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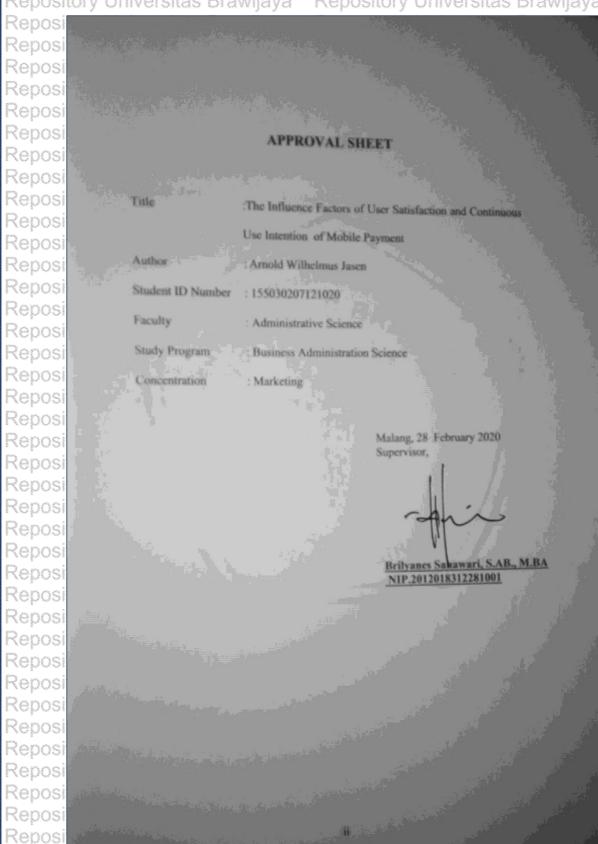
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Intention of Mobile Payment (Survey on Brawijaya University

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Repository Universitas Brawijaya RINGKASAN ory Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Arnold Wilhelmus Jasen, 2020. Faktor yang mempengaruhi kepuasan pelanggan dan minat penggunaan berulang kepada mobille payment, (Survei Reposi pada pengguna GO-PAY di Universitas Brawijaya Malang). Brillyanes Sanawari Reposi S.AB MBA. 165 Halaman + XIV. Repository Universitas Brawijaya Repository Penelitian ini bertujuan untuk (1) mengetahui dan menjelaskan pengaruh Reposi kemudahan penggunaan terhadap kepuasan pengguna, (2) mengetahui dan Reposi menjelaskan pengaruh kegunaan terhadap kepuasan pengguna, (3) mengetahui dan menjelaskan pengaruh kesesuain terhadap kepuasan pengguna, (4) mengetahui dan menjelaskan pengaruh kepercayaan terhadap kepuasan pengguna, (5) mengetahui Reposi dan menjelaskan pengaruh kepuasan pengguna terhadap minat penggunaan Reposit**berulang**iversitas Brawijaya Repository Universitas Brawijaya Repository Jenis penelitian yang digunakan ialah penelitian penjelasan (explanatory Reposition research) dengan pendekatan kuantitatif. Teknik pengambilan sample dalam Repost penelitian ini menggunakan teknik purposive sampling berjumlah 112 orang Repos respondent dengan memenuhi syrat sebagai berikut (1) berusia 18 tahun, (2) Reposi menggunakan aplikasi GO-PAY, (3) pernah menggunakan aplikasi GO-PAY di malang minimal 2 kali penggunaan. Analisis yang digunakan yaitu analisis Reposi deskriptif dan menggunkan jalur path analisis. Hory Universitas Brawiiava Repository Hasil penelitian menunjukkan, (1) kemudahan penggunaan memiliki signifikan minat penggunaan berulang. Reposit

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Penelitian ini menyarankan agar GO-PAY tetap mempertahankan kepuasan konsumen dengan memperhatikan tampilan awal agar tidak mirip dengan mobile payment lainnya serta meningkatkan kesesuain yang telah di presepsikan oleh Kepository konsumen. Repository Universitas Brawijaya Repository Universitas Brawijaya

Keywords: Ease of Use, Usefullness, Trust, User Satisfaction, Continous Uses Repository Universitas Brawijaya

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The type of research used is explanatory research with a quantitative approach. The sampling technique in this study used a purposive sampling technique totaling 112 respondents by fulfilling the following requirements (1) 18 years old, (2) using the GO-PAY application, (3) having used the GO-PAY application in Malang at least 2 times the use The analysis used is descriptive analysis and using path analysis path.

The results showed, (1) perceived ease of use has a significant effect on user satisfaction, (2) perceived usefullness has a significant effect on user satisfaction, (3) Compatibility has a significant effect on user satisfaction, (4) trust has a significant effect on user satisfaction, (5) user satisfaction has a significant influence on repeated use interest.

This research suggests that GO-PAY still maintains customer satisfaction by paying attention to the initial appearance so that it is not similar to other mobile payments and increasing conformity that has been perceived by consumers.

Keywords: Ease of Use, Usefullness, Trust, User Satisfaction, Continous Uses Intention. Compatibility

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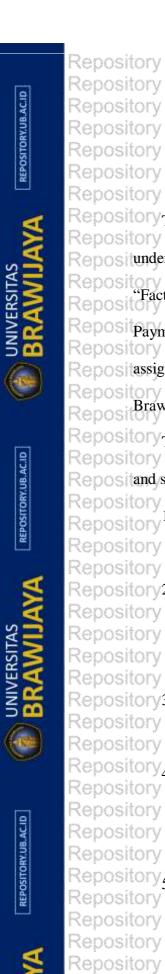
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Reposit JAN 2019 Brawijaya **INTERNET USE: DEVICE PERSPECTIVE** Reposi Brawijaya Reposit Brawijaya TOTAL NUMBER OF ACTIVE INTERNET USERS MOBILE INTERNET USERS AS A PERCENTAGE OF TOTAL POPULATION Reposit Brawijaya Reposit Brawijaya Brawijaya Reposit Brawijaya Reposit Brawijaya 150.0 **56**% Reposit Brawijaya Brawijaya Hootsuite are social Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya It can be seen in Figure 1.1, where there are 2 types of internet users in Indonesia who use the internet with other devices and there are internet users using mobile, it Reposition be concluded that as many as (56%) of Indonesia's population are internet users Repository Universitas Brawijaya Repository Universitas Brawijaya Repos and (53%) are internet users who use mobile, this proves that internet users in Indonesia have a large number of 150 million users and 142.8 million others use Reposithe internet using mobile. Wilaya Repository Universitas Brawijaya Repository Mobile phones have changed a lot from year to year according to (tribunnews.com accessed 17 March 2020) "Nowadays the lives of some people Reposi without a cell phone do feel empty, its sophistication now makes it easier for all Repository Universitas Brawijaya Repository Universitas Brawijaya Repos human activities, including facilitating communication, mobile phones or better known as mobile phones from time to time continue to deliver reliable features." Reposi From the above quotation, it can be concluded that cellphone or mobile payment Repository Universitas Brawijaya Repository Universitas Brawijaya Repos has changed, accompanied by the addition of functions to facilitate human Reposition activities. According to tribunnews.com the first mobile phone was found in 1984, Well-subject which was large and had an antenna and had a function for telephone or long Repository Universitas Brawijava Repository Universitas Brawijaya Repos distance communication, in 1989 the mobile phone changed to smaller and more comfortable to hold and store, in 2002 a mobile payment that had appeared able to Reposi send messages, namely SMS and chat, in 2007 the era of smartphone created in Repository Universitas Brawijaya Repository Universitas Brawijaya Repos which mobile payment already has other functions and can greatly help human Repository activities such as searching, shopping, traveling, knowing street traffic, ordering Reposi food, to making payments. Mobile phone users in Indonesia have quite a number, Repository Universitas Brawijaya Repository Universitas Brawijaya Reposithis can be seen in the data on wearesocial.com in Figure 1.2: sitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijava Reposit JAN DEVICE USAGE 2019 PERCENTAGE OF THE ADULT POPULATION." THAT USES EACH KIND OF DEVICE [SURVEY-BASED] Reposi Reposi Reposit Reposi Reposit Reposi Hootsuite are Figure 1.2 Device Usage Repository Universitas Brawijaya Source: wearesocial.com (2019) Repository Universitas Brawijaya Universitas Brawijaya Repos It can be seen in figure 1.2, where internet users in Indonesia are divided into 8 Repository Universitas Brawijaya Repository Universitas Brawijaya devices including mobile phone any type, smartphone, computer, tablet device, television, smart tv, e-reader, wearable tech devices from the eight device, the most Reposi mobile phone users in Indonesia are mobile phones with all types of old school are Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition (91%) and the second rank is smartphone by (60%) and the lowest is wearable tech device users like smart watch as (1%). It can be concluded that internet users in Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi Indonesia access the internet using smartphones as big as (60%), this is in line with Repository Universitas Brawijaya Repository Universitas Brawijaya the development of very advanced technology by making smartphones a device that can help human activities such as traveling, ordering food, shopping and making Repository Universitas Brawijaya Repositpayments.versitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor Making payments in the days to change from the beginning using the traditional method of using barter to change to use money as a means of payment.

Reposi In the 20th century, payments can be made easily using a smartphone as a medium, Repository Universitas Brawijaya Repository Universitas Brawijaya while payments using a smartphone called mobile payment, mobile payment itself Repository Universitas Brawijaya Repositor Repository Repositor Repositor Repositor Repositor Repositor Repositor Repository Repository Repositor Repository Repository Repository Repositor Repository Repositor Repositor Repositor Repositor Repository Repositor Repository Repositor Repositor Repository Repository Repositor Repositor Repositor Repositor Repositor Repositor

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Repository Universitas Brawijaya Repositis a form of electronic payment or called E-payment because the medium used is a smartphone, and the Internet as a support system the term electronic payment Reposi changes to mobile payment. The form of mobile payment that is in demand by many Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi people around the world one of them in Indonesia, according to Subekti (2018) present payment using mobile payment are increasingly being used, this method of Reposi payment is becoming a favorite trend of people through out the world. One of the Repository Universitas Brawijaya Repository Universitas Brawijaya fast-growing mobile payment in America is PAYPAL and VENMO, in China there ALIPAY as a form of online payment. In Indonesia there are several mobile Pepos payment that grows and develops, among others, GO-PAY, OVO, LINK AJA, Repository Universitas Brawijaya Repository Universitas Brawijaya PAYTREN from some mobile payment used, there is the most popular mobile Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit payment that can be seen on figure 1.3 Repository Universitas Brawijaya



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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition (1995) users will To take an innovation with Innovation Diffusion Theory (IDT), one of the factors that can see the user to take an innovation is compatibility. There Repositare also other factors that influence the acceptance of technology, among others Repository Universitas Brawijaya Repository Universitas Brawijaya Repos trust, the above mentioned factors can have an influence in the form of use satisfaction for using a technological innovation. All of the above mentioned factors Repositare part of user behavior that is user satisfaction where users feel satisfied with the Repository Universitas Brawijaya Repository Universitas Brawijaya Repos usefulness of technological innovations based on technological acceptance factor, confidence to Use technological innovations, and their technology. After the user Reposition accept a technology, the user will take 5 steps related to consumer behavior Repository Universitas Brawijaya Repository Universitas Brawijaya Repos Kotler and Keller (2009), which include feeling satisfied or not and want to Repository Universitas Brawijaya Repository Universitas Brawijaya Repositortinuous use itas Brawijaya Repository Universitas Brawijaya Repository According to Kotler and Keller (2009) There are 5 stages of consumer Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi behavior in buying something, the first needs to be purchased, the second is looking Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Information about the needs to be purchased, all three buyers will be the alternative, the four purchase decision, fifth post purchase. Based on 5 stages of Repository Universitas Brawijaya Repository Universitas Brawijaya consumer behavior above the satisfaction of customers or users are in the last stage Repository Universitas Brawijaya Repository Universitas Brawijaya is post purchase, but in the use of a technological innovation there is the next stage of continuous use intention according to Setterstrom et al, (2013) an individual Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi currently using a new technology such as a mobile payment service and has Repository Universitas Brawijaya Repository Universitas Brawiiava developed conscious plans to keep using it in the future. Based on research Bhattachejee (2001) consumer continuity intention is also describe as "repurchase Repository Universitas Brawijaya Repost intention". Based on others research Bolton and Lemon (1999) confirmed that Repository Universitas Brawijaya Repository Universitas Brawijaya the user with higher levels of satisfaction at the present time will have higher usage Repository Universitas Brawijaya Repository Universitas Brawijaya

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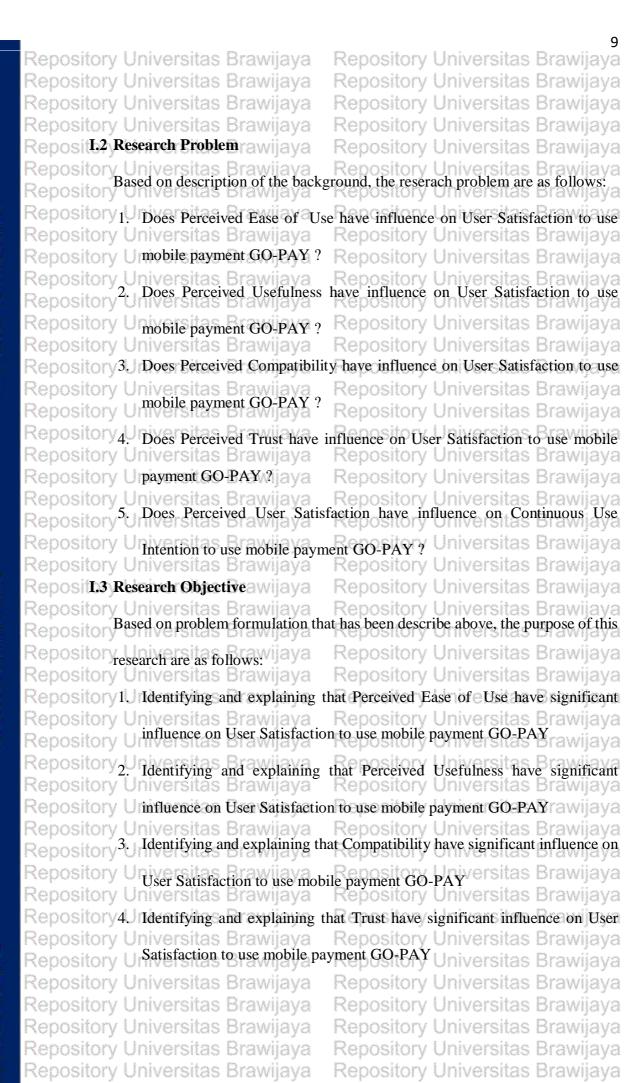
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Repository Universitas Brawijaya Repos satisfaction can influence with continuous use intention, based on theoretical Repository Universitas Brawi Repository Universitas Brawijava perception and phenomena above, researchers conducted research related to mobile Reposi paymnet GO-PAY to students as part of cashless society. IVEISITAS Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor/Malang is the large number of collage students in Indonesia, because malang Repository Universitas Brawijava Renository Universitas Brawijava Repository Universities according to Jawara Corporation (2018). One of the universities Repositin Malang and East Java that has a significant number of students is the University Repository Universitas Brawijaya Repository Universitas Brawijaya Repositof Brawijaya, Malang with 67,592 students in 2019 according to PDDT 2019. With Repository Universitas Rrawilava Renository Universitas Brawijava Repository of students at the Brawijaya University in Malang, the Reposit development of mobile payments and cashless movements society becomes very Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi massive and growing, and can improve Malang as a digital city in Indonesia. And Repository Universitas Brawiiava Renository Universitas Brawilaya Repositive when seen in the most popular mobile payment 2018 GO-PAY puts it first in the Repositranking, this proves that GO-PAY among students in Malang has an important role Repository Universitas Brawijaya Repository Universitas Brawijaya Repositin creating a cashless society in Malang with the assistance of several other mobile Repository Universitas Brawijava Repository Universitas Brawijava Reposi paymen. From the development of GO-PAY which can be transformed as one of Reposit the cashless societies among students / milineals, there is also another side which Repository Universitas Brawijaya Repository Universitas Brawijaya Repositis arguably quite alarming is the user's confidence in using GO-PAY. Based on Repository Universitas Brawilava Renository Universitas Brawijava Reposi CNNINDONESIA "Users of digital wallets made by Gojek, Gopay experienced Repositivarious modes of fraud (cnnindonesia.com accessed feb 2020)". The large number Repository Universitas Brawijaya Repository Universitas Brawijaya Repositof GO-PAY scams that appear raises the phenomenon of user trust in putting money Repository Universitas Brawiiava Repository Universitas Brawiiava Repositing the GO-PAY mobile payment application. Based on all the data and opinions Reposit mentioned above, researchers are interested in conducting research with the title Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit The Influence Factors of Customer Satisfaction and Continuous Use

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor Chapter Isitas EINTODUCTION epository Universitas Brawijaya This chapter will consist of bacground, problem, objective, Repository Universitas Prontibution, and research structure iversitas Brawijaya Repository Universitas Brawijaya **LITERATURE REVIEW**ry Universitas Brawijaya Repository Universitas Brawijaya This chapter wil explain literature that related to the concept and research discusion, and previous research that related to Repository Universitas Brawijaya Brawijava Repository Universitas Brawijaya Brawijaya Repository Universitas Brawijaya RESEARCH METHODS Prawijaya Repository Universitas Brawijaya Repository Universitas Phis chapter will explain about research methods, population Repository Universitas Brawijaya Repository Universitas Fand sample, sampling techniques, data collection, research instrument, validity and reliability, and data analysis. RESEARCH DISCUSION Universitas Brawijaya Repository Universitas Brawijaya Brawijaya Repository Universitas Ethis chapter contains the results of this research include an overview of the location of the research and an overview of the respondents. This chapter also presents processed data Repository Universitas Brawijaya Brawijaya Repository Universitas using descriptive stastics analysis, path analysis, and a Brawijaya Repository Universitas Brawijaya discussion of research result. In this chapter, explain clearly about the hypothesis tets result of each variable in the study. Repository Universitas Brawijaya Repository Chapter Vitas ECONCLUSION epository Universitas Brawijaya Repository Universitas Brawijava This chapter will explain about conclusion and suggestion of Repository Universities this result that will be helpful for further research and Repository Universitas Brawijaya Repository Universitas Bregarding the end of the study Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi banking services usage intention: empirical evidence from Taiwan". This study Repository Universitas Brawijaya Repository Universitas Brawijaya Repos aims to examine the relationship between Perceived Usefulness, Perceived Compatibility Perceived Ease of Use with User Satisfaction, Continuous Usage Reposi Intention. Sample used in this study were 250 questionnaires using purposive Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi convenience sampling technique. The independent variable examined in this study is Perceived Usefulness, Perceived Compatibility Perceived Ease of Use, while the Reposi dependent variable studied is User Satisfaction, Continuous Usage Intention. Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi Research uses structural equitation modeling (SEM) as a method of data analysis. The results of the research obtained from this study are as follows; First, multi group Reposi analysis reveals that there are different concerns and priorities between skilled and Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi less killed users; Secondly, given that the sample is collected from a particular Repository Universitas Brawijaya Repository Universitas Brawijaya industry in Taiwan, the generalizability of the filings may be limited. Brawijaya

Reposita. Bataineh, Al-Abdallah, Alkharabsheh (2015) Universitas Brawijaya

Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor The title of this research is "Determinants of continuance intention to use Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Social Networking Sites SNS's: Studying the Case of Facebook". The purpose of this study has analyze the effect of perceived of usefulness, perceived ease of Repository Universitas Brawijaya Repository Universitas Brawijaya Repositive, perceived trust, perceived enjoyment, and subjective norms on satisfaction Repository Universitas Brawijaya Repository Universitas Brawijaya and continue intention to use. The sample used in this study was 633 questionnaires and those who returned as many as 584 questionnaires were used as research data, Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi the technique for taking a snowball sampling technique. The independent variable Repository Universitas Brawijaya Repository Universitas Brawijava examined in this study is perceived usefulness, perceived ease of use, perceived trust, perceived enjoyment, subjective norms, while the dependent variable studied Repository Universitas Brawijaya Universitas Brawijaya Reposition is satisfaction and continuance intention to use. Data analysis methods used are Repository Universitas Brawijaya Repository Universitas Brawijaya assumption test and multiple regression analysis. The result obtained inn this study

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositive are as follow: first, the significant and positive effect of perceived usefulness, Repository Universitas Brawijaya Repository Universitas Brawijaya Penos perceived trust, perceived enjoyment and subjective norms on user satisfaction and continuance intention to use facebook. Both users satisfaction as a mediation Repositivariable has a crucial role In the relationship between research independent and Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi dependent variable; third, add support for e-marketing and social networking literatures, which advocates that it is useful, ease of use, trusted, and highly, Reposi enjoyment social network would be able to attract and maintain a large number of Repository Universitas Brawijaya Repository Universitas Brawijaya delight and satisfied users in the future, especially if It continues, change In users Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya

Reposits. Pereira, Ramos, Gouvêa, da Costa (2015). Universitas Brawijaya

Repository Universitas Brawijaya Repository Universitas Brawijaya Repository The titled of the research is "Satisfaction and continuous use of the Repository Universitas Brawijaya Repository Universitas Brawijaya intention of e-learning service in Brazilian public organizations". This study aims to examine the relationship between Performance, read lines technology and Repository Universitas Brawijaya Repository Universitas Brawijaya Reposithe continuance of use intention, satisfaction. The research sample used in this study Repository Universitas Brawijaya Repository Universitas Brawijaya was 273 questionnaires using the sampling technique accidental sampling. Independent variables Performance, technology read lines and continuance Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi dependent variable use intention, satisfaction. The study used structural equation Repository Universitas Brawijaya Repository Universitas Brawijaya modeling (SEM) as a method of data analysis. The results of the research obtained from this study are as follows; First, results showed that quality, quality Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi disconfirmation, positive value and value disconfirmation impact on satisfaction, Repository Universitas Brawijaya Repository Universitas Brawijava as well as disconfirmation usability, innovativeness and optimism; second,

Likewise, satisfaction is proved to be decisive for the purpose of continuous use

Reposition; third, addition, technological readiness and performance are strongly Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi related; fourth, the main contribution of assessment tool for performance oriented Repository Universitas Brawijaya Repository Universitas Brawijaya Reposito training courses and applied in public organizations. Iniversitas Brawijaya Repository Universitas Brawijaya
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Repository Universitas Brawijaya Repositor The title of the research "Technology Trust and Mobile Banking Repository Universitas Brawijaya Repository Universitas Brawijaya Repos Satisfaction: A Case of Malaysian Consumers'. The research aims to examine the relationship between network trust, website trust, mobile phone trust and mobile Reposi banking satisfaction. The sample research used in this study was 356 questionnaires Repository Universitas Brawijaya Repository Universitas Brawijaya Repos and the data used for the study were 312 questionnaires, purposive random Repository Universitas Brawijaya sampling. The independent variable examined in this study is network trust, website trust, mobile phone trust, while the dependent variable is examined by mobile Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition banking satisfaction. This study uses Analysis of Moment Structures (AMOS) as a Repository Universitas Brawijaya Repository Universitas Brawijaya method of data analysis. the research results obtained from this study are as follows; the first findings indicate that all three technology trusts have positive relationship Repository Universitas Brawijaya Repository Universitas Brawijaya Repos with mobile banking satisfaction; second, the finding of trustworthy predictor of Repository Universitas Brawijaya Repository Universitas Brawijaya mobile banking satisfaction; third, the value of this study could be viewed from Reposi both theoretical and practical. aya Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Reposi Tabel 2.1 Prior Research Review Repository Universitas Brawijava Repository Similaritysitory Rer Model Conceptersitas Brawijaya Repositor VV **Authors and** Difference ijaya Title Repository U Amin, Rezaei, Using the variable The object Repository Universitas Brawijaya Repository Universitas Bran perceived ease of Repository University under study is iiava Repository Universitas Bray Repository Univer(2014) Bray Perceived Ease of Use satisfaction in use, perceived Repository U User satisfaction usefulness and using a mobile Repository Universitas Bray vijaya trust. Repository website. Repository Repository Universitas Bray Perceived Usefulness Mobile User Satisfaction Repository Universites: the 2 Using the pository Using 500 Н3 Repository UniverplactoBray dependent variable qusioner as a Repository Univerceived Bray user satisfaction. sample Trust Repository U usefulness (PU), Repository vijaya Repository Universitas Bray Repository Universitas Brawijaya Repository ijaya perceived ease of Repository U ijaya Repository Universitas Brawijaya Repository Repository Unuse (PEOU) and Wijaya Repository Universitas Brawijaya Repository Repository Universitas Brawijaya Repository Universitas Brawijaya Repository

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Repository ijaya **Authors and Title** Reposit Bataineh, Repository Iniversitas Brawijaya Abdallah, Bravijaya Repository Repository Jni Abdelhamee rawija va Jniversitas Brawijaya Repository Determinants of Repository Perceived Usefulness

Perceived Ease of Use

Perceived Trust

Perceived Enjoyment

Subjective Norms

Model Conceptersitas Brawijaya Similarity 1001 1. Using the variable Repository Universitas Brawijaya Repository Universitas Bravila perceived ease of use, Repository Universitas Brayija perceived usefulness avad trust. Pepository Repository Universitas Bray Using the dependent

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Intention

There are variables perceived enjoyment and subjective norms. The object

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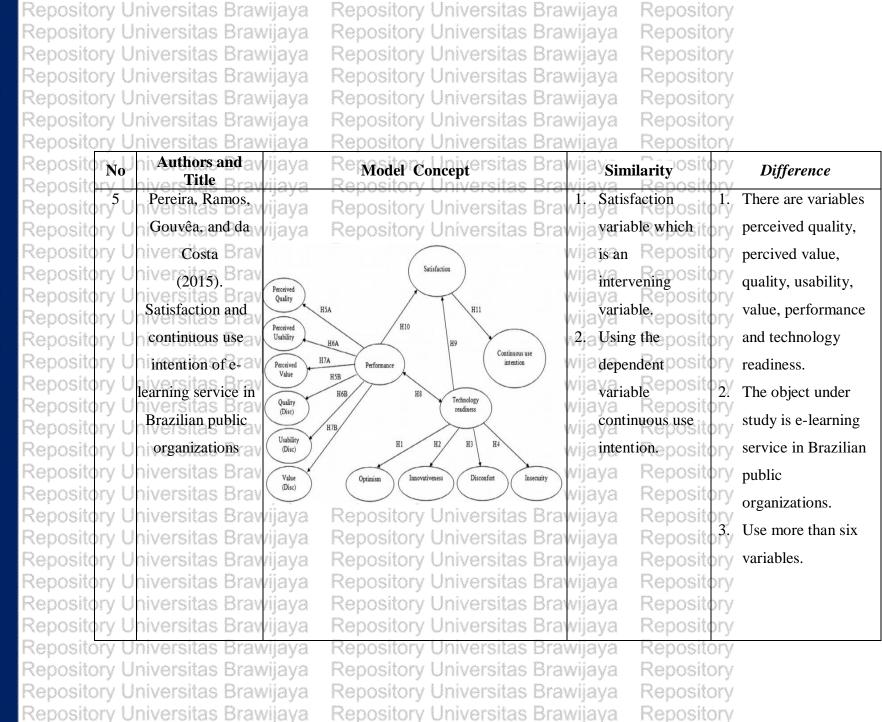
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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit II.2 Theoretical Review Wilaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository II.2.1 Consumer Behavior Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Marketing is an important activity in running a company, because marketing Reposition find out the needs and desires of a customer. According to Kotler (2008) Repository Universitas Brawijaya Repository Universitas Brawijaya Repos marketing is a social and managerial process in which individuals and groups get Reposition what they need and want by creating, offering and exchanging valuable products with other parties. According to William J. Stanton (1984) "marketing is a total Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi system of business activities designed to plan, determine prices, promote and distribute goods that satisfy desires and services both to current consumers and Reposi potential consumers". According to Basu and Hani (2004) marketing is the overall Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi system of business activities aimed at planning, pricing, promoting, and distributing goods. Marketing strategy is needed to sell goods and services, a marketing strategy Reposi here is useful to attract buyers to buy goods / services, one of the factors used in Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi marketing strategies is the behavior of consumers, according to Engel et al (1994) Repository Universitas Brawiia consumer behavior is basically the actions of individuals who are directly involved Reposi in efforts to obtain, consume, and spend products or services including the decision Repository Universitas Brawijaya Repository Universitas Brawijaya making process that precedes and follow these actions. Many things can influence the behavior of consumers according to Swastha (1987) there are two factors that Reposi influence consumer behavior, among others: Sitory Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository (n a) Internal factors: include motivation, knowledge, learning, Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University, and self-concept, attitudes and external factors, wild a Repository Univ b) External factors: include culture, social class, social groups, Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universeference groups, families: pository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya There were 2 factors in consumer behavior, Kotler and Keller (2009) Repository Universitas Brawijaya Repository Universitas Brawijaya developed a five-stage model of the typical buying process, including: Repository Universitas Brawijava Repository Universitas Brawijava Repository Universitas Brawijaya Repository Universitas Brawijaya Repository UniverThe buying process starts when the buyer recognizes a problem or need. This need can be triggered by internal stimuli (such as feeling Repository Univerhunger or thirst) or external stimuli (such as seeing an ads) that then Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univerbecomes a drive aya Repository Universitas Brawijaya Repository University Brawing Search Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University An aroused consumer who recognizes a problem will be inclined to Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universearch for more information. Through gathering information, the Repository Universitas Brawijaya Repository Universitas Brawijaya consumer learns more and more about competing brands. Brawijaya Repository Universitas Brawijaya Repository Uncy Evaluation of Alternative Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univerthere are several evaluation processes, the most current models view Repository Universitas Brawijava Repository Universitas Repos Repository University of the Constitution of t Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Urd) Purchase Decision va Repository Universitas Brawijaya Repository University Brawing Repository Braw Repository Universe brands in the choice set and may also form an intention to buy the Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universet preferred brand. There is two factors can intervene between the purchase intention and the purchase decision first attitudes of others Repository Universed the second one is unanticipated situational factors. Consumer's Repository Universitas Brawijaya Repository Universitas Brawijaya decision to modify, postpone, or avoid a purchase decision is heavily Repository University influenced by perceived risk. The amount of perceived risk varies with Repository Univerhe amount of money at stake, the amount of attribute uncertainty, and Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univethe amount of consumer self-confidence. Consumers develop routines Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Ub) Dimensions of Customer Satisfaction; Generally this process occurs Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univein the first four steps of identifying key dimensions of customer asking customers to assess the company's Repository Universitas satisfaction. Secondly, Repository University Repository University and / or services based on specific items such as service Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universalities, speed of service or friendliness of customer service staff. Repository University Brawing Repository Brawing Re Repository Universe same specific items. Fourth, ask customers to determine the Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univedimensions according to them which are most important in assessing Repository Universitas Brawijava Re overall customer satisfaction Repository Universitas Brawijaya epository Universitas Brawijaya Repository Uc) Confirmation of expectation: In this sense, satisfaction is not measured Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University, but it is concluded based on the conformity between the customer's expectations and the actual performance of the company's Repository Universitas Brawijaya Repository Unive Repository Universidates in a number of important attributes or dimensions rawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya d) Repurchase intention: This method is measured by behavioral by Repository Universitas Brawijaya Repository Universitas Reposito Repository Ue) Willingness to recommend: In the case of a product that has a Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition of relatively long repurchase, even if there is only one purchase, the Repository Universitas Brawijaya Repository Universitas Repos Repository University an important measure to be analyzed and followed up. Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository II.2.1 TAM (Technology Acceptance Model) Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository UTAM is a form of model to analyze the usefulness of a new form of Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi adaptation. The TAM was introduced by Davis (1989) to explain and estimate the behavior of technology users, nowadays adoption of information technologies and Repositintention to use. TAM has two factors that have an effect on users: S Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Una) Perceived ease of use: Perceived ease of use defined as people believes Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univertal certain technology will be free from effort Davis (1989). Repository Universitas Repository University to Childers (2001) online business that provides clear and Repository Univenderstandable information with less effort and allows the consumer Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univeto shop the way they want to shop results in the ease of use of Repository University perception in consumer minds with favorable attitudinal attachments Repository University online. Argue easier technology using consumer technology using Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univecomplex technology. Repository Universitas Brawijaya b) Perceived usefulness Davis (1989) have concluded that perceived Repository Universefulness may be defined as the way in which a particular system can Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univenhance users' job performance. Within the mobile payment context, Repository Universitas Brawijaya Repository Universitas Brawijaya people are normally looking for convenience, speed and rewards for Repository Universing the systems. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Urc) Attitude toward using Repository Universitas Brawijaya Repository University Brawing Attitude according to Davis (1989) is an evaluation of beliefs or positive Repository Univer negative feelings from someone if they have to do behavior that will Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ be determined. The attitude toward TAM is conceptualized as an attitude towards the use of a system that is for acceptance or rejection Repository Universitas Brawijaya Repository Univ Repository Universe a result if someone uses a technology in his work. Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Urd) Behavioral intention to use epository Universitas Brawijaya Repository Universitas Brawijaya According to Davis (1989) interest or intention is the desire to conduct behavior while behavior is a real action or activity carried out. Davis Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ (1989) states that in previous studies interest in a behavior was a good Repository Universitas Brawijaya Repository Universitas Brawijaya predictor of the use of technology by users of the system. Interest in Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ behavior shows how much effort an individual makes to commit in Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ carrying out a behavior. Repository Universitas Brawijaya Actual use according to Davis (1989) defines actual system usage as a Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universal and real condition for the use of a system. The level of use of a Repository Universitas Brawijaya Repository University of example the desire to add supporting features, Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University motivation to keep using, and motivating other users Davis (1989). Repository Universitas Brawijaya IDT is a theory used to adopt new innovations. According to Rogers (1995) presents IDT for user adoption. This is a well-established theory, and many Reposi researchers have adopted this theory for their research. User's acceptance and use Repository Universitas Brawijaya Repository Universitas Brawijaya of new technology or goods are two key elements in IDT Zaltman & Stiff (1973), and help achieve the innovation of adoption and the process of innovation decisions. Reposi Compatibility: the degree to which innovation is perceived as consistent with Repository Universitas Brawijaya Repository Universitas Brawijaya existing values and experience of the potential. The above is a form of stages and Reposition aspects in negotiating an innovation according to Rogers. But the first most Repositing important aspect in negotiating an innovation according to Rogers is Image defined Repository Universitas Brawijaya Repository Universitas Brawijaya Repos as "the degree to which innovation is perceived to enhance one image or status in one social system". Rogers included image of the aspect of relative advantage, Reposi Rogers argued 'undoubtedly one of the most information motivation for almost any Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi individual to adopt an innovation is desire to again social status. Brawijava Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ (2012) argued that integrity can be seen from the angle, fairness, Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University fulfillment, loyalty, honestly, dependability, reliability. Brawijava Repository Univ Repository Universitas Brawijaya **II.2.4 Continuous Use Intention** Repository Universitas E Repository Universitas Brawijaya Repository Universitas Brawijava Repository Universitas Repository Universi degree to which an individual currently using a new technology, such as a mobile Repository Universitas Brawijaya Repository Universitas Brawijaya Repost payment service, has developed conscious plans to keep using it in the future. The Repository Universitas Brawijaya Repository Universitas Brawijaya existing literature indicates that several theories have been employed to explain factors that influence continuance intention to use a new technology. These theories Repository Universitas Brawijaya Repost include the expectation-confirmation model (ECM) (Oliver, 1980), the expectation-Repository Universitas Brawijaya Repository Universitas Brawijava confirmation model in the context of IT (ECM-IT) Bhattacherjee (2001), the extended expectation confirmation model, also in the context of IT Continued use Repository Universitas Brawijaya Repository Universitas Brawijaya Repositis critical to the success of mobile payment services (Zhou, 2013:1086). Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Uni Maximize the financial investment in mobile payment services, banks, merchants, and mobile network operators ought to ensure that customers will Reposition continue to use their services after the initial experience. Yet there is limited Repository Universitas Brawijaya Repository Universitas Brawijaya empirical evidence of studies investigating the factors that influence consumers' continuance intention to use mobile payment services. Although most studies focus Reposi their attention on the adoption of technologies, a few studies that have investigated Repository Universitas Brawijaya Repository Universitas Brawijaya continued use of technology have employed the TPB, TAM and ECM to understand consumers continued use of self-service based technologies and other contexts Reposi (Setterstrom et al., 2013:1139-1154). Consumers continuance intention is also Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi described as 'repurchase intention' because both decisions Bhattachejee (2001:355) follow an initial (acceptance or repurchase) decision, are influenced by the initial Reposituse of an information technology or service experience, potentially lead to a Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi reversal of the initial decision. Understanding consumers' continuance intention is Repository Universitas Brawijaya Repository Universitas Brawijaya paramount, therefore, as it indicates consumers' levels of satisfaction with the Repositor product or service, and satisfaction is an important antecedent to continuance Repositintention iversitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor, 3 Relationship between Variable epository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositon.3.1 Perceived Ease of Use on User Satisfaction Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Ease of use is part of the TAM (Technology Acceptance Model), this theory is Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi used to see a person's behavior in using / accepting a new innovation. According to Davis (1989) perceived ease of use is defined as people believes that certain Reposi technology will be free from effort. Several studies that have used ease of use and Repository Universitas Brawijaya Repository Universitas Brawijaya Repos user satisfaction such as research Amin et al., (2014) that proves positive relationship between PEOU (perceived ease of use), PU (perceived usefulness) and Reposit mobile user satisfaction, in other studies prove ease of use significantly affects user Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi satisfaction, this is in accordance with the opinion that there is a positive relationship between ease of use and the acceptance of information technology Reposi (Gefen et al, 2000). Bataineh et al (2015) proving that perceived ease of use in Repository Universitas Brawijaya Repository Universitas Brawijaya Facebook users in Jordan can have a positive effect on satisfaction. Based on the Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor H1: Perceived Ease of Use (X1) variable has a positive effect on User Repository Universitas Brawijaya RepositSatisfaction (Z) tas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit II.3.2 Perceived Usefulness on User Satisfaction Universities Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Usefulness is also a part of TAM (Technology Acceptance Model) which Repository Universitas Brawijaya Repository Universitas Brawijaya explains a person in using an innovation and its use according to Davis (1989) has Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi concluded that perceived usefulness may be defined as the way in which a particular Repository Universitas Brawijaya Repository Universitas Brawijaya system can enhance users' job performance. Almahamid et al., (2011) usefulness found to be linked with satisfaction and continuance intention in many studies such Reposition as e-learning systems, in another research Bataineh et al, (2015) proving that Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi perceived usefulness in Facebook users in Jordan can have a positive effect on satisfaction. Amin *et al.*, (2014) PU (perceived usefulness) is positively related to Reposi trust and mobile user satisfaction. Based on the description, the hypotheses that can Repository Universitas Brawijaya Repository Universitas Brawijaya Reposibe taken in this study are: Repository Universitas Brawijaya H2: Perceived Usefulness (X2) variable has a positive effect on User RepositSatisfaction (Z) tas Brawijaya Repository Universitas Brawijaya Compatibility is part of the IDT (Innovation Diffusion theory) which discusses Reposithe stages of users in adopting an innovation in IDT there are several factors and Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi one of the factors used in this research is compatibility or suitability of users in using the innovation. According to Rogers (1995) compatibility the degree to which innovation is perceived as consistent with existing values and experience of the Repository Universitas Brawijava Repository Universitas Brawijaya Reposi potential, the above is a form of stages and aspects in negotiating an innovation. From previous studies many researchers examined examining the positive influence Reposi of compatibility on user satisfaction. Research Liao & Lu's (2008) the effect of Repository Universitas Brawijaya Repository Universitas Brawijaya Repos perceived compatibility should be taken into account cautiously toward user satisfaction. Based on the description, the hypotheses that can be taken in this study Repositarey Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya H3: Compatibility (X3) variable has a positive effect on User Satisfaction (Z)

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor Trust is an important part in purchasing services or goods in online media Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi according to Rose et al., (2012) found that online customer satisfaction has both a direct and indirect relationship with repurchase intention via online trust. Based on Reposi research Bataineh et al., (2015) research on Facebook social media users in Jordan Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi who use trust as one of the factors that are perceived trust as factors that can influence continuance intention through satisfaction. Based on other studies that use Repositrust as one of the factors that are perceived as factors that have a positive Repository Universitas Brawijaya Repository Universitas Brawijaya relationship with user satisfaction. (Amin et al., 2014). Other studies that reinforce the positive relationship Customer satisfaction is, therefore, considered to influence Reposi trust and customer retention (Lin and Wang, 2006). Based on the description, the Repository Universitas Brawijaya Repository Universitas Brawijaya Reposithypotheses that can be taken in this study are: sitory Universitas Brawijaya

H4: Truts (X4) variable has a positive effect on User Satisfaction (Z)

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor Customer Satisfaction According Schnaars (1991) states that the purpose of business is to create satisfied customers, According Tjiptono (2014:354) that Reposi consumer satisfaction is formulated as the overall attitude towards an item / service Repository Universitas Brawijaya Repository Universitas Brawijaya Repos after it has been obtained and used. According to Tjiptono (2014: 368) who have made five core concepts regarding the object of slow satisfaction measurement and Repositione of the factors is repurchase intention. Based on Bhattachejee (2001:355) Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi Consumers continuance intention is also described as 'repurchase intention', this proves that after the user is satisfied with the goods or services used will occur the next stage that is reuse. According to Liao et al., (2011) state that satisfaction with Repository Universitas Brawijaya Repository Universitas Brawijaya Repos a product or service is the main motivation for its continued use. There are also Repository Universitas Brawijaya Repository Universitas Brawijaya

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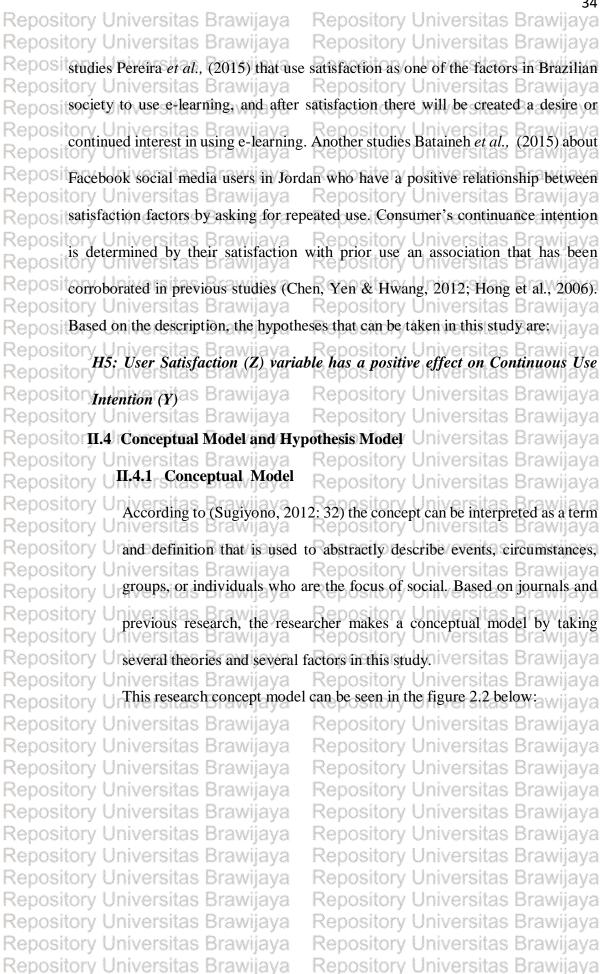
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Research location is a place for conducting research conducted by the authors to collect data coming from the respondents as a reinforcement and concrete evidence in writing. This research will be conducted in Malang, East Java, where the research is located at Brawijaya University. The reason for choosing a research location at the University of Brawijaya is because many students use the GO-JEK

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Repository Universitas Brawijaya undertake the risk of providing personal Repository Universitas Brawijaya Repository Univinformation and believing that the online retailers will deliver goods as Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University promised, trust variables are measured using 3 indicators: Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univers Ability in this study means that the GO-PAY feature in the GO-JEK application is the ability to be trusted in its use. The items of Repository Universitas E Repository Universibility indicators are: Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univers a) GO-PAY has ability to handle service as mobile payment ava Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univers b) GO-PAY has experience providing service as mobile payment Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Ompanyjaya Repository Universitas Brawijaya c) GO-PAY its trust worthy mobile payment company. Repository Univ 2. Integrity in this study means that the GO-PAY feature in the GO-Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univers JEK application is the ability to be trusted in its use. The items of Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universa) GO-PAY represent a company will deliver on promises made. Repository Universitas Brawijaya Repository Universitas Brawijaya

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Go-pay for transactions will use GO-PAY again
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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor_{III.4.2} v_{Sample}s Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya According Sugiyono (2012:118) The sample is representative of the number Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition in the population. When the population is large, and researchers are not likely to Repository Universitas Brawijaya population. What is learned from the sample, the conclusion will be applicable to Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositorpulation/ersitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Due to the number of populations in this research is unknown then the determination of the number of samples using the formula of Machin and Campbell Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi (1987:89), as follows: Tawijaya Repository Universitas Brawijaya $U^{1}\rho = \frac{1}{2}\ln\left(\frac{1+\rho}{1-\rho}\right) + \frac{p}{2(n-1)}$ Reposito niversitas Brawijaya Reposito niversitas Brawijaya Reposito niversitas Brawijaya $U^{1}\rho = \frac{1}{2}\ln\left(\frac{1+\rho}{1-\rho}\right)$ Reposito niversitas Brawijaya niversitas Brawijaya Reposito Reposito niversitas Brawijaya $n = \frac{(Z1 - \alpha + Z1 - \beta)^2}{(U^2 \rho)^2} + 3$ niversitas Brawijaya Reposito Reposito niversitas Brawijaya Reposito Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya $U\rho = Standard$ normal random variable corresponding to particular value of the kepository Universitas Brawijaya Repository U correlation coefficient ρ_{Va} Repository Universitas Brawijaya Reposi Up' = Jinitial estimate of up JayaRepository Universitas Brawijaya

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 $Z1-\alpha$ = Price obtained from the standard normal distribution Table with the Repository Universitas Brawijaya

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Repositor = The correlation coefficient of the smallest which is expected to be detected

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit respondents and questionnaires to obtain respondents' responses about the Repository Universitas Brawijaya Repository Universitas Brawijaya Repositoresearch variables. Brawijava Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposito III.6 Testing Instruments Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor III.6.1 Validity Test awijava Repository Universitas Brawijaya According to Siregar (2017: 46) validity is to show the extent to which a Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi measuring instrument is able to measure what you want to measure. Valid Repository Universitas Brawijaya Repository Universitas Brawijaya instrument has high validity and invalid instruments have low validity (Taniredja, Repository Universitas Brawijaya The correlation formula that can be used is that proposed by Pearson, known as product moment in the book (Arikunto 2010: 213), correlation formula as Repositfollowsniversitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Bra sitory Universitas Brawijaya $n(\Sigma xy) = (\Sigma x \cdot \Sigma y)_{nivers}$ itas Brawijaya Repository Universitary Brawi Repository Universitas Bra√ln∑x² $\overline{(\sum x)^2][n\sum y^2 - (\sum y)^2]}$ Repos Source: Arikunto (2010: 213) Repository Universitas Brawijaya Repositrxy = Pearson product moment correlation coefficient | Versitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository U=sample amountawijaya Repository Universitas Brawijaya Repository University total score laya Repository Universitas Brawijaya Reposit∑y/ U= number of distribution scores yepository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi $\sum x^2$ = number of squares in the x distribution score Repository Universitas Brawijaya Repository Universitas Brawijaya After the r value is obtained, the next step is comparing between the calculations of r with the r critical value table at significance level($\alpha = 0.05$). Reposit According to Siregar (2017:47) there are several criteria that can be used to find out Repository Universitas Brawijaya Repository Universitas Brawijaya Reposithat the questionnaire is valid, namely: Repository Universitas Brawijaya b) if product moment coefficient > r-table $(\alpha; n-2)$ = number of samples Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Urc) Sig value ≤ αwijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor III.6.2 Reliability Test Repository Universitas Brawijaya The definition of reliability test according to Taniredja (2011: 43) is reliability Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi refers to that an instrument is reliable enough to be used as a data collection tool Repository Universitas Brawijaya Repository Universitas Brawijaya because the instrument is already good which will not be tendency directing Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Reliable or reliable instruments will produce trusted data too. Criteria for an Repository Universitas Brawijaya instrument are said to be reliable if the reliability coefficient is> 0.6 (Siregar, 2017:

57). Calculation of reliability in this study using the alpha formula, namely as

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya $\sum \sigma_h^2 = \text{Amount of variance items}$ Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositσ² y U=Total variance awijaya Repository Universitas Brawijaya Repository Universitas Brawijava Repository Universitas Brawijaya Repositor III.6.3 Result of Validity and Reliability Test Universitas Brawijaya Result of validity and reliability test of variable of ease of use, usefulness, Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition compatibility, trust, user satisfaction, and continuance intention to use using SPSS Repository Universitas Brawijaya Repository Universitas Brawijaya 23 program by using product moment correlation from each item of whole Repository Universitas Brawijaya Repository a.J. Validity Test rawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya The results of the validity test for each variable item in the study this is shown in Table 3 as follows: Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposito Table 3.2 Validity Test Result Repository Universitas Brawijava Repository Universitas Brawijaya Repository Universitas Brawijaya Reposito Brawijaya Pearson Valid Repository Variable it as Indicator a Notes a va Correlation Correlation Repository Universitas Brawijaya Brawijaya Requirements Repository Universita XII.laya Rep00,737 niversing3 Valid Ease of use $X_{1.2}^{\text{aya}}$ Rep 0,637Valid 0.3 Repository Universita X.1.3 0.7080.3 Valid Repository Universita X.1.4 Valid Rep 0,809 0.3 X.2.1 Kep 0.7270.3 Valid Usefulness X.2.2 Valid 0,802 0.3 Repository U(X2)rsita X.2.3 0.780 0.3 Valid Repository Universita Br**x**.3.1aya 0,3 Rep0,728 Valid Reposito Compatibility Kep 0,774 Valid X.3.20.3 Repository U(x3) rsitas X.3.3Kep 0,716 Valid 0,3 Repository Universitas X.3.4 Rep 0,698 0.3 Valid Repository Universitas X.4.1.1 Va Valid 0.6260.3 Repository Universitas X.4.1.2 Rep0,576 0,3 Valid Repository Universitas BX.4.1.3 Va Rep 0,634 Valid 0,3 Repository Universita **X.4.2.1** Va Rep 0.6490.3 Valid Repository Universita X.4.2.2 Rep00,773 0,3 Valid Repository Universitas BX.4.2.3 ya Reportar 0,3 SValid a Va Repository Universitas Bxx42.4ya Rep 0,664 0,3 Valid Universi Repository Universitas Brawijaya Repository Universitas Brawijaya

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Reposi Source: Appendix 4 Brawijaya	Repository Universitas Brawijaya

Repository Universitas Brawijaya Repository Based on Table 3.2 it can be seen that all research instruments for variable

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of ease of use, usefulness, compatibility, trust, user satisfaction, and continuance Repository Universitas Brawijaya Repository Universitas Brawijaya

Repositintention to use are valid because they have value Pearson Correlation> 0.3

Repository Universitas Brawijaya Repository b. Reliability Testawijaya

The reliability test results for each item in the variable This research is Repository Universitas Brawijaya Repository Universitas Brawijaya Repository shown in Table 3.3 as follows: Repository Universitas Brawijaya

Repository Universitas Brawijava Table 3.3 Reliability Test Result

1 1		3 3		4 3
Reposit	ory Uni Variables E	Brawijaya	Cronbach's Alpha	versitaNotesawijaya
Reposit	ory Universitas B	Brawijava	Repository Un	versitas Brawijava
Renneit	Ease of use	trawijava	Repositor 0,797	Reliable
Donosi	Usefulness	ravrijaya	0,745	Reliable
Reposit	Compatibility	navvijaya	0,789	Reliable
Reposit	Trust niversitas E	rawijaya	Repositor _{0,763} 1	Reliable Wildy
Reposit	User Satisfaction	Brawijaya	Repositor0,747	Versi Reliable Wijaya
Reposit	Continuous Use Inten	tionvijaya	Repositor0,8291	versi Reliable wijaya

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Based on Table 3.3 it can be seen that all variables perceived ease of use Reposit (X1), perceived Busefulness(X2), compatibility(X3), trust(X4), user Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit satisfaction(Z), and continuance intention to use (Y) has a Cronbach's Alpha coefficient greater than 0.6 so that it can be said that the instrument used is reliable.

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit III.7 Data Analysis Method Repository Universitas Brawijaya Repository Universitas Brawijava Repository Universitas Brawijaya The activity of data analyzing is conducted when all the data from the respondents is collected. In this activity, the researcher is directed to do grouping Reposi and proceeding the data based on the variables and the type of respondents, later to Repository Universitas Brawijaya Repository Universitas Brawijaya Reposibe presented with the calculation and the answer of the research problems and calculate the proposed hypothesis (Sugiyono, 2012). The method used in this Reposi research is descriptive and path analysis. Pository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository III.7.1 Descriptive Statistic Method ository Universitas Brawijaya Descriptive analysis is a way of simplifying data into a form that is easy to read Repository Universitas Brawijaya kepository Universitas Brawijaya (Singarimbun, 1989). Descriptive analysis is used to describe the identity of the Repository Universitas Brawijaya Repository Universitas Brawijaya respondents consisting of gender, age, and the reason for using the Go-pay that was then distributed from each variable. After the data is collected and processed, the Reposition data will be distributed into the table and then discuss the data obtained Repository Universitas Brawijaya Repository Universitas Brawijaya Repositdescriptively rsitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor III.7.2/Path Analysis vijava Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository U Path analysis is an applied form of multi regression analysis. (Sandjojo, Repository Universitas Brawijaya Repository Universitas Brawijaya 2011: 12) state that path analysis is used to analyze the possibility of a cause and effect relationship between three or more variables to determine the direct or Repository Universitas Brawijaya Repository Universitas Brawijaya Repost indirect influence between the independent variable and the dependent variable. Repository Universitas Brawijaya Repository Universitas Brawijaya According to (Sandjojo, 2011: 12) analysis of the path consists of four steps: 1) One theory that connects several variables such as the theory of cause and Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Ureffect relations.rawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor 2) Specified variables are then measured in a certain way. Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor 3) Correlation coefficients are calculated to show the relationship between Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Ueach pair of variables postulated pository Universitas Brawijaya Repository
4) The relationship between correlation coefficients is analyzed in relation to Repository Uthe theory.s Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor use path analysis requires the assumption that: Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor 1) All relationships are linear and adaptive, casual assumptions are shown in Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Uthe path diagram awijaya Repository Universitas Brawijaya 2) Residue (error) is not correlated with the variables in the model and with Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Untherresidue.Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor 3) Causal flow in the direction. Repository Universitas Brawijaya 4) The variables are measured by interval scale or better. Repositor 5) The variables are measured without error (perfect reliability). Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor There are several steps that need to be considered in terms of implementing path Repository Universitas Brawijaya Repository Universitas Brawijaya Repositanalysis, namely: as Brawijaya Repository Universitas Brawijaya Repositor 1) Research instruments that are used must be valid and reliable. The quality Repository Uniform of the instrument is very important because conclusions are taken based on Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Lithe data obtained by using the instrument. Therefore, validity and reliability Repository Universitas Brawijaya Repository Universitas Brawijaya must be fulfilled by validity directing to compliance, meaning, truth, and Repository Uusefulness of conclusions taken by researchers and the formula used to test Repository Universitas Brawijaya Repository Universitas Brawijaya Repository the validity of a data is the product moment correlation formula. Reliability Repository Universitas Brawijaya Repository U one instrument to another instrument and from among the set of items and Repository Universitas Brawijaya Repository Universitas Brawijaya formulas used to test a data using the formula, then a valid and reliable Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas obtained aya Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor 2) Conduct error normality tests, homogeneity tests and significant and Repository Universitas Brawijaya Repository Ulinearity tests. The three tests were conducted aimed at the requirements of Repository Univer Repository U Repositor 3) Testing the causality model with path analysis, required data that has met Repository Universitas Brawijaya Repository Uthe requirements, one important requirement is that there is a significant correlation between variables calculated by the correlation coefficient. Repositor 4) Test the hypothesis which is the last test with the intention to find out the Repository Universitas Brawijaya Repository Udirect and indirect effects of the variables studied. Versitas Brawijaya Repository Universitas Brawijaya

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the statistical test before path analysis was implemented. Repository Universitas Brawijaya Repository Universitas Brawijaya

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Reposi platform with more than 20 services today. GO-JEK is now a leading technology

group of platform serving millions of users in Southeast Asia with unicorn tittle. In addition to being a super aps and holding a unicorn start-up, GO-JEK has Repository Universitas B Repository Universitas Brawijaya Repositincluding versitas Brawijaya Repository Universitas Brawijaya

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Reposi become a company that contributes to social impacts by GO-JEK (gojek.com), Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Una) Delivering Economic Impact for Indonesia: GO-JEK contributed Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University around Rp 44.2 trillion (US\$3 billion) to the Indonesian economy as Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya b) Our Impact Helps The Members In Our Ecosystem: driver partners Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ After joining GO-JEK the quality of life of our driver partners have increased (100%) of them believe that they can provide better well-Repository University being for their family. Most also claim they can now send their children Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universe school, especially with the fair incentives and policies that GO-JEK Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Urc) Merchants GO-JEK ecosystem supports the growth of MSMEs in Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ Indonesia. (93%) of MSME partners experience an increase in Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya (55%) of them experience an increase in Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Urd) Service providers: GO-LIFE partners with more than 60,000 service Repository Universitas Brawijava providers, (70%) of which are female; and (90%) are high school Repository Universidates. Approximately 1 in 20 of our GO-LIFE service providers in Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ GO-MASSAGE and GO-AUTO are persons with disabilities. Wilaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor Since it has a large impact on the community of GO-JEK at this time adding a Repository Universitas Brawijaya Repository Universitas Brawijaya number of features that are divided into several categories including Transportation and logistics, food and FMCG, news and entertainment, payments, daily needs and Reposi business, each category has its own features according to GO-JEK (gojek.com) Repository Universitas Brawijaya Repository Universitas Brawijaya Reposicategory and other features: Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unia) Transport & Logistics (GO-RIDE, GO-SEND, GO-BOX). avii ava Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unib) Payments (GO-PAY, GO-BILLS, GO-POINTS, PAYLATER, GO-Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya c) Daily Needs (GO-LIFE, GO-MASSAGE, GO-CLEAN, GO-AUTO, Repository Universitas Brawijaya Repository Universitas Brawijaya Repository UniverGO-FIX, GO-LAUNDRY, GO-GLAM). Iniversitas Brawijava Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unie) Food and FMCG (GO-FOOD, GO-MED, GO-MART). Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository UniforBusiness (GO-BIZ). Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi With many features that have been provided by GO-JEK, this start-up company has Repository Universitas Brawijaya Repository Universitas Brawijaya 155 million users in 2018 (www.ekonomi.bisnis.com 2018) who actively use GO-JEK as an aid tools for the needs of the Indonesian people. Repositiv.1.2 GO-PAY service on GO-JEK epository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor GO-PAY is a digital payment service that was launched by GO-JEK in 2015, Repository Universitas Brawijaya Repository Universitas Brawijaya Repos GO-PAY was created as a digital non-cash payment. The use of this feature is intended so that when users use GO-RIDE / GO-FOOD / GO-PULSA or other Reposi features in go- if the user can pay with one touch and it's easier to do. The GO-PAY Repository Universitas Brawijaya Repository Universitas Brawijaya feature will be available if the user downloads the GO-JEK aps in the aps store or play store. After completing the download, the user will be asked to fill in a profile Reposi form and create a GO-JEK ID to be registered as a GO-JEK consumer, then the Repository Universitas Brawijaya Repository Universitas Brawijaya Repositions consumer can use all features service on the GOJEK application. Here's how to use Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Uniter Select the GO-JEK application on the user's home. Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Uni 2. An initial appearance of the GO-JEK can be seen in figure 4.2. Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Repositor More GoPay features!

Repositor Repositor Repositor Repository Up for something new? Repository You know, winning cashback and all that, It's as Repository easy as ABC. So, why not sneak a peek first? Repositor Repository

Check out GoPay promos! SEE ALL Repositor Repository 們 P W RP Repositor Withdraw Repository 5 B Repositor Pulsa Repositor Repository Pro ?

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Promos awijaya awijaya **gopay** Rp3.062 awijaya [%] (+)awijaya Promo Тор Up More awijaya T) awijaya 2 **A** awijaya GoFood GoBluebird GoRide GoCar awijaya 6 Ö 9 (88 awijaya GoPoints More awijaya Top picks for you awijaya Entertainmer3WIJaya Promos Food Payments зwijaya awijaya awijaya awijaya Account 3W11aVa

Q Search Gojek services...

Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit Figure: 4.2 GO-JEK Application Interfacesitory Universitas Brawijaya Source: GO-JEK Application (2019)
In addition to using GO-PAY easily there are easy ways to top up using top-up

using several other ways between GO-JEK drivers, minimart and pawnshop, BCA Repository Universitas Brawijaya Repository Universitas Brawijaya

One-click, Mobile Banking, Internet Banking, ATM, SMS Banking. The GO-PAY

feature can also be used to send GO-PAY balances to one another. In 2017 GO-

PAY received an award from Bank Indonesia for the most proactive financial

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi technology company in supporting non-cash national movements. This proves that Repository Universitas Brawijaya Repository Universitas Brawijaya Repos GO-PAY has an impact on digital payments in Indonesia. Versitas Brawijava Repository Universitas Brawijaya
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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Malang city as one of the education cities in East Java has a number of colleges, universities, academics, high schools amounting to 62 (malangkota.go.id, 2019). Repository Universitas Brawijaya Repository Universitas Brawijaya Based on the number of universities, many Malang cities have 4 state universities. Repository Universitas Brawijaya Repository Universitas Brawijaya One of the favorite state universities in Malang and East Java is Brawijaya University and State University of Malang. These two favorite universities in Repository Universitas Brawijaya Repository Universitas Brawijaya Malang have quite a large number of students, this is evidenced by data from PDDT Repository Universitas Brawilaya Repository Universitas Brawijaya Reposi (Pangkalan Data Pendidikan tinggi) 2019/2020.

Reposita Reposit						Data Pe	laporan Tal	hun 2018/2019	Data Pei	aporan Tal	hun 2019/2020
Reposit *** Reposit	Kode PT	Nama PT Pro	Provinsi	Kategori	Status	Jml Dosen Tetap	Jml Mhs	Rasio Dosen Tetap/Jumlah Mahasiswa	Jml Dosen Tetap	Jml Mhs	Rasio Dosen Tetap/Jumlah Mahasiswa
Reposit - Reposit	001033	Universitas Negeri Malang	Prov. Jawa Timur	Negeri	Aktif	1,084	38,426	1:35.4	1.084	6.976	1:6.4

Repository Universitas Brawijaya Repository Universitas Brawijaya Figure: 4.3 Number of Students at State University of Malang Students Source: PDDT (2019)

It can be seen in figure 4.3, the state university of malang has a total of 38,426

Reposi students in 2019 and 2020 this number is quite large compared to the number of

Reposi other universities in Malang. However, Brawijaya University as the next favorite

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Reposit							Data Pe	laporan Tai	hun 2018/2019	Data Pe	laporan Tat	nun 2019/2020
Reposit Reposit		Kode PT	Nama PT	Provinsi	Kategori	Status	Jml Dosen Tetap	Jml Mhs	Rasio Dosen Tetap/Jumlah Mahasiswa	Jml Dosen Tetap	Jml Mhs	Rasio Dosen Tetap/Jumlah Mahasiswa
Reposit Reposit	1	001019	Universitas Brawijaya	Prov. Jawa Timur	Negeri	Aktif	2.101	67.592	1:32.2	2.101	65.793	1:31.3

Reposi Figure: 4.4 Number of students at Brawijaya University Repository Universitas Brawijaya

Reposi Source: PDDT (2019) awilaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi It Can be seen in figure 4.4, Brawijaya University has the number of students in Repository Universitas Brawijaya Repository Universitas Brawijaya 2019/2020 of 67,592. There is a difference in the number of students between Brawijaya University and State University of Malang where the highest number of Reposi students is in Brawijaya University. Based on the data above, the researcher is Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi confident to conduct a study with a sufficient number of student population can help Repository Universitas Brawijaya Repository Universitas Brawijaya to prove the use of GO-PAY in Brawijaya University students.

Repository Universitas Brawijaya General Description of Respondents Universitas Brawijaya

Repository Universitas Brawijaya Repository Universitas Brawijaya

Respondents in this study were students at Brawijaya University GO-JEK users Repository Universitas Brawijaya Repository Universitas Repository Universita sample of 112 respondents. The general description of respondents can be seen in Repository Universitas Brawijaya Repository Universitas Brawijaya Reposithe following table: Brawijaya Repository Universitas Brawijaya

Repositiv.2.1 Respondent's Description based on Gender Universitas Brawijaya

Repositor) The gender of the respondents in this study consisted of men and women. The description of the distribution of respondents by sex can be seen in table 4.1:

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Reposit Table 4.1 Frequency Distribution of Respondent's Gender Sitas Brawijaya

Reposito	No	Gender Type	Number of Respo	ondents	Perce	entage (%)
Reposito	ny c	niversi Male Frawija	ya Repository	Univass	itas I	5 raw 40,2°
Reposito)ry2 L	niversFemalerawija	ya Repository	Univ678	itas l	Braw 59,83
Reposito	ry L	IniverTotals Brawija	ya Repository	Uni 1112s	itas I	Brawi 100a

RepositSource: Description of Respondents Processed tory Universitas Brawijaya

Based on table 4.1, it can be seen that the gender of the respondents is mostly

Reposi female, as many as 67 people or (59,8%) while respondents with the male are 45 Repository Universitas Brawijaya

Repository Universitas Brawijaya Reposit people or (40,2%). s Brawijava

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Repositiv.2.2 Respondent's Description Based on Age V Universitas Brawijava

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Repositor Description of the age of the respondents in this study can be seen in the

Repository Universitas Brawijaya Repository Universitas Brawijaya

Reposit following table tas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Reposi Table 4.2 Distribution of Responde	ent's Ageitory Universitas Brawijaya
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repository Unive Agetas Brawi Facque	ncy po Percentage (%) sitas Brawijaya
Repository Universitas Brawijaya	Ropository Universidas Brawijaya
Repository Univernitas Brawijaya	F23 pository Unive20,5 as Brawijaya
Repository Unive20itas Brawijaya	Repository Univel61as Brawijaya
Repository Univerditas Brawijaya	F33 pository Unive29.5 as Brawijaya
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repositor y Universitas Brawijaya	112 pository University Brawijaya
Reposi Source: Description of Respondents	Processed itory Universitas Brawijaya
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repositor Based on table 4.2 it can be seen	that the majority of respondents aged 21 are
Repository Universitas Brawijaya	Repository Universitas Brawijaya
33 people or (29.5%) while respond	ents aged 18 people are 10 people or (8.9%),
respondents are 19 people or (20.5	
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Reposit(16.1%), respondents aged 22 were 2	
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repository Universitas Brawlaya years were 4 people or (3.6%).	Repository Universitas Brawijaya
Repository Universitas Brawijaya	Repository Universitas Brawijaya
RepositV.2.3 Respondent's Description B	ased on Faculty Universitas Brawijaya
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repositor Description of faculty at Brawija	ya University of the respondents in this study
Repository Universitas Brawijaya	Repository Universitas Brawijaya
can be seen in the following table:	Repository Universitas Brawijaya
Reposi Table 4.3 Distribution of Responde	ent's Faculty ry Universitas Brawijaya
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repository Univers acultyrawijaya	Frequency Percentage (%)
Repository UrFIA (Ilmu Administrasi) aya	Repository Chiversitas Brawija9a
Repository UniFEB (Ekonomi Bisnis) aya	Repository Universitas Brawij 6,3a
Repository FISIP (Ilmu Sosial Ilmu Politik)	Repository Universitas Brawijaya
Repository Universitas Brawijava	Renository Universitas Brawijava
FPIK (Perikanan Ilmu Kelautan)	Repository Universitas Brawijaya
Repository UniverFT(Teknik) awijaya	Repository Universitas Brawij45a
Repository University (Ilmu Budaya) Vilaya	Repository Universitas Brawijaya
Renository Universitas Brawijava	Repository Universitas Brawijava

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Repository	Universitas	Brawijaya	Repository	Universitas	Brawijaya
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Repository	Universitas	Brawijaya	Repository	Universitas	Brawijaya
RepositSour	ce: Description	of Respondents F	Processed tory	Universitas	Brawijaya
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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor Based on table 4.3 it can be seen that some of the respondents came from the Repository Universitas Brawijaya Repository Universitas Brawijaya fakultas ilmu administrasi by 76 people or by (68%), while some respondents from people or by (6.3%), respondents from the the fakultas ekonomi bisnis were 7 Reposi fakultas ilmu sosisal dan ilmu politik were 6 people or by (5.4%), respondents from Repository Universitas Brawijaya Repository Universitas Brawijaya Repos fakultas ilmu kelautan dan perikanan by 8 people or by (7.2%), respondents from fakultas teknik 5 people or by (4.5%), respondents to cultural sciences as many as Reposi 9 people or by (8.1%), respondents as *vokasi* 1 or as much as (0.9%). Repository Universitas Brawijaya Repository Universitas Brawijaya IV.2.4 Respondent's Description Based on College Class

Description of college class at Brawijaya University of the respondents in this Repository Universitas Brawijaya Repositstudy can be seen in the following table 4.40sitory Universitas Brawijaya

Repository Universitas Brawijaya Repository Universitas Brawijaya Table 4.4 Distribution of Respondent's College Class

	Ollivoiaida Diamijaya		miroromas bravijaya
Repository Repository	College Class Universitas Brawijaya	Frequency Repository U	Percentage (%) aya
Repository	/ Univ ezo15 as Brawijaya	Repository1.	niversitas Brawija,8a
Repository	/ Unive2016as Brawijaya	Repository40	niversitas Brawi 35,7 a
Repository	/ Univ eo17 as Brawijaya	Repository19.	niversitas Brawijaya
Repository	/ Unive2018as Brawijaya	Repository18.	niversitas Brawi j 6,jia
Repository	/ Univ eo19 as Brawijaya	Repository14	niversitas Brawi j2,5 a
Repository	/ Univerotalas Brawijaya	Repository 2	niversitas Brawij £00 a

Reposi Source: Description of Respondents Processed tory Universitas Brawijaya

Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Based on table 4.4, 2016 lecture class the largest number was 40 people or

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(35.7%), respondents with class 2015 were 21 people or (18.8%), respondents with Repository Universitas Brawijaya Repository Universitas Brawijaya

Reposi 2017 lecture class were 19 people or (17%), respondent respondents 2018 amounted

Repository Universitas Brawijaya

to 18 people or as much as (16.1%), and respondents of the class of 2019 amounted Reposito 14 or as many as (12.5%). Repository Universitas Brawijaya Repositor Repository Repository Repository Repository Repositor Repositor Repository Repository Repository Repository Repositor Repository Repository Repository Repositor Repository Repositor Repositor Repository Repository Repository Repositor Repository Repository Repositor Repository Repository Repository Repositor Repository Repository Repository Repositor Repository Repository Repository Repository Repositor

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Repos IV.2.5 Respondent's Description I	Based on Monthly Income las Brawijaya
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repository Respondents description of inco	ome or allowance per month can be seen in
Repository Universitas Brawijaya	
Repos Table 4.5. Income is for respondents	
open for freeing respondents in answer	Repository Universitas Brawijaya
Repository Universitas brawijaya	wering questions. Their to determine interval
classes are calculated by the Sturges	formula, following their calculations.
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Reposit C = class range / many classes	Repository Universitas Brawijaya
Repository Universitas Brawijava	Repository Universitas Brawijaya
$C = (Rp \ 3.000.000-Rp \ 1.000.000)/8$	Repository Universitas Brawijaya
Reposite Rp 250.000, tas Brawijaya	Repository Universitas Brawijaya
C 11p 20.000,	The control of the co

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Reposi Based on the calculation there are eight categories with interval of Rp 250.000,-

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Reposito Reposito	No	Monthly Income Allowance respondents Percentage %
Reposito	rv	Universitas Brawijava Repos (People) niversitas Brawijava
Reposito	пy	Rp 1.000.0000 – Rp 1.250.000 pository Uni 21 sitas Brawi 18,9
Reposito	2	Rp 1.250.000 – Rp 1.500.000 38 34
Reposito	ry	Universitas Brawijaya Repository Universitas Brawijaya
Reposito) 3/	Rp 1.500.000 - Rp 1.750.000 Pository Unit2 Sitas Brawi10,8
Reposito)ľV	Universitas Brawijaya Repository Universitas Brawijaya
Reposito	$\sqrt{4}$	UnRp 1.750.000 - Rp 2.000.000 pository Uni 10 sitas Brawii 8,9
Reposito	WV	Universitas Brawijava Repository Universitas Brawijava
Reposito	5 Ty	Rp 2.000.000 – Rp 2.500.000 23 20,6
Reposito	6	Rp 2.500.000- Rp 2.750.000
Reposito	ry	Universitas Brawijaya Repository Universitas Brawijaya
Reposito	n7y	UnRp 2.750.000 + Rp 3.000.000 epository Univ3 sitas Brawij 2,7a
Reposito	rv	Universitas Brawijava Repository Universitas Brawijava
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Based on table 4.5 it is known that the majority of respondents have monthly income of Rp 1.250.000 - Rp 1.500.000 of 38 people or (34%), this proves that students who use GO-PAY are based on beneficial uses such as vouchers for purchases and expenses. Which is a bit due to the use of GO-PAY which is said to

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi have promos at various merchants in Indonesia. There are also students who have Repository Universitas Brawijaya Repository Universitas Brawijaya Repos an allowance of Rp 2.000.000 - Rp 2.500.000 who use GO-PAY. Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi IV.2.6 Respondent's Description Based on Interest in Using Go-Payawijava Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Based on the results of questionnaire distribution, respondent characteristic Repository Universitas Brawijaya Repository Universitas Brawijaya depend on interest when using GO-PAY, shown on table 4.6 Below: Table 4.6 Distribution of Respondent's Interest in Using Go-Pay

tory Uni	Interest in Using Go-Pay	ay Nu r ava	nber of Respondents/e	Percentage (%)
inny I ini	Yes	ava	Repository [In112]	reitae Brawii100
2	No	aya	Popository Unive	roitas Brawijaja
lory Otti	Total	aya	Repository Unity	Silas Diawii100

Repository Universitas Brawijaya

Repositor Table 4.6 shows that hat all respondents were interested in using the mobile Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya

Repository Universitas Brawijaya Repository Universitas Brawijaya

RepositIV-2-7 Respondent's Description Based on Usery Universitas Brawijaya Repository Universitas Brawijaya

Repository Based on the results of questionnaire distribution, all of respondent used GO-

PAY its also use mobile payment service from GO-JEK, respondent the frequency

Reposition of using go-pay within one week, show on table 4.7 below: Repository Universitas Brawijaya

Reposi Table 4.7 Distribution of Respondent's in Using GO-PAY rsitas Brawijava

OSIIC	N	0	Frequency of Use	aya	Frequency	Univ	Percen	tage (%)
osito	1	UI	2-7 times of use	aya	Repository	89	ersitas	579,5
osito	2^{\vee}	UI	7-12 times of use	aya	Repository	14	ersitas	12,5
osito	3	UI	12-20 times of use	aya	Repository	Un i v	ersitas	6,3
osito	4	UI	More than 20 times	aya	Repository	Un ₂ v	ersitas	Braw 1,8
osito	ry	Ur	of use itas Brawija	aya	Repository	Univ	ersitas	Brawijay
osito	ry	Ur	ivertitals Brawija	aya	Repository	112	ersitas	Braw ₁₀₀ /
osito	ry	Un	iversitas Brawija	aya	Repository	Univ	ersitas	Brawijay

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Based on the data in table 4.7 it can be seen that respondents use the most go-Repository Universitas Brawijaya Repository Universitas Brawijaya pay 2-7 times as many as 89 users or (79.5%). While respondents who have used 7 to 12 times the use of 14 people or as much as (12.5%), respondents who used 12-Reposition 20 times the use of 7 people or (6.3%) and respondents who used it as many as 20 Repository Universitas Brawijaya Repository Universitas Brawijaya Repositimes the use by 2 people or as much as (1.8%). Tory Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositiva Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Descriptive statistical analysis is used to describe the characteristics of the study by describing or describing data that has been collected in the form of a Reposit frequency distribution table obtained from the distribution of questionnaires. Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit Through the frequency distribution table the frequency and percentage of respondents' answers to each indicator are obtained from the statement items in the Reposit questionnaire. Respondents' score scores in the numbers 1 to 5 have the following Repository Universitas Brawijaya Repository Universitas Brawijaya Repositexplanation:rsitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository 5 = Strongly Agree Repository Universitas Brawijaya Repository 4 In Agreesitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository 3. Neutraltas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository ² - Disagree Brawijaya Repository Universitas Brawijaya Repository 1 = Strongly Disagree Vijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repos The answer score is used to measure all data to be summarized, mean or average value, which is the value obtained in adding all elements in the set and dividing by the number of elements (Malhotra, 2010;216). The class interval calculation Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi formula used to calculate the mean category: sitory Universitas Brawijaya Repository Universitas Brawijaya

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L/ghnoi	iury universitas brawijaya
Reposi	Table 4.8 Criteria of Mean Score
	Score Value
Reposi	>4.2-5.0
Reposi	>3.4-4.2
Reposi	organia Brawijaya >2.6-3.4
Reposi	I down the later and the second the second territory and
	>1.8-2.6
Reposi	1.0 -1.8 versitas brawijaya
Reposi	Source · Supranto (2008·74)
and the same of th	Source Subranio (2008-74)

Repository Universitas brawijaya

Reposi While the grand mean value is calculated using the following formula: Tawijaya Repository Universitas Brawijaya Reposi Grand Mean = total mean / total item Repository Universitas Brawijaya Repository Universitas Brawijaya Repositiv.3.1 Frequency Distribution of Variable Perceived Ease of Use Brawijaya

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Table 4.9 Frequency Distribution Table Perceived of Ease of Use (X₁) RepositorItem **SDA** (1) **DA** (2)

Repository Univ /Ersi % 3fa₩ **%**3 Repositorx,14nr 0 10250 7 6.3 Repository Universi Re pos Reposito X:12 nivero tasoBraov 80003 Repos Repository Universitas Braw Reposito X.1.3 ni verti i:a0.9 Braty 15 13.4 Repository Universi pos pos Repositor X-14 niver 8 Repository Universi Repository Universitas Brawijay Grand Mean pository Universitas Brawija 38a Reposit Source: Appendix Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Reportion: versitas Brawijaya Repository Universitas Brawijaya C =predicted interval class Repoki±classes iversitas Brawijaya Repoxn = highest score value Brawijaya Repository Universitas Brawijaya X1 = lowest score value Brawijaya

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PS 447 H 154111 H 17	nterpretation	Brawijava
Very High	Universites	Brawijaya
High	Universites	Brawijaya
Neutral	Universitas	Drawijaya
Low	Universitas	brawijaya
Very Low	Universitas	Brawijaya
Repository	Universitas	Brawijaya
Ph 14	1.1-1-1	P%

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor Variable of Ease of Use consist 4 of question spread to respondents to be Repository Universitas Brawijaya Reposi answered. The answers are shown in Table 4.9: tory Universitas Brawijaya

N(3)

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itory	(4) _{ive}	SA	(5) _{Bra}	Mean
itofy	%nive	efsita	ı%Bra	ıwijaya
tory	38.4	ersita	54.5 S Bra	4.46 IWIJAYA
1 34	30.4	70.	62.5	4.55
itory	Unive	ersita	as Bra	iwijaya
41 044/	39.3	513	15 45.58	4.28
itory	Unive	ersita	as Bra	ıwijaya
8 ₁₀ 51	U45.5	46	18 45.1 ₈	4.24
itory	Unive	ersita	s Bra	wijaya
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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit_{Noté}:Universitas Brawijaya Repository Universitas Brawijaya Reposit SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly Agree, f: frequency, % Percentage Repository Universitas Brawijaya Reposito Indicator of table 4.9 ndicator of table 4.9 $X_{1.1}$ = Quickly to adapted GO-PAY application because its easy to using. X1.2= Operation of the GO-PAY application is easy, it can done alone Repository Uniwithout guidance/laya Repository Universitas Brawijaya Repositor X1.3= Navigation on the GO-PAY application is easy to use and not away a Repositor complicated as Brawijava Repository Universitas Brawijaya X1.4= The GO-PAY application interface is easy user friendly. Table 4.9 shows the GO-PAY indicator can be adapted by users because it Repository Universitas Brawijaya epository Universitas Brawijaya Reposition is easy to use (X1.1) As many as 61 (54.5%) respondents answered strongly agree, Repository Universitas Brawijaya Repository Universitas Brawijava 43 (38.4%) people answered agree, 7 respondents (6.3%) answered neutral, 1 respondent (0.9%) answered disagree. Indicator (X.1.1) has a mean value of 4.46 Universitas Brawijava Repository Universitas Brawijaya Reposi which means the mean has a very high value with a score of more than 4.2. Based Repository Universitas Brawiiava Repository Universitas Brawijaya on these results it can be concluded that most GO-PAY users find it easy to adapt. Table 4.9 shows the GO-PAY indicator can be used without the need for a Repository Universitas Brawijaya Reposi partner to use GO-PAY (X.1.2) As many 70 (62.5%) respondents answered Repository Universitas Brawijaya Repository Universitas Brawijaya strongly agree, 34 (30.4%) people answered agree, 8 respondents (7.1%) answered neutral. Indicator (X.1.2) has a mean value of 4.55 which means the mean has a very high value with a score of more than 4.2. Based on these results it can be Repository Universitas Brawijava Repository Universitas Brawijaya concluded that the majority of GO-PAY users feel GO-PAY services can be done Repositore ease without guidance. Repository Universitas Brawijaya Repository Universitas Brawijaya Universitas Brawijaya Repository Table 4.9 shows the GO-PAY indicator has a navigator that can be Repository Universitas Brawijaya Repository Universitas Brawijaya understood easily (X.1.3) As many 51 (45.5%) of respondents answered strongly agree, 44 (39.3%) people answered agree, 15 respondents (13.4%) answered Reposi neutral, 1 respondent (0.9%) answered disagree and 1 respondents answered Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi strongly disagree (0.9%). Indicator (X.1.3) has a mean value of 4.28% which means

the mean has a very high value with a score of more than 4.2. Based on these results

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi it can be concluded that most GO-PAY users feel GO-PAY has navigation that is Repository Universitas Brawijaya Repository Universitas Brawijaya Reposite easy to understand and use vijava Repository Universitas Brawijaya pository Universitas Brawijava Repository Un Table 4.9 shows the GO-PAY indicator has a navigator that can be ease to Repository U Repositunderstood (X.1.4) total of 46 (41.1%) respondents answered strongly agree, 51 Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit (45.5%) people answered agree, 11 respondents (9.8%) answered neutral, 4

respondents (3.6%). Indicator (X.1.4) has a mean value of 4.24 which means the

Reposi mean has a very high value with a score of more than 4.2. Based on these results it Repository Universitas Brawijaya Repository Universitas Brawijaya can be concluded that most GO-PAY users feel GO-PAY the initial appearance on

Repositor GO-PAY is very nice to see and use. Repository Universitas Brawijaya

Repository Universitas Brawijaya Repository Universitas Brawijaya Repositiv.3.2 Frequency Distribution of Variable Perceived Usefulness Brawiiava

Repository Universitas Brawijaya Repository Universitas Brawijaya Variable of Usefulness consist 3 of question spread to respondents to be Reposit answered. The answers are shown in Table 4.10: Ty Universitas Brawijaya

Table 4.10 Frequency Distribution Table of Perceived Usefulness (X2) Reposit

Reposito	rv Ur	nivers	iitas E	3rav	/iiava	-R	enosi	torv	Unive	rsita	is Bra	wiiava
Reposito	Item	SD	(1) E	D.	(2)	N	(3) _{osi}	torA	(4) ive	rsSA	(5) _{sra}	Mean
Reposito	ry Ur	nivers	%s E	}fav	i%ya	fR	e%osi	tđry	%ive	rsita	%Bra	wijaya
Reposito	X.2.1	nive <u>r</u> s	sita _{f.8} E	3ragA	rija _{l∕i} a	25	22.3	toay	36.6	36	\$ 32.1	W 3.90
Reposito	ry Ur	ivers	itas E	}rav	ijaya	R	eposi	tory	Unive	rsita	s Bra	wijaya
Reposito	X.2.2	nive3:	ita2;7E	}r12\	10.7	34	30.4	043	38.4	20	S 17.93	Wi3.58
Reposito	ry Ur	iivers	sitas E	irav	rijaya	R	eposi	tory	Unive	rsita	s Bra	wijaya
Reposito	X.2.3				d. d.	- 11	e 20.5	tory	Unive	rsita	is Bra	wi <mark>3.85</mark>
Reposito	ory Ur	nivers	sitas E	3rav	/ijaya	and Me	eposi	tory	Unive	rsita	s Bra	3.78

Reposi Source: Appendix Brawijaya

Repository Universitas Brawijaya RepositNote:Universitas Brawijaya SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly Repositor Agree, f: frequency, % Percentage Repository Universitas Brawijaya Indicator of table 4.10

Repository $X_{2.1} = GO-PAY$ application improves user ability to make payments Repository Universitas Brawijaya Repository Universitas Brawijaya

Repository $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves $\bigcup X_{2..2} = GO$ -PAY application improves user productivity in making $\bigcup X_{2..2} = GO$ -PAY application improves $\bigcup X_{$ Repository Universitas Brawijaya

Repository $\bigcup X_{2,3} = GO-PAY$ application improves user effectiveness in making wild $\bigvee A$

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Repository Universitas Brawijaya Table 4.10 shows the GO-PAY indicator can improves user ability to make Repository Universitas Brawii kepository Universitas Brawijaya payments (X.2.1) As many as 36 (32%). Respondents answered strongly agree, Repository Universitas Brawijaya Repository Universitas Brawijaya 41(36.6%) people answered agree, 25 respondents (22.3%) answered neutral, 8 respondent (7.1%) answered disagree and 2 respondent answered strongly disagree Reposi (1.8%). Indicator (X.2.1) has a mean value of 3.90 which means the mean has a Repository Universitas Brawijaya Repository Universitas Brawijaya Repos high value with a score of more than 3.4. Based on these results it can be concluded that users find GO-PAY application improves user ability to make payments. Repository UTable 4.10 shows the GO-PAY indicator can improves productivity make Repository Universitas Brawijaya Repository Universitas Brawijaya

Table 4.10 shows the GO-PAY indicator can improves productivity make payments (X.2.2) As many as 20 (17.9%). Respondents answered strongly agree, 43(38.4%) people answered agree, 34 respondents (30.4%) answered neutral, 12 respondent (10.7%) answered disagree and 3 respondent answered strongly disagree (2.72%). Indicator (X.2.2) has a mean value of 3.58 which means the mean has a high value with a score of more than 3.4. Based on these results it can be concluded that users find GO-PAY can create productivity when using mobile payment.

Table 4.10 shows the GO-PAY indicator can improves effectiveness in making payments (X.2.3) As many as 37 (33%) respondents answered strongly agree, 37 (33%) people answered agree, 23 respondents (20. %) answered neutral, 14 respondent (12.5%) answered disagree and 1 respondent answered strongly disagree (0.9%). Indicator (X.2.2) has a mean value of 3.85 which means the mean has a high value with a score of more than 3.4. Based on these results it can be concluded that users find GO-PAY can create effectiveness when using mobile

concluded that users find GO-PAY can create effectiveness when using mobile comment iversitas Brawijaya

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Indicator of table 4.11 $X_{3.1} = GO-PAY \text{ match life}$
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$X_{3,3} = GO-PAY$ match the l
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many as 36 (32.1%) respondents
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Reposi answered disagree and 8 responde
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(X.3.1) has a mean value of 3.78 score of more than 3.4. Based on
(X.3.1) has a mean value of 3.78 score of more than 3.4. Based on the score of more than 3.4.
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(X.3.1) has a mean value of 3.78 score of more than 3.4. Based on the GO-PAY can related whit lifestyle
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(X.3.1) has a mean value of 3.78 score of more than 3.4. Based on the second s
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Ponneil	lory L	ini8e	rsitas reitas	H0a	8.9	17	15.2	(C41y	36.6	36	32.1	3.78
Renosi	X.3.2	Ini 4 a	3.6	13	11.6	26	23.2	41	36.6	28	25.0	3.68
Renosii	ory L	nive	reitae	Bra	wijay	a R	ennei	tory	Unive	reits	io Dic	wijaya
Renosii	X.3.3	117 Inive	15.2	31	27.7	29	25.9	22	19.6	13	11.6	2.85
Reposit	X.3.4	nize	rsit.8s	Bra	9.8	30	26.8	C47V	42.0	22	19.6	3.68
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Reposit	orv L	Inive	rsitas	Bra	wijay	rand M	ean	tory	Unive	rsita	s Bra	3.50
Reposit	Source	: Appe	endix	Bra	wijaya	a R	leposi	tory	Unive	rsita	is Bra	wijaya
Reposit	Note:	Inive	rsitas	Bra	wijaya							wijaya
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Reposit		91 413/5~	equency f table	7768	Percenta	ge F	leposi	tory	Unive	rsita	is Bra	awijaya
Reposit	tory C	$X_{3,1} =$	GO-P	4.11 AY m	atch lif	estyle	leposi	tory	Unive	rsita	s Bra	awijaya
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Reposit	tory U	$X_{3.4=}$	GO-PA	Y ful	ly comp	atible	with da	ily ac	tivities	rsita	is Bra	awijaya
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Reposit	~				100		indicate	or can	adjust	to life	style (2	K.3.1) As
Reposit	tory L	Inive	rsitas	Bra	wijaya	a R	leposi	tory	Unive	rsita 4.1	(36.6%	wijaya
Lichnon	wiy c	/1 II V O	1011010	WIG	ivrija y	OI 1.1	whos	ion y	OHITT	ii onc	10 010) people
Reposit	answer	ed agi	ee, 17	respo	ndents	(15.2%	answ	ered r	eutral,	10 res	ponder	nt (8.9%)
Reposit												
Reposit	100		-		-U							V V
Reposit	(X.3.1)) has a	mean	value	of 3.78	whic	eposi n means	tory s the r	nean ha	s a hi	gh valı	wijaya ie with a
Reposit	iory C	mve	rsitas	Dra	Wijaya	a'''''''	tepusi	tory	Unive	II SILE		awijaya
Reposit	score c	of mor	e than 3	3.4. B	ased on	these	results	it can	be con	clude	l that u	sers find
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Repositiv.3.3 Frequency Distribution of Variable Compatibility Islias Brawijaya

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payments (X.3.3) As many as 13 (11.6%) respondents answered strongly agree, 22 (19.6%) people answered agree, 29 respondents (25.9%) answered neutral, answered disagree 31 respondents (27.7%) and 17 (15.2%) respondent answered strongly disagree. Indicator (X.3.3) has a mean value of 2.85 which means the mean has a neutral value with a score of more than 2.6. Based on these results it can be concluded that users that using GO-PAY want to use another mobile payment.

Table 4.11 shows the GO-PAY indicator according to my current situation (X.3.4) As many as 22 (19.6%) respondents answered strongly agree, 47 (42.0%) people answered agree, 30 respondents (26.8%) answered neutral, answered disagree 11 respondents (9.8%) and 2 (1.8%) respondent answered strongly disagree. Indicator (X.3.4) has a mean value of 3.68 which means the mean has a high value with a score of more than 3.4. Based on these results it can be concluded that users that using GO-PAY is god for user current situation.

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repositiv.3.4 Frequency Distribution of Variable Trust/ Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Variable of Trust consist of 7 of question spread to respondents to be Universitas Brawijaya answered. The answers are shown in Table 4.12: Universitas Brawijava Table 4.12 Frequency Distribution Table of Trust (X₄) tas Brawiiava Item **SDA** (1) DA (2) Mean % = % % ifas % X.411 0.9 0.9 10 8.9 10 8.9 37 33.0 4.20 X.412 5 4.5 0.9 46 33.0 23 20.5 41.1 37 X.413 Repositi **e**2 18 16.1 39 34.8 22 19.6 31 3.55 -1.827.7 Reposito X.421 3.92 0.9 a_{12} 32 10.7 14 12.5 47.3 28.6 53 Reposit 2 X.422 5.4 1.8 6 20 17.9 46 41.1 38 33.9 Reposit Reposito e5 4.5 10 34 30.4 34 30.4 29 25.9 8.9 X.424 3.95 8.0 20 17.9 47 42.0 Grand mean ST 3.90 Source: Appendix Repository Universitas Brawijaya Note:
SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly Agree, f: frequency, % Percentage Reposito Indicator of table 4.12 awijaya Repository Universitas Brawijaya

Repository Universitas Brawijaya

Repository $X_{4.1.1.}$ GO-PAY has ability to handle service as mobile payment company. Repository UX_{4.1.2=} GO-PAY has experience providing service as mobile payment ava

Repository Ucompanytas Brawijaya Repository Universitas Brawijaya

Repository $X_{4.1..3}$ = GO-PAY its trust worthy mobile payment company. Brawilava

Repository $X_{4,2,1=}$ GO-PAY represent a company will deliver on promises made.

Repository UX_{4,2,2=}GO-PAY would keep its commitment in provide worth it service.

Repository X_{4,2,3=} GO-PAY would keep its consistent in providing worth it service.

Repository X_{4,2,4=} GO-PAY have integrity in providing service compared to awaya Repository Ucompetitor, Brawijava

Table 4.12 shows the GO-PAY indicator user believe GO-PAY has ability

Reposi to handle service as mobile payment (X.4.1.1) As many as 37 (33.0%) respondents Repository Universitas Brawijaya Repository Universitas Brawijaya

Reposition answered strongly agree, 10 (8.9%) people answered agree, 10 respondents (8.9%)

answered neutral, answered disagree 1 respondents (0.9%) and 1 (0.9%) respondent

answered strongly disagree. Indicator (X.4.1.1) has a mean value of 4.20 which

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Table 4.12 shows the GO-PAY indicator user believe GO-PAY has ability to handle service as mobile payment (X.4.1.2) As many as 31 (27.7%) respondents answered strongly agree, 22 (19.6%) people answered agree, 23 respondents (20.5%) answered neutral answered disagree 5 respondents (4.5%) and 1 (0.9%) respondent answered strongly disagree. Indicator (X.4.1.2) has a mean value of 4.01 which means the mean has a high value with a score of more than 3.4. Based on these results it can be concluded that users user believe GO-PAY has ability to handle service as mobile payment

Table 4.12 shows the GO-PAY indicator user believe GO-PAY has ability to handle service as mobile payment (X.413) As many as 37 (33.0%) respondents answered strongly agree, 46 (41.1%) people answered agree 39 respondents (34.8%) answered neutral, answered disagree 18 respondents (16.1%) and 2 (1.8%) respondent answered strongly disagree. Indicator (X.4.1.3) has a mean value of 3.55 which means the mean has a high value with a score of more than 3.4 Based on these results it can be concluded that users user believe GO-PAY its trust worthy mobile payment company.

Repository Universitas Brawijaya Repository Universitas Brawijaya Table 4.12 shows the GO-PAY indicator represent a company will deliver Repository Universitas Brawijaya Repository Universitas Brawijaya on promises made (X.421) As many as 32 (28.6%) respondents answered strongly agree, 53 (47.3%) people answered agree 14 respondents (12.5%) answered neutral, Repository Universitas Brawijaya Repository Universitas Brawijaya Repos answered disagree 12 respondents (10.7%) and 1 (0.9%) respondent answered Repository Universitas Brawijaya Repository Universitas Brawijaya strongly disagree. Indicator (X.421) has a mean value of 3.92 which means the Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya

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provide worth it service (X.422) As many as 38 (33.9%) respondents answered strongly agree, 46 (41.1%) people answered agree 20 respondents (17.9%) answered neutral, answered disagree 6 respondents (5.4%) and 2 (1.8%) respondent answered strongly disagree. Indicator (X.422) has a mean value of 4.00 which means the mean has a high value with a score of more than 3.4. Based on these results it can be concluded that users user believe GO-PAY would keep its commitment in provide worth it service.

Table 4.12 shows the GO-PAY would keep its consistent in providing worth it service (X.4.2.3) As many as 29 (25.9%) respondents answered strongly agree, 34 (30.4%) people answered agree 34 respondents (30.4%) answered neutral, answered disagree 10 respondents (8.9%) and 5 (4.5%) respondent answered strongly disagree. Indicator (X.4.2.3) has a mean value of 3.64 which means the mean has a very high value with a score of more than 3.4. Based on these results it can be concluded that users user believe GO-PAY would keep its consistent in providing worth it service.

Table 4.12 shows the GO-PAY have integrity in providing service compared to competitor (X.4.2.4) As many as 35 (31.3%) respondents answered strongly agree, 47 (42.0%) people answered agree 20 respondents (17.9%) answered doubt - doubtful, answered disagree 9 respondents 8.0% and 1 (0.9%) respondent answered strongly disagree. Indicator (X.424) has a mean value of 3.95

disagree 9 respondents 8.0% and 1 (0.9%)
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e. Indicator (X.424) has a mean value of 3.95
Repository Universitas Brawijaya

Reposit Reposit Reposit Reposit Reposit Reposit Reposit Reposit Grand mean Repository Universitas Brawijaya Source: Appendix Universitas Brawijaya Agree, f: frequency, % Percentage Reposito Indicator of table 4.13 Wilaya Repository Upayment feature awiiava Repository Universitas Brawijaya Repository Universitas Brawijaya

Note:
SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly

Agree for frequency % Percentage Repository $\mathbb{Z}_{1,1,1,\pm}$ user want to go back to top-up the GO-PAY balance S Brawijaya Repository UZ_{1..1.2} user want to reuse the GO-PAY feature Universities Brawijaya Repository $\bigcup Z_{1,1...3}$ = user want Use the GO-PAY feature for other transactions while $\bigcup Z_{1,1...3}$ $Z_{1.2.1=}$ Tell experiences when using GO-PAY to others

Repository Universitas Brawijaya

Repository | Z_{1,2,2=} Recommend GO-PAY features to others Injurisities Brawijava Repository $\bigcup Z_{1:3.1=}$ GO-PAY feature is different from other similar payment features. Z_{1.3.2=} GO-PAY feature is more attractive compared to other similar

Repository Universitas Brawijaya $Z_{1.3.3=}$ GO-PAY feature is better than other similar payment features.

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi which means the mean has a high value with a score of more than 3.4. Based on Repository Universitas Brawijaya Repository Universitas Brawijaya these results it can be concluded that users user believe GO-PAY have integrity in Repository Universitas Brawijaya providing service compared to competitor. Repository Universitas Brawijaya Repository Universitas Brawijaya IV.3.5 Frequency Distribution of Variable User Satisfaction

Repository Universitas Brawijaya Repository Universitas Brawijava Variable of User satisfaction consist of 8 of question spread to respondents to

Reposition be answered. The answers are shown in Table 4.13: Universitas Brawijaya

Repository Universitas Brawijaya Repository Universitas Brawijaya

Reposi Table 4.13 Frequency Distribution Table of User Satisfaction (Z) Brawijaya

Reposit	Item	SD	A (1)	Braz	A (2)	N	(3)205	tory	(4)	rsi <mark>s</mark>	(5)B1	Mean
Reposit	ory U	nive	rsitas	Bra	wijaya	R	epos	tory	Unive	ersita	as Bra	wijaya
Reposit	orv. U	rfive	%	Bra	%	f p	%	forv	%	ersita	%	wijava
Reposit	orv U	nive	rsitas	Brav	viiava	19	17.0°	torv	44.6 Unive	29 3	25.9 IS Bra	wiiava
Reposit	Z.112	nive	rsitas	Bla	vijaya	27 _R	epus	tory	47.3	ersita	14.3 15 Bra	3.56
Reposit	Z.113	nive	8.0	B16	// 14.3 / a	23	20.5	(38)	33.9/	26	23.2	W 3.50
Reposit	Z.121	niye	rsi _{0.9} s	Bran	VI 5.4	23	20.5	48	42.9	34	30.4	3.96
Reposit	ory U	nive	rsiţas	Bra	wijaya	L_R	epos	tory	Unive	ersita	is Bra	wijaya
Reposit	Z.122 ory U	nive	rsitas	Bra	8.9 Nijaya	20	17.9 leposi	tory	Unive	28 ersita	25.0 IS B13	3.84 Wijaya
Reposit	Z.131	ni²le	rs18.8s	B24a	vi <mark>?</mark> aya	27R	e24dsi	tc28y	25.0	er s? ta	10.7ra	2.87
Reposit	Z.132	ni\se	rsitas	23	/ 20.5	28	25.0	1037	33.0	16	\$14.3	3.27
Reposit	Z.133	ni ye	rsitas 6.3	21	18.8	29	25.9	38	33.9	ersite 17	15.2	Wijaya 3.33

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Table 4.13 shows the GO-PAY the user want to go back to top-up the GO-Repository Universitas Brawijaya Repository Universitas Brawijaya PAY balance (Z.111) As many as 29 (25.9%) respondents answered strongly agree, 50 (44.6%) people answered agree 19 respondents (17.0 %) answered neutral, Reposition answered disagree 11 respondents (9.8%) and 3 (2.7%) respondent answered Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi strongly disagree. Indicator (Z111) has a mean value of 3.81 which means the mean Repositions has a high value with a score of more than 3.4. Based on these results it can be Reposi concluded that users user believe GO-PAY want to go back to top-up the GO-PAY Repository Universitas Brawijaya Repository Universitas Brawijaya Repositbalanceniversitas Brawijaya Repository Universitas Brawijaya Table 4.13 shows the GO-PAY the user want to reuse the GO-PAY feature Reposi (Z.112) As many as 16 (14.3%) respondents answered strongly agree, 53 (47.3%) Repository Universitas Brawijaya Repository Universitas Brawijaya people answered agree 27 respondents (24.1%) answered neutral, answered disagree 10 respondents (8.9%) and 6 (5.4%) respondent answered strongly Reposi disagree. Indicator (Z.112) has a mean value of 3.56 which means the mean has a Repository Universitas Brawijaya Repository Universitas Brawijaya high value with a score of more than 3.4. Based on these results it can be concluded Repository Universitas Brawijaya Repository Universitas Brawijaya that users user believe GO-PAY want to reuse the GO-PAY feature. Repository UTable 4.13 shows the user want Use the GO-PAY feature for other Repository Universitas Brawijaya Repository Universitas Brawijaya transactions (Z.113) As many as 26 (23.2%) respondents answered strongly agree, Repositor (33.9%) people answered agree 23 respondents (20.5%) answered neutral, answered disagree 16 respondents (14.3%) and 9 (8.0%) respondent answered Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi strongly disagree. Indicator (Z.113) has a mean value of 3.50 which means the mean has a high value with a score of more than 3.4. Based on these results it can be Reposiconcluded that users user believe GO-PAY want Use the feature for other Repository Universitas Brawijaya Repository Universitas Brawijaya Repositransactionsersitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Table 4.13 shows the GO-PAY indicator that user want tell experiences Repository Universitas Brawijaya Repository Universitas Brawijaya when using GO-PAY to others (Z.121) As many as 34 (30.4%) respondents epository Universitas Braw answered strongly agree, 48 (42.9%) people answered agree, 23 respondents Reposit (20.5%) answered doubt - doubtful, answered disagree 6 respondents (5.4%) and 1 Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition (0.9%) respondent answered strongly disagree. Indicator (Z.121) has a mean value of 3.96 which means the mean has a high value with a score of more than 3.4. Reposi Based on these results it can be concluded that users that using GO-PAY want to Repository Universitas Brawijava Repository Universitas Brawijaya Reposi tell experiences when using GO-PAY to others, ory Universitas Brawijava Table 4.13 shows the GO-PAY indicator Recommend GO-PAY to others

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Reposi (Z 122) As many as 28 (25.0%) respondents answered strongly agree, 52 (46.4%) Repository Universitas Brawijaya Repository Universitas Brawijaya Repost people answered agree, 20 respondents (17.9%) answered neutral, answered disagree 10 respondents (8.9%) and 2 (1.8%) respondent answered strongly Reposi disagree. Indicator (Z 122) has a mean value of 3.84 which means the mean has a Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi high value with a score of more than 3.4. Based on these results it can be concluded Repository Universitas Brawijava Repository Universitas Brawijaya that users that using GO-PAY want to recommend GO-PAY to others.

Repository UTable 4.13 shows the GO-PAY indicator the feature is different from other Repository Universitas Brawijaya Repository Universitas Brawijaya similar payment features. (Z 131) As many as 12 (10.7%) respondents answered strongly agree, 28 (25.0%) people answered agree, 27 respondents (24.1%) answered neutral, answered disagree 24 respondents 21.4% and 21 (18.8%) Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi respondents answered strongly disagree. Indicator (Z 131) has a mean value of 2.87 which means the mean has a neutral value with a score of more than 2.6. Based on Reposithese results it can be concluded that users that using GO-PAY have perception that Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi feature have similarity from other payment features. Universitas Brawijava Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Table 4.13 shows the GO-PAY indicator the feature is more attractive Repository Universitas Brawijaya Repository Universitas Brawijaya compared to other similar payment feature. (Z 132) As many as 16 (14.3%) respondents answered strongly agree, 37 (33.0%) people answered agree, 28 respondents (25.0%) answered neutral, answered disagree 23 respondents (20.5%) Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi and 8 (7.1%) respondent answered strongly disagree. Indicator (Z 132) has a mean Repositor value of 3.27 which means the mean has a neutral value with a score of more than Reposi 2.6. Based on these results it can be concluded that users that using GO-PAY have Repository Universitas Brawijava Repository Universitas Brawijaya more attractive compared to other similar payment feature.

Table 4.13 shows the GO-PAY indicator the feature is better than other similar payment features. (Z 133) As many as 17 (15.2%) respondents answered strongly agree, 38 (33.9%) people answered agree, 29 respondents (25.9%) answered neutral, answered disagree 21 respondents (18.8%) and 7 (6.3%) respondents answered strongly disagree. Indicator (Z 133) has a mean value of 3.33 has a mean value of 2.87 which means the mean has a neutral value with a score of more than 2.6. Based on these results it can be concluded that users that using GO-PAY have feature is better than other similar payment features.

IV.3.6 Frequency Distribution of Variable Continuous Use Intention

Repository Universitas Brawijaya

Variable of Continuous Use Intention of 3 of question spread to respondents to be answered. The answers are shown in Table 4.14:

Reposi Table 4.14 Frequency Distribution Table of Continue Use Intention (Y)

RepositorItem	n VSI	DA (1)	Bra	A (2)	N	(3) 05	toryA	(4) 11VE	rsits	A (5)	Mean
Repository U	n iye	rsitas	Bra	v _‰ aya	f R	‰osi	tory	%ive	rsita	Brav	vijaya
Reposito ry H	nive	rsitas	Bra	wiiava	_ m	mmmai	tory	Lleitre	rsite	is Brav	vijava
Repository U	nive	rsitas	Bra	wijaya	R	eposi	tory	Unive	rsita	34.8	3.95 VIJA VA
Repository, I.2	niye	rs _{3.6} s	Bea	WI _{13.4} a	33	29.5	38	33.9	15216	S 19.6	VI _{3.53} a
Repository U					grins,	eposi	tory	Unive	rsita	is Brav	vijaya
Repository U	nive	rsitas	Bra	wijaya	R	eposi	tory	Unive	ersita	as Brav	vijaya

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Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Reposi Continued from table 4.14 Jaya	Repository Universitas Brawijaya
	33 29.5 38 33.9 27 24.1 3.68
Repository Universitas Brawijava	Repository Universitas Brawijava
Repository Universitas Brawijaya Gra	nd Mean ository Universitas Brawij 3,72
Reposit Source: Appendix & Brawijaya	Repository Universitas Brawijaya
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Note: SDA: Strongly Disagree, DA: Disag	
Agree, f: frequency, % Percentage	Repository Universitas Brawijaya
RepositoIndicator of table 414awijaya	Repository Universitas Brawijaya
Repository UYIA User intend to continue	using GO-PAY Universitas Brawijaya
	Y to keep in touch with friends rather than
$Y_{1,3}$ = Continue using GO-PA	AY in the feature as digital payments.
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repository UTable 4.14 shows the GO-PA	AY indicator the User intend to continue using
Repository Universitas Brawijaya	
Reposi GO-PAY (Y.1.1) As many as 39 (34	
(39.3%) people answered agree,	18 respondents (16.1%) answered neutral,
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repositanswered disagree 7 respondents (The state of the s
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Reposi strongly disagree. Indicator (Y.1.1) h	the first of the f
has a high value with a score of mo	ore than 3.4. Based on these results it can be
Reposiconcluded that users that using GO-I	PAY have intend to continue using GO-PAY.
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Repository UTable 4.14 shows the GO-Pa	
pay to keep in touch with my frie	nds rather than using alternative approaches
(Y.1.2) As many as 22 (19.6%) resp	
Repository Universitas Brawijaya	Repository Universitas Brawijaya
Reposi people answered agree, 33 respon	
disagree 15 respondents (13.4%) a	nd 4 (3.6%) respondent answered strongly
disagree. Indicator (Y.1.2) has a mea	The state of the s
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Reposi high value with a score of more than	3.4. Based on these results it can be concluded
that users that using GO-PAY will co	ontinue using Go-pay to keep in touch with my
Reposi friends rather than using alternative a	
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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Table 4.14 shows the GO-PAY indicator In the future, User will use GO-Repository Universitas Brawijaya Repository Universitas Brawijaya PAY when user make digital payments (Y.1.3) As many as 27 (24.1%) respondents epository Universitas Braw answered strongly agree, 38 (33.9%) people answered agree, 33 respondents Reposit (29.5%) answered neutral, answered disagree 12 respondents (10.7%) and 2 (1.8%) Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi respondent answered strongly disagree. Indicator (Y.1.3) has a mean value of 3.68 which means the mean has a high value with a score of more than 3.4. Based on Reposi these results it can be concluded that users that using GO-PAY will use the feature Repository Universitas Brawijaya Repository Universitas Brawijaya Repos when user make digital payments. Repository Universitas Brawijaya

Repository Universitas Brawijava Repository Universitas Brawijava Path Analysis Test Result

Repository Universitas Brawijaya

The path analysis model in this study has three dependent, intervening and variable variables independent variable. The results of the path analysis of the variables Ease of Use (X1), Usefulness (X2), Compatibility (X3), Trust (X4), User Satisfaction (Z), and Continuous Use Intention (Y) is explained as follows:

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IV.4.1 Path Coefficient of Perceived Ease of Use on User Satisfaction

Table 4.15 test results for the path coefficient effect of Perceived Ease of use on User satisfaction

	n Osci sausiac	HUII		1 1 N N 1 1 1	TOTAL 1.5
Reposito	independent variable	dependent variable	Beta pository	Universitas Unive-Values	
			,164 2.35		Significant
and the second s	R square=0,59	and the second s		Universitas	
Reposito	N=112versi	tas Brawijaya	Repository	Universitas	Brawijaya

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The results of testing directly the effect of ease of use on user satisfaction can be seen in table 4.15. The research hypotheses tested were as follows:

Repository Universitas Brawijaya Repository Universitas Brawijaya

Repository UH1: Ease of use influence significant On User Satisfaction, table 4.15 shows

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Repositis t-count. As broad 2,353 and greater probability 0.020 (P < 0.005). The result is Repository Universitas Brawijaya Repository Universitas Brawijaya Ho rejected, meaning that the hypothesis stating ease of use has a significant effect Repository Universitas Brawijaya on User Satisfaction accepted. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya IV.4.2 Path Coefficient of Perceived Usefulness on User Satisfaction Repository Universitas Brawijaya Repository Universitas Brawijaya Table 4.16 test results for the path coefficient Perceived Usefulness of use on User satisfaction independent dependent Reposito p-Value Note V variable variable Reposito Usefulness User .159_{epos} 2.339 Unive021 as Reposito Satisfaction Repository Univers Repository Universitas Reposito R square=0,594 s Brawijaya Repository Universitas Brawijaya Reposito N=U12versitas Brawijaya Repository Universitas Brawijaya RepositSource: appendixas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya The results of testing directly the effect of Usefulness on user satisfaction can be seen in table 4.16. The research hypotheses tested were as follows: Universitas Brawijaya Repository UH2: Usefulness significant On User Satisfaction, table 4.16 shows a beta Repository Universitas Brawijaya Repository Universitas Brawijaya coefficient of 0,159 Shows that the effect Usefulness on user satisfaction is t-count. As broad 2,339 and greater probability 0,021 (P < 0.005). The result is H0 rejected, meaning that the hypothesis stating usefulness has a significant effect on User Repository Universitas Brawijaya Repository Universitas Brawijaya Satisfaction accepted. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositiv.4.3 Path Coefficient of Compatibility on User Satisfaction as Brawijava Repository Universitas Brawijaya Repository Universitas Brawijaya Table 4.17 test results for the path coefficient Compatibility of use on User Repositsatisfactionersitas Brawijaya Repository Universitas Brawijaya Reposit independent dependent p-Value Beta Note Repository variable sit as variable av Reposito Compatibility as BUser lav .145 | 2.256 | .026 | Significant Repository University Satisfaction Repository Universitas Reposito R square=0,594 s Brawijava Repository Universitas Brawijaya RepositorN=U12versitas Brawijaya Repository Universitas Brawijaya RepositSource: appendixas Brawijaya Repository Universitas Brawijaya Repositor Repository Repository Repository Repository Repositor Repositor Repository Repository Repository Repository Repository Repository Repository Repository Repositor Repository Repositor Repositor Repository Repository Repository Repositor Repository Repository Repositor Repository Repository Repository Repository Repository Repositor Repository Repositor Repository Repository Repository Repository Repositor Repository Repositor

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Reposi can be seen in table 4.17. The research	ch hypotheses tested were as follows: will ava
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Repository H3: Compatibility influence	significant On Oser Satisfaction, table 4.17
Reposishows a beta coefficient of 0,145 SI	hows that the effect of Compatibility on user
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Repos satisfaction is t-count. As broad 2,25	, , ,
result is H0 rejected, meaning that	the hypothesis stating Compatibility has a
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Reposi significant effect on User Satisfaction	on accepted Path Coefficient of Trust on User
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Repository Universitas Brawijaya Reposi Table 4.18 Test results for the path	Repository Universitas Brawijaya coefficient Trust of use on User satisfaction
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Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Universitas Brawijaya Repository Universitas Brawijaya the effect of Trust on user satisfaction can be
N= 112 Source: appendix The results of testing directly seen in table 4.18. The research hypo	Repository Universitas Brawijaya Repository Universitas Brawijaya the effect of Trust on user satisfaction can be otheses tested were as follows:
N=112 Repository Universitas Brawlaya The results of testing directly seen in table 4.18. The research hypo H4: Trust influence significant Repository Universitas Brawlaya	the effect of Trust on user satisfaction can be otheses tested were as follows: at On User Satisfaction, table 4.18 shows a beta
N= 112 Source: appendix The results of testing directly seen in table 4.18. The research hypo H4: Trust influence significant coefficient of 0,559 Shows that the ef	the effect of Trust on user satisfaction can be otherese tested were as follows: at On User Satisfaction, table 4.18 shows a beta of the freet of Trust on user satisfaction is t-count. As
N= 112 Source: appendix The results of testing directly seen in table 4.18. The research hypo H4: Trust influence significant coefficient of 0,559 Shows that the ef	the effect of Trust on user satisfaction can be otheses tested were as follows: at On User Satisfaction, table 4.18 shows a beta offect of Trust on user satisfaction is t-count. As
N= 112 Source: appendix The results of testing directly seen in table 4.18. The research hypothesis in the seen in table 4.18 are coefficient of 0,559 Shows that the effects of 1.559 Shows that the 1.559 Shows the 1.559 Sho	the effect of Trust on user satisfaction can be otheses tested were as follows: at On User Satisfaction, table 4.18 shows a beta offect of Trust on user satisfaction is t-count. As
N= 112 Source: appendix The results of testing directly seen in table 4.18. The research hypothesis stating that the hypothesis stating the hypothesis stating that the hypothesis stating the hypothesis stating that the hypothesis stating the hypothesis stating that the hypothesis stating the hypothesis stating that the hypothesis stating the hypoth	the effect of Trust on user satisfaction can be otherese tested were as follows: at On User Satisfaction, table 4.18 shows a beta effect of Trust on user satisfaction is t-count. As 0.000 (P < 0.005). The result is H0 rejected, and Trust has a significant effect on User
N= 112 Source: appendix The results of testing directly seen in table 4.18. The research hypo H4: Trust influence significant coefficient of 0,559 Shows that the eff broad 7,814 and greater probability meaning that the hypothesis stating	the effect of Trust on user satisfaction can be otheses tested were as follows: It On User Satisfaction, table 4.18 shows a beta offect of Trust on user satisfaction is t-count. As 0.000 (P < 0.005). The result is H0 rejected, and Trust has a significant effect on User
N= 112 Source: appendix The results of testing directly seen in table 4.18. The research hypothesis station accepted. N= 112 Source: appendix The results of testing directly seen in table 4.18. The research hypothesis station accepted.	the effect of Trust on user satisfaction can be otherese tested were as follows: at On User Satisfaction, table 4.18 shows a beta effect of Trust on user satisfaction is t-count. As 0.000 (P < 0.005). The result is H0 rejected, and Trust has a significant effect on User
N= 112 Source: appendix The results of testing directly seen in table 4.18. The research hypothesis stating that the hypothesis stating satisfaction accepted.	the effect of Trust on user satisfaction can be otheses tested were as follows: at On User Satisfaction, table 4.18 shows a beta of the feet of Trust on user satisfaction is t-count. As 0.000 (P < 0.005). The result is H0 rejected, and Trust has a significant effect on User
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N= 112 Source: appendix The results of testing directly seen in table 4.18. The research hypo H4: Trust influence significant coefficient of 0,559 Shows that the eff broad 7,814 and greater probability meaning that the hypothesis stating Satisfaction accepted.	the effect of Trust on user satisfaction can be otheses tested were as follows: at On User Satisfaction, table 4.18 shows a beta effect of Trust on user satisfaction is t-count. As 0.000 (P < 0.005). The result is H0 rejected, and Trust has a significant effect on User Repository Universitas Brawiaya Repository Universitas Brawiaya
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	· . .	of Technology Ac			-
	~	ice Use Intention	Repository		P 7
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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi coefficient of usefulness variable on user satisfaction is 0,159 coefficient of variable Repository Universitas Brawijaya Repository Universitas Brawijava Repos compatibility on user satisfaction is equal to 0,145 coefficient of trust variable on user satisfaction is .0,559 the coefficient of user satisfaction on continuous use Reposition intention of 0,553. The results of the path analysis have the following equation: Repository Universitas Brawijaya Repository Universitas Brawijaya Repositive Structure I: Y = 0.164X1+0.159X2+0.145X3+0.559X4Repository Universitas Brawijaya Repository Un<u>we</u>rsitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposito Brawijaya Ease of use Reposit Repository Universitas Brawijaya Brawijaya (X1)Repository Universitas Brawijaya Reposit 0,164* Repositor Repository Universitas Brawijaya 0,159* Reposit Repository Universitas Brawijaya Usefulness Reposit (X2)0.553* Reposit User Continuous satisfaction use 0.145* Repositor intention (Z) Reposito Compatibility Repository Universitas Brawijaya Reposit (X3)Reposit Repository Universitas Brawijaya Repository Repository Universitas Brawijaya tas Repository Universitas Brawijaya Repositor wijaya Reposit Brawijaya Repository Universitas Brawijaya Trust Reposit Brawijaya Repository Universitas Brawijaya (X4)Reposito Brawijaya Repository Universitas Brawijaya Repositore Universitas Brawijaya Repository Universitas Brawijaya Reposit*: The effect of each variable in numbers ository Universitas Brawijaya Reposi Figure 4.5 Diagram of Path Analysis Result Ease of Use, Usefulness, Reposi Compatibility, Trust, thorough User Satisfaction on Continuous Use Intention Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi IV.4.8 Assessment Model/lava Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Assessment model hypothesis in this research was measured using the coefficient of determinants (R²) in the second equation. Calculating of Assessment Reposit model hypothesis as follows: aya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ \mathbb{R}^2 model $\mathbb{E}_{\mathbb{H}}$ 1- $\mathbb{E}_{\mathbb{H}}$ (1- \mathbb{R}^2 ₂) pository Universitas Brawijaya Repository Universitas Brawijaya (1-0.553) sitory Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University respondents strongly agree that go-pay has a very easy operation and Repository Universitas Brawijaya Repository Universitas Brawijaya can be done alone without the need for other people's guidance c) Navigation on the GO-PAY application is easy to use and not complicated (X.1.3) This item shows the number of respondents who Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ answered strongly agreed to 50 respondents (44.6%) with an average Repository Universitas Brawijava Repository Universitas Brawijava score of 4.26. Based on the above data it can be concluded that the Repository Universion entry strongly agree that using go-pay is not confusing because Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univethe navigation provided is very easy to understand. Itas Brawijava d) GO-PAY application interface is easy user friendly (X.1.4). This item Repository Universities number of respondents who answered agree by 52 Repository Universitas Brawijaya Repository Universitas Brawijaya respondents (46.4%) with an average score of 4.20. Based on the above Repository Universitas Brawijaya
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data it can be concluded that respondents strongly agree that go-pay Repository Universal has a very comfortable and pleasant appearance to look at. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijava Repository Universitas Brawijaya IV.5.2 Perceived Usefulness Variable epository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya The usefulness variable has 3 items namely The users of the GO-PAY application improves my ability to make payments (X.2.1), The user of the GO-PAY application improves my productivity in making payments (X.2.2). The user Repository Universitas Brawijaya Repository Universitas Brawijaya of the GO-PAY application improves my effectiveness in making payments Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository (a) User of the GO-PAY application improves my ability to make payments Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ (X.2.1). This item shows the number of respondents who answered agree to 41 respondents (36.6) with an average score of 3.90. Based on these Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universults prove that the GO-PAY application can help the user's ability to Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya b) User of the GO-PAY application improves user productivity in making Repository Unive payments (X.2.2). This item shows the number of respondents who Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univarswered agree totaling 43 respondents 3.58 with an average score of 3.58. Based on these results it is proven that GO-PAY can remind user Repository University in payment. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository (c) User of the GO-PAY application improves my effectiveness in making payments (X.2.3). This item shows the number of respondents who Repository Univ Repository Univarswered agree and strongly agree together with the number of 37 Repository Universitas Brawijaya Repository Universitas Brawijaya respondents (33%) with an average score of 3.85. Based on these results prove that GO-PAY can help users to improve effectiveness in digital Repository Universitas Brawijaya Repository Universitas Brawijava Repository Universitas Brawijaya Repos IV.5.3 Compatibility Variable Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya The Compatibility variable has 4 items namely In my opinion, using GO-PAY suits my lifestyle needs (X 3.1), In my opinion, using GO-PAY is in accordance Reposition with my payment method (X.3.2), I prefer to make digital payments using GO-PAY Repository Universitas Brawijaya Repository Universitas Brawijaya than other digital payments (ovo, link aja) (X.3.3), Use GO-PAY according to my Repositor Universitas Brawijaya current situation (X3.4). The following explanation for each item:

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Control of the Repository Unia) Using GO-PAY suits my lifestyle needs (X 3.1). This item shows the Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univernumber of respondents who answered agree by 41 respondents (36.6%) with an average score of 3.78. Based on these results it can Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universe concluded that respondents who use go-pay feel that mobile Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univerpayment go-pay is in line with today's cash-less lifestyle. Repository Unit b) Using GO-PAY is in accordance with my payment method (X.3.2). This item shows the number of respondents who answered agreed to Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univer41 respondents (36.6%) with an average score of 3.68. Based on these Repository Universitas Brawijava Repository Universitas Brawijava results it can be concluded that respondents use go-pay as a payment Repository University of today ijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unic) Prefer to make digital payments using GO-PAY than other digital Repository University payments (ovo, link aja) (X3.3). This item shows the number of Repository Universepondents who answered doubtfully by 29 respondents e (25.9%) Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University an average score of 2.85. Based on these results it can be concluded that respondents have other factors that make other digital Repository Universal payments more attractive than go-pay such as discount / cash back. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository UniverBut in other uses respondents still want to use GO-PAY. rawijaya Repository Universitas Brawijava Repository Universions the number of respondents who answered agree as many as 47 Repository Universitas Brawijaya Repository Universitas Brawijaya respondents (42%) with an average score of 3.68. Based on these Repository Universitas Brawijaya Repository Universitas Repository Repository Universitas Brawijaya RepositV.5.4 Trust Variable Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor/The Trust variable has 7 items namely I believe GO-PAY has ability to handle service as mobile payment company (X.4.1.1). I believe GO-PAY has experience providing service as mobile payment company (X.4.1.2). I believe GO-PAY its Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi trust worthy mobile payment company (X.4.1.3). I Believe GO-PAY represent a Repository Universitas Brawijaya Repository Universitas Brawijaya company will deliver on promises made (X4.2.1). I Believe GO-PAY would keep its commitment in provide worth it service (X.4.2.2). I Believe GO-PAY would Reposi keep its consistent in providing worth it service (X.4.2.3). I Believe GO-PAY have Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition integrity in providing service compared to competitor (X4.2.4). The following Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Una) Believe GO-PAY has the ability to handle service as a mobile payment Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univecompany (X.4.1.1). This item shows the number of respondents who answered strongly agree by 37 respondents (33%) with an average Repository Universore of 4.20. Based on these results it can be concluded that the user Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University believes in GO-PAY as a mobile payment that can handle Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Ub) Believe GO-PAY has experience providing service as a mobile Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University payment Company (X.4.1.2). This ritem shows the number of Repository Universitas Brawijaya Repository Universitas Brawijaya respondents who answered agreeing to 46 respondents (41.1%) with Repository University an average score of 4.01. Based on these results it can be concluded Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ that the user trusts go-pay as a mobile payment service that has many proven experiences with rewards from Bank Indonesia in the past year. Repository Universitas Brawijaya Repository Unive 2017 is the most proactive service in supporting non-cash nationally. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository U.c.) Believe GO-PAY its trust worthy mobile payment company (X.4.1.3). Repository Universitas Brawijava agree to 31 respondents (27.7%) with an average score of 3.55. Based Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ on these results it can be concluded that GO users -PAY trusts GO-

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ PAY as a mobile payment that is worthy of trust in the digital payment Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univenduty Brawijaya Repository Universitas Brawijaya Repository Unit Believe GO-PAY represent a company will deliver on promises made (X4.2.1). This item shows the number of respondents who answered Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univergree to 53 respondents (47.3%) with an average score of 3.92. Based Repository University on these results it can be concluded that GO-PAY users will make Repository Universeless made by GO-PAY, for example, vouchers and user security. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Ure) Believe GO-PAY would keep its commitment in providing worth it service (X.4.2.2). This item shows the number of respondents who Repository University answered agreeing to 56 respondents (41.1%) with an average score of Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ 4.00. Based on these results it can be concluded GO-PAY users trust Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository of Believe GO-PAY would keep its consistent in providing worth it Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universervice (X.4.2.3). This item shows the number of respondents who Repository Universities Brawinaya answered agree totaling 34 respondents (30.4%) with an average score Repository University of 3.64. Based on these results it can be concluded that users trust GO-Repository Universitas Brawijaya Repository Universitas Brawijaya PAY for consistency in the feasibility of mobile payment services. Repository Universitas Brawijaya Repository Universitas Reposito competitors (X4.2.4). This item shows the number of respondents who Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University answered agree totaling 47 respondents (42.0%) with an average score Repository Universitas Brawijava Repository Universitas Brawijava of 3.95. Based on these results, users can trust GO-PAY as a mobile Repository University payment service that has integrity in service compared to other mobile Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University Companies: a Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Und) Tell experiences when using GO-PAY to others (Z.1.2.1). This item Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University shows the number of respondents who answered agree totaling 48 respondents (42.9%) with an average score of 3.96. Based on these Repository Universults, users agree to share their experiences in using GO-PAY to Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University who have not or are interested in using go-pay. S Brawijava Repository University (2.1.2.2). This item shows the Repository (2.1.2.2). This item shows the Repository Univenumber of respondents who answered agree totaling 52 respondents Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unive(46.4%) with an average score of 3.84. Based on these results, users agree to recommend GO-PAY features to others who are interested and Repository Univedon't use go-pay aya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Urf) GO-PAY features are different from other similar payment features (Z.1.3.1). This item shows the number of respondents who answered Repository University agree totaling 28 respondents (25%) with an average score of 2.87. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ Based on these results, users agree that GO-PAY is a mobile payment Repository Universitas Brawijaya Repository Ung) GO-PAY feature is more attractive compared to other similar payment Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ features (Z.1.3.2). This item shows the number of respondents who Repository Universitas Brawijava Repository Universitas Brawijava answered agree totaling 37 respondents (33%) with an average score of 3.27. Based on these results, users agree that the GO-PAY feature Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universities more accurate than other mobile payments, versities Brawijaya Repository Universitas Repository Univers Repository Univ (Z.1.3.3). This item shows the number of respondents who answered Repository Universitas Brawijaya Repository Universitas Brawijaya Repository University agree totaling 38 respondents (33.9%) with an average score of 3.33. Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositiv.6 Research Discussion aya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya IV.6.1 Perceived Effect of ease of use (X1) on User Satisfaction (Z) Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor This study conducted by researcher found results that prove that perceived ease Repository Universitas Brawijaya Repository Universitas Brawijay of use has a significant value with a t-count of 2.353, greater profitability of 0.020 (P <0.050), and a direct interpreter of 0.164 on user satisfaction. There are also Repository Universitas Brawijaya Repository Universitas Brawijaya Repos items that support the level of significance of perceived ease of use to user Repository Universitas Brawijaya Repository Universitas Brawijaya satisfaction such as statement about "users can adapt to use GO-PAY because it is ease to use" which gets a very high mean value of 44.6 since it is greater than 4.2 Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit, the second statement about "can use without needing help from partners to use Repository Universitas Brawijaya Repository Universitas Brawijaya GO-PAY ", get a very high mean value of 4.55 since it is greater than 4.2. Based on the two statements above related to perceived ease of use is proving that GO-Repository Universitas Brawijaya Repository Universitas Brawijaya PAY as a mobile payment can be ease to use by students of various generations and Repository Universitas Brawijaya Repository Universitas Brawijaya ages because in the researcher's data there are oldest class of 2015 (18.8%) and youngest class of 2019 (12.5%) and there are also aged 18 (8.9%) to 23 (3.6%) find Reposithat GO-PAY can be used in aged 18 until aged 23, and also students from the oldest Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi to the youngest generation can use GO-PAY. Sitory Universitas Brawijaya Based on the data mentioned above, perceived ease of use as one of the factors Repositing the acceptance theory is Tam (Tecnology Acceptance Model) which was Repository Universitas Brawijaya Repository Universitas Brawijaya introduced by Davis (1989) where this theory wants to explain the behavior of technology users. Perceived ease of use according to Davis (1989) people believe Reposi that certain technology will be free from effort. From evidenced by the data from Repository Universitas Brawijaya Repository Universitas Brawijaya Repos respondents with a very high grand mean of 4.38 and this can help to make Repository Universitas Brawijaya perceived ease of use a factor of user satisfaction.
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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Based on previous research shows that ease of use significantly affects user Repository Universitas Brawijaya Repository Universitas Brawijaya satisfaction, this is in accordance with the opinion that there is a positive relationship between ease of use and the acceptance of information technology Reposi (Gefen et al, 2000). There is also a study of ease of use that has been found to Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi significantly influence satisfaction and the continuity of intention to use an information system (Bhattacherjee, 2001). Bataineh et al. (2015) Determinants of Reposi Continuance Intention to Use Social Networking Sites SNS's: Studying the Case of Repository Universitas Brawijava Repository Universitas Brawijaya Repos Facebook, in the research (Bhattacherjee, 2001) stated that there are factors that are created when users feel satisfied and ask for repeated use of social media Facebook Reposi and the factors perceived are ease of use and usefulness as one of the TAM theories Repository Universitas Brawijaya Repository Universitas Brawijaya Repost derived from Bhattacherjee. Repository Universitas Brawijaya Repository Universitas Brawijaya IV.6.2 Perceived Usefulness (X2) on User Satisfaction (Z)

This study conducted by researcher found results that prove that perceived Usefulness has a significant effect with a t-count value of 2.333, greater probability 0.021 (p <0.050) and H0 is rejected making the perceived usefulness hypothesis have a level of influence with a direct effect of 0.159. There are also items that support the significance of perceived usefulness to user satisfaction. The first item

"GO-PAY can increase the ability to make payments" the second item "GO-PAY can increase effectiveness in making payments", the two items above both have a high mean namely 3.90 and 3.58 since it is greater than 3.4. Based on the two items mentioned above can prove that GO-PAY can help students in paying online with their use that can improve efficiency and ability.

Based on the above data it can be seen that perceived usefulness has uses in the Repository Based on the above data it can be seen that perceived usefulness has uses in the Repository Universitas Brawijaya Repository Universitas Brawijaya

Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi the factors in the acceptance theory that is TAM (Tecnology Acceptance Model) in Repository Universitas Brawijaya Repository Universitas Brawijaya this theory percived usefulness according to (Davis, 1989) the way in which a particular system can enhance users' job performance. Based on the theory, it can Reposibe interpreted that if using GO-PAY can improve performance in activities and after Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi that if the answer is satisfied it will continue to the next stage of user satisfaction. Reposit
This has been proven by several previous studies usefulness is one of the factors of Reposi TAM (Technology Acceptance Model) which is bound by ease of use, in Repository Universitas Brawijava Repository Universitas Brawijaya Repos comprehending usefulness can be defined as the degree to which a customer believes that e-shopping will improve the performance. Usefulness found to be Reposi linked with satisfaction and usefullnes in many studies such as e-learning systems Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi (Almahamid et al., 2011). Bataineh et al. (2015) Determinants of Continuance Intention to Use Social Networking Sites SNS's: Studying the Case of Facebook. Repositiv.6.3 Compatibility (X3) on User Satisfaction (Z) niversitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya This study conducted by researcher has found that compatibility has a direct kepository Reposition effect on user satisfaction of 0.145 and has a significance value of 0.25 (P < 0.050) Repository Universitas Brawijaya Repository Universitas Brawijaya and t-count 2.256, in addition there are several items that influence in determining the significance of variables, the first "Using GO-PAY in accordance with the Repos lifestyle" second "using GO-PAY according to the user's payment method" third Repository Universitas Brawijaya Repository Universitas Brawijaya "using GO-PAY according to my current situation. From the 3 items above there are each high median, among others, first 3.78 second 3.68, third 3.68, based on the Repositabove items and the daily money of respondents who have used the lowest GO-Repository Universitas Brawijaya Repository Universitas Brawijaya PAY with a nominal value of IDR 1.000.000 to 1.250.000 (18.9%) of respondents, there were also respondents (20.6%) who had monthly income of IDR 2.000.000 to Reposi 2.500.000. From the monthly acceptance data above, it can be concluded that GO-Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya PAY users can use GO-PAY with the smallest nominal of IDR 1.000.000 to Repository Universitas Brawijaya Repository Universitas Brawijaya 3.000.000, and also the most GO-PAY users are in the monthly income of Rp Repos 2.000.000 to Rp 2.500.000. Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor Based on the data mentioned above, compatibility has a strong influence on user Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi satisfaction because compatibility is a technology adaptation theory that was introduced (Rogers, 1995) with the theory IDT (Innovation Diffusion Theory) in Reposi the theory there is compatibility as one of the factors. According to (Rogers, 1995) Repository Universitas Brawijaya Repository Universitas Brawijaya Repos compatibility the degree to innovation is perceived as consistent with existing values and experience of the potential. Based on these data it can be seen that Reposit compatibility has an understanding of suitability in a technology in its era and if Repository Universitas Brawijaya Repository Universitas Brawijaya Repos appropriate the user will be satisfied because it is very useful and in accordance with what is needed now. There are previous studies the arguments of Parthasarathy Reposi and Bhattacherjee and Tornatzky and Klei, according to (Liao & Lu's, 2008) the Repository Universitas Brawijaya Repository Universitas Brawijaya

RepositV.6.4 Trust (X4) on User Satisfaction (Z) sitory Universitas Brawijaya

Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor) This study conducted by researcher proves that trust has a direct influence on Repository Universitas Brawijaya Repository Universitas Brawijaya user satisfaction of 0.559 and a significant value of 0,000 (p < 0.005), and a t-count of 7,814. From the data above there are also items that have a high mean which is Reposi useful for deducing this trust variable, the first "GO-PAY is trusted, the user can Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi take care of mobile payment services" second "The user believes GO-PAY has experience and mobile payment" third "the user trusts GO-PAY can continue to Reposi maintain its commitment", of the three items above there is a very high mean Repository Universitas Brawijaya

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Repository Report of perceived compatibility should be taken into account cautiously. Based on Repository Repositor

this research it can be seen that compatibility has a factor in internet banking users Repositor Reposi in Taiwan on an ongoing basis and has a high level of user satisfaction in its use. Repository Repository Universitas Brawijaya Repository

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi including first 4.20, second 4.01, third 4.00, based on the data above proves that Repository Universitas Brawijaya Repository Universitas Brawijaya GO-PAY is believed to be a mobile payment that has a lot of experience and is safe. In the data the researcher shows that the respondents obtained by women have a Repositional large number (59.8%), this proves that women have more trust and use of GO-PAY. Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor. The key issue that most customers are worried about when doing e-transactions which is privacy and security, particularly regarding their personal and sensitive Reposi information. Trust considers as cornerstone of successful online interactions, the Repository Universitas Brawijaya Repository Universitas Brawijaya above quote is proven from research Bataineh et al (2015) with research on Facebook social media users in Jordan who use trust as one of the factors that are Reposi perceived as factors that can influence continuance intention through satisfaction. Repository Universitas Brawijaya Repository Universitas Brawijaya Repos In this research it is proven that trust has a significant influence on continuance intention through satisfaction. It can be concluded that Facebook users in Jordan Reposi feel that trust has a very positive influence on satisfaction and repeated use, this is Repository Universitas Brawijaya Repository Universitas Brawijaya evident from the statement of trust becoming a critical aspect in using Facebook. Based on other studies that use trust as one of the factors that are perceived as Reposi factors that have a positive relationship with user satisfaction. Amin et al (2014), Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi which conducted research related to mobile banking users in Malaysia using trust Repository Universitas Brawijaya Repositas a factor in creating customer satisfaction in using mobile payment, this perception is evidenced by studies Rose et al (2012) found that online customer Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi satisfaction has both a direct and indirect relationship with repurchase intention via Repository Universitas Brawijaya Repository Universitas Brawijava online trust. In another study, according to Mallat et al (2008) prove that trust as the overall perception of users concerns the trustworthiness of mobile services. Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi Other studies that reinforce the positive relationship Customer satisfaction is, Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi therefore, considered to influence trust and customer retention (Lin and Wang, Repository Universitas Brawijaya Repository Universitas Brawijaya Reposit2006) Iniversitas Brawijava Repository Universitas Brawijaya IV.6.5 User Satisfaction (Z) on Continuance Use Intention (Y) Repository Universitas Brawijaya Repository Universitas Brawijaya Repository This study conducted by researcher proves that customer satisfaction has a direct effect on continuous use intention of 0.553 and a significant value of 0.000 Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition (p < 0.005), and t-test 6.957. From the data above, there are also items that have a Repository Universitas Brawijaya Repository Universitas Brawijaya high mean which is useful to infer the variables of user satisfaction and countinuous use intention, the first "the user wants to use GO-PAY again" there is a high mean of 3.81 This item is evidenced by respondents as many (79.5%) use GO-PAY 2-7 Repository Universitas Brawilaya Repository Universitas Brawijava times the user indicating that the user is satisfied in GO-PAY service, Second "the user will tell his experience in using GO-PAY" There is a high mean of 3.96, the Reposithird "recommends GO-PAY to people others "there is a high mean of 3.84. From Repository Universitas Brawijaya Repository Universitas Brawijaya the two items above, it can be proven that the respondent is interested in using it Repository Universitas Brawijaya again and will make a testimony to someone else. Repository Universitas Brawijaya Repositor In the continuous use intention variable has an item that proves that the go-pay Repository Universitas Brawijaya Repository Universitas Brawijaya user wants to use go-pay again, this is evidenced by the first item "the user intends to use the GO-PAY application" there is a high mean of 3.95 this is evidenced by Reposi (100%) respondents interest in using GO-PAY, the second item "in the future users Repository Universitas Brawijaya Repository Universitas Brawijaya will use GO-PAY as a payment method" there is a high mean of 3.68. From the two data above it can be concluded that the behavior of users who are satisfied using Reposi GO-PAY will make a repurchase / repetitive use interest that has been introduced Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi by (Bhattachejee, 2001).awiiava Repository Universitas Brawijaya There are also previous studies that explain customer satisfaction is part of the Reposituser experience in feeling a product or service, if the user has felt the product and Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi service then an assessment of the form of satisfaction will appear. Lin and Wang, Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition (2006) Satisfaction is defined "as a consumer's post-purchase assessment and affective response to the total product or service experienced". According to Per previous studies such as Liao et al (2011) state that satisfaction with a product or Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi service is the main motivation for its continued use. There are also studies Pereira Reposite al (2015) that use satisfaction as one of the factors in Brazilian society to use e-Reposi learning, and after satisfaction there will be created a desire or continued interest in Repository Universitas Brawijaya Repository Universitas Brawijaya Repositusing e-learning. as Brawijaya Repository Universitas Brawijaya There are also studies Bataineh *et al* (2015) about Facebook social media users Reposi in Jordan who have a positive relationship between satisfaction factors by asking Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition for repeated use. There is also another understanding according to Hong et al (2002) Repository University Brawijaya suggesting that managing users' satisfaction levels is critical to encouraging Reposition Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya**chAppersi**tory Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universit CONCLUSION AND RECOMENDATION tas Brawijava Repository Universitas Brawijaya Reposit**v.1/Conclusion**tas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository The results of the data and discussion of factors that affect user satisfaction and continuous use intention, can be concluded as a number of conclusions as follows: Repository Universitas Brawijaya epository Universitas Brawijaya The results in this study have found that a greater probability of 0.020 below Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor 0.050 create an influence relationship, and also perceived ease of use is a the one of factor user satisfaction, which mean GO-PAY users in Brawijaya Universitas Brawijaya (epository Repositor University students feel GO-PAY has the ease of using it without need effort so Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor that it can create positive experiences and create consumer behavior after using Repository Universitas Brawijaya is cutomer satisfaction. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Reposi 2. The results in this study have found that a greater probability of 0.021 below Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor 0.050 create an influence relationship, and also perceived usefulness is one of the factors believed in user satisfaction, which mean GO-PAY users in Repositor Brawijaya University students who use GO-PAY can improve its ability to Repository Universitas Brawijava Repository Universitas Brawijaya Repositor make payments easily, users who have experience and are so helped by GO-PAY as a method of payment will create the impression of a positive use and Repositor create consumer behavior in the form of user satisfaction is itas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repos 3. The results in this study have found that a greater probability of 0.026 below 0.050 create an influence relationship, and also compatibility is one of the Repositor factors believed in user satisfaction, which mean GO-PAY users in Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya University students feel that GO-PAY has conformity to its age is evidenced by the age of the respondent which is still around 20 years, and also Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor daily money income. Users who already feel the GO-PAY suitability as a form Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor of chasless scoiety will create positive experiences and continue with consumer Repository Universitas Brawijaya behavior is user satisfaction Repository Universitas Brawijaya Reposit 4. The results in this study have found that a greater probability of 0.000 below Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor 0.005 create an influence relationship, and also trust is one of the factors trusted Repositor by user satisfaction, which mean GO-PAY users in Brawijaya university Repositor students feel trust in GO-PAY as a service payment mobile. By having a high Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor level of significance and a direct effect of 0.559, users have a concern for trust, because more of fraud on behalf of GO-PAY is rife. This should be a concern Repositor for GO-PAY because trust is a form of consumer behavior, and if it can be Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor trusted the user will be satisfied with the services provided. Tas Brawijava 5. The results in this study have found that a greater probability of 0.000 below Repositor 0.005 create an influence relationship, and also satisfaction of use is the next Repository Universitas Brawijaya Repository Universitas Brawijaya stage for the interest in reusing, which mean GO-PAY users in Brawijaya Repositor university tudents feel satisfied when using GO-PAY due to factors mentioned Repositor above has represented user acceptance of technological innovation. Consumer Repository Universitas Brawijaya Repository Universitas Brawijaya Reposition behavior that has reached the satisfied stage of use will continue to the next Repository Universitas Brawijaya Repositor stage which will require reuse, in reusing it is driven by the phenomena created Repositor is cashless society. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya RepositV.2/ Recommendation awijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repositor Based on the conclusions in this study, here are some suggestions that can be Repository Universitas Brawijaya Repository Universitas Brawijaya Repositaken into consideration or input for the company and further research Repository Universitas Brawijaya Repository Universitas Brawijaya

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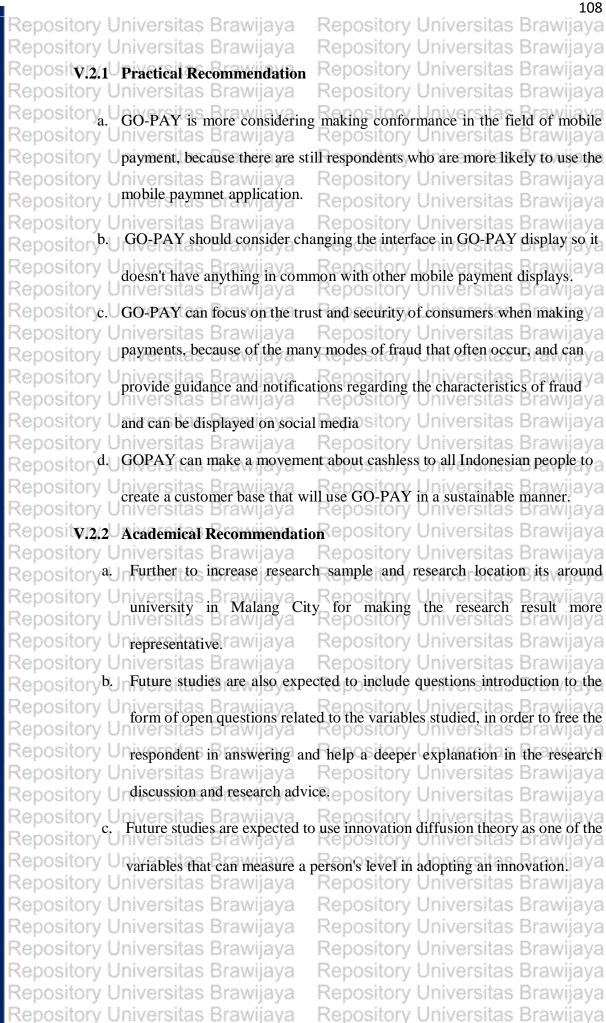
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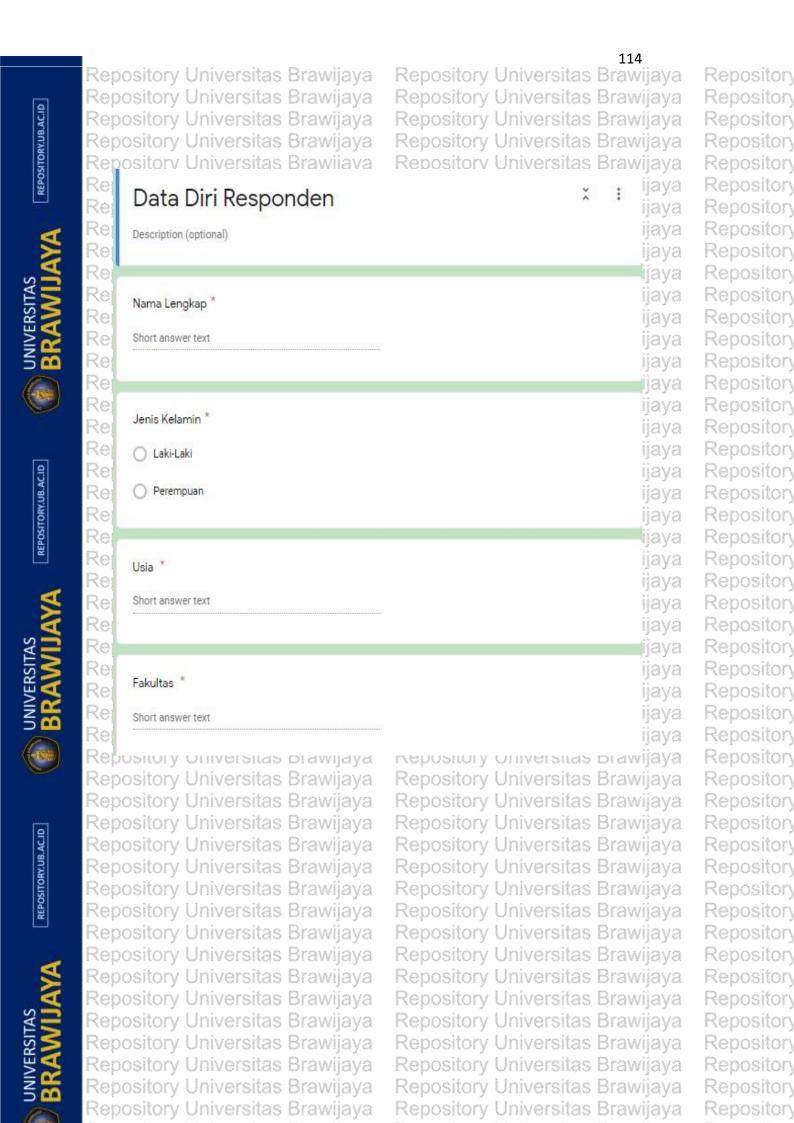
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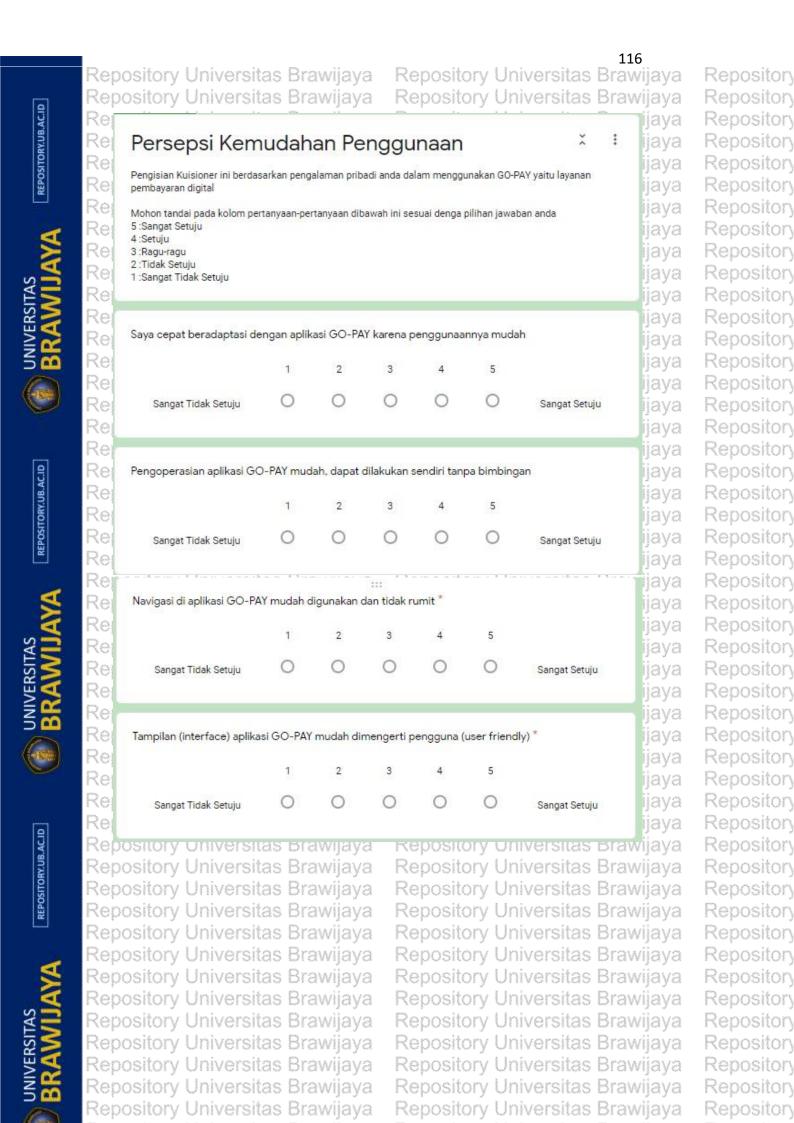
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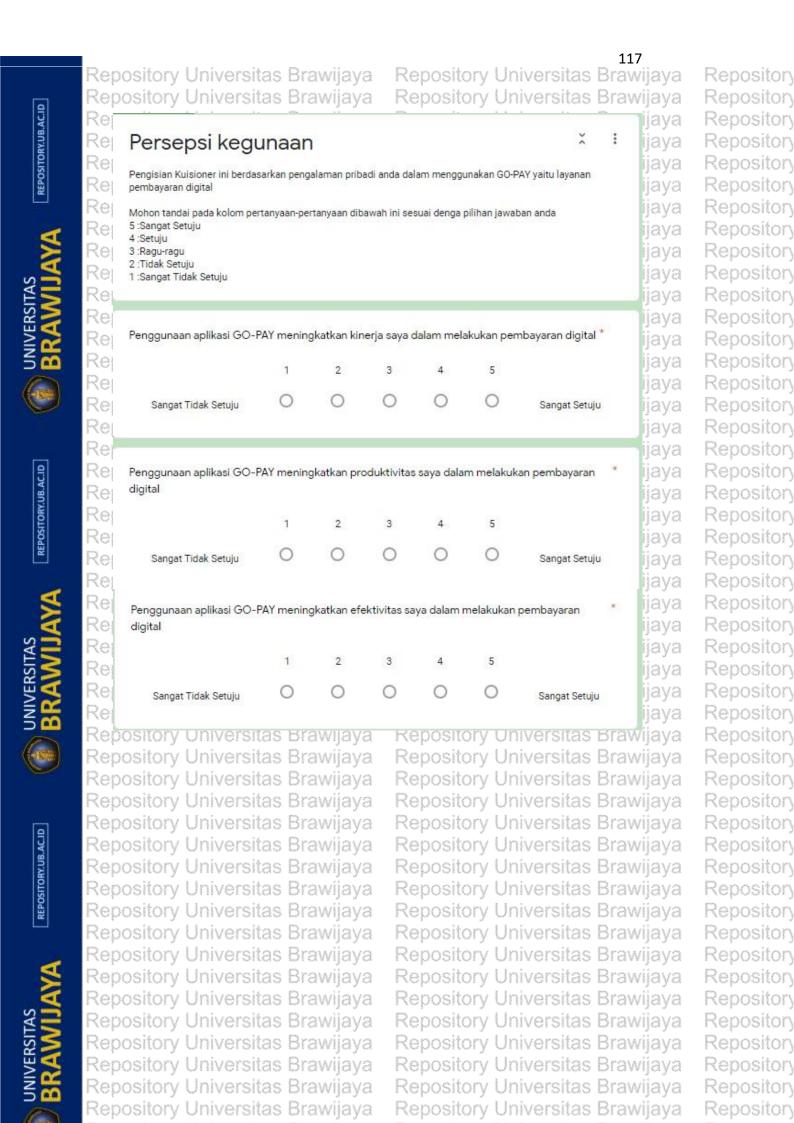
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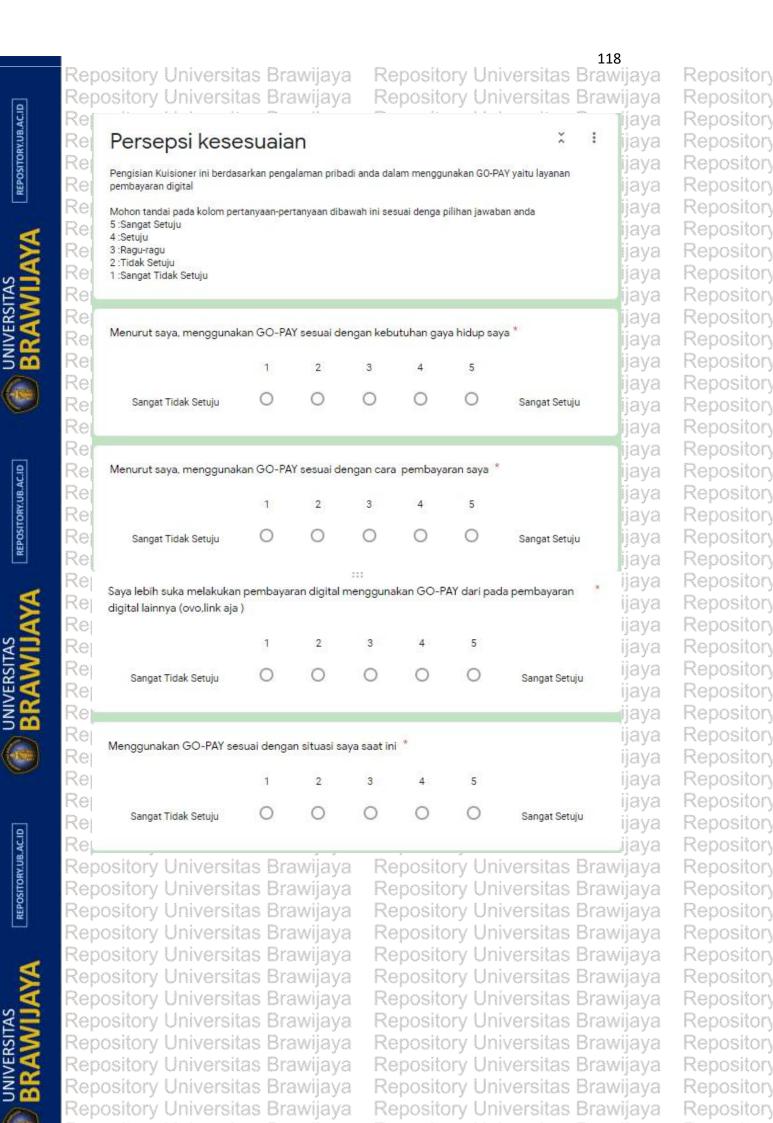
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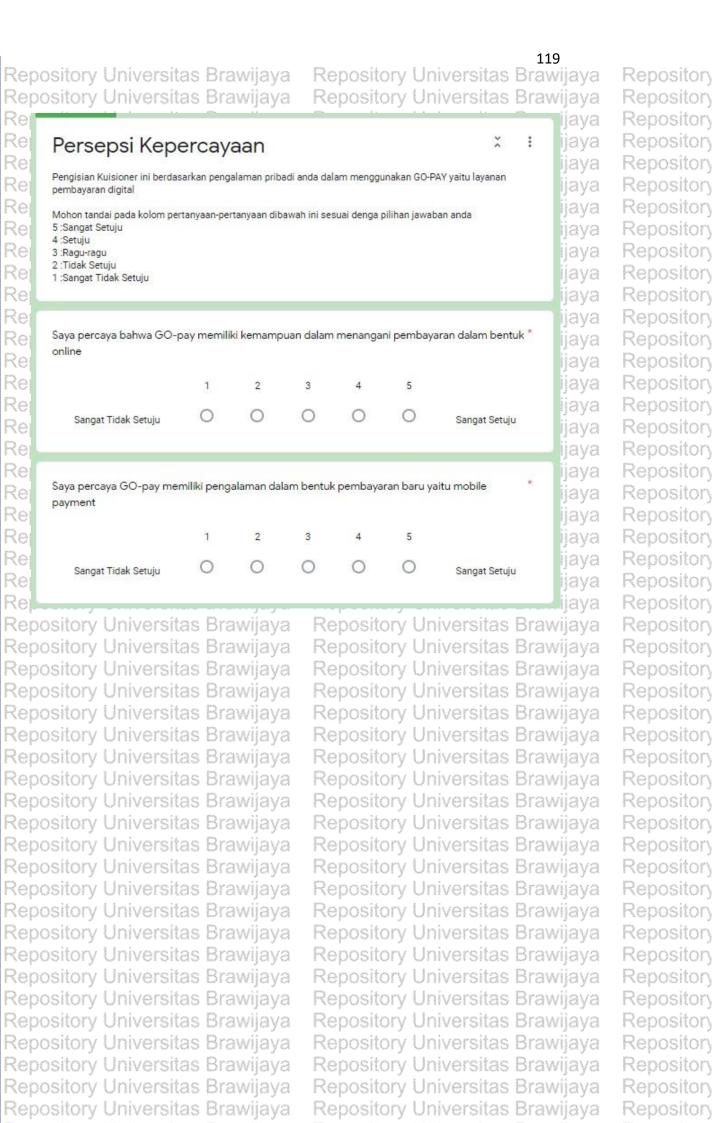
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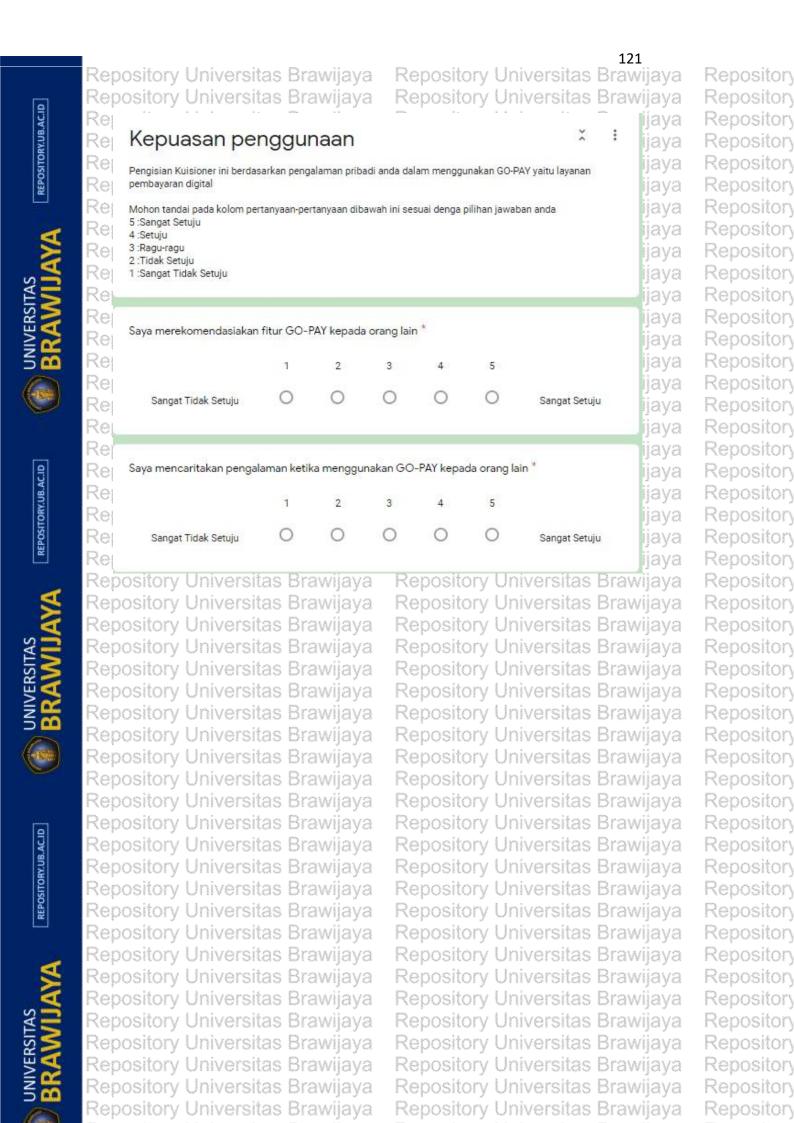
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Appendix 3 Tabulation of Respondents Answer

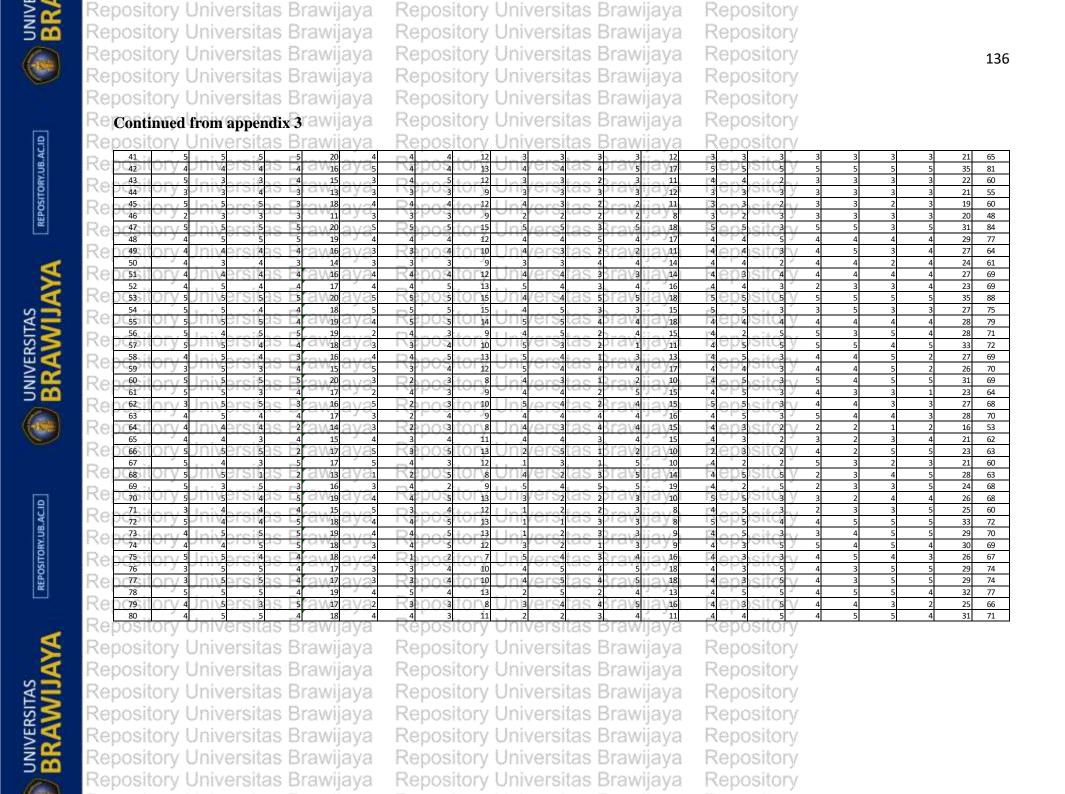
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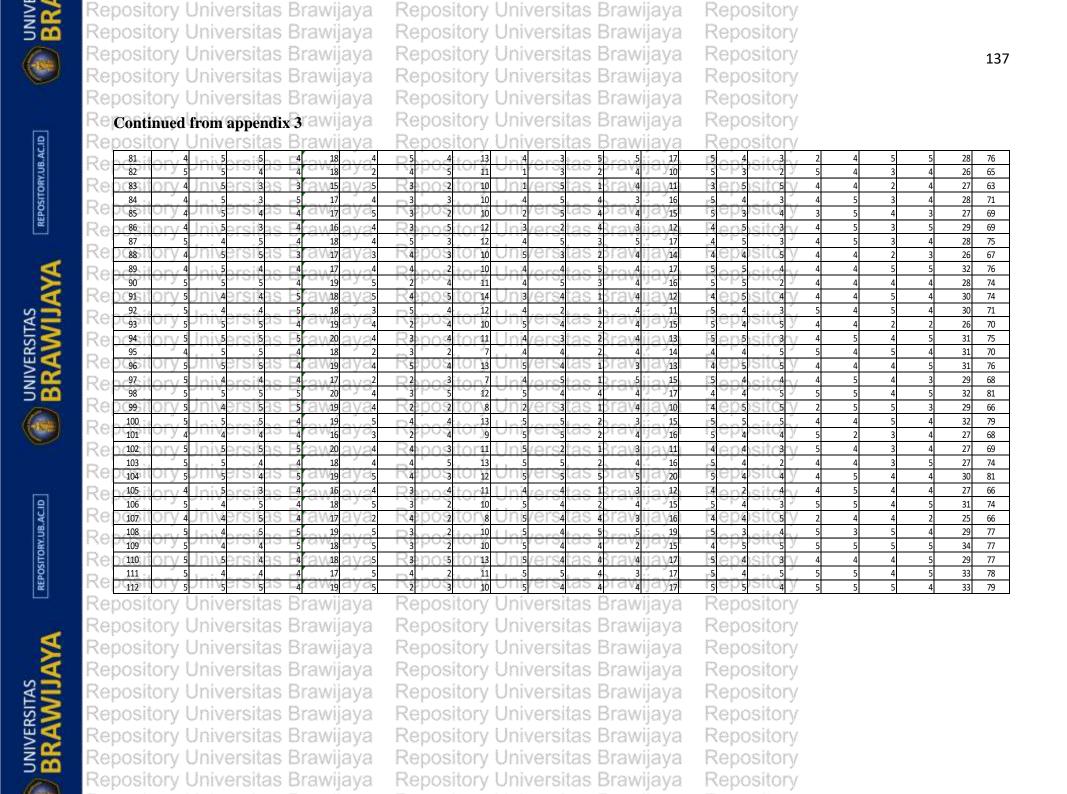
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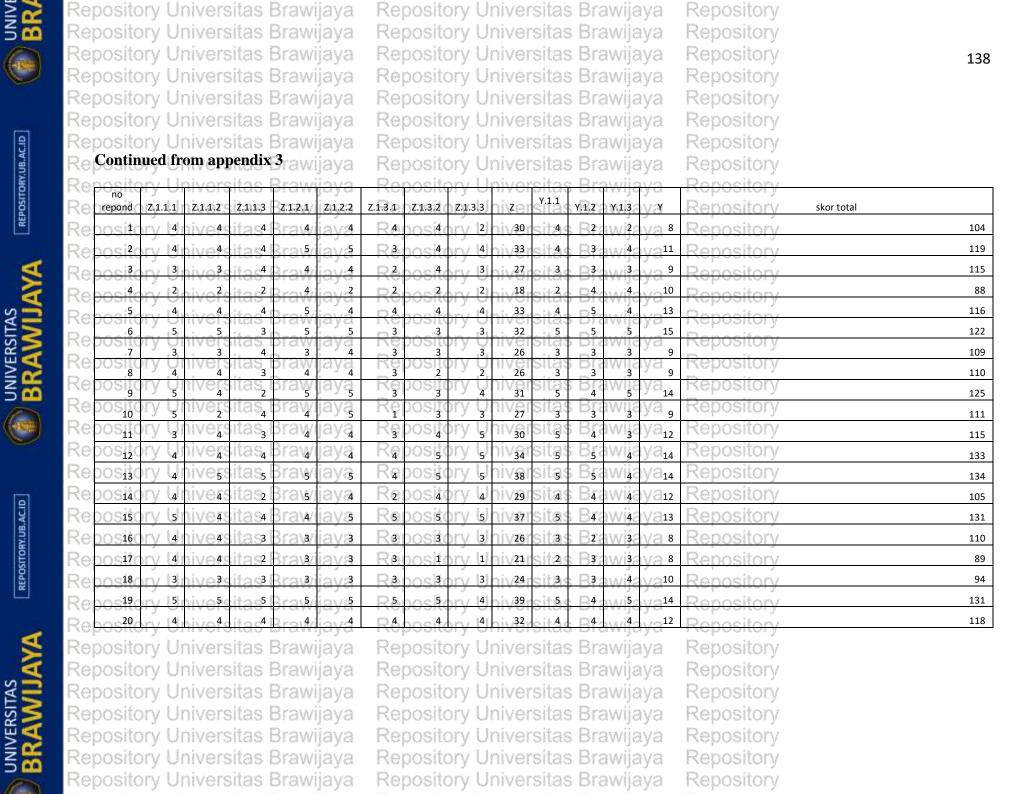
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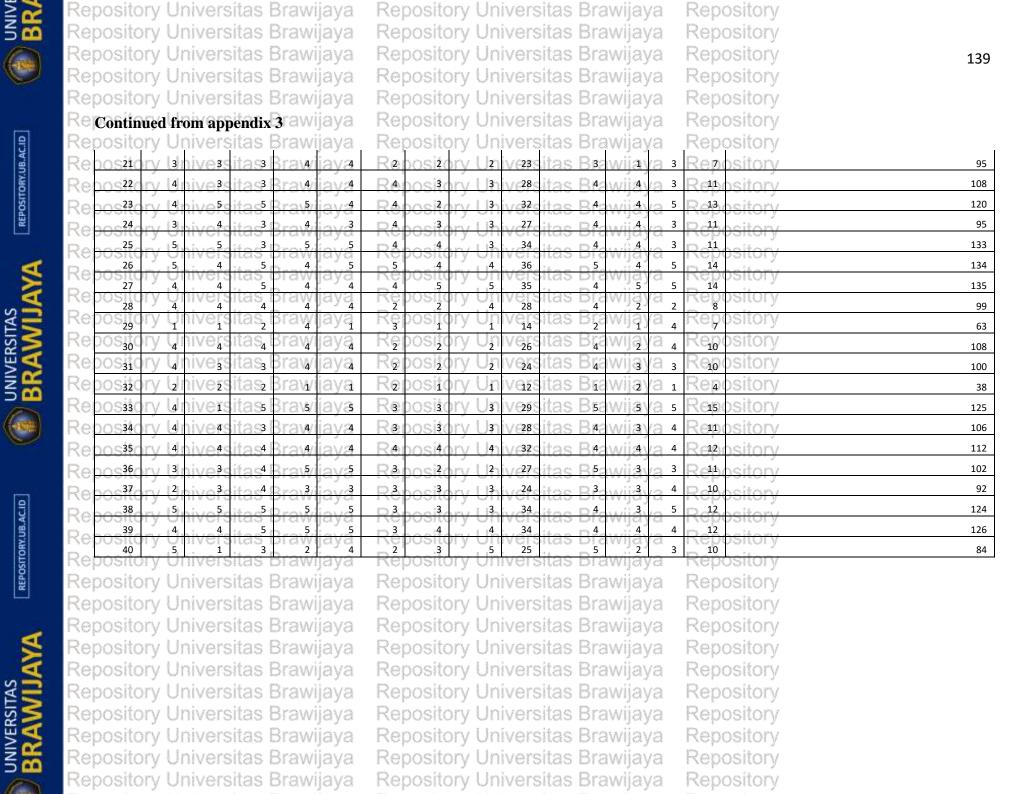
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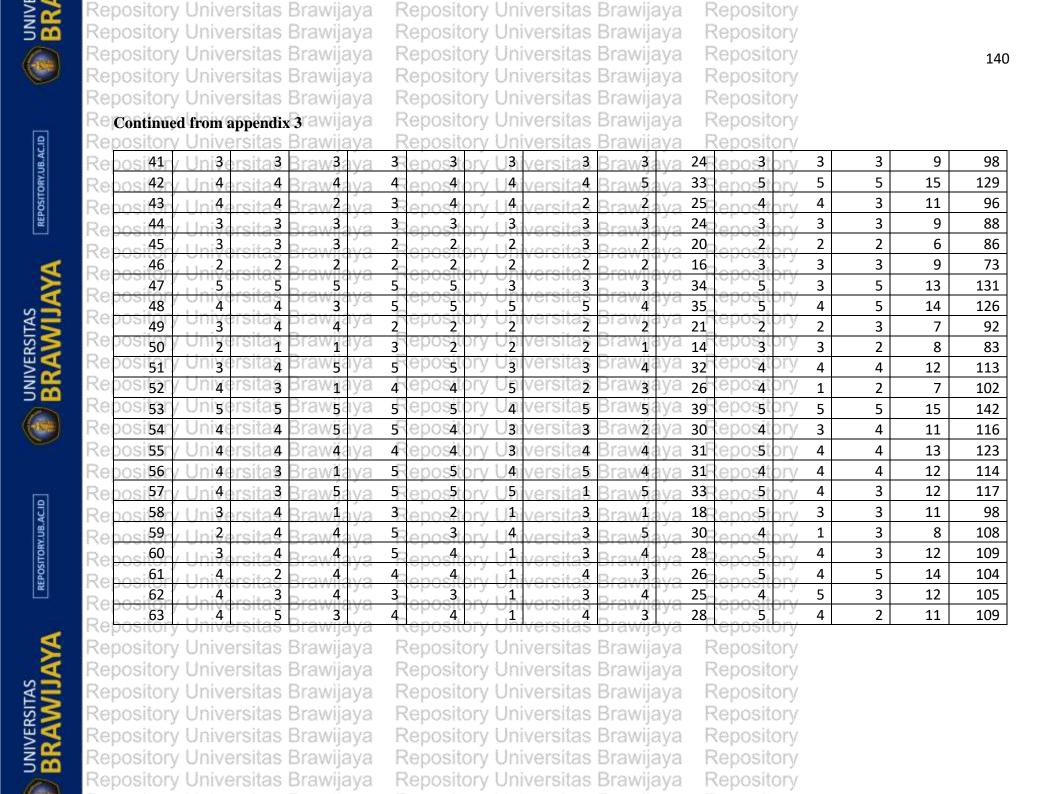
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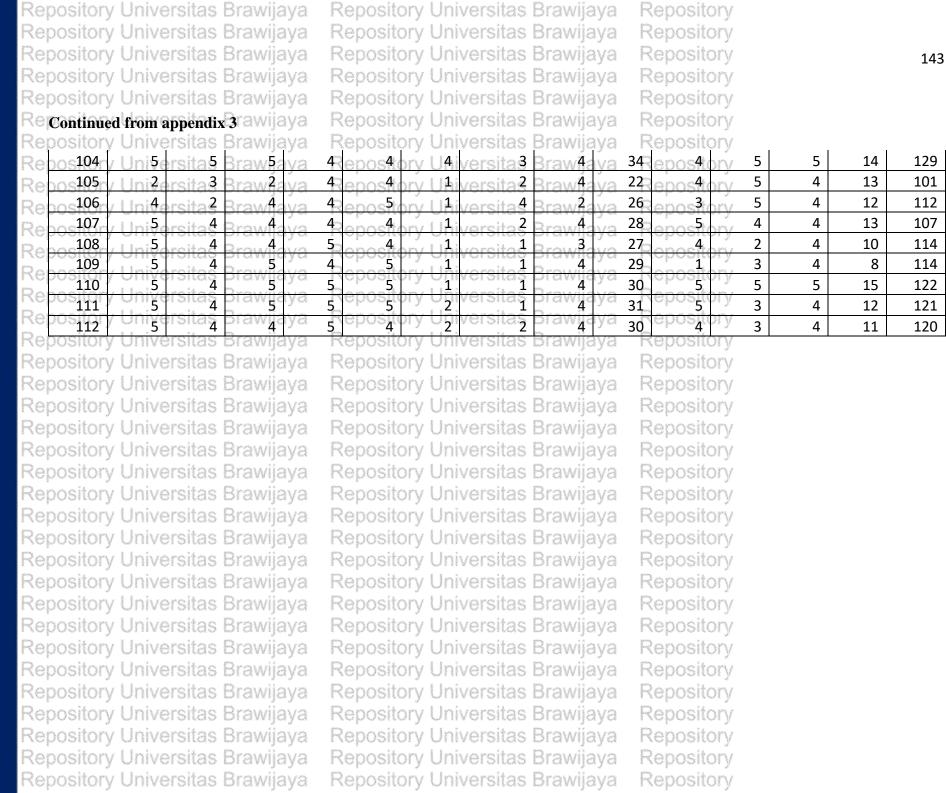














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Reposit		Correlations											
Reposit			X1.1	X1.2	X1.3	X1.4	TotalX						
Reposit	X1.1	Pearson Correlation	1	.397**	.350**	.484**	.737**						
Reposit		Sig. (2-tailed)		.000	.000	.000	.000						
Reposit		N	111	111	111	111	111						
Reposit	X1.2	Pearson Correlation	.397**	1	.370**	.387**	.673**						
Reposit		Sig. (2-tailed)	.000		.000	.000	.000						
Reposit		N	111	112	112	112	112						
Reposit	X1.3	Pearson Correlation	.350**	.370**	1	.422**	.708**						
Reposit		Sig. (2-tailed)	.000	.000		.000	.000						
Reposit		N	111	112	112	112	112						
Reposit	X1.4	Pearson Correlation	.484**	.387**	.422**	1	.809**						
Reposit		Sig. (2-tailed)	.000	.000	.000		.000						
Reposit		N	111	112	112	112	112						
Reposit	TotalX	Pearson Correlation	.737**	.673**	.708**	.809**	1						
Reposit Reposit		Sig. (2-tailed)	.000	.000	.000	.000							
Reposit		N	111	112	112	112	112						

Reposit **. Correlation is significant at the 0.01 level (2-tailed).

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eposit		Correlations												
eposit			X.2.1	X.2.2	X.2.3	TotalX								
eposit	X.2.1	Pearson Correlation	1	.387**	.305**	.727**								
eposit		Sig. (2-tailed)		.000	.001	.000								
eposit		N	112	112	112	112								
eposit	X.2.2	Pearson Correlation	.387**	1	.474**	.802**								
eposit		Sig. (2-tailed)	.000		.000	.000								
eposit eposit		N	112	112	112	112								
eposit	X.2.3	Pearson Correlation	.305**	.474**	1	.780**								
eposit		Sig. (2-tailed)	.001	.000		.000								
eposit		N	112	112	112	112								
eposit	TotalX	Pearson Correlation	.727** aya r	.802**	.780**	nokao biawija								

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Reposit	Sig. (2-tailed)	20%	.000	.000	.000		- 17	а
Reposit	N		112	112			1	12 a
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**. Correlation is significant at the 0.01 level (2-tailed).

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Reposit			Correla	ations			
Reposit			X.3.1	X.3.2	X.3.3	X.3.4	TOTALX
Reposit		Pearson Correlation	1	.527**	.299**	.250**	.728**
Reposit		Sig. (2-tailed)	1	.000	.001	.008	.000
Reposit		N	112	112	112	112	112
Reposit		Pearson Correlation	.527**	1	.305**	.454**	.774**
Reposit		Sig. (2-tailed)	.000		.001	.000	.000
Reposit		N	112	112	112	112	112
Reposit	7.5.5	Pearson Correlation	.299**	.305**	1	.428**	.716**
Reposit		Sig. (2-tailed)	.001	.001		.000	.000
Reposit		N	112	112	112	112	112
Reposit	I ∧.ə.4	Pearson Correlation	.250**	.454**	.428**	1	.698**
Reposit		Sig. (2-tailed)	.008	.000	.000		.000
Reposit		N	112	112	112	112	112
Reposit	TOTALX	Pearson Correlation	.728**	.774**	.716**	.698**	1
Reposit Reposit		Sig. (2-tailed)	.000	.000	.000	.000	
Donocii		N	112	112	112	112	112

Reposit **. Correlation is significant at the 0.01 level (2-tailed).

Repository 4. Validity Result Trust (X4) Repository Universitas Brawijaya

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Reposito										
				С	orrelatio	ns				
Reposito			X.4.1.							TOTAL
Reposito			1	X.4.1.2	X.4.1.3	X.4.2.1	X.4.2.2	X.4.2.3	X.4.2.4	Χ
Reposito Reposito	X.4.1. 1	Pearson Correlation	1	.466**	.181	.394**	.469**	.276**	.338**	.626**
Reposito Reposito		Sig. (2-tailed)		.000	.057	.000	.000	.003	.000	.000
Reposito	,	N	112	112	112	112	112	112	112	112
Reposito Reposito	_	Pearson Correlation	.466**	1	.121	.221 [*]	.445**	.232 [*]	.319**	.576**
Reposito		Sig. (2-tailed)	.000		.202	.019	.000	.014	.001	.000
Ronneitr		N	112	112	112	112	112	112	112	112

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Reposito Reposito	X.4.1. 3	1 1 12 2	.181	.121	1	.244**	.409**	.546**	.250**	.634**
Reposito		Sig. (2-tailed)	.057	.202		.009	.000	.000	.008	.000
Reposito		N	112	112	112	112	112	112	112	112
Reposito Reposito	X.4.2. 1	Pearson Correlation	.394**	.221*	.244**	1	.514**	.306**	.362**	.649**
Reposito		Sig. (2-tailed)	.000	.019	.009		.000	.001	.000	.000
Reposito		N	112	112	112	112	112	112	112	112
Reposito Reposito	X.4.2. 2	Pearson Correlation	.469**	.445**	.409**	.514**	1	.372**	.411**	.773**
Reposito		Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
Reposito		N	112	112	112	112	112	112	112	112
Reposito Reposito	X.4.2. 3	Pearson Correlation	.276**	.232 [*]	.546**	.306**	.372**	1	.415 ^{**}	.711**
Reposito		Sig. (2-tailed)	.003	.014	.000	.001	.000		.000	.000
Reposito		N	112	112	112	112	112	112	112	112
Reposito	X.4.2. 4	Pearson Correlation	.338**	.319 ^{**}	.250**	.362**	.411 ^{**}	.415 ^{**}	1	.664**
Reposito Reposito	ry U	Sig. (2-tailed)	.000 srawija	.001 aya	.008 Kepc	.000 Sitory	.000 Univ	.000 ersita	s Brav	.000 wijaya
Reposi		N	112	112	112	112	112	112	112	112
Reposi	OTA X	Pearson Correlation	.626**	.576**	.634**	.649**	.773**	.711**	.664**	1
Reposi		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
Reposi		N	112	112	112	112	112	112	112	112
Reposit	. Corre	elation is significan	t at the 0.	01 level (2-tailed).					1
Reposito	Correl	ation is significant	at the 0.0	5 level (2	2-tailed).	sitory	Univ	ersita	s brav	wijaya

Repositor 5. Validity Result User Satisfaction (Z) itory Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya

Reposit					Co	rrelation	าร				
Reposit				Z.1.1.	Z.1.1.	Z.1.2.	Z.1.2.	Z.1.3.	Z.1.3.	Z.1.3.	TOTAL
Reposit			Z.1.1	2	3	1	2	1	2	3	Х
Reposit	Z.1.1	Pearson									
Reposit		Correlatio	1	.432**	.250**	.297**	.520**	.092	.112	.202*	.572**
Reposit		n									
Reposit		Sig. (2-		.000	.008	.001	.000	.333	.239	.032	.000
Reposit		tailed)		.000	.000	.001	.000	.000	.200	.002	.000
Reposit		N	112	112	112	112	112	112	112	112	112

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Reposit	Z.1.1.	Pearson	.432*										
Lehozu	2	Correlatio	.402	1	.379**	.326	.33	31**	.24	47**	.192*	.352**	.660**
Reposit		n											
Reposit		Sig. (2-	.000		.000	.00		000		009	.042	.000	.000
Reposit		tailed)	.000		.000	.000		,00		009	.042	.000	.000
Reposit		N	112	112	112	112	2 1	12	,	112	112	112	112
Reposit	<u> </u>	Pearson	.250*										
Reposit	J	Correlatio	.250	.379**	1	.287	.35	59**	.(098	.102	.445**	.611**
Reposit		n											
Reposit		Sig. (2-	.008	.000		.00		000	,	305	.284	.000	.000
Reposit		tailed)	.008	.000		.00	2 .0	100		305	.284	.000	.000
Reposit		N	112	112	112	112	2 1	12	,	112	112	112	112
Reposit	Z. I.Z.	Pearson	00 7 *										
Reposit		Correlatio	.297*	.326**	.287**		1 .66	39 ^{**}	.30	09**	.105	.268**	.636**
Reposit		n											
Reposit		Sig. (2-	004		000						070	004	000
Reposit		tailed)	.001	.000	.002		0.0	000	.(001	.272	.004	.000
Reposit		N	112	112	112	112	2 1	12	,	112	112	112	112
Reposit	Z. I.Z.	Pearson											
Reposit	_	Correlatio	.520 [*]	.331**	.359**	.669	**	1		115	.185	.313**	.681**
Reposit		n	Î										
	-	niversita											wijaya
Reposit	ory U	niversita	as Br	awija	ya	Rep	osito	ry	U	nive	rsita	is Bra	wijaya
Reposit		Sig. (2-tail	ed)	.000	.000	.000	.000			.228	.05	.001	.000
Reposit		N		112	112	112	112		112	112	2 11	2 112	112
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Reposii z.1.3.1 Pearson .247** .098 .309** .115 .285* .246* .521** .092 Reposi Correlation Reposi Sig. (2-tailed) .333 .009 .305 .001 .228 .002 .009 .000 Reposi 112 112 112 112 112 112 112 112 112 Reposit Z.1.3.2 Pearson .105 .185 .285* 427 .515** .112 .192* .102 Correlation Reposi Sig. (2-tailed) .239 .042 .284 .272 .051 .002 .000 .000 Reposi 112 112 112 112 112 112 112 112 112 Reposi Z.1.3.3 Pearson 445* .202* .352* .268** .313** .246* .427* .682** Correlation Reposi .032 .000 .000 .004 .001 .009 .000 Sig. (2-tailed) .000 112 112 112 112 112 112 112 112 112 Reposit TOTALX Pearson .572** .660** .611** .636** .681* .521* .515* .682** Reposi Correlation Reposit Sig. (2-tailed) .000 .000 .000 .000 .000 .000 .000 .000

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-	Reposit	N	3000	112	112	112	112	112	112	112	112	112
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**. Correlation is significant at the 0.01 level (2-tailed).

Reposit *. Correlation is significant at the 0.05 level (2-tailed).
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Reposit			Correlations	5			awijaya
Reposit			Y1.1	Y.1.2	Y.1.3	TOTALX	awijaya
Reposit	Y1.1	Pearson Correlation	1	.451**	.420**	.775**	awijaya
Reposit		Sig. (2-tailed)		.000	.000	.000	awijaya
Reposit		N	112	112	112	112	awijaya
Reposit	Y.1.2	Pearson Correlation	.451**	1	.550 ^{**}	.832**	awijaya
Reposit		Sig. (2-tailed)	.000		.000	.000	awijaya
Reposit		N	112	112	112	112	awijaya
Reposit	Y.1.3	Pearson Correlation	.420**	.550 ^{**}	1	.810**	awijaya
Reposit		Sig. (2-tailed)	.000	.000		.000	awijaya
Reposit		N	112	112	112	112	awijaya
Reposit	TOTALX	Pearson Correlation	.775**	.832**	.810**	1	awijaya
Reposit		Sig. (2-tailed)	.000	.000	.000		awijaya
Reposit Reposit		N	112	112	112	112	awijaya awijaya

Reposit **. Correlation is significant at the 0.01 level (2-tailed). Repository Universitas Brawijaya Repository Universitas Brawijaya

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procedure.

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