FACTORS THAT INFLUENCE USER SATISFACTION AND CONTINUOUS USE INTENTION OF MOBILE PAYMENT

(Survey on Brawijaya University students using GO-PAY)

UNDERGRADUATE THESIS

Submitted as Undergraduate Thesis Examination at Faculty of Administrative Science Brawijaya University

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MALANG

2020

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Date : 18 March 2020

Time : 09.00-10.00

Title :Factors That Influence User Satisfaction and Continuous Use Intention of Mobile Payment (Survey on Brawijaya University Student Using GO-PAY)

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ORIGINALITY STATEMENT

I declare that the writing of this thesis is based on the results of my own research, thought and knowledge, in this thesis there are no scientific works or opinions that have been written or publishd by others, except for the quotations written in this text, which are meant and mentioned in reference sources.

Thus, I made this statement truly and if in the future there are deviations and untruths in this statement, then I am willing if this thesis is disqualified and willing to accept academic sanctions that apply in accordance with the Law in force (UU) No. 20 of 2003, Article 25 Paragraph 2 or Article 70. Thus I make this statement in a conscious state without coercion from any party.

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RINGKASAN

Arnold Wilhelmus Jasen, 2020.**Faktor yang mempengaruhi kepuasan pelanggan dan minat penggunaan berulang kepada mobille payment**, (Survei pada pengguna GO-PAY di Universitas Brawijaya Malang).Brillyanes Sanawari S.AB MBA. 165 Halaman + XIV.

Penelitian ini bertujuan untuk (1) mengetahui dan menjelaskan pengaruh kemudahan penggunaan terhadap kepuasan pengguna, (2) mengetahui dan 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 dan menjelaskan pengaruh kepuasan pengguna terhadap minat penggunaan berulang.

Jenis penelitian yang digunakan ialah penelitian penjelasan (*explanatory research*) dengan pendekatan kuantitatif. Teknik pengambilan sample dalam penelitian ini menggunakan teknik *purposive sampling* berjumlah 112 orang respondent dengan memenuhi syrat sebagai berikut (1) berusia 18 tahun, (2) menggunakan aplikasi GO-PAY, (3) pernah menggunakan aplikasi GO-PAY di malang minimal 2 kali penggunaan.Analisis yang digunakan yaitu analisis deskriptif dan menggunkan jalur path analisis.

Hasil penelitian menunjukkan, (1) kemudahan penggunaan memiliki pengaruh signifikan terhadap kepuasan pengguna, (2) kegunaan memiliki pengaruh signifikan terhadap kepuasan pengguna, (3) kesesuain memiliki pengaruh signifikan terhadap kepuasan pengguna, (4) kepercayaan memiliki pengaruh signifikan terhadap kepuasan pengguna, (5) kepuasan pengguna memiliki pengaruh signifikan minat penggunaan berulang.

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 konsumen.

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

SUMMARY

Arnold Wilhelmus Jasen, 2020. Factors That influence User Satisfaction and Continuous Use Intention Of Mobile Payment, (Survey of GO-PAY users at Brawijaya University Malang). Brillyanes Sanawari S.AB MBA. 165 pages + XIV.

This study aims to (1) know and explain the effect of perceived ease of use on user satisfaction, (2) know and explain the effect of perceived usefullness on user satisfaction, (3) know and explain the effect of compatibility on user satisfaction, (4) know and explain the effect of trust on user satisfaction, (5) knowing and explaining the influence of user satisfaction on the interest of repeated use.

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*

ACKNOWLEDGEMENT

The greatest thing is presented to God who blesses the author, so this undergraduated thesis can be finished well. The undergraduated thesis, titled "Factors That Influence User Satisfaction and Continuous Use Intention of Mobile Payment" (Survey on Brawijaya University Student Using GO-PAY) is the final assigment to accomplish Bachelor Degree in Faculty of Administrative Science, Brawijaya University.

The author would like to address the deepest thanks to people who have helped and supported in completing this minor thesis, they are :

1. Mr. Prof. Bambang Supriyono, MS, as Dean of Faculty of Administrative Science, University of Brawijaya.
2. Mrs. Nila Firdauzi Nuzula, Ph.D as the head of program study of Business Administration, Faculty of Administrative Sciences, University of Brawijaya.
3. Mr Brillyanes Sanawari S.AB., M.BA as the supervisor who guined the author patiently, and spare his time to give advices for the author.
4. Lecturers at the Faculty of Administrative Science, Brawijaya University, Malang, especially Mrs. Andriani Kusumawati S.Sos, M.Si, DBA who have taught marketing knowledge that is very useful.
5. My beloved family (mas ryan,lusy,papi) and especially my mother who always give support, prayers and motivate to write this undergaraduated thesis.

6. My beloved desenta which has encouraged me to continue working on this thesis and continue to encourage until this thesis is made
7. All of my friends from K Class who helps and give each other encouragement to finish this undergraduated thesis.
8. Marketing Class K 15 (ardan,vivi,heickal) which has helped encourage and support to complete this thesis.
9. KSB group especially (wenses and Erick) who have helped encourage and prepare this thesis until the test.
10. Himpunan Mahasiswa Administrasi Bisnis (HIMABIS) family especially Himabis 2018 "FIGHTING" and Himabis Batch 2013.
11. Many Thanks to daffa and his boarding room and laptop, wifi, who have been willing to lend and use to write this undergraduated thesis.

The author realize that, this undergraduated thesis is not perfect. The author willi to accept any kinds of constructive suggestion for betterment in future. Hopefully this undergraduated thesis can be usefull and helpfull for people who read it.Thank you.

Malang, February 2020

The Author

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CHAPTER I

INTODUCTION

I.1 Background

In the 20th century, there were many very massive technological developments, one of the technologies that experienced massive and significant developments was the internet. As can be felt now the internet has become one of the tools that can help all human activities starting from shipping goods, ordering food, traveling, to making payments. An extensive internet network can make people feel the usefulness of the technology, the internet is most widely used in the Asian region, this is evidenced by data from (wearesocial.com accessed 24 feb 2020), in 2019 where the development of internet use is greatest in the East Asia region, and the region Southeast Asia. Indonesia is one of the countries in Southeast Asia that has a fairly large number of internet users in the Asian region, this is evidenced by statistical data from wearesocial.com about internet users in Indonesia 2019 which can be seen in Figure 1.1:

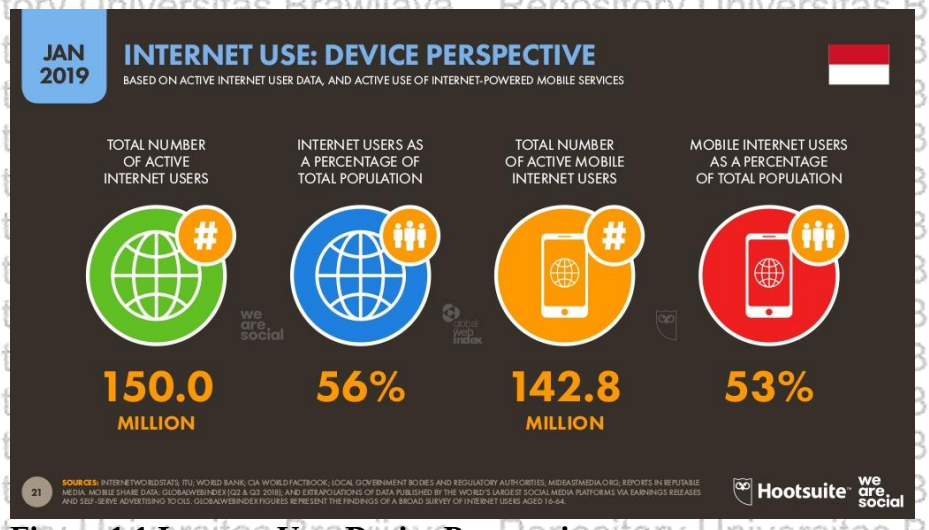


Figure 1.1 Internet Use: Device Perspective
Source: wearesocial.com (2019)

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 can be concluded that as many as (56%) of Indonesia's population are internet users 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 the internet using mobile.

Mobile phones have changed a lot from year to year according to (tribunnews.com accessed 17 March 2020) "Nowadays the lives of some people without a cell phone do feel empty, its sophistication now makes it easier for all human activities, including facilitating communication, mobile phones or better known as mobile phones from time to time continue to deliver reliable features." From the above quotation, it can be concluded that cellphone or mobile payment has changed, accompanied by the addition of functions to facilitate human activities. According to tribunnews.com the first mobile phone was found in 1984, which was large and had an antenna and had a function for telephone or long 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 send messages, namely SMS and chat, in 2007 the era of smartphone created in which mobile payment already has other functions and can greatly help human activities such as searching, shopping, traveling, knowing street traffic, ordering food, to making payments. Mobile phone users in Indonesia have quite a number, this can be seen in the data on wearesocial.com in Figure 1.2:

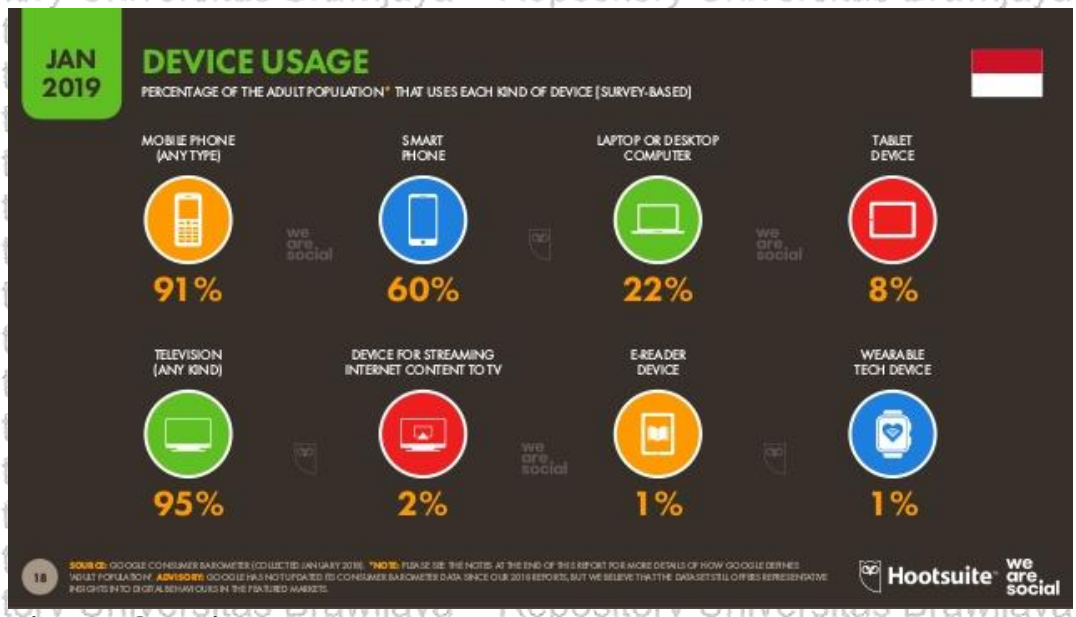


Figure 1.2 Device Usage
Source: wearesocial.com (2019)

It can be seen in figure 1.2, where internet users in Indonesia are divided into 8 devices including mobile phone any type, smartphone, computer, tablet device, television, smart tv , e-reader, wearable tech devices from the eight device, the most mobile phone users in Indonesia are mobile phones with all types of old school are (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 Indonesia access the internet using smartphones as big as (60%), this is in line with the development of very advanced technology by making smartphones a device that can help human activities such as traveling, ordering food, shopping and making payments.

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. In the 20th century, payments can be made easily using a smartphone as a medium, while payments using a smartphone called mobile payment, mobile payment itself

is 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 changes to mobile payment. The form of mobile payment that is in demand by many 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 payment is becoming a favorite trend of people through out the world. One of the 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 payment that grows and develops, among others, GO-PAY, OVO, LINK AJA, PAYTREN from some mobile payment used, there is the most popular mobile payment that can be seen on figure 1.3

Figure 1.3 ***Apa E-Money Terpopuler di Indonesia Selama 2018 ?***
Source: teachasia.com (2018)

It can be seen in figure 1.3 that GO-PAY is one of the most popular mobile payments in Indonesia (79.3%), and in the second rank OVO (58.4%), LINK AJA (55.5%), FUNDS (34.1%), PAYTREN (19.2%), and other mobile payments (0.9). From the data mentioned above it can be concluded that Indonesian society is very popular with GO-PAY as a form of mobile payment. GO-PAY can become a popular mobile payment in Indonesia cause collage students /millennials who have a tendency to do a cashless society based (kumparan.com, accessed 24 feb 2020) "there is a cashless trend originating from students/millennials who feel very efficient when doing cashless because it does not waste a lot of time and does not need to carry a wallet everywhere, "the government to support cashless society clearly began in 2014, when the government launched the *GERAKAN NASIONAL NON TUNAI (GNNT).* The Indonesian government, which has supported cashless as a new form of movement in payments, is supported by students who are also millennials as the drivers of cashless society. Of the various mobile payment in the world or Indonesia there is a behavior and acceptance which is directly related to human behavior about using an product or service, and also how the user of a product or service receives a new form of innovation in the field of technology. There is also the compatibility and trust of a user in using a technological innovation.

The acceptance of technology according to Davis (1989) consumer behavior in the acceptance of a technology consists of two factors namely perceived ease of use and perceived usefulness, in the application of a technology according to Rogers

(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 are also other factors that influence the acceptance of technology, among others 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 are part of user behavior that is user satisfaction where users feel satisfied with the usefulness of technological innovations based on technological acceptance factor, confidence to Use technological innovations, and their technology. After the user can accept a technology, the user will take 5 steps related to consumer behavior Kotler and Keller (2009), which include feeling satisfied or not and want to continuous use.

According to Kotler and Keller (2009) There are 5 stages of consumer behavior in buying something, the first needs to be purchased, the second is looking for 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 consumer behavior above the satisfaction of customers or users are in the last stage 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 currently using a new technology such as a mobile payment service and has developed conscious plans to keep using it in the future. Based on research Bhattachejee (2001) consumer continuity intention is also describe as "repurchase intention". Based on others research Bolton and Lemon (1999) confirmed that the user with higher levels of satisfaction at the present time will have higher usage

later in the future time, compared than the user with lower levels of satisfaction . From the three statements of researchers above can be concluded that the continue intention is a form of user behavior technology mobile payment that has been through the acceptance stage, and use, and satisfaction of the user, and will reuse at a later date.

Based on several theories about the acceptance of a technology and consumer behavior, researchers have several perceptions that, Technology Acceptance Model (TAM) has two factors namely percived ease of use and perceived usefulness has a positive effect as evidenced by the theory of Kotler and Keller (2009) about 5 stages of the buyer in buying a product. And proven by some previous theories Amin et al, (2014) Lee *et al*, (2014) Tsai *et al*, (2014), Bataineh *et al*, (2015) which shows that there is a positive influence between TAM and mobile user satisfaction / customer satisfaction and continuance intention. The trust as one of the factors perceived as a factor in user satisfaction based on previous research Masrek *et al*, (2013), Amin *et al*, (2014), Bataineh *et al*, (2015) which shows that trust in mobile use has positive effect on user satisfaction and interest in reuse. Researchers also have perceptions related to Innovation Diffusion Theory (IDT) with the factor used is compatibility has an influence on customer satisfaction found in previous studies Tsai *et al*, (2014), Lee et al, (2014) which shows that compatibility has an influence with user satisfaction and interest in reuse. Researchers with the theory of Kotler and Keller (2009) related to the 5 purchase stages in the customer satisfaction stage there is the next stage which shows that the user will use a technological innovation found in previous research Tsai *et al*. (2014), Bataineh *et al*, (2015) which shows

satisfaction can influence with continuous use intention, based on theoretical perception and phenomena above, researchers conducted research related to mobile paymnet GO-PAY to students as part of cashless society.

Malang is the large number of collage students in Indonesia,because malang has 61 universities according to Jawara Corporation (2018). One of the universities in Malang and East Java that has a significant number of students is the University of Brawijaya, Malang with 67,592 students in 2019 according to PDDT 2019. With the large number of students at the Brawijaya University in Malang, the development of mobile payments and cashless movements society becomes very massive and growing, and can improve Malang as a digital city in Indonesia. And when seen in the most popular mobile payment 2018 GO-PAY puts it first in the ranking, this proves that GO-PAY among students in Malang has an important role in creating a cashless society in Malang with the assistance of several other mobile paymen. From the development of GO-PAY which can be transformed as one of the cashless societies among students / milineals, there is also another side which is arguably quite alarming is the user's confidence in using GO-PAY. Based on CNNINDONESIA “Users of digital wallets made by Gojek, Gopay experienced various modes of fraud (cnnindonesia.com accessed feb 2020)”. The large number of GO-PAY scams that appear raises the phenomenon of user trust in putting money in the GO-PAY mobile payment application. Based on all the data and opinions mentioned above, researchers are interested in conducting research with the title **"The Influence Factors of Customer Satisfaction and Continuous Use Intention of Mobile Payment".**

I.2 Research Problem

Based on description of the background, the reserach problem are as follows:

1. Does Perceived Ease of Use have influence on User Satisfaction to use mobile payment GO-PAY ?
2. Does Perceived Usefulness have influence on User Satisfaction to use mobile payment GO-PAY ?
3. Does Perceived Compatibility have influence on User Satisfaction to use mobile payment GO-PAY ?
4. Does Perceived Trust have influence on User Satisfaction to use mobile payment GO-PAY ?
5. Does Perceived User Satisfaction have influence on Continuous Use Intention to use mobile payment GO-PAY ?

I.3 Research Objective

Based on problem formulation that has been describe above, the purpose of this research are as follows:

1. Identifying and explaining that Perceived Ease of Use have significant influence on User Satisfaction to use mobile payment GO-PAY
2. Identifying and explaining that Perceived Usefulness have significant influence on User Satisfaction to use mobile payment GO-PAY
3. Identifying and explaining that Compatibility have significant influence on User Satisfaction to use mobile payment GO-PAY
4. Identifying and explaining that Trust have significant influence on User Satisfaction to use mobile payment GO-PAY

5. Identifying and explaining that User Satisfaction have significant influence on Continuous Use Intention to use mobile payment GO-PAY

I.4 Research Contribution

This Research intends to have following contributions:

1. **Academic Contribution**

   a. As a subject or material to provide an overview and cleaner advice in the field of consumer use mobile payment in the TAM (Technology Acceptance Model).

   b. As areference and consideration for marketing research that related to the development of the topic in later reserach.

2. **Practical Contribution**

   a. This research can be used in GO-JEK company in developing mobile payment, namely GO-PAY, which aims as a consideration in decision making in the development of GO-PAY with the TAM and IDT methods to increase customer satisfaction and interest in using GO-PAY users continuiusky.

   b. As discussion material and information for marketer to make a right policy regarding their marketing strategy.

I.5 Minor Thesis Structure

In order to clarifty this study, then formulated a systematic writing is a general overview of the discussion and reserach chapter as the outline. The structure is as follows:

Chapter I INTODUCTION

This chapter will consist of bacground, problem, objective, contibution, and research structure.

Chapter II LITERATURE REVIEW

This chapter wil explain literature that related to the concept and research discusion, and previous reseacrh that related to the concepts.

Chapter III RESEARCH METHODS

This chapter will explain about research methods, population and sample, sampling techniques, data collection, reseacrh instrument, validity and reliability, and data analysis.

Chapter IV RESEARCH DISCUSION

This 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 using descriptive stastics analysis, path analysis, and a discussion of reseacrh result. In this chapter, explain clearly about the hypothesis tets result of each variable in the study.

Chapter V CONCLUSION

This chapter will explain about conclusion and suggestion of this result that will be helpful for further research and regarding the end of the study

CHAPTER II
LITERATURE REVIEW

II.1 Empirical Review

Empirical studies of sources from several previous studies that still have relevance to the themes and concepts in this study. Previous research will be used as a guide and reference that can serve as a comparison in the discussion of the problems in this study. There are 6 references in this study that have almost the same object or variable, while the descriptive explanation of the research can be seen in the first mapping table section.

1. Amin, Rezaei, Abolghasemi (2014)

The title of research is **"User satisfaction with mobile websites: the impact of perceived usefulness (PU), perceived ease of use (PEOU) and trust".** This study aims to examine the relationship perceived ease of use, perceived usefulness and trust with mobile user satisfaction. The research sample used in this study was 500 questionnaires with purposive sampling technique sampling technique. The independent variable examined in this study was perceived ease of use, perceived usefulness and trust, while the dependent variable studied was mobile user satisfaction. This study uses structural equation modeling (SEM) as a method of data analysis. This research results obtained from this study are as follows; First, that is a positive relationship between PEOU, PU and mobile users' satisfaction; second, PU is positively related to trust and mobile users' satisfaction. Moreover, trust positively influences mobile users' satisfaction.

2. Lee, Tsao, Chang (2014)

Research conducted by Chen-Ying Lee and Chih-Hsuan Tsao and Wan-Chuan Chang entitled **"The relationship between attitudes toward using and customer satisfaction with mobile application services".** The purpose of this study was to analyze the effect of perceived usefulness, perceived ease of use perceived as playfulness and cognition of compatibility on customer satisfaction with the attitude toward using as an intervening variable. The sample used in this study was 600 questionnaires and with valid data sources amounting to 538 questionnaires which were finally used as data in the study, purposive random sampling. The independent variable examined in this study is Perceived Usefulness, Perceived Ease of Use Perceived Playfulness, Cognition of Compatibility, while the dependent variable studied is customer satisfaction, and using the attitude toward using as a variable intervening. Study uses structural equitation modeling (SEM) as a method of data analysis. The results of the research obtained from this study are as follows; First, the results indicate that all variables are significantly and positively affected by usage attitude. Among them, compatibility has the most significant influence; second, addition, consumers' perceived usefulness and perceived ease of use positively affected customer satisfaction; thirdly, Furthermore, the path analysis result attitudes the most significant factor customer satisfaction, and the second most important factor of cognition of compatibility's indirect effect on usage attitude.

3. Tsai, Chien, Tien Tsai (2014)

Research conducted by Huei-Ting Tsai and Jui-Lin Chien and Ming-Tien Tsai entitled **"The influences of system usability and user satisfaction. Internet**

banking services usage intention: empirical evidence from Taiwan". This study aims to examine the relationship between Perceived Usefulness, Perceived Compatibility Perceived Ease of Use with User Satisfaction, Continuous Usage Intention. Sample used in this study were 250 questionnaires using purposive convenience sampling technique. The independent variable examined in this study is Perceived Usefulness, Perceived Compatibility Perceived Ease of Use, while the dependent variable studied is User Satisfaction, Continuous Usage Intention. 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 analysis reveals that there are different concerns and priorities between skilled and less killed users; Secondly, given that the sample is collected from a particular industry in Taiwan, the generalizability of the filings may be limited.

4. Bataineh, Al-Abdallah, Alkharabsheh (2015)

The title of this research is **"Determinants of continuance intention to use 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 use , perceived trust , perceived enjoyment , and subjective norms on satisfaction 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, the technique for taking a snowball sampling technique. The independent variable examined in this study is perceived usefulness, perceived ease of use, perceived trust, perceived enjoyment, subjective norms, while the dependent variable studied is satisfaction and continuance intention to use. Data analysis methods used are assumption test and multiple regression analysis. The result obtained inn this study

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

5. Pereira, Ramos, Gouvêa, da Costa (2015).

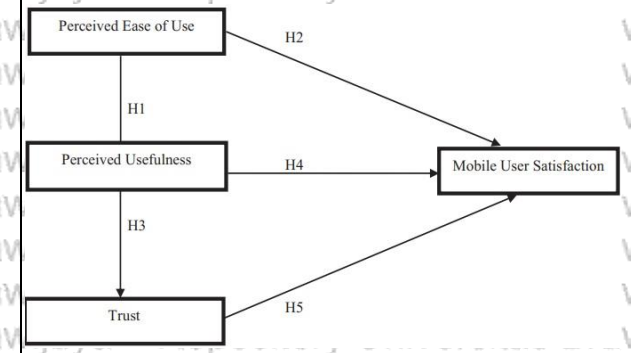
The titled of the research is **"Satisfaction and continuous use of the intention of e-learning service in Brazilian public organizations".** This study aims to examine the relationship between Performance, read lines technology and the continuance of use intention, satisfaction. The research sample used in this study was 273 questionnaires using the sampling technique accidental sampling. Independent variables Performance, technology read lines and continuance dependent variable use intention, satisfaction. The study used structural equation 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 disconfirmation, positive value and value disconfirmation impact on satisfaction, as well as disconfirmation usability, innovativeness and optimism; second, Likewise, satisfaction is proved to be decisive for the purpose of continuous use intention; third, addition, technological readiness and performance are strongly

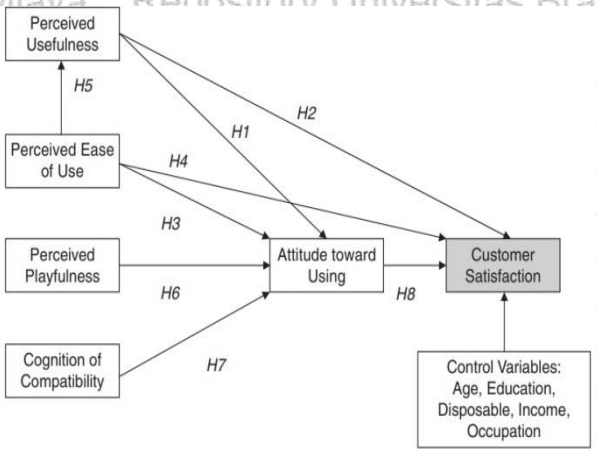
related; fourth, the main contribution of assessment tool for performance oriented to training courses and applied in public organizations.

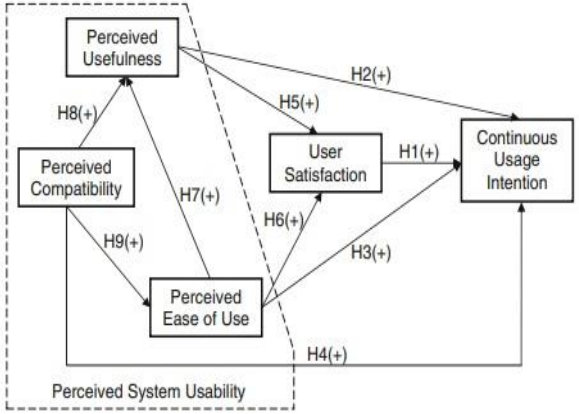
6. Masrek, Mohamed, Daud, and Omar (2013)

The title of the research **"Technology Trust and Mobile Banking Satisfaction: A Case of Malaysian Consumers".** The research aims to examine the relationship between network trust, website trust, mobile phone trust and mobile banking satisfaction. The sample research used in this study was 356 questionnaires and the data used for the study were 312 questionnaires, purposive random sampling. The independent variable examined in this study is network trust, website trust, mobile phone trust, while the dependent variable is examined by mobile banking satisfaction. This study uses Analysis of Moment Structures (AMOS) as a 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 with mobile banking satisfaction; second, the finding of trustworthy predictor of mobile banking satisfaction; third, the value of this study could be viewed from both theoretical and practical.

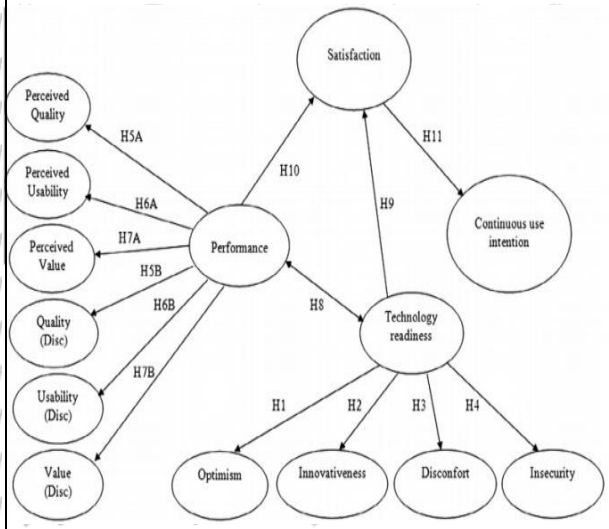
Tabel 2.1 Prior Research Review

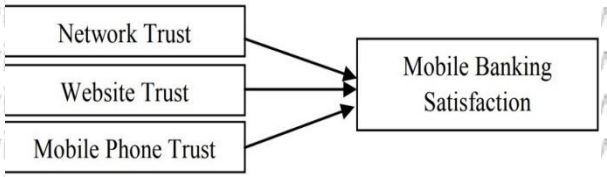
No	Authors and Title	Model Concept	Similarity	*Difference*
1	Amin, Rezaei, Abolghasemi (2014) User satisfaction with mobile websites: the impact of perceived usefulness (PU), perceived ease of use (PEOU) and trust		1 Using the variable perceived ease of use, perceived usefulness and trust. 2 Using the dependent variable user satisfaction.	1 The object under study is satisfaction in using a mobile website. 2 Using 500 qusioner as a sample

No	Authors and Title	Model Concept	Similarity	*Difference*
2	Lee , Tsao and Chang (2014) The relationship between attitude toward using and customer satisfaction with mobile application services		1. Using the variable perceived ease of use, perceived usefulness and cognition of compatibility. 2. Using the dependent variable user satisfaction. 3. using variable intervening	1. There are variables perceived playfulness and attitude toward using.

No	Authors and Title	Model Concept	Similarity	*Difference*
3	Tsai, Chien, and Tien Tsai (2014) The influences of system usability and user satisfaction. Internet banking services usage intention: empirical evidence from Taiwan		1 Using the variable perceived ease of use, perceived usefulness, user satisfaction and perceived. compatibility 2 Using the dependent variable continuous usage intention. 3 The object of research uses technology to make payments.	1 There is a perceived system usability. 2 Using structural equitation modeling (SEM) as a method of data analysis

No	Authors and Title	Model Concept	Similarity	*Difference*
4	Bataineh, Abdallah, Abdelhamee (2015) Determinants of Continuance Intention to Use Social Networking Sites SNS's: Studying the Case of Facebook		1. Using the variable perceived ease of use, perceived usefulness and trust. 2. Using the dependent variable user satisfaction and continuance intention.	1 There are variables perceived enjoyment and subjective norms. 2 The object under study is Facebook user continuance in Yordania.

No	Authors and Title	Model Concept	Similarity	*Difference*
5	Pereira, Ramos, Gouvêa, and da Costa (2015). Satisfaction and continuous use intention of e-learning service in Brazilian public organizations		1. Satisfaction variable which is an intervening variable. 2. Using the dependent variable continuous use intention.	1. There are variables perceived quality, percived value, quality, usability, value, performance and technology readiness. 2. The object under study is e-learning service in Brazilian public organizations. 3. Use more than six variables.

No	Authors and Title	Model Concept	Similarity	*Difference*
6	Masrek, Mohamed, Daud, and Omar (2013) Technology Trust and Mobile Banking Satisfaction: A Case of Malaysian Consumers		1. Using the dependent variable mobile banking satisfaction 2. Use TAM as theory of trust 3. Using mobile payment as object of researcher	1. There is not intervening variable 2. Use less 3 variable 3. Uses Analysis of Moment Structures (AMOS) as a method of data analysis

II.2 Theoretical Review

II.2.1 Consumer Behavior

Marketing is an important activity in running a company, because marketing can find out the needs and desires of a customer. According to Kotler (2008) marketing is a social and managerial process in which individuals and groups get 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 system of business activities designed to plan, determine prices, promote and distribute goods that satisfy desires and services both to current consumers and potential consumers". According to Basu and Hani (2004) marketing is the overall system of business activities aimed at planning, pricing, promoting, and distributing goods. Marketing strategy is needed to sell goods and services, a marketing strategy here is useful to attract buyers to buy goods / services, one of the factors used in marketing strategies is the behavior of consumers, according to Engel *et al* (1994) consumer behavior is basically the actions of individuals who are directly involved in efforts to obtain, consume, and spend products or services including the decision 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 influence consumer behavior, among others:

a) Internal factors: include motivation, knowledge, learning, personality, and self-concept, attitudes and external factors,

b) External factors: include culture, social class, social groups, reference groups, families.

There were 2 factors in consumer behavior, Kotler and Keller (2009) developed a five-stage model of the typical buying process, including:

a) Problem Recognition

The buying process starts when the buyer recognizes a problem or need. This need can be triggered by internal stimuli (such as feeling hunger or thirst) or external stimuli (such as seeing an ads) that then becomes a drive.

b) Information Search

An aroused consumer who recognizes a problem will be inclined to search for more information. Through gathering information, the consumer learns more and more about competing brands.

c) Evaluation of Alternative

There are several evaluation processes, the most current models view the process as being cognitively oriented, meaning that consumers form judgments largely on a conscious and rational basis.

d) Purchase Decision

In the Purchase decision stage, the consumer forms preferences among the brands in the choice set and may also form an intention to buy the most preferred brand. There is two factors can intervene between the purchase intention and the purchase decision first attitudes of others and the second one is unanticipated situational factors. Consumer's decision to modify, postpone, or avoid a purchase decision is heavily influenced by perceived risk. The amount of perceived risk varies with the amount of money at stake, the amount of attribute uncertainty, and the amount of consumer self-confidence. Consumers develop routines

for reducing risk, such as decision avoidance, information gathering from friends, and preference for national brand names and warranties.

e) Post purchase Behavior

After purchasing the product, the consumer moves into the final stage of the consumer buying process, in which he or she will experience some level of satisfaction or dissatisfaction.

II.2.2 Customer Satisfaction

Customer satisfaction is one thing that is important in a company or business activity. Because when the customer is satisfied with the product / service that is used the customer will give a positive response to the product / service that is being used, and also can increase the image for the company. According Schnaars (1991) states that the purpose of business is to create satisfied customers, According Tjiptono (2014: 354) that consumer satisfaction is formulated as the overall attitude towards an item / service after it has been obtained and used. In measuring customer headaches according to Tjiptono (2014: 368) who have made five core concepts regarding the object of slow satisfaction measurement as follows:

a) Overall customer satisfaction ask customers how satisfied they are with a specific product or service. There are two parts to the measurement process:

1) Measuring the level of customer satisfaction with the products and / or services of the company concerned
2) Assess and compare with the overall level of customer satisfaction with the products and / or services of competitors

b) Dimensions of Customer Satisfaction : Generally this process occurs in the first four steps of identifying key dimensions of customer satisfaction. Secondly, asking customers to assess the company's products and / or services based on specific items such as service facilities, speed of service or friendliness of customer service staff. Third, customers value products and or competitor services based on the same specific items. Fourth, ask customers to determine the dimensions according to them which are most important in assessing overall customer satisfaction

c) Confirmation of expectation : In this sense, satisfaction is not measured directly, but it is concluded based on the conformity between the customer's expectations and the actual performance of the company's products in a number of important attributes or dimensions

d) Repurchase intention : This method is measured by behavioral by asking whether customers will shop or use company services again.

e) Willingness to recommend : In the case of a product that has a relatively long repurchase, even if there is only one purchase, the customer's willingness to recommend products to friends or family is an important measure to be analyzed and followed up.

II.2.1 TAM (Technology Acceptance Model)

TAM is a form of model to analyze the usefulness of a new form of adaptation. The TAM was introduced by Davis (1989) to explain and estimate the behavior of technology users, nowadays adoption of information technologies and intention to use. TAM has two factors that have an effect on users:

a) Perceived ease of use: Perceived ease of use defined as people believes that certain technology will be free from effort Davis (1989). According to Childers (2001) online business that provides clear and understandable information with less effort and allows the consumer to shop the way they want to shop results in the ease of use of perception in consumer minds with favorable attitudinal attachments to online. Argue easier technology using consumer technology using complex technology.

b) Perceived usefulness Davis (1989) have concluded that perceived usefulness may be defined as the way in which a particular system can enhance users' job performance. Within the mobile payment context, people are normally looking for convenience, speed and rewards for using the systems.

c) Attitude toward using

Attitude according to Davis (1989) is an evaluation of beliefs or positive or negative feelings from someone if they have to do behavior that will be determined. The attitude toward TAM is conceptualized as an attitude towards the use of a system that is for acceptance or rejection as a result if someone uses a technology in his work.

d) Behavioral intention to use

According to Davis (1989) interest or intention is the desire to conduct behavior while behavior is a real action or activity carried out. Davis (1989) states that in previous studies interest in a behavior was a good predictor of the use of technology by users of the system. Interest in

behavior shows how much effort an individual makes to commit in carrying out a behavior.

e) Actual use

Actual use according to Davis (1989) defines actual system usage as a real and real condition for the use of a system. The level of use of a technology in a person can be predicted from his attitude towards the technology, for example the desire to add supporting features, motivation to keep using, and motivating other users Davis (1989).

II.2.2 Compatibility

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 researchers have adopted this theory for their research. User's acceptance and use 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. Compatibility: the degree to which innovation is perceived as consistent with existing values and experience of the potential. The above is a form of stages and aspects in negotiating an innovation according to Rogers. But the first most important aspect in negotiating an innovation according to Rogers is Image defined 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, Rogers argued "undoubtedly one of the most information motivation for almost any individual to adopt an innovation is desire to again social status.

II.2.3 Trust

The foundation of "trust" even more difficult and critical because the trust affects lots of essentials to online transactions, such as privacy and security. The online consumers desire the online sellers to be willing and able to act of the consumers' interests, to be honest in transactions, and to be capable of delivering the ordered goods as promised. Online commerce success largely depends on gaining and maintaining the trust and confidence of online shoppers. It is necessary to understand how risk and trust affect the purchasing decisions made on the online.

According to Mayer *et al* (1995) factors that shape trust someone against the other there are three namely the ability, and integrity. All two factors can be explained as follows:

a) Ability

Ability to refer to competencies and characteristics the seller organization in influencing and authorizing the territory that is specific. In this case, how the seller is able provide, serve, until securing transactions from interference from others. This means that consumers get a guarantee satisfaction and security of the seller in making transactions. Kim (2012) states that abilities include competence, experience, institutional endorsement and science knowledge.

b) Integrity

Integrity relates to how behaviors or habits the seller in running his business. Information provided to the consumer whether true to the facts or not. The quality of the product sold is reliable or not. Kim

(2012) argued that integrity can be seen from the angle, fairness, fulfillment, loyalty, honestly, dependability, reliability.

II.2.4 Continuous Use Intention

Continuous intention is defined by Setterstrom *et al* (2013:1142) as the degree to which an individual currently using a new technology, such as a mobile payment service, has developed conscious plans to keep using it in the future. The existing literature indicates that several theories have been employed to explain factors that influence continuance intention to use a new technology. These theories include the expectation-confirmation model (ECM) (Oliver, 1980), the expectation-confirmation model in the context of IT (ECM-IT) Bhattacherjee (2001), the extended expectation confirmation model, also in the context of IT Continued use is critical to the success of mobile payment services (Zhou, 2013:1086).

Maximize the financial investment in mobile payment services, banks, merchants, and mobile network operators ought to ensure that customers will continue to use their services after the initial experience. Yet there is limited empirical evidence of studies investigating the factors that influence consumers' continuance intention to use mobile payment services. Although most studies focus their attention on the adoption of technologies, a few studies that have investigated continued use of technology have employed the TPB, TAM and ECM to understand consumers continued use of self-service based technologies and other contexts (Setterstrom *et al.*, 2013:1139-1154). Consumers continuance intention is also described as 'repurchase intention' because both decisions Bhattachejee (2001:355) follow an initial (acceptance or repurchase) decision, are influenced by the initial use of an information technology or service experience, potentially lead to a

reversal of the initial decision. Understanding consumers' continuance intention is paramount, therefore, as it indicates consumers' levels of satisfaction with the product or service, and satisfaction is an important antecedent to continuance intention.

II.3 Relationship between Variable

II.3.1 Perceived Ease of Use on User Satisfaction

Ease of use is part of the TAM (Technology Acceptance Model), this theory is 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 technology will be free from effort. Several studies that have used ease of use and user satisfaction such as research Amin *et al.*, (2014) that proves positive relationship between PEOU (perceived ease of use), PU (perceived usefulness) and mobile user satisfaction, in other studies prove ease of use significantly affects user satisfaction, this is in accordance with the opinion that there is a positive relationship between ease of use and the acceptance of information technology (Gefen *et al*, 2000). Bataineh *et al* (2015) proving that perceived ease of use in Facebook users in Jordan can have a positive effect on satisfaction. Based on the description, the hypotheses that can be taken in this study are:

H1: Perceived Ease of Use (X1) variable has a positive effect on User Satisfaction (Z)

II.3.2 Perceived Usefulness on User Satisfaction

Usefulness is also a part of TAM (Technology Acceptance Model) which explains a person in using an innovation and its use according to Davis (1989) has

concluded that perceived usefulness may be defined as the way in which a particular system can enhance users' job performance. Almahamid *et al.*, (2011) usefulness found to be linked with satisfaction and continuance intention in many studies such as e-learning systems, in another research Bataineh *et al*, (2015) proving that 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 trust and mobile user satisfaction. Based on the description, the hypotheses that can be taken in this study are:

H2: Perceived Usefulness (X2) variable has a positive effect on User Satisfaction (Z)

II.3.3 Compatibility on User Satisfaction

Compatibility is part of the IDT (Innovation Diffusion theory) which discusses the stages of users in adopting an innovation in IDT there are several factors and 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 potential, the above is a form of stages and aspects in negotiating an innovation. From previous studies many researchers examined examining the positive influence of compatibility on user satisfaction. Research Liao & Lu's (2008) the effect of perceived compatibility should be taken into account cautiously toward user satisfaction. Based on the description, the hypotheses that can be taken in this study are:

H3: Compatibility (X3) variable has a positive effect on User Satisfaction (Z)

II.3.4 Trust on User Satisfaction

Trust is an important part in purchasing services or goods in online media 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 research Bataineh *et al.*, (2015) research on Facebook social media users in Jordan 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 trust as one of the factors that are perceived as factors that have a positive relationship with user satisfaction. (Amin *et al.*, 2014). Other studies that reinforce the positive relationship Customer satisfaction is, therefore, considered to influence trust and customer retention (Lin and Wang, 2006). Based on the description, the hypotheses that can be taken in this study are:

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

II.3.5 User Satisfaction on Continuous Use Intention

Customer Satisfaction According Schnaars (1991) states that the purpose of business is to create satisfied customers, According Tjiptono (2014:354) that consumer satisfaction is formulated as the overall attitude towards an item / service 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 one of the factors is repurchase intention. Based on Bhattachejee (2001:355) 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 a product or service is the main motivation for its continued use. There are also

studies Pereira *et al.,* (2015) that use satisfaction as one of the factors in Brazilian society to use e-learning, and after satisfaction there will be created a desire or continued interest in using e-learning. Another studies Bataineh *et al.,* (2015) about Facebook social media users in Jordan who have a positive relationship between satisfaction factors by asking for repeated use. Consumer's continuance intention is determined by their satisfaction with prior use an association that has been corroborated in previous studies (Chen, Yen & Hwang, 2012; Hong et al., 2006). Based on the description, the hypotheses that can be taken in this study are:

H5: User Satisfaction (Z) variable has a positive effect on Continuous Use Intention (Y)

II.4 Conceptual Model and Hypothesis Model

II.4.1 Conceptual Model

According to (Sugiyono, 2012: 32) the concept can be interpreted as a term and definition that is used to abstractly describe events, circumstances, groups, or individuals who are the focus of social. Based on journals and previous research, the researcher makes a conceptual model by taking several theories and several factors in this study.

This research concept model can be seen in the figure 2.2 below:

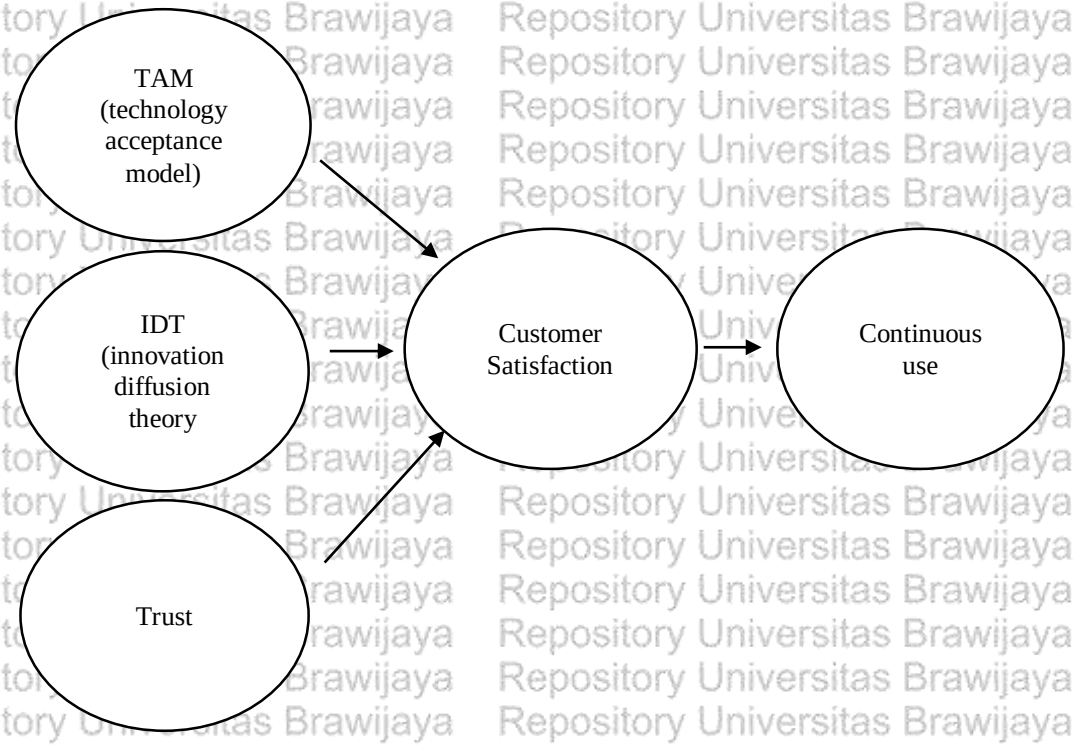


Figure 2.2 Research Model Conceptual
Source : researcher

II.4.2 Hypothesis Model

Hypotheses are specific statements that are still predictive or suspect researchers, or explain in concrete terms what is expected by researchers from the formulation of the problems that have been previously proposed (Suryani and Hendrayadi, 2016: 99). Based on the problems that have been formulated, the purpose of the research, the theoretical basis, before and previous research, and the conditions in practice, the hypothesis model can be seen in figure 2.3

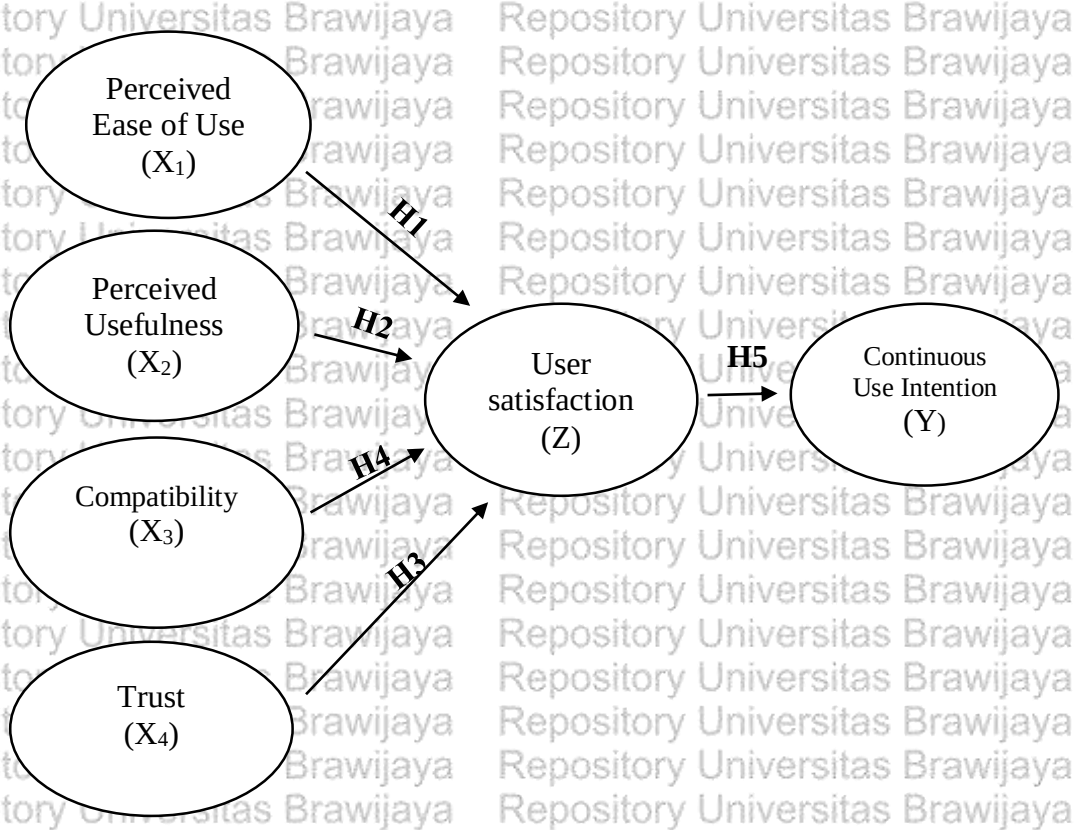


Figure 2.3 Research Model
Source: researcher

In accordance with the formulation of the problem in this study, the hypothesis of this study is as follows

H1 : Pereived Ease of Use has a significant effect on User Satisfaction

H2 : Perceived Usefulness has a significant effect on User Satisfaction

H3 : Compatibility has a significant effect on User Satisfaction

H4 : Trust has a significant effect on User Satisfaction

H5 : User Satisfaction has a significant effect on the Continuous Use Intention

CHAPTER III
RESEARCH METHOD

III.1 Type of Research

This research uses explanatory research, an explanatory research goes beyond the description and attempts to explain the reasons of phenomenon that the descriptive study only observed. Singarimbun (1989) explain explanatory research is a research that explains the relationships that are related between research variables and testing hypotheses that have been formulated previously.

This research has independent and dependent variable to look for how much effect of independent variable on dependent variable. This research uses survey research methods. According to Singarimbun (1989: 4) survey research is a study that takes a sample of the population determined using a questionnaire as data collection. Research with the survey method does not need to examine all populations because it takes a long time. Research with a portion of the population in the hope that the results obtained can describe the nature of the population concerned. Sampling must use methods that are in accordance with the characteristics of the population and research objectives (Singarimbun,1989).

III.2 Research Location

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 and GO-PAY applications.

III.3 Variable, Definition of Operation Variable and Measurement Scale

III.3.1 Variable

The approach in this study uses quantitative pressure, research that uses a quantitative approach usually uses variables in determining the object or derivative of the concept used. According to Sugiyono, 2012: 38) is all things that have any form used by researchers to be studied or studied in depth in order to obtain information about it and then danced conclusions outline. Variables in this study consisted of independent variables, bound variables, and variables the following intervening is an explanation of each variable:

a) *Independent Variable*

According to Sugiyono (2012:59), independent variables is variables that affect or be on changes or the emergence of the dependent variable. The independent variable used in this study is Perceived Ease of Use (X1), Compatibility (X2), Usefulness (X3) and Trust (X4).

b) Intervening Variable

Intervening Variable is an intermediate variable which lies between independent and dependent variables, so the independent variables do not directly affect the change or the emergence of the dependent variable (Sugiyono, 2012: 61). The intervening variable that used in this study is User Satisfaction (Z).

c) Dependent Variable

According to Sugiyono (2012: 59) the dependent variable is a variable affected or as a result, because of the independent variables. Dependent variables used in this research is continuous intention to use (Y).

III.3.2 Definition of Operational Variable

According to Sarwono (2006:27) operational definition is the definition that makes the variables being examined become operational in relation to the process of measuring these variables. The operational definition will form a specific definition according to the criteria, so that it can be tested and measured. Operational definition in this study are as follows:

a. Perceived Ease of Use

Ease of Use is the view of consumers towards GO-PAY based on the stimulus seen and received by the senses.

a) Quickly to adapted GO-PAY application because its easy to using.

b) Operation of the GO-PAY application is easy, it can done alone without guidance.

c) Navigation on the GO-PAY application is easy to use and not complicated.

d) The GO-PAY application interface is easy user friendly.

b. Perceived Usefulness

Usefulness in this study means that the GO-PAY feature in the GO-JEK application is to provide useful and easy benefits. The items of ease of use indicators are:

a) GO-PAY application improves user ability to make payments
b) GO-PAY application improves user productivity in making payments.
c) GO-PAY application improves user effectiveness in making payments.

c. Trust

Trust is essential in order for meaningful interactions and information exchanges to occur, to undertake the risk of providing personal information and believing that the online retailers will deliver goods as promised, trust variables are measured using 3 indicators:

1. Ability

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 ability indicators are:

a) GO-PAY has ability to handle service as mobile payment company.
b) GO-PAY has experience providing service as mobile payment company.
c) GO-PAY its trust worthy mobile payment company.

2. Integrity 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 ability indicators are:

a) GO-PAY represent a company will deliver on promises made.

b) GO-PAY would keep its commitment in provide worth it service.

c) GO-PAY would keep its consistent in providing worth it service.

d) GO-PAY have integrity in providing service compared to competitor.User Satisfaction

User satisfaction is one measure of the success of a company in an effort to meet consumer expectations. satisfaction variable can be measured using 4 indicators:

1. Re-purchase

Re-purchase in this study means that consumers who have been able to use the Go-Pay feature will use it again. The items of Re-purchase indicators are:

a) User Want to go back to top-up the GO-PAY balance.

b) User Want to reuse the GO-PAY feature.

c) User use the GO-PAY feature for other transactions.

2. Word of Mouth

Word of mouth in this study means that consumers who have used Go-pay to transact will say good things and will spread. The items of Word of Mouth:

a) Would say good things about GO-PAY

b) Tell experiences when using GO-PAY to others

c) Recommend GO-PAY features to others

3. Brand Image

Brand Image in this study means that consumers who use Go-pay have an interesting picture and the use that uses it has an advantage.

The items of Brand Image:

a) GO-PAY feature is different from other similar payment features

b) GO-PAY feature is more attractive compared to other similar payment features

c) GO-PAY feature is better than other similar payment features

d. Compatibility

Compatibility is one measure of suitability of a product or service.

Compatibility variable can be describe using 4 items:

a) GO-PAY match the base knowledge.

b) Go-PAY according to the way manage transactions finance.

c) Go-PAY match life style.

d) GO-PAY fully compatible with daily activities.

e. Continuous use intention

User satisfaction is one measure of consumers for a continuing interest in using an item or service. Continue intention to use variable can be measured using 1 indicators:

1 Continue intention this study means that consumers who have used Go-pay for transactions will use GO-PAY again

The items of Brand Image:

a) User want to intend to continue using GO-PAY.

b) Continue using GO-PAY to keep in touch with friends rather than using alternative approaches.

c) Continue using GO-PAY in the feature as digital payments.

The indicators used in this study are described in question items. The operational definition of the variables in this study can be seen in Table 3.1

Table 3.1 Definition of Operational Variable

Variable	Indicator	Item
Ease of Use (X 1) (DeLone & McLean, 2003) Adaptation		1. Quickly to adapted GO-PAY application because its easy to using. 2. Operation of the GO-PAY application is easy, it can done alone without guidance. 3. Navigation on the GO-PAY application is easy to use and not complicated. 4. The GO-PAY application interface is easy user friendly.
Usefulness (X 2) (Battacherjee, 2001), (Chen, Meservy, & Gillenson, 2012) Adaptation		1. GO-PAY application improves user ability to make payments 2. GO-PAY application improves user productivity in making payments. 3. GO-PAY application improves user effectiveness in making payments.
Compatibility (X3) (Rogers, 2010; Lai and Chang, 2010) Adaptation		1. GO-PAY match the base knowledge. 2. GO-PAY according to the way manage transactions finance. 3. GO-PAY match life style. 4. GO-PAY fully compatible with daily activities

Continued from table 3.1

Trust (X4) (Kim *et al*.2003) Adaptation	Ability (X4.1)	1. GO-PAY has ability to handle service as mobile payment company. 2. GO-PAY has experience providing service as mobile payment company. 3. GO-PAY its trust worthy mobile payment company.
	Integrity (X4.2)	1. GO-PAY represent a company will deliver on promises made. 2. GO-PAY would keep its commitment in provide worth it service. 3. GO-PAY would keep its consistent in providing worth it service. 4. GO-PAY have integrity in providing service compared to competitor.
Customer Satisfaction (Z) (Tjiptono 2007) Adaptation	Re-purchase (Z 1.1)	1. User Want to go back to top-up the GO-PAY balance. 2. User Want to reuse the GO-PAY feature. 3. User use the GO-PAY feature for other transactions.
	Word of mouth (Z 1.2)	1. User Tell experiences when using GO-PAY to others. 2. Recommend GO-PAY features to others.

Continued from table 3.1

	Brand image (Z 1.3)	1 GO-PAY feature is different from other similar payment features. 2 GO-PAY feature is more attractive compared to other similar payment feature. 3 GO-PAY feature is better than other similar payment features.
Continuous Use Intention (Y) (Battacherjee, 2001) Replication		1. User want to intend to continue using GO-PAY. 2. Continue using GO-PAY to keep in touch with friends rather than using alternative approaches. 3. Continue using GO-PAY in the feature as digital payments.

III.3.3 Measurement Scale

The measurement scale used in this research is Likert Scale. Sugiyono (2012: 134) is a scale used to measure attitudes, opinions, and perceptions of a person or group of people about a phenomenon or social event. Likert scale is a psychometric scale used in questionnaires and is a scale that is often used in conducting surveys.

Likert scale describes variables as indicators of variables which are then used as a starting point for compiling instrument items in the form of statements or questions. This study uses a Likert scale with an assessment score:

SA : Strongly Agree	= 5
A : Agree	= 4
N : Neutral	= 3
DS : Disagree	= 2
SD : Strongly Disagree	= 1

Source: Sugiyono (2012: 134)

III.4 Population and Sample

III.4.1 Population

Population is a generalization area that consists of objects or subjects which become certain quantities and characteristics determined by researchers to be studied and then drawn conclusions (Sugiyono, 2012: 117). The population in the study were students of Brawijaya university who had used GO-PAY as payment.

III.4.2 Sample

According Sugiyono (2012:118) The sample is representative of the number in the population. When the population is large, and researchers are not likely to study everything in the population, researchers can use samples taken from that population. What is learned from the sample, the conclusion will be applicable to population.

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 (1987:89), as follows:

$$U^1\rho = \frac{1}{2}\ln\left(\frac{1+\rho}{1-\rho}\right) + \frac{p}{2(n-1)}$$

$$U^1\rho = \frac{1}{2}\ln\left(\frac{1+\rho}{1-\rho}\right)$$

$$n = \frac{(Z1-\alpha+Z1-\beta)^2}{(U^2\rho)^2} + 3$$

Explanation:

$U\rho$ = Standard normal random variable corresponding to particular value of the correlation coefficient ρ

$U\rho'$ = initial estimate of up

N = sample size

Z1-α = Price obtained from the standard normal distribution Table with the specified alpha

Z1-β = Price obtained from the standard normal distribution table with the specified beta

ln = Natural logarithm

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

Perhitungan I:

$$U\rho = \frac{1}{2} ln\left(\frac{1+\rho}{1-\rho}\right) + \frac{\rho}{2(n-1)}$$

$$U\rho = \frac{1}{2} ln\left(\frac{1+0{,}30}{1-0{,}30}\right) + \frac{0{,}30}{2(113{,}267-1)}$$

$= 0{,}3095 + 0{,}0013$

$= 0{,}3108$

$$n = \frac{(1{,}96+1{,}29)^2}{(0{,}3108)^2} + 3$$

$$= \frac{10{,}5625}{0{,}096596} + 3$$

$= 112{,}347177$

$= 112$

Based on the consideration that the lowest ρ value to be obtained through this study is ρ = 0.30, α = 0.05 in two-way testing and β = 0.10 so as to obtain n of 112. This show that the sample that I used was 112 for Brawijaya University students who could represent my population.

III.4.3 Sampling Technique

Sampling Technique which does not have the same opportunity for each member of the population to be a sample. The sampling technique in this study used non probability sampling. According Suryani and Hendryadi (2016: 202) purposive sampling is a sample taken with a specific purpose. This research uses purposive sampling because to be a sample respondent is given consideration with the existence of special criteria in order to get a representative result.

III.5 Data Collection Techniques

III.5.1 Source of Data

This research uses primary data obtained directly by researchers from sources through direct observation and research at the research site. This primary data is obtained through questionnaires that have been distributed to the respondents. the data that has been disseminated is useful to find out the direct responses of respondents regarding perceived ease of use, perceived usefulness, trust, compatibility to count the intention to use and user satisfaction.

III.5.2 Data Collection Method

Data collection methods are carried out by distributing questionnaires or questionnaires to respondents online. This questionnaires was made in a paperless with the help of Google Form. Through the help of Google form can save time as well and can increase the accuracy of the appropriate sample. Google form is a useful tool to help planning the event, send surveys, and collect information in an easy efficient way. The items links was deployed via online through email and also researcher social media such as Line and WhatsApp by researcher.

III.5.3 Research Instrument

According to (Sugiyono 2012: 119) measuring instruments in research are usually called research instruments. Instruments in this sense are questionnaires used by researchers to make it easier to obtain data. The instrument used in this study is using online questionnaire, the questionnaire was designed into two parts, namely the statement questionnaire to obtain information about the identity of the

respondents and questionnaires to obtain respondents' responses about the research variables.

III.6 Testing Instruments

III.6.1 Validity Test

According to Siregar (2017: 46) validity is to show the extent to which a measuring instrument is able to measure what you want to measure. Valid instrument has high validity and invalid instruments have low validity (Taniredja, 2011: 42).

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 follows:

$$rxy = \frac{n(\sum xy) - (\sum x . \sum y)}{\sqrt{[n\sum x^2 - (\sum x)^2][n\sum y^2 - (\sum y)^2]}}$$

Source: Arikunto (2010: 213)

Explanation:

rxy = Pearson product moment correlation coefficient

n = sample amount

x = amount of item score

y = amount total score

$\sum x$ = number of x distribution scores

$\sum y$ = number of distribution scores y

$\sum Y^2$ = number of squares in the y distribution score

$\sum x^2$ = number of squares in the x distribution score

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($\alpha = 0.05$). According to Siregar (2017:47) there are several criteria that can be used to find out that the questionnaire is valid, namely:

a) if the product moment coefficient exceeds 0.3
b) if product moment coefficient > r-table ($\alpha; n - 2$) = number of samples
c) Sig value $\leq \alpha$

III.6.2 Reliability Test

The definition of reliability test according to Taniredja (2011: 43) is reliability refers to that an instrument is reliable enough to be used as a data collection tool because the instrument is already good which will not be tendency directing respondents to choose certain answers.

Reliable or reliable instruments will produce trusted data too. Criteria for an 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 follows:

$$\alpha = \left(\frac{\mathrm{k}}{\mathrm{k}-1}\right)\left(1 - \frac{\sum \sigma_b^2}{\sigma_\mathrm{t}^2}\right)$$

(Siregar, 2017:58)

Explanation:

α = Reliability Instrument

k = Amount of question items

$\sum \sigma_b^2$ = Amount of variance items

σ_t^2 = Total variance

III.6.3 Result of Validity and Reliability Test

Result of validity and reliability test of variable of ease of use, usefulness, compatibility, trust, user satisfaction, and continuance intention to use using SPSS 23 program by using product moment correlation from each item of whole question.

a. Validity Test

The results of the validity test for each variable item in the study this is shown in Table 3 as follows:

Table 3.2 Validity Test Result

Variable	Indicator	Pearson Correlation	Valid Correlation Requirements	Notes
Ease of use (X1)	X.1.1	0,737	0,3	Valid
	X.1.2	0,637	0,3	Valid
	X.1.3	0,708	0,3	Valid
	X.1.4	0,809	0,3	Valid
Usefulness (X2)	X.2.1	0,727	0,3	Valid
	X.2.2	0,802	0,3	Valid
	X.2.3	0,780	0,3	Valid
Compatibility (X3)	X.3.1	0,728	0,3	Valid
	X.3.2	0,774	0,3	Valid
	X.3.3	0,716	0,3	Valid
	X.3.4	0,698	0,3	Valid
Trust (X4)	X.4.1.1	0,626	0,3	Valid
	X.4.1.2	0,576	0,3	Valid
	X.4.1.3	0,634	0,3	Valid
	X.4.2.1	0,649	0,3	Valid
	X.4.2.2	0,773	0,3	Valid
	X.4.2.3	0,711	0,3	Valid
	X.4.2.4	0,664	0,3	Valid

Continue from table 3.2

User Satisfaction (Z)	Z.1.1.1	0,572	0,3	Valid
	Z.1.1.2	0,660	0,3	Valid
	Z.1.1.3	0,611	0,3	Valid
	Z.1.2.1	0,636	0,3	Valid
	Z.1.2.2	0,681	0,3	Valid
	Z.1.3.1	0,521	0,3	Valid
	Z.1.3.2	0,515	0,3	Valid
	Z.1.3.3	0,682	0,3	Valid
Continuous Use Intention (Y)	Y.1.1	0,775	0,3	Valid
	Y.1.2	0,832	0,3	Valid
	Y.1.3	0,810	0,3	Valid

Source: Appendix 4

Based on Table 3.2 it can be seen that all research instruments for variable of ease of use, usefulness, compatibility, trust, user satisfaction, and continuance intention to use are valid because they have value Pearson Correlation> 0.3

b. Reliability Test

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

Table 3.3 Reliability Test Result

Variable	Cronbach's Alpha	Notes
Ease of use	0,797	Reliable
Usefulness	0,745	Reliable
Compatibility	0,789	Reliable
Trust	0,763	Reliable
User Satisfaction	0,747	Reliable
Continuous Use Intention	0,829	Reliable

Source: Appendix 4

Based on Table 3.3 it can be seen that all variables perceived ease of use (X1), perceived usefulness(X2), compatibility(X3), trust(X4), user 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.

III.7 Data Analysis Method

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 and proceeding the data based on the variables and the type of respondents, later to be presented with the calculation and the answer of the research problems and calculate the proposed hypothesis (Sugiyono, 2012). The method used in this research is descriptive and path analysis.

III.7.1 Descriptive Statistic Method

Descriptive analysis is a way of simplifying data into a form that is easy to read (Singarimbun, 1989). Descriptive analysis is used to describe the identity of the 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 data will be distributed into the table and then discuss the data obtained descriptively.

III.7.2 Path Analysis

Path analysis is an applied form of multi regression analysis. (Sandjojo, 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 indirect influence between the independent variable and the dependent variable. 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 effect relations.
2) Specified variables are then measured in a certain way.

3) Correlation coefficients are calculated to show the relationship between each pair of variables postulated.
4) The relationship between correlation coefficients is analyzed in relation to the theory.

To use path analysis requires the assumption that:

1) All relationships are linear and adaptive, casual assumptions are shown in the path diagram.
2) Residue (error) is not correlated with the variables in the model and with other residue.
3) Causal flow in the direction.
4) The variables are measured by interval scale or better.
5) The variables are measured without error (perfect reliability).

There are several steps that need to be considered in terms of implementing path analysis, namely:

1) Research instruments that are used must be valid and reliable. The quality of the instrument is very important because conclusions are taken based on the data obtained by using the instrument. Therefore, validity and reliability must be fulfilled by validity directing to compliance, meaning, truth, and usefulness of conclusions taken by researchers and the formula used to test the validity of a data is the product moment correlation formula. Reliability leads to the consistency of scores or answers from the implementation of one instrument to another instrument and from among the set of items and formulas used to test a data using the formula, then a valid and reliable instrument is obtained.

2) Conduct error normality tests, homogeneity tests and significant and linearity tests. The three tests were conducted aimed at the requirements of the statistical test before path analysis was implemented.

3) Testing the causality model with path analysis, required data that has met the requirements. one important requirement is that there is a significant correlation between variables calculated by the correlation coefficient.

4) Test the hypothesis which is the last test with the intention to find out the direct and indirect effects of the variables studied.

CHAPTER IV
RESULT AND DISCUSSION

IV.1 General Description of Location

IV.1.1 Company Overview

Figure : 4.1 go-pay
Source : Facebook @gopayindonesia (2019)

GO-JEK is a start-up company that was founded by Nadim Makariem and was established in Indonesia in 2010. In the beginning, GO-JEK established a call center as an intermediary between GO-JEK drivers with reservations. Along with the technology in 2015, GO-JEK launching applications in the Apps store and Play Store with 3 mainstay features namely GO-RIDE, GO-SEND, GO-MART. Since 2019 GO-JEK become he app has evolved into a super app, a multi-services 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 become a company that contributes to social impacts by GO-JEK (gojek.com), including:

a) Delivering Economic Impact for Indonesia: GO-JEK contributed around Rp 44.2 trillion (US$3 billion) to the Indonesian economy as of end 2018.

b) Our Impact Helps The Members In Our Ecosystem: driver partners After joining GO-JEK the quality of life of our driver partners have increased (100%) of them believe that they can provide better well-being for their family. Most also claim they can now send their children to school, especially with the fair incentives and policies that GO-JEK provides.

c) Merchants GO-JEK ecosystem supports the growth of MSMEs in Indonesia. (93%) of MSME partners experience an increase in transaction volume and (55%) of them experience an increase in earnings.

d) Service providers: GO-LIFE partners with more than 60,000 service providers, (70%) of which are female; and (90%) are high school graduates. Approximately 1 in 20 of our GO-LIFE service providers in GO-MASSAGE and GO-AUTO are persons with disabilities.

Since it has a large impact on the community of GO-JEK at this time adding a number of features that are divided into several categories including Transportation and logistics, food and FMCG, news and entertainment, payments, daily needs and business, each category has its own features according to GO-JEK (gojek.com) category and other features :

a) Transport & Logistics (GO-RIDE, GO-SEND, GO-BOX).
b) Payments (GO-PAY, GO-BILLS, GO-POINTS, PAYLATER, GO-PULSA).
c) Daily Needs (GO-LIFE, GO-MASSAGE, GO-CLEAN, GO-AUTO, GO-FIX, GO-LAUNDRY, GO-GLAM).
d) News and Entertainment (GO-PLAY, GO-TIX).
e) Food and FMCG (GO-FOOD, GO-MED, GO-MART).
f) Business (GO-BIZ).

With many features that have been provided by GO-JEK, this start-up company has 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.

IV.1.2 GO-PAY service on GO-JEK

GO-PAY is a digital payment service that was launched by GO-JEK in 2015, 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 features in go- if the user can pay with one touch and it's easier to do. The GO-PAY 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 form and create a GO-JEK ID to be registered as a GO-JEK consumer, then the consumer can use all features service on the GOJEK application. Here's how to use GO-PAY on the GO-JEK application.

1. Select the GO-JEK application on the user's home.
2. An initial appearance of the GO-JEK can be seen in figure 4.2.

3. Select go-pay in the display above and you can see the appearance of the go-pay and some features that can be seen in figure 4.2.

4. If users want to use GO-PAY IN GO-RIDE, GO-FOOD payments or other features. The thing that needs to be done is to select go-ride in the first look of GO-JEK, after that select the destination you want to go to after that in the payment column select payment using go-pay and make sure there is sufficient balance fulfilled.

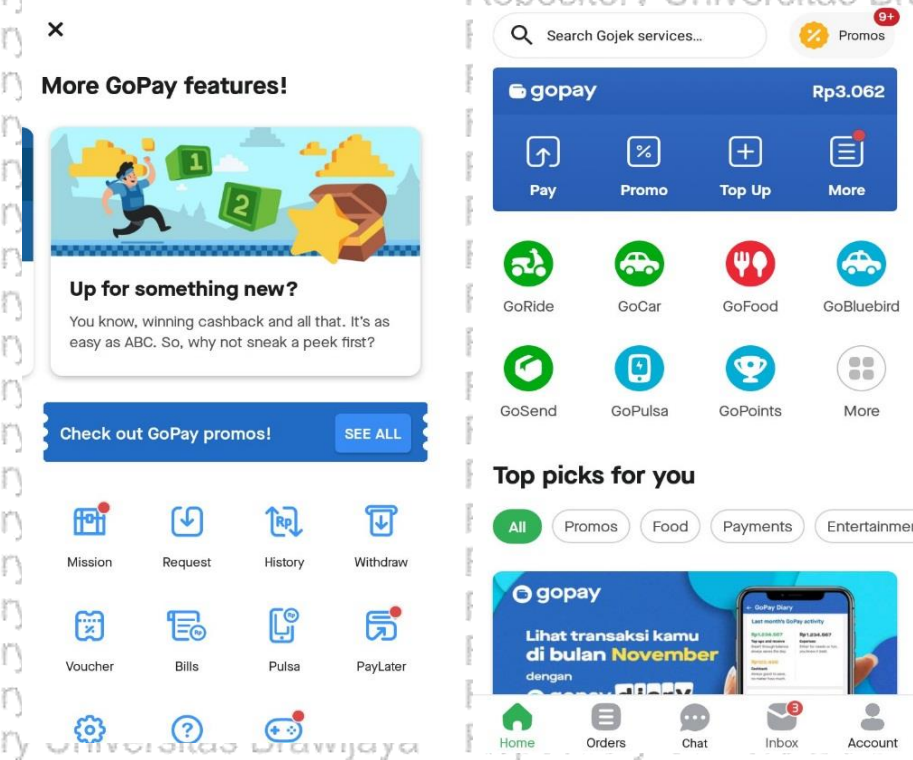


Figure : 4.2 GO-JEK Application Interface
Source : GO-JEK Application (2019)

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 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

technology company in supporting non-cash national movements. This proves that GO-PAY has an impact on digital payments in Indonesia.

IV.1.3 General Description of The Research Location

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). Based on the number of universities, many Malang cities have 4 state universities. One of the favorite state universities in Malang and East Java is Brawijaya University and State University of Malang. These two favorite universities in Malang have quite a large number of students, this is evidenced by data from PDDT (*Pangkalan Data Pendidikan tinggi*) 2019/2020.

No.	Kode PT	Nama PT	Provinsi	Kategori	Status	Data Pelaporan Tahun 2018/2019			Data Pelaporan Tahun 2019/2020		
						Jml Dosen Tetap	Jml Mhs	Rasio Dosen Tetap/Jumlah Mahasiswa	Jml Dosen Tetap	Jml Mhs	Rasio Dosen Tetap/Jumlah Mahasiswa
1	001033	Universitas Negeri Malang	Prov. Jawa Timur	Negeri	Aktif	1.084	38.426	1 : 35.4	1.084	6.976	1 : 6.4

Figure : 4.3 Number of Students at State Universtiy 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 students in 2019 and 2020 this number is quite large compared to the number of other universities in Malang. However, Brawijaya University as the next favorite university has quite a number of students.

No.	Kode PT	Nama PT	Provinsi	Kategori	Status	Data Pelaporan Tahun 2018/2019			Data Pelaporan Tahun 2019/2020		
						Jml Dosen Tetap	Jml Mhs	Rasio Dosen Tetap/Jumlah Mahasiswa	Jml Dosen Tetap	Jml Mhs	Rasio Dosen Tetap/Jumlah Mahasiswa
1	001019	Universitas Brawijaya	Prov. Jawa Timur	Negeri	Aktif	2.101	67.592	1 : 32.2	2.101	65.793	1 : 31.3

Figure : 4.4 Number of students at Brawijaya University
Source : PDDT (2019)

It Can be seen in figure 4.4, Brawijaya University has the number of students in 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 students is in Brawijaya University. Based on the data above, the researcher is confident to conduct a study with a sufficient number of student population can help to prove the use of GO-PAY in Brawijaya University students.

IV.2 General Description of Respondents

Respondents in this study were students at Brawijaya University GO-JEK users who had made payments using GO-PAY. This survey was conducted with a total sample of 112 respondents. The general description of respondents can be seen in the following table:

IV.2.1 Respondent's Description based on Gender

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:

Table 4.1 Frequency Distribution of Respondent's Gender

No	Gender Type	Number of Respondents	Percentage (%)
1	Male	45	40,2
2	Female	67	59,8
	Total	112	100

Source: Description of Respondents Processed

Based on table 4.1, it can be seen that the gender of the respondents is mostly female, as many as 67 people or (59,8%) while respondents with the male are 45 people or (40,2%).

IV.2.2 Respondent's Description Based on Age

Description of the age of the respondents in this study can be seen in the following table:

Table 4.2 Distribution of Respondent's Age

Age	Frequency	Percentage (%)
18	10	8,9
19	23	20,5
20	18	16,1
21	33	29,5
22	24	21,4
23	4	3,6
Total	112	100

Source: Description of Respondents Processed

Based on table 4.2 it can be seen that the majority of respondents aged 21 are 33 people or (29.5%) while respondents aged 18 people are 10 people or (8.9%), respondents are 19 people or (20.5%), respondents aged 20 were 18 people or (16,1%), respondents aged 22 were 24 people or (21.4%), and respondents aged 23 years were 4 people or (3.6%).

IV.2.3 Respondent's Description Based on Faculty

Description of faculty at Brawijaya University of the respondents in this study can be seen in the following table :

Table 4.3 Distribution of Respondent's Faculty

Faculty	Frequency	Percentage (%)
FIA (*Ilmu Administrasi*)	76	68
FEB (*Ekonomi Bisnis*)	7	6,3
FISIP (*Ilmu Sosial Ilmu Politik*)	6	5,4
FPIK (*Perikanan Ilmu Kelautan*)	8	7,2
FT (*Teknik*)	5	4,5
FIB (*Ilmu Budaya*)	9	8,1
Vokasi	1	0,9
Total	112	100

Source: Description of Respondents Processed

Based on table 4.3 it can be seen that some of the respondents came from the *fakultas ilmu administrasi* by 76 people or by (68%), while some respondents from the *fakultas ekonomi bisnis* were 7 people or by (6.3%), respondents from *the fakultas ilmu sosisal dan ilmu politik* were 6 people or by (5.4%), respondents from *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 9 people or by (8.1%), respondents as *vokasi* 1 or as much as (0.9%).

IV.2.4 Respondent's Description Based on College Class

Description of college class at Brawijaya University of the respondents in this study can be seen in the following table 4.4

Table 4.4 Distribution of Respondent's College Class

College Class	Frequency	Percentage (%)
2015	21	18,8
2016	40	35,7
2017	19	17
2018	18	16,1
2019	14	12,5
Total	112	100

Source: Description of Respondents Processed

Based on table 4.4, 2016 lecture class the largest number was 40 people or (35.7%), respondents with class 2015 were 21 people or (18.8%), respondents with 2017 lecture class were 19 people or (17%), respondent respondents 2018 amounted to 18 people or as much as (16.1%), and respondents of the class of 2019 amounted to 14 or as many as (12.5%).

IV.2.5 Respondent's Description Based on Monthly Income

Respondents description of income or allowance per month can be seen in Table 4.5. Income is for respondents who have allowance answer choices are made open for freeing respondents in answering questions. Then to determine interval classes are calculated by the Sturges formula, following their calculations.

C = class range / many classes

C = (Rp 3.000.000-Rp 1.000.000)/8

C= Rp 250.000,-

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

Table 4.5 Distribution of Respondent's Monthly Income

No	Monthly Income Allowance	Number of respondents (People)	Percentage %
1	Rp 1.000.0000 – Rp 1.250.000	21	18,9
2	Rp 1.250.000 – Rp 1.500.000	38	34
3	Rp 1.500.000 – Rp 1.750.000	12	10,8
4	Rp 1.750.000 – Rp 2.000.000	10	8,9
5	Rp 2.000.000 – Rp 2.500.000	23	20,6
6	Rp 2.500.000- Rp 2.750.000	5	4,5
7	Rp 2.750.000 – Rp 3.000.000	3	2,7
Total		112	100

Source: Description of Respondents Processed

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

have promos at various merchants in Indonesia. There are also students who have an allowance of Rp 2.000.000 - Rp 2.500.000 who use GO-PAY.

IV.2.6 Respondent's Description Based on Interest in Using Go-Pay

Based on the results of questionnaire distribution, respondent characteristic 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

No	Interest in Using Go-Pay	Number of Respondents (People)	Percentage (%)
1	Yes	112	100
2	No	0	0
Total		112	100

Source: Description of Respondents Processed

Table 4.6 shows that hat all respondents were interested in using the mobile payment service from GO-JEK, namely GO-PAY.

IV.2.7 Respondent's Description Based on Use

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 of using go-pay within one week, show on table 4.7 below:

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

No	Frequency of Use	Frequency	Percentage (%)
1	2-7 times of use	89	79,5
2	7-12 times of use	14	12,5
3	12-20 times of use	7	6,3
4	More than 20 times of use	2	1,8
Total		112	100

Source: Description of Respondents Processed

Based on the data in table 4.7 it can be seen that respondents use the most go-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 12-20 times the use of 7 people or (6.3%) and respondents who used it as many as 20 times the use by 2 people or as much as (1.8%).

IV.3 Descriptive statistical analysis

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 frequency distribution table obtained from the distribution of questionnaires. Through the frequency distribution table the frequency and percentage of respondents' answers to each indicator are obtained from the statement items in the questionnaire. Respondents' score scores in the numbers 1 to 5 have the following explanation:

5 = Strongly Agree

4 = Agree

3 = Neutral

2 = Disagree

1 = Strongly Disagree

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 formula used to calculate the mean category:

R = Xn – X1

C = R / K

C = {(5−1)/5} = 0,8

Explanation:

C = predicted interval class

K = classes

Xn = highest score value

X1 = lowest score value

Table 4.8 Criteria of Mean Score

Score Value	Interpretation
>4.2-5.0	Very High
>3.4-4.2	High
>2.6-3.4	Neutral
>1.8-2.6	Low
1.0 – 1.8	Very Low

Source : Supranto (2008:74)

While the grand mean value is calculated using the following formula:

Grand Mean = total mean / total item

IV.3.1 Frequency Distribution of Variable Perceived Ease of Use

Variable of Ease of Use consist 4 of question spread to respondents to be answered. The answers are shown in Table 4.9:

Table 4.9 Frequency Distribution Table Perceived of Ease of Use (X_1)

Item	SDA (1)		DA (2)		N (3)		A (4)		SA (5)		Mean
	F	%	f	%	f	%	f	%	f	%	
X.1.1	0	0	1	0.9	7	6.3	43	38.4	61	54.5	4.46
X.1.2	0	0	0	0	8	7.1	34	30.4	70	62.5	4.55
X.1.3	1	0.9	1	0.9	15	13.4	44	39.3	51	45.5	4.28
X.1.4	0	0	4	3.6	11	9.8	51	45.5	46	41.1	4.24
Grand Mean											4.38

Source: Appendix

Note:
SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly Agree, f: frequency, % Percentage
Indicator 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 without guidance.
X1.3= Navigation on the GO-PAY application is easy to use and not complicated.
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 is easy to use (X1.1) As many as 61 (54.5%) respondents answered strongly agree, 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 which means the mean has a very high value with a score of more than 4.2. Based 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 partner to use GO-PAY (X.1.2) As many 70 (62.5%) respondents answered 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 concluded that the majority of GO-PAY users feel GO-PAY services can be done ease without guidance.

Table 4.9 shows the GO-PAY indicator has a navigator that can be 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 neutral, 1 respondent (0.9%) answered disagree and 1 respondents answered 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

it can be concluded that most GO-PAY users feel GO-PAY has navigation that is easy to understand and use

Table 4.9 shows the GO-PAY indicator has a navigator that can be ease to understood (X.1.4) total of 46 (41.1%) respondents answered strongly agree, 51 (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 mean has a very high value with a score of more than 4.2. Based on these results it can be concluded that most GO-PAY users feel GO-PAY the initial appearance on GO-PAY is very nice to see and use.

IV.3.2 Frequency Distribution of Variable Perceived Usefulness

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

Table 4.10 Frequency Distribution Table of Perceived Usefulness (X_2)

Item	SDA (1)		DA (2)		N (3)		A (4)		SA (5)		Mean
	f	%	f	%	f	%	f	%	f	%	
X.2.1	2	1.8	8	7.1	25	22.3	41	36.6	36	32.1	3.90
X.2.2	3	2.7	12	10.7	34	30.4	43	38.4	20	17.9	3.58
X.2.3	1	0.9	14	12.5	23	20.5	37	33	37	33	3.85
Grand Mean											3.78

Source: Appendix

Note:

SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly Agree, f: frequency, % Percentage

Indicator of table 4.10

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

$X_{2..2}$ = GO-PAY application improves user productivity in making payments.

$X_{2.3}$ = GO-PAY application improves user effectiveness in making payments.

Table 4.10 shows the GO-PAY indicator can improves user ability to make payments (X.2.1) As many as 36 (32%). Respondents answered strongly agree, 41(36.6%) people answered agree, 25 respondents (22.3%) answered neutral, 8 respondent (7.1%) answered disagree and 2 respondent answered strongly disagree (1.8%). Indicator (X.2.1) has a mean value of 3.90 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 application improves user ability to make payments.

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 payment.

IV.3.3 Frequency Distribution of Variable Compatibility

Variable of Compatibility consist of 4 question spread to respondents to be answered. The answers are shown in Table 4.11:

Table 4.11 Frequency Distribution Table of Compatibility (X_3)

Item	SDA (1)		DA (2)		N (3)		A (4)		SA (5)		Mean
	f	%	F	%	f	%	f	%	f	%	
X.3.1	8	7.1	10	8.9	17	15.2	41	36.6	36	32.1	3.78
X.3.2	4	3.6	13	11.6	26	23.2	41	36.6	28	25.0	3.68
X.3.3	17	15.2	31	27.7	29	25.9	22	19.6	13	11.6	2.85
X.3.4	2	1.8	11	9.8	30	26.8	47	42.0	22	19.6	3.68
Grand Mean											3.50

Source: Appendix

Note:

SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly Agree, f: frequency, % Percentage

Indicator of table 4.11

$X_{3.1.}$ = GO-PAY match lifestyle

$X_{3..2}$ = GO-PAY according to the way manage transactions finance.

$X_{3.3}$ = GO-PAY match the base knowledge.

$X_{3.4=}$ GO-PAY fully compatible with daily activities

Table 4.11 shows the GO-PAY indicator can adjust to lifestyle (X.3.1) As many as 36 (32.1%) respondents answered strongly agree, 41 (36.6%) people answered agree, 17 respondents (15.2%) answered neutral, 10 respondent (8.9%) answered disagree and 8 respondent answered strongly disagree (7.1%). Indicator (X.3.1) has a mean value of 3.78 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 related whit lifestyle needs.

Table 4.11 shows the GO-PAY indicator use GO-PAY according to the payment that the user want has (X.3.2) As many as 28 (25%) respondents answered strongly agree, 41 (36.6%) people answered agree, 26 respondents (23.2%) answered neutral, answerd disagree 13 respondents (11.6%) and 4 respondent answered strongly disagree (3.6%). Indicator (X.3.2) 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 find GO-PAY can payment that the user want.

Table 4.11 shows the GO-PAY indicator use GO-PAY than other digital 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.

IV.3.4 Frequency Distribution of Variable Trust

Variable of Trust consist of 7 of question spread to respondents to be answered. The answers are shown in Table 4.12:

Table 4.12 Frequency Distribution Table of Trust (X_4)

Item	SDA (1)		DA (2)		N (3)		A (4)		SA (5)		Mean
	f	%	f	%	f	%	f	%	f	%	
X.411	1	0.9	1	0.9	10	8.9	10	8.9	37	33.0	4.20
X.412	1	0.9	5	4.5	23	20.5	46	41.1	37	33.0	4.01
X.413	2	1.8	18	16.1	39	34.8	22	19.6	31	27.7	3.55
X.421	1	0.9	12	10.7	14	12.5	53	47.3	32	28.6	3.92
X.422	2	1.8	6	5.4	20	17.9	46	41.1	38	33.9	4.00
X.423	5	4.5	10	8.9	34	30.4	34	30.4	29	25.9	3.64
X.424	1	0.9	9	8.0	20	17.9	47	42.0	35	31.3	3.95
Grand mean											3.90

Source: Appendix

Note:

SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly Agree, f: frequency, % Percentage

Indicator of table 4.12

$X_{4.1.1.}$= GO-PAY has ability to handle service as mobile payment company.

$X_{4..1.2}$= GO-PAY has experience providing service as mobile payment company.

$X_{4.1.3}$ = GO-PAY its trust worthy mobile payment company.

$X_{4.2.1}$= GO-PAY represent a company will deliver on promises made.

$X_{4.2.2}$= GO-PAY would keep its commitment in provide worth it service.

$X_{4.2.3}$= GO-PAY would keep its consistent in providing worth it service.

$X_{4.2.4}$= GO-PAY have integrity in providing service compared to competitor.

Table 4.12 shows the GO-PAY indicator user believe GO-PAY has ability to handle service as mobile payment (X.4.1.1) As many as 37 (33.0%) respondents 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

means the mean has a very high value with a score of more than 4.2. 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.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.

Table 4.12 shows the GO-PAY indicator represent a company will deliver 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, answered disagree 12 respondents (10.7%) and 1 (0.9%) respondent answered strongly disagree. Indicator (X.421) has a mean value of 3.92 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 represent a company will deliver on promises made.

Table 4.12 shows the GO-PAY indicator would keep its commitment in 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

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 have integrity in providing service compared to competitor.

IV.3.5 Frequency Distribution of Variable User Satisfaction

Variable of User satisfaction consist of 8 of question spread to respondents to be answered. The answers are shown in Table 4.13:

Table 4.13 Frequency Distribution Table of User Satisfaction (Z)

Item	SDA (1)		DA (2)		N (3)		A (4)		SA (5)		Mean
	f	%	f	%	f	%	f	%	f	%	
Z.111	3	2.7	11	9.8	19	17.0	50	44.6	29	25.9	3.81
Z.112	6	5.4	10	8.9	27	24.1	53	47.3	16	14.3	3.56
Z.113	9	8.0	16	14.3	23	20.5	38	33.9	26	23.2	3.50
Z.121	1	0.9	6	5.4	23	20.5	48	42.9	34	30.4	3.96
Z.122	2	1.8	10	8.9	20	17.9	52	46.4	28	25.0	3.84
Z.131	21	18.8	24	21.4	27	24.1	28	25.0	12	10.7	2.87
Z.132	8	7.1	23	20.5	28	25.0	37	33.0	16	14.3	3.27
Z.133	7	6.3	21	18.8	29	25.9	38	33.9	17	15.2	3.33
Grand mean											3.55

Source: Appendix

Note:

SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly Agree, f: frequency, % Percentage

Indicator of table 4.13

$Z_{1.1.1.}$= user want to go back to top-up the GO-PAY balance

$Z_{1..1.2}$= user want to reuse the GO-PAY feature

$Z_{1.1..3}$ = user want Use the GO-PAY feature for other transactions

$Z_{1.2.1}$= Tell experiences when using GO-PAY to others

$Z_{1.2.2}$= Recommend GO-PAY features to others

$Z_{1.3.1}$= GO-PAY feature is different from other similar payment features.

$Z_{1.3.2}$= GO-PAY feature is more attractive compared to other similar payment feature.

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

Table 4.13 shows the GO-PAY the user want to go back to top-up the GO-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, answered disagree 11 respondents (9.8%) and 3 (2.7%) respondent answered strongly disagree. Indicator (Z111) has a mean value of 3.81 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 want to go back to top-up the GO-PAY balance.

Table 4.13 shows the GO-PAY the user want to reuse the GO-PAY feature (Z.112) As many as 16 (14.3%) respondents answered strongly agree, 53 (47.3%) people answered agree 27 respondents (24.1%) answered neutral, answered disagree 10 respondents (8.9%) and 6 (5.4%) respondent answered strongly disagree. Indicator (Z.112) has a mean value of 3.56 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 want to reuse the GO-PAY feature.

Table 4.13 shows the user want Use the GO-PAY feature for other transactions (Z.113) As many as 26 (23.2%) respondents answered strongly agree, 38 (33.9%) people answered agree 23 respondents (20.5%) answered neutral, answered disagree 16 respondents (14.3%) and 9 (8.0%) respondent answered 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 concluded that users user believe GO-PAY want Use the feature for other transactions.

Table 4.13 shows the GO-PAY indicator that user want tell experiences when using GO-PAY to others (Z.121) As many as 34 (30.4%) respondents answered strongly agree, 48 (42.9%) people answered agree, 23 respondents (20.5%) answered doubt - doubtful, answered disagree 6 respondents (5.4%) and 1 (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. Based on these results it can be concluded that users that using GO-PAY want to tell experiences when using GO-PAY to others.

Table 4.13 shows the GO-PAY indicator Recommend GO-PAY to others (Z 122) As many as 28 (25.0%) respondents answered strongly agree, 52 (46.4%) people answered agree, 20 respondents (17.9%) answered neutral, answered disagree 10 respondents (8.9%) and 2 (1.8%) respondent answered strongly disagree. Indicator (Z 122) has a mean value of 3.84 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 want to recommend GO-PAY to others.

Table 4.13 shows the GO-PAY indicator the feature is different from other 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%) 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 these results it can be concluded that users that using GO-PAY have perception that feature have similarity from other payment features.

Table 4.13 shows the GO-PAY indicator the feature is more attractive 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%) and 8 (7.1%) respondent answered strongly disagree. Indicator (Z 132) has a mean value of 3.27 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 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

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

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

Item	SDA (1)		DA (2)		N (3)		A (4)		SA (5)		Mean
	f	%	f	%	f	%	f	%	f	%	
Y.1.1	4	3.6	7	6.3	18	16.1	44	39.3	39	34.8	3.95
Y.1.2	4	3.6	15	13.4	33	29.5	38	33.9	22	19.6	3.53

Continued from table 4.14

Y.1.3	2	1.8	12	10.7	33	29.5	38	33.9	27	24.1	3.68
Grand Mean												3.72

Source: Appendix

Note:

SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly Agree, f: frequency, % Percentage

Indicator of table 4.14

$Y_{1.1.}$= User intend to continue using GO-PAY

$Y_{.1.2}$= Continue using GO-PAY to keep in touch with friends rather than using alternative approaches.

$Y_{1..3}$ = Continue using GO-PAY in the feature as digital payments.

Table 4.14 shows the GO-PAY indicator the User intend to continue using GO-PAY (Y.1.1) As many as 39 (34.8%) respondents answered strongly agree, 44 (39.3%) people answered agree, 18 respondents (16.1%) answered neutral, answered disagree 7 respondents (6.3%) and 4 (3.6%) respondent answered strongly disagree. Indicator (Y.1.1) has a mean value of 3.95 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 have intend to continue using GO-PAY.

Table 4.14 shows the GO-PAY indicator the user will continue using Go-pay to keep in touch with my friends rather than using alternative approaches (Y.1.2) As many as 22 (19.6%) respondents answered strongly agree, 38 (33.9%) people answered agree, 33 respondents (29.5%) answered neutral, answered disagree 15 respondents (13.4%) and 4 (3.6%) respondent answered strongly disagree. Indicator (Y.1.2) has a mean value of 3.53 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 will continue using Go-pay to keep in touch with my friends rather than using alternative approaches.

Table 4.14 shows the GO-PAY indicator In the future, User will use GO-PAY when user make digital payments (Y.1.3) As many as 27 (24.1%) respondents answered strongly agree, 38 (33.9%) people answered agree, 33 respondents (29.5%) answered neutral, answered disagree 12 respondents (10.7%) and 2 (1.8%) 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 these results it can be concluded that users that using GO-PAY will use the feature when user make digital payments.

IV.4 Path Analysis Test Result

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:

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

independent variable	dependent variable	Beta	T	p-Value	Note
Ease of Use	User Satisfaction	0,164	2.353	.020	Significant
R square=0,594 N= 112					

Source: appendix

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:

H1: Ease of use influence significant On User Satisfaction, table 4.15 shows a beta coefficient of 0,164 Shows that the effect of ease of use on user satisfaction

is t-count. As broad 2,353 and greater probability 0.020 (P <0.005). The result is H0 rejected, meaning that the hypothesis stating ease of use has a significant effect on User Satisfaction accepted.

IV.4.2 Path Coefficient of Perceived Usefulness on User Satisfaction

Table 4.16 test results for the path coefficient Perceived Usefulness of use on User satisfaction

independent variable	dependent variable	Beta	T	p-Value	Note
Usefulness	User Satisfaction	.159	2.339	.021	Significant
R square=0,594 N= 112					

Source: appendix

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:

H2: Usefulness significant On User Satisfaction, table 4.16 shows a beta 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 Satisfaction accepted.

IV.4.3 Path Coefficient of Compatibility on User Satisfaction

Table 4.17 test results for the path coefficient Compatibility of use on User satisfaction

independent variable	dependent variable	Beta	T	p-Value	Note
Compatibility	User Satisfaction	.145	2.256	.026	Significant
R square=0,594 N= 112					

Source: appendix

The results of testing directly the effect of Compatibility on user satisfaction can be seen in table 4.17. The research hypotheses tested were as follows:

H3: Compatibility influence significant On User Satisfaction, table 4.17 shows a beta coefficient of 0,145 Shows that the effect of Compatibility on user satisfaction is t-count. As broad 2,256 and greater probability 0.26 (P <0.005). The result is H0 rejected, meaning that the hypothesis stating Compatibility has a significant effect on User Satisfaction accepted Path Coefficient of Trust on User Satisfaction.

IV.4.4 Path Coefficient of Trust on User Satisfaction

Table 4.18 Test results for the path coefficient Trust of use on User satisfaction

independent variable	dependent variable	Beta	T	p-Value	Note
Trust	User Satisfaction	.559	7.814	.000	Significant
R square=0,594 N= 112					

Source: appendix

The results of testing directly the effect of Trust on user satisfaction can be seen in table 4.18. The research hypotheses tested were as follows:

H4: Trust influence significant On User Satisfaction, table 4.18 shows a beta coefficient of 0,559 Shows that the effect of Trust on user satisfaction is t-count. As broad 7,814 and greater probability 0.000 (P <0.005). The result is H0 rejected, meaning that the hypothesis stating Trust has a significant effect on User Satisfaction accepted.

IV.4.5 Path Coefficient of User Satisfaction on continuance use intention

Table 4.19 test results for the path coefficient continuous use intention of use on User satisfaction

independent variable	dependent variable	Beta	T	p-Value	Note
User Satisfaction	Continuous Use Intention	.553	6.957	.000	Significant
R square=0,553 N= 112					

Source: appendix

The results of testing directly the effect of user satisfaction on continuance use intention can be seen in table 4.19. The research hypotheses tested were as follows:

H5: User Satisfaction significant On continuance use intention, table 4.19 shows a beta coefficient of 0,553 Shows that the effect of User Satisfaction on continuance use intention is t-count. As broad 6,957 and greater probability 0,000 (P <0.005). The result is H0 rejected, meaning that the hypothesis stating user satisfaction has a significant effect on continuance use intention accepted

IV.4.6 Purchasing Decision Testing as an Intervening Variable in The Relationship of Technology Acceptance Models, Compatibility and Trust to Continuance Use Intention

The relationship between technology acceptance models, compatibility and trust to continuous intention use, there is a variable user satisfaction as an intervening variable. Calculation of the influence of user satisfaction as follows:

a) Indirect effect of ease of use on continuance use intention through user satisfaction

Indirect Effect (IE) =PYX * PZY

=0,164*0,553

=0,091

The results of this study indicate that user satisfaction is proven as an intervening variable in the relationship between ease of use and continuous use intention. This is evidenced by the results of valuable Indirect Effect calculations 0,091

b) Indirect Usefulness of use on continuance use intention through user satisfaction

Indirect Effect (IE) =PYX * PZY

=0,159*0,553

=0.088

The results of this study indicate that user satisfaction is proven as an intervening variable in the relationship between Usefulness and continuous use intention. This is evidenced by the results of valuable Indirect Effect calculations 0,088

c) Indirect Compatibility of use on continuance use intention through user satisfaction

Indirect Effect (IE) =PYX * PZY

=0,145*0,553

=0.080

The results of this study indicate that user satisfaction is proven as an intervening variable in the relationship between Compatibility and continuous use intention. This is evidenced by the results of valuable Indirect Effect calculations 0,080

d) Indirect Trust of use on continuance use intention through user satisfaction

Indirect Effect (IE) =PYX * PZY

=0,559*0,553

=0.31

The results of this study indicate that user satisfaction is proven as an intervening variable in the relationship between Trust and continuous use intention. This is evidenced by the results of valuable Indirect Effect calculations 0.31

The direct and indirect effects of the variables have been presented in a summary of the results in the following table:

Table 4.20 The direct and indirect effects of the variables

Independent Variable	Intervening variable	Dependent variable	direct influence	Indirect Influence	T	P-value	Note
Ease of Use	User Satisfaction	Continuous use intention	0,164		2.353	.020	Sign
Usefulness			0,159		2.339	.021	Sign
Compatibility			0,145		2.256	.026	Sign
Trust			0,559		7.814	.000	Sign
Ease of Use	-	Continuous Use Intention	-	0,091			Sign
Usefulness			-	0.088			Sign
Compatibility			-	0.080			Sign
Trust				0.31			sign
Continuous use intention	-	User Satisfaction	0,553		6.957	.000	sign

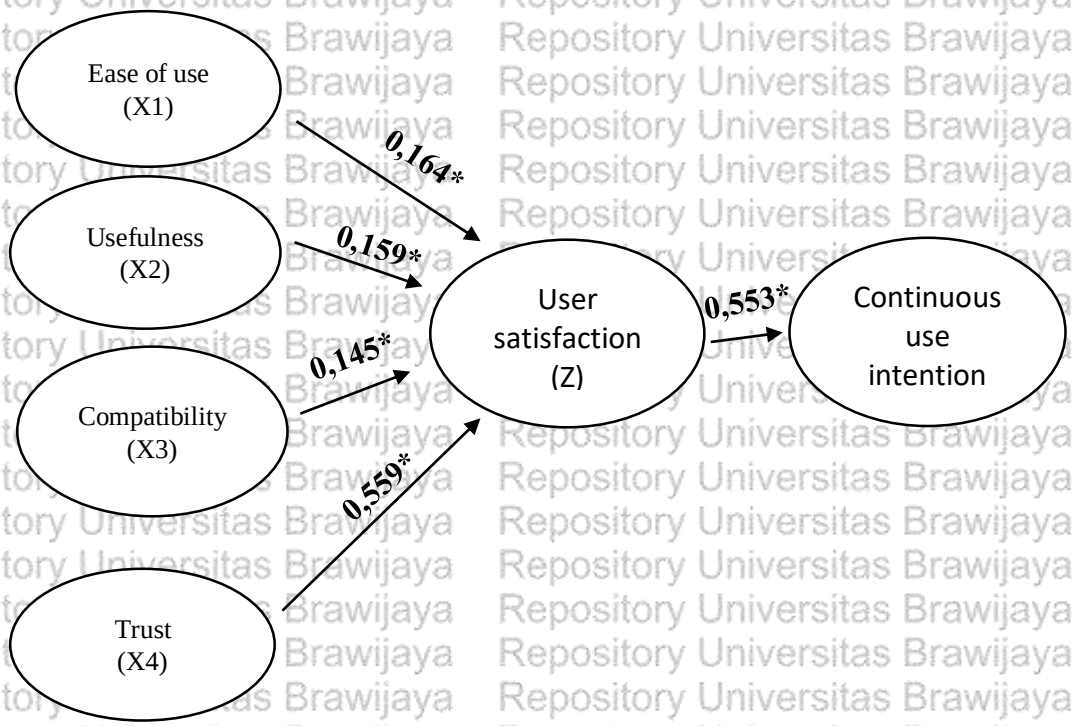
IV.4.7 Path coefficient between variables

The sum of all measurement calculations in this study produces path coefficients between variables. Figure 4.4 is a diagram display of the overall path results. the coefficient of variable ease of use to user satisfaction is 0,164 The

coefficient of usefulness variable on user satisfaction is 0,159 coefficient of variable 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 intention of 0,553. The results of the path analysis have the following equation:

sub structure I : Y =0,164X1+0,159X2+0,145X3+0,559X4

sub structure II : Z =1.027



Note:

*** :** The effect of each variable in numbers

Figure 4.5 Diagram of Path Analysis Result Ease of Use, Usefulness, Compatibility, Trust, thorough User Satisfaction on Continuous Use Intention

IV.4.8 Assessment Model

Assessment model hypothesis in this research was measured using the coefficient of determinants (R^2) in the second equation. Calculating of Assessment model hypothesis as follows:

R^2 model $= 1- (1-R^2_1) (1-R^2_2)$

$=1- (1-0,594) (1-0,553)$

= 1-(0,406) (0,447)

= 1- 0,1815

= 0.8185 or 81,85%

The calculation of assessment model hypothesis showed the result about 81,85%. While the rest of 18,15 % explained by other variables excluded in this research model. Based on the result of the data that has been obtained through calculation of the overall path analysis, it can be conclude that the model of path analysis in this research is valid or feasible.

IV.5 Descriptive analysis

IV.5.1 Perceived Ease of Use variable

The ease of use variable has 4 items namely quickly adapted to the GO-PAY application because its use is easy (X1.1), operation of the GO-PAY application is easy it can be done alone without guidance (X1.2) Navigation on the GO-PAY application is easy to use and not complicated (X1.3) The GO-PAY application interface is easy user friendly (X1.4). The following explanation for each item:

a) Quickly adapted to the GO-PAY application because its use is easy (X1.1). This item shows the number of respondents who answered strongly agreed to 62 respondents (55.4%) with an average score of 4.45. Based on the above results it can be concluded that the respondents strongly agreed to choose go-pay because it is easy to adapt in its use.

b) Operation of the GO-PAY application is easy, it can be done alone without guidance (X1.2). This item shows the number of respondents who answered strongly agree totaling 69 respondents (61.6%) with an average score of 4.54. Based on the above data it can be concluded the

respondents strongly agree that go-pay has a very easy operation and 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 answered strongly agreed to 50 respondents (44.6%) with an average score of 4.26. Based on the above data it can be concluded that the respondents strongly agree that using go-pay is not confusing because the navigation provided is very easy to understand.

d) GO-PAY application interface is easy user friendly (X.1.4). This item shows the number of respondents who answered agree by 52 respondents (46.4%) with an average score of 4.20. Based on the above data it can be concluded that respondents strongly agree that go-pay has a very comfortable and pleasant appearance to look at.

IV.5.2 Perceived Usefulness Variable

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 of the GO-PAY application improves my effectiveness in making payments (X.2.3). The following explanation for each item:

a) User of the GO-PAY application improves my ability to make payments (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

results prove that the GO-PAY application can help the user's ability to carry out digital distribution.

b) User of the GO-PAY application improves user productivity in making payments (X.2.2). This item shows the number of respondents who answered 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 productivity in payment.

c) User of the GO-PAY application improves my effectiveness in making payments (X.2.3). This item shows the number of respondents who answered agree and strongly agree together with the number of 37 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 pricing.

IV.5.3 Compatibility Variable

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 with my payment method (X.3.2), I prefer to make digital payments using GO-PAY than other digital payments (*ovo, link aja*) (X.3.3), Use GO-PAY according to my current situation (X3.4). The following explanation for each item:

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

be concluded that respondents who use go-pay feel that mobile payment go-pay is in line with today's cash-less lifestyle.

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 41 respondents (36.6%) with an average score of 3.68. Based on these results it can be concluded that respondents use go-pay as a payment method today.

c) Prefer to make digital payments using GO-PAY than other digital payments (*ovo, link aja*) (X3.3). This item shows the number of respondents who answered doubtfully by 29 respondents e (25.9%) with an average score of 2.85. Based on these results it can be concluded that respondents have other factors that make other digital payments more attractive than go-pay such as discount / cash back. But in other uses respondents still want to use GO-PAY.

d) Use GO-PAY according to my current situation (X3.4). This item shows the number of respondents who answered agree as many as 47 respondents (42%) with an average score of 3.68. Based on these results it can be concluded that GO-Pay is in accordance with the current form of payment.

IV.5.4 Trust Variable

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

trust worthy mobile payment company (X.4.1.3).I Believe GO-PAY represent a 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 keep its consistent in providing worth it service (X.4.2.3). I Believe GO-PAY have integrity in providing service compared to competitor (X4.2.4). The following explanation for each item:

a) Believe GO-PAY has the ability to handle service as a mobile payment company (X.4.1.1). This item shows the number of respondents who answered strongly agree by 37 respondents (33%) with an average score of 4.20. Based on these results it can be concluded that the user strongly believes in GO-PAY as a mobile payment that can handle services with capabilities.

b) Believe GO-PAY has experience providing service as a mobile payment company (X.4.1.2). This item shows the number of respondents who answered agreeing to 46 respondents (41.1%) with an average score of 4.01. Based on these results it can be concluded 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. 2017 is the most proactive service in supporting non-cash nationally.

c) Believe GO-PAY its trust worthy mobile payment company (X.4.1.3). This item shows the number of respondents who answered strongly agree to 31 respondents (27.7%) with an average score of 3.55. Based on these results it can be concluded that GO users -PAY trusts GO-

PAY as a mobile payment that is worthy of trust in the digital payment industry.

d) Believe GO-PAY represent a company will deliver on promises made (X4.2.1). This item shows the number of respondents who answered agree to 53 respondents (47.3%) with an average score of 3.92. Based on these results it can be concluded that GO-PAY users will make promises made by GO-PAY, for example, vouchers and user security.

e) Believe GO-PAY would keep its commitment in providing worth it service (X.4.2.2). This item shows the number of respondents who answered agreeing to 56 respondents (41.1%) with an average score of 4.00. Based on these results it can be concluded GO-PAY users trust the commitment in the feasibility of mobile payment services.

f) Believe GO-PAY would keep its consistent in providing worth it service (X.4.2.3). This item shows the number of respondents who answered agree totaling 34 respondents (30.4%) with an average score of 3.64. Based on these results it can be concluded that users trust GO-PAY for consistency in the feasibility of mobile payment services.

g) Believe GO-PAY has integrity in providing service compared to competitors (X4.2.4). This item shows the number of respondents who answered agree totaling 47 respondents (42.0%) with an average score of 3.95. Based on these results, users can trust GO-PAY as a mobile payment service that has integrity in service compared to other mobile payment companies.

IV.5.5 User Satisfaction Variable

The User Satisfaction variable has 8 items namely I Want to go back to top-up the GO-PAY balance (Z.1.1.1). I Want to reuse the GO-PAY feature (Z.1.1.2). I Use the GO-PAY feature for other transactions (Z.1.1.3). Tell experiences when using GO-PAY to others (1.2.1). Recommend GO-PAY features to others (Z.1.2.2) .GO-PAY feature is different from other similar payment features (Z.1.3.1). GO-PAY feature is more attractive compared to other similar payment feature (Z.1.3.2).GO-PAY feature is better than other similar payment features (Z.1.3.3). The following explanation for each item:

a) Want to go back to top-up the GO-PAY balance (Z.1.1.1). This item shows the number of respondents who answered agree totaling 50 respondents (44.6%) with an average score of 3.81. Based on these results, the user agrees to top up the GO-PAY balance.

b) Want to reuse the GO-PAY feature (Z.1.1.2). This item shows the number of respondents who answered agree totaling 53 respondents (47.3%) with an average score of 3.56. Based on these results, the user agrees to use the GO-PAY feature again to make a mobile payment transaction.

c) Use the GO-PAY feature for other transactions (Z.1.1.3). This item shows the number of respondents who answered agree totaling 38 respondents (33.9%) with an average score of 3.50. Based on these results, the user agrees to use go-pay in other forms of transactions such as go-anyway / go-food / make payments at other GO-JEK merchants.

d) Tell experiences when using GO-PAY to others (Z.1.2.1). This item shows the number of respondents who answered agree totaling 48 respondents (42.9%) with an average score of 3.96. Based on these results, users agree to share their experiences in using GO-PAY to others who have not or are interested in using go-pay.

e) Recommend GO-PAY features to others (Z.1.2.2). This item shows the number of respondents who answered agree totaling 52 respondents (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 don't use go-pay.

f) GO-PAY features are different from other similar payment features (Z.1.3.1). This item shows the number of respondents who answered agree totaling 28 respondents (25%) with an average score of 2.87. Based on these results, users agree that GO-PAY is a mobile payment that has features that are different from other mobile payments.

g) GO-PAY feature is more attractive compared to other similar payment features (Z.1.3.2). This item shows the number of respondents who answered agree totaling 37 respondents (33%) with an average score of 3.27. Based on these results, users agree that the GO-PAY feature is more accurate than other mobile payments.

h) GO-PAY features are better than other similar payment features (Z.1.3.3). This item shows the number of respondents who answered agree totaling 38 respondents (33.9%) with an average score of 3.33.

Based on these results, users agree that the GO-PAY feature is better than other mobile payment features.

IV.5.6 Continuous use intention Variable

The Continuous use intention variable has 3 items namely I intend to continue using GO-PAY (Y.1.1). I will continue using Go-pay to keep in touch with my friends rather than using alternative approaches (Y.1.2). In the future, I will use GO-PAY when I make digital payments (Y.1.3). The following explanation for each item:

a) Intend to continue using GO-PAY (Y.1.1). This item shows the number of respondents who answered agree totaling 44 respondents (39.3%) with an average score of 3.95. Based on these results, users agree to the interest in using go-pay on an ongoing basis.

b) Will continue using Go-pay to keep in touch with my friends rather than using alternative approaches (Y.1.2). This item shows the number of respondents who answered agree totaling 38 respondents (33.9%) with an average score of 3.53. Based on these results, users agree to use go-pay and continue to use instead of using other mobile payments.

c) The future, GO-PAY users will use when users make digital payments (Y.1.3). This item shows the number of respondents who answered agree totaling 38 respondents (33.9%) with an average score of 3.68. Based on these results, users in the future will use go-pay as a digital payment.

IV.6 Research Discussion

IV.6.1 Perceived Effect of ease of use (X1) on User Satisfaction (Z)

This study conducted by researcher found results that prove that perceived ease 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 items that support the level of significance of perceived ease of use to user 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 , the second statement about "can use without needing help from partners to use 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-PAY as a mobile payment can be ease to use by students of various generations and 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 that GO-PAY can be used in aged 18 until aged 23, and also students from the oldest to the youngest generation can use GO-PAY.

Based on the data mentioned above, perceived ease of use as one of the factors in the acceptance theory is Tam (Tecnology Acceptance Model) which was 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 that certain technology will be free from effort. From evidenced by the data from respondents with a very high grand mean of 4.38 and this can help to make perceived ease of use a factor of user satisfaction.

Based on previous research shows that ease of use significantly affects user satisfaction, this is in accordance with the opinion that there is a positive relationship between ease of use and the acceptance of information technology (Gefen *et al*, 2000). There is also a study of ease of use that has been found to significantly influence satisfaction and the continuity of intention to use an information system (Bhattacherjee, 2001). Bataineh *et al*. (2015) Determinants of Continuance Intention to Use Social Networking Sites SNS's: Studying the Case of 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 and the factors perceived are ease of use and usefulness as one of the TAM theories derived from Bhattacherjee.

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 behavior of technology users, this is evidenced by perceived usefulness is one of

the factors in the acceptance theory that is TAM (Tecnology Acceptance Model) in 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 be interpreted that if using GO-PAY can improve performance in activities and after that if the answer is satisfied it will continue to the next stage of user satisfaction. This has been proven by several previous studies usefulness is one of the factors of TAM (Technology Acceptance Model) which is bound by ease of use, in comprehending usefulness can be defined as the degree to which a customer believes that e-shopping will improve the performance. Usefulness found to be linked with satisfaction and usefullnes in many studies such as e-learning systems (Almahamid et al., 2011). Bataineh *et al.* (2015) Determinants of Continuance Intention to Use Social Networking Sites SNS's: Studying the Case of Facebook.

IV.6.3 Compatibility (X3) on User Satisfaction (Z)

This study conducted by researcher has found that compatibility has a direct effect on user satisfaction of 0.145 and has a significance value of 0.25 (P <0.050) 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 lifestyle" second "using GO-PAY according to the user's payment method" third "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 above items and the daily money of respondents who have used the lowest GO-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 2.500.000. From the monthly acceptance data above, it can be concluded that GO-

PAY users can use GO-PAY with the smallest nominal of IDR 1.000.000 to 3.000.000, and also the most GO-PAY users are in the monthly income of Rp 2.000.000 to Rp 2.500.000.

Based on the data mentioned above, compatibility has a strong influence on user satisfaction because compatibility is a technology adaptation theory that was introduced (Rogers, 1995) with the theory IDT (Innovation Diffusion Theory) in the theory there is compatibility as one of the factors. According to (Rogers, 1995) 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 compatibility has an understanding of suitability in a technology in its era and if 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 and Bhattacherjee and Tornatzky and Klei, according to (Liao & Lu's, 2008) the effect of perceived compatibility should be taken into account cautiously. Based on this research it can be seen that compatibility has a factor in internet banking users in Taiwan on an ongoing basis and has a high level of user satisfaction in its use.

IV.6.4 Trust (X4) on User Satisfaction (Z)

This study conducted by researcher proves that trust has a direct influence on 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 useful for deducing this trust variable, the first "GO-PAY is trusted, the user can 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 maintain its commitment", of the three items above there is a very high mean

including first 4.20, second 4.01, third 4.00, based on the data above proves that 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 large number (59.8%), this proves that women have more trust and use of GO-PAY.

The key issue that most customers are worried about when doing e-transactions which is privacy and security, particularly regarding their personal and sensitive information. Trust considers as cornerstone of successful online interactions, the 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 perceived as factors that can influence continuance intention through satisfaction. 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 feel that trust has a very positive influence on satisfaction and repeated use, this is 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 factors that have a positive relationship with user satisfaction. Amin *et al* (2014), which conducted research related to mobile banking users in Malaysia using trust as a factor in creating customer satisfaction in using mobile payment, this perception is evidenced by studies Rose *et al (*2012) found that online customer satisfaction has both a direct and indirect relationship with repurchase intention via 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. Other studies that reinforce the positive relationship Customer satisfaction is,

therefore, considered to influence trust and customer retention (Lin and Wang, 2006).

IV.6.5 User Satisfaction (Z) on Continuance Use Intention (Y)

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 ($p < 0.005$), and t-test 6.957. From the data above, there are also items that have a 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 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 third "recommends GO-PAY to people others "there is a high mean of 3.84. From the two items above, it can be proven that the respondent is interested in using it again and will make a testimony to someone else.

In the continuous use intention variable has an item that proves that the go-pay 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 (100%) respondents interest in using GO-PAY, the second item "in the future users 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 GO-PAY will make a repurchase / repetitive use interest that has been introduced by (Bhattachejee, 2001).

There are also previous studies that explain customer satisfaction is part of the user experience in feeling a product or service, if the user has felt the product and

service then an assessment of the form of satisfaction will appear. Lin and Wang, (2006) Satisfaction is defined "as a consumer's post-purchase assessment and affective response to the total product or service experienced". According to previous studies such as Liao *et al* (2011) state that satisfaction with a product or service is the main motivation for its continued use. There are also studies Pereira *et al* (2015) that use satisfaction as one of the factors in Brazilian society to use e-learning, and after satisfaction there will be created a desire or continued interest in using e-learning.

There are also studies Bataineh *et al* (2015) about Facebook social media users in Jordan who have a positive relationship between satisfaction factors by asking for repeated use. There is also another understanding according to Hong *et al* (2002) suggesting that managing users' satisfaction levels is critical to encouraging continued IT products/services usage.

CHAPTER V
CONCLUSION AND RECOMENDATION

V.1 Conclusion

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:

1. The results in this study have found that a greater probability of 0.020 below 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 University students feel GO-PAY has the ease of using it without need effort so that it can create positive experiences and create consumer behavior after using is cutomer satisfaction.
2. The results in this study have found that a greater probability of 0.021 below 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 Brawijaya University students who use GO-PAY can improve its ability to 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 create consumer behavior in the form of user satisfaction
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 factors believed in user satisfaction, which mean GO-PAY users in 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

daily money income. Users who already feel the GO-PAY suitability as a form of chasless scoiety will create positive experiences and continue with consumer behavior is user satisfaction

4. The results in this study have found that a greater probability of 0.000 below 0.005 create an influence relationship, and also trust is one of the factors trusted by user satisfaction, which mean GO-PAY users in Brawijaya university students feel trust in GO-PAY as a service payment mobile. By having a high 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 for GO-PAY because trust is a form of consumer behavior, and if it can be trusted the user will be satisfied with the services provided.
5. The results in this study have found that a greater probability of 0.000 below 0.005 create an influence relationship, and also satisfaction of use is the next stage for the interest in reusing, which mean GO-PAY users in Brawijaya university tudents feel satisfied when using GO-PAY due to factors mentioned above has represented user acceptance of technological innovation. Consumer behavior that has reached the satisfied stage of use will continue to the next stage which will require reuse, in reusing it is driven by the phenomena created is cashless society.

V.2 Recommendation

Based on the conclusions in this study, here are some suggestions that can be taken into consideration or input for the company and further research

V.2.1 Practical Recommendation

a. GO-PAY is more considering making conformance in the field of mobile payment, because there are still respondents who are more likely to use the mobile paymnet application.

b. GO-PAY should consider changing the interface in GO-PAY display so it doesn't have anything in common with other mobile payment displays.

c. GO-PAY can focus on the trust and security of consumers when making payments, because of the many modes of fraud that often occur, and can provide guidance and notifications regarding the characteristics of fraud and can be displayed on social media

d. GOPAY can make a movement about cashless to all Indonesian people to create a customer base that will use GO-PAY in a sustainable manner.

V.2.2 Academical Recommendation

a. Further to increase research sample and research location its around university in Malang City for making the research result more representative.

b. Future studies are also expected to include questions introduction to the form of open questions related to the variables studied, in order to free the respondent in answering and help a deeper explanation in the research discussion and research advice.

c. Future studies are expected to use innovation diffusion theory as one of the variables that can measure a person's level in adopting an innovation.

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APPENDIX 1

UNDERGRADUATED THESIS RESEARCH QUESTIONNAIRE

"The Factors Influences of Customer Satisfaction and Continuous Use Intention of Mobile Payment"

(Survey on Go-Pay Consumer in Malang City)

Dengran hormat,

Perkenalkan saya Arnold Wilhelmus Jasen mahasiswa S1 Administrasi Bisnis, Fakultas Ilmu Administrasi, Universitas Brawijaya. Penelitian ini dilakukan dalam rangka menyelesaikan tugas akhir untuk meraih gelar sarjana pada jurusan Ilmu Administrasi Bisnis konsentrasi pemasaran. Kesediaan saudara dalam mengisi kuesioner ini sangat membantu saya dalam menyelesaikan penelitian ini

Responden dalam penelitian ini :

1. Mahasiswa aktif di Universitas Brawaijaya.
2. Memiliki aplikasi GO-JEK dan pernah menggunakan layanan GO-PAY secara terus-menenerus (2-7 kali) dalam seminggu.

Saya akan menjamin kerahasiaan data yang sudah saudara/i berikan, karena jawaban tersebut hanya akan digunakan sebagai bahan penelitian dan tidak untuk dipublikasikan..Atas segala bantuan Saudara/i dalam mengisi kuisioner ini, saya ucapkan banyak terima kasih.

Hormat saya,

Arnold Wilhelmus Jasen
155030207121020

Data Diri Responden

Description (optional)

Nama Lengkap *

Short answer text

Jenis Kelamin *

- Laki-Laki
- Perempuan

Usia *

Short answer text

Fakultas *

Short answer text

Angkatan Masuk *

- 2015
- 2016
- 2017
- 2018
- 2019

Pendapatan/Uang Saku Per Bulan *

Short answer text

Alamat E-mail *

Short answer text

Apakah anda tertarik menggunakan GO-PAY sebagai bentuk pembayaran online ? *

- Ya
- Tidak

Dalam satu minggu berapa kali anda pernah menggunakan GO-PAY untuk pembayaran transaksi ? *

- 2-7 kali
- 7-12 kali
- 12-20 kali
- Lebih dari 20 kali

Persepsi Kemudahan Penggunaan

Pengisian Kuisioner ini berdasarkan pengalaman pribadi anda dalam menggunakan GO-PAY yaitu layanan pembayaran digital

Mohon tandai pada kolom pertanyaan-pertanyaan dibawah ini sesuai denga pilihan jawaban anda
5 :Sangat Setuju
4 :Setuju
3 :Ragu-ragu
2 :Tidak Setuju
1 :Sangat Tidak Setuju

Saya cepat beradaptasi dengan aplikasi GO-PAY karena penggunaannya mudah

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Pengoperasian aplikasi GO-PAY mudah, dapat dilakukan sendiri tanpa bimbingan

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Navigasi di aplikasi GO-PAY mudah digunakan dan tidak rumit *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Tampilan (interface) aplikasi GO-PAY mudah dimengerti pengguna (user friendly) *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Persepsi kegunaan

Pengisian Kuisioner ini berdasarkan pengalaman pribadi anda dalam menggunakan GO-PAY yaitu layanan pembayaran digital

Mohon tandai pada kolom pertanyaan-pertanyaan dibawah ini sesuai denga pilihan jawaban anda
5 :Sangat Setuju
4 :Setuju
3 :Ragu-ragu
2 :Tidak Setuju
1 :Sangat Tidak Setuju

Penggunaan aplikasi GO-PAY meningkatkan kinerja saya dalam melakukan pembayaran digital *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Penggunaan aplikasi GO-PAY meningkatkan produktivitas saya dalam melakukan pembayaran digital *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Penggunaan aplikasi GO-PAY meningkatkan efektivitas saya dalam melakukan pembayaran digital *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Persepsi kesesuaian

Pengisian Kuisioner ini berdasarkan pengalaman pribadi anda dalam menggunakan GO-PAY yaitu layanan pembayaran digital

Mohon tandai pada kolom pertanyaan-pertanyaan dibawah ini sesuai denga pilihan jawaban anda
5 :Sangat Setuju
4 :Setuju
3 :Ragu-ragu
2 :Tidak Setuju
1 :Sangat Tidak Setuju

Menurut saya, menggunakan GO-PAY sesuai dengan kebutuhan gaya hidup saya *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Menurut saya, menggunakan GO-PAY sesuai dengan cara pembayaran saya *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Saya lebih suka melakukan pembayaran digital menggunakan GO-PAY dari pada pembayaran digital lainnya (ovo,link aja) *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Menggunakan GO-PAY sesuai dengan situasi saya saat ini *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Persepsi Kepercayaan

Pengisian Kuisioner ini berdasarkan pengalaman pribadi anda dalam menggunakan GO-PAY yaitu layanan pembayaran digital

Mohon tandai pada kolom pertanyaan-pertanyaan dibawah ini sesuai denga pilihan jawaban anda
5 :Sangat Setuju
4 :Setuju
3 :Ragu-ragu
2 :Tidak Setuju
1 :Sangat Tidak Setuju

Saya percaya bahwa GO-pay memiliki kemampuan dalam menangani pembayaran dalam bentuk online *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Saya percaya GO-pay memiliki pengalaman dalam bentuk pembayaran baru yaitu mobile payment *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Saya percaya GO-pay dapat dipercaya dibandingkan layanan mobile payment lain (ovo,link aja) *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

:::

saya percaya Go-pay akan memenuhi janji pelayanan yang telah diberikan (voucher) *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Saya percaya GO-pay akan berusaha menjaga komitmen pelayanan yang diberikan kepada pelanggan *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

:::

Saya percaya Go-Pay memiliki integritas dibandingkan dengan perusahaan sejenis (ovo,link aja) *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Saya Percaya GO-PAY akan tetap konsisten dalam memberikan layanan yang sepadan *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Kepuasan penggunaan

Pengisian Kuisioner ini berdasarkan pengalaman pribadi anda dalam menggunakan GO-PAY yaitu layanan pembayaran digital

Mohon tandai pada kolom pertanyaan-pertanyaan dibawah ini sesuai denga pilihan jawaban anda
5 :Sangat Setuju
4 :Setuju
3 :Ragu-ragu
2 :Tidak Setuju
1 :Sangat Tidak Setuju

Saya merekomendasiakan fitur GO-PAY kepada orang lain *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Saya mencaritakan pengalaman ketika menggunakan GO-PAY kepada orang lain *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Saya menggunakan Fitur GO-PAY untuk transaksi lain *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Saya mau menggunakan kembali fitur GO-PAY *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Saya mau kembali melakukan top-up saldo GO-PAY *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Aplikasi GO-PAY berbeda dari fitur pembayaran serupa lainnya (OVO.link aja) *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Aplikasi GO-PAY lebih menarik dibandingkan dengan fitur pembayaran serupa lainnya *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Aplikasi GO-PAY lebih baik daripada fitur pembayaran serupa lainnya *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Minat Menggunakan Kembali

Pengisian Kuisioner ini berdasarkan pengalaman pribadi anda dalam menggunakan GO-PAY yaitu layanan pembayaran digital

Mohon tandai pada kolom pertanyaan-pertanyaan dibawah ini sesuai denga pilihan jawaban anda
5 :Sangat Setuju
4 :Setuju
3 :Ragu-ragu
2 :Tidak Setuju
1 :Sangat Tidak Setuju

Saya berniat untuk terus menggunakan aplikasi Go-PAY *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Saya berniat untuk menggunakan aplikasi GO-pay daripada aplikasi alternatif lainnya *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

Kedepannya, saya akan menggunakan aplikasi GO-pay ketika saya ingin melakukan pembayaan digital *

	1	2	3	4	5	
Sangat Tidak Setuju	○	○	○	○	○	Sangat Setuju

APPENDIX 2.
The Identity of Respondents

No	Name	Gender	Age	Faculty	Class of	E-mail
1	Desi k	F	20	Ilmu Administrasi	2016	Desikusumanirum12@gmail.com
2	M Heickal	M	23	Ilmu Administrasi	2015	Heickalh@yahoo.com
3	firza toriq	F	21	Ilmu Administrasi	2016	firsaischaq@gmail.com
4	Kristina Desenta WP	F	21	Ilmu Budaya	2016	kristinasenta42@gmail.com
5	Xandro	M	23	Ilmu administrasi	2015	xandrondro@gmail.com
6	Avinka Cesafi	F	22	Ilmu administrasi	2016	avinkacesafi@gmail.com
7	TANTI	F	19	Ilmu administrasi	2019	Widyartantis09@gmail.com
8	yalissa adella	F	20	Ilmu administrasi	2017	yalissaadella@gmail.com
9	Arlinia Nanda	F	19	Ilmu administrasi	2018	arlinianda@gmail.com
10	Ara	F	19	Ilmu administrasi	2018	rizkytamara999@gmail.com
11	chantika Aurelia	F	20	Ilmu administrasi	2017	chikaurelia26@gmail.com
12	Ammar Rizky A	M	19	Ilmu administrasi	2018	arshyammar@gmail.com
13	firlya hasna	F	21	Ilmu administrasi	2016	firlya.hasna@gmail.com
14	Bagas Prakoso	M	22	Ilmu administrasi	2016	bagasprakoso@student.ub.ac.id
15	Erlita Devy	F	22	Ilmu administrasi	2016	erlitadevyh@gmail.com
16	Sabhika Popi Amani	F	21	Ilmu administrasi	2016	sabhikapoppy@gmail.com
17	Aisyah Nur Annisa	F	19	Ilmu administrasi	2019	nisam.aisyah@gmail.com
18	Satrio Giri W.	M	21	Ilmu administrasi	2016	Satgw.ub@gmail.com
19	Arief nurhadi	M	21	Ilmu administrasi	2016	ariefnhp@gmail.com
20	Naufal Azaki	M	22	Ilmu administrasi	2015	Azakinaufal9@gmail.com
21	Aulia Farhan	M	20	Ilmu administrasi	2017	aulia.farhan@ymail.com

Continued Appendix 2.

22	Alfarez Nurrahman	M	20	Ilmu administrasi	2016	alfarezn@gmail.com
23	afif shalahuddin	M	20	Ilmu administrasi	2017	afifshalahuddin.as@gmail.com
24	Eliana Sandy	F	20	Ilmu administrasi	2017	eliana2sandy@gmail.com
25	Feriska Ajeng	F	22	Ilmu administrasi	2015	feriskaajeng@gmail.com
26	Thalitha Aprilla R	F	21	Ilmu administrasi	2016	thalithaaprilla@gmail.com
27	aditya achmadtul	M	21	Ilmu administrasi	2016	adityachmadtul@gmail.com
28	Shyfa Ananda	F	21	Ilmu Administrasi	2016	shyfa.ananda@gmail.com
29	Yohanes Wisnu	M	22	Ilmu Sosial Ilmu Politk	2015	yohanesdharmesa1@gmail.com
30	Anissa Yuningtyas	F	22	Ilmu Administrasi	2015	Yuningtyasanissa@gmail.com
31	Paul Teguh Kurniawan Wadihardjo	M	21	Perikanan dan Ilmu Kelautan	2016	paulkurniawan17@gmail.com
32	Resa Prabowo	M	22	Ilmu Administrasi	2015	resaprabowokusumo@gmail.com
33	Habib Yoga Setya Budi	M	21	Ilmu Administrasi	2016	arsenalyoga@gmail.com
34	Dhanis Adistira	M	21	Ilmu Administrasi	2016	dhanis.ab@gmail.com
35	Annisa Nur Hidayah	F	21	Ilmu Administrasi	2016	Annsnrhdy@gmail.com
36	Javier hernandes	M	21	Ilmu Administrasi	2016	kkolang123@gmail.com
37	Amalia Nur	F	22	Ilmu Administrasi	2016	amalianurh@gmail.com
38	Intan	F	21	Ilmu Administrasi	2016	Affaintan.fin@gmail.com
39	Daffa Ramadhan	M	21	Ilmu Administrasi	2015	daffa.r98@gmail.com
40	Adha Prayogo	M	22	Ilmu Administrasi	2015	prayogaadha@gmail.com
41	Meidiana Adinda	F	21	Ilmu Administrasi	2016	meidiana.adinda13@gmail.com
42	Andre Njauwman	M	19	Ilmu Administrasi	2018	andrenjauwman@gmail.com
43	Agnes	F	19	Ilmu Administrasi	2018	at.milearosari@gmail.com
44	Benedicta Pascalia A	F	18	Ilmu Administrasi	2019	pascaliadicta@gmail.com

Continued Appendix 2.

45	Chintia Novela	F	19	Ilmu Administrasi	2018	chintiacaroline08@gmail.com
46	Desya fatma	F	18	Ilmu Administrasi	2019	desyafatma17@gmail.com
47	Indira	F	18	Ilmu Administrasi	2019	indiraaltha@gmail.com
48	Kinanthi S	F	18	Ilmu Administrasi	2019	setyaningtyaskiki@gmail.com
49	Wisam Jaya	M	22	Ilmu Administrasi	2015	wisamjaya@gmail.com
50	Monica Henny	F	19	Ilmu Administrasi	2018	monicahenny2016@gmail.com
51	Elvionita R	F	20	Ilmu Administrasi	2017	elvionitaramadhona@gmail.com
52	Kelvin Christianto	M	18	Ilmu Administrasi	2019	kelvin.christianto66@gmail.com
53	Nadya Ferren	F	22	Ilmu Administrasi	2015	Wednescha@gmail.com
54	Fatimah	F	22	Ilmu Budaya	2015	azkfatimah@gmail.com
55	Muhammd Erza	F	23	Fakultas Teknik	2016	erzafasa@gmail.com
56	Dewi Masyithoh	F	22	Ilmu Administrasi	2015	dewim1997@gmail.com
57	Nabila Rizkya S.	F	20	Ilmu Budaya	2017	nabilaa_rs@yahoo.com
58	Hartati Vidiana	F	21	Ilmu Administrasi	2016	jdianata@gmail.com
59	Govinda Alvin A.	M	21	Ilmu Administrasi	2016	gvndalvin@gmail.com
60	Ardan Yoga B.	M	22	Ilmu Administrasi	2015	ardanbenefico@gmail.com
61	Henry C.	M	18	Ilmu Administrasi	2019	Hanklim13@icloud.com
62	Virani Riza T.	F	19	Ilmu Administrasi	2018	viranirizat@gmail.com
63	Khayan	F	19	Ilmu Administrasi	2018	khayantb@gmail.com
64	Nur R	F	19	Ilmu Administrasi	2018	rohmawati97@gmail.com
65	Arif Budiharto	M	18	Ilmu Budaya	2019	arifsinyo09@gmail.com
66	almira silmi	F	22	Ilmu Administrasi	2015	almirasilmi02@gmail.com
67	Alya	F	20	Ilmu Budaya	2017	anadyasmara@gmail.com
68	Elsha Deris	F	21	Ilmu Budaya	2017	deriselsha@gmail.com
69	Clymontin S.	F	23	Ilmu Administrasi	2015	clymontineshalma@gmail.com

Continued Appendix 2.

70	Bella Ardha L.	F	22	Ilmu Budaya	2016	bellaardha98@gmail.com
71	Safrizal Rahadi	M	19	TEKNIK	2018	safrzlrahadi25@gmail.com
72	Herlambang Tiyo	M	19	Ilmu Budaya	2018	lambangtiyo1@gmail.com
73	Happy pratiwi	F	22	Ilmu Budaya	2018	happypratiwi710@gmail.com
74	Salsabila Fatin P	F	20	TEKNIK	2017	salsabilafp13@gmail.com
75	vivian ardine	F	21	Ilmu Administrasi	2016	vivianardin04@gmail.com
76	Muhamad Taufiq	M	21	perikanan dan ilmu kelautan	2016	muhamadtaufiq06@gmail.com
77	Muhamad Taufiq	M	21	perikanan dan ilmu kelautan	2016	muhamadtaufiq06@gmail.com
78	Defani	F	19	Ekonomi Bisnis	2018	devaniismiriam@gmail.com
79	Arkandisari putrilia	F	20	Ekonomi Bisnis	2017	arkandisariputrilia@gmail.com
80	LUSI	F	20	Ekonomi Bisnis	2017	lussiganduls96@gmail.com
81	Rima	F	21	Ilmu Administrasi	2016	rimaangels96@gmail.com
82	Bambang Eka SWP	M	21	TEKNIK	2017	ekabambang97@gmail.com
83	Dewi syahfitri	F	22	TEKNIK	2015	dewisyahfitri000@gmail.com
84	Dzulfiqar Ramadhan	M	18	Ekonomi Bisnis	2019	ramadhanzul@gmail.com
85	Ayu trisnanti	M	18	Ekonomi Bisnis	2019	ayutrisnanti764@yahoo.com
86	Muhammad Ridho Mauluda	M	19	Perikanan dan ilmu kelautan	2018	blessridho@gmail.com
87	muhammad taufiq a	M	19	perikanan dan ilmu kelautan	2019	muhammad.andriyo@gamil.com
88	Nadiyah Puspita Sari	F	22	Perikanan dan ilmu kelautan	2015	nanad9333@gmail.com
89	Tyas Nur Fida	F	19	Ekonomi Bisnis	2018	tyasnurmufida09@gmail.com
90	Hana Ciptangin	F	21	Ilmu administrasi	2016	hanaciptaningg@gmail.com

Continued Appendix 2.

91	Fresty Nurmala Sari	F	18	perikanan dan ilmu kelautan	2019	frestynurmala123@gmail.com
92	Marisa Oktavia	F	22	Ilmu administrasi	2016	rysa.risa@gmail.com
93	Nurul Subahtul Rohmah	F	20	Ilmu administrasi	2017	nurulsubahtul@gmail.com
94	amanda dwi sucia	F	22	Ilmu administrasi	2015	mndsucia97@gmail.com
95	Fauzan Adi	M	19	Ilmu administrasi	2018	fa24611@gmail.com
96	Gregroius Gurman	M	21	perikanan dan ilmu kelautan	2016	gurmanbar@gmail.com
97	neni widya	F	19	Ekonomi Bisnis	2017	widyatr10@gmail.com
98	alberto novan	M	21	vokasi	2016	albertonvan@gmail.com
99	Hafiz Aditya	M	22	Ilmu administrasi	2015	hafizaditya08@gmail.com
100	Iin sanma	F	20	Ilmu administrasi	2017	sanmaiin20@gmail.com
101	Rizka Ayudya	F	20	Ilmu administrasi	2017	rizka.ayudya.pratiwi@gmail.com
102	Lourie Ruth	F	20	Ilmu Sosial Ilmu Politk	2016	louriefrederica@gmail.com
103	Agus Dwi	M	21	Ilmu Sosial Ilmu Politk	2016	dwicahy.gus@gmail.com
104	Brian Patra Anggana	M	21	Ilmu administrasi	2016	brianpatra00@gmail.com
105	Aya shopia	F	19	Ilmu administrasi	2018	shopianing234@gmail.com
106	Andre Tori	M	21	Ilmu administrasi	2016	toribatak21@gmail.com
107	Amira N	F	19	Ilmu administrasi	2017	amiranaufalia@student.ub.ac.id
108	Haritz firmandita	M	21	Ilmu Sosial Ilmu Politk	2016	haritzfirmandita@yahoo.co.id
109	Ilham Febri	M	21	Ilmu Sosial Ilmu Politk	2016	ilhamfebry11@gmail.com
110	M Ridho Alfaridzi	M	22	Ilmu Sosial Ilmu Politk	2015	mridhoalfaridzi@gmail.com
111	Ridzkia Anggia	M	19	Ilmu administrasi	2019	anggiaridzkia@gmail.com
112	angelia Rima	F	20	Ilmu administrasi	2017	rimaangels96@gmail.com

Continued Appendix 2

No	Allowances	Frequency of Weekly Usage	Intention in Using GO- PAY
1	Rp 1.500.000	2-7	Ya
2	Rp 2.500.000	2-7	Ya
3	Rp 1.500.000	2-7	Ya
4	Rp 1.300.000	2-7	Ya
5	Rp 2.500.000	2-7	Ya
6	Rp 2.000.000	2-7	Ya
7	Rp 1.400.000	2-7	Ya
8	Rp 2.000.000	2-7	Ya
9	Rp 1.500.000	2-7	Ya
10	Rp 1.500.000	2-7	Ya
11	Rp 2.500.000	2-7	Ya
12	Rp 1.500.000	2-7	Ya
13	Rp 1.200.000	2-7	Ya
14	Rp 1.500.000	2-7	Ya
15	Rp 1.600.000	2-7	Ya
16	Rp 1.500.000	2-7	Ya
17	Rp 1.500.000	7-12	Ya
18	Rp 3.000.000	7-12	Ya
19	Rp 2.500.000	12-20	Ya

Continued Appendix 2

20	Rp 2.000.000	2-7	Ya
21	Rp 1.800.000	2-7	Ya
22	Rp 1.200.000	More than 20	Ya
23	Rp 2.500.000	2-7	Ya
24	Rp 2.000.000	2-7	Ya
25	Rp 2.000.000	2-7	Ya
26	Rp 1.100.000	7-12	Ya
27	Rp 2.000.000	2-7	Ya
28	Rp 2.800.000	2-7	Ya
29	Rp 1.000.000	2-7	Ya
30	Rp 2.000.000	2-7	Ya
31	Rp 1.600.000	2-7	Ya
32	Rp 3.000.000	7-12	Ya
33	Rp 1.500.000	2-7	Ya
34	Rp 1.500.000	2-7	Ya
35	Rp 1.500.000	2-7	Ya
36	Rp 1.500.000	2-7	Ya
37	Rp 1.100.000	2-7	Ya
38	Rp 2.000.000	12-20	Ya
39	Rp 1.500.000	2-7	Ya
40	Rp 1.100.000	2-7	Ya
41	Rp 1.000.000	2-7	Ya

Continued Appendix 2

42	Rp 1.500.000	2-7	Ya
43	Rp 1.500.000	2-7	Ya
44	Rp 1.700.000	2-7	Ya
45	Rp 1.500.000	2-7	Ya
46	Rp 1.000.000	2-7	Ya
47	Rp 1.300.000	2-7	Ya
48	Rp 1.500.000	2-7	Ya
49	Rp 1.500.000	2-7	Ya
50	Rp 1.500.000	2-7	Ya
51	Rp 2.000.000	More than 20	Ya
52	Rp 1.000.000	2-7	Ya
53	Rp 2.600.000	2-7	Ya
54	Rp 2.100.000	7-12	Ya
55	Rp 1.500.000	2-7	Ya
56	Rp 1.500.000	7-12	Ya
57	Rp 1.400.000	2-7	Ya
58	Rp 2.100.000	12-20	Ya
59	Rp 1.300.000	2-7	Ya
60	Rp 1.000.000	2-7	Ya
61	Rp 2.500.000	7-12	Ya
62	Rp 1.600.000	2-7	Ya
63	Rp 1.500.000	2-7	Ya

64	Rp 2.000.000	7-12	Ya
65	Rp 1.500.000	7-12	Ya
66	Rp 1.300.000	2-7	Ya
67	Rp 1.500.000	2-7	Ya
68	Rp 1.500.000	2-7	Ya
69	Rp 1.800.000	2-7	Ya
70	Rp 2.300.000	2-7	Ya
71	Rp 1.900.000	2-7	Ya
72	Rp 1.400.000	2-7	Ya
73	Rp 1.000.000	2-7	Ya
74	Rp 1.700.000	2-7	Ya
75	Rp 1.500.000	2-7	Ya
76	Rp 1.800.000	2-7	Ya
77	Rp 1.800.000	2-7	Ya
78	Rp 2.300.000	2-7	Ya
79	Rp 1.400.000	7-12	Ya
80	Rp 1.700.000	2-7	Ya
81	Rp 2.000.000	2-7	Ya
82	Rp 2.600.000	2-7	Ya
83	Rp 1.500.000	2-7	Ya
84	Rp 1.000.000	2-7	Ya
85	Rp 1.300.000	2-7	Ya

Continued Appendix 2

86	Rp 1.800.000	2-7	Ya
87	Rp 1.200.000	2-7	Ya
88	Rp 1.200.000	2-7	Ya
89	Rp 2.700.000	12-20	Ya
90	Rp 1.500.000	2-7	Ya
91	Rp 1.700.000	2-7	Ya
92	Rp 1.800.000	7-12	Ya
93	Rp 1.300.000	2-7	Ya
94	Rp 2.200.000	12-20	Ya
95	Rp 1.500.000	2-7	Ya
96	Rp 2.000.000	7-12	Ya
97	Rp 1.200.000	2-7	Ya
98	Rp 1.700.000	7-12	Ya
99	Rp 2.000.000	12-20	Ya
100	Rp 1.800.000	2-7	Ya
101	Rp 1.500.000	2-7	Ya
102	Rp 2.500.000	7-12	Ya
103	Rp 1.400.000	2-7	Ya
104	Rp 1.700.000	2-7	Ya
105	Rp 2.300.000	2-7	Ya
106	Rp 1.800.000	2-7	Ya

Continued Appendix 2

107	Rp 2.500.000		12-20	Ya
108	Rp 1.000.000		2-7	Ya
109	Rp 1.200.000		2-7	Ya
110	Rp 1.700.000		2-7	Ya
111	Rp 1.500.000		2-7	Ya
112	Rp 1.600.000		2-7	Ya

Appendix 3 Tabulation of Respondents Answer

no respon	X1.1	X.1.2	X.1.3	X.1.4	X1	X.2.1	X.2.2	X.2.3	X2	X.3.1	X.3.2	X3.3	X.3.4	X3	X.4.1.1	X.4.1.2	X.4.1.3	X.4.2.1	X.4.2.2	X.4.2.3	X.4.2.4	X4	X
1	4	4	4	4	16	4	4	4	12	4	4	2	4	14	4	4	2	4	4	2	4	24	66
2	5	4	4	4	17	5	4	5	14	3	4	3	4	14	5	5	3	4	5	3	5	30	75
3	5	5	5	5	20	5	5	5	15	4	5	2	4	15	5	5	2	5	5	2	5	29	79
4	3	4	4	3	14	4	4	4	12	2	2	2	4	10	4	3	2	4	4	3	4	24	60
5	5	5	5	5	20	5	5	5	15	3	3	1	3	10	3	4	3	4	4	4	3	25	70
6	5	5	5	5	20	3	3	4	10	4	3	3	3	13	5	5	4	5	5	3	5	32	75
7	5	5	4	5	19	5	5	5	15	4	4	3	3	14	4	4	4	3	4	3	4	26	74
8	4	5	4	5	18	4	5	5	14	4	5	2	4	15	4	4	3	4	5	3	5	28	75
9	5	5	4	4	18	5	5	5	15	4	4	5	5	18	5	4	4	4	4	4	4	29	80
10	4	4	4	4	16	5	4	5	14	3	4	5	5	17	5	3	3	5	4	4	4	28	75
11	4	5	2	4	15	3	3	4	10	5	5	3	4	17	4	3	5	4	5	5	5	31	73
12	5	5	5	5	20	5	5	5	15	5	5	5	5	20	4	4	4	5	5	4	4	30	85
13	5	5	5	5	20	4	4	4	12	5	4	5	4	18	5	4	4	4	5	5	5	32	82
14	4	4	4	4	16	4	2	4	10	2	4	4	2	12	4	4	4	2	4	4	4	26	64
15	5	4	4	4	17	5	5	5	15	4	4	5	4	17	4	4	5	5	5	4	5	32	81
16	5	5	5	5	20	4	4	5	13	5	4	3	4	16	4	5	3	3	4	4	4	27	76
17	5	5	4	5	19	5	3	5	13	3	2	1	2	8	4	4	1	4	3	1	3	20	60
18	5	4	4	3	16	4	4	3	11	3	3	3	3	12	3	3	3	3	3	3	3	21	60
19	5	5	5	5	20	4	4	5	13	4	3	2	4	13	4	4	5	5	5	4	5	32	78
20	5	5	5	5	20	5	4	4	13	3	3	3	4	13	4	4	4	4	4	4	4	28	74
21	5	5	4	5	19	3	3	5	11	4	3	2	3	12	4	4	2	4	4	1	4	23	65
22	5	4	4	5	18	4	3	4	11	4	3	3	3	13	4	4	3	4	4	4	4	27	69
23	4	4	5	5	18	4	4	4	12	5	4	3	4	16	4	4	4	5	5	3	4	29	75
24	4	3	3	4	14	3	4	3	10	4	3	3	2	12	3	3	3	2	4	3	3	21	57
25	5	5	5	5	20	5	5	5	15	5	5	3	5	18	5	5	5	5	5	5	5	35	88
26	5	5	5	4	19	5	4	5	14	4	5	4	5	18	5	4	5	5	5	5	4	33	84
27	4	5	5	5	19	5	4	4	13	5	4	5	5	19	5	5	5	5	5	5	5	35	86
28	4	4	4	4	16	4	4	4	12	5	4	2	2	13	4	4	2	2	2	4	4	22	63
29	5	4	4	4	17	2	1	2	5	1	1	1	2	5	4	4	1	2	1	1	2	15	42
30	4	5	4	5	18	4	5	5	14	5	4	2	4	15	4	5	2	4	4	2	4	25	72
31	5	5	5	5	20	3	3	3	9	2	3	3	3	11	4	4	3	4	4	3	4	26	66
32	1	1	1	1	4	1	1	1	3	2	1	2	1	6	1	1	2	1	1	1	2	9	22
33	5	5	4	5	19	5	5	5	15	5	5	4	5	19	4	4	3	5	4	4	4	28	81
34	5	5	5	5	20	3	3	4	10	3	2	3	3	11	4	4	3	4	4	3	4	26	67
35	4	4	4	4	16	4	4	3	11	4	3	3	4	14	3	4	4	4	4	4	4	27	68
36	4	5	5	5	19	3	3	3	9	4	4	2	3	13	4	3	3	4	3	3	3	23	64
37	4	4	4	4	16	3	3	4	10	3	3	2	3	11	3	3	2	4	3	3	3	21	58
38	4	4	5	5	18	5	5	5	15	5	5	3	4	17	5	5	3	4	4	3	4	28	78
39	4	5	5	4	18	4	4	4	12	4	5	4	4	17	5	5	4	5	5	4	5	33	80
40	4	4	3	2	13	3	3	2	8	1	1	1	3	6	4	3	5	3	3	2	2	22	49

Continued from appendix 3

41	5	5	5	5	20	4	4	4	12	3	3	3	3	12	3	3	3	3	3	3	3	21	65
42	4	4	4	4	16	5	4	4	13	4	4	4	5	17	5	5	5	5	5	5	5	35	81
43	5	3	3	4	15	3	4	5	12	3	3	2	3	11	4	4	2	3	3	3	3	22	60
44	3	3	4	3	13	3	3	3	9	3	3	3	3	12	3	3	3	3	3	3	3	21	55
45	5	5	5	3	18	4	4	4	12	4	3	2	2	11	3	3	2	3	3	2	3	19	60
46	2	3	3	3	11	3	3	3	9	2	2	2	2	8	3	2	3	3	3	3	3	20	48
47	5	5	5	5	20	5	5	5	15	5	5	3	5	18	5	5	3	5	5	3	5	31	84
48	4	5	5	5	19	4	4	4	12	4	4	5	4	17	4	4	5	4	4	4	4	29	77
49	4	4	4	4	16	3	3	4	10	4	3	2	2	11	4	4	3	4	5	3	4	27	64
50	4	3	4	3	14	3	3	3	9	3	3	4	4	14	4	4	2	4	4	2	4	24	61
51	4	4	4	4	16	4	4	4	12	4	4	3	3	14	4	3	4	4	4	4	4	27	69
52	4	5	4	4	17	4	4	5	13	5	4	3	4	16	4	4	3	2	3	3	4	23	69
53	5	5	5	5	20	5	5	5	15	4	4	5	5	18	5	5	5	5	5	5	5	35	88
54	5	5	4	4	18	5	5	5	15	4	5	3	3	15	5	5	3	3	5	3	3	27	75
55	5	5	5	4	19	4	5	5	14	5	5	4	4	18	4	4	4	4	4	4	4	28	79
56	5	4	5	5	19	2	4	3	9	4	5	2	4	15	4	2	5	5	3	5	4	28	71
57	5	5	4	4	18	3	3	4	10	5	3	2	1	11	4	5	5	5	5	4	5	33	72
58	4	5	4	3	16	4	4	5	13	5	4	1	3	13	4	5	3	4	4	5	2	27	69
59	3	5	3	4	15	5	3	4	12	5	4	4	4	17	4	4	3	4	4	5	2	26	70
60	5	5	5	5	20	3	2	3	8	4	3	1	2	10	4	5	3	5	4	5	5	31	69
61	5	5	3	4	17	2	4	3	9	4	4	2	5	15	4	5	3	4	3	3	1	23	64
62	3	5	5	3	16	5	2	3	10	5	4	2	4	15	5	5	3	4	4	3	3	27	68
63	4	5	4	4	17	3	2	4	9	4	4	4	4	16	4	5	3	5	4	4	3	28	70
64	4	4	4	2	14	3	2	3	8	4	3	4	4	15	4	3	2	2	2	1	2	16	53
65	4	4	3	4	15	4	3	4	11	4	4	3	4	15	4	3	2	3	2	3	4	21	62
66	5	5	5	2	17	5	3	5	13	2	5	1	2	10	2	3	2	4	2	5	5	23	63
67	5	4	3	5	17	5	4	3	12	1	3	1	5	10	4	2	2	5	3	2	3	21	60
68	5	5	1	2	13	1	2	5	8	4	2	3	5	14	4	5	5	2	3	4	5	28	63
69	5	3	5	3	16	3	4	2	9	5	4	5	5	19	4	2	5	2	3	3	5	24	68
70	5	5	4	5	19	4	4	5	13	3	2	2	3	10	5	5	3	3	2	4	4	26	68
71	3	4	4	4	15	5	3	4	12	1	2	2	3	8	4	5	3	2	3	3	5	25	60
72	5	4	4	5	18	4	4	5	13	1	1	3	3	8	5	5	4	4	5	5	5	33	72
73	4	5	5	5	19	4	4	5	13	1	2	3	3	9	4	5	3	3	4	5	5	29	70
74	4	4	5	5	18	3	4	5	12	3	2	1	3	9	4	3	5	5	4	5	4	30	69
75	5	5	4	4	18	4	1	2	7	5	4	3	4	16	4	3	3	4	5	4	3	26	67
76	3	5	5	4	17	3	3	4	10	4	5	4	5	18	4	3	5	4	3	5	5	29	74
77	3	5	5	4	17	3	3	4	10	4	5	4	5	18	4	3	5	4	3	5	5	29	74
78	5	5	5	4	19	4	5	4	13	2	5	2	4	13	4	5	5	4	5	5	4	32	77
79	4	5	3	5	17	2	3	3	8	3	4	4	5	16	4	3	5	4	4	3	2	25	66
80	4	5	5	4	18	4	4	3	11	2	2	3	4	11	4	4	5	4	5	5	4	31	71

Continued from appendix 3

81	4	5	5	4	18	4	5	4	13	4	3	5	5	17	5	4	3	2	4	5	5	28	76
82	5	5	4	4	18	2	4	5	11	1	3	2	4	10	5	3	2	5	4	3	4	26	65
83	4	5	3	3	15	5	3	2	10	1	5	1	4	11	3	5	5	4	4	2	4	27	63
84	4	5	3	5	17	4	3	3	10	4	5	4	3	16	5	4	3	4	5	3	4	28	71
85	4	5	4	4	17	5	3	2	10	2	5	4	4	15	5	3	4	3	5	4	3	27	69
86	4	5	3	4	16	4	3	5	12	3	2	4	3	12	4	5	3	4	5	3	5	29	69
87	5	4	5	4	18	4	5	3	12	4	5	3	5	17	4	5	3	4	5	3	4	28	75
88	4	5	5	3	17	3	4	3	10	5	3	2	4	14	4	4	5	4	4	2	3	26	67
89	4	5	4	4	17	4	4	2	10	4	4	5	4	17	5	5	4	4	4	5	5	32	76
90	5	5	5	4	19	5	2	4	11	4	5	3	4	16	5	5	2	4	4	4	4	28	74
91	5	4	4	5	18	5	4	5	14	3	4	1	4	12	4	5	4	4	4	5	4	30	74
92	5	4	4	5	18	3	5	4	12	4	2	1	4	11	5	4	3	5	4	5	4	30	71
93	5	5	5	4	19	4	2	4	10	5	4	2	4	15	5	4	5	4	4	2	2	26	70
94	5	5	5	5	20	4	3	4	11	4	3	2	4	13	5	5	3	4	5	4	5	31	75
95	4	5	5	4	18	2	3	2	7	4	4	2	4	14	4	4	5	5	4	5	4	31	70
96	5	5	5	4	19	4	5	4	13	5	4	1	3	13	4	5	5	4	4	4	5	31	76
97	5	4	4	4	17	2	2	3	7	4	5	1	5	15	5	4	4	4	5	4	3	29	68
98	5	5	5	5	20	4	3	5	12	5	4	4	4	17	4	4	5	5	5	4	5	32	81
99	5	4	5	5	19	4	2	2	8	2	3	1	4	10	4	5	5	2	5	5	3	29	66
100	5	5	5	4	19	5	4	4	13	5	5	2	3	15	5	5	5	4	4	5	4	32	79
101	4	4	4	4	16	3	2	4	9	5	5	2	4	16	5	4	4	5	2	3	4	27	68
102	5	5	5	5	20	4	4	3	11	5	2	1	3	11	4	4	3	5	4	3	4	27	69
103	5	5	4	4	18	4	4	5	13	5	5	2	4	16	5	4	2	4	4	3	5	27	74
104	5	5	4	5	19	5	4	3	12	5	5	5	5	20	5	4	4	4	5	4	4	30	81
105	4	5	3	4	16	4	3	4	11	4	4	1	3	12	4	2	4	4	5	4	4	27	66
106	5	4	5	4	18	5	3	2	10	5	4	2	4	15	5	4	3	5	5	4	5	31	74
107	4	4	5	4	17	2	4	2	8	5	4	4	3	16	4	4	5	2	4	4	2	25	66
108	5	4	5	5	19	5	3	2	10	5	4	5	5	19	5	3	4	5	3	5	4	29	77
109	5	4	4	5	18	5	3	2	10	5	4	4	2	15	4	5	5	5	5	5	5	34	77
110	5	5	4	4	18	5	3	5	13	5	4	4	4	17	5	4	3	4	4	4	5	29	77
111	5	4	4	4	17	5	4	2	11	5	5	4	3	17	5	4	5	5	5	4	5	33	78
112	5	5	5	4	19	5	2	3	10	5	4	4	4	17	5	5	4	5	5	5	4	33	79

Continued from appendix 3

no repond	Z.1.1.1	Z.1.1.2	Z.1.1.3	Z.1.2.1	Z.1.2.2	Z.1.3.1	Z.1.3.2	Z.1.3.3	Z	Y.1.1	Y.1.2	Y.1.3	Y	skor total
1	4	4	4	4	4	4	4	2	30	4	2	2	8	104
2	4	4	4	5	5	3	4	4	33	4	3	4	11	119
3	3	3	4	4	4	2	4	3	27	3	3	3	9	115
4	2	2	2	4	2	2	2	2	18	2	4	4	10	88
5	4	4	4	5	4	4	4	4	33	4	5	4	13	116
6	5	5	3	5	5	3	3	3	32	5	5	5	15	122
7	3	3	4	3	4	3	3	3	26	3	3	3	9	109
8	4	4	3	4	4	3	2	2	26	3	3	3	9	110
9	5	4	2	5	5	3	3	4	31	5	4	5	14	125
10	5	2	4	4	5	1	3	3	27	3	3	3	9	111
11	3	4	3	4	4	3	4	5	30	5	4	3	12	115
12	4	4	4	4	4	4	5	5	34	5	5	4	14	133
13	4	5	5	5	5	4	5	5	38	5	5	4	14	134
14	4	4	2	5	4	2	4	4	29	4	4	4	12	105
15	5	4	4	4	5	5	5	5	37	5	4	4	13	131
16	4	4	3	3	3	3	3	3	26	3	2	3	8	110
17	4	4	2	3	3	3	1	1	21	2	3	3	8	89
18	3	3	3	3	3	3	3	3	24	3	3	4	10	94
19	5	5	5	5	5	5	5	4	39	5	4	5	14	131
20	4	4	4	4	4	4	4	4	32	4	4	4	12	118

Continued from appendix 3

21	3	3	3	4	4	2	2	2	23	3	1	3	7		95
22	4	3	3	4	4	4	3	3	28	4	4	3	11		108
23	4	5	5	5	4	4	2	3	32	4	4	5	13		120
24	3	4	3	4	3	4	3	3	27	4	4	3	11		95
25	5	5	3	5	5	4	4	3	34	4	4	3	11		133
26	5	4	5	4	5	5	4	4	36	5	4	5	14		134
27	4	4	5	4	4	4	5	5	35	4	5	5	14		135
28	4	4	4	4	4	2	2	4	28	4	2	2	8		99
29	1	1	2	4	1	3	1	1	14	2	1	4	7		63
30	4	4	4	4	4	2	2	2	26	4	2	4	10		108
31	4	3	3	4	4	2	2	2	24	4	3	3	10		100
32	2	2	2	1	1	2	1	1	12	1	2	1	4		38
33	4	1	5	5	5	3	3	3	29	5	5	5	15		125
34	4	4	3	4	4	3	3	3	28	4	3	4	11		106
35	4	4	4	4	4	4	4	4	32	4	4	4	12		112
36	3	3	4	5	5	3	2	2	27	5	3	3	11		102
37	2	3	4	3	3	3	3	3	24	3	3	4	10		92
38	5	5	5	5	5	3	3	3	34	4	3	5	12		124
39	4	4	5	5	5	3	4	4	34	4	4	4	12		126
40	5	1	3	2	4	2	3	5	25	5	2	3	10		84

Continued from appendix 3

41	3	3	3	3	3	3	3	3	24	3	3	3	9	98
42	4	4	4	4	4	4	4	5	33	5	5	5	15	129
43	4	4	2	3	4	4	2	2	25	4	4	3	11	96
44	3	3	3	3	3	3	3	3	24	3	3	3	9	88
45	3	3	3	2	2	2	3	2	20	2	2	2	6	86
46	2	2	2	2	2	2	2	2	16	3	3	3	9	73
47	5	5	5	5	5	3	3	3	34	5	3	5	13	131
48	4	4	3	5	5	5	5	4	35	5	4	5	14	126
49	3	4	4	2	2	2	2	2	21	2	2	3	7	92
50	2	1	1	3	2	2	2	1	14	3	3	2	8	83
51	3	4	5	5	5	3	3	4	32	4	4	4	12	113
52	4	3	1	4	4	5	2	3	26	4	1	2	7	102
53	5	5	5	5	5	4	5	5	39	5	5	5	15	142
54	4	4	5	5	4	3	3	2	30	4	3	4	11	116
55	4	4	4	4	4	3	4	4	31	5	4	4	13	123
56	4	3	1	5	5	4	5	4	31	4	4	4	12	114
57	4	3	5	5	5	5	1	5	33	5	4	3	12	117
58	3	4	1	3	2	1	3	1	18	5	3	3	11	98
59	2	4	4	5	3	4	3	5	30	4	1	3	8	108
60	3	4	4	5	4	1	3	4	28	5	4	3	12	109
61	4	2	4	4	4	1	4	3	26	5	4	5	14	104
62	4	3	4	3	3	1	3	4	25	4	5	3	12	105
63	4	5	3	4	4	1	4	3	28	5	4	2	11	109

Continued from appendix 3

64	4	3	4	3	2	1	3	2	22	3	2	2	7	82
65	4	3	4	4	4	2	4	3	28	4	3	4	11	101
66	5	1	2	5	5	4	2	1	25	5	2	1	8	96
67	4	4	2	3	4	2	2	3	24	1	2	3	6	90
68	4	5	5	2	2	5	4	5	32	3	3	2	8	103
69	2	3	4	3	3	1	4	4	24	5	5	5	15	107
70	5	5	1	4	3	5	5	4	32	4	4	4	12	112
71	3	3	1	4	3	2	4	5	25	5	5	5	15	100
72	4	4	5	4	4	4	4	5	34	2	2	3	7	113
73	4	4	3	4	4	3	2	2	26	3	4	4	11	107
74	5	5	5	4	4	3	2	4	32	4	5	3	12	113
75	2	3	4	3	2	4	4	5	27	5	5	4	14	108
76	3	3	4	5	3	5	5	4	32	5	4	3	12	118
77	3	3	4	5	3	5	5	4	32	5	4	3	12	118
78	3	4	4	5	5	4	3	3	31	4	5	5	14	122
79	3	2	3	4	3	3	2	2	22	4	3	4	11	99
80	4	3	5	3	3	4	4	3	29	4	3	3	10	110

Continued from appendix 3

81	4	5	5	4	4	3	4	3	32	4	5	5	14	122
82	4	3	1	4	3	4	2	2	23	3	2	3	8	96
83	4	2	1	3	3	2	4	1	20	5	4	5	14	97
84	5	4	3	4	4	4	5	3	32	5	3	4	12	115
85	4	3	2	3	4	4	5	2	27	5	4	3	12	108
86	4	4	3	5	3	5	4	5	33	5	4	3	12	114
87	1	4	3	4	5	3	5	3	28	4	5	4	13	116
88	4	2	2	3	4	1	4	4	24	3	4	2	9	100
89	4	2	2	4	4	2	4	2	24	5	4	5	14	114
90	2	1	2	3	3	2	4	4	21	4	2	2	8	103
91	5	5	2	5	4	4	3	4	32	4	4	5	13	119
92	4	4	5	3	4	1	4	5	30	4	3	5	12	113
93	2	3	4	4	4	1	5	4	27	2	3	2	7	104
94	4	4	5	4	4	1	4	4	30	4	5	5	14	119
95	5	4	5	5	4	5	4	4	36	4	3	4	11	117
96	5	4	4	5	5	4	5	4	36	4	4	5	13	125
97	5	4	4	3	4	2	4	4	30	4	4	4	12	110
98	5	4	4	2	2	2	4	4	27	1	3	2	6	114
99	1	4	4	4	4	4	2	4	27	5	3	5	13	106
100	5	5	3	4	4	1	4	2	28	5	3	4	12	119
101	5	4	4	4	5	1	4	5	32	4	5	5	14	114
102	4	4	1	3	4	1	4	2	23	5	4	4	13	105
103	4	4	5	4	4	2	3	3	29	5	4	4	13	116

Continued from appendix 3

104	5	5	5	4	4	4	3	4	34	4	5	5	14	129
105	2	3	2	4	4	1	2	4	22	4	5	4	13	101
106	4	2	4	4	5	1	4	2	26	3	5	4	12	112
107	5	4	4	4	4	1	2	4	28	5	4	4	13	107
108	5	4	4	5	4	1	1	3	27	4	2	4	10	114
109	5	4	5	4	5	1	1	4	29	1	3	4	8	114
110	5	4	5	5	5	1	1	4	30	5	5	5	15	122
111	5	4	5	5	5	2	1	4	31	5	3	4	12	121
112	5	4	4	5	4	2	2	4	30	4	3	4	11	120

Appendix 4

Validity result

1. Validity Result Perceived Ease OF Use (X1)

Correlations

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

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

2. Validity Result Perceived Usefulness (X2)

Correlations

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

	Sig. (2-tailed)	.000	.000	.000	
	N	112	112	112	112

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

3. Validity Result Compatibility (X3)

Correlations

		X.3.1	X.3.2	X.3.3	X.3.4	TOTALX
X.3.1	Pearson Correlation	1	.527**	.299**	.250**	.728**
	Sig. (2-tailed)		.000	.001	.008	.000
	N	112	112	112	112	112
X.3.2	Pearson Correlation	.527**	1	.305**	.454**	.774**
	Sig. (2-tailed)	.000		.001	.000	.000
	N	112	112	112	112	112
X.3.3	Pearson Correlation	.299**	.305**	1	.428**	.716**
	Sig. (2-tailed)	.001	.001		.000	.000
	N	112	112	112	112	112
X.3.4	Pearson Correlation	.250**	.454**	.428**	1	.698**
	Sig. (2-tailed)	.008	.000	.000		.000
	N	112	112	112	112	112
TOTALX	Pearson Correlation	.728**	.774**	.716**	.698**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	112	112	112	112	112

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

4. Validity Result Trust (X4)

Correlations

		X.4.1.1	X.4.1.2	X.4.1.3	X.4.2.1	X.4.2.2	X.4.2.3	X.4.2.4	TOTALX
X.4.1.1	Pearson Correlation	1	.466**	.181	.394**	.469**	.276**	.338**	.626**
	Sig. (2-tailed)		.000	.057	.000	.000	.003	.000	.000
	N	112	112	112	112	112	112	112	112
X.4.1.2	Pearson Correlation	.466**	1	.121	.221*	.445**	.232*	.319**	.576**
	Sig. (2-tailed)	.000		.202	.019	.000	.014	.001	.000
	N	112	112	112	112	112	112	112	112

X.4.1.3	Pearson Correlation	.181	.121	1	.244**	.409**	.546**	.250**	.634**
	Sig. (2-tailed)	.057	.202		.009	.000	.000	.008	.000
	N	112	112	112	112	112	112	112	112
X.4.2.1	Pearson Correlation	.394**	.221*	.244**	1	.514**	.306**	.362**	.649**
	Sig. (2-tailed)	.000	.019	.009		.000	.001	.000	.000
	N	112	112	112	112	112	112	112	112
X.4.2.2	Pearson Correlation	.469**	.445**	.409**	.514**	1	.372**	.411**	.773**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	112	112	112	112	112	112	112	112
X.4.2.3	Pearson Correlation	.276**	.232*	.546**	.306**	.372**	1	.415**	.711**
	Sig. (2-tailed)	.003	.014	.000	.001	.000		.000	.000
	N	112	112	112	112	112	112	112	112
X.4.2.4	Pearson Correlation	.338**	.319**	.250**	.362**	.411**	.415**	1	.664**
	Sig. (2-tailed)	.000	.001	.008	.000	.000	.000		.000
	N	112	112	112	112	112	112	112	112
TOTALX	Pearson Correlation	.626**	.576**	.634**	.649**	.773**	.711**	.664**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	112	112	112	112	112	112	112	112

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

*. Correlation is significant at the 0.05 level (2-tailed).

5. Validity Result User Satisfaction (Z)

Correlations

		Z.1.1	Z.1.1.2	Z.1.1.3	Z.1.2.1	Z.1.2.2	Z.1.3.1	Z.1.3.2	Z.1.3.3	TOTALX
Z.1.1	Pearson Correlation	1	.432**	.250**	.297**	.520**	.092	.112	.202*	.572**
	Sig. (2-tailed)		.000	.008	.001	.000	.333	.239	.032	.000
	N	112	112	112	112	112	112	112	112	112

Z.1.1.2	Pearson Correlation	.432**	1	.379**	.326**	.331**	.247**	.192*	.352**	.660**
	Sig. (2-tailed)	.000		.000	.000	.000	.009	.042	.000	.000
	N	112	112	112	112	112	112	112	112	112
Z.1.1.3	Pearson Correlation	.250**	.379**	1	.287**	.359**	.098	.102	.445**	.611**
	Sig. (2-tailed)	.008	.000		.002	.000	.305	.284	.000	.000
	N	112	112	112	112	112	112	112	112	112
Z.1.2.1	Pearson Correlation	.297**	.326**	.287**	1	.669**	.309**	.105	.268**	.636**
	Sig. (2-tailed)	.001	.000	.002		.000	.001	.272	.004	.000
	N	112	112	112	112	112	112	112	112	112
Z.1.2.2	Pearson Correlation	.520**	.331**	.359**	.669**	1	.115	.185	.313**	.681**
	Sig. (2-tailed)	.000	.000	.000	.000		.228	.051	.001	.000
	N	112	112	112	112	112	112	112	112	112
Z.1.3.1	Pearson Correlation	.092	.247**	.098	.309**	.115	1	.285**	.246**	.521**
	Sig. (2-tailed)	.333	.009	.305	.001	.228		.002	.009	.000
	N	112	112	112	112	112	112	112	112	112
Z.1.3.2	Pearson Correlation	.112	.192*	.102	.105	.185	.285**	1	.427**	.515**
	Sig. (2-tailed)	.239	.042	.284	.272	.051	.002		.000	.000
	N	112	112	112	112	112	112	112	112	112
Z.1.3.3	Pearson Correlation	.202*	.352**	.445**	.268**	.313**	.246**	.427**	1	.682**
	Sig. (2-tailed)	.032	.000	.000	.004	.001	.009	.000		.000
	N	112	112	112	112	112	112	112	112	112
TOTALX	Pearson Correlation	.572**	.660**	.611**	.636**	.681**	.521**	.515**	.682**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	

N	112	112	112	112	112	112	112	112	112

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

*. Correlation is significant at the 0.05 level (2-tailed).

6. Validity Result Continuous Use Intention (Y)

Correlations

		Y1.1	Y.1.2	Y.1.3	TOTALX
Y1.1	Pearson Correlation	1	.451**	.420**	.775**
	Sig. (2-tailed)		.000	.000	.000
	N	112	112	112	112
Y.1.2	Pearson Correlation	.451**	1	.550**	.832**
	Sig. (2-tailed)	.000		.000	.000
	N	112	112	112	112
Y.1.3	Pearson Correlation	.420**	.550**	1	.810**
	Sig. (2-tailed)	.000	.000		.000
	N	112	112	112	112
TOTALX	Pearson Correlation	.775**	.832**	.810**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	112	112	112	112

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

Appendix 5

Reliability Result

1. Reliability Result Perceived Ease OF Use (X1)

Case Processing Summary

		N	%
Cases	Valid	111	99.1
	Excluded[a]	1	.9
	Total	112	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.797	5

2. Reliability Result Perceived Ease Usefulness (X2)

Case Processing Summary

		N	%
Cases	Valid	111	99.1
	Excluded[a]	1	.9
	Total	112	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.745	4

3. Reliability Result Compatibility (X3)

Case Processing Summary

		N	%
Cases	Valid	112	100.0
	Excluded[a]	0	.0
	Total	112	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.789	5

4. Reliability Result Trust (X4)

Case Processing Summary

		N	%
Cases	Valid	112	100.0
	Excluded[a]	0	.0
	Total	112	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.763	8

5. Reliability Result User Satisfaction (Z)

Case Processing Summary

		N	%
Cases	Valid	112	100.0
	Excluded[a]	0	.0
	Total	112	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.747	9

6. Reliability Result Continue use Intention (Y)

Case Processing Summary

		N	%
Cases	Valid	112	100.0
	Excluded[a]	0	.0
	Total	112	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.829	4

Appendix 6

Frequency Distribution of Respondents' Answers

1. Perceived Ease Of Use (X1) Variable Frequency Distribution

Statistics

		X.1.1	X.1.2	X.1.3	X.1.4
N	Valid	112	112	112	112
	Missing	0	0	0	0
Mean		4,4643	4,5536	4,2768	4,2411
Median		5,0000	5,0000	4,0000	4,0000

X.1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	tidak setuju	1	,9	,9	,9
	ragu-ragu	7	6,3	6,3	7,1
	Setuju	43	38,4	38,4	45,5
	sangat setuju	61	54,5	54,5	100,0
	Total	112	100,0	100,0	

X.1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ragu-ragu	8	7,1	7,1	7,1
	Setuju	34	30,4	30,4	37,5
	sangat setuju	70	62,5	62,5	100,0
	Total	112	100,0	100,0	

X.1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	1	,9	,9	,9
	tidak setuju	1	,9	,9	1,8
	ragu-ragu	15	13,4	13,4	15,2
	Setuju	44	39,3	39,3	54,5
	sangat setuju	51	45,5	45,5	100,0
	Total	112	100,0	100,0	

X.1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	tidak setuju	4	3,6	3,6	3,6
	ragu-ragu	11	9,8	9,8	13,4
	Setuju	51	45,5	45,5	58,9
	sangat setuju	46	41,1	41,1	100,0
	Total	112	100,0	100,0	

2. Perceived Usefulness (X2) Variable Frequency Distribution

Statistics

		X.2.1	X.2.2	X.2.3
N	Valid	112	112	112
	Missing	0	0	0
Mean		3.9018	3.5804	3.8482
Median		4.0000	4.0000	4.0000

X.2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	2	1.8	1.8	1.8
	tidak setuju	8	7.1	7.1	8.9
	ragu-ragu	25	22.3	22.3	31.3
	setuju	41	36.6	36.6	67.9
	sangat setuju	36	32.1	32.1	100.0
	Total	112	100.0	100.0	

X.2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	2.7	2.7	2.7
	tidak setuju	12	10.7	10.7	13.4
	ragu-ragu	34	30.4	30.4	43.8
	setuju	43	38.4	38.4	82.1
	sangat setuju	20	17.9	17.9	100.0
	Total	112	100.0	100.0	

X.2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	1	.9	.9	.9
	tidak setuju	14	12.5	12.5	13.4
	ragu-ragu	23	20.5	20.5	33.9
	setuju	37	33.0	33.0	67.0
	sangat setuju	37	33.0	33.0	100.0
	Total	112	100.0	100.0	

3. Compatibility (X3) Variable Frequency Distribution

Statistics

		X.3.1	X.3.2	X.3.3	X.3.4
N	Valid	112	112	112	112
	Missing	0	0	0	0
Mean		3.7768	3.6786	2.8482	3.6786
Median		4.0000	4.0000	3.0000	4.0000

X.3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	8	7.1	7.1	7.1
	tidak setuju	10	8.9	8.9	16.1
	ragu-ragu	17	15.2	15.2	31.3
	setuju	41	36.6	36.6	67.9
	sangat setuju	36	32.1	32.1	100.0
	Total	112	100.0	100.0	

X.3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	4	3.6	3.6	3.6
	tidak setuju	13	11.6	11.6	15.2
	ragu-ragu	26	23.2	23.2	38.4
	setuju	41	36.6	36.6	75.0

	sangat setuju	28	25.0	25.0	100.0
	Total	112	100.0	100.0	

X.3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	17	15.2	15.2	15.2
	tidak setuju	31	27.7	27.7	42.9
	ragu-ragu	29	25.9	25.9	68.8
	setuju	22	19.6	19.6	88.4
	sangat setuju	13	11.6	11.6	100.0
	Total	112	100.0	100.0	

X.3.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	2	1.8	1.8	1.8
	tidak setuju	11	9.8	9.8	11.6
	ragu-ragu	30	26.8	26.8	38.4
	setuju	47	42.0	42.0	80.4
	sangat setuju	22	19.6	19.6	100.0
	Total	112	100.0	100.0	

4. Trust (X4) Variable Frequency Distribution

Statistics

		X.4.1.1	X.4.1.2	X.4.1.3	X.4.2.1	X.4.2.2	X.4.2.3	X.4.2.4
N	Valid	112	112	112	112	112	112	112
	Missing	0	0	0	0	0	0	0
Mean		4.1964	4.0089	3.5536	3.9196	4.0000	3.6429	3.9464
Median		4.0000	4.0000	3.0000	4.0000	4.0000	4.0000	4.0000

X.4.1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	1	.9	.9	.9
	tidak setuju	1	.9	.9	1.8

	ragu-ragu	10	8.9	8.9	10.7
	setuju	63	56.3	56.3	67.0
	sangat setuju	37	33.0	33.0	100.0
	Total	112	100.0	100.0	

Continue from appendix 6

X.4.1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	1	.9	.9	.9
	tidak setuju	5	4.5	4.5	5.4
	ragu-ragu	23	20.5	20.5	25.9
	setuju	46	41.1	41.1	67.0
	sangat setuju	37	33.0	33.0	100.0
	Total	112	100.0	100.0	

X.4.1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	2	1.8	1.8	1.8
	tidak setuju	18	16.1	16.1	17.9
	ragu-ragu	39	34.8	34.8	52.7
	setuju	22	19.6	19.6	72.3
	sangat setuju	31	27.7	27.7	100.0
	Total	112	100.0	100.0	

X.4.2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	1	.9	.9	.9
	tidak setuju	12	10.7	10.7	11.6
	ragu-ragu	14	12.5	12.5	24.1
	setuju	53	47.3	47.3	71.4
	sangat setuju	32	28.6	28.6	100.0
	Total	112	100.0	100.0	

X.4.2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	2	1.8	1.8	1.8
	tidak setuju	6	5.4	5.4	7.1
	ragu-ragu	20	17.9	17.9	25.0
	setuju	46	41.1	41.1	66.1

Continue from appendix 6

	sangat setuju	38	33.9	33.9	100.0
	Total	112	100.0	100.0	

X.4.2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	5	4.5	4.5	4.5
	tidak setuju	10	8.9	8.9	13.4
	ragu-ragu	34	30.4	30.4	43.8
	setuju	34	30.4	30.4	74.1
	sangat setuju	29	25.9	25.9	100.0
	Total	112	100.0	100.0	

X.4.2.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	1	.9	.9	.9
	tidak setuju	9	8.0	8.0	8.9
	ragu-ragu	20	17.9	17.9	26.8
	setuju	47	42.0	42.0	68.8
	sangat setuju	35	31.3	31.3	100.0
	Total	112	100.0	100.0	

5. User Satisfaction (Z) Variable Frequency Distribution

Statistics

		Z.1.1.1	Z.1.1.2	Z.1.1.3	Z.1.2.1	Z.1.2.2	Z.1.3.1	Z.1.3.2	Z.1.3.3
N	Valid	112	112	112	112	112	112	112	112

	Missing	0	0	0	0	0	0	0	0
	Mean	3.8125	3.5625	3.5000	3.9643	3.8393	2.8750	3.2679	3.3304
	Median	4.0000	4.0000	4.0000	4.0000	4.0000	3.0000	3.0000	3.0000

Z.1.1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	2.7	2.7	2.7
	tidak setuju	11	9.8	9.8	12.5
	ragu-ragu	19	17.0	17.0	29.5
	setuju	50	44.6	44.6	74.1
	sangat setuju	29	25.9	25.9	100.0
	Total	112	100.0	100.0	

Z.1.1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	6	5.4	5.4	5.4
	tidak setuju	10	8.9	8.9	14.3
	ragu-ragu	27	24.1	24.1	38.4
	setuju	53	47.3	47.3	85.7
	sangat setuju	16	14.3	14.3	100.0
	Total	112	100.0	100.0	

Z.1.1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	9	8.0	8.0	8.0
	tidak setuju	16	14.3	14.3	22.3
	ragu-ragu	23	20.5	20.5	42.9
	setuju	38	33.9	33.9	76.8
	sangat setuju	26	23.2	23.2	100.0
	Total	112	100.0	100.0	

Z.1.2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	1	.9	.9	.9
	tidak setuju	6	5.4	5.4	6.3
	ragu-ragu	23	20.5	20.5	26.8
	setuju	48	42.9	42.9	69.6
	sangat setuju	34	30.4	30.4	100.0
	Total	112	100.0	100.0	

Z.1.2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	2	1.8	1.8	1.8
	tidak setuju	10	8.9	8.9	10.7
	ragu-ragu	20	17.9	17.9	28.6
	setuju	52	46.4	46.4	75.0
	sangat setuju	28	25.0	25.0	100.0
	Total	112	100.0	100.0	

Z.1.3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	21	18.8	18.8	18.8
	tidak setuju	24	21.4	21.4	40.2
	ragu-ragu	27	24.1	24.1	64.3
	setuju	28	25.0	25.0	89.3
	sangat setuju	12	10.7	10.7	100.0
	Total	112	100.0	100.0	

Z.1.3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	8	7.1	7.1	7.1
	tidak setuju	23	20.5	20.5	27.7
	ragu-ragu	28	25.0	25.0	52.7
	setuju	37	33.0	33.0	85.7

	sangat setuju	16	14.3	14.3	100.0
	Total	112	100.0	100.0	

Z.1.3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	7	6.3	6.3	6.3
	tidak setuju	21	18.8	18.8	25.0
	ragu-ragu	29	25.9	25.9	50.9
	setuju	38	33.9	33.9	84.8
	sangat setuju	17	15.2	15.2	100.0
	Total	112	100.0	100.0	

6. Continuance intention to use (Y) Variable Frequency Distribution

Statistics

		Y.1.1	Y.1.2	Y.1.3
N	Valid	112	112	112
	Missing	0	0	0
Mean		3.9554	3.5268	3.6786
Median		4.0000	4.0000	4.0000

Y.1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	4	3.6	3.6	3.6
	tidak setuju	7	6.3	6.3	9.8
	ragu-ragu	18	16.1	16.1	25.9
	setuju	44	39.3	39.3	65.2
	sangat setuju	39	34.8	34.8	100.0
	Total	112	100.0	100.0	

Y.1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	4	3.6	3.6	3.6
	tidak setuju	15	13.4	13.4	17.0
	ragu-ragu	33	29.5	29.5	46.4

	setuju	38	33.9	33.9	80.4
	sangat setuju	22	19.6	19.6	100.0
	Total	112	100.0	100.0	

Y.1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	2	1.8	1.8	1.8
	tidak setuju	12	10.7	10.7	12.5
	ragu-ragu	33	29.5	29.5	42.0
	Setuju	38	33.9	33.9	75.9
	sangat setuju	27	24.1	24.1	100.0
	Total	112	100.0	100.0	

Appendix 7

Path Analysis

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Trust, Compatibility, Usefulness, Ease of Use[b]	.	Enter

a. Dependent Variable: User Satisfaction

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.771[a]	.594	.579	3.41760

a. Predictors: (Constant), Trust, Compatibility, Usefulness, Ease of Use

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1828.657	4	457.164	39.141	.000[b]
	Residual	1249.762	107	11.680		

Total	3078.420	111			

a. Dependent Variable: User Satisfaction

b. Predictors: (Constant), Trust, Compatibility, Usefulness, Ease of Use

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-6.281	3.268		-1.922	.057
	Ease of Use	.446	.190	.164	2.353	.020
	Usefulness	.359	.153	.159	2.339	.021

Continue from appendix 7

Compatibility	.309	.137	.145	2.256	.026
Trust	.664	.085	.559	7.814	.000

a. Dependent Variable: User Satisfaction

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Ease of Use	Usefulness	Compatibility	Trust
1	1	4.932	1.000	.00	.00	.00	.00	.00
	2	.031	12.571	.01	.01	.65	.23	.01
	3	.018	16.580	.00	.02	.34	.38	.50
	4	.012	20.202	.20	.21	.00	.37	.48
	5	.006	27.891	.79	.76	.00	.01	.01

a. Dependent Variable: User Satisfaction

From Z to Y

Descriptive Statistics

	Mean	Std. Deviation	N
Continuance use intention	11.1607	2.51680	112
User Satisfaction	28.1518	5.26626	112

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	User Satisfaction[b]	.	Enter

a. Dependent Variable: Continuance use intention

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.553[a]	.306	.299	2.10682

a. Predictors: (Constant), User Satisfaction

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	214.852	1	214.852	48.404	.000[b]
	Residual	488.255	110	4.439		
	Total	703.107	111			

a. Dependent Variable: Continuance use intention

b. Predictors: (Constant), User Satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	3.723	1.087		3.424	.001					
	User Satisfaction	.264	.038	.553	6.957	.000	.553	.553	.553	1.000	1.000

a. Dependent Variable: Continuance use intention

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	User Satisfaction
1	1	1.983	1.000	.01	.01
	2	.017	10.832	.99	.99

a. Dependent Variable: Continuance use intention

Appendix 8

Curriculum Vitae

Name : Arnold Wilhelmus Jasen
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Tempat,Tanggal lahir : Malang,24 Agustus 1997
Addres : Jalan Terusan Sudimoro 1 No 7
Phone Number : 089606101049
Email :arnoldjansen36@gmail.com

Educational Background :

2003 SDK Santa Maria 1 Malang
2009 SMPK Santa Maria 1 Malang
2012 SMAK Santa Maria 1 Malang
2015 Universitas Brawijaya

Organizational Experiences :

2018 Wakil Ketua Himabis 2018
2016 Staff Eksekutif Mahasiswa Kementrian Ekonomi
2015 Staff Ad-O Himabis 2016
2017 Kepala Divisi Fund Raising

Job Experiences :

2018 Intern at the Malang Times in the publication and design division
2019 Team event Radio Kencana, Malang