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Letter of Acceptance

Dear **Sandra Yunita** (Paper #087),

Congratulations!!! On behalf of the IConBEM 2020 program committee, we are pleased to inform you that your paper has been accepted for presentation at IConBEM 2020 conference. The conference will be held on February 01st, 2020, in Surabaya, Indonesia. Please follow the listed points to prepare your final version of your paper/abstract:

1. Please revise your abstract based on reviewers' comments below (if any). You should consider putting the affiliation name correctly.
2. Please update your revised version of the abstract to the EasyChair submission system with the full paper attached.
3. Please register for the conference according to the scheduled date. At least one author of each paper needs to register. The registration account is:
<https://ecommpg.klikbca.com/BCAPGW/Payment/Link?plid=3174>
4. Please directly inform us (Mrs.Anandita- +62-817-035-40-888, or Mrs.Muniroh- +62-851-3247-9080) after you complete the registration payment. Otherwise, we will assume that your paper will be withdrawn automatically.
5. Please visit the conference website to find all the information and updates about the conference venue, location, and conference program.
6. Please note that each accepted paper/abstract should be presented at the conference.
7. Please keep the updated information from the website: <http://bit.ly/iconbem>

We look forward to meeting you at the IConBEM venue.

Best Regards,



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Dr. Ir. Arman Hakim Nasution, M.Eng.Sc
IConBEM 2020 Conference Chair

Important Dates:

- Early Bird Registration: December 20th, 2019
- Final Paper/ Camera Ready Submission: January 03rd, 2020
- Late Registration: January 05th, 2020
- Conference Date: February 1st, 2020



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Reviewer's Comments

The author submit the research entitled " The effects of mobile payment dimensions toward continuance intention in Surabaya", which we found interesting. The author can project the overall research summary and tell all the essentials aspects such as contributions and a bit detail in methodology. The reader can grasp the idea from this abstract quite easily.



The Effects of Mobile Payment Dimensions toward Continuance Intention in Surabaya

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Abstract – The 4.0 industrial revolution allows people to make payments using mobile devices which is called mobile payment. Mobile payment users in Indonesia have enlarged a significant improvement in the last few years. However, the use of mobile payment in Indonesia has not dominated yet. Most of the payments that they use are ATM Transfers, debit cards, and internet banking. These indicate the lack of continuance intention in using a mobile payment. The aim of this study is to examine the effects of mobile payments dimension (mobility, customization, security, reputation), service quality toward continuance intention through trust, and also the effects of trust toward continuance intention through perceived risk. The data used in this study are obtained through a research questionnaire. Respondents in this study were 170 Go-Pay and OVO users domiciled in Surabaya who made transactions with Go-Pay and OVO at least twice in the last few months. The sampling method of this study was non-probability sampling. This study uses a quantitative approach with the Structural Equation Modeling (SEM) method for statistical test. SEM analysis was carried out using the Analysis of Moment Structures (AMOS). The results of this study indicate that mobility and security have a significant positive effect on trust. In the other hand customization, reputation, and service quality do not affect trust. Trust has a significant positive effect on continuance intention and perceived risk. Meanwhile, the perceived risk made a significant negative effect on continuance intention.

Abstrak – Perkembangan era industri 4.0 membuat masyarakat dapat melakukan pembayaran menggunakan perangkat seluler yang dikenal dengan sebutan mobile payment. Pengguna mobile payment di Indonesia mengalami peningkatan yang cukup signifikan selama 1 tahun terakhir. Namun penggunaan mobile payment di Indonesia masih belum mendominasi. Pembayaran yang masih banyak digunakan adalah ATM Transfers, debit cards, dan internet banking. Hal ini menunjukkan kurangnya continuance intention penggunaan mobile payment. Tujuan penelitian ini adalah mengetahui pengaruh dimensi mobile payment (mobility, customization, security, reputation), dan service quality terhadap continuance intention melalui trust, serta pengaruh trust terhadap continuance intention melalui perceived risk. Data yang digunakan dalam penelitian ini merupakan data primer yang diperoleh melalui kuesioner penelitian. Responden penelitian ini adalah

170 pengguna Go-Pay dan OVO domisili kota Surabaya yang melakukan transaksi dengan Go-Pay dan OVO minimal dua kali dalam 1 bulan terakhir. Teknik pengambilan sampel penelitian ini adalah non-probability sampling. Penelitian ini menggunakan pendekatan kuantitatif dengan pengujian secara statistik menggunakan metode Structural Equation Modeling (SEM). Analisis SEM dilakukan dengan menggunakan program Analysis of Moment Structures (AMOS). Hasil penelitian ini menunjukkan bahwa mobility dan security berpengaruh secara signifikan positif terhadap trust. Sementara customization, reputation, dan service quality tidak memiliki pengaruh terhadap trust. Trust berpengaruh secara signifikan positif terhadap continuance intention dan perceived risk. Sedangkan perceived risk berpengaruh secara signifikan negatif terhadap continuance intention.

Keywords - Mobile Payment, Mobility, Customization, Security, Reputation, Trust, Perceived Risk, Continuance Intention

I. INTRODUCTION

Teknologi maju telah masuk ke Indonesia seiring dengan berkembangnya era industri 4.0. Perkembangan tersebut merupakan akibat dari proses globalisasi. Salah satu teknologi yang berkembang di era industri 4.0 adalah *digital economy* (Ristekdikti, 2018). Menurut Wanda (2019), *digital economy* meliputi berbagai bisnis digital yang sedang berkembang di Indonesia, seperti layanan transportasi *on-demand* (Go-Jek dan Grab), bisnis *e-commerce* (Tokopedia, Lazada, Bukalapak, dll), dan layanan *financial technology* atau yang lebih dikenal dengan FinTech. Bank Indonesia (2019a) menyatakan FinTech telah memberikan dampak pada masyarakat Indonesia dalam bentuk perubahan sistem pembayaran dengan layanan yang lebih baik, pilihan

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