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THE EFFECT USING GOPAY PAYMENT SYSTEM ON USER SATISFACTION IMPACTS ON THE LOYALTY OF THE GO-JEK APPLICATION USER

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Abstract: The objective of this study is to know the effect of applying Gopay payment system to build users' satisfaction impacting on the loyalty Go-jek application users. Gojek is one mobile app transportation sector. The research methodology used in this study was quantitative method with the number of sample taken as many as 100 respondents and using *probability sampling technique* as well as using AMOS software as a tool for testing hypothesis. Results obtained from the study are: 1) The use of Gopay payment system directly takes affected on the loyalty of Gojek application users, 2) There is no direct influence on Gopay users satisfaction on Gojek application user loyalty, 3) use of Gopay payment system directly affected on Go-jek application users satisfaction.

Keyword: *gopay, e-payment, user satisfaction*

INTRODUCTION

Man's lives become more advanced from time to time because of the existing development of very fast technology. Technology makes life so much easier, that it becomes inseparable thing in human's life. The example of development in technology is that one could feel in the payment system (Joan & Sitinjak, 2019) . One innovation from application technology for the payment system is *Fintech (Financial Technology). Fintech* is originated from the words *"financial"* and *"technology,"* i.e., words that mean innovation in finance sector with the existence of application technology that makes conventional business becomes moderate business and public behavior in payment becomes *cashless* (Ambarwati, 2019) .

In application, *fintech* is also needed satisfaction to dominate the market and to develop business. It becomes larger with customer satisfaction testimony. One factor that is considered very important for the continuity of an effort is satisfaction from customers because a base from a business goal is creating customer

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satisfaction. With existence of customer satisfaction, the company will get a number of profit like interlacing good connection with consumer, developing trust consumer to company, as well as obtaining possible loyalty from consumers so that they invite other communities to use product from that company.(Chair et al., 2020)

Industrial Age 4.0, there are the latest platforms that are capable of facilitating a score activity for utilizing progress of technology. According to Alvara Research Center (ARC) The existence of the platform provided by Go-Jek is included in three categories of e-commerce services, namely the existence of transportation services (ride-hailing), food delivery services (food delivery) and digital payment services provided by the Go-Jek application for users who do not have or do not carry cash. This advantage is provided as one of the services that has been offered by Gojek and has been integrated with a Gojek application which is a first mover advantage. This shows that Go-Jek is a company that pioneered innovations created in service (Thomas 2019)

The phenomenon of Gopay to Loyalty for customer loyalty causes competition to get loyalty for its users. This happens when an E-wallet application, namely gopay, gets its Loyalty quality to use. Then these factors will encourage loyal customers to use Gopay themselves. Influence is also a factor that makes GoPay products more attractive than other applications.(Chair et al., 2020)

The use of Gojek itself is included in the heavy user category known as the generation used by Millennials ranging from 17 to 29 years of age whose users are getting younger, so the higher the frequency score for using the Go-Jek application service (Thomas 2019). The Cashless payment system has been approved and supported by the government in Indonesia. The change payment, which started from cash to cashless, was reviewed and pioneered by Bank Indonesia in 2009 and then inaugurated in 2014. The role of the Indonesian government has been to work closely with Bank Indonesia to encourage a cashless society with the GNNT program or known as the National Movement. Non-Cash, things that happened in 2014 in August.

The existence of this program aims to reduce the use of cash in Indonesia and also to remember the right to the circulation of money that occurs in the country's economy. The role of non-cash is currently an alternative payment system

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for both the micro and macro segments. For example, today's micro, payments at merchants, ticket purchases, and online business transactions. This will make it easier to send money anytime and anywhere effectively. (Fajria 2018)

And there are developments in every change that will trigger the emergence of a new business to develop, for example the Financial Technology (Fintech) business. 50%. Gopay itself is a financial business that must be developed, but not from a company finance but a transportation service company or known as Gojek. Gopay provides an experience for users to use a cashless system that is easy to use.

LITERATURE REVIEW

E-money

E-money is a modern financial transaction tool that no longer uses cash as a means of payment. E-money is known to be used in various transactions such as bill payments, shopping payment transactions, and other transactions. According to Hidayati (2006:4) (Susanti, Fardahlia, & Indrihastuti, 2021), the definition that applies to e-money is developed from the definition put forward by the Bank for International Settlement (BIS) in an article published in 1996. Where e-money interpreted as "stored value or prepaid product in which an electronic device owned by the consumer is recorded".

The use of E-money has several indicators, according to (Susanti, Fardahlia, & Indrihastuti, 2021), namely (1) Can provide maximum service to the community and is easily accessible everywhere; (2) Easier, more effective, and efficient to use; (3) Easy to refill payment for other services.

Customer Satisfaction

Richard L. Oliver explains that customer satisfaction is a feeling that can be a feeling of sadness or pleasure that is obtained at this time, comparing the expectations and reality of a product (Tjiptono, 2016), Windasuri & Hyacintha explain that customer satisfaction is emotional feedback to the evaluation obtained. from the experience of using a product (Foster, 2020). While satisfaction or dissatisfaction also means the feelings experienced by someone who is a happy or disappointed company that I get from the impression of using a product (Sangadji & Sopiah, 2013).

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According to (Lupiyodi, 2013), indicators commonly used to measure customer satisfaction include: 1) Fulfillment of customer expectations, 2) Satisfaction with using the product, 3) Satisfaction with facilities, 4) Overall satisfaction.

Loyalty Customer

Khan (2012) in (Foster, 2020) explains customer loyalty as consumers who believe in making purchase decisions and building relationships that are considered to provide benefits for the company. (Kotler & Keller, 2016) defines loyalty as "*a deeply held commitment to repurchase or protect a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior.*"

According to (Hurriyati, 2010), states that loyalty can be measured by several indicators, namely: 1) There are repeat purchases 2) Provide product recommendations to others 3) There is no interest in using competing products.

METHOD

This study uses quantitative research methods where the use of quantitative research methods must indicate the direction of the influence of causality between existing variables. Where in this study is the variable used is the use of the Gopat Payment System on consumer satisfaction which has an impact on consumer loyalty.

The number of samples used in the study was determined according to the formula proposed by (Hair, Hult, Ringle, & Sarstedt, 2014). This indicates that the smallest sample size is 5 times that of the indicator to be analyzed, and the sample size may be more acceptable if the ratio is 10:1. Where the indicators that are owned are ten indicators, meaning that the sample used is 10 x 10 = 100 resonance. The sampling technique used is probability sampling technique. According to (Sugiyono, 2017), probability sampling is a sample selection technique that provides equal opportunities for each member of the population to be sampled in research.

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Definition of Operational Variables

RESULTS

Validity Test Construct

Table 1. Validity Test Construct

Variable	**Indicator**	***Loading Factor***	***Cut of Value***	**Information**
E-Money	X1	0.685	>0.55	Valid
	X2	0.769	>0.55	Valid
	X3	0.630	>0.55	Valid
Satisfaction Consumer	Z1	0.765	>0.55	Valid
	Z2	0.804	>0.55	Valid
	Z3	0.885	>0.55	Valid
	Z4	0.813	>0.55	Valid
Loyalty Consumer	Y1	0.733	>0.55	Valid
	Y2	0.821	>0.55	Valid
	Y3	0.647	>0.55	Valid

Source : Amos, 2022

Based on the table above, it is known all instruments used in the study have a score *Loading Factor*Factor> 0.55 so that could conclude that the whole indicator declared valid.

Reliability Test

Table 2. Reliability Test

Variable	***Construct Reliability (CR)***	***Cut of Value***	**Information**
Use of E-Money	0.710	>0.70	Reliable
Consumer Satisfaction	0.900	>0.70	Reliable
Consumer Loyalty	0.768	>0.70	Reliable

Source : Amos, 2022

Based on the table above , it is known that all instruments used in study have score *of Construct Reliability* > 0.70 so that could be concluded that whole indicator was declared reliable .

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The goodness of Fit Test

Table 3. Test of Goodness of Fit

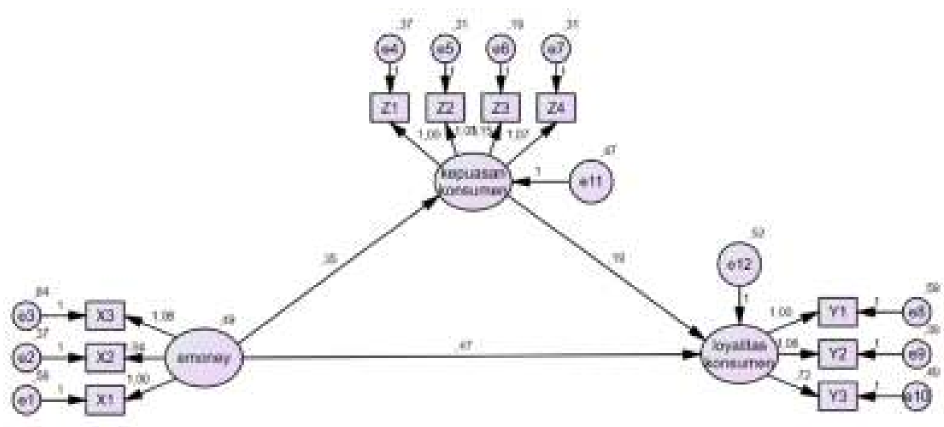
Index	**Score**	***Cut of value***	**Conclusion**
p-Value Chi square	0.208	$\geq$ 0.05	Goodness Fit
CMIN/DF	1,194	< 2.00	Goodness Fit
GFI	0.921	$\geq$ 0.90	Goodness Fit
RMSEA	0.044	$\leq$ 0.08	Goodness Fit
CFI	0.984	$\geq$ 0.9	Goodness Fit
TLI	0.977	$\geq$ 0.9	Goodness Fit
IFI	0.984	$\geq$ 0.9	Goodness Fit
PRATIO	0.711	> 0.60	Goodness Fit
PCFI	0.700	0.60	Goodness Fit

Source : Amos, 2022

Based on the table above , it can be concluded that research model considered Fulfill criteria as Goodness Fit so the research model this could used in testing using SEM.

Results of Structural Equation Modeling (SEM)

a. Direct Hypothesis



Source : Amos, 2022

Figure 1. SEM Output Output

Picture above shows the output generated by the test *Structural Equation Modeling (SEM)* with using Amos 25 Software. Where, based on picture that , then results obtained are :

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Table 4. Results of the SEM Model Hypothesis

	Estimate	SE	CR	P
Satisfaction ← Use Gopay	0.348	0.133	2,615	0.009
Loyalty ← Satisfaction	0.191	0.139	1.373	0.170
Loyalty ← Use Gopay	0.466	0.172	2,710	0.007

Source : Amos, 2022

Based on the table above obtained results that :

1. **The Use of Gopay have influence to Gojek User Satisfaction**

   This result obtained based on statistical value i.e resulting *p-* value of 0.009 < 0.05 and CR value is 2.615 > 1.985. Besides that , direction the influence exerted by the Use of Gopay to go-jek user Satisfaction is positive influence with score *Estimate* is 0.348 which at the time Use Gopay increases , then Satisfaction Consumers too increase .
2. **User satisfaction has an indirect effect on Gojek User Loyalty**

   These results were obtained based on statistical values, namely the p-value was 0.170 > 0.05 and the CR value was 1.373 < 1.985. In addition, the direction of the influence of User Satisfaction on Gojek User Loyalty has a positive effect with an estimated score of 0.191 where when User Satisfaction increases, Consumer Loyalty also increases.
3. **Gopay users affect Gojek User Loyalty**

   These results were obtained based on statistical values, namely p-value 0.007 < 0.05 and CR value 2.710 > 1.985. In addition, the direction of the influence of Use Gopay on Go-jek user satisfaction has a positive effect with an estimated score of 0.466 where when Use Gopay increases, Loyalty Users also increase.

b. Indirect Hypothesis

Hypothesis influence mediation used tested with the test proposed by Sobel (1982) so that often called as the Sobel *Test* (Ghozali I. 2018).

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Table 5. Sobel test

Hypothesis	*t-statistics*	*pv alu*	Decision
Use Gopay > *consumer satisfaction* > *loyalty consumer*	*1.21*	*0.22*	Hypothesis rejected

Source : Amos, 2022

Based on the table above, the results show that consumer satisfaction is not mediated by the direct influence of the use of the Gopay Payment System on the Loyalty of Gojek Users.

DISCUSSION

a. The use of the Gopay Payment System has a direct and significant effect on Consumer Satisfaction

The test results show that there is an influence between the use of the Gopay Payment System on Consumer Satisfaction. This is in line with the Moments and Minors theory (Putri & Utomo, 2018) which explains that customer satisfaction is a condition that shows that consumer expectations for a product are met. Therefore, feelings of satisfaction often arise based on the analysis of feelings on the part of consumers. Where when consumers feel that using Gopay can help consumers make transactions easier, then Go-Jek users will get maximum satisfaction.

In addition, these results are also supported by research conducted by (Putri & Utomo, 2018) where the results in the form of Perceive ease of use have a positive effect on Gopay User Transaction Satisfaction.

b. User Satisfaction has an indirect and significant effect on User Loyalty

The test results show that User Satisfaction has no direct effect on User Loyalty, which indicates that Gojek User Satisfaction is not enough to make users loyal in using the Gojek application. To make users more loyal, companies must pay attention to several aspects such as Service Quality, to the addition of product variations (Pamungkas, 2019).

In addition, these results are also supported by research conducted by (Bintari, Udayana, & Maharani, 2022) where consumer satisfaction has no effect on Tokopedia consumer loyalty in Kediri Regency.

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c. **The use of the Gopay Payment System has a direct and significant effect on Consumer Loyalty**

The test results show that the Gopay Payment System has a direct effect on Consumer Loyalty. Where these results are in accordance with the argument (Sukriani & Yusra, 2019) that if the use of the payment system (Gopay) is increased in a better direction, user loyalty will increase. Where the more often users use Gopay as a means of payment in using Gojek, the perceptions that arise in the minds of users will be more positive and open up opportunities to make users more loyal.

These results (Sukriani & Yusra, 2019) are also supported by research conducted where there are results in the form of using SMS Banking services that affect customer loyalty at Bank Nagari Tapan branch.

d. **Consumer Satisfaction is not mediated directly. Effect of the GoPay payment system on User Loyalty**

The test results show that consumer satisfaction does not mediate the effect of the Gopay Payment System on Consumer Loyalty. Where this is supported by research conducted by (Rahmadina, 2019) with the result that consumer satisfaction is not mediated by the perceived benefits of direct connection to user loyalty.

CONCLUSION

Based on the results and discussions that have been described previously, the conclusions that can be given for this research are:

A. The use of the Gopay Payment System has a significant effect on Go-jek application user satisfaction

B. Gojek Application User Satisfaction has no significant effect on Gojek Application User Loyalty

C. The use of the Gopay payment system has a significant effect on Gojek Application User Loyalty

SUGGESTION

Suggestions that can be given based on the results of this study to make research better in front of the masses are:

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A. Future research should expand the research variables to find out other factors that are considered to affect User Satisfaction and User Loyalty
B. b. Study coming recommended give more Specific questions to get maximum analysis

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