

The Influence of Perceived Ease Of Use, Perceived Benefit, And User Innovation, On Intention To Re-Use Gopay Mediated By The Role of Customer Attitude In Jakarta

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ABSTRACT

The purpose of this study was to determine the effect of Perceived Ease of Use, Perceived Benefit, and User Innovation, on Gopay's Intention to Re-Use mediated by the role of user attitudes in Jakarta. This research method uses quantitative research methods with a population in this study of 245 Gopay users in Jakarta to be sampled in accordance with the research limitations made by the author, namely at least have used Gopay for at least 1 year and domiciled in Jakarta. This research method uses quantitative research methods with a population in this study of 245 Gopay users in Jakarta to be sampled in accordance with the research limitations made by the author, namely at least have used Gopay for at least 1 year and domiciled in Jakarta.

Keywords : Go pay, E Wallet, Social Influence, Continuing Use Intention

I. INTRODUCTION

The social restrictions that occurred during the Covid-19 coronavirus pandemic have created an e-commerce boom in the world, including Southeast Asia. Market research firm eMarketer estimates that e-commerce growth in Southeast Asia will reach 14.3% in 2021. Retail sales through e-commerce in six Southeast Asian countries are also estimated to reach US\$ 45.07 billion in 2021. Of that amount, as much as US\$ 20.21 billion came from Indonesia, as well as being the largest in the region. Thailand is in second position with projected retail sales through e-commerce of US\$ 7.84 billion this year. After that, there are Malaysia and Vietnam with US\$ 7.4 billion and US\$ 4.38 billion respectively. Retail sales through

e-commerce in Singapore are estimated to reach US\$ 3.47 billion. Temporary,

Meanwhile, the Philippines is estimated to have the highest growth in retail sales through e-commerce in Southeast Asia this year, which is 20%. After that, there was Vietnam, which grew by 18%. Retail sales through e-commerce in Indonesia and Malaysia both grew 15% this year. Meanwhile, Thailand and Singapore increased 12% and 7%, respectively. However, eMarketer said that e-commerce in Southeast Asia only contributes 4.6% of total retail sales which is estimated at US\$ 970.83 billion in 2021. This means that the potential for e-commerce in the region to grow bigger is still wide open. (Read: Southeast Asian e-Commerce Transactions Projected to Reach IDR 1,469 Trillion in 2025)

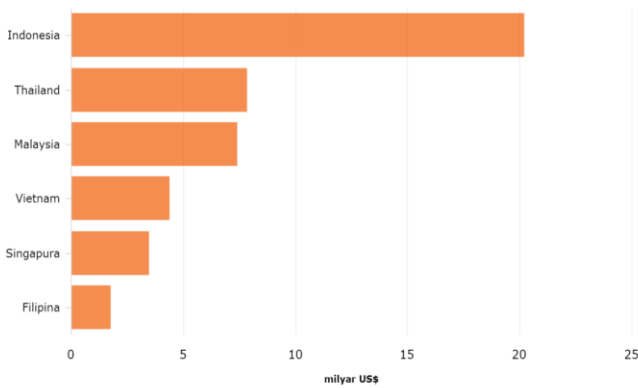


Figure 1. Southeast Asian e-commerce transactions (eMarketer, 2021)

[1] The increasing growth of e-commerce cannot be separated from the increasing number of internet users in Indonesia. Bank Indonesia (BI) projects the value of e-commerce transactions to reach Rp. 395 trillion in 2021. Even during the first half of this year, the value of e-commerce transactions has reached Rp. 186 trillion, which makes the government continue to encourage MSMEs to go e-commerce.

[2] Along with the increasing growth of internet and smartphone users, technology is increasingly developing and can be used for various aspects of life, one of which is the economic payment system.

At first the payment method that was only made with cash payments began to shift to cashless payments in the form of electronic money. The payment system that originally used cash as a means of payment has now developed into non-cash payments and can be used for online purchases, online transaction facilities, payments bills, storage of money balances with a certain nominal value in an application. [3] With the existence of fintech technology, many people intend to adopt technological advances, the intention of adopting fintech is because users find it easy and fast, generally only bring a smartphone and in seconds can go through various transactions, it is not complicated to carry a wallet or cash because users can put money into fintech-based applications or electronic money.

Table 1. Most Popular Electronic Money in Indonesia 2017

Go-pay (Gojek)	50%
E-money (Bank Mandiri)	46%
LinkAja (T-Cash)	40%
Flazz (Bank BCA)	25%
Line Pay (Line)	17%
OVO (Lippo)	15%
BRIZZI (BRI Bank)	13%
Others	4%

Source: katadata.co.id (2017)

According to katadata.co.id, the most frequently used electronic money circulation in Indonesia in 2017 was GO-PAY. Then followed by Mandiri E-money, LinkAja (t-cash), Flazz, LINE Pay, OVO and Brizzi. This data is taken from the results of the JakPat survey in the Startup Report 2017 DailySocial.Id. From the table above, many enthusiasts use digital wallets in many transactions because they are cashless and the process is also fast. [4] Electronic payments through digital wallets are safe because they are regulated by Bank Indonesia to facilitate cashless transactions.

Based on the survey results, ShopeePay is listed as the most frequently used e-wallet (50%). The next ranks are Ovo (23%), Gopay (12%), Dana (12%), and LinkAja (3%). “The five brands are now the most widely used by consumers to make digital payments. The brand is popular because it is diligent in promoting and cooperating with various merchants. Data last September noted that 68% of respondents used ShopeePay to make payments, increasing to 72% of respondents using ShopeePay in December. The final result in December ShopeePay outperformed other brands, such as OVO which fell from 56% of respondents in September to 55% in December. Meanwhile, Gopay (September 56%, decreased to December 52%), Dana (September 42%, decreased in December 40%), and LinkAja (September 19%,

Based on the results of the latest survey, it shows that there is a decrease in consumer preferences in using e-wallet products. When Gopay was first launched, it showed that Gopay showed the top rank, but after 2020 it now shows that Gopay user preferences have decreased to third place. Although it has decreased, Go-Pay still has the potential to increase again after Gojek is merged with Tokopedia. In addition, in 2019, Go-Jek as the parent company has 2 million driver partners, 400 thousand merchants, 1.5 million agents, and 600 thousand service providers. In addition, Go-Pay features are increasing day by day. This is of course to provide the most complete service for its users. In addition, there are more and more virtual wallet users in Indonesia.

H1: User innovation has a positive and significant influence on Attitude

H2: Perceived Ease of Use has a positive and significant effect on Attitude

H3: Perceived Benefit has a positive and significant influence on Attitude

H4: User innovation has a positive and significant effect on Intention to Re-Use

H5: Perceived Ease of Use has a positive and significant effect on Intention to Re-Use

H6: Perceived Benefit has a positive and significant influence on Intention to Re-Use

H7: Attitude has a positive and significant effect on Intention to Re-Use

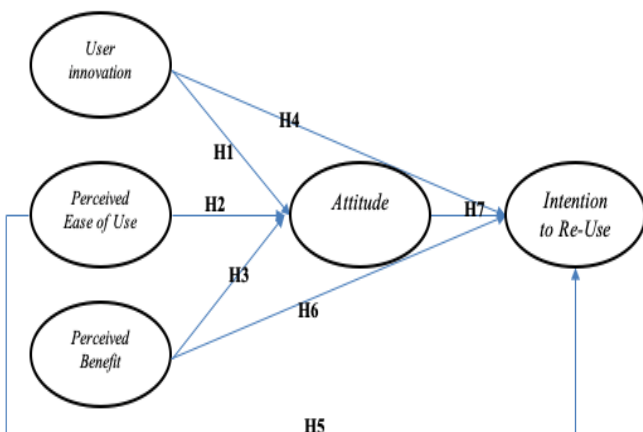


Figure 2. Thinking Framework

II. METHODS AND MATERIALS

The sampling technique in this study used a purposive sampling technique. The sample in this study were all Gopay users in Jakarta to be used as samples according to the research limitations made by the author, namely at least 152 people have used Gopay for at least 1 year. The research hypothesis was tested using a Structural Equation Model (SEM) approach based on Partial Least Square (PLS).

III. RESULTS AND DISCUSSION

3.1 Respondent Description

In this study, taking Go Pay consumer data from 152 respondents.



Figure 3. Characteristics of Respondents

3.2 Data Analysis Results

3.2.1 Outer Model

3.2.1.1 Convergent Validity Test

The value of the outer model or the correlation between the construct and the initial variable does not meet convergent validity because there are still quite a lot of indicators that have a loading factor value below 0.60.

Table 2. Convergent Validity Test Results

Indikator	Attitude	Intention to Re-Use	Perceived Benefit	Perceived Ease of Use	User innovation
AT.1	0.916				
AT.2	0.742				
AT.3	0.831				
IRU.1		0.718			
IRU.2		0.869			
IRU.3		0.836			
IRU.4		0.828			
PB.1			0.711		
PB.2			0.860		
PB.3			0.876		
PEU.1				0.810	
PEU.2				0.846	
PEU.4				0.870	
PEU.5				0.778	
PEU.6				0.819	
UI.1					0.840
UI.2					0.816
UI.3					0.726

Source: Primary Data Smart PLS Program (2022)

In the table 2 it can be seen that all loading factors have values above 0.60, so the constructs for all variables have not been removed from the model. It can be concluded that the construct has met the criteria of convergent validity.

3.2.1.2 Discriminant Validity Results

Discriminant validity is carried out to ensure that each concept of each latent model is different from other variables.

Table 3. Discriminant Validity Results

Variables	Attitude	Intention to Re-Use	Perceived Benefit	Perceived Ease of Use	User innovation
Attitude	0.833				
Intention to Re-Use	0.541	0.815			
Perceived Benefit	0.654	0.644	0.819		
Perceived Ease of Use	0.568	0.858	0.807	0.825	
User innovation	0.560	0.843	0.651	0.758	0.796

Source: Primary Data Smart PLS Program (2022)

Table 3 shows that all Heterotrait-Monotrait values are well below the 0.85 threshold, so it can be concluded that all indicators used in this research model have sufficient discrimination to measure their respective constructs.

3.2.2 Inner Model

3.2.2.1 Collinearity test

Collinearity is a term to describe the correlation between latent variables in the model, the predictive power is not reliable and unstable. The reason is because of the repetition of correlation from one variable to another. High collinearity can cause errors in estimating weights and errors in assessing significance.

Table 4. Collinearity Test Results

Variables	Attitude	Intention to Re-Use	Perceived Benefit	Perceived Ease of Use	User innovation
Attitude	1.000				
Intention to Re-Use	0.541	1.000			
Perceived Benefit	0.654	0.644	1.000		
Perceived Ease of Use	0.568	0.858	0.807	1.000	
User innovation	0.560	0.843	0.651	0.758	1.000

Source: Primary Data Smart PLS Program (2022)

The collinearity indicator occurs when the VIF value is > 5 then the variable must be excluded from the measurement model. Based on the table above, it can be seen that there is no collinearity in the model.

3.2.2.2 R Square

The value of R² is the value of the determinant coefficient where this value will describe the predictive power of endogenous variables from the structural model. The value of R-Squares is the result of a linear regression test, namely the amount of endogenous variability that can be explained by exogenous variables.

Table 5. R-Square . Test Results

	R Square	Information
Attitude	0.460	Currently
Intention to Re-Use	0.837	Tall

Source: Primary Data Smart PLS Program (2022)

Based on the table above, it is known that R2Attitudeas big as 0.460, and R2Intention to Re-Useas big as0.837. Based on these data, it shows that the determinant coefficientAttitudeis Medium and the determinant coefficientIntention to Re-UseisTall.

3.2.2.3 F-Square

The f-square value is used to determine the effect of the predictor variable on the dependent variable.

Table 6. F-Square . Test Results

Variable	f-square	Category
Attitude	0.010	Weak
Intention to Re-Use	0	Weak
Perceived Benefits	0.088	Weak
Perceived Ease of Use	0.680	Strong
User innovation	0.510	Strong

Source: Primary Data Smart PLS Program (2022)

Just like the division of categories in q2 , the f2 category is also divided into three, namely 0.02 is a weak influence, 0.15 is a moderate influence, and 0.35 is a strong influence. From table 4.6. above it is known that all variables have a weak influence in the structural model.

Table 8. Hypothesis Testing Results

Hypothesis	Standardized Coefficient	T-statistics	P-values	Results
H1: User innovation -> Attitude	0.106	2.412	0.016	Hypothesis Supported
H2: Perceived Ease of Use -> Attitude	0.153	0.363	0.716	Hypothesis not supported
H3: Perceived Benefits -> Attitude	0.120	4.447	0.000	Hypothesis Supported
H4: User innovation -> Intention to Re-Use	0.058	7.868	0.000	Hypothesis Supported
H5: Perceived Ease of Use -> Intention to Re-Use	0.075	8.829	0.000	Hypothesis Supported
H6: Perceived Benefit -> Intention to Re-Use	0.069	3.203	0.001	Hypothesis Supported
H7: Attitude -> Intention to Re-Use	0.054	1.041	0.298	Hypothesis not supported

Source: Primary Data Smart PLS Program (2022)

3.2.2.4 Model Fit Analysis

The fit model in this study was carried out using two test models, namely [5] standardized root mean square residual (SRMR) and normed fit index (NFI) that the model will be considered to have a good fit if the standard root mean square residual (SRMR) is below 0.10.

Table 7. Analysis of Fit Model

	Saturated Model	Estimated Model
SRMR	0.092	0.092
Chi-Square	748,174	748,174
NFI	0.661	0.661

Source: Primary Data Smart PLS Program (2022)

The results show that the model in this study has a good fit because it has a standard root mean square residual (SRMR) value below 0.10 and the normal fit index (NFI) value indicates that the model in this study is 66.1% (0.661) better than the null model.

3.2.2.5 Hypothesis Testing

The cut-off value of T-statistic > 1.645 (one-way with alpha 0.05) was used as a criterion to determine whether the hypothesis was significant or not.

H1: User innovation has a positive and significant effect on Attitude (Supported)

H2: Perceived Ease of Use has a positive and significant effect on Attitude (Not Supported)

H3: Perceived Benefit has a positive and significant influence on Attitude (Supported)

H4: User innovation has a positive and significant effect on Intention to Re-Use (Supported)

H5: Perceived Ease of Use has a positive and significant influence on Intention to Re-Use (Supported)

H6: Perceived Benefit has a positive and significant effect on Intention to Re-Use (Supported)

H7: Attitude has a positive and significant effect on Intention to Re-Use (Not Supported)

IV. CONCLUSION

1. The findings show that the relationship between User innovation variables shows a positive and significant relationship to Attitude which means that it is in accordance with the first hypothesis where User innovation directly encourages Attitude.
2. The findings show that the relationship between the Perceived Ease of Use variable shows a negative and insignificant relationship to Attitude, which means it is not in accordance with the second hypothesis where Perceived Ease of Use directly encourages Attitude.
3. The findings show that the relationship between Perceived Benefit variables shows a positive and significant relationship to Attitude which means that it is in accordance with the third hypothesis where Perceived Benefit directly encourages Attitude.
4. The findings show that the relationship between User innovation variables shows a positive and significant relationship to Intention to Re-Use which means that it is in accordance with the

fourth hypothesis where User innovation directly encourages Intention to Re-Use.

5. The findings show that the relationship between the Perceived Ease of Use variable shows a positive and significant relationship to Intention to Re-Use which means that it is in accordance with the fifth hypothesis where Perceived Ease of Use directly encourages Intention to Re-Use.
6. The findings show that the relationship between the Perceived Benefit variable shows a positive and significant relationship to Intention to Re-Use which means that it is in accordance with the sixth hypothesis where Perceived Benefit encourages Intention to Re-Use directly.
7. The findings show that the relationship between the Attitude variable shows a positive and insignificant relationship with Intention to Re-Use which means it is not in accordance with the seventh hypothesis where Attitude encourages Intention to Re-Use directly.

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