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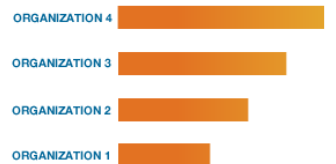
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Abstract:
The trend of mobile payment in Indonesia is rapidly growing since BI as Indonesia's central bank has initiated a movement called "Gerakan Nasional Non Tunai" (national cashless movement). this movement drove the emergence of several mobile payment systems, with GO-PAY from GO-JEK dominates the market. this paper aims to explore the motives of GO-PAY users in using gamification, as one of the loyalty programs, by using uses and gratification(U&G) perspectives. U&G perspectives was successfully implemented to identify the factors that effect on continuous intention to use a variety of media, but its application in mobile payment context is still limited. our results revealed three types of gratification that have significant impacts on user motivation to continue to use GO-PAY: hedonic gratification (perceived enjoyment and passing the time), utilitarian gratification (ease of use, self-presentation, information quality, and economic rewards), and social gratification (social value).

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Contents

I. Introduction

Mobile payment has been shown to become a payment medium with very rapid growth[l], and become a technology and research trend in recent years. Mobile payment services have variety definition such as all payments over any mobile communication device for paying a transaction like bills authorized, items in a store or transferring money using smartphone apps[2]. Currently, in Indonesia, there are many mobile payments brands, and the most popular is GO-PAY[2] cashless payment platform on GO-JEK apps, an application provide on-demand transport and lifestyle services. According to[3] people prefer using mobile payments because it is easy to use, safer, compatibility, and more convenient than cash, correspond to individual mobility that affected users behavior.

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