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by Ikramina Havidz

Intention to adopt WeChat Mobile Payment Innovation toward Indonesia Citizenship Based in China

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ABSTRACT

Information and Communication Technology (ICT) development plays a major role in present society regardless to the location geographically. The society including government and companies are racing to catch up with the advance technology that present in the environment. The dynamical movement of information and communication technology led to a smartphone high ownership by the society. Hence, businesses are boosting the business performance by adjusting to present technology. It led to a new method of the business phenomenon where businesses put more attention in introducing and leveraging the employment of mobile payment. Mobile payment can be a medium to transact online and create a cashless society. Government consider mobile payment as a new payment method that can provide benefit to the government institution. It can lead to operation cost reduction on the cash-paper production on the Bank. Therefore, it pushed government to not be steps behind and put more concern on the regulation to avoid the occurrence of digital fraud. Additionally, to familiarize the mobile payment utility to the society found to be a tough task for businesses and government. Therefore, current study has aimed to explore behavioral intention to adopt mobile payment by using UTAUT theory. However, the models employ is limited to five constructs and put aside the moderators' effect on current study. There are four independent variables (performance expectancy, effort expectancy, social influence, and facilitating conditions) and one dependent variables (behavioral intention to adopt WeChat mobile payment) proposed in the research model. The study objective is Indonesia citizenship that reside in China. Structural Equation Modelling (SEM) under the software of Partial Least Square (PLS) and IBM SPSS Statistic 24 are employed to analyze the data. The findings indicate that facilitating conditions plays a key predictor to the behavioral intention to adopt WeChat mobile payment innovation for Indonesian in China. It signified a positive significant relationship on facilitating conditions to behavioral intention to adopt WeChat mobile payment. Furthermore, performance expectancy, effort expectancy and social influence signified a positive insignificant relationship toward behavioral intention to adopt WeChat mobile payment innovation.

Keywords: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention to adopt mobile payment

1 Introduction

Digital era, is a popular term in present society. It is not only popular among the society in the national level but also among international level. This phenomenon happened as the development of Information and Communication Technology (ICT) that keep upgrading its performance. Currently, there are various sources and channels of information available online. It is defined in that [1] internet emerged as the development of ICT is now widely used by information seekers in order to satisfy their information needs. Social media is one of many other online platforms occur as the result of internet technology usage. The development of social media grows very fast from year to year. Social media has become an integral part of modern society. There always has a virtual space that gains the users' interests. The social media accounts provide many utilities where users are able to share photos, videos, recent status, greet each other, and meet virtually [2]. In emerging society, Social media is a means to meet the need for a variety of communications that appear in the community. Moreover, social media defines as a platforms run by the means of mobile communication technology use which has been one of the vast growth in internet technology consumption [3].

The future of social media is hard to predict. Surely, its existence is one digital activity that cannot be separated from present society's life. Therefore, present business development is very influenced by the development of ICT. Digital marketing by the means of social media platforms has become the current trend on marketer or entrepreneur in introducing the products and services [4]. On businesses side, social media contain a creative destruction characteristic. Creative destruction is a process of the industrial development which never breaking up creating new findings. The growing popularity of mobile devices such as tablet, netbook, laptop, and smartphone by the support of 3G and 4G strong network connections lead to a new method of a business phenomenon. According to [5]this current business phenomenon can also lead to a great potential

market. The development of businesses activity by the utilization of mobile commerce has further strengthened the role of mobile payments. Different country may have a distant characteristic, benefit, and innovation. Mobile payment services give a high solution in present businesses activity as it provides the users' convenience and speed when it comes to transaction activity. Additionally, mobile payment service assists the user to transact anytime and regardless of the places [6].

The ownership of smartphones has been widespread around the globe community. Mobile payment can be used as a medium to pay once a person has bought goods, services and bills. The technology is run under the use of mobile devices by the assistance of wireless communication network technology and other communication technologies. The use of mobile payment services to make payments on mobile commerce based business will provide ease and speed in transacting. Mobile payment can be used for various payment transactions including transportation, hotel, restaurant and cinema. Telecommunication technology in a smartphone and payment integration at one function is a complex process that requires the coordination of various players/stakeholders. It consists of customers, financial service providers, payment service providers, merchants, transmission networks, mobile devices, regulators, product standardization, managers, and application development. There are some research [7]-[8]-[6]-[10] conducted to analyze and explore the utility of mobile payment method. Speaking of Indonesia mobile payment, one of the obstacles associated in the present market is limited by very few explanation and definition on the current industry [11]-[12]-[13] . However, mobile payment is being greatly adopted over the world in many different ways [5].

1.1 Indonesia Mobile Payment at Glance

Indonesia, Singapore, India, Malaysia, and the Philippines signifies less than four percent of the utilization on mobile payment technology. Some supporting factors behind these low utilization of mobile payment occur because of the immature local regulation presence in Asia countries. The emerged of great business model promotes by countries and companies to the society has been big challenges for them to do. Moreover, the behavior that has become a habit on the society regarding cash payment where they can feel and see the item physically for decades lead to less recognizable on the society [14]. Fairly said, the critical factors to outspread the benefit of mobile payment do not only come from the activities introduced by the countries or companies rather than the intention of the individual itself to utilize mobile payment. Individual or society mindset or point of view must be adjusted with the advance knowledge to increase ones intention to embrace mobile payment[15].

Talking about Indonesia, [16] signifies that both companies and government institution aggressively promotes cashless society to the people. Through the emerged of mobile payment it is expected that it can reduce the operating costs on Indonesia's central bank. Therefore, the benefit of mobile payment is not only offered to the government's sides but also the society's side as it led to a more efficient activity. Indonesia has ten popular mobile payment brand; Go-Pay, Paypal, GrabPay, T-Cash, Doku Wallet, Ipaymu, XL Tunai, Midtrans, AliPay, and FinPay. Given written by [17] on 2016 it signified that the economic transaction occurs in Indonesia is still close to cash-based payment with the percentage of 85%. However, [16] wrote in their report work quoted from e-Marketer report that it was found to be 65% of the society in Indonesia prefer cash as the most method use to do the economic transaction. It fairly said by [18] that cashless society indicates a leverage growth in percentage from years, but still far from the realization of Indonesia cashless society. Moreover, in a report written by [17] it was found to be 60% of 255 million people in Indonesia are the user of digital technology. It revealed that almost more than half of Indonesia population have put their interests on the utility provides by particular digital technologies. Nonetheless, the government, especially companies cannot achieve Indonesia market yet.

Indonesia is an archipelago country consisting of more than 300 ethnic group followed by many different cultures. Indicates under the study of [19] culture and one's social life consider as a supporting reason for an individual to put consideration till then they are willing to adopt a new technology like mobile payment. It happens with the ideas that to create a digital user of mobile payment technology is not only about the introduction approach of a particular technology rather than more to the approach of changing the individual's behavior. In [14] Indicates that Indonesia is still lack of leading e-Commerce platforms for the use of mobile payment innovation. Indonesia has 21 listed electronic money operator under Indonesia's central Bank with each of those 21 operators consists of more than one utility on electronic payment service to offers. Indonesia electronic payment method divided into 21 licensed e-Money operator with various function offers that are e-Wallet, Prepaid cards, Payment gateway, Switching, Remittance, m-Wallet, and Prepay or e-Money Cards[14]. Those electronic payment methods are applicable for different function with the mobile network as the third party [18]. To be noted, Indonesia also has its social media e-Wallet that are well known as BBM Pay and LINE Pay. However, these two social media e-Wallet or mobile payment is not popular among Indonesia society although Indonesia has taken the fourth rank on social media growth in the world [20]. As it has been written in the previous paragraph, both LINE Pay and BBM Pay are not categorized as top ten mobile payment brand in Indonesia. Moreover, the most popular mobile payment brand use in Indonesia come from e-Wallet under particular services application and prepay or e-Money Cards.

1.2 China Mobile Payment at Glance

Surprisingly, China has shown its impressive performance by the means of mobile payment utility in the country. China is the only one Asia country who could perform better performance on the utilization of mobile payment [14]. Uniquely, the model applied by China in outspreading and emerging the utilization of mobile payment to the citizenship cannot be imitated by others yet[15]. There are two famous mobile payment service in China that are well known as Alipay and WeChat Pay [21]. These two mobile payment services have a different target market in the country. AliPay mobile payment service is more relates to the use for E-commerce while WeChat Pay dominance is more to the services offers in the form of social media platforms. It was declared by [15] that China is the largest and fastest growing of mobile payment around the globe. The orderly rank of users' number around the worldwide leading mobile payment platforms as on August 2017 are; WeChatPay (600 million users), AliPay (400 million users), PayPal (210 million users), Apple Pay (87 million users), Samsung Pay (34 million users), Amazon Pay (33 million users), Chase Pay (28 million users), and Android Pay (24 million users) [22]. In reverse to Indonesia, the most popular mobile payment method in China come from its social media platforms rather than to the e-Wallet for e-Commerce purpose. WeChat Pay and Alipay hold for 90% of the market share in China [16]-[15]. More interesting, WeChat Pay as a social chat mobile payment innovation method could break the first world rank on mobile payment users followed by AliPay on the second rank.

In China,[15] mobile payment innovation; WeChat Pay and Alipay payment method can be classified as a single social chat and service application with many use or utility. Through this utility offers by both mobile payment services in China, it provides solutions to the society as it is easy to use. Moreover, although WeChat Pay and Alipay are not under similar institution or operator of mobile payment run in the country [21]-[23]-[24], to top up the balance in the mobile payment it simply by only registered the similar debit card in both platforms. If we take a straight line, in distant to Indonesia, the mobile payment method does not work as a single use or utility like in China. Users of mobile payment services in Indonesia must have more than one mobile payment services application for different utility. To these means, it may lead to less awareness from the users as different mobile payment service will request to top up for some amount of money. At the end, it led to users must have plenty amount of money as different mobile payment service will have a different amount of money that debited [16].

Given statement on the report of [15] that it is not easy to introduce mobile payment in Asia region. There are many strategies have been applied by companies in order to gain the society's attention. However, it ended up with very less awareness from the society. The readiness level of countries in Asia toward mobile payment innovation are vary. Currently, mobile payment innovation in Asia countries signifies a development. Most countries and companies in Asia have started to introduce cashless payment innovation to the society by the means of mobile payment utilization. Nonetheless, the existences of cash still found to be superior to mobile payment [18]. The major reasons for less awareness by the society to embrace mobile payment for their daily transaction activity is because they feel unfamiliar with the technology. The absence of convenience for the payee to do transaction by the utilization of mobile device with small phone screen leads to another reason that supports the society less awareness. Additionally, perceived security has been society basic consideration to conduct a cashless payment once the payee wants to commit a transaction activity [25].

Therefore, authors put high interests to learn and explore in depth regarding WeChat Pay launched and run till the present time in China. Authors intended to satisfy the curiosity regarding WeChat mobile payment innovation applies in China for the benefit of Indonesian based in the host country. It is interesting to be learned as the first mobile payment service introduce to the society is Alipay but the most popular one is WeChat Pay [22] that able to provide better performance in such short of time. This paper has objectives to explore in more detail regardless of the motivation for Indonesian citizenship in China to adopt WeChat mobile payment for their daily payment method. It is interesting to be discussed as per survey conduct by[26] on 2016 it was found to be 0.7 % or equal to 928,000 people apply e-Money as their payment method once the society wants to deal with some economic activity. The indicated percentages in the form of e-Money utility consider as very low as the Indonesia total population in 2016 was 256,2 million people with 132,7 million people indicates as an internet user. Hence, it is interesting to figure out the mobile payment behavior of Indonesian in China as mobile payment found to be something new and unusual among Indonesian in the home country.

2 Literature Review and Hypothesis Development

Prior studies have discussed the theory of behavior intention regarding new technology acceptance by an individual in the society. Various theory have been extended to explain in more clearly regarding individual behavior to embrace particular technology. Innovation Diffusion Theory (IDT) was first introduced [27] on 1962 which discuss the diffusion process of a new technology that spread out among the society. It is distributed by a communication through a particular channel in a time's dynamical that keep changing and moving. Moreover, in the coming years, Theory Reason Action (TRA) was then introduced [28] in 1975. Refers to this theory, it signified one's behavior in adopting a particular new technology are highly affected by two factors that are the attitude toward behavior and subjective norm. However, there were some construct that needs to be extended to fully satisfy the TRA Theory as it received some criticism from the prior researcher. Therefore, Theory of Planned Behavior (TPB) was then introduced [29] in 1991 to fill the limitation arise on TRA Theory. Additionally, on 1989 Technology Acceptance Model Theory was introduced [30] in order to predict individual intention to adopt the utility of computer. Years later, [31] on 2003 Unified Theory of Acceptance and Use of Technology (UTAUT) was established to predict the behavioral intention to employ new technology in an organizational environment by mixing up all previous theory on the study. The previous UTAUT Theory has also been reviewed and extended [32] on 2012 to UTAUT 2 to get a better variance extracted of behavioral intention and technology use. After some literature review done on the prior study regarding the theory to predict individual and organization behavioral intention on particular new technology, UTAUT 2 theory is taken by authors to conduct the research in depth regarding Indonesian intention to utilize mobile payment innovation in the host country, China.

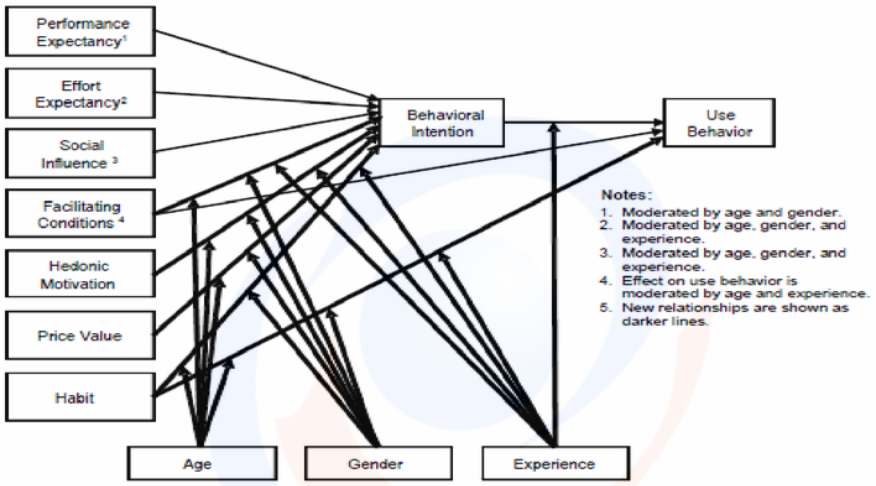

Figure 1 UTAUT 2 Model Source from V. Venkatesh, J. Thong, X. Xu (2012)

It is a fact that cannot be rejected wherein present time internet is increasingly supporting every single sector on the economic growth. It is shown by the leveraging number of internet user penetration around the world [33] as such website and smartphone application. Moreover, the benefit of the increasing number of internet users' penetration not only carry the advantages to marketer's sectors but also bridge to the establishment and development of the banking sectors. Both banking sectors and companies have started to highlight the use of internet technology by merging the services in line with the internet technology. Additionally,[34] mobile payment or also well known as e-Wallet has come to users' recognition and starts showing its existences to the internet users in term of mobile payment. The importance of mobile payment platforms in developing countries where cash is still in high demand among the society plays a dominant role. Additionally, the present economy tends to be slow in adopting the digital technology. Collaboration and participation from every single society including government and companies are in critical needed. Human resource constraints are common to an economy, especially the need for sustained education in present rapidly changing world and demand for skills in digital capabilities [35].

Generally, mobile payment can be defined as a device which allows users to make payments using smartphone device Convenience, cost, security, and ability to check the balance regardless to the location are some advantages offers by mobile payment. Payment systems are nothing new to society around the world, but payment by the means of smartphone utility has been found to be modern and advance payment in present society [36]-[37]. Prior studies [38]-[37]-[39] have defined mobile payment as a present payment method that offers greats deal in the economic sectors. Hence, as the study objective is to explore the Indonesian intention to utilize WeChat mobile payment innovation in the host country, China, authors narrow the variable use of UTAUT 2 model into five main variables. The variable used in this research are Perceived Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, and Behavioral intention to adopt WeChat mobile payment innovation. Authors do not explore the UTAUT 2 remains variables (Hedonic Motivation, Habit, Price Value, Use Behavior,

and moderators variables) [7] as mobile payment is found to be brand-new to Indonesian where it has not been utilized widely among the society. Therefore, authors want to put more focus on the aforementioned variables.

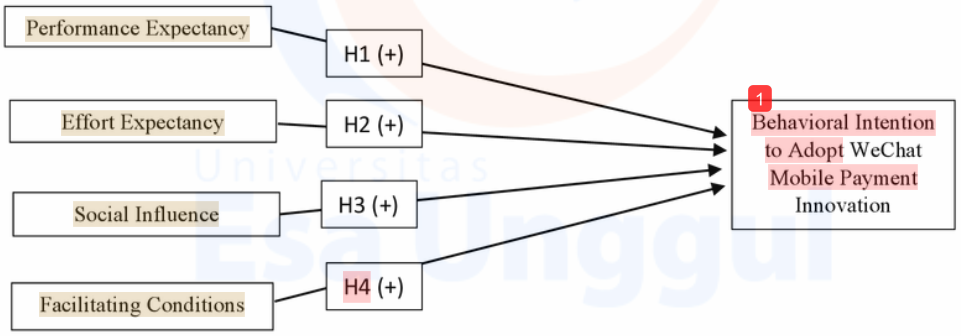

Figure 2 Proposed Model

2.1 The relationship of Performance Expectancy (PE) on behavioral intention to adopt WeChat mobile payment innovation (IA)

Performance expectancy relates to a particular activity where the benefit comes as the final achievement on the customers. It raises up with the idea of an individual as a customer has in mind that using a particular technology, mobile payment in this term provides advantages to the user. The individual that represent the customers' perspectives may find that mobile payment assists them in accomplishing their payment in such a short of time. Additionally, the prior study [31]-[32]-[10]-[40] signifies that once performance expectancy among individual or customers has great judgments, it led to the behavioral intention of them to adopt mobile payment. The behavioral intention may come to effect once an individual felt the advantages provide by mobile payment both physically and non-physically. Moreover, performance expectancy concern that the productivity of individual may increase by the carelessness offers by mobile payment platforms.

H1: Performance Expectancy (PE) has a positive significant effect on behavioral intention to adopt WeChat mobile payment innovation (IA)

2.2 The relationship of Effort Expectancy (EE) on behavioral intention to adopt WeChat mobile payment innovation (IA)

Effort expectancy is defined by the level of convenience attached with the use of a particular system on a present technology. The term effort expectancy refers to the ease of use of a particular technology, mobile payment in this study. If a particular mobile payment system is easy to use for the users, then the utilization of mobile payment will be less of effort. Moreover, in vice versa, if a particular technology is found to be burdensome to utilize, the effort taken out by an individual will be higher. Therefore, according to the previous study [31]-[32] it indicates that once a particular technology (mobile payment) find to be less effort in the practice the more people are willing to employ the mobile payment. Less effort for an individual while running the mobile payment led to the leverage of individual behavioral intention to engage themselves in mobile payment use.

H2: Effort Expectancy (EE) has a positive significant effect on behavioral intention to adopt WeChat mobile payment innovation (IA)

The relationship of Social Influence (SI) on behavioral intention to adopt (IA) WeChat mobile payment innovation

Social influence in this study assigned to the influence given by the surrounding environment toward an individual regarding the employment of particular technology. In this study, it concerns the employment of mobile payment on the individual. It defines to the extent of how critical is to have an influential environment in bridging up an individual to the employment of mobile payment. It appears by the belief that an individual is a social human being where they need each other's' help, guidance, motivation, and many other aspects to be able to live their life well. Therefore, there are some prior study [31]-[32]-[40] discuss to explore in more detail regarding the environmental potential that can give effect to an individual on the employment of mobile payment. This reflects that the use of particular technology is influenced by environmental factors such as the opinions of friends and family. When the opinion arises from their friends or family are positive or supportive, it can encourage an individual to adopt mobile payment services. Social factors have a positive relationship with the utilization of information technology. This indicates that individuals will increase the use of technology information relates to mobile payment if they have the support of other individuals.

H3: Social Influence (SI) has a positive significant effect on behavioral intention to adopt WeChat mobile payment innovation (IA)

2.4 The relationship of Facilitating Condition (FC) on behavioral intention to adopt WeChat mobile payment innovation (IA)

Facilitating conditions refers to the individual perception of the availability and supporting resources present in their surroundings to utilize mobile payment. Facilitating condition is depending on the operational infrastructure exist in the society. Facilitating condition is defined as objective factors that can contribute to the occurrence of an action. Previous studies [32]-[41]-[42] have found empirical evidence where the behavioral intention to utilize a particular technology is affected by the presence of facilitating conditions. Particular technology defines by the means of mobile payment utilization as this study is focusing on mobile payment innovation as a new payment method in today's' society. Moreover, the behavioral intention may come to recognition once an action (facilitating condition) can achieve the individuals' interests and support to utilize a particular technology.

H4: Facilitating Conditions (FC) has a positive significant effect on behavioral intention to adopt WeChat mobile payment innovation (IA)

3 Methodology

3.1 Instrument development

The research conduct by authors is categorize as an empirical study where the taken data sources from a questionnaires survey. Moreover, it is also defines as a primary data as authors shall establish a questionnaires to acquire the intended result for the study objectives. The questionnaires designed and established based on various previous studies which have been modified to fit authors' current study (refer to Appendix A). The measurement items for performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioral intention to adopt WeChat mobile payment innovation was taken from [32]-[7]-[42]. Additionally, the questionnaires consisting of 18 item questions measuring 5 constructs. The questionnaires were distributed through online platforms as the targeted respondents are Indonesia citizenship who are currently living in China. English version of the questionnaires that referred from the previous studies has been established for the study purpose (refer to appendix). However, the distributed questionnaires was deploy in Indonesian version with expert assistance in translating it as the targeted respondents are Indonesian. Indonesian version questionnaires was deploy with the belief that by the use of respondents' native language it may reduce to unconvincing statement written in the questionnaires. Moreover, the purpose of it is also to have high understanding and provides easiness toward the respondents while filling up the questionnaires.

3.2 Measurement model

It is suggested [43] for a researcher to acquire a pilot study test before administering the survey to a large number of respondents starting from 10 to 30 respondent. The purpose of implementing a pilot study itself is to test the items written in the questionnaires are valid and reliable to be administrated to large number of respondents. It signifies a preliminary test or trial and error of a research on a research instrument to figure out the proposed instruments is good enough, simple, proper, or too complicated. Therefore, a pilot test was conducted consisting of 19 respondents filling up the questionnaires with similar characteristics for the targeted respondents which distributed through online platforms on May 9th, 2018. The respondent provided information with available answer options. Authors indicates some demographic questions and pictured that 73.7% or 14 respondents are in the age range of 21-30 and the remains 26.3% or 5 respondents are in the age range 31-40. It indicates 42.1% or 8 respondent are male with the remains 57.9% or 11 respondent are female. Most of the pilot respondents are postgraduate students with 42.1% or 8 respondents, followed by undergraduate students with 36.8% or 7 respondents, PhD student with 15.8% or 3 respondents, and the rest are postdoctoral with 5.1% or 1 respondent. Additionally, it found to be student as the main common occupation for the respondents with 84.2% or 16 respondent, and the remains are civil servant, others, and housewife with similar value of percentage that are 5.3% or 1 respondent. Measurement of respondents' answers employ a 7 Likert scale points (*Strongly Disagree – Strongly Agree*).

Structural Equation Modeling (SEM) on the utilization of Smart Partial Least Square (PLS) is employed to analyze the data including for the hypothesis or relationship testing. The software is used by authors as it has the ability to examine the data in small sample size with easy navigation features [44]. Additionally, authors also employ IBM SPSS Statistic 24 to analyze the demographic and descriptive data. To analyze the measurement model of the constructs, convergent and discriminant validity are assessed. The recommended value shall be equal or higher than 0.70 for factor loading [45], 0.60 for composite reliability, 0.50 for average variance extracted (AVE) [46], and 0.70 for Cronbach's alpha [47]. Therefore, the pilot study indicates that the proposed items on the questionnaires are valid and reliable to be used for a large number of the respondent. The pilot study result indicates the items on factor loadings, composite reliability, Cronbach's alpha, and AVE exceeded the lower limit on each criteria value (refer to Table 1).

Table 1 Quality Criterion (Cronbach's Alpha, Composite Reliability,AVE) and Factor Loadings

Construct	Cronbach's Alpha	Composite reliability	AVE	Item	Loadings
Performance Expectancy	0.977	0.983	0.936	PE1	0.977
				PE2	0.944
				PE3	0.969
				PE4	0.980
Effort Expectancy	0.968	0.977	0.913	EE1	0.955
				EE2	0.960
				EE3	0.953
				EE4	0.953
Social Influence	0.926	0.953	0.871	SI1	0.955
				SI2	0.903
				SI3	0.942
Facilitating Conditions	0.974	0.981	0.927	FC1	0.964
				FC2	0.967
				FC3	0.966
				FC4	0.953
Behavioral Intention to Adopt	0.980	0.987	0.962	IA1	0.985
				IA2	0.983
				IA3	0.974

Notes: PE (Performance Expectancy), EE (Effort Expectancy), SI (Social influence), FC (Facilitating Conditions), IA (Behavioral Intention to Adopt). Derived table sources from survey data.

3.3 Sampling and data collection

Authors intended to collect Indonesia citizenship users on WeChat mobile payment innovation based in China as the respondent. The online platforms used under the questionnaires distribution was Google forms as it grant authors to have respondents with no limitations. Moreover, authors are also able to design the questions as much as possible without any limitation. Through Google forms, authors are also able to collect the respondents come from various city and provinces in China where offline platforms cannot afford it. Moreover, after distributing out the questionnaires starting from 22 – 31 May 2018 there were two hundred and eight (208) respondents collected. However, there were 10 respondents that need to be exclude from the research because does not fit the research objective. The respondents were excluded because they do not categorize as a mobile payment user and currently do not based in China. Therefore, there were 198 remains respondents that are able to have further evaluation regarding the behavioral intention to adopt WeChat mobile payment innovation.

4 Findings and Discussion

Respondent demographics

It can be seen in Table 2 that the main respondents basically in the age range of 21 to 30 years old as it indicates the highest percentages that is 70.2%. It also signifies that the number of male and female respondents are not really far in comparison as it present the percentage of 40.4% for male and 59.6% for the female. However, female was found to be the major respondents in filling up the questionnaires. Every single respondents were also found to have their basic education with various range level of their education. Undergraduate (40.9%) and postgraduate (38.4%) education background were found to be the major education that participate in the survey. Therefore, students pinpoint the topmost occupation for Indonesia citizenship in China who filled up the survey with 82.3% of respondents. However, civil servant, private employee, entrepreneur, housewife, and others specify as lecturer were found to be occupation signifies as the Indonesian occupation background.

Table 2 Demographics of the survey respondents (N=198)

Characteristic	Frequency	Percentage (%)	Cumulative Percentage (%)
Age			
≤20	28	14.1	
21-30	139	70.2	
31-40	24	12.1	
41-50	4	2	
≥51	3	1.5	100

Gender			
Male	80	40.4	
Female	118	59.6	100
Education			
Senior High School	13	6.6	
Diploma (1,2,3)	11	5.6	
Undergraduate	81	40.9	
Postgraduate	76	38.4	
PhD	17	8.6	100
Occupation			
Student	163	82.3	
Civil Servant	7	3.5	
Private Employee	17	8.6	
Entrepreneur	5	2.5	
Housewife	3	1.5	
Others	3	1.5	100

Source: Derived table from survey data

4.2 Measurement validation

On this study, authors analyze the data into measurement model analysis and structural model analysis. Confirmatory factor analysis (CFA) is utilized to do the reliability and validity of the proposed models to satisfy the measurement model analysis. Additionally, path coefficients and the significance value will be used in interpreting the proposed relationship model to satisfy the structural model analysis.

4.2.1 Measurement Model Analysis

Convergent and discriminant validity is the method apply to measure the validity test. Convergent validity can be seen from its factor loading value. Apart from referring to the factor loading value, convergent validity can also be judged from the average variance extracted (AVE) value. Moreover, Cronbach's alpha and composite reliability are defined under the construct reliability and validity test run by used of PLS-SEM. It is, therefore, to satisfy the convergent validity test on the study. Referring to Table 3 it pinpoints that the measurement model analysis are satisfied: all constructs exceed the lower limit for Cronbach's alpha 0.70, composite reliability 0.60, average variance extracted (AVE) 0.50, and factor loading on its respective construct 0.70. The range value of Cronbach's alpha starting from 0.952 to 0.977; composite reliability starting from 0.965 to 0.983; AVE starting from 0.875 to 0.935. Additionally, each factor loading signifies the range value of 0.900 and above.

Table 3 Descriptive Results and Internal Consistency of Model Constructs

Construct	Cronbach's Alpha	Composite reliability	AVE	Item	Loadings
Performance Expectancy	0.975	0.982	0.931	PE1	0.969
				PE2	0.974
				PE3	0.957
				PE4	0.958
Effort Expectancy	0.977	0.983	0.935	EE1	0.968
				EE2	0.974
				EE3	0.963
				EE4	0.962
Social Influence	0.958	0.973	0.922	SI1	0.949
				SI2	0.960
				SI3	0.971
Facilitating Conditions	0.952	0.965	0.875	FC1	0.954
				FC2	0.940
				FC3	0.945
				FC4	0.900
Behavioral Intention to Adopt	0.962	0.975	0.929	IA1	0.962
				IA2	0.981
				IA3	0.948

Notes: PE (Performance Expectancy), EE (Effort Expectancy), SI (Social influence), FC (Facilitating Conditions), IA (Behavioral Intention to Adopt). Derived table sources from survey data.

The measurement of discriminant validity can be measured by [45] the criterion employment. It can be seen that the square root value of AVE is greater than the correlation of each construct [44]. Moreover, analyzing discriminant validity can also be done through its cross-loading (refer to Table 3) despite analyzing it based on Fornell-Lacker Criterion. The result of cross loading has also indicated a greater value on each indicator compared to all cross loading. Therefore, discriminant validity test is satisfied as it has a good discriminant value on both tests. Hence, the data analysis has met the convergent and discriminant validity.

Table 4 Fornell-Lacker Criterion: Matrix of correlation construct and the square root of AVE in bold

	EE	FC	IA	PE	SI
EE	**0.967**				
FC	0.857	**0.935**			
IA	0.773	0.768	**0.964**		
PE	0.835	0.776	0.739	**0.965**	
SI	0.392	0.342	0.369	0.457	**0.960**

Notes: PE (Performance Expectancy), EE (Effort Expectancy), SI (Social influence), FC (Facilitating Conditions), IA (Behavioral Intention to Adopt). Derived table sources from survey data.

4.2.2 Structural Model Analysis

R Square value is to indicates the variance explained by the antecedents constructs. Referring to Table 5 the R Square is 0.657 which it has meaning that when all constructs (model) are combined together the variance explained is 65.7%. In details, it means that performance expectancy, effort expectancy, social influence, and facilitating conditions explains 65.7% on the behavioral intention to adopt WeChat mobile payment innovation while 34.3% is affected by other factors.

Table 5 R^2 Value

	R Square
IA	0.657

Sources: Derived table from survey data

Table 6 displayed the result of the constructs relationship proposed in the research. Moreover, PLS-SEM bootstrapping technique was the method employed to do the hypothesis testing [48]. After running the bootstrapping technique it explained that there was one supported hypothesis found while the remains three hypothesis were not supported. Facilitating conditions is found to be positive and significant on the behavioral intention to adopt WeChat mobile payment innovation (β=0.344; $p < 0.05$). Moreover, the T Statistic value strengthens the significances by indicating T statistic greater than the t-Table. On other side, performance expectancy (β=0.223; $p > 0.05$), effort expectancy (β=0.276; $p > 0.05$), and social influence (β=0.042; $p > 0.05$) has positive not significant relationship to behavioral intention to adopt WeChat mobile payment innovation respectively. The positive insignificant results on hypothesis 1, 2, and 3 were also proved by the T statistic that lower than t-Table. Additionally, indirect effects were found to be no indication as the proposed model does not has neither mediation nor moderator effect.

Table 6 Results of Hypothesis Testing

	Hypothesis	Path Coefficients	T Statistics	P Values	t-Table	Results
PE -> IA	1	0.223	1.589	0.113	1.6526	Not Supported
EE -> IA	2	0.276	1.563	0.119	1.6526	Not Supported
SI -> IA	3	0.042	0.908	0.364	1.6526	Not Supported
FC -> IA	4	0.344	2.222	0.027	1.6526	Supported

Notes: PE (Performance Expectancy), EE (Effort Expectancy), SI (Social influence), FC (Facilitating Conditions), IA (Behavioral Intention to Adopt). Derived table sources from survey data.

5 Conclusions

It is fascinating to found that performance expectancy toward behavioral intention to adopt WeChat mobile payment innovation does not indicate a significant value although it has a positive relationship. It seems to be the finding is not in line with the original literature [32]-[31] who first introduce UTAUT and UTAUT 2 model. It also does not in line with some previous study [10]-[40]-[42] that have utilized the UTAUT UTAUT 2 which signifies performance expectancy as having positive significant relationship toward the behavioral intention to adopt mobile payment innovation. However, this study is not the first study [11] that signifies a not significant relationship on performance expectancy to behavioral intention to adopt mobile payment.

Another result to be discussed is the second hypothesis which also startled authors. The research result indicates that effort expectancy has positive relationship toward behavioral intention to adopt WeChat mobile payment innovation. However, a not significant value stands on the relationship. The research finding discovered that the proposed model is not in line with the previous study [31]-[32] where effort expectancy has a positive significant relationship toward behavioral intention to use a particular technology. However, [7] has also signified a not significant relationship of effort expectancy toward behavioral intention to use mobile payment with the European country, Portugal as the subjective study. Additionally, the previous study of [42] with the United States as the subjective study used indicates a similar finding as to the present study where effort expectancy has positive insignificant relationship toward behavioral intention. It was also found similar study subjective of the previous study [12] with the present study where it concerns Indonesian mobile payment users. However, there stands a small difference between previous study and present study wherein present study the concern of Indonesian mobile payment users are based in China while the previous study is Indonesian mobile payment users in Indonesia. Moreover, the finding indicates a similar result which approved the positive not significant relationship of effort expectancy to behavioral intention to use mobile payment.

Third finding to be discussed has signified similar finding with the previous two hypothesis where it indicates a positive insignificant relationship on the proposed hypothesis written in the research. Repeatedly say, it is not in line with the proposed hypothesis that was established in accordance with the prior study in this field [31]-[32]-[40]. Therefore, in-depth study on prior findings regarding the insignificant relationship of social influence to behavioral intention has been done. It occurred with the authors' principle that to have a clear and supportive finding once a proposed hypothesis is rejected it must come with another supporting data in the same field. It signified that previous study of [42] has similar finding with the present study on the relationship of social influence toward behavioral intention to adopt mobile payment. The previous study has two objective countries established on the proposed research model. The United States found to be having negative insignificant relationship toward behavioral intention while India indicates a positive insignificant relationship. Additionally, another prior study [12] has also approved the positive insignificant relationship of social influence to behavioral intention to adopt mobile payment.

At last, facilitating conditions construct was found to be the key predictor for Indonesian WeChat mobile payment innovation users reside in China. It comes along with the findings that indicate a positive significant relationship of facilitating conditions to behavioral intention to adopt WeChat mobile payment innovation. Therefore, the finding of the present study is in line with the prior study [32]-[41]-[42]. In conclusion, once WeChat mobile payment innovation provides the needed facilitating condition to the user, then the behavioral intention to adopt by users will leverage.

6 Limitation and Recommendations for Future Research

The finding in this study has some limitation which can lead to future study. The findings of the current study are limited to the object which cannot be generalizable. The study's finding encloses to the Indonesian mobile payment users reside in China. Different study objective such as different country and different sample population are recommended to have some conversion. Future studies are able to work on similar research model with different audiences to explore and tested whether different audience resulting in similar results as the current study or no. Moreover, the demographic result in the study found to contains unsteady respondents. The range of age, educational background, and occupational background from one to another in each measurement are relative unbalance. Therefore, future study can narrow the audience by putting more focus in particular age, educational background, and or occupational background. It is with the belief that different level of age, education, or occupation may be resulting on a different way in judging a particular technology.

There are three out of four proposed hypothesis that are not supported in the study. The insignificant result appears in the study may occur as to Indonesian mobile payment employment is found to be brand new. Hence, it does not rule out the possibility for other researchers to work on the present study's finding and have further research. Therefore, future study can try to figure out factors behind the insignificant results of the study as it has not explored in the current study yet. Future researchers may consider using the research variables derived from some others intrinsic factors concerning the adoption of advanced technology by the users. Future studies are expected to bridge the rejected hypothesis established in the present study to provide a wider knowledge in the field of mobile payment adoption by the users. More research may be needed to reconcile the differences appears between the insignificant value on performance expectancy, effort expectancy, and social influence toward behavioral intention to adopt a particular technology.

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Xie Kefan

M. Havidz Aima

Hapzi Ali

Appendix A Qsuestionnaire Items and Sources

Constructs	Items	Sources
Performance Expectancy	PE 1 - I find WeChat mobile payment innovation useful in my daily life	Venkatesh et al., (2003,2012); Oliveira et al (2016); Chopdar et al., (2018)
	PE 2 - Using WeChat Mobile Payment innovation helps me accomplish things more quickly.	
	PE 3 - Using WeChat mobile payment innovation increases my productivity	
	PE 4 - Using WeChat mobile payment innovation helps my work to be more effective	
Effort Expectancy	EE 1 - Learning how to use WeChat mobile payment innovation is easy for me	Venkatesh et al., (2003,2012); Oliveira et al (2016); Chopdar et al., (2018)
	EE 2 - My interaction with WeChat mobile payment innovation is clear and understandable	
	EE 3 - I find WeChat mobile payment innovation easy to use	
	EE 4 - It is easy for me to become skillful at using WeChat mobile payment innovation	
Social Influences	SI 1 - People who are important to me in China think that I should use WeChat Mobile Payment Innovation	Venkatesh et al., (2003,2012); Oliveira et al (2016); Chopdar et al., (2018)
	SI 2 - People who influence my behavior in China think that I should use WeChat Mobile Payment Innovation	
	SI 3 - People whose opinions that I value the most in China prefer that I use WeChat mobile Payment Innovation	
Facilitating Conditions	FC 1 - I have the resources necessary (smartphone and bank account) to use WeChat mobile payment innovation	Venkatesh et al., (2012); Oliveira et al (2016); Chopdar et al., (2018)
	FC 2 - I have the knowledge necessary to use WeChat mobile payment innovation	
	FC 3 - WeChat mobile payment innovation is compatible with other technologies I use	
	FC 4 - I can get help from others when I have difficulties using WeChat mobile payment innovation	
Behavioral Intention to Adopt WeChat Mobile Payment Innovation	IA 1 - I intend to continue using WeChat mobile payment innovation in the future	Venkatesh et al., (2003,2012); Oliveira et al (2016); Chopdar et al., (2018)
	IA 2 - I will always try to use WeChat mobile payment innovation in my daily life	
	IA 3 - I plan to continue to use WeChat mobile payment innovation frequently	

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