

CHAPTER TWO

THEORETICAL AND EMPIRICAL LITERATURE

2.1 Introduction

Previous studies have tried to intention to adopt mobile payment in physical stores, many which is based on technology acceptance model (TAM) and the unified theory of acceptance and use of technology (UTAUT). Previous studies have also examined information system theories such as performance expectancy (Susanto et al., 2020; Widyanto et al., 2021; Zhou, 2014), trust (Handarkho, 2021; Widyanto et al., 2021; Zhou, 2014), and perceived usefulness (Handarkho et al., 2021; Lisana, 2021; Susilo et al., 2019) that have a positive effect on the adoption of mobile payment. However, most of these studies focused on the initial adoption and rarely the users' post-adoption of mobile payment . Therefore, this research tried to fill the gap by focusing on the users' post-adoption of mobile payment

2.2 Theoretical Literature

As of late, a few ponders were conducted on versatile installment client behaviors, most of which centered on introductory appropriation and connected primarily TAM or bound together hypothesis of acknowledgment and utilize of innovation (UTAUT) However, most of these studies focused on the initial adoption and rarely the users found that trust, flow, and performance expectancy determine, alternately, system quality, information quality, and service quality served as important.

2.2.1 Perceived Trust

The concept of mobile payment, in a few administrations counting mobile payment stages, has been discussed plan by numerous researchers from different viewpoints due to its affect on businesses. It has gotten to be pivotal since the fetched of holding existing clients is cheaper compared to picking up unused ones (Cao et al., 2018; Yuan et al., 2019). A few components have been observed and separated from Fulfillment and Seen esteem, Trust is another common , particularly within the electronic payment system like mobile payment. Chance and security have been distinguished as one of the critical issues in payment administrations (Kim et al., 2019); be that as it may, building Trust in mobile payment is believed to have the ability to play down the doubtfulness and to encourage certainty and to receive portable payment. Trust is

characterized as the mental acknowledgment of the defenselessness of other parties based on their capacity to meet person desires (Cao et al., 2018). A few thinks about have posited trust as the determinant figure influencing client intention.

2.2.2 Deal Proneness

Deal Proneness is characterized as a mental affinity to reply to bargains (Lichtenstein et al., 1995). Hence, bargain inclination demonstrates the mental penchant to buy, as contradicted to the real reaction to products and administrations on deals advancements (DelVecchio, 2005) . with the Deal Proneness people can base their buying choices on the premise of the characteristics of the item, the esteem given by it, and its quality, whereas price-conscious clients are concerned around the cost and explore for an elective that's estimated low.

2.2.3. Perceived Convenience

Perceived Convenience is as a level of comfort toward time, put and execution that one feels when seeking after a errand amid the English versatile learning. mobile payment which empowers and draws in client utilizing this platform as a installment framework in a physical store. Koenig-lewis et al. (2015) recommended that one of the reasons why individuals need to embrace unused innovation is owing to its unique experience. Within the data innovation setting, Farivar et al. (2017) characterized delight as the degree to which the utilize of a specific innovation is seen to be pleasant regardless of any expected execution or results. In line with mobile payment , the analyst believes that the involvement given by this installment benefit is competent of bringing delight and enjoyment for a client in shopping action (De Kerviler et al., 2016; Stop et al., 2019), as it has been considered as an pleasant movement (Shin, 2013). In this manner, this consider postulates enjoyment as a positive figure joined to mobile payment.

2.2.4. Intention to Adopt Mobile Payment

Intention to adopt mobile payment exertion desire has noteworthy and positive relationship with the deliberate of embracing versatile installment. Social impact has positive and noteworthy relationship with the purposeful of receiving portable installment. Seen chance has negative and noteworthy relationship with the deliberate

of receiving versatile installment. When people can adopt mobile payment, mobile payment will be much larger and the make the public trust to pay with it.

2.3 Empirical Literature

Recent studies have found determinants that affect the adoption (Dewi et al., 2020; Junadi & Sfenrianto, 2015; Susanto et al., 2020; Widyanto et al., 2021; Zhou, 2014), Trust (Cao et al., 2018; Fan et al., 2018; Handarkho, 2021; Hariguna et al., 2020; Lisana, 2021; Widyanto et al., 2021; Zhou, 2014), Perceived Usefulness (Aji et al., 2021; C.C. & Prathap, 2020; Handarkho et al., 2021; Inan et al., 2021; Jain et al., 2021; Kumar et al., 2018; Lestari, 2019; Lisana, 2021; Rafdinal & Senalasari, 2021; Susilo et al., 2019), Perceived Ease of Use (Kumar et al., 2018; Lisana, 2021; Rafdinal & Senalasari, 2021; Susilo et al., 2019), Social Influence (Junadi & Sfenrianto, 2015; Lisana, 2021; Susanto et al., 2020; Widyanto et al., 2021), Perceived Security (Junadi & Sfenrianto, 2015; Maureen Nelloh et al., 2019; Widyanto et al., 2021), Perceived Risk (Handarkho, 2021; Lestari, 2019; Raman & Aashish, 2021; Susanto et al., 2020; Widyanto et al., 2021), Self-Efficiency (C.C. & Prathap, 2020; Lestari, 2019; Lisana, 2021; Wang, 2020), and Satisfaction (Cao et al., 2018; C.C. & Prathap, 2020; Handarkho et al., 2021; Inan et al., 2021; Jain et al., 2021) have been found to have a positive effect on the adoption. However, most of these studies focused on the initial adoption and rarely the users' post-adoption of mobile payment. This study tries to understand users' post-adoption of mobile payment by using trust, flow, system quality, and information quality as determinants.

The relationship between trust and users' attitude towards mobile payment use is discussed in prior studies (Cao et al., 2018; Fan et al., 2018; Handarkho, 2021; Hariguna et al., 2020; Lisana, 2021; Widyanto et al., 2021; Zhou, 2014). These studies have found that trust has a positive relationship on users' attitude toward mobile payment use. Flow is rarely used as the determinants on mobile payment continuance usage but Flow has received great attention in information systems research (Zhou, 2014). (Jung et al., 2009) noted that content validity affects mobile TV users' flow. (Kim et al., 2013) integrated technology acceptance model and flow to examine user adoption of console games. Earlier thinks about recognized the impact of framework quality on users' believe in infomediaries and versatile commerce advances (Vance et al., 2008). In expansion, framework quality may influence stream involvement. For

illustration, clients may have to be as often as possible hold up for the stacking and reactions in the event that versatile installment frameworks have moderate reactions. This may lead to their uneasiness and weaken their encounter for to pay with mobile payment detailed that data quality essentially influences seen value (comparative to execution anticipation) of versatile applications. Extant research has moreover famous the impact of data quality on client believe in inter-organizational frameworks.

2.4 Hypothesis Development

2.4.1. Effect of Perceived Trust on Interest to Adopt Mobile Payment

Belief in online installment may influence users' execution hope and stream involvement related with utilizing versatile installment. Execution anticipation reflects the utility determined from utilizing versatile installment. When clients have shaped believe in online installment, they have less concern on installment chance and vulnerability. This may increment their seen control, which could be a component of flow. Therefore, this study hypothesizes the following:

RQ1 Do Perceived Trust affect to interest adopt mobile payment?

2.4.2. Effect of Deal Proneness on Interest to Adopt Mobile Payment

Deal proneness may affect flow experience. For example, users may need to frequently wait for the loading and responses if mobile payment systems have slow responses. This may lead to their anxiety and undermine their experience. Therefore, this study hypothesizes the following:

RQ2 Does Deal Proneness affect the interest to adopt in mobile payment?

2.4.3. The Effect of Perceived Convenience on Interest to Adopt Mobile Payment

Poor information and convenience of using mobile payment which the users is many people from adult. This may decrease their perceived convenience and undermine their experience. Therefore, this study hypothesizes the following:

RQ3 Does Perceived convenience affect the interest to adopt mobile payment?

2.5 Theoretical or Conceptual Framework

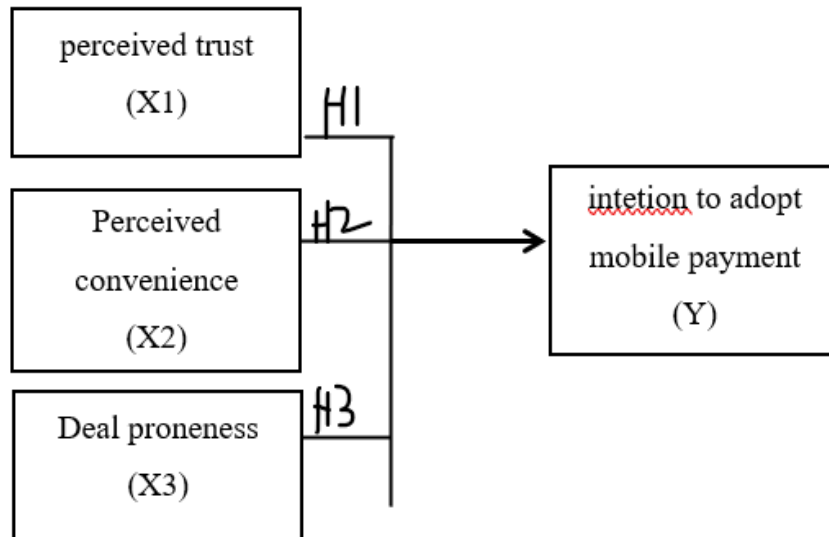


Figure 2.1. Research Framework

2.6 Conclusion

A number of studies have examined factors that affect the users' attitude toward mobile payment such as Performance Expectancy (Dewi et al., 2020; Junadi & Sfenrianto, 2015; Susanto et al., 2020; Widyanto et al., 2021; Zhou, 2014), Trust (Cao et al., 2018; Fan et al., 2018; Handarkho, 2021; Hariguna et al., 2020; Lisana, 2021; Widyanto et al., 2021; Zhou, 2014), and satisfaction (Cao et al., 2018; C.C. & Prathap, 2020; Handarkho et al., 2021; Inan et al., 2021; Jain et al., 2021) that have a positive relationship on the adoption and continuance usage of mobile payment. However, these studies focus mainly on the users' initial adoption and rarely examined the post-adoption usage of mobile payment. This study tried to fill the gap by examining the post-adoption usage of mobile payment by using Perceived Trust, Deal Proneness, and Perceived Convenience.