

ABSTRACT

The Covid-19 pandemic has created a trend in transaction patterns among the Indonesian community. Mobile payment applications have become a transaction trend in Indonesia in 2023. One of the commonly downloaded mobile payment applications in Indonesia is FLIP. FLIP emphasizes "free interbank transfers" as its main selling point. Researchers intend to analyze acceptance level of the Flip application by the Indonesian community in the post-Covid-19 pandemic era, using a modified UTAUT 2 method based on previous research.

The researchers chose to use the UTAUT 2 method as the latest research model related to technology adoption research. In this method, the UTAUT2 model underwent several modifications. The researchers used the Price Saving Orientation variable to replace the independent variable Price Value. The Trust variable was added as a new variable. The variable Behavioral Intention replaced with Continuance Intention, and removed the variable of use behavior .

The research data was obtained from 393 respondents across Indonesia. This data was processed using the SmartPLS 4 application, with factor analysis as the method. The research also employed IPMA analysis to assist the researchers in formulating suggestions and conclusions.

The study showed that, in sequence from the most to least influential, Habit, Trust, Social Influence, Price Saving Orientation, and Facilitating Condition had a significant positive influence on Continuance Intention. Performance Expectancy, Effort Expectancy, and Hedonic Motivation variables did not significantly influence towards Continuance Intention.

The researchers suggest that the Flip managerial team should maintain the good performance of variables with the highest importance values based on IPMA analysis, namely Habit and Trust. Creating a reward system can enhance Habit performance. Maintaining the integrity and security of FLIP services can preserve the quality of Trust performance.

Keywords: FLIP; Continuance Intention; modified UTAUT2; technology acceptance; Indonesia.