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ANALYSIS OF FACTORS AFFECTING CONTINUANCE USAGE INTENTION OF LINKAJA APPLICATIONS

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Abstract: In 2019 PT Fintek Karya Nusantara launched the LinkAja Application which migrated from the T-Cash. As a product of BUMN that has network support throughout Indonesia, LinkAja should be able to become the number one e-wallet player because it has a great opportunity to reach a bigger market share compared to other e-wallet applicators. However, based on LinkAja Application, user data has not reached the target and there is a gap between the realization of the user and the active user of the Application. This study aims to analyze the factors that influence the continuance intention to use LinkAja in terms of gender using the Theory of DOI and Trust Building Framework. Researchers used the SEM and PLS methods in analyzing data. The results of the study stated that reputation is the most influence on trust, followed by variable mobility, security, and customization. The trust variable positively influences the continuance intention, while a higher perceived risk variable will reduce the intention to continue using the LinkAja application. Also, the effect of Mobility and Reputation on Trust is higher for male than female customers, while the effect of Customization and Security on Trust is higher for women than for men.
Keywords: LinkAja Application, Continuance Intention, Gender, Trust

INTRODUCTION

In the digital era, there are many online payment facilities, also known as e-payments. The development trend of e-payment in Indonesia will continue to dominate the business world, especially in e-commerce. Aside from being an electronic payment system, e-payment also helps in minimizing fraud and maintaining the security of transactions made. E-payment consists of various types, one of which is mobile payment.

The development of mobile payments in Indonesia began with the emergence of TCash in 2007. The emergence of T-Cash as the first electronic payment service in Indonesia to succeed in the government program to implement a cashless society. T-Cash is a product of Telkomsel as a non-cash payment instrument using a pin at a merchant that has a T-Cash logo for small nominal transactions.

Table 1. T-Cash History

Year	T-Cash History
2007	The emergence of TCash as the first digital money service through mobile phones in Indonesia.
2010	Introducing T-Cash Simcard.
2015	Telkomsel launches TCash Tap.
2016	T-Cash works with BTPN Wow! in the launch of T-Cash Extra as the first service that connects savings and mobile accounts.
2019	Migration becomes LinkAja.

Source: data processed by the author (2019)

T-Cash continues to develop its products in collaboration with stakeholders to support the National Non-Cash Movement (GNNT). T-Cash was established for almost 12 years, from 2007 to 2019. Then T-Cash expanded its products along with various electronic financial services

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owned by other State-Owned Enterprises (BUMN) to become LinkAja. The changes that occurred on February 22, 2019, aim to provide better and more complete electronic financial services for the people of Indonesia. From the business side, LinkAja was launched to reap the potential of customers based on the BUMN environment and also to enliven the fintech market in Indonesia.

As an electronic payment application that has just been inaugurated, LinkAja needs to look in the mirror of every trip and development of the T-Cash service. LinkAja started in the first quarter of 2019 to continue T-Cash as an effort to improve efficiency and synergy both in terms of infrastructure and promotional activities.

Based on Figure 1, it can be seen that T-Cash users experience significant growth from 2016 to 2018. While the number of LinkAja users registered until the third quarter of 2019 reached 30 million users, an increase of 22 million in the first quarter of 2019 and 26 million users in the second quarter of 2019. The user growth has a relatively stable increase compared to T-Cash. At the turn of 2018 towards the beginning of 2019 where T-Cash began to migrate to LinkAja, reducing the number of users from 25 million to 22 million. LinkAja, which began running in the first quarter of 2019, experienced problems including the LinkAja service that was not accessible due to the transformation of the system update so that many T-Cash users did not update their accounts to LinkAja. T-Cash successfully reached the target of users in 2016 and 2017, but not in 2018. T-Cash has a high target at the end of 2018 of 40 million users but the fact that occurs in the field is only about 25 million service users. Furthermore, the target of 40 million users will be the LinkAja target throughout 2019.

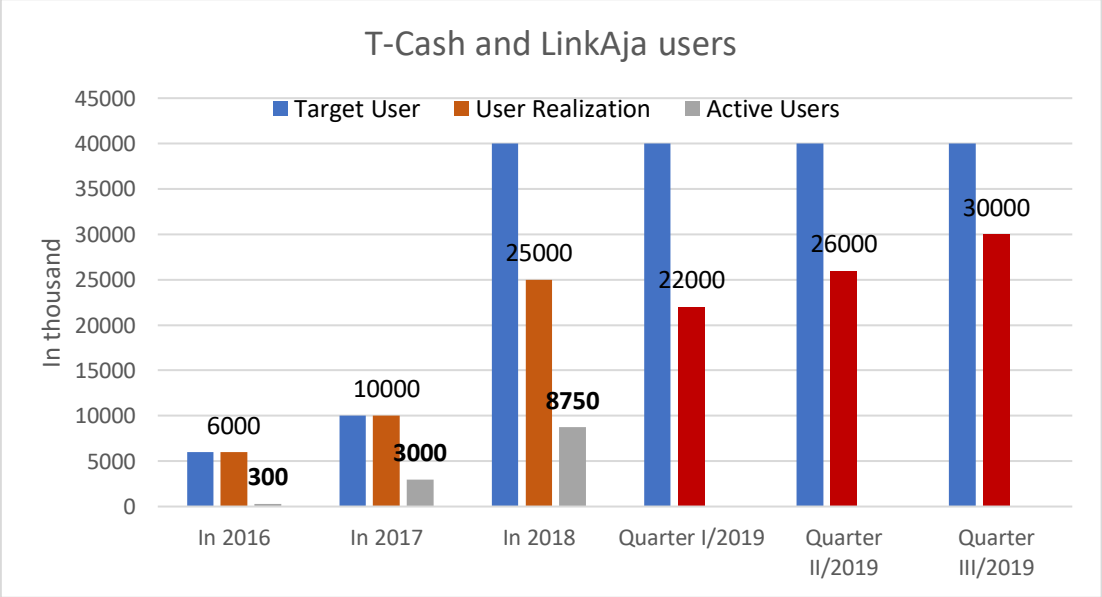

Figure 1. Number of T-Cash and LinkAja Users
Source: data processed by the author (2019)

LinkAja must increase the number of users to achieve the targets and objectives set to become the number one electronic payment system service in Indonesia. Besides, the number of T-Cash users is included in the category of good growth but there is a high gap between the realization of users and active users of T-Cash from 2016 to 2018. This is due to a large

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number of similar business actors, especially in the form of e-wallets that have entered and developed in Indonesia. To date, 38 e-wallets have received official licenses (Bank Indonesia, 2019). From these problems, it can be a challenge as well as an opportunity for LinkAja as a new player namely how to minimize the gap of active T-Cash users and not occur at LinkAja so that LinkAja has the largest number of active users through more efficient services according to the needs of the Indonesian people.

To achieve this goal, knowledge is needed that can increase the Intention to Continue to use mobile payment services, especially in the LinkAja application. Several studies have found that trust is the most influential factor in customers' acceptance and continuing use in various situations (Wang et al., 2013; Belanche et al., 2014; Köster et al., 2016). Another result conducted by Yu et al. (2016), the process of trust transfer positively influences the intention of the continue of mobile payment through satisfaction. The research explains that satisfaction is an important factor influencing further intentions. Besides, trust in online payments, perceived similarity, and perceived ownership between online payments and mobile payments positively influence trust in mobile payments. Research conducted by Hapsari & Unggul (2017) found that there are four main aspects in the application of Mobile Financial Service (MFS), namely trust, ease of use, value, and sustainability. In the research of Soebandhi et al. (2017) found that service quality was significantly affected by perceived ease of use and comfort, whereas interest in continuing users was only influenced by perceived usefulness. A study conducted by Lwoga & Lwoga (2017) found that compatibility, social influence, and m-payment knowledge were determined perceived usefulness, while m-payment knowledge, trust, and compatibility were predicted to be perceived ease of use using payment services. Besides, perceived ease of use is determined by perceived usefulness, and perceived usefulness and personal innovativeness, in turn, have a positive effect on behavioral intention to use m-payment.

Based on these results, it can be seen that there are still differences in the results of previous studies regarding the effect of independent variables on the intention to continue to use an application. Therefore, this study aims in detail to explain the acceptance of LinkAja which is a migration from T-Cash to certain indicators that can affect the acceptance of LinkAja by the user.

Based on this phenomenon, the title of this study was determined "Analysis of Factors Affecting Continuance Usage Intention of LinkAja Application".

This study uses the integration model of the trust-building framework and the theory of innovation diffusion in testing the factors of trust that influence the further interest of mobile payment users, namely LinkAja Application users. The thinking framework and variables used by researchers were adopted from the research model conducted by Shao et al. (2019).

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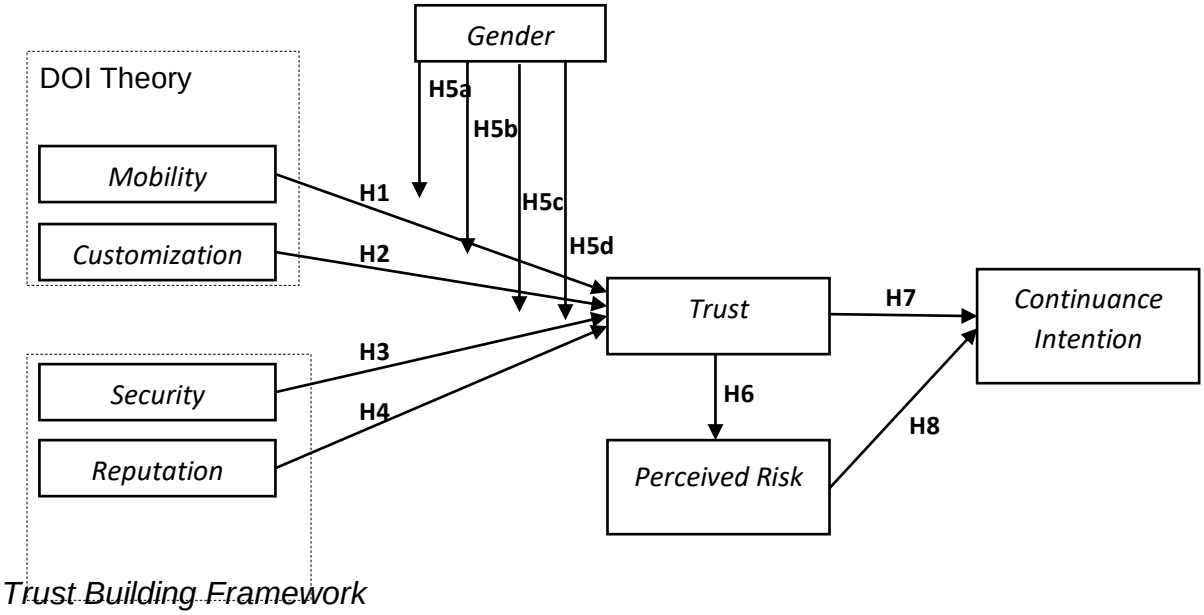

Figure 2. Research Framework
Source: data processed by the author (2019)

Specifically, mobility and customization are factors taken from the relative advantages based on the diffusion theory of innovation. These two factors are added to the research framework as an independent variable that influences customer trust and intention to use continue in the LinkAja Application. Mobility is a relative advantage because it can access the mobile payment platform anytime and anywhere (Shao et al., 2019). Customization is defined as the ability for users to adjust information functions, payment methods and security settings based on favorite behavior and user habits (Huang et al., 2014). Furthermore, Huang et al. (2014) explain that customization as an attribute that can reflect the relative superiority of cellular payments.

Also, reputation and security are drawn from the trust-building framework introduced by McKnight et al. (2002) as two other independent variables in influencing trust and intentions to continue. In the context of mobile payment, security represents customer perceptions about the safety and reliability of institutional structures such as guarantees, regulations, and promises of transactions in the payment environment (Zhou, 2011). Kim et al. (2009) define reputation as a belief in which customers argue that business firms have a good impression of ability, virtue, and integrity.

Perceived trust and risk are identified as two important antecedents in shaping consumer intentions in the context of mobile commerce Lin et al. (2014); Lu et al. (2011). The researcher raised the perceived trust and risk as an intervening variable that is the variable that links the variables of mobility, customization, reputation, and security to use continue. Some studies explain that trust is the most important factor in the continued interest of mobile payment users (Zhou, 2011). As in the study of Lu et al. (2011) explains that trust has a great influence on the acceptance of the use of mobile payment.

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Also, researchers want to find out whether there are differences between women and men in forming a trust. Gender can moderate the effect of the mobile payment construct on consumer behavioral intentions (Venkatesh et al., 2012). Therefore, Gender was added to this research model as a moderating variable in the relationship of the independent variable to the trust variable on the intention to continue to use the LinkAja Application.

METHODS

In this study, the method used is quantitative because the research collects data in the form of numbers and is analyzed using statistics. The sample data collected in this study is primary data by creating online questionnaire questions using Google Forms. Distribution of questionnaires online through social media namely Instagram, Facebook, WhatsApp, and Line. In this study, the number of sample data that had to be collected was 400 respondents using LinkAja Applications over three months of use. The reason the researcher used the data was that to find out the customers who wanted to continue using the LinkAja Application. When the questionnaire was distributed for three weeks starting from November 14, 2019, to December 12, 2019.

This study uses a dependent method using Structural Equational Modeling (SEM) techniques to analyze data. Statistical analysis in the VB-SEM model used was Partial Least Square (PLS). In this study analyzing PLS using SmartPLS 3.0 Software because the software is suitable for exploring data (Jogiyanto & Abdillah, 2015).

RESULTS AND DISCUSSION

Analysis results of the measurement model

The measurement model assessment includes tests of construct reliability and validity. Based on the results in Table 2, it shows that all indicators have a loading factor value greater than 0.7 so that it is declared valid. According to Ghozali & Latan (2014), the value of loading factors that are declared valid must be greater than 0.7. All variables in the study had an Average Variance Extracted (AVE) value greater than 0.5 so that it was declared valid. The expected AVE value is greater than 0.5, then the indicators on a variable are integrated and can represent these variables (Chin, 1995 in Jogiyanto & Abdillah, 2015). Besides, all variables in this study have Cronbach's Alpha and Composite Reliability values greater than 0.7 so that they are declared reliable. Cronbach's Alpha value is> 0.7 and composite reliability on PLS to be accepted is> 0.7 (Hair et al., 2008 in Jogiyanto & Abdillah, 2015).

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Table 2. Construct Reliability and Validity

Variable	Items	*Loading Factor*	AVE	CR
Mobility	MOB1	0.890		
	MOB2	0.897		
	MOB3	0.847		
Customization	CUS1	0.777		
	CUS2	0.769		
	CUS3	0.860		
	CUS4	0.866		
Security	SEC1	0.892		
	SEC2	0.919		
	SEC3	0.892		
Reputation	REP1	0.807		
	REP2	0.898		
	REP3	0.874		
Trust	TR1	0.888		
	TR2	0.906		
	TR3	0.895		
	TR4	0.893		
Perceived Risk	PR1	0.891		
	PR2	0.890		
	PR3	0.884		
Continuance Intention	CI1	0.916		
	CI2	0.885		
	CI3	0.939		

Source: data processed by the author (2019)

The authors observe the results of the Fornell-Larcker Criterion as part of discriminant validity testing. Fornell-Larcker Criterion results are shown in Table 3.

Table 3. Fornell-Larcker Criterion Test Results

	CI	CUS	MOB	PR	REP	SEC	TR
CI	**0.914**						
CUS	0.480	**0.819**					
MOB	0.464	0.573	**0.878**				
PR	-0.331	-0.245	-0.379	**0.889**			
REP	0.629	0.522	0.616	-0.364	**0.861**		
SEC	0.438	0.749	0.524	-0.258	0.533	**0.901**	
TR	0.647	0.654	0.682	-0.427	0.735	0.658	**0.896**

Source: data processed by the author (2019)

The diagonal in Table 3 is the value of the square root AVE and the value below is the correlation value between constructs. The results show that the AVE square value of each variable is higher than the correlation value so it can be concluded that the research model used is valid.). If the AVE value generated in a variable is greater than the correlation value among other variables, then a model has sufficient discriminant validity (Chin et al., 1997 in Jogiyanto & Abdillah, 2015).

Analysis results of the structural model

Our study analyzes the structural model by assessing path relationships and R square of the endogenous latent variables.

Table 4. R Square Results

Variable	R *Square*
Trust	0,692
Perceived Risk	0,182
Continuance Intention	0,422

Source: data processed by the author (2019)

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In the R-Square results listed in table 4. Shows the Trust variable with an R-square value of 0.692 has a strong model because the R-square value is greater than 0.67. This means that the Trust variable is influenced by Mobility, Customization, Security, and Reputation by 69.2% while the remaining 30.8% is influenced by other variables outside this study. The Continuance Intention variable with an R-square value of 0.422 has a moderate model because the R-square value is between 0.33 - 0.67. This means that the Continuance Intention variable is influenced by Trust and Perceived Risk by 42.2% while the remaining 57.8% is influenced by other variables outside this study. The Perceived Risk variable with an R-square value of 0.182 has a weak model because its R-square value is below 0.19. This means that the Perceived Risk variable is influenced by Trust by 18.2% while the remaining 81.8% is influenced by other variables outside this study.

Table 5. Path Coefficient Results

Variable	Path Coefficients
Mobility → Trust	0,242
Customization → Trust	0,157
Security → Trust	0,202
Reputation → Trust	0,396
Trust → Perceived Risk	-0,427
Trust → Continuance Intention	0,618
Perceived Risk → Continuance Intention	-0,067

Source: data processed by the author (2019)

According to Alexandrov (2017) a path coefficient value of more than 0.1 indicates that the relationship between variables in the structural model is positive. Based on Table 5 shows that Mobility, Customization, Security, and Reputation have a positive influence on Trust. Reputation has the greatest influence on Trust in the amount of 0.396, then followed by Mobility in Trust in the amount of 0.242, Security in Trust in the amount of 0.202 and Customization in the Trust in the amount of 0.157. Confidence in Perceived Risks and Perceived Risks to the Intended Sustainability Intention of negative value, amounting to -0.427 and -0.067 respectively, means that there is a negative influence of Trust towards Perceived Risk and Perceived Risk towards Usage Sustainability Intention. Then Trust in the Intention to Sustainability of Use has a large influence with a value of 0.618 and has a positive effect.

Multiple group analysis: females vs. males

The multi-group analysis conducted in this study was used to find out the comparison between women and men regarding the relationship that occurred in the independent variable towards the Trust variable. The aim is to see how gender moderates the relationship of the Mobility, Customization, Security, and Reputation variables to Trust based on Trust Building theory (Shao et al., 2019).

In this study, researchers divided the entire sample into two parts based on sex, namely women and men.We used a multi-group PLS analysis to compare the differences in the relationship resulting from the Path Coefficient of the two subsamples (women and men).

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Table 6. Comparison of Path Coefficient for Women and Men

Hypothesis	Variable	*Path Coefficient*		Information
		Women	Men	
H5a	*Mobility* $\longrightarrow$ *Trust*	0.121	0.329	Support H5a
H5b	*Customization* $\longrightarrow$ *Trust*	0.276	0.056	Support H5b
H5c	*Security* $\longrightarrow$ *Trust*	0.306	0.161	Support H5c
H5d	*Reputation* $\longrightarrow$ *Trust*	0.259	0.469	Support H5d

Source: data processed by the author (2019)

Researchers adopted this procedure based on previous research conducted by Shao et al. (2019). The results of the Path Coefficient test for the two sub-samples are shown in table 6.

Based on the multi-group test results in table 6 shows that all hypotheses are accepted. The Path Coefficient between Mobility and Trust is greater in Male customers compared to Women (Path Coefficient for Men = 0.329, Path Coefficient for Women = 0.121), Path Coefficient between Customization and Trust is greater in Women compared to Men (Path Coefficient for Women = 0.276, Path Coefficient Male = 0.056). Then the Path Coefficient between Security and Trust is greater in Women compared to Men (Path Coefficient for Women = 0.306, Path Coefficient = 0.161), and Path Coefficient between Reputation and Trust is greater in Male customers than in Female customers (Male Path Coefficient = 0.469, Path Coefficient for Women = 0.259).

Hypothesis test

In this study, the authors performed bootstrapping of 500 subsamples to find the value of T Statistics and P Values. T Statistics and P Values values in this study are shown in table 7.

Table 7. Testing T Statistics

Hypo-thesis	Variable	T *Statistics*	Information
H1	MOB $\longrightarrow$ TR	4.461	Support H1
H2	CUS $\longrightarrow$ TR	2.661	Support H2
H3	SEC $\longrightarrow$ TR	3.45	Support H3
H4	REP $\longrightarrow$ TR	8.104	Support H4
H6	TR $\longrightarrow$ PR	11.764	Support H6
H7	TR $\longrightarrow$ CI	14.346	Support H7
H8	PR $\longrightarrow$ CI	1.71	Support H8

Source: data processed by the author (2019)

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Based on the results of testing the hypotheses in Table 7, all hypotheses are accepted. According to Ghozali & Latan (2014) for hypothesis testing with a significance level of 5% received has a value greater than 1.64. Meanwhile, according to Hair & Joseph (2014), the value of the rule of thumb T statistic at a significance level of 5% is 1.65. For P Values, according to Hair & Joseph (2014) for a significance level of 5%, the p values must be smaller than 0.05.

Theoretical & practical implications

Of all the independent variables, the variable that most strongly influences Trust is Reputation as seen from the Path Coefficient value in table 5 which has the highest value of 0.396. Then followed by the variables Mobility, Security, and Customization. In contrast to the research conducted by Shao et al. (2019) which shows that the Security variable is the most powerful variable driving influence on Trust. The differences that occur can be caused by the research object used, the location of the study and culture in Indonesia. A good reputation is a belief held by customers that a company has a good impression regarding its policies, capabilities, and integrity (Kim et al., 2009). According to Achmadi (2008), a company that wants to increase the trust of its customers must first increase the reputation of the company. In Indonesia, a mobile payment company that has the best reputation is a popular company that is known and liked by many people because it can meet the needs of the community. Based on the phenomena discussed earlier, the top five sequences of applications with good reputations are Go-pay, Ovo, Dana, LinkAja and Jenius. Mobile payment applications with the best reputation will increase the number of active users. These conditions need to be considered by the management of LinkAja in addressing the low number of active users of the LinkAja application. Reputation as the most prominent variable on the level of trust, it is necessary to increase reputation indicators by service providers. Therefore, the management needs to make efforts to promote and disseminate products effectively and massive. For example through the LinkAja application advertising program or discount programs that work with LinkAja. So that the program can increase LinkAja's reputation to be more widely known by the surrounding community.

CONCLUSION

Based on the research results described, the conclusions obtained from this study are Mobility variable has a positive and significant effect on Trust with a relationship of 0.242. Then mobility can influence the level of trust in LinkAja application consumers in Indonesia. The greater the mobility perceived by the user, the greater will encourage user confidence in the LinkAja application service.

The customization variable has a positive and significant effect on Trust with a relationship of 0.157. Then customization can affect the level of trust in LinkAja application consumers in Indonesia. The greater the customization perceived by the user, the greater will encourage user confidence in the LinkAja application service.

The security variable has a positive and significant influence on Trust with a relationship of 0.202. Then security can influence the level of trust in LinkAja application consumers in Indonesia. The greater the security felt by the user, the greater will encourage user confidence in the service LinkAja application.

The reputation variable has a positive and significant effect on Trust with a relationship of 0.396. Then reputation can influence the level of trust in LinkAja application consumers in Indonesia. The greater the perceived reputation of the user, the greater will

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encourage user confidence in the service application LinkAja.

The trust variable has a negative and significant influence on Perceived Risk with a relationship of -0.427. Then trust can affect the level of risk perceived by consumers of LinkAja applications in Indonesia. The greater the trust felt by the user, the smaller the risk perceived by the user to the LinkAja application service, or vice versa ie the less trust the user feels, the greater the risk perceived by the user to the LinkAja application service.

The Trust variable has a positive and significant effect on Continuance Intention with a relationship magnitude of 0.618. Then the trust can affect the intention of the continued use of LinkAja application consumers in Indonesia. The greater the trust the user feels, the greater will drive the intention to continue to use LinkAja application services.

Perceived Risk variable has a negative and significant effect on Continuance Intention with a relationship of -0.067. Then the perceived risk can affect the intention to continue using consumers of LinkAja applications in Indonesia. The smaller the risk perceived by the user, the greater the intention to encourage the continued use of LinkAja application services, or vice versa ie the greater the risk perceived by the user, the less intention to continue to use LinkAja application services.

The effect of Mobility (MOB) and Reputation (REP) on Trust (TR) is higher for Male customers than for Female customers, while the Effect of Customization (CUS) and Security (SEC) on Trust (TR) is higher for Female customers than for Male customers using application LinkAja in Indonesia.

Thus all hypotheses in this study were accepted and significant. It can be concluded that the hypotheses developed in this study have similarities and strengthen the justification of previous studies, such as (Shao et al., 2019). Based on the similarity, it can be confirmed that there are similarities in the results of the study despite the different locations and objects of the study.

In the R-Square results found in table 4 shows the Trust variable with an R-square value of 0.692 has a strong model because the R-square value is greater than 0.67. This means that the Trust variable is influenced by Mobility, Customization, Security, and Reputation by 69.2% while the remaining 30.8% is influenced by other variables outside this study. The Continuance Intention variable with an R-square value of 0.422 has a moderate model because the R-square value is between 0.33 - 0.67. This means that the Continuance Intention variable is influenced by Trust and Perceived Risk by 42.2% while the remaining 57.8% is influenced by other variables outside this study. The Perceived Risk variable with an R-square value of 0.182 has a weak model because its R-square value is below 0.19. This means that the Perceived Risk variable is influenced by Trust by 18.2% while the remaining 81.8% is influenced by other variables outside this study.

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