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**BEHAVIORAL OF USING GOPAY AS AN ALTERNATIVE PAYMENT
METHOD**

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Abstract. E-wallet is an alternative payment method that has been widely used in Indonesia since 2016, and GoPay is the e-wallet with the most users from 2017 to 2019. Technology Acceptance Model (TAM) is a model that aims to describe the information-based technology acceptance factor. TAM also explains the behavior of information-based technology end-users; therefore, it is related to customers' interest in using GoPay as an alternative payment method. This research was conducted to determine the effect of (1) perceived ease of use on behavioral intention to use (2) perceived usefulness of behavioral intention to use (3) perceived ease of use on attitude toward using (4) perceived usefulness on attitude toward using (5) attitude toward using to behavioral intention to use (6) perceived ease of use to behavioral intention to use with attitude toward using as a mediator (7) perceived usefulness to behavioral intention to use with attitude toward using as a mediator on the use of GoPay as an alternative payment method by the Surakarta City's People. The research method used was descriptive quantitative research with questionnaire method distributed using purposive sampling technique with unknown population formula. The analytical tool used was the PLS-SEM. The sample in this study was 97 people in Surakarta City who have used or were still using GoPay. the results showed that perceived ease of use, perceived usefulness, and attitude toward using have a positive and significant effect on behavioral intention to use.

Abstrak. E-wallet merupakan alternatif metode pembayaran yang telah banyak digunakan di Indonesia sejak tahun 2016, dan GoPay merupakan e-wallet dengan pengguna terbanyak dari tahun 2017 hingga 2019. Technology Acceptance Model (TAM) merupakan model yang bertujuan untuk menggambarkan faktor penerimaan teknologi berbasis informasi. TAM juga menjelaskan perilaku pengguna akhir teknologi berbasis informasi; Oleh karena itu, hal ini terkait dengan minat pelanggan untuk menggunakan GoPay sebagai alternatif metode pembayaran. Penelitian ini dilakukan untuk mengetahui pengaruh (1) persepsi kemudahan penggunaan terhadap niat perilaku untuk menggunakan (2) persepsi kegunaan dari niat perilaku untuk menggunakan (3) persepsi kemudahan penggunaan terhadap sikap terhadap penggunaan (4) persepsi manfaat terhadap sikap terhadap penggunaan. menggunakan (5) sikap terhadap penggunaan terhadap niat perilaku untuk menggunakan (6) persepsi kemudahan penggunaan terhadap niat perilaku untuk menggunakan dengan sikap terhadap penggunaan sebagai mediator (7) persepsi kegunaan terhadap niat perilaku untuk menggunakan dengan sikap terhadap penggunaan sebagai mediator pada penggunaan GoPay sebagai alternatif metode pembayaran oleh Masyarakat Kota Surakarta. Metode penelitian yang digunakan adalah penelitian deskriptif kuantitatif dengan metode penyebaran kuesioner menggunakan teknik purposive sampling dengan rumus populasi yang tidak diketahui. Alat analisis yang digunakan adalah PLS-SEM. Sampel dalam penelitian ini adalah 97 orang di Kota Surakarta yang pernah atau masih menggunakan GoPay.

INTRODUCTION

E-wallet is an electronic device, software programs and even application-based services that support users to realize online transactions with other users to purchase goods and services. The E-wallet can optimize people's purchasing power which at the same time will be able to contribute an impact on improving the country's economy (Abidin, 2015). GoPay is a digital wallet developed by Gojek and has the largest number of users from 2017 to 2019, with 30% of all e-money transactions in Indonesia came from GoPay. GoPay, which is no longer limited to paying for services offered by Gojek and has begun to develop to serve payment transactions at merchants, has greatly increased the use of GoPay in Indonesia, especially for merchants and consumers of food and beverage products. GoPay has collaborated with more than 420 merchants in 390 cities and regencies in Indonesia, with total transactions reaching IDR 89.5 trillion as of February 2019 (iPrice Group and App Annie, 2019).

Surakarta is one of the cities known for its culinary. Naturally, with many restaurants in Surakarta, the development of GoPay usage can increase every year. According to Trisnaningtyas (Solopos.com, 2019), Surakarta residents are increasingly aware of digital developments, and there is an increase in the use of payment applications for daily needs. This reality supports the development of GoPay in Surakarta City, where GoPay transactions grew 70 times from January 2018 - December 2019; digital transaction bills grew by 21 times compared to 2019, and an increase in users up to 14 times. Consumer interest in using GoPay as an alternative payment method can be examined using the Technology Acceptance Model (TAM) construction model designed by Davis (1989).

TAM is a set of projected models to predict and explain why users of a technology system accept and use the system in their daily work (Davis, 2000). The main factors that influence the use of the system are perceived usefulness and perceived ease of use, where the benefits and ease of use of a system are elements that make users use the system.

The purpose of this study was to analyze and describe (1) the effect of perceived ease of use on behavioral intention to use, (2) the effect of perceived usefulness on behavioral intention to use, (3) the effect of perceived ease of use on attitude toward using, (4) the influence of perceived usefulness on attitude toward using, (5) the effect of attitude toward using on behavioral intention to use, (6) the effect of perceived ease of use on behavioral intention to use with attitude toward using as a mediating variable, and (7) the effect of perceived usefulness on behavioral intention to use with attitude toward using as a mediating variable on the use of GoPay as an alternative payment method by the Surakarta City's people.

LITERATURE REVIEW

Perceived Ease of Use

Davis (1989) defined perceived ease of use how much trust people believe in using a particular system will liberate the user from physical and mental effort and reduce the user's effort in performing something. A system used more often by its users means that the system is easy to

recognize, easy to use, and generally easier to operate. Perceived ease of use indicators are easy to operate, easy to learn, flexible, controllable, and easy to use.

Perceived Usefulness

Bangkara et al. (2016) defined Perceived Usefulness how much someone believes that the use of technology will have implications for improving performance. According to Jogiyanto (2008), the indicators of perceived usefulness are accelerating work, job performance, increasing productivity, effectiveness, cost efficiency, and being useful.

Attitude Toward Using

Davis (1989) in (Riana et al., 2019) defined Attitude Toward Using as a positive or negative feeling from someone who will perform a certain behavior. The pros and cons of behavior can be applied to predict a user's behavior and intentions to use a product. Attitude Toward Using on technology utilization is the evaluation of users concerning their curiosity to use technology. Indicators of attitude toward using, according to Schiffman & Kanuk (2008), are cognitive components, affective components, and conative components.

Behavioral Intention to Use

Singasatia & Melami (2018) defined Behavioral Intention to Use as a person's desire to perform a certain behavior. A person will perform a behavior if one has the desire or intention to perform it. Interest can indicate behavior that will be carried out in the future and then repeated (Aditya & Wardhana, 2016). According to Ferdinand (2011) in Setyawati (2020), indicators of behavioral intention to use are transactional interest, preferential interest, and referential interest.

Hypotheses Development

In recent years, according to Kaur et al. (2020), mobile wallet (m-wallet), as a special form of mobile payment, emerging markets are quite interested in this product. Customers are attracted by the speed, ease of use, efficiency, effectiveness, transparency and accessibility to customers designed by M-wallet. In the other sides, the intention to use and adopt m-wallet in most emerging markets is still low and not yet widely accepted. In particular, the existing research related to intention to use (IU) mobile payments has largely focused on developed economies and mobile payments in general. In addition, few studies have examined intention to recommend (ITR), although researchers have recognized that word of mouth is an important driver of consumer behavior.

The way people do business has changed significantly with the dominance of technology in it, including transportation network companies. Advanced internet-based technology is a pillar in business. GoPay and OVO as important features in the application introduced by Gojek and Grab. Conventional transportation facilities which have been quite well-established have been defeated by Gojek and Grab in providing services to consumers. Although the different capitalization figures significantly indicate the number of loyal customers, the term fintech has been optimized in day-to-day operations. TAM was used to find the root causes, illustrated problems to use, and consider their usefulness. Hypothesis testing shows a high degree of similarity in usability,

perceived ease of use, actual usage attitudes between GO-PAY and OVO. The findings were the result of a survey of eighty-two Diploma level students who were asked to complete a set of TAM questionnaires and answer which applications they used most often (Susilo et al., 2019).

Research by Maureen Nelloh et al. (2019) explains that there are emerging problems such as hacker attacks, privacy breaches and so on caused by the rapid increase in mobile payments as part of financial technology (*fintech*) resulting in addition to low cognitive-based trust, there is also low loyalty among users. In order to understand that based on users' ongoing intention to trust and cognitive perspective regarding their funds that have been transferred to the mobile payment platform there are several trends occurring, There are 165 mobile payment platform users in Jakarta, Indonesia as the primary data used in this research and developed hypotheses regarding their trust and sustainability intentions depend on trust cognitive perspective. In testing the hypothesis, this study uses Partial Least Square - Structural Equation Modeling. The findings show that cognitive-based trust dimensions such as the quality of information and privacy are not significant in sustainable intentions.

An interesting finding, the perceived safety protection showed a positive effect. At the same time, only the quality of information protection and security has a significant and positive effect on trust, while perceived privacy is not significant for trust and sustainability intentions. The findings in this study indicate that trust has a more decisive role in sustained intention than the cognitive perspective. The contribution of this research is to determine the cognitive dimensions and beliefs of sustained intention. Therefore, mobile payment companies improve the quality, reliability and update of information is important to do. Moreover, in order to gain more trust and achieve customer retention they also need to improve security protection which refers to personalization among mobile payment users.

The hypotheses of this research are as follows:

H1: There is a significant effect of perceived ease of use toward behavioral intention to use on Gopay utilization as an alternative payment method.

The research conducted by Aditya & Wardhana (2016) states that perceived usefulness has a significant effect on behavioral intention to use, where perceived usefulness affects a high category. The many benefits that users can gain make users remain to use and repeat using a technology system.

H2: There is a significant influence of perceived usefulness toward behavioral intention to use on Gopay utilization as an alternative payment method

Research conducted by Bangkara et al. (2016) states that the perceived ease of use has a positive effect on the attitude toward using, which means that convenience will affect the user's decision to use a system.

H3: There is a significant effect of perceived ease of use on attitude toward using on the GoPay utilization as an alternative payment method

Research conducted by Setyawati (2020) states that perceived usefulness positively and significantly affect attitude toward using, meaning that a user will utilize a system if one feels that the system can provide benefits for oneself and will stop using the system if that does not produce any benefit (Jogiyanto, 2007). This is what will influence a person's decision whether to use a system or not.

H4: There is a significant effect of Perceived Usefulness on Attitude Toward Using on the GoPay utilization as an alternative payment method

Research by Lee (2008) and Ma'ruf (2016) states that attitudes towards the use of technology have a positive effect on interest in using technology (Jogiyanto, 2007). Therefore, it can be stated that a user's positive attitude will positively affect the user's interest in continuing to use a system and vice versa. Should the user do not like using the system, the user will not return to using the system.

H5: There is a significant effect of Attitude Toward Using on Behavioral Intention to Use on GoPay utilization as an alternative payment method

Research conducted by Singasatia&Melami (2018) states that perceived ease of use positively influences attitude toward using, which also has a positive influence on behavioral intention to use. This is because ease of use will affect the user of a system's attitude, affecting the user's interest in remaining to use the system.

H6: There is a significant effect of perceived ease of use on behavioral intention to use through attitude toward using on GoPay utilization as an alternative payment method

Research conducted by Setyawati (2020) explains that perceived usefulness has a positive and significant influence on attitude toward using, which has a positive and significant influence on behavioral intention to use. Users perceive the benefits of using a technology system; thus, users will decide to continue using the technology system.

H7: There is a significant effect of perceived usefulness on behavioral intention to use through attitude toward using on GoPay utilization as an alternative payment method.

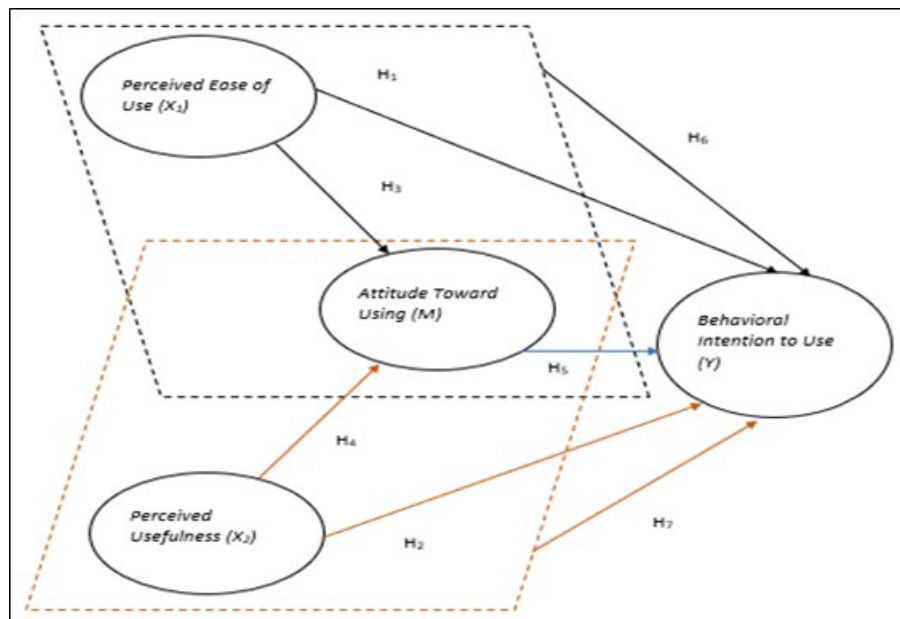


Figure 1. Conceptual Framework

METHODOLOGY

Descriptive quantitative research method with data collection techniques using questionnaires is the method used in this study. The population of this research was people who use GoPay as an alternative payment method. The population in this study has an unlimited nature, where the number and characteristics of the research respondents were unknown and continue to grow every day. The sample in this study was GoPay users in Surakarta City. The reason for researching Surakarta City was because Surakarta City was a culinary city whose people have begun to be open to technology; therefore, it was expected that the use of GoPay continues to increase every day. The number of samples was determined using a purposive sampling technique and using the unknown population formula by Rao Purba (2006) with the following calculations:

$$n = \frac{z^2}{4\mu^2} = \frac{1,96^2}{4(0,1)^2} = 96,4 \approx 97$$

The sample calculation above discovered that the sample number that must be studied was 96.4, or rounded up to 97 samples with a sample confidence level of 95% and a tolerable error rate of 10%. The primary data used in this research is in the form of a questionnaire given to the respondents. The primary data source of the questionnaire came from the GoPay user community in Surakarta City. Details of the data collection process is by distributing the google form containing questions and statements related to the research topic and supported by a Likert scale.

Table 1. Definition of Operational Variables

Variable	Conceptual Definition	Indicator	Operational Definition	Source
<i>Perceived Usefulness</i> (X ₁)	The degree to which users believe that using technology can improve a user's performance	<ol style="list-style-type: none"> 1. Accelerate work 2. Job performance 3. Increase productivity 4. Effectiveness 5. Cost-efficiency for the work 6. Beneficial 	<ol style="list-style-type: none"> 1. GoPay has more benefits than other payment methods. 2. The use of GoPay can improve work performance. 3. GoPay can meet user needs. 	Jogiyanto (2008) inSetyawati (2020)
<i>Perceived ease of use</i> (X ₂)	The degree to which users believe that using a system requires no or minimal effort	<ol style="list-style-type: none"> 1. Flexible 2. Controllable 3. Easy to use 4. Easy to learn 5. Easy to operate 	<ol style="list-style-type: none"> 1. GoPay is easier to use and also more practical. 2. GoPay is easy to learn, even for beginners. 3. GoPay can adapt to user needs. 	Setyawati (2020)
<i>Attitude Toward Using</i> (M)	Users attitude towards a system in the form of acceptance or rejection of the system as an	<ol style="list-style-type: none"> 1. Cognitive component 2. Affective component 3. Conation components 	<ol style="list-style-type: none"> 1. Have meaning, knowledge, and experience in using GoPay. 2. Growing attitudes and emotions from 	Schiffman dan Kanuk (2008) inPratamaand Bastian (2017)

Variable	Conceptual Definition	Indicator	Operational Definition	Source
	effect of utilizing the system		and towards the use of GoPay. 3. Have an active business in using GoPay to achieve goals.	
<i>Behavioral Intention to Use(Y)</i>	The user feels good or bad about a system utilization that occurs from utilizing a system	1. Transactional interest 2. Preferential interest 3. Referral interest	1. Interest in making transactions using GoPay. 2. Interest in using GoPay more than conventional payment methods when making payments. 3. Interest in providing recommendations for the use of GoPay to acquaintances.	Ferdinand (2011) inSetyawati (2020)

Data Analysis Method

PLS-SEM is used in this study as a method of data analysis. Data analysis used two stages, the first was to test the validity and reliability (outer model), and the second was to analyze data from the proposed hypothesis (inner model). In addition, this study also uses the Sobel Test, which functions as mediating variable effect test.

RESULT

Table 2. Loading Factors for PEOU – ATU – BI

	ATU	BI	PEOU
ATU1	0,895		
ATU2	0,834		
ATU3	0,911		
ATU4	0,892		
ATU5	0,745		
BI1		0,909	
BI2		0,886	
BI3		0,849	
BI4		0,743	
PEOU1			0,822
PEOU2			0,837
PEOU5			0,815
PEOU6			0,783

PEOU7	0,817
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Table 3. Loading Factors for PU – ATU – BI

	ATU	BI	PU
ATU1	0,892		
ATU2	0,836		
ATU3	0,912		
ATU4	0,892		
ATU5	0,745		
BI1		0,906	
BI2		0,882	
BI3		0,850	
BI4		0,749	
PU1			0,878
PU2			0,872
PU3			0,805
PU5			0,832
PU7			0,736
PU8			0,782

The correlation value between the construct and the indicator or the outer model after several indicator items were removed. Ultimately, the loading factor had a value above 0.70; thus, the constructs for all indicators did not need to be eliminated from the model.

Table 4. Average Variance Extracted (AVE)

	<i>Average Variance Extracted (AVE)</i>
ATU	0,735
BI	0,721
PEOU	0,682
PU	0,678

Table 4 shows that the AVE value in the research model was > 0.50 ; thus, the convergent validity is good. The lowest value of AVE was 0.678 for PU.

Table 5. Cross-Loading for PEOU – ATU – BI

	ATU	BI	PEOU
ATU1	0,895	0,808	0,828
ATU2	0,834	0,695	0,612
ATU3	0,911	0,802	0,673
ATU4	0,892	0,790	0,701

	ATU	BI	PEOU
ATU5	0,745	0,655	0,618
BI1	0,830	0,909	0,771
BI2	0,768	0,886	0,695
BI3	0,705	0,849	0,660
BI4	0,668	0,743	0,479
PEOU1	0,611	0,629	0,822
PEOU2	0,672	0,611	0,837
PEOU5	0,811	0,736	0,815
PEOU6	0,553	0,572	0,783
PEOU7	0,646	0,626	0,817

Table 6. Cross-Loading for PU – ATU – BI

	ATU	BI	PU
ATU1	0,892	0,808	0,736
ATU2	0,836	0,695	0,625
ATU3	0,912	0,803	0,695
ATU4	0,892	0,789	0,728
ATU5	0,745	0,654	0,614
BI1	0,829	0,906	0,814
BI2	0,768	0,882	0,753
BI3	0,705	0,850	0,740
BI4	0,667	0,749	0,701
PU1	0,709	0,786	0,878
PU2	0,718	0,779	0,872
PU3	0,567	0,712	0,805
PU5	0,730	0,767	0,832
PU7	0,595	0,640	0,736
PU8	0,588	0,686	0,782

All valid indicators are shown from the results of running data above because they have the highest loading factor on latent variables compared to other latent variables.

Table 7. Cronbach's Alpha and Composite Reliability for PEOU – ATU – BI

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
ATU	0,908	0,932
BI	0,869	0,881
PEOU	0,884	0,890

Table 8. Cronbach's Alpha and Composite Reliability for PU – ATU – BI

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
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ATU	0,908	0,915
BI	0,869	0,876
PU	0,904	0,910

Tables 7 and 8 show that Cronbach's Alpha value is above 0.70, meaning that the questionnaire distributed by the researcher was declared consistent or reliable. Tables 7 and 8 also show that the composite reliability value was > 0.70 ; thus, the questionnaire was declared reliable or consistent.

DISCUSSION

Positive and significant results are shown by the effect of perceived ease of use on behavioral intention to Use. The explanation is that the ease of use of a system will increase interest in using the system, supported by research from Aritonang & Arisman (2017), which states that behavioral intentions for Use are positively and significantly influenced by perceived ease of use.

Perceived ease of use has a positive and significant effect on attitude toward using. A more detailed explanation is that the user's attitude in using a system is influenced by the ease of use of a system. This was supported by research from Setyawati (2020), where perceived ease of use has a positive and significant effect on attitude toward using.

Attitude toward using has a positive and significant effect on behavioral intention to use. This shows that user attitudes affect user interest in using a system. The results of this study are in line with the findings of Singasari & Melani (2018) which state that behavioral intention to use is positively and significantly influenced by attitude toward using.

Perceived usefulness has a positive and significant effect on behavioral intention to use. This shows that the more benefits obtained from using a system will increase user interest in using the system. This finding is in accordance with the research results of Kumala et al. (2020), who concluded that perceived usefulness has a positive and significant effect on behavioral intention to use.

Perceived usefulness has a positive and significant effect on attitude toward using. This shows that benefits will affect user attitudes in using a system. The results of this study are in line with the findings of Bangkara et al. (2016) who explained that positively and significantly attitude toward using was influenced by perceived usefulness.

Perceived ease of use still correlates with behavioral intention to use after passing attitude toward using, which is a mediating variable. Users with different characteristics will bring up various attitude toward using. Users who find that Gopay is difficult to use will not reuse GoPay again. In the meantime, users who feel that GoPay is easy to use will reuse GoPay if there is an opportunity and chance. This finding is in accordance with the results of research from Setyawati (2020) which states that the effect of perceived ease of use on attitude toward using is positive and significant, which also has a positive and significant effect on behavioral intention to use.

Perceived usefulness still correlates with behavioral intention to use after passing attitude toward using, which is a mediating variable. Users with different characteristics will raise various attitude toward using as well. Users who feel they do not gain any benefits from using GoPay will

not reuse GoPay. In the meantime, users who consider they gain many benefits by using GoPay will reuse GoPay should there are opportunities and chances. The results of this study are in line with the findings of Setyawati's research (2020) which states that attitudes are positively and significantly influenced by perceived benefits. Attitude toward using which also has a positive and significant effect on behavioral intention to use.

After the analysis, it is known that the tendency of respondents to perceived ease of use, perceived usefulness, and behavioral intention to use through attitude toward using as a mediating variable provides significant positive results. The results of the questionnaire data are that most of the respondents gave a value of four and five, which means agree and strongly agree. Valid results indicated in the PLS calculation, as explained from the validation test results table, i.e., tables 5 and 6, and the reliability test results in tables 7 and 8. Therefore, the analysis was carried out more deeply to discover the findings that the researchers obtained.

CONCLUSION

Based on this research, it can be concluded that the perceived ease of use variable, the perceived usefulness variable, and the attitude toward using variable have a positive and significant influence on the variable of behavioral intention to use. The variable of attitude toward using can mediate the correlation between the independent and dependent variables. This was proven by the results of calculations using the Sobel Test where $Z > 1.96$ even though it was only in the form of partial mediation because the independent variable could directly influence the dependent variable without going through or involving the mediating variable.

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