

## The Role of Technology Security and Continuous Improvement on M Payment Satisfaction

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### ABSTRACT

**Purpose** – The purpose of this study is to examine the effect of technological security and continuous improvement on consumer satisfaction and trust in mobile payment payments.

**Methodology/approach** – This researcher used purposive sampling technique by requiring certain criteria. Respondents are those who have used m-payment services in Indonesia. Questionnaires were distributed through online surveys with a total of 250 research respondents. Hypothesis testing was carried out using SEM (Structural Equation Modeling) AMOS 23.

**Findings** – It was found that, technology security has a positive effect on mobile payment satisfaction, continuous improvement has a positive effect on mobile payment satisfaction, and satisfaction has a positive effect on mobile payment trust.

**Novelty/value** – As technology security and continuous improvement has been an important factor in mobile payment satisfaction this research is still very rare in Indonesia.

**Keywords:** *Technology security, continuous improvement, mobile payment.*

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### INTRODUCTION

Lifestyle is becoming an influential factor toward consumer behavior today. The ease of transactions that people feel has an impact on community shopping intensity, which increases frequently. Society adapt digital culture rapidly such as gadgets, apps, to Fintech, make it easier for people to conduct e-commerce transactions and buy various products through applications and make payments using Fintech.

The FinTech industry in Indonesia has been growing since 2006. A report from the Ministry of Communications and Informatics states that FinTech users in that year amounted to 7%. This figure then jumped to 78% in 2020. The number of FinTech companies is also growing rapidly. If in 2006 there were only six FinTech companies, by May 2022 the number has reached 352 companies. They are members of a FinTech community called the Indonesian Fintech Association (AFTECH).

Based on the AFTECH report, the target market for FinTech companies is dominated by micro, small and medium enterprises (MSMEs). Throughout 2021, 62% of FinTech operators served MSMEs. In fact, 42% of FinTech companies said that the transaction value from MSMEs reached more than IDR 80 billion. In addition, BI also predicts that by the end of 2022, the number of digital banking transactions will reach IDR 48 quadrillion. This figure includes transactions made by FinTech in the

payment system sector. This means that FinTech plays an important role in encouraging Indonesia's financial inclusion through digital financial services.

A lack of legacy infrastructure and comparatively low level of organizational complexity often enable fintech firms to be more agile, innovate faster, and be more radical in their approach to innovation (Brandl and Hornuf, 2020). The development of the financial industry is strongly supported by technology that makes financial services more efficient by providing digital payment services (mobile payments). The system is very relevant and useful to support the development of e-commerce in Indonesia. By contrast, it is more difficult for traditional banks to adapt to some of the new technological developments because they need to comply with more extensive regulatory requirements.

Previous research has shown that As a result, how FinTechs develop the ability to utilise resources in order to design, develop, provide and sustain products and businesses while transforming the way financial services are delivered (Stoeckli, Dremel and Uebernickel, 2018). This study particularly takes note of (Gimpel, Rau and Röglinger, 2018) call for research on how FinTech firms are configuring resources and capabilities to achieve innovative outcomes. We aim to address the question of how FinTech start-ups develop Technology Security dan continuous improvement,

A This question is important due to three reasons. First, some literature focuses on describing the activities of FinTechs and developing taxonomies (Kazan et al., 2018) (Gimpel, Rau and Röglinger, 2018), and other studies examine how FinTechs develop their products and business models (Chung, 2019). Second, the process of FinTech capability development remains largely under-researched with most scholars (Kazan et al., 2018) (Brandl and Hornuf, 2020) (Stoeckli, Dremel and Uebernickel, 2018) focusing on the final technology platforms and services that FinTechs are offering to the market. There is a need for insights on continuous improvement that enable FinTech firms to enter into and remain viable in the highly competitive financial industry when considering the resource dependency of developing capabilities and the limited resource endowment of start-up firms.

Thus, it is possible that the above factors have a different influence on consumers in Indonesia whose different cultures from consumers in other countries. Therefore, the novelty of this research lies in the quality of services such as technology security continuous improvement, which affect the satisfaction of mobile payment users through trust in mobile payments, especially in areas where technology deployment is a bit late compared to urban areas. This research is expected to provide new information about the factors that influence satisfaction using mobile payment services in Indonesia from the aspect of, technology security platforms and continuous improvement especially during the Covid-19 pandemic.

## **LITERATURE REVIEW**

### **Mobile Payment**

Mobile payment sistem provides several payment facilities for different kinds of services, products, and bills through mobile phones by using wireless characteristics and other features and benefits of a communication system. M-payment, as an information interaction electronic financial transaction method for paying goods, services and bills by mobile devices (Sinha *et al.*, 2019), consists of three leading contactless technologies, including Short Message Service (SMS), Near Field Communication (NFC) and Quick Response (QR) codes (Ikhsan, 2020). Due to the convenient, open and secure features of M-payment, a new business climate has been formulated by the wide adoption of M-payment, as financial transactions, are able to take place anywhere, anytime and by anyone, which has established colossal market potential in various contexts, especially under pandemic situations (Gimpel, Rau and Röglinger, 2018).

### **Satisfaction**

Satisfaction has been widely accepted as a key measure of continuous use and success in the information systems and e-commerce contexts. User satisfaction is the main goal to be achieved by service providers. Satisfaction is the response and feedback that occurs from users who have used an information system (Machmud, 2018). User satisfaction occurs due to preferences attitude toward the information system used. User satisfaction is the comparison between user expectations and the

results which obtained from experience when using information systems (Huddin, 2019). The more appropriate the experience and expectations, the higher the level of user satisfaction will be.

### **Trust**

Trust has been widely accepted as a key element in human social relationships and as a concept is a crucial component in influencing customer behavior (Dang, Nguyen, & Pervan, 2020). Trust involves different perspectives and concepts and is underpinned by areas such as psychology, sociology, organizational behavior, economics, strategy, marketing, decision making and information system. Trust is the willingness of a consumer or individual to depend on outside parties involved in conducting transactions. In the m payment aspect, trust is a belief that will make consumers feel safe in doing online shopping after studying the sellers' characteristics (Pavlou and Gefen, 2004).

### **Technology Security**

Security may be a set of strategies and programs to confirm the source of data and guarantee the keenness and protection of that data (Chung, 2019). Data security issues emerge when clients feel that the company is incapable and unwilling to form endeavors to defend users' monetary data (Rogers, 2003). Hence, companies must give a sense of security for the clients of versatile installment administrations in conducting budgetary exchanges with the point of minimizing their stresses and expanding the recognition of security (Oliveira et al., 2016) and increasing the perception of security (Liébana-Cabanillas, Leiva and Fernández, 2017).

### **Continuous Improvement**

Continuous improvement is the sustainable improvement to the service quality of the mobile payment system become consuming loyal. Mobile payment systems use technology as it system, where the technology changes very quickly, innovation and continuous expansion of the payment system are needed to keep up with the needs and demands of users (Liao and Cheung, 2008).

### **Hypotheses development and research model**

#### **Technology security to mobile payment satisfaction**

Security is an individual's belief in a technology to provide appropriate information. It is means that security is one of the decision-making points that used as information that a technology can be trusted to reliably save and maintain user's information (Yoebrilanti *et al.*, 2022). According to (Liébana-Cabanillas, Leiva and Fernández, 2017) consumers feel a lack of trust in a new technology because they feel they have a risk when using it, therefore this becomes an obstacle for someone to adopt m-payment. One of the causes of user dissatisfaction with technology security is the violation and misuse of personal consumer information (Lwin, Wirtz and Williams, 2007) and in general m-payment consumers prefer payment systems that have technological security by ensuring integrity, confidentiality and not acknowledging their transactions (Matemba and Li, 2018).

Most m-payment clients don't have adequate involvement with modern electronic administrations (Bauer Reichardt and Schüle, 2005) and consumers find it difficult to evaluate digital services so that they feel that the technology has a greater risk (Melorose, Perroy and Careas, 2015). Shoppers will utilize installment as a implies of budgetary exchanges in case m-payment innovation can make them feel secure (Oliveira *et al.*, 2016). When buyers feel that m-payment can give a sense of security on their exchanges, they tend to have the deliberate and inspiration to utilize the benefit so that customers feel fulfilled. For example, individuals feel that the system offered by m-payment is safe, so every transaction must use a pin code and cannot make transactions except with the appropriate pin code. Previous studies have shown that security has a positive and significant effect and plays an important role as a determinant of satisfaction with using m-payments (Liao and Cheung, 2008; Garrett *et al.*, 2014; Singh, Srivastava and Sinha, 2017; Huddin, 2019). Based on this explanation, the following hypothesis is proposed;

H1; Technology security has a positive effect on mobile payment satisfaction

### Continuous improvement to mobile payment satisfaction

Continuous improvement may be a way to make strides benefit quality that will be felt by customers. Within the setting of m-payment, the utilize of innovation as a medium is regarded fundamental to continually assess the innovation utilized, where innovation is continually changing exceptionally quickly so that innovation and persistent benefit development are required to keep up with desires and requests of customers (Liao and Cheung, 2008). M-payment management ought to at slightest pay more consideration to the quality of m-payment since there are still numerous customers who consider it ordinary. Plans ought to be made more appealing, for illustration by utilizing shinning colors, and make the appearance more interesting and imaginative so that it includes to the characteristics of an m installment. This is often persistently carried out in arrange to pull in the consideration of customers when utilizing m-payment services.

Lee, Hwang and Wang (2006) define continuous improvement as a energetic process, focusing on enhancement programs which are too related to other organizational components within the organization's environment and innovation. Selection of management certification builds a culture of continuous improvement to make strides operational execution and convey items and/or administrations proficiently and effectively. Continuous improvement as a stage of quality improvement program needs to be carried out continuously by management in order to achieve the expected quality which will later provide satisfaction to consumers. This is in line with previous research that continuous improvement has a positive effect on satisfaction with technology use (Lee, Hwang and Wang, 2006; Liao and Cheung, 2008; Huddin, 2019). Based on this explanation, the following hypothesis is proposed;

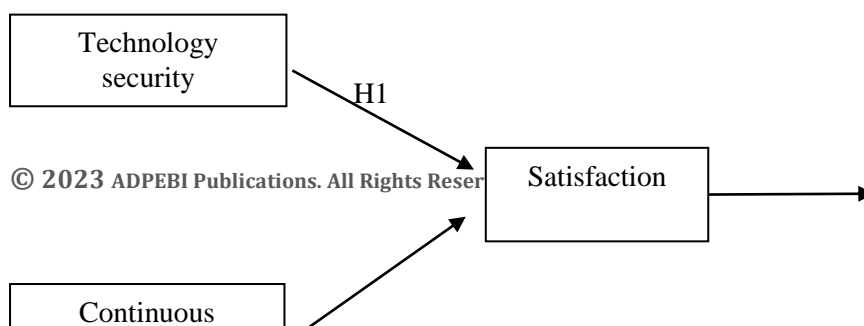
H2: Continuous improvement has a positive effect on mobile payment satisfaction

### Satisfaction affects the trust in mobile payments

Satisfaction happens when client desires are met by fulfilling what they need (Oliveira *et al.*, 2016). Customer satisfaction is an enthusiastic response of customers after making a exchange or buy which can be within the shape of disappointment, outrage, aggravation, delight or bliss (Lovelock, C. H., & Wright, 2007). Customer satisfaction is portion of the level of client sentiments after comparing the perceived service execution with the required desires. Client fulfillment may be a post-purchase assessment or assessment result after comparing what is felt with desires (Kotler, P., & Keller, 2016).

Customer satisfaction evaluation prescribes the utilize of surveying from all angles not as it were assessing client fulfillment from the benefit side, but moreover the components of benefit prepare and making strides installments(Oliveira *et al.*, 2016). Customer trust can be satisfied through client fulfillment so that clients will proceed the exchange in case they are fulfilled with M installment in making exchanges. Customer satisfaction will be satisfied in case they get what they need, so it'll increment the level of customer satisfaction. This is in line with research conducted by (Norhermaya, 2016; Mariska and Shihab, 2016;Huddin, 2019) which shows that customer satisfaction has an effect on the trust obtained after making a transaction. Based on this description, the following hypothesis is proposed;

H3: Satisfaction has a positive effect on trust in mobile payments



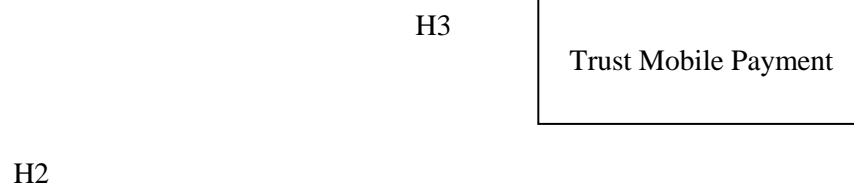


Figure 1. Research Framework  
(Liao and Cheung, 2008; Huddin, 2019)

## METHOD

This research is a quantitative research because it only measures and predicts human behavior with a survey method using a questionnaire distributed to the respondents. The sampling technique used is purposive sampling in which the sample or the selected respondents must comply with the criteria of the research objective (Cooper & Schindler, 2014). The criteria are individuals, namely individuals who have already used the service. The population in this study are users of mobile payment services, especially the Shopee pay, LinkAja, Dana, OVO, and Gopay applications in Indonesia. This researcher uses a sampling technique, namely purposive sampling by requiring certain criteria (Cooper & Schindler, 2014) namely respondents who have used m-payment services during the Covid-19 pandemic in 2020 or 2021. Respondents in this study were obtained with the assumption of criteria at least 5 times from the amount of statement items. This study consists of 19 statements, therefore the sample of this study is at least 95 respondents. This study has 4 research variables measured using a 5-point Likert scale.

The measurement in this study adopts the following statement, Technology security consists of four statement items adopted from (Johnson *et al.*, 2018; de Luna *et al.*, 2019). Continuous improvement consists of five statement items adopted from (Liao and Cheung, 2008; Lee, Hwang and Wang, 2006; Huddin, 2019). Payment Satisfaction consists of five statement items adopted from (Oliveira *et al.*, 2016; Huddin, 2019). E-payment trust consists of five statement items adopted from (Oliveira *et al.*, 2016; Norhermaya, 2016; Huddin, 2019). The data in this study were analyzed using the structural equation model (SEM) method with AMOS 23 software.

## RESULT AND DISCUSSION

Researchers distributed questionnaires in the form of questionnaire links through various social media, collected 250 respondents with different characteristics. From the 250 respondents dominated by women as many as 87 while the male respondents are 63 respondents. By age, respondents were dominated the age of 21-35 years as many as 79, followed by 28 people aged 35 years and under 20 years as many as 46. Based on the level of education, respondents in this study were dominated by undergraduate post graduates and high school graduates. Based on their resident, the respondent dominated by Banten Province, then Jabodetabek, Java, and Outside Java covering Sumatra, Sulawesi Kalimantan and Papua which identifies the generalizing users of digital payment services (m-payment) indonesia. The m-payment application used is dominated by Shopee pay users, followed by Gopay, DANA, OVO, and LinkAja users, Jenius.

### Validity Test and Reliability Test

According to Cooper & Schindler (2014), validity tests are important to ensure that the instrument actually measures what it is supposed to be measured. Previous researchers conducted content validity by submitting statement items that have been translated and discussed with marketing experts. The next step in testing the validity, researchers use convergent validity and discriminant validity. The high level of questionnaire instrument validity can be seen by the help of AMOS 23 computer program. According to Hair *et al.*, (2009), a factor loading greater than  $\pm 0.30$  is considered to meet the level. At a minimum, it is highly recommended that the factor loading is  $\pm 0.40$ , if the factor loading of a question item reaches  $\pm 0.50$  or greater then the item so the item is important in interpreting the construct that measures. Based on these guidelines, the researcher determined that the significant factor loading value was  $\geq 0.40$ . The results of the factor analysis output are shown in Table II

Constructs and Question Items	Validity Test	
	Factor Loading	Information
Technology security		
TS1	0,792	Valid
TS2	0,764	Valid
TS3	0,686	Valid
TS4	0,677	Valid
Continuous improvement		
CI1	0,553	Valid
CI2	0,594	Valid
CI3	0,823	Valid
CI4	0,803	Valid
CI5	0,687	Valid
Satisfaction		
S1	0,763	Valid
S2	0,644	Valid
S3	0,577	Valid
S4	0,569	Valid
S5	0,624	Valid
Trust		
T1	0,825	Valid
T2	0,687	Valid
T3	0,544	Valid
T4	0,565	Valid
T5	0,684	Valid

Source: Processed data (2022)

Based on Table II, it can be seen that the loading factor value of each question item or latent variable indicate that the perceived value is greater than 0.4 means that it has met the convergent validity requirements in SEM analysis so that the next stage can be carried out. After testing the validity, then the next stage is to test the reliability. Reliability testing is related to trust in research instruments. Reliability is used to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or trustworthy if a person's answer to a question is consistent or stable over time.

Reliability tests indicate that an instrument is unbiased and the extent to which an instrument is reliable at different times, places, and people (Hair *et al.*, 2009). Reliability as a measure of internal consistency and variance extracted from each construct so that very high reliability results provide confidence that the indicators used are all consistent with their measurements at recommended level of 0.7. The reliability measure used is construct reliability as follows:

Table III. Reliability Test Results

<i>Variable</i>	<i>Construct Reliability</i>
Technology Security	0,78
Continuous Improvement	0,75
Satisfaction	0,86
Trust	0,77

Source: Processed data (2022)

In this study, all research variables such as Technology Security, Ease of Use, Usefulness, Continuous Improvement, Payment Satisfaction, Payment Trust are stated reliable with a CR (Construct Reliability) value equal to or above 0.7 so that they are declared reliable.

### Structural Modeling

Before testing the hypothesis, the first step is to test the structural model seen from the goodness of fit suitability. Based on goodness-of-fit model overall measurement, the research indicates that the model proposed in this study is acceptable because it has a good and appropriate goodness-of-fit model value. The results of the goodness of fit value evaluation have Chi-Square ( $\chi^2$ ) criteria to develop and test a model that fits the data. In this test, a low  $\chi^2$  value and a significance level greater than 0.05 will indicate there is no significant difference between the data covariance matrix and the estimated covariance matrix, Chi-Square is very sensitive to sample size. The  $\chi^2$  value in this study is 2696.9 with a probability of 0.0 indicating that the proposed research model is acceptable even though the Chi-Square value has a large value and this is due to the large number of samples.

The Normed Chi-Square (CMIN/DF) is a measure obtained from the Chi-Square value divided by the degree of freedom, the CMIN/DF value in this model is 6.764 indicating that this research model has a fairly good level of conformity, the Goodness of Fit Index (GFI) value which is close to 1 indicates that the tested model has a good suitability. With the recommended acceptance rate  $> 0.9$ , it can be concluded that this research model has a sufficient level of conformity with a GFI value of 0.773. Adjusted Goodness of Fit Index (AGFI) is a GFI adjusted for the ratio between the degree of freedom of the proposed model and the degree of freedom of the null model. The AGFI value in this model is 0.655 indicating that the model is considered adequate. The proposed model shows a good level of conformity with the Tucker Lewis Index (TLI) value of 0.736. Comparative Fit Index (CFI) in the range 0 to 1. A value close to 1 indicates the model has a good level of conformity. This index is highly recommended to be used because this index is relatively insensitive to the size of the sample and is less influenced by the complexity of the model. Taking into account the recommended value, which is  $> 0.9$ , the CFI value of 0.675 indicates that this model has a fairly level of conformity. The value of The Root Mean Square Error of Approximation (RMSEA) model of 0.348 indicates a fairly level of conformity.

Table V. Results of Goodness-of-Fit Full Model

<i>Goodness of Fit indeks</i>	<i>Expected Value</i>	<i>Result</i>	<i>Evaluation</i>
$\chi^2$ - Chi Square	Minimize	2696	Marginal
Probabilitas	$\geq 0,05$	0,000	Marginal
CMIN/DF	$\leq 2$	6,765	Marginal
GFI	$\geq 0,90$	0,773	Marginal
AGFI	$\geq 0,90$	0,655	Marginal
TLI	$\geq 0,90$	0,736	Marginal
CFI	$\geq 0,90$	0,675	Marginal
RMSEA	$\leq 0,08$	0,348	Marginal

Source: Processed data (2022)

### Hypothesis test

Hypothesis testing is carried out by observing the p-value  $<0.05$  so that it can be concluded that all hypotheses are accepted and proven to have a significant effect, as can be seen from the SEM AMOS 23 output table as follows;

Table VI. Hypothesis Test Results

Regression Weight			Estimates	S.E.	C.R.	P	Information
Satisfaction	←	Continuous Improvement	0,807	0,191	5,451	***	Significant
Satisfaction	←	Technology Security	0,587	0.147	6,203	***	Significant
Trust	←	Satisfaction	0,708	0,172	6,960	***	Significant

Source: Processed data (2022)

It can be seen that all variables have a significant effect because they have a p value  $<0.05$ , so it can be concluded that all hypotheses are accepted. Based on structural model analysis that examines the effect of continuous improvement on payment satisfaction, the result of the standard regression weight value is 0.191 with a critical ratio value greater than the value of  $\pm 1.96$ , which is 5,451. This means that there is a significant effect between Continuous improvement on payment satisfaction. According to the structural model analysis that examines the effect of technology security on payment satisfaction, the result of the standard regression weight value is 0.147 with a critical ratio value greater than the value of  $\pm 1.96$ , which is 6.203. This means that there is a significant effect between technology security on payment satisfaction, and finally the structural model analysis that examines the effect of payment satisfaction on trust can be seen that the standard regression weight value is 0.172 with a critical ratio value greater than the value of  $\pm 1.96$ , which is of 6.960. This means that there is a significant effect between payment satisfaction and payment trust.

### Research findings and their implications

#### Technology security to mobile payment satisfaction

The results of this research indicate that technology security has a positive effect on payment satisfaction, so hypothesis 1 is **supported**. The results of this study are in line with research conducted by (Liao and Cheung, 2008;Garrett *et al.*, 2014;Singh, Srivastava and Sinha, 2017;Huddin, 2019). he security advertised by the m-payment benefit could be a major consideration for people to utilize it. That's , security is one of the decision-making focuses that's utilized as data that a innovation can be trusted to dependably keep up and store innovation client data (Yoebrilanti *et al.*, 2022). Consumers will feel safe and trust a new technology because they feel that there is no risk when using it, so someone will adopt m-payment in conducting transactions for their needs. When Consumers feel safe from misuse of personal consumer information (Lwin, Wirtz and Williams, 2007) then they will be more satisfied in making mobile payments because m-payment consumers prefer payment systems that have technological security and ensure the integrity, confidentiality of their transactions (Matemba and Li, 2018).

The security aspect can ensure that m-payment technology can be trusted when conducting financial transactions. Because digital services are more difficult to evaluate, consumers feel that this technology has risks compared in making transactions by cash (Ikhsan, 2020). Individuals will use m-payment services when they feel that the service is safe to use in conducting financial transactions (Oliveira *et al.*, 2016). The post-Covid-19 m-payment service has provided a sense of security such as secure payment transactions, the use of codes for each transaction and users do not need to make physical contact during the transaction. This makes individuals feel safe doing financial transactions because it can protect their every financial transaction, personal information and transmission of the virus. Due to the increasing use of these services during the Covid-19 pandemic, there will be a lot of personal data of users, increasing the possibility of hacking and fraud. Therefore, m-payment service providers must provide safe, fast and effective services for their users (Rahi and Abd. Ghani, 2019), because the more secure the technology, the higher the individual's intention to use it (Johnson *et al.*, 2018;Liébana-Cabanillas, Leiva and Fernández, 2017).



**Continuous improvement to mobile payment satisfaction**

The results of this study indicate that continuous improvement has a positive effect on mobile payment satisfaction, so hypothesis 2 is **supported**. The results of this study are in line with research conducted by (Liao and Cheung, 2008;Huddin, 2019). Continuous improvement must continuously be carried out by all businesses counting m-payment benefit suppliers. Moving forward benefit quality and assessing existing issues within the field make included esteem, particularly with the improvement of innovation. Assessment of changes can be done routinely either internally or remotely. Within the setting of m-payment, the utilize of innovation as a medium got to be assessed, where innovation is constantly changing exceptionally rapidly so that advancement and persistent benefit development are required to keep up with desires and requests of customers (Lee, Hwang and Wang, 2006).

M-payment management ought to at slightest pay more consideration to the quality of m-payment since there are still numerous shoppers who consider it typical. Plans ought to be made more appealing, for illustration by utilizing shinny colors, and make the appearance more interesting and inventive so that it includes to the characteristics of an m-payment. Usually done ceaselessly in arrange to pull in the consideration of buyers when utilizing m-payment administrations. Subsequently, buyers who feel the enhancements made by the m installment benefit supplier will be fulfilled by the versatile installment benefit, whereas in the event that the benefit supplier does not carry out nonstop assessment and advancement, it'll be cleared out behind by innovation and will be surrendered by shoppers.

**Satisfaction to Trustworthiness of Mobile Payments**

The results of this study indicate that satisfaction has a positive effect on mobile payment trust, so hypothesis 3 is **supported**. The results of this study are in line with research conducted by (Norhermaya, 2016;Mariska and Shihab, 2016;Huddin, 2019) where their research shows that consumer satisfaction has a positive effect on consumer trust. Consumers feel satisfied when customer expectations are met by satisfying what they want (Oliveira *et al.*, 2016). Customer satisfaction is part of the emotional reaction of consumers after making a transaction or purchase which can be in the form of dissatisfaction, anger, irritation, pleasure or joy (Norhermaya, 2016). Consumer assessment recommends that users assess all aspects of payment services, not only evaluating customer satisfaction from the service side, but also components in the service process and improving payment services. Because customer satisfaction is part of the level of consumer feelings after comparing the perceived service performance with the desired expectations (Yap, Ramayah and Wan Shahidan, 2012;Kotler & Keller, 2016).

Furthermore Mariska and Shihab (2016) explained that consumer satisfaction creates consumer intimacy and trust which will increase company profits, considering that the cost of retaining customers is cheaper than the cost of finding new customers. Consumer satisfaction will encourage consumer behavior to make repeat purchases, as well as encourage consumers to do positive word of mouth so that consumers will believe in m-payment service providers when using these services are accordance or exceeding their expectations.

**CONCLUSION**

The results of this study can be used as recommendations for mobile payment service providers to satisfaction users, because make always transactions using mobile payments. Especially related to research variables that all variable has a positive effect on mobile payments, namely always to improve technology security so that consumers feel safe in conducting transactions, providing ease of use and usefulness of consumers whenever and wherever they are, always continuous improvements

in all aspects including following technological developments and adaptability with the hope, when this is done service users will feel satisfied and will continue to believe in using mobile payment. That results confirmed that technology security has a positive effect on mobile payment satisfaction, continuous improvement has a positive effect on mobile payment satisfaction, and furthermore satisfaction has a positive effect on the trustworthiness of mobile payments after pandemic Covid 19 in Indonesia. Consumers feel satisfied when customer expectations are met by satisfying when someone uses a mobile payment according to their expectations, they will feel satisfied, Therefore, all the factors that make a person feel satisfied must be fulfilled by the service provider, one of which is the result of this research. This study has limitations, namely only examining certain variables, while there are still many that affect mobile payment satisfaction. Future research is expected to be able to further explore all the factors that cause people to be satisfied in using mobile payment, try to make comparisons between urban and rural areas so that they can provide more comprehensive conclusions.

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