackers, social engineering, etc.

H2: Flow has a positive effect on Continuance Intention.

The better the flow that users feel, the more interested they are in using DANA's QR Code Mobile Payment. This study also supports a research model on the effect of using QR Codes on online shopping sites. The hypothesis which states that Flow has a positive effect on Continuance Intention (H2) is accepted.

H3: User Satisfaction has a positive effect on Continuance Intention.

According to the research results, user satisfaction has a significant effect on user intentions. User Satisfaction is the strongest predictor variable that affects Continuance Intention in the IS context. The more satisfied users are in using the QR Code Mobile Payment DANA, the higher the tendency to use it continuously. This is what needs to be underlined by DANA as a QR Code provider, that customer satisfaction is inherent in the success of a technology product. The results of this study support the research model in the context of the Information System Success Model on mobile payments.

H4: Trust has a positive effect on Flow.

The greater the trust placed in DANA's QR Code Mobile Payment users, the more enjoyment they will experience. Users feel happy and get a lot of time to transact with the QR Code, according to DANA. A good user experience is necessary to create trust between the user and

the product or service. The relationship between Trust and Flow has a T statistic of 3.261 and a p-value of 0.001. If Trust has a significant effect on Flow, then H4 is accepted.

H5: Flow has a positive effect on User Satisfaction.

Table 5.05 shows the results of hypothesis testing for the Flow variable on User Satisfaction. The greater the flow perceived by the user, the more satisfied the user is. If Flow has a significant effect on user satisfaction, then H5 is accepted. The statistical T value of 4,574 is greater than the value of the T table and the p-value of 0 is less than 0.

H6.a: System Quality has a positive effect on Trust.

The transaction process using an easy-to-learn QR Code will expand market segmentation. DANA needs to improve the quality of the QR Code interface to make it easier to learn. Using a good system and reputation builds trust, so H6.a is accepted.

H6.b System Quality has an effect on Flow.

The System Quality variable on Flow has a T statistic of 1.06 and a p-value of 0.29. This means that the better the System Quality does not affect the flow felt by users of the QR Code Mobile Payment DANA. It can be seen that the SYS3 indicator, "Ease of learning" is the weakest indicator with an Outer Loadings value of only 0.456.

H6.c: System Quality has a positive effect on User Satisfaction.

H6.c is rejected. The results of this study also do not support the proprietary Information System Success Model .When viewed from the influence of the System Quality indicator on User Satisfaction, there are two indicators whose Cross Loading value is very small. The better the Quality of the System owned by DANA's QR Code Mobile Payment does not affect User Satisfaction. DANA must continue to improve systems, system security and technological innovation. This is very necessary because competitors such as GoPay and OVO are also very aggressive in technological innovation.

H7.a: Information Quality has a positive effect on Trust.

Information Quality on Trust has a T statistic of 1.745 and a p-value of 0.082, so that Information Quality has no effect on Trust. This shows that the quality of information perceived by users does not make users feel satisfied in transactions using the QR Code Mobile Payment DANA.

H7.b: Information Quality has a positive effect on Flow.

The results of this study do not support previous research conducted in which the study stated that Information Quality had a positive effect on Flow[18]. Based on the results of this study, it means that the better the Quality of Information perceived by the user does not affect the perceived Flow in using the QR Code Mobile Payment DANA.

H7.c: Information Quality has a positive effect on User Satisfaction.

The results of hypothesis testing in table 5.05 show that Information Quality on User satisfaction has a T-statistic value of 2.788 and a p-value of 0.006. DANA needs to increase its QR Code transaction output, with a more user friendly output.

H8.a: Service Quality has a positive effect on Trust.

The quality of service provided by a good mobile payment provider will build user trust in the provider[29]. DANA provides reliable customer service and is easy to contact if there are problems with QR Code user transactions. Customer-focused customer service will enhance a good customer experience.

H8.b: Service Quality has a positive effect on Flow

DANA can adopt AI-based customer service to be able to provide customer service that is able to solve all user difficulties[30]. Good and easy-to-reach customer service makes customers not worry about transaction problems using the DANA Mobile Payment QR Code, so they will spend a lot of time transacting without feeling worried.

H8.c: Service Quality has a positive effect on User Satisfaction

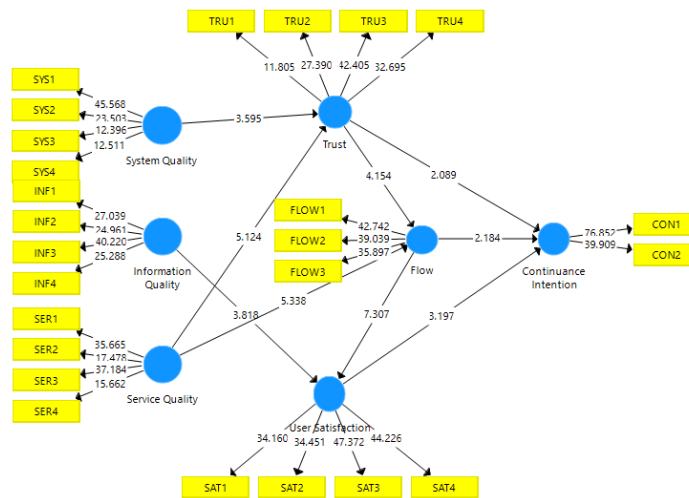
The results of this study do not support the Information Systems Success Model[24]and research[31]. The better the Quality of Service provided by DANA does not affect User Satisfaction. Table 5.06 shows the relationship between variables that can also be mediated by other variables.

	Original	Sample Mean (M)	Standard Deviation	T Statistics	P Values
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	Sampl e (O)		n (STDEV)	(O/STDE V)	
Information Quality -> Flow -> Continuance Intention	-0.007	-0.009	0.031	0.235	0.815
Service Quality -> Flow -> Continuance Intention	0.092	0.099	0.054	1.703	0.089
System Quality -> Flow -> Continuance Intention	0.037	0.037	0.042	0.883	0.378
Information Quality -> Trust -> Flow -> Continuance Intention	0.013	0.014	0.013	0.981	0.327
Service Quality -> Trust -> Flow -> Continuance Intention	0.039	0.04	0.027	1.465	0.144
Trust -> Flow -> Continuance Intention	0.085	0.089	0.054	1.569	0.117
System Quality -> Trust -> Flow -> Continuance Intention	0.021	0.022	0.017	1.199	0.231
Information Quality -> Trust -> Continuance Intention	0.037	0.035	0.026	1.396	0.163
Service Quality -> Trust -> Continuance Intention	0.109	0.104	0.06	1.81	0.071
System Quality -> Trust -> Continuance Intention	0.058	0.055	0.037	1.569	0.117
Information Quality -> Flow -> User Satisfaction -> Continuance Intention	-0.005	-0.009	0.022	0.236	0.813
Service Quality -> Flow -> User Satisfaction -> Continuance Intention	0.067	0.069	0.035	1.902	0.058
System Quality -> Flow -> User Satisfaction -> Continuance Intention	0.027	0.026	0.027	1.006	0.315
Information Quality -> Trust -> Flow -> User Satisfaction -> Continuance Intention	0.009	0.01	0.008	1.12	0.263
Service Quality -> Trust -> Flow -> User Satisfaction -> Continuance Intention	0.028	0.027	0.015	1.872	0.062
Flow -> User Satisfaction -> Continuance Intention	0.176	0.173	0.066	2.678	0.008
Trust -> Flow -> User Satisfaction -> Continuance Intention	0.062	0.061	0.033	1.879	0.061
System Quality -> Trust -> Flow -> User Satisfaction -> Continuance Intention	0.015	0.015	0.011	1.41	0.159
Information Quality -> User Satisfaction -> Continuance Intention	0.106	0.106	0.046	2.292	0.022
Service Quality -> User Satisfaction -> Continuance Intention	0.023	0.025	0.047	0.492	0.623
System Quality -> User Satisfaction -> Continuance Intention	0.004	0.008	0.04	0.098	0.922
Information Quality -> Trust -> Flow	0.054	0.055	0.037	1.441	0.15
Service Quality -> Trust -> Flow	0.16	0.155	0.059	2.721	0.007
System Quality -> Trust -> Flow	0.086	0.084	0.046	1.865	0.063
Information Quality -> Flow -> User Satisfaction	-0.016	-0.021	0.06	0.26	0.795
Service Quality -> Flow -> User Satisfaction	0.199	0.203	0.074	2.669	0.008
System Quality -> Flow -> User Satisfaction	0.079	0.076	0.072	1.094	0.274
Information Quality -> Trust -> Flow -> User Satisfaction	0.028	0.029	0.022	1.269	0.205
Service Quality -> Trust -> Flow -> User Satisfaction	0.083	0.082	0.042	1.993	0.047
Trust -> Flow -> User Satisfaction	0.184	0.184	0.082	2.245	0.025
System Quality -> Trust -> Flow -> User Satisfaction	0.045	0.045	0.029	1.526	0.128

Table 5.06 Value Indirect Effect Source
Data processed SmartPIs 2020

Table 5.06 shows that there are 9 hypotheses that have a significant effect. Based on hypothesis testing, the final research model formed is as follows: To achieve high trust from users, it takes a good quality system and good service quality and understands user needs. To feel the flow of pleasure in transacting using the QR Code Mobile Payment DANA, high trust is needed, as well as the quality of the system and services provided by DANA as a QR Code provider. endogenous variables. This means that the flow perceived by the user will be greater when the Trust variable mediates Service Quality. Subsequent mediation occurs between the variables Trust-Flow-User Satisfaction and Service Quality-Trust-Flow.



4. Conclusion

4.1. Conclusion.

QR Code Mobile Payment. FUND. Trust has a positive effect on Continuance Intention, Flow and User Satisfaction. The results of this study also prove that System Quality has a positive effect on Trust, Information Quality has a positive effect on User Satisfaction, Service Quality has a positive effect on Trust, and Service Quality has a positive effect on Flow. To achieve high trust from users, a quality and quality system is needed. good service and understand user needs. To feel the flow of pleasure in transacting using DANA's QR Code Mobile Payment, high trust is needed, as well as the quality of the systems and services provided by DANA as a QR Code provider.

4.2. Managerial Implications

DANA must increase users' interest in transacting using the QR Code continuously. This can be done by improving the quality of the system. With this, DANA must continue to innovate continuously to be able to achieve a quality system that can meet user expectations. System reliability and QR Code responsiveness are important factors in improving the quality of QRC Codes. High security is also important so that users do not need to spend a lot of money using the QR Code. To make customers feel the flow of pleasure when transacting with the QR Code, it can be done by increasing user trust and improving service quality. The quality of existing services should be further improved. Where AI-based customer service will be able to meet all user problems, because AI will be sourced from big data. Customer satisfaction can be increased by increasing the quality of information or output when transacting with QR Code. Increased user satisfaction can also be achieved by ensuring that users really feel the flow of pleasure in transacting using the QRC Code. Transaction output using QR Code is proof of transaction and transaction history.

4.3. Suggestion.

Further research is needed to better represent the Continuance Intention to use QR Codes strongly. It is not limited to one QR Code provider, so that further research can represent the behavior of QR Code users in general. Then, it is hoped that previous research can be used to explore the variables in the Information Systems Success Model.

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