Determining factor of continuous intention mobile payment: Using extending the unified theory of acceptance and use of technology (UTAUT2) model

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INFO ARTIKEL	ABSTRAK
	Penelitian ini bertujuan untuk mengetahui faktor continuance use intention mobile payment menggunakan *extending unified theory of acceptance and use of technology* (UTAUT2). Objek penelitian adalah masyarakat usia kerja di Sumatera Barat. Metode penelitian menggunakan analisis regresi linear berganda. Teknik pengambilan sampel yang digunakan adalah metode purposive sampling dengan jumlah responden 250 orang. Pengelolaan data penelitian dilakukan dengan menggunakan IBM SPSS 25. Pengumpulan data dilakukan dengan menggunakan kuesioner online. Hasil penelitian ini mengungkapkan bahwa variabel performance expectations, effort expectations, social influences dan habits berpengaruh terhadap continuous intentions. Sedangkan variabel kondisi yang memfasilitasi, motivasi hedonis, dan orientasi hemat harga tidak berpengaruh terhadap niat berkelanjutan. Hasil penelitian ini nantinya dapat bermanfaat bagi penyedia layanan m-payment, pengetahuan bagi pembaca dan dapat menjadi sumber informasi dan referensi untuk penelitian selanjutnya.
	ABSTRACT
	This study aims to determine the factors of continuance use intention of mobile payment using extending the unified theory of acceptance and use of technology (UTAUT2). The object of research is the working-age community in West Sumatra. The research method uses multiple linear regression analysis. The sampling technique used was the purposive sampling method with 250 respondents. Research data management was carried out using IBM SPSS 25. Data collection was carried out using online questionnaires. The results of this study reveal that the variables of performance expectations, effort expectations, social influences and habits have an effect on continuous intentions. meanwhile, the variables of facility condition, hedonic motivation, and Price-saving orientation have no effect on continuous intentions. the results of this research can later be useful for m-payment service providers, knowledge for readers and can be a source of information and reference for further research

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INTRODUCTION

The emergence of technology has changed the behavior of people to switch their payment system from conventional notes payment system to modern payment system based on electronic devices (Mondego, 2018). Electronic payment has allowed consumers to hold less cash for transactions. Therefore, mobile payment is an option for making financial transactions because of the convenience and timeliness of payments (Shuiqing, et al. 2012), so that later it can provide value for consumers and m-payment service providers (Emma, et al, 2014).

According to the report from Hootsuite and We Are Social, in January 2021, internet users in Indonesia reached 202.6 million users, 73.7% of the total population of Indonesia, compared to the previous year, it increases by 15.5% or more than 27 million users in the last 12 months (Digital, 2021). On the other hand, about 345.3 million have related to mobile phones, with the intensity of active users on social media reaching 170 million, 61.8% of the total population of Indonesia. Internet users aged 16 to 64 years have different types of platforms, such as mobile phones (98.3%), Smartphones (98.2%), non-smartphone mobile phones (16%), laptops or computers (74.7%), tablets (18.5%) (Digital, 2021). The growing trend of digital usage has integrated many aspects of human activities, including business transactions where m-payment can perform financial activities such as bill payments, internet banking, cash transfers, and transaction (Oliveira et al., 2016).

The 2008 global financial crisis decreased customer confidence in financial services but increased the popularity of financial technology (Muzellec, et al., 2015). Fintech has been seen as one of the technological developments that will revolutionize the banking industry and have received worldwide attention as a challenging technology that can empower companies to compete effectively and efficiently in the 4.0 industrial revolution (Wonglimpiyarat, 2017). The term fintech comes from the words"financial" and "technology"which deals with modern technology, especially technology by using the internet to carry out business activities of the financial services industry (Scrooge, Koch, Siering, 2017).

In 2019, a global consumer insight survey by Pricewater Coopers (PwC) reported that Indonesia is in the fifth position in the world in the use of m-payment, which is 38% in 2018 and 47% in 2019, and it is projected to increase in 2020 as Indonesian population increase to 272.1 million (PwC, 2019). Then, data from the Department of Policy and Supervision of Bank Indonesia Payment System (DKSP BI) states that Indonesian digital transaction users reach 65% of the total population of Indonesia (Agustin, 2020). The increase in electronic money transactions indicates that Indonesians are increasingly using electronic money for daily transactions. Therefore, digital businesses can help to improve Indonesia's economic stability due to pandemics through the increase in consumption and investment (Hamidi et al., 2020).

Based on the above description, this study aims to find out the factors that determine the sustainability intention of the use of m-payment in working-age communities in West Sumatra by using the UTAUT2 model, and this study specifically conducts in West Sumatra.

LITERATURE REVIEW

Financial technology

Financial technology (fintech) refers to a financial industry that utilizes and makes technology a major financial system that can drive financial services more efficiently (Fintech Indonesia, 2020). Furthermore, Bank Indonesia, through its regulation No. 19/12/PBI/2017 on financial technology

subscription, defines it as the utilisation of technology in the financial system where it produces new products, services, technologies and/or business forms, and can have an impact on monetary stability, financial system stability and/or efficiency, smoothness, security and reliability of efficient payment systems (Fintech Indonesia, 2020). Meanwhile, based on the regulation of the financial services authority (OJK) No. 13 /POJK.02/2018, fintech is digital financial innovation (IKD), as an advanced in technology. Another regulation concerning the fintech is Bank Indonesia Circular Letter No. 18/22/DKSP on the Implementation of digital financial services and Bank Indonesia regulation No. 18/17/PBI/2016 on efficient electronic money (Fintech Indonesia, 2020).

The rapid development of technology has motivated fintech companies to adopt a variety of other forms of products, which is not just digital payments and online loans, but also other financial products such as digital capital raising, insurtech, wealthtech, and market provisioning. In the AFTECH annual member survey 2019/2020, the fintech business model is divided into four main businesses, namely digital payments, online loans, financial technology in the Digital Financial Innovation (IKD) category, and efficient shared fund services (Fintech Indonesia, 2020). Financial technology has five main areas, namely finance and investment, operations and risk management, payments and infrastructure, data security and monetisation, and customer interface (Arner et al. 2015).

Mobile payment

Various m-payment platforms allow everyone to make payments, money transfer, and manage their finances anytime and anywhere (Cao et al., 2018). Jenkins (2008) classifies mobile money into 3 forms, namely m-transfers, m-payment, and m-financial service. M-transfer involves transferring money from one user to another without any exchange of goods. M-payment consists of the exchange of funds between two persons by the exchange of related products or services. M-financial service is a mobile money service that can be connected to a bank account as a form of offering to users with various services that can be accessed at the bank. M-payment has a wide variety of functions held through mobile technology to make payments such as bank transfers, digital wallets (e-wallets), and money transfers between two users in real-time (peer-to-peer transfer) (Putritama, 2019).

M-payment can be related to the use of mobile devices such as laptops, tablets, PCs, and mobile phones, which is based on the use of mobile devices that are used to transfer a certain amount of funds from one party (payer) to another (recipient) electronically, whether directly or through an intermediary (Zhang & Dodgson, 2007). Mobile payment applications cover all official goods, services and bills or process payments with mobile telecommunication devices from various industries (such as information technology, finance, retail commerce, and media), for end users, i.e., consumers (Dahlberg et al., 2008).

Perceived of adoption technology

In 2003, Venkatesh and Morris initiated consumer behavior related to the concept of acceptance of technology adoption, namely the unified theory of acceptance and use of technology (UTAUT). UTAUT has eight in the concept of technological acceptance, namely theory of reasoned action (TRA), technology acceptance model (TAM), motivational model (MM), theory of planned behavior (TPB), TAM & TPB mix (C-TAM-TPB), PC utilization model (MPCU), innovation diffusion theory (IDT), and social cognitive theory (SCT). UTAUT is also divided into four factors in the study, including performance expectation, effort expectancy, social influence, and facility conditions. Aside from the four factors of the UTAUT type above, this type is also assisted by moderator factors that support age, gender, experience, and voluntariness of use.

The concept of UTAUT is a concept of user acceptance whose purpose is to express the user's intentions in utilizing a system and subsequent use (Venkatesh, Morris,2003). UTAUT can be utilized to measure the acceptance and adoption of technology in terms of groups or organizations by using usability perception factors, perception of ease of use, and intention of technology adoption.

Furthermore, in 2012, Venkatesh and other researchers revised the UTAUT to the UTAUT2 version that aims to know the acceptance and adoption of technology in terms of personal or individual. UTAUT2 adds experienced factors, namely habit, hedonic motivation and price value which uses the moderator factors including age, gender, and experience (Venkatesh et al., 2012). UTAUT2 can reveal that the better acceptance of technology with the improvement from 56% to 74%, and the aspect of acceptance in the form of the intent of user behavior, change from 40% to 52% (Venkatesh et.al, 2012). The concept of UTAUT is defined as a summary of the results of a combination of eight concepts of technological acceptance that existed in the past.

Continuous intention

Intention to continue is defined as how far a person uses a device to buy a product or service where he has made a conscious plan to use it sustainably in the future (Setterstrom et al., 2013). Sustainability intentions are based on the great degree of a weak strength of individual intentions to continue to carry out certain behaviors (Amoroso & Chen, 2017).

Performance expectancy

Performance expectations can be defined as a concept of individual degrees of trust in the use of information systems that can provide benefits to achieve productivity gains in worker performance (Venkatesh et al., 2003). Performance expectations reflect a set of systems that provide benefits or advantages for users so that they can be conceptualized using attributes that utilize system efficiency, speed, and accuracy of task completion (Yang, 2009). Several previous studies support that performance expectations have an influence on the sustainability intentions of the use of m-payment, including (Putri, 2018), (Kim & Yoo, 2020), (Dayour et al., 2020), (Gao et al., 2018), and (Mensah & Zeng, 2020).

Effort expectancy

Effort expectations are defined as individual evaluation materials to measure the degree of relief in using a system (Venkatesh et al., 2003, 2012). Then, in line with Mufti et al., (2014) explain the hope of effort can be described as the ease of using a system that is felt by users whose facilities have benefits to build trust and comfort in using the system at work. Some previous research supports that the expectation of efforts has an influence on the sustainability intentions of the use of m-payment, namely (Dayour et al., 2020), (Gao et al., 2018), (Mensah, Zeng, 2020), (Purwanto, Loisa, 2020) and (Hidayat et al., 2020).

Social influence

Social influence is how far an individual pays attention to others who believe that he or she should take advantage of the new system (Venkatesh et al., 2003). Social influences closely related to the user can be influenced by user decisions, usually influenced by reviews of others, namely colleagues, relatives, friends, family, and other users (Yadav et al., 2015). Some previous research that supports that social influence has an influence on the sustainability intentions of the use of m-payment including (Putri, 2018), (Ispriandina & Sutisna, 2019), (Kim, Yoo,2020),(Gao et al., 2018), (Mensah, Zeng, 2020), (Permana & Indrawati 2020), (Hidayat et al., 2020), and (Raihan & Rachmawati, 2019).

Facilitating conditions

Facility conditions are defined as how much a person believes that organizational and technical infrastructure can support the use of technological systems (Venkatesh & Morris, 2003). The condition of the facility can give the idea that users have all the resources and knowledge that allows them to be able to utilize technologies such as smartphone connectivity, networking, other features etc. (Alwahaishi & Snase, 2013). Some previous research supports that the condition of the facility has an influence on the sustainability intention of the use of m-payment, (Mensah & Zeng, 2020), (Ispriandina & Sutisna, 2019), (Permana & Indrawati, 2020), (Purwanto & Loisa, 2020) and (Hidayat et al., 2020).

Hedonic motivation

Hedonistic motivation is defined as a form of pleasure drive that results from using a particular system or technology (Venkatesh et al., 2012). Initially, most technology systems were designed for task-oriented consumers, but innovation can change the philosophy of information technology that not only focuses on task completion but also on entertainment (Thong et al., 2006). Several previous studies support that hedonistic motivation has an influence on the sustainability intentions of the use of m-payment, namely (Putri, 2018), (Ispriandina & Sutisna, 2019), (Kim & Yoo, 2020), (Dayour et al., 2020), and (Raihan & Rachmawati, 2019).

Habit

Venkatesh et al. (2012) define a habit as how much an individual tends to behave automatically due to previous experience, which is moved after some degree of repetition. Venkatesh et al. (2012) state that user habits have an important impact on personal technology utilization when they encounter a variety of environments. Habits reflect the tendency of compulsive behavior developed during past processes by individuals (Ahuja, Khazanchi, 2016). Some previous research supports that habits have an influence on the sustainability intentions of the use of m-payment, namely (Putri, 2018), (Ispriandina & Sutisna, 2019), (Dayour et al., 2020), (Raihan & Rachmawati, 2019), and (Hidayat et al., 2020).

Price saving orientation

The orientation of price savings can be interpreted as an accompaniment to the price obtained by the user by using m-payment so that there is an increase in intensity to use (Wen, 2012). Some previous research supports that the orientation of price savings has an influence on the sustainability intentions of the use of m-payment (Putri, 2018) and (Permana & Indrawati, 2020).

Hypothesis development

Based on the results of previous researchers, the following frame of mind can be developed:

H1: Performance expectations have a significant effect on m-payment sustainability intentions

H2: Effort expectations have a significant effect on m-payment sustainability intentions

H3: Social Influence has a significant effect on m-payment sustainability intentions

H4: Facility conditions have a significant effect on m-payment sustainability intentions

H5: Hedonistic motivation has a significant effect on m-payment sustainability intentions

H6: Habits have a significant effect on m-payment sustainability intentions

H7: Price Saving orientation has a significant effect on m-payment sustainability intentions

METHODS

This research uses a quantitative approach that contains information in the form of numbers that have been assembled according to predetermined statistical methods. The reason for using narrative models is because the study was created to pay attention to structurally explainable, reality-based, and meticulous images related to the facts and properties that were the subject of the study.

The population in this study is a working-age community in West Sumatra. Sampling is carried out using the purposive sampling method, which is a model of determining the selection of samples that have met the criteria determined by researchers, namely working-age communities in West Sumatra who have used financial transactions through mobile payments and are already aged at the working age of 17-64 years. Benchmark samples are taken using the Hair method, where the ideal sample parameter is 5-10 times the number of measurement indicators (Hair, 2014). In this study, using 32 variable parameters, the number of samples selected was 32 x 8 = 256 samples, which were then rounded to 250 samples. The sample in the study was 250 people.

The data is collected using a questionnaire containing a statement about this research topic and a list of statements. The research used google Forms online for working-aged people in West Sumatra. The scale used is a Likert scale that contains the respondent's response to a statement that is rated, ranging from strongly disagreeing, namely 1 to strongly agreeing, namely 5. The data analysis technique utilized in this research is supported by IBM 25 SPSS software tools to manage data. The methods implemented in this study using multiple linear regression analysis.

The hypothesis in this research was tested by utilizing a multiple linear regression model using IBM SPSS 25. The regression equation is:

$$Y= \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + e$$

Information:
Y = Dependent Variable
a = Constant
b1, b2, b3, b4, b5, b6, b7 = Regression coefficient of each independent variable
X1, X2, X3, X4, X5, X6, X7 = Independent variable
e = error

RESULTS

The descriptive results of 250 respondents from working-age communities in West Sumatra are:
1. The criteria based on gender is that female respondents dominate, namely 162 people (65%), then male respondents, namely 88 people (35%5).
2. The criteria based on age, namely the most dominating age range of respondents, is the age of 17-22 years, which is 126 respondents (50.4%).
3. The criteria based on the origin of domicile consisting of 20 regencies/cities, where 3 cities dominate in this study are those from Padang, which is 42 people (17.2%), Bukittinggi, which is 21 people (8.4%), and Pekanbaru which is 15 people (6.0%).
4. The criteria are based on the education that dominates by graduating from high school education which is 110 respondents (44%), followed by bachelor's degree which is 87 respondents (34.8%).
5. The criteria based on income is dominated by income < Rp1,000,000, which is 101 respondents (40.4%) followed by Rp1,000,000 - Rp3,000,000, which is 69 respondents (27.6%).

6. The criteria based on the length of use of m-payment is dominated by 1-2 years, which is 80 respondents (32%) followed by less than 1 year, 55 respondents (22%).

7. The criteria based on the frequency of transactions using m-payment (monthly) is dominated by less than 3 times a month, which is 143 respondents (57.2%)

8. The criteria based on the expenditure of m-payment transactions are that the most dominant is < 500,000 per month, which is 137 respondents (54.8%).

9. The criteria based on the type of transaction of goods or services purchased are that the top 3 types of products or services are fashion (180 respondents), beauty (116 respondents) and cellular mobile (106 respondents).

10. Criteria based on the type of mobile payment used are:

    a. Digital wallet users are 219 users (87.6%), with details 3 digital wallet applications are the most used respondents, namely Shoppe Pay as many as 128 respondents (51.2%), Go-Pay as many as 124 respondents (49.6%) and Dana as many as 90 respondents (36%).

    b. M-Banking users consist of 202 users (80.8%), and 3 M-banking applications are mostly used, namely BNI Mobile Banking (32.8%), BRI (18.4%), and BCA Online (18%)

    c. P2P Transfer users are 34 users (13.6%), and 3 applications are used mainly by respondents, namely Investree and Modalku, as many as 9 users (3.6%) and Amartha, as many as 5 users (2.0%).

    d. Internet Banking Users is 76 users (30.4%), and there are 3 websites are mostly used, namely BCA (www.klikbca.com) (10.4%), BNI(https://ibank.bni.co.id) (9.2%), and BRI iBank (www.ib.bri.co.id) (8.8%)

Table 1. Summary of findings

Hypothesis	Results	Sig.	
H1: Performance expectations (PEX1) have a significant effect on sustainability intentions.	PEX1 have a significant effect on sustainability intentions.	0.000	H1 accepted
H2: Effort expectations (EEX2) have a significant effect on sustainability intentions	EEX2 has a significant effect on sustainability intentions.	0.000	H2 accepted
H3: Social effects (SIX3) have a significant effect on Sustainability Intentions	SIX3 has a significant effect on sustainability intentions.	0.003	H3 accepted
H4: Facility conditions (FCX4) have a significant effect on Sustainability Intentions	FCX4 has no significant effect on Sustainability Intentions.	0.554	H4 rejected
H5: Hedonistic motivation (MHX5) has a significant effect on Sustainability Intentions	MHX5 has no significant effect on sustainability intentions	0.555	H5 rejected
H6 : Habits (HBTX6) have a significant effect on sustainability intentions	HBTX6 has a significant effect on sustainability intentions.	0.013	H6 accepted
H7: Price savings orientation (PSOX7) has a significant effect on sustainability intentions	PSOX7 has no significant effect on sustainability intentions.	0.610	H7 rejected

Source: SPSS Data Results, 2021

This research was conducted to find out what factors affect the sustainability intentions of mobile payment use by using the UTAUT2 model in working-age communities in West Sumatra. Decision-making is based on a significance of 0.05, and if the probability is less than 0.05, a variable has a significant effect and vice versa.

DISCUSSION

Effect of performance expectations (PEX1) on sustainability intentions

This research's first hypothesis (H1) reveals that performance expectations affect m-payment sustainability intentions. Based on the results of statistical testing, the regression coefficient value of the performance expectation variable is 0.402, which means any increase in the performance expectation variable by 1 unit can raise the level of m-payment sustainability intentions by 0.402. The significance value on the performance expectation variable of 0.000 is small from 0.05 (0.000 < 0.05), so it can be concluded that performance expectations significantly affect m-payment sustainability intentions in working-age communities in West Sumatra.

 Hypothesis 1 is accepted because respondents gave the highest value in answer to the statement "M-payment services on mobile / smartphone make my work more efficient", with an average value of 4.30. This can cause consumers to be more comfortable with m-payment services that can streamline a person's performance in the transaction. As a result, the higher the level of efficiency of the performance of the use of m-payment services, the greater the intention to continue the use of m-payment services.

The results of this study are also in line with the research Putri (2018), Kim & Yoo (2020), (Dayour et al. (2020), Gao et al. (2018), and Mensah & Zeng (2020) stated that performance expectations had a significant effect on m-payment sustainability intentions. However, these findings are inconsistent with the findings of studies conducted by Ispriandina & Sutisna (2019), Permana & Indrawati (2020), Raihan & Rachmawati (2019), Purwanto & Loisa (2020) and Hidayat et al. (2020) which stated that performance expectations had no significant effect on m-payment sustainability intentions.

The effect of effort expectations (EEX2) on sustainability intentions

The second hypothesis (H2) in this research reveals that the expectation of efforts has an effect on the sustainability intentions of m-payment. Based on the results, the coefficient value of the effort expectation variable is 0.28, suggesting that any increase in the effort expectation variable of 1 unit can increase the level of m-payment sustainability intention by 0.289. The significance value on the effort expectation variable of 0.000 is less than 0.05 (0.000 < 0.05), so it can be concluded that the expectation of efforts has a significant effect on the sustainability intentions of m-payment in working-age communities in West Sumatra.

Respondents give the highest value in answer to the statement "I easily learn how to use m-payment services", with an average value of 4.36. The ease of making m-payment anytime and anywhere makes its users further increase the intention to continue the intention of using m-payment. As a result, the greater the level of convenience experienced by users using m-payment services, the greater the intention to continue their use.

The results are also in line with the research Dayour et al. (2020), Gao, et al. (2018), Mensah & Zeng (2020), Purwanto & Loisa (2020), and Hidayat et al. (2020) stated that the expectation of efforts had a significant effect on the sustainability intentions of m-payment. However, these findings are inconsistent with the findings of studies conducted by Putri (2018), Ispriandina & Sutisna (2019), Kim

& Yoo (2020), Permana & Indrawati (2020), and Raihan & Rachmawati (2019) which stated that the expectations of efforts had no significant effect on m-payment sustainability intentions.

The influence of social influence (SIX3) on sustainability intentions

The third hypothesis (H3) reveals that social influence influences the sustainability intentions of m-payment. Based on the results of statistical testing, the regression coefficient value of social influence variables is 0.141, suggesting that each increase in social influence variables by 1 unit can increase the level of m-payment sustainability intentions by 0.141. The significance value on the social influence variable is 0.003, less than 0.05 (0.003 < 0.05), so it can be concluded that social influence has a significant effect on the sustainability intentions of m-payment in working-age communities in West Sumatra.

The results support this third hypothesis because respondents who gave the highest value to the statement answered, "Acquaintances (such as family, friends, colleagues etc.) I tend to recommend to me to use m-payment services" with an average value of 3.84. Users can be influenced by family, friends, and influencers or people who are trusted to use m-payment services, where users can receive positive feedback from people who have experienced m-payment transactions. As a result, the more people give positive feedback about using m-payment services, the greater one's intention to continue using m-payment services.

The results are in line with the research Putri (2018), Ispriandina & Sutisna (2019), Kim & Yoo (2020), Gao et al. (2018), Mensah & Zeng (2020), Permana & Indrawati (2020), Hidayat et al. (2020), and Raihan & Rachmawati (2019) which states that social influence has a significant effect on m-payment sustainability intentions. However, these findings are inconsistent with findings from studies conducted by Dayour et al. (2020) and Purwanto & Loisa (2020), which stated that social influences had no significant effect on m-payment sustainability intentions.

Effect of facility conditions (FCX4) on sustainability intentions

The fourth hypothesis (H4) shows that the facility's condition affects the sustainability intentions of m-payment. Based on the results of statistical testing, the regression coefficient value of facility condition variables is 0.049, suggesting that each increase in facility condition variables by 1 unit can increase the level of m-payment sustainability intentions by 0.049. The significance value on the facility condition variable is 0.554, large from 0.05 (0.554 > 0.05), suggesting no significant effect on the sustainability intentions of m-payment in working-age communities in West Sumatra.

The results are caused by the respondents who gave the lowest value, namely, "I get help from others (acquaintances, Customer Service, etc.) when it is difficult to use m-payment services" which is 3.64, suggesting that the majority of respondents experience difficulties in using m-payment services. However, they have been independent and know how to examine problems by utilizing features contained in the m-payment service without the need for the help of others.

The results are in line with research from Dayour et al (2020), Kim & Yoo (2020), Putri (2018), Permana & Indrawati (2020), and Raihan & Rachmawati (2019), which stated that the condition of the facility has no significant effect on the sustainability intentions of m-payment. However, these findings are inconsistent with the findings of studies conducted by Mensah & Zeng (2020), Ispriandina & Sutisna (2019), Purwanto & Loisa (2020), Hidayat et al. (2020), and Permana & Indrawati (2020) which states that the condition of the facility has a significant effect on m-payment sustainability intentions.

The Effect of hedonistic motivation (MHX5) on sustainability intentions

The fifth hypothesis (H5) states that hedonistic motivation influences the sustainability intentions of m-payment. Based on the statistical results, the coefficient value of hedonistic motivation variables is -0.049, suggesting that any increase in hedonistic motivation variables by 1 unit can reduce the level of m-payment sustainability intentions by 0.049. The significance value on the hedonistic motivation variable of 0.555, higher than 0.05 (0.555 > 0.05), so it can be concluded that hedonistic motivation has no significant effect on the sustainability intentions of m-payment in working-age communities in West Sumatra.

The results could be caused by the lowest value for the question "For me, using m-payment provides pleasure", with an average value of 4.02, suggesting that the pleasure experienced by users when using m-payment services is not the main factor, but they focus on the function of the m-payment service itself. The results also align with research by Permana & Indrawati (2020) and Hidayat et al. (2020), which find that hedonistic motivation has no significant effect on m-payment sustainability intentions. However, these findings are inconsistent with the findings of studies conducted by Putri (2018), Ispriandina & Sutisna (2019), Kim & Yoo (2020), Dayour et al. (2020), and Raihan & Rachmawati (2019) find that hedonistic motivation had a significant effect on m-payment sustainability intentions.

Influence of habits (HBTX6) on sustainability intentions

The sixth hypothesis (H6) reveals that habits affect the sustainability intentions of m-payment. Based on the statistical results, the coefficient of the habit variable is 0.123, suggesting that the increase in the habit variable by 1 unit can increase the level of m-payment sustainability intention by 0.123. The value of significance on the habit variable of 0.013, less than 0.05 (0.013 < 0.05), so it can be concluded that habits have a significant effect on the sustainability intentions of m-payment in working-age communities in West Sumatra.

The results are due to respondents who gave the highest value to the statement "I tend to often make purchases of goods or services using m-payment through the application" with an average value of 4.05. The tendency of users who often perform m-payment activities in transactions to buy and sell goods or services through applications raises habits that impact the intention to continue m-payment. Habits experienced by users make users satisfied with the use of m-payment. This is because payment through a smartphone can save costs, time, and energy in the transaction process.

The results are in line with the research of Putri (2018), Ispriandina & Sutisna (2019), Dayour et al. (2020), Raihan & Rachmawati (2019), and Hidayat et al. (2020) find that habits have a significant influence on the sustainability intentions of m-payment. However, these findings are inconsistent with the findings of a study conducted by (Permana and Indrawati 2020) which found that habits have no significant effect on m-payment sustainability intentions.

Effect of price saving orientation on sustainability intentions

The seventh hypothesis (H7) states that PSO has an effect on m-payment sustainability intentions. Based on the statistical results, the regression coefficient on PSO is 0.033, suggesting that the increase in the PSO variable by 1 unit can increase the level of m-payment sustainability intentions by 0.033. The significance value on the PSO variable is 0.610 from 0.05 (0.610 > 0.05), so it can be concluded that PSO has no significant effect on the sustainability intentions of m-payment in working-age communities in West Sumatra.

The result rejects the seventh hypothesis, since respondents who gave the lowest value for the question "M-payment offers better value for money for me" is, on average, 4.06, suggesting that

payments made online and offline, together can offer better value for money, so users do not think too much about it. When making payments in cash can make it easier for them to track their expenses, the indication of paying for something, and the error network. Meanwhile, for m-payment, the perceived value of money is the actual value of money in transactions.

The results align with research by Putri (2018) and Permana & Indrawati (2020), which find that PSO has no significant effect on m-payment sustainability intentions. However, these findings are inconsistent with the findings of a study conducted by Raihan & Rachmawati (2019), which found that PSO has a significant effect on m-payment sustainability intentions.

Managerial implications

This research will be able to provide various benefit reviews for the parties concerned, including:
1. For mobile payment service providers, the results of this study can be used as consideration and evaluation resources for further decision-making. Identifying problems related to consumer satisfaction while using mobile payment services can be used as a reference for improving the company's performance as a service provider in serving consumers.
2. For mobile payment users, the results can be used as reading literature to increase knowledge about how much the behavior influences the sustainability intentions on mobile payment services, especially in the West Sumatra region.
3. For academics, this research is expected to be useful to enrich science, complement the literature on consumer behavior with the intention of sustainability using mobile payments during pandemics, and as a source of information for further research references.

CONCLUSION

Based on the results of the analysis and improvements that have been presented in the previous section, this study concludes that:
1. Performance expectations affect the sustainability intention of the use of m-payment in working-age communities in West Sumatra. This is indicated by the significance value of the performance expectation variable of 0.000 less than 0.05 (0.000 <0.05). The result indicates that the greater the productivity of performance arising in using m-payment, the greater the sustainability intention of its use and vice versa.
2. Effort expectation influences the sustainability intention of the use of m-payment in working-age communities in West Sumatra. This is indicated by the significance value of the effort expectation variable of 0.000 less than 0.05 (0.000 <0.05). The result indicates that the greater the ease of accessing the use of m-payment services, the greater the intention of sustainability of their use and vice versa.
3. Social influence affects the sustainability of the use of m-payment in working-age communities in West Sumatra. This is indicated by the significance value of the social influence variable of 0.003 less than 0.05 (0.003 <0.05). The result indicates that the more influence of others who provide positive recommendations about the use of m-payment services, the greater the intention of sustainability of their use and vice versa.
4. Facilities conditions have no effect on the sustainability intention of the use of m-payment in working-age communities in West Sumatra. This is shown by the facilitating condition variable significance value of 0.554 greater than 0.05 (0.554 >0.05). This result indicates that the user does not think about the high or low facility condition contained in the m-payment service. This is

because m-payment services have grown rapidly, and users can independently process existing information, so they do not attach so much importance to technical infrastructure.

5. Hedonic motivation has no effect on the sustainability intention of the use of m-payment in working-age communities in West Sumatra. This is reported by the significance value of the hedonistic motivation variable of 0.555, greater than 0.05 (0.555 >0.05). This result indicates that users do not think about the high or low pleasure in using m-payment services. The reason is that users do not care about the variety of profitable features, and they only take advantage of some of the main service features to transact m-payment.

6. Habits affect the sustainability intention of the use of m-payment in working-age communities in West Sumatra. This is indicated by the habit variable significance value of 0.013 less than 0.05 (0.013 < 0.05). The result indicates that the greater the frequency of habits applied by users in the use of m-payment, the greater the intention of sustainability of its use and vice versa.

7. Price-saving orientation has no effect on the sustainability intention of the use of m-payment in working-age communities in West Sumatra. This is shown by the significant value of price-saving orientation. The result indicates that users do not think about the high or low-price saving facility contained in m-payment services.

Future research

1. It is expected that further researchers will be able to add other variable items that can affect the sustainability intentions of the use of m-payment that are not included in this research such as lifestyle, system quality, financial risk, technology risk, influencer/ brand ambassador and others.

2. It is expected that the next researchers can increase the number of research samples so that the results are more accurate.

3. It is expected that researchers will be able to examine different objects and regions of the study, such as those specific to generation X.

4. It is expected that researchers will be able to conduct further research on peer-to-peer landing transfers due to low interest in use.

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