

Being Submitted 0 Submitted Revision Requested 0 Accepted 0 Published Rejected/Withdrawn

20

ID	Submitter	Manuscript Title	Submission Date	Change-to-Pub. Date	Message
1	22M-01-004 Dedi I. Inan	Gamification on Mobile Payment Application: Uses and Gratification Perspective	12-Jul-2022	19-Jan-2023	

0 : The number of manuscripts waiting your action

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Subject: [APJIS] Acknowledgment of a new manuscript submission
Date: Thursday, 06 January 2022 17.07.54 Eastern Indonesia Time
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Dear Dr. Dedi I. Inan,

Thank you for submitting the following manuscript to the *Asia Pacific Journal of Information Systems*.

Track: Regular Track

Title: Gamification on Mobile Payment Application: Use and Gratification Perspectives

Date of Manuscript Submission: 06-Jan-2022 (UTC)

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Manuscript ID: 22M-01-004
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Date of Manuscript Submission: 06-Jan-2022 (UTC)

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Dear Dr. Dedi I. Inan,

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Track: Regular Track
Manuscript ID: 22M-01-004
Title: Gamification on Mobile Payment Application: Use and Gratification Perspectives
Date of Manuscript Submission: 06-Jan-2022 (UTC)

Overall review result: Major Revision

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Review Results

- Comments of Associate Editor-

This paper examines the effect of gamification on users' attitudes (i.e., satisfaction and continuance intention) toward mobile payment usage.

Your manuscript is well structured, but the reviewers and I find that the theory development of the paper is an early stage yet. Below are my suggestions to improve the manuscript.

1) Research contribution

- Both R1 and R2 point out that the importance of gamification in financial applications such as m-payment is not sufficiently motivated. I suggest that the authors conduct serious literature review about the conditions that gamification affects users' behavior in other contexts and develop your own argument supporting whether gamification is suitable in mobile payment contexts.

- As R1 pointed out, I found that a most significant concern is the paper's weak contribution. The theoretical arguments and the findings are quite straightforward. The authors need to develop a compelling story about the paper's implications.

2) Theory development

- R1 raises an issue that there is lack of justification of choosing three gratifications (i.e., hedonic, utilitarian, and

social). I also agree with R1's point that technology or content gratifications can make more interesting contribution in mobile payment context. This direction of theory development may require an additional data collection by conducting a new set of survey, but it can enrich the current theorizing. Along with this direction, the author should strengthen the current hypotheses by focusing why and how hedonic, utilitarian, and social gratifications affect mobile payment usage as a specific application in financial services. What are the similar mechanisms to the existing literature in other contexts? And what are the new angles?

- R2 points out incorrect citations and misleading supporting arguments. Please refer to R2's suggestions for corrections.

3) Empirical analysis

- The survey questionnaires are missing in the manuscript. The quality of survey items is critical of evaluating the validity of measurement. As it looks like that the authors adopted the survey items from previous literature, I suggest that the authors provide the survey questionnaires along with supporting references in the Appendix section.

- Reviewer Review Scores and Comments -
Reviewer #1

Overall Judgement: Major Revision

This paper examines the effect of gamification on mobile payment usage. Based on the use and gratification theory, the authors investigate what types of gratification embodied in the gamification are related to the satisfaction on m-payment and how the gamification affects the continuance usage intention of the app. Using structural equation modeling, they show that utilitarian, hedonic, and social gratifications have positive effects on gamification satisfaction, except for the social value construct. The results also show that gamification satisfaction positively affects m-payments satisfaction and continuance usage intention.

With the increasing interest and usage of m-payment, this paper examines a timely and important topic, but there are some serious concerns that I want to highlight. I have summarized the main concerns and comments that are offered below to enhance the paper.

My biggest concern in this study is the development of research questions and hypotheses. It is still unclear why it is important to study gamification in m-payment (which could be related to H8). The success of gamification in a certain context cannot be applied to all others, especially the finance area where a trust or economic incentive would be the main determinant rather than hedonic value. The authors should describe its importance in m-payment more in detail. In addition, they also need to provide more reasoning on each hypothesis, including why the three gratifications (hedonic, utilitarian, and social) are selected (not technology or content gratification), why they examine the three constructs (perceived ease of use, self-presentation, and economic reward) in utilitarian gratification, furthermore why each construct (e.g., social value or social gratification) is expected to increase the users' satisfaction in my-payment.

Another concern is the limited academic and practical implications. Even though there have not been prior works that examined the impact of gamification on m-payment, the results are obvious and not counter-intuitive. The authors also say that their results are in line with previous research. Then, what is the contribution of this research? They need to provide more elaboration on how their findings can be helpful to the m-payment industry in detail with examples.

The authors mention, "although m-payment services in Indonesia have utilized gamification concept in loyalty programs, they do not explicitly harness the gamification features in these services they offer." So, I'm not sure whether the authors provided some description or examples of gamification in m-payment on the survey and the participants totally understood the concept while they answered. Please provide the whole survey description and questionnaires.

I also listed several minor issues below:

- Self-presentation seems related also to social gratification (p. 5).

- What is the basis for excluding outliers (40 data)? (p. 7)

- Please provide proper references. For example, reference 21 on page 6 did not examine gamification, and reference 4 on page 11 did not show the insignificance of social value. In addition, please provide references for the Harman Single Factor Test (p. 7).

- The authors show various measures for rigorous analysis, but RMR does not hurdle the threshold (p. 9).
- Please provide a discussion on H8 and H9 which could be related to the second research question (p. 11).

I appreciate the authors' effort to get meaningful findings. I hope my comments are helpful in improving the paper.

Reviewer #2

Overall Judgement: Accept

This paper aims to investigate the effects of gamification on users' satisfaction and continuance intention of m-payment application. The authors study (1) what type of gratifications embodied in the gamification affect the satisfaction on m-payment and (2) how it affects the continued use of m-payment. The topic is interesting. However, the theory provided in this paper is weak. My detailed comments are listed below, and I believe that there is great potential in this work and so I hope my comments are of value in helping to further refine it for future success.

Theory and hypothesis:

The authors mentioned that the research model of this paper is adapted from prior studies [16][21]. However, why the research models proposed in previous papers are suitable for this paper has not been sufficiently explained. Specifically,

1. Besides perceived enjoyment and passing time, there are many other factors, such as playfulness, escapism, fantasy, and aesthetics, but the reasons that the authors chose perceived enjoyment and passing time are unclear (the authors mentioned that these two constructs were used in prior studies, but I think this is not the only reason they were selected in this paper). In other words, the authors need to provide an over-arching theory and/or framework of their research model.

2. Hedonic gratification on m-payment gamification

The authors cited the paper by H. Li et. al. (2015) to support their argument that the perceived enjoyment affects user's satisfaction with m-payment (from page 4). However, the paper written by H. Li et. al. is about users' continuance intention to use a social network game based on UGT, not about satisfaction with m-payment. The reference is misused.

3. Social gratification on m-payment gamification

Social value is defined as an environmental factor that influences individuals to continue using m-payment (from page 5), and the measurements of the construct are adopted from C.L. Hsu (from page 8), who defined social value as a product or service that improves an individual's self-perception. I believe the two definitions are inconsistent, and I suggest that the authors define the construct more carefully or redefine it.

Though the authors include a table summarizing the constructs and references to mentioned measurement indicators in this research, I recommend that the authors produce a separate table or appendix that details the measurements of the constructs (e.g., Perceived enjoyment (PE): I find using M-payment to be enjoyable, exciting, pleasant, interesting (H.Van der Heijden 2004)).

The results show that there is no significant effect between social value and gamification satisfaction, which is in line with prior research [4], [16], and contrary to [18]. Given this inconsistent results, the authors should provide plausible explanations for this rejected hypothesis in M-payment environment.

1. page 2: (Bhattacharjee, 2001), the format is inconsistent with other references []
2. page 5: (Gan and Li, 2008), the format is inconsistent with other references []
3. page 2: 15th sentence, 'they do not explicitly harness the gamification features in these services they offer', not they offers. There are some mistakes like this, these mistakes do have little effect on understanding the article, I suggest the author pay more attention to them.

References

1. H. van der Heijden, "User Acceptance of Hedonic Information Systems," MIS Quarterly, vol. 28, no. 4, pp. 695-704, 2004.
2. H. Li, Y. Liu, X. Xu, J. Heikkilä, and H. v. d. Heijden, "Modeling Hedonic Is Continuance through the Uses and Gratifications Theory: An Empirical Study in Online Games," Computers in Human Behavior, vol. 48, no. 2015, pp. 261-272, 2015.

3. C.-L. Hsu, Y.-C. Chen, T.-N. Yang, and W.-K. Lin, "Do website features matter in an online gamification context? Focusing on the mediating roles of user experience and attitude," *Telematics and Informatics*, vol. 34, no. 4, pp. 196–205, 2017.

Prof. Byounggu Choi, Editor-in-Chief

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Dear Dr. Dedi I. Inan,

Thank you for submitting a revised version of the following manuscript to *Asia Pacific Journal of Information Systems*.

Track: Regular Track
Manuscript ID: 22M-01-004
Title: Gamification on Mobile Payment Application: Use and Gratification Perspective
Date of Manuscript Submission: 23-Apr-2022 (UTC)

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Track: Regular Track
Manuscript ID: 22M-01-004
Title: Gamification on Mobile Payment Application: Use and Gratification Perspective
Date of Manuscript Submission: 23-Apr-2022 (UTC)

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Dear Dr. Dedi I. Inan,

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Track: Regular Track
Manuscript ID: 22M-01-004
Title: Gamification on Mobile Payment Application: Use and Gratification Perspective
Date of Manuscript Submission: 23-Apr-2022 (UTC)

Overall review result: Minor Revision

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Review Results

- Comments of Associate Editor-

The revised manuscript has made a good progress. Below are the remaining issues and comments for further improvement.

First, one of the comments in the previous round is the significance of gamification in m-payment. The authors provide the Indonesian cases that adopt gamification concepts in their m-payment services. For the sake of generalizability, m-payment applications utilizing gamification features in other countries and other regions could be helpful with strengthening the authors' argument.

Related to this point, the abstract begins with the Indonesian' market potential in the m-payment sector. Though the paper's empirical context is in the Indonesian data, which is acceptable, but the paper's abstract and introduction section overly emphasize the paper's empirical context, which limits the generalizability of the paper's findings. Especially, the abstract states the paper's academic motivation while mentioning the empirical analysis employs the Indonesian sample, which I think is optional.

Second, R1 points out that some supporting references that explain the insignificant result of social value (Reference [15]) and survey items (Reference [25]) are incorrect. These arguments and the citations of the references should be carefully revised.

Lastly, I also agree with R1's suggestion that copy-editing is highly recommended to improve the paper's readability.

- Reviewer Review Scores and Comments -
Reviewer #1

Overall Judgement: Minor Revision

I thank the authors for answering my questions. In this revised version, the authors have made some changes to address the issues the review team mentioned in the previous round. They provided more description of the context and bases for their arguments, which makes this manuscript more logical. The authors did provide some significant improvements, but there are still several minor issues that limit the quality of the manuscript. My comments and suggestions are demonstrated below.

It is still unclear why it is important to study gamification in m-payment (In the previous round, I requested the authors to describe the importance of gamification in m-payment, not just m-payment itself). Why is gamification one of the ways to increase retention in m-payment? The authors said, "the gamification employed in their applications do not reflect the optimum benefit for their services to be recognised and used efficiently by the users" in Indonesia, but the m-payment services would not like to emphasize gamified elements too much on their apps. Rather than making users enjoy, providing safe services and getting trust from users would be much more important in m-payment. It will be better to provide a successful case in other countries, if there is.

The discussion part has good improvement by adding descriptions of the insignificant results of social value. But, the reference [15] examined social influence (user's perceptions of how other users perceive the use of the service), which is quite different from social value according to the definition and measurement items.

The authors provide the survey questionnaires, but the measurement items for self-presentation are very different from the reference [25] they mentioned.

I would suggest copy-editing the paper. The readability of the paper could overall be improved.

Prof. Byounggu Choi, Editor-in-Chief

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Manuscript ID: 22M-01-004
Title: Gamification on Mobile Payment Application: Uses and Gratification Perspective
Date of Manuscript Submission: 12-Jul-2022 (UTC)

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Review Results

- Comments of Associate Editor-

The remaining issues are resolved in the revised manuscript. I recommend the manuscript is accepted for publication.

- Reviewer Review Scores and Comments -
Reviewer #1

Overall Judgement: Accept

I have read the revision and the responses. I am happy with the revision and recommend an acceptance.

Prof. Byounggu Choi, Editor-in-Chief

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