International Journal of Scientific Research in Science and Technology
Print ISSN: 2395-6011 | Online ISSN: 2395-602X (www.ijsrst.com)
doi : https://doi.org/10.32628/IJSRST229455

Intention to Reuse on the Go-Pay Digital Wallet Application ; Technology Acceptance Model (TAM) Theory Approach with Customer Satisfaction as a Mediating Variable

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Article Info
Volume 9, Issue 4
Page Number : 458-469

Publication Issue
July-August 2022

Article History
Accepted : 25 July 2022
Published : 05 August 2022

ABSTRACT

Go-Jek with the Go-Pay payment system is growing so fast in Indonesia. This happens because of the massive acceptance by the community. Of course, this acceptance by the community must be maintained and increased to increase sales. This study aims to determine and analyze the effect of perceived usefulness, perceived ease of use, and perceived risk on the intention to reuse the Gojek application with customer satisfaction as a mediating variable. The theory used in this study is the Technology Acceptance Model (TAM) theory proposed by Davis in 1989. The method used in this study is quantitative with data analysis using SEM PLS. The results of this study state that there is a significant positive effect between Perceived Usefulness, Perceived Ease of Use, and Perceived Risk on Customer Satisfaction. Then, Perceived Usefulness, Perceived Ease of Use, and Perceived Risk also have a positive and significant effect on the intention to reuse either directly or indirectly mediated by Customer Satisfaction.

Keywords: Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Intention to Reuse, dan Customer Satisfaction.

I. INTRODUCTION

The development of technology and information in the transportation sector in Indonesia is growing rapidly and massively, one of which is Go-Jek. Go-jek is an online-based mode of transportation. Go-jek is an application-based transportation service under the auspices of PT. Go-Jek Indonesia. Go-Jek is the solution to many problems, that are the unsafe condition of public transportation and the difficulty of motorbike service providers to get consumers and vice versa.

Go-Jek has continued to experience rapid development since its inception in 2010 until now. In fact, currently Go-Jek is a leading technology platform group serving millions of users in Southeast Asia (Mardhiyah et al., 2020: 175). As of semester 1 of 2021, the Go-jek application has been downloaded more than 190 million times, with more than 2 million driver partners, nearly 400,000 merchant partners, and more than 60,000 service providers in

Southeast Asia, with an annual transaction volume of 2.5 billion by the end of 2021 (Katadata, 2021). On May 17, 2021, Go-Jek merged with Tokopedia and changed its name to GoTo. Throughout 2021, the company resulting from the Go-Jek merger with Tokopedia recorded a net income of IDR 4.53 trillion, or up 36.3% (yoy) from 2020 (Katadata, 2021). Go-Jek now operates in 204 cities and districts in five Southeast Asian countries. In Indonesia, Go-jek has a special place in people's hearts. This is because Go-Jek is a local company. In addition, the community's dependence on the Go-jek application is also quite high (Katadata, 2021). So, this makes the acceptance of Go-Jek in the community happen massively.

The impact of further technological developments is where the Go-Jek company makes its newest product that is Go-Pay. Initially, Go-Pay was only used by the public for payment methods for transportation services owned by Go-Jek. However, Go-Pay is currently transforming into a payment method such as mobile payment. Although, many other companies have offered various other mobile payment methods, Go-Pay still has many enthusiasts. The FT Confidential Research Mobile Payment research stated that Go-Pay is part of the Go-Jek ecosystem that is leading the market. Because, the number of users reaches almost three quarters of the total electronic money users (Ashghar and Hanny, 2020: 41).

Go-Pay is widely used by the public because Go-Pay is an example of financial technology in the field of payment systems. Go-Pay is an alternative to make transactions both online and offline. This certainly makes people feel easier because they don't need to carry cash which is certainly more at risk of being lost or damaged. Thus, the use of Go-Pay can provide practicality, convenience, minimize risk, and provide benefits in transactions by obtaining vouchers, cashback, and discounts (Suwardana, 2019). For that, the use of Go-Pay which is commonly used by the public, indicates that the public in making payment transactions is able to be open to technology which is expected to make people's economic activities more efficient, safe, and comfortable.

This phenomenon explains how the Gojek application with a payment system through Gopay can be massively accepted by the people of Indonesia. Acceptance of this technology can be analyzed with the Technology Acceptance Model (TAM). TAM developed by Davis (1989) is the most influential model used to explain individual acceptance of the use of information technology systems. There are two elements that play an important role in technology integration so that people are willing to accept the technology, that are perceived usefulness and perceived ease of use (Davis, 1989). Then, this study adds a perceived risk variable to measure public acceptance of technology.

Perceived usefulness according to Davis (1989) is the extent to which a person believes that using a particular system will improve his work performance. Then, perceived ease of use according to Davis (1989) is the extent to which a person believes that using a particular system will be free from effort. Furthermore, perceived risk is defined as a customer's perception of uncertainty and also unwanted consequences in using a technology. Perceived risk is a subjective assessment by a person on the possibility of an accident and how worried the individual is with the consequences or impacts of the incident (Jogiyanto, 2012: 64).

However, the problem is that it is not always possible for the public to fully accept the benefits, accept the convenience, and accept the risks to Gojek. So, this should get special attention from Gojek management. This is because the acceptance of technology can affect the interest to reuse. This statement is supported by research conducted by Rachman et al., (2021) which states that perceived of usefulness, perceived ease of use, and perceived risk have a significant positive effect on intention to reuse. Furthermore, research conducted by Sandy and Carunia (2020) states that perceived ease of use has a positive influence on intention to reuse.

Zeng et al., (2009) stated that intention to reuse is the intention to repurchase a product twice or more for the same product. Intention to reuse is closely related to consumer attitudes towards objects and consumer attitudes towards previous behavior. According to Othman et al., (2013), intention to reuse is the extent to which users are willing to reuse an application after initial use.

The influence between perceived usefulness, perceived ease of use, and perceived risk on intention to reuse can also be mediated by customer satisfaction. Customer satisfaction can be interpreted as the feeling that the customer has after getting a service that is deemed to be in accordance with his expectations (Kotler and Keller, 2013: 126). On this basis, this study aims to determine and analyze the effect of perceived usefulness, perceived ease of use, and perceived risk on the intention to reuse the Gojek application with customer satisfaction as a mediating variable.

II. METHODS AND MATERIAL

This study is a quantitative study that aims to assess the causal relationship or direct impact of each variable in this case regarding the relationship between perceived usefulness, perceived ease of use, perceived risk on intention of reuse with customer satisfaction as an mediating variable. This research was conducted by collecting information data in the form of questionnaires obtained directly through respondents and then processed by statistical analysis tools in the form of Structural Equation Model (SEM).

The population used in this study were all Gojek users in the city of Jakarta. Furthermore, the characteristics of the sample in this study are Gojek users with an age range of 18-50 years and use Gopay as their payment system. In addition, the characteristics of the sample are users who have used Gojek with the Gopay payment system for > 1 year. Based on these characteristics, the appropriate sampling is using the purposive sampling method. Furthermore, referring to the analytical method used, that is SEM, the determination of the minimum representative sample size according to Hair et al., (2017) is depending on the number of indicators multiplied by 5 to 10. The number of samples for this study are: Minimum sample size = 24 x 5 = 120 and maximum sample size = 24 x 10 = 240, and in this study the number of indicators is 24 x 7 = 168 respondents.

Furthermore, the data collection method used in this study was using a questionnaire with a Likert scale. The data analysis technique used is hypothesis testing using SEM with SmartPLS software.

III. RESULTS AND DISCUSSION

In this study, a test will be conducted to evaluate the model that has been formed to test the effect of perceived usefulness, perceived ease of use, perceived risk on the intention of reuse with customer satisfaction as an mediating variable. For this reason, two stages of testing were carried out, that are the measurement model test (Outer Model) and the structural model test (Inner Model). The data processing technique in this study uses the SEM method based on Partial Least Square (PLS) where the data processing uses the SmartPLS 3.0 program. The purpose of using PLS is to find the optimal predictive linear relationship in the data.

A. Outer Model Test Results

The evaluation of the outer model serves to test the feasibility of the measurement model used both in terms of validity and reliability. Outer model analysis defines how each indicator relates to its latent variables. The tests carried out include:

1. Convergent Validity Test

Table 1. Convergent Validity Test

Var	Item	Outer Loading	Term	Description
X1	X1.1	0.751	>0,5	Valid
	X1.2	0.773	>0,5	Valid

	X1.3	0.651	>0,5	Valid
	X1.4	0.739	>0,5	Valid
	X1.5	0.836	>0,5	Valid
	X1.6	0.780	>0,5	Valid
X2	X2.1	0.615	>0,5	Valid
	X2.2	0.815	>0,5	Valid
	X2.3	0.852	>0,5	Valid
	X2.4	0.786	>0,5	Valid
	X2.5	0.588	>0,5	Valid
X3	X3.1	0.737	>0,5	Valid
	X3.2	0.772	>0,5	Valid
	X3.3	0.820	>0,5	Valid
	X3.4	0.627	>0,5	Valid
	X3.5	0.703	>0,5	Valid
	X3.6	0.709	>0,5	Valid
Y	Y.1	0.812	>0,5	Valid
	Y.2	0.765	>0,5	Valid
	Y.3	0.659	>0,5	Valid
	Y.4	0.866	>0,5	Valid
	Y.5	0.787	>0,5	Valid
	Y.6	0.804	>0,5	Valid
Z	Z.1	0.882	>0,5	Valid
	Z.1	0.910	>0,5	Valid
	Z.1	0.855	>0,5	Valid

Source: Processed primary data (2022)

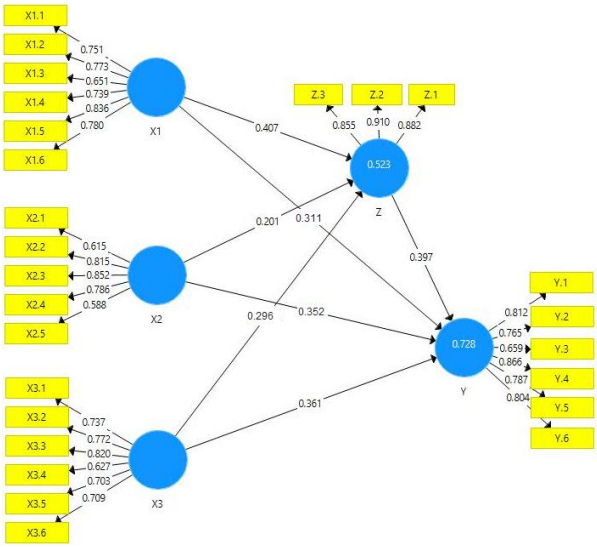

Figure 1. Convergent Validity
Source: Processed primary data (2022)

Based on the table above, it is known that the AVE value for all question items is > 0.5 with values ranging from 0.588 to 0.910. Thus, it can be stated that each question item has good covergent validity so that each latent variable is able to explain more than half of the variance of its indicators on average.

2. Discriminant Validity Test

Table 2. Discriminant Validity Test of Fornell-Lacker Criterion Table

	X1	X2	X3	Y	Z
X1	**0.757**				
X2	0.593	**0.739**			
X3	0.672	0.576	**0.730**		
Y	0.761	0.587	0.669	**0.785**	
Z	0.695	0.554	0.664	0.768	**0.883**

Source: Processed primary data (2022)

Based on the table above, it can be seen that the black-blocked value has the highest AVE square root value in the variable it forms compared to the values in other variables. Based on the results obtained, it can be stated that the variables used in this study have good discriminant validity, so that the combined set of indicators is not unidimensional.

3. *Average Variance Extracted* (AVE) Test

Table 3. *Average Variance Extracted* (AVE)

Var	AVE	Term	Description
X1	0.573	>0,5	Fulfilled
X2	0.546	>0,5	Fulfilled
X3	0.533	>0,5	Fulfilled
Y	0.616	>0,5	Fulfilled
Z	0.779	>0,5	Fulfilled

Source: Processed primary data (2022)

In the table above, it can be seen that the AVE value of each construct is above 0.5 so that there is no convergent validity problem in the model being tested, meaning that the construct in this research model has good discriminant validity.

4. Internal Reliability Test

Table 4. Internal Reliability Test

Var	*Cronbach's Alpha*	*Composite Reliability*	Description
X1	0.851	0.889	Reliabel
X2	0.785	0.885	Reliabel
X3	0.823	0.872	Reliabel
Y	0.874	0.905	Reliabel
Z	0.858	0.914	Reliabel

Source: Processed primary data (2022)

Based on the table above, it can be seen that the composite reliability value for all research variables is > 0.6 with values ranging from 0.872 to 0.914 and Cronbach's alpha value is > 0.7 with values ranging from 0.785 to 0.874. These results indicate that all variables have met the criteria so that it can be concluded that all variables have a good level of reliability and meet the requirements for further testing.

2. Inner Model Test Results

After testing the outer model, the inner model will be tested. The inner model test is a test that is carried out on the structural model that connects the latent variables. This test is conducted to determine that the structural model that has been made is accurate. The stages in this test are to evaluate several values as follows:

1. Coefficient of Determination

Table 5. Coefficient of Determination

	R Square
Intention of Reuse	0.728
Customer Satisfaction	0.523

Source: Processed primary data (2022)

Based on the table above, it can be seen the R-Square value for each affected variable. The value of R Square for the Intention of Reuse variable is 0.728 which explains that the variables Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Customer Satisfaction can affect the Intention of Reuse variable by 72.8%. The value of R Square on the Customer Satisfaction variable is 0.523 which explains that the variables Perceived Usefulness, Perceived Ease of Use, and Perceived Risk can affect the Customer Satisfaction variable by 52.3%.

2. Coefficient of Determination f-square (f^2)

Table 6. f-*Square* (f^2) Test Results

No	Hypothesis	f-Square Value	Description
1	X1 -> Z	0.179	Strong
2	X2 -> Z	0.154	Medium
3	X3 -> Z	0.118	Medium
4	X1 -> Y	0.111	Medium
5	X2 -> Y	0.118	Medium
6	X3 -> Y	0.110	Medium
7	Z -> Y	0.276	Strong

Source: Processed primary data (2022)

In the results of the f-square test, it is known that the strong value is on the variables: perceived usefullness on customer satisfaction and on the variable of customer satisfaction on intention to reuse. Then it is known that the medium value is on the variables: perceived ease on customer satisfaction, then on the variable perceived risk on customer satisfaction, then on the variable perceived usefullness on intention to reuse, and on the variable perceived ease of use on intention to reuse, as well as on the variable perceved risk on intention to reuse.

3. Inner Model VIF Value Test

Table 7. Inner Model VIF Value Test

No	Hypothesis	Inner VIF Value	Description
1	X1 -> Z	4.401	Good
2	X2 -> Z	1.577	Good
3	X3 -> Z	4.272	Good
4	X1 -> Y	4.749	Good

5	X2 -> Y	1.662	Good
6	X3 -> Y	4.350	Good
7	Z -> Y	2.095	Good

Source: Processed primary data (2022)

Based on the table above, all values indicate that there is no visible collinearity problem in the model.

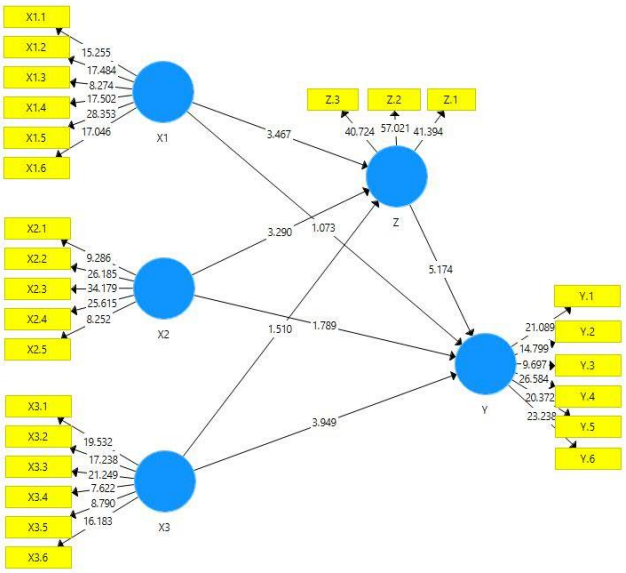

Figure 2. Inner Model VIF Value Test
Source: Processed primary data (2022)

4. Hypothesis Testing

a. Direct Influence

Table 8. Direct Influence Test

Path	*Path Coefficient*	T Statistics	P Values	Description
X1 -> Z	0.407	3.511	0.000	Sig
X2 -> Z	0.201	3.298	0.001	Sig
X3 -> Z	0.296	2.534	0.003	Sig
X1 -> Y	0.311	1.820	0.025	Sig
X2 -> Y	0.352	2.820	0.018	Sig
X3 -> Y	0.361	4.190	0.000	Sig
Z -> Y	0.397	5.545	0.000	Sig

Source: Processed primary data (2022)

Based on the table above, it is found that:

1) The Effect of Perceived Usefulness on Customer Satisfaction

The path coefficient value is 0.407. It is also known that the P-Values (0.000) < 0.05 and the T-Statistics (3.511) > T table (1.654) then there is a significant positive effect between Perceived Usefulness on Customer Satisfaction. This explains that the higher the Perceived Usefulness value, the higher the Customer Satisfaction.

The results of this study are also supported by research conducted by Ashghar and Hanny (2020) which states that in sub structure II it shows that perceived usefulness has a significant relationship to e satisfaction. Furthermore, research conducted by Mandasari and I Gusti (2017) also states that perceived usefulness has a positive and significant relationship to customer satisfaction. Then, Wilson et al., (2021) stated that perceived usefulness has a positive and significant impact on customer satisfaction. Furthermore, research conducted by Rachman et al., (2021) and Muflihhadi and Nurafni (2016) also states that perceived usefulness has a significant positive relationship to consumer satisfaction.

The perceived usefullness in question is whether the Gojek application is able to provide benefits for its users, such as being able to speed up or save consumers' time. In addition, the Gojek application with the Gopay payment system is considered to provide benefits if it is able to improve performance, increase productivity, and ease the work of consumers. In addition, the assumption that Gojek with the Gopay payment system is an appropriate technology that is able to answer current problems and is useful for many people also means that it has been able to generate perceptions of benefits for consumers. The perceived usefullness of the Gojek application with the Gopay payment system is very

important to foster consumer pleasure in using it. When consumers are happy to use Gojek, a sense of satisfaction will grow for customers.

2) The Influence of Perceived Ease of Use on Customer Satisfaction

The path coefficient value is 0.201. It is also known that the P-Values (0.001) < 0.05 and the T-Statistics value (3.298) > T table (1.654) then there is a significant positive effect between Perceived Ease of Use on Customer Satisfaction. This explains that the higher the Perceived Ease of Use value, the higher the Customer Satisfaction.

The results of this study are also supported by research conducted by Wilson et al., (2021) which states that perceived ease of use has a positive and significant impact on customer satisfaction, either directly or indirectly. Then, research conducted by Haris et al., (2019) stated that perceived ease of use has a positive and significant influence on consumer satisfaction. Similar results were also presented by Oktarini and I Made (2018) and Juniwati (2015) which stated that the perceived ease of use has a positive impact on customer satisfaction.

The Perceived Ease of Use in question is whether the Gojek application with the Gopay payment system is easy to learn and easy to operate. This ease of operation is important because if it is easier and the system is more well controlled, it will make consumers feel happy to use it. The ease of using the Gojek application also means that its operation is very clear and easy for consumers to understand. Not only that, the Perceived Ease of Use will arise if the Gojek application is very easy to improve user skills. The perception of the convenience of the Gojek application with the Gopay payment system is very important to foster consumer pleasure in using it. When consumers are happy to use Gojek, a sense of satisfaction will grow for customers.

3) The Influence of Perceived Risk on Customer Satisfaction

The path coefficient value is 0.296. It is also known that the P-Values (0.003) < 0.05 and the T-Statistics (2.534) > T table (1.654), then there is a significant positive effect between Perceived Risk on Customer Satisfaction. This explains that the better the Perceived Risk, the higher the Customer Satisfaction obtained.

The results of this study are also supported by research conducted by Ashghar and Hanny (2020) which states that in sub structure II, it shows that perceived risk has a significant relationship to e satisfaction. Furthermore, research conducted by Rachman et al., (2021) states that perceived risk affects consumer satisfaction. And research conducted by Heriyana et al., (2019) also states that perceived risk has a positive and significant influence on customer satisfaction.

The perceived risk in question is whether consumers are aware that using the Gojek application with the Gopay payment system has financial risks such as balances that suddenly decrease or even run out. Furthermore, consumers must also understand that using the Gojek application carries a risk in the form of personal data that may be leaked or misused. Consumers must also be prepared when sometimes using Gojek takes a long time due to poor signal conditions/unstable applications. In addition, consumers must also be prepared if what is displayed through advertisements (promotions) may not match the actual conditions when used. Understanding the perceived risk also makes consumers have to understand if the use of Gojek with the Gopay payment system has social risks such as the environment/families who do not accept Gopay as a means of payment/using other platforms. Awareness of the perceived risk that consumers have will make consumers more prepared when

facing shortcomings while using the Gojek application. This certainly makes consumers become more aware of the risks faced and ultimately able to minimize consumer dissatisfaction. So, it is hoped that with the awareness of the perceived risk, it will further increase consumer satisfaction in using Gojek with the Gopay payment system.

4) The Effect of Perceived Usefulness on Intention to Reuse

The path coefficient value is 0.311. It is also known that the P-Values (0.025) < 0.05 and the T-Statistics (1.820) > T table (1.654) then there is a significant positive effect between Perceived Usefulness on Intention to Reuse. This explains that the higher the Perceived Usefulness value, the higher the Intention to Reuse.

The result of this study is also supported by research conducted by Saraswati and I Ketut (2021) which state that perceived usefulness has a significant positive effect on repurchase intention. Furthermore, research conducted by Rachman et al., (2021) also states that perceived usefulness has a significant positive impact on intention to reuse. The result was also presented by a study conducted by Sandy and Carunia, 2020) which stated that perceived usefulness has a significant positive effect on repurchase intention. and research conducted by Kahar (2019) also suggests that perceived usefulness has a significant positive effect on intention to reuse.

In this study, the perception of benefits on the Gojek application with the Gopay payment system is one of the factors that makes users carry out transactions on Gojek continuously, meaning that the better the perceived usefullness for Gojek, the sustainability intention of Gojek users to continue to make Gojek transactions are increasing too.

5) The Effect of Perceived Ease of Use on Intention to Reuse

The path coefficient value is 0.352. It is also known that the P-Values (0.018) < 0.05 and the T-Statistics (2.820) > T table (1.654) then there is a significant positive effect between Perceived Ease of Use on Intention to Reuse. This explains that the higher the Perceived Ease of Use value, the higher the Intention to Reuse.

The result of this study is also supported by research conducted by Yanico and Keny (2021) which state that perceived ease of use has a significant role in predicting repurchase intentions. Then, research conducted by Oktarini and I Made (2018) also stated that perceived ease of use had a significant positive effect on repurchase intention. In addition, similar result was also presented by research conducted by Juniwati (2015), which stated that perceived ease of use had a positive and significant effect on intention to reuse.

In this study, the perceived ease of use in the Gojek application with the Gopay payment system is one of the factors that makes users carry out transactions on Gojek continuously, meaning that the better the perceived ease of use for Gojek, the sustainability intention of Gojek users to continue to make transactions on Gojek are increasing too.

6) Influence of Perceived Risk on Intention to Reuse

The path coefficient value is 0.361. It is also known that the P-Values (0.000) < 0.05 and the T-Statistics (4.190) > T table (1.654) then there is a significant positive effect between Perceived Risk on Intention to Reuse. This explains that the better the Perceived Risk, the higher the Intention to Reuse.

The result of this study is also supported by research conducted by Rachman et al., (2021) which states that the perceived risk has a positive and significant influence on the intention to reuse. Furthermore, research conducted by Heriyana et al., (2019) stated that perceived risk

has an effect on intention to reuse, meaning that there is a significant influence of perceived risk on intention to reuse.

In this study, the perceived risk in the Gojek application with the Gopay payment system is one of the factors that makes users carry out transactions on Gojek continuously, meaning that the better the perceived risk of Gojek, the sustainability intention of Gojek users to continue to make transactions on Gojek are increasing too.

7) The Influence of Customer Satisfaction on Intention to Reuse

The path coefficient value is 0.397. It is also known that the P-Values (0.000) < 0.05 and the T-Statistics (5.545) > T table (1.654) means that there is a significant positive effect between Customer Satisfaction on Intention to Reuse. This explains that the higher the value of Customer Satisfaction, the higher the Intention to Reuse.

The result of this study is also supported by research conducted by Heriyana et al., (2019) which states that customer satisfaction has a positive and significant influence on repurchase intention. Furthermore, research conducted by Satriandhini et al., (2019) states that customer satisfaction has an effect on intention to reuse, meaning that there is a significant influence of customer satisfaction on intention to reuse. This is because customers who already have customer satisfaction mean that they already have satisfaction with the use of a product, so this can affect the reuse of the product. Customer satisfaction in this case is very important, because when consumers are satisfied when using the Gojek application with the Gopay payment system, consumers will not hesitate to continue using Gojek.

b. Indirect Influence

Table 9. Indirect Effect Test

Path	*Path Coefficient*	T Statistics	P Values	Description
X1 -> Z -> Y	0.262	2.942	0.003	Sig
X2 -> Z -> Y	0.380	2.701	0.007	Sig
X3 -> Z -> Y	0.276	2.498	0.001	Sig

Source: Processed primary data (2022)

Based on the table above, it is found that:

1) The Effect of Perceived Usefulness on Intention to Reuse through Customer Satisfaction

The path coefficient value is 0.262. It is also known that the P-Values (0.003) < 0.05 and the T-Statistics (2.942) > T table (1.654) then there is a significant positive effect between Perceived Usefulness on Intention to Reuse through Customer Satisfaction.

The result of this study ais supported by research conducted by (Li, 2016) which states that customer satisfaction is able to mediate the partial effect of perceived usefulness on intention to reuse. In this study, the perceived usefulness on the Gojek application with the Gopay payment system is one of the factors that makes users carry out transactions on Gojek continuously, meaning that the better the perceived usefulness for Gojek, the sustainability intention of Gojek users to continue to make Gojek transactions is increasing too. The effect of perceived usefulness on intention to reuse is also able to be mediated by customer satisfaction. This is because when consumers are satisfied using the Gojek application with the Gopay payment system, consumers will not hesitate to continue using Gojek.

2) Effect of Perceived Ease of Use on Intention to Reuse through Customer Satisfaction

The path coefficient value is 0.380. It is also known that the P-Values (0.007) < 0.05 and the T-Statistics (2.701) > T table (1.654) then there is a significant positive effect between Perceived Ease of Use on Intention to Reuse through Customer Satisfaction.

The result of this study is also supported by research conducted by Sandy and Carunia (2020) which states that perceived ease of use has a positive and significant effect on intention to reuse through customer satisfaction. In this study, the perceived ease of use in the Gojek application with the Gopay payment system is one of the factors that makes users carry out transactions on Gojek continuously, meaning that the better the perceived ease of use for Gojek, the sustainability intentions of Gojek users to continue to make Gojek transactions are increasing too. The effect of perceived ease of use on intention to reuse is also able to be mediated by customer satisfaction. This is because when consumers are satisfied using the Gojek application with the Gopay payment system, consumers will not hesitate to continue using Gojek.

3) The Influence of Perceived Risk on Intention to Reuse through Customer Satisfaction

The path coefficient value is 0.276. It is also known that the P-Values (0.001) < 0.05 and the T-Statistics (2.498) > T table (1.654), then there is a significant positive effect between Perceived Risk on Intention to Reuse through Customer Satisfaction.

The result of this study is also supported by research conducted by Heriyana et al., (2019) which states that customer satisfaction is able to mediate the effect of perceived risk on repurchase intention. Furthermore, research conducted by Ashghar and Hanny (2020) also states that perceived risk has a positive and significant effect on intention to reuse through customer satisfaction. In this study, the perceived risk in the Gojek application with the Gopay payment system is one of the factors that makes users carry out transactions on Gojek continuously, meaning that the better the perceived risk of Gojek, the sustainability intention of Gojek users to continue to make Gojek transactions is increasing too. The effect of perceived risk on intention to reuse is also able to be mediated by customer satisfaction. This is because when consumers are satisfied using the Gojek application with the Gopay payment system, consumers will not hesitate to continue using Gojek.

5. Test of Goodness of FIT Model

Tabel 10. Model Fit

	Saturated Model	Criteria
SRMR	0.070	<0,08
NFI	0.631	0-1

Source: Processed primary data (2022)

Based on the table above, it is known that the SMRM value <0.08 means that the model fit is good and with an NFI value of 0.631 close to 1, which means the model fit is acceptable.

IV. CONCLUSION

Based on the results and discussion described above, it can be concluded that there is a significant positive influence between Perceived Usefulness, Perceived Ease of Use, and Perceived Risk on Customer Satisfaction. Then, Perceived Usefulness, Perceived Ease of Use, and Perceived Risk also have a positive and significant effect on intention to reuse either directly or indirectly mediated by Customer Satisfaction.

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Cite this article as :

Stefan Loranthi Folia Djumarno, "Intention to Reuse on the Go-Pay Digital Wallet Application ; Technology Acceptance Model (TAM) Theory Approach with Customer Satisfaction as a Mediating Variable", International Journal of Scientific Research in Science and Technology (IJSRST), Online ISSN : 2395-602X, Print ISSN : 2395-6011, Volume 9 Issue 4, pp. 458-469, July-August 2022. Available at doi : https://doi.org/10.32628/IJSRST229455
Journal URL : https://ijsrst.com/IJSRST229455