Research Article

Continuity Intention Segment Mobile Payments: Review the Immediate Effects of Performance Expectancy and Effort Expectancy

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Abstract.
Technological developments and the emergence of the financial technology industry coupled with digitalization in various fields have led to mobile payments in Indonesia. Mobile payments make transactions even faster and more convenient. However, there is a decision for consumers to continue or not to use technology, in this case regarding mobile payment technology. This study develops a model to see a direct relationship between performance expectancy and effort expectancy on continuance intention in cellular payments. Quantitative This study used SmartPLS 3.0 in conducting data analysis and obtained primary data from 1000 respondents through a list of questions given with a Likert scale. The research was conducted in two cities in Lampung Province. This study found the fact that performance expectancy has a direct relationship effect on continuity intention in mobile payments because consumers feel comfortable and do not worry about transactions through mobile payments. Effort expectancy has a direct relationship effect on continuity intention in mobile payments because consumers find transactions with mobile payment facilities very practical in use and easy to understand.

Keywords: performance expectancy, effort expectancy, mobile payment, continuity intention

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1. Introduction

Technological developments in Indonesia are very rapid and have penetrated various sectors of the economy. Starting from the limited, until there are activities that are fast and easy to do. The technological innovations that have been carried out have created new industries related to finances combined with technology, one of the products of this innovation is financial technology (fintech) [1]. The term fintech refers to a concept that integrates newly developed technologies with conventional, cutting-edge, and digitally-based forms of financial management. The development of financial technology (fintech) occurs in various selectors such as payments. Currently, fintech is becoming a new

necessity of life as well as part of a lifestyle and continues to grow to meet needs [2]. Technological developments and the emergence of the financial technology industry (fintech) coupled with digitalization in various fields have made changes in the economic sector, one of which is the emergence of forms of money such as e-money [3].

The rise in the number of people using e-money is directly responsible for the annual acceleration of the market's expansion. The rate of adoption of mobile payment services that are based on applications has recently surpassed the rate of adoption of conventional mobile payment services [4]. Along with the growth of the era which is in line with the growth of technology, it has shifted public attitudes in evaluating life. Such as social interaction, buying and selling, transportation, and financial services using digital, or non-cash [5]. E-money offers advantages because it is faster, easier, and more efficient to use. Transactions with e-money also minimize errors because e-money is already integrated with the system so it is more accurate [6]. Compared to debit or credit cards, e-money is simple because it does not have an authorization process to get a debit or credit card, users must have a savings account with the bank Concord, while e-money, can buy it directly from the issue [8].

On the other side, the COVID-19 epidemic has expanded food delivery, logistics, payment, and financial services. Additionally, a significant number of customers have been utilizing mobile payments [9]. The presence of large-scale social limitations (PSBB), which hindered social mobility from one area to another, was the element that inspired the use of the electronic payment system during the COVID-19 era. The policy that was enacted by the Indonesian government during the pandemic was the factor that prompted the use of the electronic payment system [10]. The usage of electronic currency lowers the likelihood that COVID-19 may be propagated. People can easily do business without being required to leave their houses, without having to have direct contact with other people, and without having to use currency [11]. Apart from being caused by mobility restrictions in the COVID-19 era, another thing is due to cash is one of the invisible media for the spread of the COVID-19 virus, it cannot be known whether the money is clean from the COVID-19 virus so the shift from conventional payment systems to digital [12].

The development of digital wallets in mobile payments for e-money in Indonesia continues to grow over time as is owned by the GO-JEK company in Indonesia which establishes mobile payments with electronic money by providing mobile payment services in the form of GO-PAY [13]. In the digital selector, mobile payments via GO-PAY during the COVID-19 era experienced a growth rate that more than doubled [14]. There is an increase in transactions that occur because they start from being simple, and

efficient in time, the many promos offered in payment don't need to come to the bank and are safe. In addition, local people tend to use more payment methods using mobile payments via GO-PAY with digital financial services because they are reliable [15]. This development makes it easier for people to make cellular payments through technology using only their mobile phones [16]. With this innovation, GO-PAY has become a digital wallet that provides benefits for its users and allows users to improve their performance because using a digital wallet can speed up the transaction process and save time [17].

The digital wallet system for mobile payments that accepts e-money as a form of payment undoubtedly anticipates the desire to use GO-PAY on an ongoing basis by its users as a form of payment shortly [18]. Because of this, providers of cellular payment services are required to have an understanding of the requirements and preferences of consumers. Because of this, it is essential to investigate the behavior of consumers when it comes to the use of cellular payment services as a foundation for designing strategy execution to attract new customers and keep the ones they already have [19]. A person's aim to keep using technological applications on an ongoing basis is referred to as their continuance intention. Several elements are directly connected to the activities that a person may take when determining whether or not to continue using mobile payment services in the future, such as performance expectations and security concerns [20]. An individual's degree of trust that using a certain technology or system would deliver advantages that will assist in optimizing their performance at work is known as performance expectation [21]. Some benefits are felt by the system algorithm so that users feel they have more time to do other activities [22].

In conducting research [23] provides evidence that performance expectancy is related to intentions in mobile payments during the COVID-19 era. Besides that, research [24] showed that there is a significant positive association between performance expectations and the desire to continue utilizing digital transaction services. Another study by [25] gave the fact that performance expectancy has a strong relationship with intention to continue in mobile payments. But, on the other hand, the implementation of research [26] found contradictory results where the performance expectancy research had no relationship to the intelntion to use mobile payment technology on an ongoing basis. Research by [27] supporting performance expectancy does not have any impact on intent to continue in mobile payments.

Another factor in sustainable use intention that refers to using digital wallet products as mobile payments via e-money on an ongoing basis is effort expectancy. Effort expectancy is the level of user convenience in using information systems [28]. The degree to which information technology is simple to use will generate in a person the

perception that the system offers advantages, which will in turn generate a sense of ease and comfort in making use of the technology [29]. The concept of effort expectation refers to the degree to which a person feels that making use of a certain system will not require any effort on their behalf. Effort expectancy is a strategy that relies on innovation that can advance intentions by utilizing the latest technology [30]. Effort expectancy is a description of how technology users think when using it. Effort expectancy is an important element that can achieve one's business desires [31].

Research [32] provides the fact that effort expectancy has a strong rellationship with continuity intention on mobile payments. Further, research results [33] prove that effort expectancy has a good impact on intentions in using e-money. Facts from research [34] that effort expectancy can provide intelntion in making cellular payments with e-money. However, there are a few contradictions in the research results providing the fact that effort expectancy has no rellationship to the intelntion of continuity. The continuation of the usage of mobile payments is critical to the survival of firms that provide mobile payment services, given that the existence and viability of mobile payment services are largely reliant on continued connections with users. Research results [36] found that effort expectancy has no relationship with intentions in using digital finance.

Previous studies have provided results and revealed gaps in consumer behavior regarding the use of mobile payment services. Additionally, there are elements involved in the continuous use of e-money apps. The purpose of this study was to investigate whether or not there is a direct connection between performance expectation and effort expectancy in terms of continuation intelntion in cellular payments. In addition, it is essential to investigate the findings of this research in an attempt to preserve or enhance the advantages and degree of convenience offered by mobile payment systems. This will enable customers to carry out financial transactions using their mobile devices for an extended length of time in the future.

2. Literature review

The authors of the theory of buyer behavior, Delaton, and Mulelllbaulel (1986), defined buyer behavior as the actions taken by individual consumers, groups, or organizations to evaluate, obtain, and use goods and services through the exchange or purchase process. According to this definition, buyer behavior begins with a decision-making process that determines their actions and continues with an exchange or purchase process [37]. A sort of activity that is directly engaged in getting, then consuming, and finally spending money on a product or service is referred to as consumer behavior.

Consumer behavior refers to all of the activities, behaviors, and psychological processes of consumers that promote these actions during the time before purchasing while building, using, and spending items and services, and after performing these things above or assessing activities. Consumer behavior may be broken down into four stages: before buying, during buying, when buying products and services, and after using products and services [38]. The relationship between the theory of consumer behavior in this study is that the actions taken by consumers show what consumers want regarding the use of mobile payments with e-money at GoJek companies with the GO-PAY features both in the short and long term due to conditions when selecting and buying or the experience of being able to satisfy these needs and wants is a strong reason consumers decide to make mobile payments easily.

2.1. Unified Theory of Acceptance and Use of Technology (UTAUT 2)

Viswanath Velnkatelsh's (2003) Unifield Theory of Adoption and Usage of Technology (UTAUT 2) is a complete integrated model that was developed to better explain the adoption and usage of new technologies or systems by the consumer [39]. This model incorporates different ideas, each of which is a unification of the features of the fundamental theories about the acceptance and behavior associated with the use of technology [40]. According to the model known as the Unified Theory of Acceptance and Use of Technology (UITAUIT 2), seven different constraints become determining factors for the behavior of accepting and using technology. These constructs are as follows: performance expectancy; effort expectancy; social influence; facilitating conditions; hedonic motivation; price value; and habits [41]. The Unified Theory of Acceptance and Use of Technology, Version 2 (UTAUT 2), is a useful tool for business leaders who need to predict whether or not a new technology will be adopted and used, and learn about the factors that influence user acceptance so they can prepare for potential resistance to the new system with appropriate interventions (such as training, marketing, etc.) [42]. The goal of incorporating hedonic motivation is to supplement the strongest predictor of the Unified Theory of Acceptance and Use of Technology (UTAUT 2), which emphasizes consumer satisfaction; the goal of incorporating constructs related to price or cost is to complete and take into account the resources or costs that must be incurred dull to consuming a product; and the goal of incorporating habits is to supplement the theoretical focus on desire [43]. This study modifies some preexisting relationships and introduces new ones by explaining how the Unified Theory of Acceptance and Use of

Technology (UTAUT 2) relates to research on the public and consumers' adoption of various forms of technology. When people meet new people via technology, it renews their interest in it.

2.2. Continuity Intention

The Definition of continuity intention is the ability to keep playing a part in or contribute to a system. A person's continuity intention may be used as a proxy for the likelihood of acting on a certain intention, in this instance whether or not to continue using payment technology [44]. Continuity intention is important for predicting the behavior of technology users in the future. Continuity intention can be considered an important element because it can describe the level of user loyalty to digital wallet service providers [45]. In this case, GO-PAY users use GO-PAY on an ongoing basis because it provides convenience, can be used for online or direct transactions, and provides satisfaction for users for the clients provided [46]. So GO-PAY has become a digital wallet for mobile payments with the most users and users use GO-PAY on an ongoing basis[47]. The term continuing use intelntion describes consumers who plan to keep bullying or using a product regularly [48]. In general, continuous use of intention is a person's loyalty to the product used. Continuous use of intelntion will have a high value if it can provide satisfaction so that consumers feel comfortable, therefore consumers will feel reluctant to turn to other brands or products [49]. Therefore, Continuity intention is important for predicting customer behavior in the future and is considered the most significant element because it can be interpreted into the level of user retention and loyalty to mobile payment service providers [50].

2.3. Mobile Payments

Mobile payments are a form of payment that simplifies the process of conducting financial transactions for consumers and provides them with more convenience. Users need to simply make transactions utilizing the internet, namely online, and they do not need to melt or come all the way to meet the vendor [51]. Mobile payments represent all non-cash payments, which are also defined as electronic payment transactions between buyers and sellers using a savings account via the Internet or electronic networks [52]. With the proliferation of e-commerce and the rising prevalence of internet usage, mobile payments have emerged as a variable alternative to traditional methods of making purchases across great distances. Electronic money is a part of mobile

payment systems [53]. The term digital currency refers to a digital representation of currency that may be used to make purchases online or in-app purchases on a mobile device. Prepaid currency refers to the monetary worth of an electronic asset that has already been transferred to its owner [55]. Electronic money is a kind of digital currency that may be sent and received electronically via various intermediaries such as the World Wide Web, computer networks, and digital currency exchanges [56]. Elements of electronic currency include digital tokens issued with a cash value that has already been transferred from the client or user to the issuer. The monetary value is kept on a server or a computer chip [57]. This currency is not issued by any central bank but is utilized as a medium of exchange between private companies. Money in an electronic form that has been moved from an account owner or client to the issuer and is controlled by the issuer but is not a deposit. Payments made using the GO-JEIK app are processed via the company's electronic wallet (E-Walet) system, GO-PAY, which is stored in an app or server [58]. GO-JEK originally provided motorcycle transportation services, but it has now diversified into other industries [59]. GO-JEK Go-PAY is a digital currency that may be used to complete in-app purchases [60]. GO-PAY is an electronic money or digital wallet issued by Gojek in the form of a cash balance that can be used to pay for various transactions that provide GO-PAY services [61]. Other services are provided by GoJek and support payments using GO-PAY. GO-PAY is a form of Financial technology (Fintech) innovation [62].

2.4. Performance Expectancy

One's performance expectation is the degree to which one has faith in the system to provide the desired results in their professional endeavors. A person's performance evaluations may also be understood in terms of the advantages they anticipate from using a certain piece of technology [63]. Consumers have high-performance expectations because they believe that the products and services they use will improve their lives. The term "performance expectancy" refers to a user's anticipation of improved productivity as a result of adopting new technology. Onel's performance expectation is the degree to which he anticipates improvement in his work output as a result of adopting a certain method [65]. Performance expectancy is closely related to the speed of effective service response, and payment convenience that utilizes smartphone technology. Performance expectancy is a system that can be accepted by society because it has a good impact [66].

2.5. Effort Expectancy

Effort Expectancy is the degree to which one anticipates a system to be able to operate with ease with which system is expected to be use in order mentum to cut down on job effort (both physical and mental) is know the effort expectation [67].

With the help of a working system that will be carried out more effectively and efficiently, thus someone will complete a job more quickly. The likelihood that this technology will be utilized often depends on how little effort it takes to operate [68]. The amount of difficulty associated with a certain technology is also reflected in its Effort Expectancy. Effort Expectancy is the perception of using a given system. The amount to which a person anticipates improving his performance on the job as a result of adopting the system is known as his Effort Expectancy [69]. Effort Expectancy is also the main predictor of someone's intelntion to repulse the technology. Since the value of Effort Expectation may be used to gauge how challenging a certain technology is really. A user's really of comfort while interacting with a system is measured by their effort Expectancy. When an app is straightforward to use, consumers are more likely to adopt it [70].

2.6. Hypotheses Development

Performance Expectancy and Continuity Intention on Mobile Payments

One's confidence in a system's ability to facilitate ease and yield gains in productivity can be understood as performance expectancy, which can be defined as the belief that using the system will improve their performance at work [71]. So, if someone feels more easily when using an application it will increase trust which will trigger the release of a system [72].

Performance expectancy is considered the strongest predictor of an intelntion to use an information system and is the most significant for all measurements of usage, both mandatory and voluntary [73]. This shows the suitability of these results with previous research by [23] providing evidence that performance expectancy is related to intentions in mobile payments during the COVID-19 era. Besides that, research [24] found the fact that performance expectancy has a strong positive relationship with the continuing intention of using digital transaction services. In another study by [25] given the fact that performance expectancy has a strong rellationship with an intention to continue in mobile payments

H1: Performance expectancy has a direct relationship effect on continuity intention in mobile payments

Effort Expectancy and Continuity Intention In Mobile Payments

In terms of technology, the term effort expectancy refers to how simple of an experience a user may anticipate. Users' anticipated amount of effort in interacting with the system [74]. Business expectations can also be interpreted as the level of ease of use of a system so that a person's effort (time and energy) in carrying out activities or work can be reduced. When a piece of IT is intuitively used, it piques the curiosity of the person who may benefit from it and makes them feel at ease while using it [75]. The convenience that is felt can be a reason for users to continue using the application so that the easier it is to use an application, the person will think about using the application [76]. The level of convenience of information technology can lead to intelligence in individuals because the system is considered to have users and benefits so it will create a sense of comfort when working with the system [77]. This is in line and consistent with research by [32] provides the fact that effort expectancy has a strong relationship with continuity intention on mobile payments. Further, research results [33] prove that effort expectancy has a good impact on intelligence in using e-money. Facts from research [34] that effort expectancy can provide intention in making cell payments with e-money.

H2:Effort expectancy has a direct relationship effect on continuity intention in mobile payments

3. Methods

The research adopts a quantitative design and an aesthetic approach looking at causal relationships [78]. So, there are independent variables or influence variables, namely performance expectancy, and effort expectancy, and the dependent variable as the affected variable, namely the intention of continuity on cellular payments. The type of data is primary data which is obtained directly from research respondents. The research was conducted in two cities in Lampung Province, namely Bandar Lampung City and Metro City. The research period was carried out in the 2022 period. Sampling included purposive sampling with certain criteria, namely: 18-27 years old where this age is familiar with using technology, having transacted cellular payments using GO-PAY at least 3 times whereby setting a minimal usage intention 3 times more likely to continue using a system [79]. Data collection using a questionnaire with Google Forms as well as measurement indicators used a Likert scale.

<div align="center">TABLE 1: Operational Variables.</div>

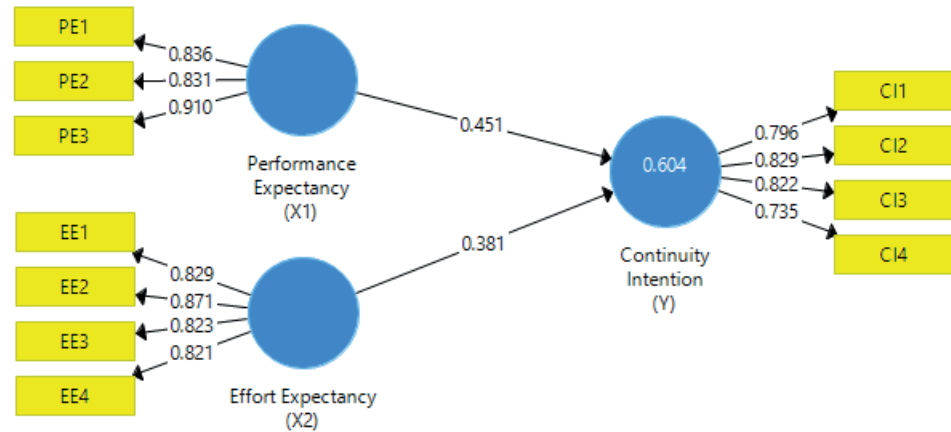| No.	Variable	Indicator	Scale
1.	Continuity Intention (Y)	Awareness in Using	Ordinal
		Preference	
		Continued Use	
		Future Use	
2.	Performance Expectancy (X1)	Productivity	Ordinal
		Comfort	
		Transaction Speleld	
3.	Effort Expectancy (X2)	Clelar Technology	Ordinal
		Easy to understand	
		Easy To Develop In Use	
		Easy to use	

Source: Research Data (2022)

The study used the statistical software SmartPLS 3.0 to conduct data analysis. Statistical results from data processing using the Outer test and inner model test. Instrumentation in the validity test with a convergent validity measurement tool was carried out by comparison with the loading factor of the latent variable and the data was declared valid with the number of results obtained more than 0.70 [80]. The reliability test is done by looking at the value of Cronbach's Alpha or looking at the number of composite reliability with a data validity limit of more than 0.70. The inner model test is carried out as a form of selling the suitability of the model by looking at the numbers from the R-Square and the hypothesis testing is done by looking at the value of the p-value and the value of the t-statistic [81].

4. Results and Discussion

The validity test was carried out to measure the validity and validity of the research questionnaire given to respondents in finding data and answers to the questions given. A questionnaire can be said to be valid if the questions in the questionnaire to the respondent can provide facts that will be measured in the questionnaire.

Implementation of the validity test in the research conducted has an important goal in knowing the questions on the questionnaire have the right indicators.

The results of the validity result in Table 3 show the continuity of each indicator in each variable performance expectancy, effort expected, and continue provides intelntion

Source: Data Processing Results (2023)

Figure 1: Test Results From the Measurement Model.

TABLE 2: Results of Implementation of Validity Test.

Variable	Indicator	Loading Value	Information
Performance Expectancy (X1)	PEl. 1	0.836	Valid
	PEl. 2	0.831	Valid
	PEl. 3	0.910	Valid
Effort Expectancy (X2)	ElEl. 1	0.829	Valid
	ElEl.2	0.871	Valid
	ElEl. 3	0.823	Valid
	ElEl.4	0.821	Valid
Continuity Intention (Y)	CI. 1	0.796	Valid
	CI. 2	0.829	Valid
	CI. 3	0.822	Valid
	CI. 4	0.735	Valid

Source: Data Processing Results (2023)

have a score greater than 0.70 so that legally the data obtained is stated to be valid and very suitable for use in research and provides evidence that the questions asked for each variable can be understood by respondents in the same way as intended by researchers and questions in each variable found no confusion by respondents who have answered the questionnaire.

The results of the reliability test in table 4 show variable values performance expectancy (X1) is obtained by Cronbach's Alpha with a result of 0.807 and Composite Reliability with a result of 0.874, variable effort expectancy (X2) obtained by Cronbach's Alpha with a result of 0.857 and Composite Reliability with a result of 0.903 and

TABLE 3: Relsullts of Reliability Test Implementation.

Variable	Cronbach's Alpha	Composite Reliability
Performance Expectancy (X1)	0.807	0.874
Effort Expectancy (X2)	0.857	0.903
Continuity Intention (Y)	0.823	0.895

Source: Data Processing Results (2023)

continuity intention on cellular payments (Y) the Cronbach's Alpha number is obtained with a result of 0.823 and Composite Reliability with a result of 0.895 and the number obtained from the test results has a value above 0.70 so that absolutely and validly the data obtained is declared reliable and provides empirical evidence that the consistency of the questionnaire is said to be very good and reliable and the questions asked in the questionnaire gave very consistent answers.

TABLE 4: Structural Model Test Results.

hypothesis	Original Sample	T -- Statistics	P-Value
H1 Performance Expectancy -> Continuity Intention	0.381	7.878	0.000
H2 Effort Expectancy -> Continuity Intention	0.451	9.094	0.000

Source: Data Processing Results (2023)

Results structural GoJek cultural model testing table 5 that the performance expectancy construct (X1) has an original sample coefficient with continuity intelntion on cellular payments (Y) with numerical results 0.381 and the t-statistic value with a result of 7.878 and the value is above 1.96 and the p-value with a result of 0.000 and the resulting value is bellow 0.05 so that it is declared performance expectancy has a direct relationship effect on continuity intention on mobile payments.

The results of the effort expectancy construct (X2) have an origin payment coefficient with continuity intention on cellular payments (Y) with numerical results of 0.451 and the t-statistic values with result number 9.094 and the value above 1.96 and the p-value with the result number 000 and the resulting value is bellow 0.05 so that effort expectancy is stated has a direct relationship effect continuity intention on mobile payments.

TABLE 5: Test Results From R-Square Value on Endogenous Variables.

Variable	R Square	Adjusted R Square
Continuity Intention (Y)	0.604	0.602

Source: Data Processing Results (2023)

Results variable r-squared value test in table 6 the resulting number is 0.604 or at 60.4% so that it is absolutely and legally declared performance expectancy and effort expectancy has a sizeable contribute on to continuity intention on mobile payments at 60.4% while the remainder of the resulting figure of 39.6% is explained in other variables outside of the research carried out.

4.1. Performance Expectancy and Continuity Intention on Mobile Pay

In The current era of globalization, all technological and information developments are running and developing rapidly. It cannot be denied that this technology has had a strong impact on human activities. In this very advanced era, technology has become one of the mainstays for conducting communication and business [82]. The rapid development of technology and information, the widespread distribution of internet service systems, and the high influence of smartphones have given Indonesian countries the potential to develop payments with online-based applications. The advent of mobile payment technologies has opened the eyes of the general people to the advantages of non-cash payments [83]. Apart from that, in mobile payments, some people are familiar with digital wallets or mobile money, which can be used to pay for various transactions that are available. The use of mobile payment methods using electronic wallets can enable greater efficiency in financial services compared to payments using paper money (Bellanchel, Gulinalíul, & Albas, 2022).

One of the mobile payment models is GO-PAY. With the emergence of cellular payments with smartphones in society does not mean that people can adopt the development of electronic money technology. But on the other hand, is a challenge for mobile payment companies to get people to adapt to mobile payments [85]. Consulmelrs' desire to use technology applications in a sustainable way, such as the performance expectation factor, is fundamental to the ideal of community acceptance of use innovations, notably cellular payments. The purpose of the concept known as performance expectancy is to quantify an individual's belief that a tool would improve his or her performance on the job (Thulsi & Honely, 2020). Performance expectancy is a variable that can be referred to as the ability to obtain significant benefits after using a system. Performance expectancy is how high a person or individual believes or believes that functioning a technological innovation will be able to help him get various benefits [87].

The study's findings show that in Lampung Province, Bandar Lampung City, and Metro City, continuity intention for cellular payments is directly related to respondents' performance elections. This is because consumers feel comfortable and don't feel worried about transactions that take a long time when making cellular payments through GO-PAY so it helps people when work is busy and can be done at any time In addition, cellular payment consumers through GO-PAY is provided with easy transactions where transactions model with applications via smartphones can help mobilize the community more quickly and practically. Given the benefits that exist in cellular payments through GO-PAY, it will increase public trust, causing an intelntion to use applications repeatedly in the future. Mobile payments with GO-PAY are abGoJek le to give consumers confidence in using systems or technology. Consumers in Bandar Lampulng have higher performance City and Metro City have offered expectations the many promos offered such as cashback when topping up to a GO-PAY digital wallet when using cellular payments with GO-PAY which can have a positive influence on their usage to prioritize using mobile payments with GO-PAY compared to non-cash transactions.

Buyer behavior theory by Delaton and Mulelllbaulel (1986) explains that buyer behavior is actions taken by individual consumers, groups, or organizations to evaluate, obtain, and use goods and services through an exchange or purchase process that begins with a decision-making process that determines these actions. The findings of this study are consistent with this theory [37]. Additionally, strengthened Unified's Theory of Acceptance and Use of Technology (UTAUT 2) by Viswanath Venkatesh (2003) describes a comprehensive integrated model to better understand consumer acceptance and use of new technologies or systems [39].This finding has a direction that is in line with the hypothesis developed by the researcher[23] *and* provides evidence that performance expectancy is related to intentions in mobile payments dealing with the COVID-19 era Besides that, research [24] showed that there is a robust positive correlation between performance expectations and plans to keep utilizing digital transaction services. Another study by [25] gives GoJek the fact that performance expectancy has a strong rellationship with the intention to continue in mobile payments.

Someone who has faith that an information system would improve his job is more likely to utilize it regularly. This is because performance expectation is a highly condensed form of intelntion to use. Users are interested in mobile payment technology using GO-PAY because of the community's community's long-term goal of adopting it due to the productivity, convenience, and spelled of transactions it enables [88].

4.2. Effort Expectancy and Continuity Intention In Mobile Payments

The development of the increasingly widespread digitalization era as a whole in various parts of the world. Consequently, many people who carry out their daily activities cannot be separated from elements of teletechnology digitalization. Changes in the lifestyle of this society slowly along with the rapid development of technology [89]. Various kinds of community activities every day such as payment, transportation, and saving money are currently using a technology-based mobile payment platform to make it easier and faster [90]. Technology that is clear and easy to understand in using applications is one of the strong reasons that mobile payments are so much in demand by today's society. Purchasing or selling transactions can be done anywhere without having to be bound by a place due to the nature of the mobile payment application in the form of a mobile application. Currently, daily payment transactions from the public are also becoming easier with the existence of a mobile payment application [91].

However, the cultural reality is that people tend to have intentions that may be carried out and can be used to estimate the possibility of deciding whether or not to continue technology in terms of mobile payment technology [92]. An individual's level of expected effort in adopting an effort technology. Effort Expectancy refers to a user's estimation of how simple a technology will be to use. The amount of difficulty in interacting with a system is known as its effort expectation [93]. An individual's level of expected effort in adopting a new technology. Mobile terminal restrictions (small displays, poor resolution, cumbersome input melthods) mean that users will have to put in a lot of extra time and effort while searching for information, despite even though most of the services themselves will be straightforward to use [94].

The results of the study prove the fact that effort expectancy has a direct relation to the continuity of continuous intention on cells in payments Lampung Province in Bandar Lampung, Metrothe and Metro City. This is because consumers feel the convenience of non-cash cellular payments through GO-PAY, especially the younger generation, and workers in Bandar Lampung City and Metro City so that consumers have the intelntion of continuing to use cellular payments Consumers considerers considelrpaymentsilel payments through GO-PAY useless and use. So that mobile payment users GO-PAY feel that GO-PAY is a digital wallet and electronic money facility that is practical in use and easy to interChanges Apart from that, cellular payments using GO-PAY are much easier to access on smartphones so that higher the easel of access to cellular payments through GO-PAY, the higher the intensity of consumer continuity in using GO-PAY.

Mobile payment with GO-PAY proves to be accepted by the public. It has a good impact because it makes it easier for people to make cellular payments through technology using only a mobile phone so that it spelled up the transaction process anGoJek d saves time and can be relied upon which of course benefits are felt from the mobile payment system with GO -PAY then users feel they have more time to do other activities the Thorn in the use of mobile payments via GO-PAY, consumers felt technological clarity about digital wallets that assist in whovities for electronic transactions in daily activities. This can happen because the mobile payment system with GO-PAY has complete features that it very easy for people to understand and use the mobile payment system with GO-PAY.

Buyer behavior theory by Deaton and Muelbaue (1986) explains that the actions of consumers show what consumers want in regards to the use of mobile payments with e-money at go-jek companies with the GO-PAY features both in the short term and the long term, as bullying condition when selecting and bullying or the experience of being able to satisfy these needs and desires, is a strong relation consumer suicidal to make mobile payments easily [95]. Additionally strengthened from the Unified Theory of Acceptance and Use of Technology (UTAUT 2) by Viswanath Venkatesh (2003) explains the use and acceptance of technology used by consumers, changing some of the existing relationships and introducing new relationships that are formed to spur sustainable intentions towards technology [96]. This finding has a direction that is in line with the hypothesis developed by the researcher [32] providing the fact that effort expectancy has a strong relationship with continuity intention on mobile payments. Further research results [33] prove that effort expectancy has a good impact on intention in using e-money. Facts from research [34] that effort expectancy can provide intention in making cellular payments with e-money.

Effort expectancy is the extent to which a person can believe that using a particular application or system will be a feeling of effort and easy to understand. Mobile payments through GO-PAY change difficult non-cash transactions into easy transactions using a smartphone with an elf GoJek efficient time and can be reached in circles and conditions during busy activities so that consumers have a sustainable intention in using mobile payment applications [97].

5. Conclusions

In this paper, we investigate the direct impact of effort and performance expectations on mobile payment retention intentions. The study's findings show that consumers'

expectations of a positive use experience have a direct impact on their propensity to make future purchases using their mobile devices. This is because customers like the convenience of GO-PAY and don't mind waiting for their cellphone payments. Customers who use GO-PAY to make mobile payments have access to simple exchanges since payments made made a smart smartphone facilitate community mobile mobilization timely and efficient manner. The likelihood that you will continue to make mobile payments is directly related to how much effort you anticipate it will take. Customers who used to pay through phonephones to agree agree the software is straightforward to grasp.

Both theoretically and practically, the results of this research should serve as a reference for promoting the growth of mobile payments in Indonesia, helping to ensure that the benefits of digitization spread across the country's economy. To ensure that cellular payments in Indonesia continue to provide their anticipated advantages and a high degree of convenience for their uses, this study also adds to the assessment in the hope of inspiring customers to continue using mobile payment services in the future.

This research only focuses on 2 frameworks namely performance expectancy and effort expectancy and it is suggested that future researchers add another framework in looking at consumers' ongoing intentions to use mobile payments. This research only focuses on two cities in Lampung Province and it is suggested that further researchers can research and study consumers' sustainable intentions to use mobile payments in all provinces in Indonesia and compare mobile payments with other countries in the Asian religion. Apart from that, this study studies mobile payments only by using GO-PAY, so it is suggested that in the future you can study mobile payments such as OVO, Shoope Pay, and others.

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