

# Social aspect versus service quality in trust formation toward mobile payment adoption: a case study of Indonesia

Social aspect  
versus service  
quality in MP

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## Abstract

**Purpose** – This research aims to investigate the significant influence of social factors based on the social impact theory against service quality factors based on uncertainty avoidance dimension in determining user perception of trust toward mobile payment (MP) usage.

**Design/methodology/approach** – The theoretical model used was analyzed by adopting the structural equation modeling technique. Questionnaires were delivered to Indonesian customers as the target respondents using Google Forms, and finally, 659 valid responses were received.

**Findings** – Based on the direct effect analysis, service quality had more influence on the user trust perception than the social aspect. More specifically, Perceived Security was the most influential in increasing the level of user trust followed by Perceived Usefulness and Network Externalities.

**Originality/value** – This research presents a comprehensive investigation that applied a different perspective of the way social and service quality aspects develop user trust toward MP usage.

**Keywords** Social influence, Service quality, Trust, Mobile payment, Social impact theory, Uncertainty avoidance

**Paper type** Research paper

## 1. Introduction

Nowadays, mobile payment (MP) has been considered a technology that satisfies the customer's need for a reliable and comfortable system to be used (Handarkho *et al.*, 2021). Moreover, it is used for banking and financial purpose by 39.2% of mobile app users in Indonesia (Hootsuite, 2021). The report above signifies the potential of MP to be a payment standard in the future, replacing the existing method. This prediction is also supported by the recent COVID-19 pandemic, which encourages society to seek a safe alternative system such as MP and avoid physical touch with other individuals (Cao, 2021). Regardless of the feature and convenience, the intervention of risk and trust issues is still a factor attached to MP, which leads to users' concern about adopting the system (Gao and Waechter, 2017). This issue is not only limited to MP's ability to execute the transaction safely but also related to vendors' capability to provide solutions and guidance to avoid an undesirable situation in their transaction (Lisana, 2021). In the MP context, trust is conceptualized as an acceptance of the possible vulnerability of MP in providing the proper services that meet user expectations (Handarkho, 2021a, b; Shao *et al.*, 2019). From a scholarly perspective, several related research considers trust to influence users' intention in using the system (Handarkho, 2021a, b; Patil *et al.*, 2020; Park *et al.*, 2019; Poromatikul *et al.*, 2019). However, many sources merely put trust as a construct that completes their theoretical models rather than discussing its formation in the MP context from a more comprehensive perspective. Even though some of the research



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already emphasized the trust-building mechanism, this only explains the means of transferring trust from other entities and does not specifically observe a predictor that directly and indirectly affects trust formation towards MP (Handarkho, 2021a, b).

However, this research uses a different approach by proposing a model to explain the process of establishing the trust toward MP services from two related aspects, namely social and service Quality. The social aspect in the theoretical model is proposed based on the social impact framework developed by Latane (1981). The theory explains how the effects of other peoples' behavior can be represented in several ways, both in number and via a sense of familiarity. With respect to trust, this framework can highlight that users' acceptance of a vulnerability of specific systems is also influenced by others' behavior or attitude toward the system (Handarkho, 2021a, b). As mentioned by Vedadi and Warkentin (2020) and Handarkho (2021a, b), to justify uncertainty, people potentially rest on others' decisions to address the issue.

Meanwhile, the quality of MP services was grounded based on the dimension of Uncertainty Avoidance from Hofstede-insights (2022). In detail, this theory explains that individuals' tendency to tolerate uncertain things is affected by the gain and losses perceived by users toward certain behavior (Ladbury and Hinsz, 2009), leading to trust formation. The selection of this theory is predicated on the supposition that MP is a platform that is still associated with some risks when it is utilized (Handarkho, 2021a, b; Shao *et al.*, 2019). People who tend to avoid risk, particularly regarding service adoption, typically use the quality of the platform as their measurement of choice. This idea is connected to the concept of uncertainty avoidance. Subsequently, the capabilities of MP to provide a service that fulfills user expectations in terms of usefulness, security and reliable regulation help users minimize perceived uncertainty, leading to trust development (Lisana, 2021; Handarkho, 2021a, b).

This research, however, investigates how social aspects affect users' tendency to rely on the quality of services as an assurance to reduce the uncertainty toward the platform, leading to trust establishment. The involvement of these two theories in a comprehensive manner to explore trust formation has not been extensively discussed in the prior literature, making this approach offer an alternate contribution that is considered to fill a research gap in the MP study. Lastly, the result is expected to bring a profound understanding of the way Indonesians established their belief toward MP, which vendors and stakeholders tend to use in improving their services. Finally, two research questions (RQs) are proposed as follows:

- RQ1. Which social and technical aspect factor has a direct and indirect effect on individual trust formation in MP usage?
- RQ2. Which factors have a significant moderating effect on the formation of trust in MP usage?

## 2. Literature study and hypotheses development

Table 1 shows an overview of the prior research related to trust usage in the MP context. Trust is found to have been employed as one of the factors that predict user's intention to adopt MP (Raman and Aashish, 2021; Kumar and Sharma, 2020; Patil *et al.*, 2020; Talwar *et al.*, 2020; Park *et al.*, 2019; Poromatikul *et al.*, 2019; Gao and Waechter, 2017). Even though some of the research has used the trust-building mechanism, still, they only explain the means of transferring this construct from other entities (Gong *et al.*, 2020; Handarkho, 2021a, b). This research offers an alternative approach by explaining the way social influence affects the development of trust associated with the service quality offered by MP vendors, especially in the case of Indonesia, as a collectivist society.

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| The focus of the study  | Basic theory   | Exogenous variables   | Intervening variable(s)   | References                                   |
|---|--|---|---|--|
| Factors that influence MP user willingness in India to continue using the platform                                  |  | Service Quality, Perceived Risk, Convenience and Social value   | Perceived Trust, Effort expectancy, Satisfaction and Attitude         | <a href="#">Raman and Aashish (2021)</a>     |
| The influence of the social experience factor in establishing trust to increase the intention to use MP continually | Social impact and trust transfer theory                              | Perceived herd, Parasocial interaction and Perceived risk   | Trust   | <a href="#">Handarkho (2021a, b)</a>         |
| Factors affecting user acceptance toward peer to peer mobile payment  | TAM  | Perceived Risk, Subjective Norms and Personal innovativeness  | Perceived Trust, Perceived Usefulness and Perceived ease of use       | <a href="#">Kalinić <i>et al.</i> (2020)</a> |
| Understanding user intention to adopt M-banking which lead to actual use  | DeLone and McLean IS success model                                   | Service quality, Information quality, System quality and Trust  | Satisfaction and intention to use                                     | <a href="#">Kumar and Sharma (2020)</a>      |
| The determinant of Indian consumer intention to adopt MP  | Meta-UTAUT   | Personal Innovativeness, Anxiety, Trust, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions and Grievance redressal | Attitude and Behavioral Intention                                     | <a href="#">Patil <i>et al.</i> (2020)</a>   |
| Investigating cognitive and emotional trust transfer from Web payment to mobile payment services                    | Trust transfer theory  | Cognitive trust in WP, Perceived entitativity and Emotional trust in WP   | Cognitive trust in MP and Emotional trust in MP                       | <a href="#">Gong <i>et al.</i> (2020)</a>    |
| Investigating the predictor of initial trust and its association toward continuation intention                      | Information systems success model, transaction cost economics theory | Perceived Information Quality, Perceived Service Quality, Perceived Uncertainty and Perceived Asset Specificity                                       | Initial Trust, Perceived Usefulness, Confirmation and Dissatisfaction | <a href="#">Talwar <i>et al.</i> (2020)</a>  |
| Predictor of consumers' intention to use MP   |  | Perceived risk and perceived benefits   | Trust   | <a href="#">Park <i>et al.</i> (2019)</a>    |
| Factors influencing user continuous intention to use MP app   | Technology readiness index, extended expectation-confirmation model  | Drivers (optimism, innovativeness, convenience and compatibility) Inhibitors (discomfort, insecurity, perceived cost and perceived risk)              | Perceived usefulness, Perceived ease of use and Satisfaction          | <a href="#">Humbani and Wiese (2019)</a>     |

(continued)

**Table 1.**  
Overview of the  
prior literature

| The focus of the study   | Basic theory                | Exogenous variables  | Intervening variable(s)  | References                       |
|--|-----------------------------|--|--|----------------------------------|
| The influence of cognitive dimensions on trust and continuance intention to use MP                       |                             | Information Quality, Privacy and Security  | Trust  | Nelloh <i>et al.</i> (2019)      |
| Antecedents of trust toward third-party MP platforms which lead to continuance intention                 | Innovation diffusion theory | Mobility, Customization, Security and Reputation   | Trust and Perceived risk   | Shao <i>et al.</i> (2019)        |
| The determinant of user continuance intention to use mobile banking apps in Thailand                     |                             | Image, Perceived risk, Complaint handling, Trust and Communication   | Confirmation, Perceived quality, Perceived value and Satisfaction    | Poromatikul <i>et al.</i> (2019) |
| The role of trust and perceived risk toward customer intention to use mobile money (MM) service in Ghana |                             | Economic risk, Functional risk, Security risk, Privacy risk, Time risk, Service risk, psychological risk and Social risk | Perceived risk, Economy-based Trust and Trust in MM service provider | Abdul-Hamid <i>et al.</i> (2019) |

Table 1.

## 2.1 Hypotheses development

*2.1.1 Service quality and uncertainty avoidance theory.* This study employs Uncertainty Avoidance from Hofstede's culture dimensions (Hofstede-insights, 2022) to explain how society assesses the quality service of MP and its association with trust formation. The uncertainty avoidance dimension describes how people deal with the risk and uncertainty derived from a particular situation or specific phenomena, which is also applied in MP adoption in this study. Al-Okaily *et al.* (2020) also used this theory to explain how users developed acceptance toward the vulnerability attached to a particular technology such as MP. In this research context, Uncertainty Avoidance highlights the tendency of society to avoid and minimize risk through various approaches, which leads to trust formation (Karahanna *et al.*, 2013). It means people who tend to avoid risk in particular service adoption usually use the quality of the platform as their measurement. Once users believe the system's usage is capable of offering values or benefits, their assessment and perception of the ability become definite, leading to trust development (Zhou, 2014). In particular, this research suggests Perceived Usefulness as the factor that represents the ability of MP in answering user needs during transaction matters. This factor refers to individuals' belief that MP provides more benefits than other payment methods (Bailey *et al.*, 2017). Some sources revealed the role of Perceived Usefulness as a strong predictor of consumer trust in various online and mobile systems (Larasetiati and Ali, 2019; Shankar and Kumari, 2019). Therefore, the following hypothesis is postulated:

H1. Perceived Usefulness has a positive direct effect on user's trust in MP

Uncertainty Avoidance is also related to the effort or strategy put in place to reduce the risk perceived in certain systems' usage (Xin *et al.*, 2015). Concerning MP, the risk issues attached to this system potentially decrease people's intention to adopt its services (Gao and Waechter, 2017). Therefore, the availability of reliable regulations and rules from MP vendors can be an alternative to minimize the uncertainty perceived by users (Fan *et al.*, 2018). While many prior

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sources raise Uncertainty Avoidance from a user perspective, this research uses an alternative approach by considering this factor from the vendor side. In detail, this study defines Uncertainty Avoidance as the ability of vendors to provide formal rules and regulations that make MP users feel confident and safe in using the system. This means the rules and regulations' quality significantly affects the perceived security and trust toward mobile payment from the user perspective (Fan *et al.*, 2018); therefore, the following hypotheses are proposed:

- H2. Uncertainty Avoidance related to regulation has a positive direct effect on user's trust in MP.
- H3. Uncertainty Avoidance related to regulation has a positive direct effect on user's Perceived Security in MP.

Another technical aspect that is postulated to affect trust is related to security. In detail, this refers to the system's ability to protect the user from the potential risk and loss occurring in the system (Zhou, 2011). It means, the security issues related to financial and privacy loss are the crucial concern existing in MP and are believed to affect the trust formed toward the system (Lisana, 2021; Park *et al.*, 2019; Liébana-Cabanillas *et al.*, 2018; Fan *et al.*, 2018). Ooi *et al.* (2020) stated the higher the users' perception of the security level, the more their confidence that the system can be trusted. Regarding MP adoption, many authors argued the significant effect of Perceived Security on trust (Fan *et al.*, 2018; Zhao and Bacao, 2021; Wong and Mo, 2019); hence, the following hypothesis was proposed:

- H4. Perceived Security has a positive direct effect on user's trust in MP

*2.1.2 Social aspect based on the social impact theory.* Previous research related to MP has already considered social factors that need to be recognized in this platform adoption (Raman and Aashish, 2021; Handarkho, 2021a, b; Patil *et al.*, 2020; Abdul-Hamid *et al.*, 2019). In the trust context, the social aspect is believed to reduce the distance between the user and the services in terms of belief and acceptance (Lu *et al.*, 2016). In order to strengthen the ground of hypotheses development, this study employs the social impact theory from Latane (1981). In detail, the theory describes how the influences of others' behavior can be translated into various forms, including numbers and familiarity.

The number refers to the strength of social influence measured based on the number of people who perform, adopt or conduct the specific behavior (Handarkho, 2021a, b). In the context of MP adoptions, the increase in the number of people who use these services is believed to enhance their trust in the platform's reliability (Lee and Hong, 2016). Therefore, this research proposed *Network Externalities* as a construct that affects trust formation based on the Number aspect of Social impact theory. This factor refers to the advantages and values users receive once the people using a particular service multiplies (Mouakket and Sun, 2019). In the context of the social impact, the benefits gained by the users will rise when the number of people using particular services increases (Cheng *et al.*, 2019), meaning the utility level is associated with the population using or adopting it (Qasim and Abu-Shanab, 2016). In the MP case, provided the user increases, the benefits received also rise, such as the total merchants supporting the system, the wider MP alternative offered, and a possible lower service cost (Bailey *et al.*, 2017). Therefore, the following hypothesis is proposed:

- H5. Network Externalities have a positive direct effect on user's trust in MP

Meanwhile, familiarity refers to the influence derived from familiar people who have a strong tie with recipients because of previous interactions or relationships (Ng, 2013; Handarkho, 2020a, b). This theory was confirmed by Cheung *et al.* (2020) and Handarkho (2021a, b), who concluded that behavior from known people, such as family and friends, was often used by

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individuals to establish their trust toward a particular service. In the social factor context, familiarity was previously conceptualized as a *subjective norm*, defined as “the degree to which an individual believes that people who are important to her/him think she/he should perform the behavior in question” (Fishbein and Ajzen, 1975; Venkatesh and Davis, 2000). From an MP adoption perspective, people tend to use others’ opinions and experiences who are close and familiar to them as insurance to minimize the risks and uncertainty attached to risked services such as payment apps (Gupta *et al.*, 2019; Lisana, 2021). Beldad and Hegner (2018) use the term “second-hand information” to portray the role of other persons’ ideas in establishing trust, meaning once individuals face an indecisive situation, they tend to utilize external opinions and beliefs as a ground to justify their decision. Therefore, this current research suggests the following hypothesis:

*H6.* Subjective Norms has a positive direct effect on user’s trust in MP

Hong (2018) said once Network Externalities increase, meaning an elevation in MP user, the value attached to the services is enhanced. This is also supported by Dickinger *et al.* (2008) who indicate specific systems’ utility increase in case it is consumed by many other users. Technically, once the number of customers adopting the product rises, the advantage received also increases, such as the number of merchants supporting the system, and various promotions provided by vendors as a consequence of many MP alternatives in the market (Qasim and Abu-Shanab, 2016; Bailey *et al.*, 2017). In line with Mouakket and Sun (2019), elevation in the number of users adopting the system, indirectly increases the complementary services attached to the product, leading to the user-perceived usefulness. Further, related to the security aspect in MP, users tend to look up to other persons’ decisions or behavior when they face uncertainty issues in the services (Handarkho, 2021a, b). In this research context, users potentially minimize their concerns toward security risks after realizing the system has been adopted by a significant amount of people (Vedadi and Warkentin, 2020) through the availability of many complementary products as a consequence of Network Externalities. Therefore, the following hypotheses were developed:

*H7.* Network Externalities has a positive direct effect on Perceived Usefulness.

*H8.* Network Externalities has a positive direct effect on Perceived Security.

The user’s perception of the system’s reliability is also affected by the idea of other familiar and close people. Gupta *et al.* (2019) stated the system’s credibility to serve customer objectives is also influenced by the idea and beliefs of close persons, such as family and friends. In the MP context, the system’s credibility refers to its ability to ensure the transaction is executed safely and successfully, meaning the opinion of a familiar person influences user’s perception toward the usefulness and security of certain services (Handarkho, 2021a, b; Lisana, 2021). Therefore, this research postulated that the idea of an important and close person, called Subjective Norms, has a significant effect on user’s perception toward the usefulness and security of MP, leading to the following hypotheses:

*H9.* Subjective Norms has a positive direct effect on Perceived Usefulness.

*H10.* Subjective Norms has a positive direct effect on Perceived Security.

As explained by Qasim and Abu-Shanab (2016), Network Externalities are consequences of the population using the system, which implies, provided a person that is close to and familiar with a user uses the system, the benefit arising from such process is enhanced. In line with Koening-Lewis *et al.* (2015), social norms act as an essential antecedent of Network Externalities through technology adoption. This is also supported by Beldad and Hegner (2018), who suggest social influence as a factor significantly affecting users’ appraisal toward the urgency and usefulness of a particular system, leading to enhancing the

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technology's adoption. [Chaouali et al. \(2016\)](#) also affirmed users are encouraged by the approval of intimate individuals toward products' usage, which indirectly helps promote the achievement of their objective. Hence, based on the rationale above, the following hypothesis was postulated:

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*H11.* Subjective Norms have a positive direct effect on user's Network Externalities in MP

As mentioned above, this study defines Uncertainty Avoidance as the ability of vendors to provide formal rules and regulations that make MP users feel confident and safe in using the system. This means the rules and regulations provided by the vendor will affect user behavior toward the system, especially related to trust ([Fan et al., 2018](#)). However, as [Lu et al. \(2016\)](#) mentioned, user trust toward information technology adoption is also affected by the social aspects, which are believed to reduce the distance between the user and the services in terms of belief and acceptance. In detail, users' acceptance of the reliability of services can be derived from observing others' behavior with the platform ([Handarkho, 2020b](#)). It means that user acceptance of the ability of MP vendors, which is reflected through the regulations they provide, can be considered to be affected by social factors ([Raman and Aashish, 2021](#); [Handarkho, 2021a, b](#); [Patil et al., 2020](#)). Therefore, the following hypotheses were developed:

*H12.* Subjective Norms have a positive direct effect on Uncertainty Avoidance related to regulation.

*H13.* Network Externalities have a positive direct effect on Uncertainty Avoidance related to regulation.

### 3. Research design and methodology

[Neuman's \(2014\)](#) guidance was applied to develop the research design using a quantitative cross-sectional approach. Online self-administered questionnaires were distributed to confirm the theoretical model that each point of an instrument adapted from prior research as can be seen in [Table 2](#). A five-point Likert scale was employed to collect user responses. Further, the minimum sample size used is established based on [Israel \(2003\)](#) that stated not less than 400 respondents are required to achieve a 95% confidence level and 5% precision. The purposive sampling method was applied by requiring the respondent to have a minimum average in using MP at least one frequency per month. The choice of the nonrandom sampling is intended to reach all possible respondents that are suitable for this research. Confirmatory Factor Analysis (CFA) was used to prepare the data, ensuring the construct validity based on the value of Composite Reliability (CR) and Average Variance Extracted (AVE). Meanwhile, the value of Cronbach's alpha coefficients was used to examine the consistency reliability. Lastly, AMOS software was used to examine direct, indirect and moderating effect using the structural equation modeling (SEM) technique.

### 4. Theoretical model and measurement

[Figure 1](#) shows the theoretical model consists of factors derived from social aspects and service quality that postulated influencing trust formation. Meanwhile, all the measuring instruments used to validate the model can be seen in [Table 2](#).

### 5. Data preparation and descriptive analyses

In total, 659 feedback responses were used to validate the proposed model. The respondents were derived from MP users in four Indonesian cities, including Denpasar, Jakarta, Surabaya

| Variable (symbol)          | Indicator                                  | Measuring instrument   | Adopted from                  |
|----------------------------|--|--|-------------------------------|
| Trust (T)                  | T1   | MP is a trustworthy service  | Chauhan (2015)                |
|                            | T2   | I can count on the MP to protect my money  |                               |
|                            | T3   | I can count on the MP to transfer my money safely  |                               |
|                            | T4   | The MP can be relied on to keep its promises   |                               |
| Subjective Norms (SN)      | SN1  | People who are important to me think I should use MP   | Shankar and Datta (2018)      |
|                            | SN2  | People whose opinions I value are preferred me to use MP   |                               |
|                            | SN3  | People who are important to me (e.g. family members, close friends and colleagues) support me to use MP          |                               |
| Perceived Usefulness (PU)  | PU1  | I believe MP will be a useful service in my day-to-day activities  | de Sena Abrahão et al. (2016) |
|                            | PU2  | Using MP would make me perform my financial transactions more quickly  |                               |
|                            | PU3  | Using MP increases my productivity   |                               |
|                            | PU4  | MP would bring me greater convenience  |                               |
| Uncertainty Avoidance (UA) | UA1  | It is important for MP service providers to show users' formal regulations needed and the corresponding benefits | Fan et al. (2018)             |
|                            | UA2  | When using MP, I will follow all the rules, regulations and operating procedures needed                          |                               |
|                            | UA3  | When using MP, I will read the instructions for every procedure needed   |                               |
|                            | UA4  | Regulations of MP are important to me because it can protect the safety of my account and my property            |                               |
|                            | UA5  | When using MP, I will follow the step-by-step instructions to make a payment                                     |                               |
| Perceived Security (PS)    | PS1  | I would consider the MP to be trustworthy  | Musa et al. (2015)            |
|                            | PS2  | I think that the MP would have sufficient technical capacity to protect my private information                   |                               |
|                            | PS3  | I would have trust in the security measures used by an MP to protect my personal and financial information       |                               |
|                            | PS4  | I would be confident with the security system adopted by the MP  |                               |
| Network Externalities (NE) | If more and more merchants accept MP, then |  | Bailey et al. (2017)          |
|                            | NE1  | The quality of MP services will improve  |                               |
|                            | NE2  | A wider variety of MP services will be offered   |                               |
|                            | NE3  | Customers will have to pay less to use MP services   |                               |

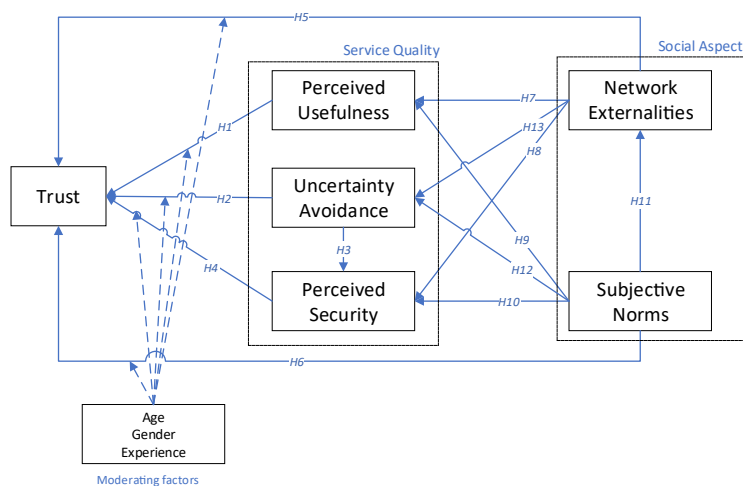
**Table 2.**  
Indicators and  
measuring instrument

and Makasar, which were coordinated by personal contact in each town to ensure the distribution of questionnaires. In addition, AMOS software was used to perform the CFA. The result showed AVE and CR values were respectively, above 0.5 and 0.7, which satisfied the criterion proposed by [Fornell and Larcker \(1981\)](#). Meanwhile, the value of Cronbach's alpha coefficients indicated the result was good and excellent according to [George and Mallery's \(2003\)](#) interpretation. Lastly, the discriminant validity of data shows a satisfaction result due to AVE square roots being more significant than the value correlations among other variables. All the data preparation results can be seen in [Tables 3 and 4](#).

To verify there were no common method biases in the data, Harman's single factor was run by merging all loading factors into one common value using SPSS software. The result showed Harman's cumulative value of 37.54%, less than 50%, which indicates the data are safe from common method biases ([Handarkho, 2021b](#)). Meanwhile, variance inflation factors (VIF) values were in the range 1.170–1.353, which were lower than the threshold of 3.3, and the values of tolerance were higher than 0.1. The result showed the data are safe from the



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**Figure 1.**  
The theoretical model

| Indicator | Loadings | AVE  | CR   | CA    | Indicator | Loadings | AVE  | CR   | CA    |
|-----------|----------|------|------|-------|-----------|----------|------|------|-------|
| T1        | 0.854    | 0.70 | 0.90 | 0.901 | UA1       | 0.757    | 0.61 | 0.89 | 0.886 |
| T2        | 0.881    |      |      |       | UA2       | 0.813    |      |      |       |
| T3        | 0.831    |      |      |       | UA3       | 0.779    |      |      |       |
| T4        | 0.77     |      |      |       | UA4       | 0.768    |      |      |       |
| SN1       | 0.874    | 0.77 | 0.91 | 0.908 | UA5       | 0.795    |      |      |       |
| SN2       | 0.877    | 0.67 | 0.89 | 0.89  | PS1       | 0.854    | 0.80 | 0.94 | 0.94  |
| SN3       | 0.88     |      |      |       | PS2       | 0.902    |      |      |       |
| PU1       | 0.807    |      |      |       | PS3       | 0.92     |      |      |       |
| PU2       | 0.801    |      |      |       | PS4       | 0.903    |      |      |       |
| PU3       | 0.815    |      |      |       | NE1       | 0.835    | 0.69 | 0.87 | 0.87  |
| PU4       | 0.859    |      |      |       | NE2       | 0.861    |      |      |       |
|           |          |      |      |       | NE3       | 0.804    |      |      |       |

**Note(s):** CA refers to Cronbach's alpha coefficients

**Table 3.**  
Factor analysis and  
Cronbach's alpha  
coefficient

| Variable              | T            | SN           | NE           | PU           | PS           | UA           |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Trust                 | <i>0.834</i> |              |              |              |              |              |
| Subjective Norms      | 0.328**      | <i>0.876</i> |              |              |              |              |
| Network Externalities | 0.358**      | 0.355**      | <i>0.833</i> |              |              |              |
| Perceived Usefulness  | 0.364**      | 0.441**      | 0.381**      | <i>0.821</i> |              |              |
| Perceived Security    | 0.757**      | 0.301**      | 0.280**      | 0.271**      | <i>0.894</i> |              |
| Uncertainty Avoidance | 0.291**      | 0.304**      | 0.349**      | 0.460**      | 0.254**      | <i>0.781</i> |

**Note(s):** \*\*Correlation is significant at the 0.01 level (two-tailed)  
Italics value: the value of AVE square roots

**Table 4.**  
Discriminant validity

multicollinearity problem (Handarkho, 2021b), meaning the correlated determinant variable was free from redundant information.

Table 5 summarizes the respondents' characteristics and the data showed the male gender dominated with 56.4%. Meanwhile, for ages, three groups shared a similar percentage with

the under 25 (34.5%), 25–34 (31.6%) and 35 (33.9%) years old persons. For experience, 35.29% of respondents used MP 5 until 15 times per month, followed by more than 15 times for 34.82%, and the rest used it below five times. The information showed they had adequate experience using MP and are considered qualified to be part of this research.

**6. Result of direct, indirect and moderating effect analysis**

The result of SEM analysis can be seen in Figure 2 and Table 6. The values obtained for each direct effect were presented in the following form: unstandardized effect followed by the statistical significance represented by \*, \*\*, \*\*\* or NS, which refers to 0.05, 0.01, 0.001 or not statistical significance, respectively. Furthermore, the values in the brackets refer to the standardized effect, followed by their magnitudes represented by S, M or L, which mean small, medium or large, respectively. Also, according to Kline (2016), the value of model fit in Table 7 satisfied the requirement with the following detail: (a) the value of normed chi-square is between 1 and 5, meaning it is reasonable; (b) GFI, NFI, IFI and CFI values > 0.9, leading to a good model fit; and (c) RMR and RMSEA values were close to 0, meaning a good model and close fit, respectively.

Meanwhile, multigroup analysis was used to examine the difference in the critical ratio for each moderating group. However, the result showed the effect of all moderating factors toward the direct impact of trust antecedent was not statistically significant, meaning rejected.

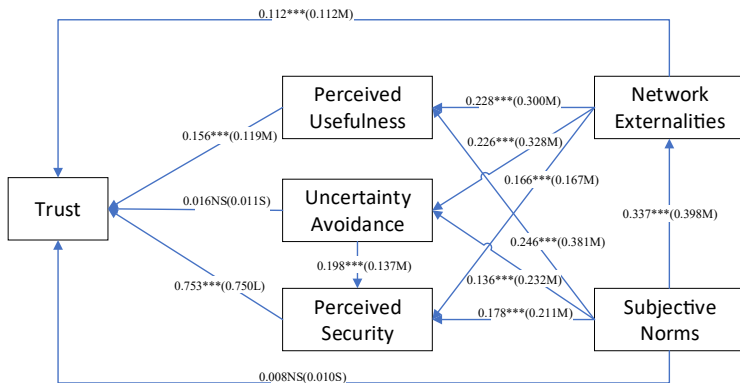
**7. Discussion**

*7.1 Direct, indirect and moderating effects*

Table 6 provides a statistical result for each hypothesis. The effect of usefulness on trust was accepted (H1). It shows when users believe MP provides more benefits in their financial

**Table 5.**  
Respondents' characteristic

| Measure | Items  | Frequency | Percent | Measure                      | Items     | Frequency | Percent |
|---------|--------|-----------|---------|------------------------------|-----------|-----------|---------|
| Gender  | Male   | 366       | 56.39   | Experience (freq. use/month) | ≤ 5       | 194       | 29.89   |
|         | Female | 283       | 43.61   |                              | 5–15      | 229       | 35.29   |
| Age     | < 25   | 224       | 34.51   | > 15                         | 226       | 34.82     |         |
|         | 25–34  | 205       | 31.59   | Income                       | < 5 M IDR | 247       | 38.06   |
|         | ≥ 35   | 220       | 33.90   |                              | ≥ 5 M IDR | 402       | 61.94   |



**Figure 2.**  
The result of direct effect in the theoretical model

| Direct effect  | Total effect       | Status   |
|--|--------------------|----------|
| Perceived Usefulness → Trust (H1)                    | 0.156*** (0.119 M) | Accepted |
| Uncertainty Avoidance → Trust (H2)                   | 0.016 NS (0.011 S) | Rejected |
| Uncertainty Avoidance → Perceived Security (H3)      | 0.198*** (0.137 M) | Accepted |
| Perceived Security → Trust (H4)                      | 0.753*** (0.750 L) | Accepted |
| Network Externalities → Trust (H5)                   | 0.112*** (0.112 M) | Accepted |
| Subjective Norms → Trust (H6)                        | 0.008 NS (0.010 S) | Rejected |
| Network Externalities → Perceived Usefulness (H7)    | 0.228*** (0.300 M) | Accepted |
| Network Externalities → Perceived Security (H8)      | 0.166*** (0.167 M) | Accepted |
| Subjective Norms → Perceived Usefulness (H9)         | 0.246*** (0.381 M) | Accepted |
| Subjective Norms → Perceived Security (H10)          | 0.178*** (0.211 M) | Accepted |
| Subjective Norms → Network Externalities (H11)       | 0.337*** (0.398 M) | Accepted |
| Subjective Norms → Uncertainty Avoidance (H12)       | 0.136*** (0.232 M) | Accepted |
| Network Externalities → Uncertainty Avoidance (H13)  | 0.226*** (0.328 M) | Accepted |
| Indirect effect                                      | Total effect       | Status   |
| Subjective Norms → Network Externalities → Trust     | 0.039*** (0.046 S) | Accepted |
| Uncertainty Avoidance → Perceived Security → Trust   | 0.154*** (0.107 M) | Accepted |
| Network Externalities → Perceived Usefulness → Trust | 0.032*** (0.033 S) | Accepted |
| Network Externalities → Perceived Security → Trust   | 0.125*** (0.127 M) | Accepted |
| Subjective Norms → Perceived Usefulness → Trust      | 0.040*** (0.048 M) | Accepted |
| Subjective Norms → Perceived Security → Trust        | 0.133*** (0.157 M) | Accepted |

**Note(s):** The indirect effect was calculated using the heuristic method by [Cohen and Cohen \(1983\)](#)

**Table 6.**  
Hypothesis testing  
results

| Sample size | Normed chi-square<br>(NC) = $\chi^2/df$   | RMR   | GFI   | AGFI  | NFI   | IFI   | CFI   | RMSEA |
|-------------|---|-------|-------|-------|-------|-------|-------|-------|
| 659         | 612.807/217 = 2.824<br>$R^2$ : T: 0.705; NE: 0.158; PS: 0.160; PU: 0.327; and UA: 0.222 | 0.027 | 0.924 | 0.903 | 0.945 | 0.964 | 0.964 | 0.053 |

**Note(s):**  $R^2$  is the proportion of the variance explained by the variables affecting it  
GFI: goodness of fit index, AGFI: adjusted GFI, NFI: normed fit index, IFI: incremental fit index,  
CFI: comparative fit index, RMR: root mean square, RMSEA: root mean square error of approximation

**Table 7.**  
Fit statistic for the  
proposed model

activity, it will increase their trust in the system. While the effect of Uncertainty Avoidance toward trust was rejected (H2), the influence of this factor toward Perceived Security (H3) was found to be significant. It means the rules and regulations of the MP platform significantly affect the perceived security directly. Further, the enhancement of advantages and values users received due to many people using an MP service was found to affect trust formation (H5). Further, the level of users' acceptance toward the MP's ability to secure them from any potential financial and privacy losses was found significantly affecting the level of trust toward MP (H4). This result is also followed by Network Externalities that were found to affect trust formation (H5). It means the enhancement of advantages and values users received as a consequence of many people using an MP service was found to affect the development of trust. Meanwhile, the result of Hypothesis 6 demonstrated that the opinions and experiences of other people who are close and familiar with the user (Subjective Norms) were not crucial toward the formation of trust. Contrary to the result of H6, the effect of Network Externalities was found to be significant to both Perceived Usefulness (H7) and Perceived Security (H8). Further, the effect of Subjective Norms was found to be significant

toward Perceived Usefulness (H9), Perceived Security (H10) and Network Externalities (H11). Finally, the result of H12 and H13 indicates both Network Externalities and Subjective Norms were found to be significant toward Uncertainty Avoidance. It means that user acceptance of the regulations provided by MP vendors was found to be affected by social factors.

From the comprehensive manner, the direct effect analysis showed Perceived Security (H4) has the most substantial impact on user trust formation toward MP, followed by Perceived Usefulness (H1) and Network Externalities (H5). Meanwhile, from indirect effect analysis, Uncertainty Avoidance and Subjective Norms were found to have an indirect impact on trust through the mediator of Perceived Security (H3) and Network Externalities (H11), respectively. The result means the users still posit the system's ability to ensure they do not suffer from any financial and privacy losses as a crucial and significant aspect affecting trust establishment toward MP (Lisana, 2021; Liébana-Cabanillas *et al.*, 2018). This also includes the system's ability to satisfy user performance expectations plus the availability of precise and reliable regulations, which help users minimize the concern related to the security aspect of the system; hence, both results are also in line with prior research (Fan *et al.*, 2018; Wong and Mo, 2019; Zhao and Bacao, 2021).

As previously mentioned, this current research compares social and service quality aspects to explore the antecedent of trust formation in the MP usage context. The result justifies both factors significantly affect the way trust is developed toward MP. From social aspect, the significant number of people adopting MP is found to positively affect trust formation through the increase of benefits that users perceived as a consequence of the elevated population (H5) (Mouakket and Sun, 2019). Meanwhile, the effect of subjective norms toward trust has only been discovered to be indirectly significant through Network Externalities (H11), Perceived Usefulness (H9) and Perceived Security (H10) as a mediator. This means the idea and belief of people that are close and familiar to the users influence not only the way the system's popularity is viewed but also the perception conceived toward the usefulness and security of MP, leading to trust formation (Handarkho, 2021a, b; Lisana, 2021). Further, the result of H12 and H13 indicated that user acceptance toward regulations that MP provided was affected by others' opinions and experiences who are close and familiar to them, and also the number of the population using or adopting the platform. Hence, these results align with prior research (Gupta *et al.*, 2019; Lisana, 2021).

## 7.2 Theoretical implication

This research rests on the observation of trust formation toward MP in collectivist societies such as Indonesia by comparing the system's quality with the social aspect. Most prior studies merely discussed trust as a factor that completed their theoretical models rather than discussing its formation or elaborating it with the social aspect (Handarkho, 2021a, b; Patil *et al.*, 2020; Park *et al.*, 2019; Poromatikul *et al.*, 2019). Therefore, this study employs both social impact and uncertainty avoidance theory to reveal how social aspects and society's tendency to avoid uncertainty by relying on the quality of services, work together to suppress doubt toward the platform, leading to trust. This study finds that social factors (network externalities and Subjective Norms) can amplify user perception of the usefulness and safety of the system. Meanwhile, the discussion of uncertainty avoidance from the vendor side, related to the provision of reliable regulations and rules from MP vendors, brings alternative insight into how this construct affects the formation of trust. In detail, even though the result shows the direct effect of uncertainty avoidance is rejected, the indirect effect analysis indicates this construct affects trust indirectly through Perceived Security as an intervening variable. This alternative approach has not been discussed extensively by other related research, which can be considered a theoretical contribution.

### 7.3 Practical implication

According to the direct effect analysis, Perceived Security has the most significant impact on trust formation, followed by decreasing order of importance by Perceived Usefulness and Network Externalities. To lift user perception in security, the users need to be continuously informed that the MP, as a new payment method, is a secure and trustworthy system, including through social media. Therefore, several alternative strategies, such as influencer endorsement, can be proposed to establish MP image through social network sites (SNS). As reported by a prior study, individuals tend to follow and mimic behavior or suggestions from people they adore and idolize (Handarkho, 2020b). Therefore, the use of an influencer or artist as an endorsement can be a strategy to persuade specific target markets to establish the vendor's image as a secure and trustworthy platform. Furthermore, it is even better for vendors and stakeholders to provide responsive help support in assisting the users with any difficulties related to MP usage in various channels, including in the SNS platform. Therefore, MP needs to provide an official SNS account on many popular platforms and provide people who handle each site specifically to provide a reliable and quick response when the customer contacts them.

Based on the Perceived Usefulness result, the managers are encouraged to continuously enhance the performance of the current features in the system. Also, the additional new features that promote the MP usage's effectiveness and efficiency tend to be embedded into the system. From a social approach, this addition of new features is also needed to communicate to the customer, including through MP's official SNS account. This approach will enhance the awareness of their user or even potential user about the vendor's intention to advance their service through many updates and improvements continuously, following the trends in society. Furthermore, more incentives or discounts, especially at well-known merchants, can be offered to users while carrying out financial transactions using MP, than other payment methods. However, the vendor can not only rely on the monetary promotion to attract and retain their customer. An alternative strategy needs to be explored to make the user stay loyal to the platform, even until a promotion deal is expired. Several efforts can be proposed, including collaboration with other media, brands or actresses who have loyal followers or use an accumulation points strategy that can be redeemed with unique or limited gifts or advantages in the future. From the result of Uncertainty Avoidance, the vendor needs to ensure all regulations related to the system's safety can be understood by the customer and delivered effectively. In this case, the usage of social media, websites and other online systems that allow users to access all mobile payment regulations potentially help increase the user's confidence toward the security aspect, leading to trust. However, the regulation needs to be delivered and packaged in content that is easy to be understood and not merely text oriented.

Furthermore, related to social factors, the escalation of the number of MP users needs to be followed with benefits and services that can be directly felt, as another deal and promotion that make people think the system is more beneficial for satisfying their need. Other actions can be performed related to the security aspect, by providing more customer services that are easy to access, helpful and reliable to solve every problem faced by users, especially related to transaction problems. Specifically, from a social perspective, the information on the way and where customers need to call when facing the issue needs to be communicated and delivered clearly in every media used to promo their MP service. Further, vendors also need to raise awareness that every single customer is valuable, and their opinion affect the way other people built trust toward the company as confirmed by the result of Subjective Norms that imply the belief and idea of a person helps encourage the individual to develop perception toward the system's usefulness and security. Therefore, social commerce strategy also can be proposed as the alternative approach to address the concern related to the communication issues regarding the security and usefulness of MP. In detail, through SNS as a community platform, an MP vendor can deliver and communicate their message to their customer and enable the user to share their experiences and provide feedback to improve user trust toward the MP platform.

## 8. Conclusion

Based on this research, even though service quality still becomes the primary antecedent in trust formation, the social aspect's role is proven to have direct and indirect effects on the establishment of trust. In detail, user assessment toward the system's usefulness and security is an influential factor, followed by the benefit felt by the user as a consequence of the significant number of people adopting the service. Meanwhile, the effect of the availability of regulation in users' favor enhances their confidence in the system, followed by the idea of close persons which also increases the perceived service quality. However, the moderating effect result failed to detect any different effect for each moderating group, indicating all users still have an equal perception toward trust formation.

Theoretically and practically, this research provides a profound observation of the social aspect's role in trust formation and how it interacts with service quality factors, leading to trust establishment. However, some limitations need to be discussed as they might affect the generalization of the results. Firstly, the social aspect observed is limited to Indonesian respondents, causing the result to be potentially unsuitable for generalizing to other societies with different cultures. Therefore, another approach can be proposed for future work, such as cross-cultural research, to provide insight into the effect of cultures on trust formation. Another factor that is not yet covered also needs to be considered later, which tends to enrich the discussion and results, as well as lead to profound understanding on trust establishment toward the MP system. Lastly, this research focuses on the customers as the target respondents; hence, other research is suggested to be from a merchant perspective, which is more challenging.

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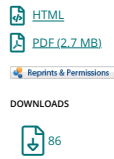
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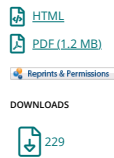




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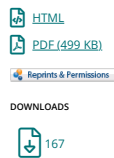
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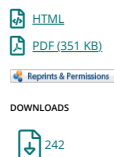
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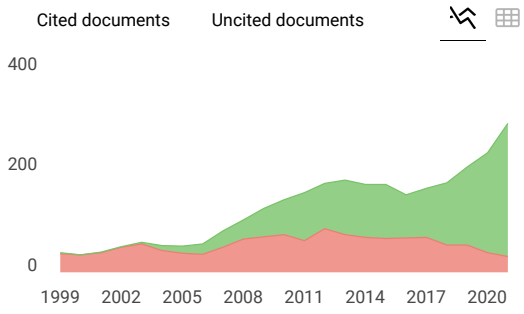
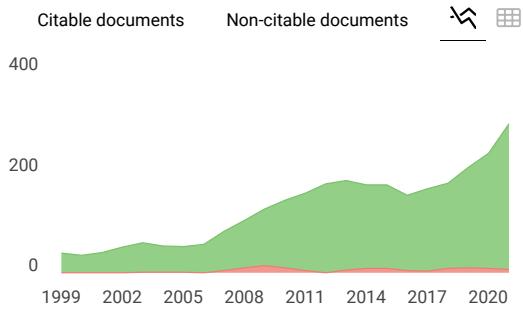
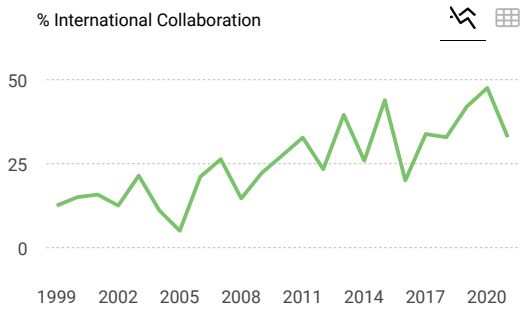
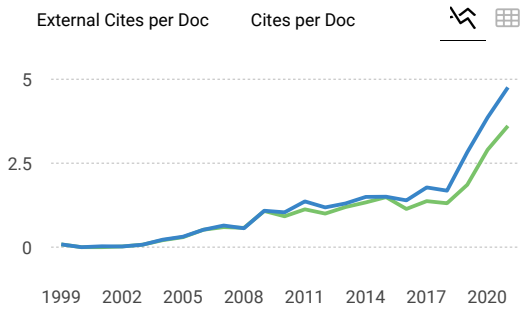
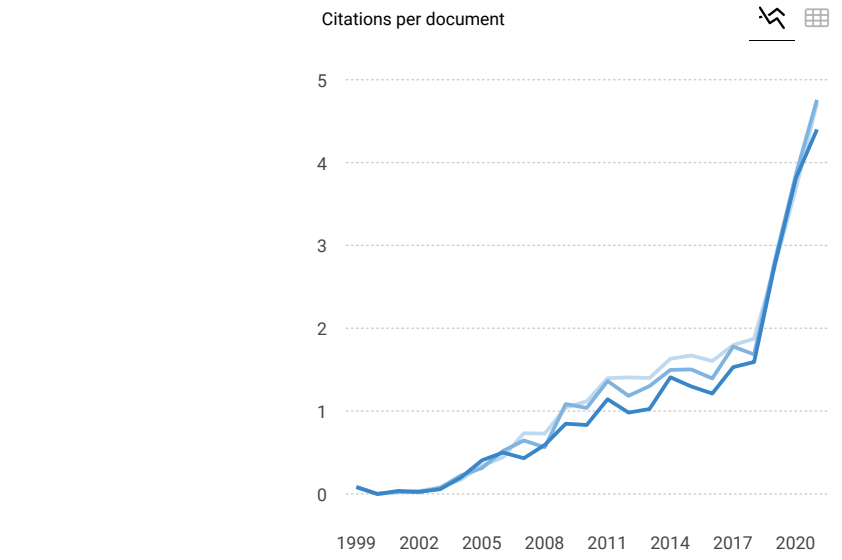
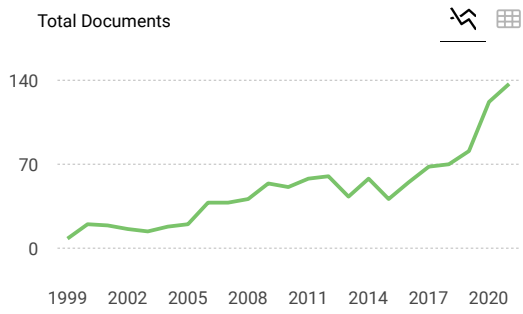
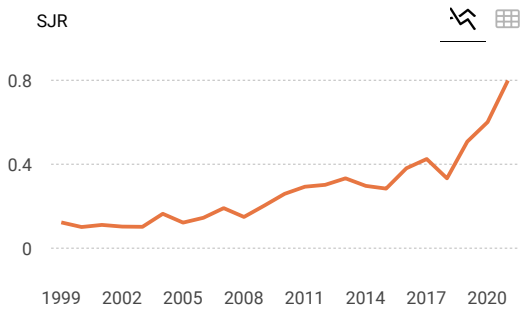
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