

THE EFFECT OF TAM FACTOR ON REPURCHASE INTENTION
(Go-Pay Digital Wallet Case Study)

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ARTICLE INFO

Keywords:

Covid19, E-Wallet, TAM Factor

Kata Kunci:

Covid19, Dompnet Digital, Faktor TAM

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Abstract. *The Covid-19 pandemic has had an impact on changing patterns of activity in society. Previously, various activities could be carried out freely, now apart from having to comply with health protocols, there are also mobility restrictions. Of course, this is one of the drivers of digitization in almost all sectors. No exception, the payment system. This study aims to see the effect of security, ease of use, and privacy concern on repurchase intention mediated by a trust to Go-Pay e-wallet users in Surabaya. The population in this study is the millennial generation, Go-Pay digital wallet users in Surabaya, with a sample of 385 respondents. This study uses data collection through an online survey via a google form. This non-probability sampling technique uses the purposive sampling method. The results of this study indicate that security, ease of use, and privacy significantly influence repurchase intentions mediated by trust in Go-Pay digital wallet users in the city of Surabaya. The results of this study can be used as a theoretical basis to increase the repurchase intention of e-wallets by creating trust in users, increasing the security of e-wallet applications, and the ease of use of e-wallets, and expanding the protection of data privacy of Go-Pay e-wallet users.*

Abstrak. Pandemi Covid-19 berdampak pada perubahan pola aktivitas di masyarakat. Dulu berbagai aktivitas bisa dilakukan secara bebas, kini selain harus mematuhi protokol kesehatan, juga ada pembatasan mobilitas. Tentu saja, ini menjadi salah satu pendorong digitalisasi di hampir semua sektor. Tak terkecuali, sistem pembayaran. Penelitian ini bertujuan untuk melihat pengaruh security, ease of use, dan privacy concern terhadap repurchase intention yang dimediasi oleh kepercayaan pada pengguna e-wallet Go-Pay di Surabaya. Populasi dalam penelitian ini adalah generasi milenial pengguna dompet digital Go-Pay di Surabaya dengan sampel sebanyak 385 responden. Penelitian ini menggunakan pengumpulan data melalui survey online melalui google form. Teknik non-probability sampling ini menggunakan metode purposive sampling. Hasil penelitian ini menunjukkan bahwa keamanan, kemudahan penggunaan, dan privasi berpengaruh signifikan terhadap niat beli ulang yang dimediasi oleh kepercayaan pada pengguna dompet digital Go-Pay di kota Surabaya. Hasil penelitian ini dapat digunakan sebagai landasan teori untuk meningkatkan niat pembelian kembali e-wallet dengan menciptakan kepercayaan pada pengguna, meningkatkan keamanan aplikasi e-wallet, dan kemudahan penggunaan e-wallet, serta memperluas perlindungan. privasi data pengguna e-wallet Go-Pay.

INTRODUCTION

Digitalization of the payment system is considered to be the key to driving national economic recovery apart from the Covid-19 vaccination. This is motivated by convenience through the use of technology to facilitate community transaction activities in the midst of a pandemic. COVID-19 is an unprecedented scenario across the globe. Therefore, it is difficult to expect the availability of literature to be considered an “unprecedented” situation. During the pandemic, the government issued regulations to the public to stay at home and carry out all activities from home, such as work from home (WFH) and gave rules for Large-Scale Social Restrictions (PSBB). The existence of these regulations causes people not to be able to carry out outdoor activities. The implementation of the PSBB carried out by the government has a tangible impact on the community to meet the needs of life, and in the end, people shop using e-commerce (Humairoh et al., 2020). Digital wallets have recently become a trend in Indonesia because more and more internet and smartphone users are connected to digital wallets in the payment system (Bodhi & Tan, 2022). This is also supported by the emergence of the COVID-19 pandemic so that the growth of digital wallets is growing every year. Data from the fintech company Xendit shows that the use of digital wallets is experiencing positive growth, and in 2021 digital wallets will become the most popular payment system. In Indonesia, there are already many digital wallet companies, and one of them is Go pay.

In 2017 Go-pay became the most popular electronic money and the most used by consumers compared to other electronic money. Go pay continues to experience positive growth until now. From the survey results, katadata.co.id stated that 68% of the younger generation prefer to use a digital wallet because of the convenience and security they feel. The survey results also state that 54% of respondents still use the Go pay digital wallet despite no promo. This proves that consumers use the Go pay digital wallet because of the convenience and ease they feel when transacting.

Katadata.co.id data says security is important in consumer decisions to choose digital payment services. According to Reichheld & Schefter (2000), Security positively influences consumers to use digital wallets. Although financial user data leakage occurs in Indonesia, data from katadata.co.id said that the most vulnerable financial product to personal data leakage is digital wallets. An example is the Line Pay digital wallet case reported from katadata.co.id, which happened in November 2021, where as many as 130 thousand Line Pay users experienced a data leak. Although the user names, addresses, and credit card numbers of Line Pay users were not leaked, and there were no losses in the case of data leakage, this still made consumers more vigilant in using digital wallets and considered digital wallets as financial products that were most vulnerable to data leakage (Setyowati, 2021).

In addition, there is another example, namely the Go pay digital wallet, which was reported by financial.kontan.co.id, where there was a Go pay balance burglary case. In this case, the fraudster claiming to be a Gojek driver said that his motorbike broke down and asked the victim to enter the phone number included with the number 21. Unwittingly the victim transferred phone data to the perpetrator, including the OTP code, via SMS even though the victim did not provide the OTP code, so the victim's Go pay balance drained. This makes other Gojek users worry about

using the Go pay application (Dewi, 2020). Therefore, Privacy Concern is important for digital wallet consumers. Most people are hesitant to provide their data. Therefore, companies must gain public trust by paying attention to the security of personal data for digital wallet users so that users feel safe, calm, and comfortable when using digital wallets (Bodhi & Tan, 2022).

LITERATURE REVIEW

Research conducted by C. Kim et al. (2010) stated that the security perceived by consumers in using e-payment has a positive effect on trust, and trust also has a positive impact on the use of e-payment systems. The research results also support this by Chellappa & Pavlou (2002), which discuss e-commerce, saying that the role of security perceived by consumers will build trust. Therefore, Chellappa & Pavlou (2002) proposed that e-commerce companies use encryption mechanisms. Authentication, protection, and verification as antecedents of information security experienced by consumers. Based on the results of the previous research above, the following hypothesis was formed:

H1: Security has a positive effect on Trust in the use of Go pay digital wallets

Research conducted by Chawla & Joshi (2019) says that ease of use positively affects usability and trust. In addition, other studies that discuss e-commerce say that ease of use has a positive influence on usability, and trust has a positive influence on ease of use and usability (McCloskey, 2006). Based on the results of the previous research above, the following hypothesis was formed:

H2: Ease of Use has a positive effect on Trust in the use of Go pay digital wallets

Research conducted by Pipitwanichakarn & Wongtada (2020) shows that reducing online consumer concerns regarding privacy and security and improving consumer experience can result in consumer trust and satisfaction. This is supported by the results of Trivedi & Yadav's (2020) research saying that Trust can be generated when Security, privacy and Ease of Use are related to Repurchase Intention. Based on the results of the previous research above, the following hypothesis was formed:

H3: Privacy Concern positively affects Trust in the use of the Go pay digital wallet

Many studies state that trust is a major factor in the success of a relationship (Chou et al., 2015; Ku, 2012). In addition, research conducted by Oroh & Rumokoy (2015) suggests that trust positively affects repurchase intentions. Cyr (2008) also argues that trust positively influences loyalty in a large sample of mixed cultures. Thus, it is hoped that trust in digital wallets can play an important role in developing repurchase intentions. Based on the statement above, the following hypothesis is formed:

H4: Trust positively affects Repurchase Intention in using the Go pay digital wallet

Research by Wilson et al. (2021) conclude that safety and ease of use positively impact consumer satisfaction and repurchase intentions both directly and indirectly. Other research states that Security, privacy, Trust and Ease of Use are the most important factors for determining consumer repurchase intentions (Trivedi & Yadav, 2018). This is in line with research conducted

by Kim et al. (2008), who found that "perceived security" had a positive impact on "perceived trust" and the use of e- Payment systems. Based on the results of the previous research above, the following hypothesis was formed:

H5: Security positively affects Repurchase Intention in using the Go pay digital wallet

Keni et al. (2020) stated in their research that benefits, ease of use and security could positively influence intentions to use digital payments. In the context of e-commerce, Wilson (2019) says that Ease of Use positively impacts Repurchase Intention both directly and indirectly, where Ease of Use is the most important thing in determining consumers to have repurchase intentions. Based on the results of the previous research above, the following hypothesis was formed:

H6: Ease of Use positively affects Repurchase Intention in using the Go pay digital wallet

Several studies have proposed that privacy is a key factor consumer consider that can lead to repurchase intentions (Poon, 2008). According to Liu et al. (2005), consumer confidence in the transaction process on the digital wallet platform is a determinant of consumer attitudes towards digital wallet companies. It is related to consumer privacy and the effective use by vendors of personal and financial information. Based on the results of the previous research above, the following hypothesis was formed:

H7: Privacy Concerns positively affect Repurchase Intention in using the Go pay digital

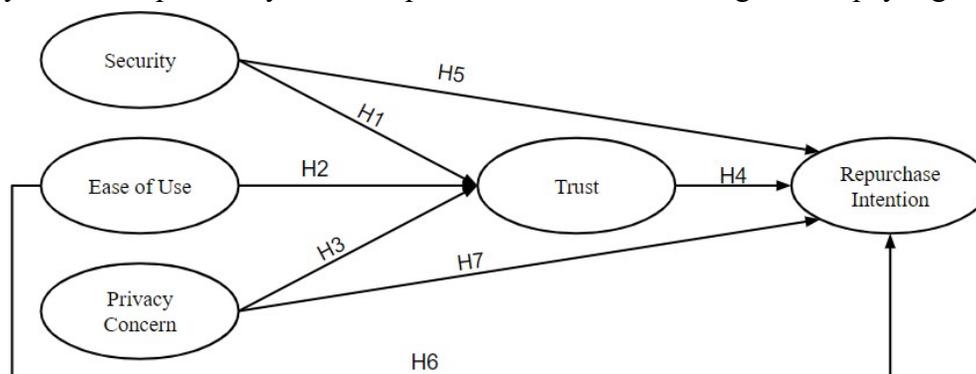


Figure 1. Conceptual Framework

METHODS

This research was conducted in the city of Surabaya. This location was chosen because the internet in the Surabaya area is more evenly distributed. The population in this study is the millennial generation, Go-Pay digital wallet users in the last 1 to 3 months with a total sample of 385 respondents. The sampling technique used is an online survey using a google form. This non-probability sampling technique uses the purposive sampling method.

This type of research is quantitative research using primary data. The scale used in this study is a Likert scale (1 - 7) by distributing questionnaires to measure the effect of Security, Ease of Use, and Privacy Concern on Repurchase Intention mediated by Trust. The data analysis method used in this study is the Structural Equation Modeling (SEM) method based on variance or Partial Least Square- Structural Equation Modeling (PLS-SEM). One of the reasons for choosing to use

PLS- SEM is its ability to estimate complex models using only a few observations without imposing distributional assumptions on the data (Hair et al., 2014).

RESULT

Based on the data, table 1 explains that the characteristics of respondents based on gender are dominated by women, with a percentage of 74% women and 26% men. Based on the characteristics above, it can be concluded that women prefer to make payments using digital wallets. This is also supported by infographic data from katadata.com, which shows that women like to make payments using digital wallets while men prefer to pay in cash.

Table 1 Characteristics by Gender

Item	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Men	100	26.0	26.0	26.0
Women	285	74.0	74.0	100.0
Total	385	100.0	100.0	0

Source: processed respondent data (2022)

Based on table 2 data, it can be seen that there are three characteristics of respondents based on their last education, namely SMA/SMK with a percentage of 57.1%, Diploma with a percentage of 1.3%, and S1 with a percentage of 41.6%. The higher one's education, the more open one's mind will be to be able to switch from cash payments to digital. This is supported by the survey results, which show that most respondents have the last education level of SHS.

Table 2 Characteristics Based on Last Education

Item	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SHS	220	57.1	57.1	57.1
Diploma	5	1.3	1.3	58.4
Bachelor	160	41.6	41.6	100.0
Total	385	100.0	100.0	

Source: processed respondent data (2022)

Table 3 Characteristics Based on Frequency of Use

Item	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Light User (1-3 times)	98	25.5	25.5	25.5
Medium User (times)	199	51.7	51.7	77.1
Heavy User (>7 times)	88	22.9	22.9	100.0
Total	385	100.0	100.0	

Source: processed respondent data (2022)

Based on table 3, there are several characteristics of respondents based on the frequency of use of the Go-Pay digital wallet, namely light users with a frequency of use 1-3 times a month have a percentage of 25.5%, medium users with a frequency of use 4-7 times a month have a percentage of 51.7% and heavy users with a frequency of service more than seven times a month has a

percentage of 22.9%. Therefore, the survey results found that as many as 199 respondents use digital wallets with a frequency of 4-7 times per month. Therefore, it can be concluded that the people of the city of Surabaya have started to switch from cash payments to digital payments.

Table 4 Characteristics Based on Other Applications Used

	Item	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	OVO	138	35.8	35.8	35.8
	Dana	100	26.0	26.0	61.8
	Others	47	12.2	12.2	74.0
	Only Use Go-Pay	100	26.0	26.0	100.0
	Total	385	100.0	100.0	

Source: processed respondent data (2022)

It can be seen in Table 4 that several respondents use digital wallet applications other than Go-Pay. Other applications used include OVO with a percentage of 35.8%, Dana with 26%, and other digital wallet applications with 12.2%. However, 26% of respondents only use Go-Pay as a digital wallet application. Therefore, the survey results show that the application used other than go pay is OVO Wallet, which means that the people of Surabaya have not been able to trust a digital wallet application.

Table 5 Characteristics Based on Average Monthly Balance

	Item	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp 500.000	280	72.7	72.7	72.7
	Rp 500.000 – Rp 999.999	81	21.0	21.0	93.8
	Rp 1.000.000 – Rp 1.500.000	17	4.4	4.4	98.2
	> Rp 1.500.00	7	1.8	1.8	100.0
	Total	385	100.0	100.0	

Source: processed respondent data (2022)

In table 5, there are several levels of respondent spending value for a top-up on Go-Pay digital wallet, namely 72.7% of respondents doing top-up on Go-Pay digital wallet application of less than Rp. 500,000, 21% of respondents doing top-up of Rp 500,000 to Rp 999,999, 4.4% of respondents top up as much as Rp 1,000,000 to Rp. 1,500,000 and 1.8% of respondents make top-ups of more than Rp. 1,500,000 in a month. The survey results show that most people who use digital wallets fill their monthly balances < Rp 500,000, so respondents are slowly starting to use digital wallets as their payment instrument.

Table 6 Characteristics Based on Average Monthly Expenditure

	Item	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp 1.000.000	248	64.4	64.4	64.4
	Rp 1.000.000 – Rp 1.999.999	89	23.1	23.1	87.5
	Rp 2.000.000 – Rp 2.999.999	29	7.5	7.5	95.1
	Total				

Rp 3.000.000 – Rp 4.000.000	13	3.4	3.4	98.4
> Rp 4.000.000	6	1.6	1.6	100.0
Total	385	100.0	100.0	

Source: processed respondent data (2022)

Based on table 6, there are several values for the average monthly expenditure of respondents. There are 64.4% of respondents have expenses below Rp. One million in a month, 23.1% of respondents have expenses of Rp 1,000,000 to Rp 1,999,999 in a month, and 7.5% of respondents have expenses of Rp 2,000,000 to Rp 2,999,999 in a month. a month, 3.5% of respondents have a total expenditure of Rp 3,000,000 to Rp 4,000,000 in a month, and 1.6% of respondents have a total expenditure of more than Rp 4,000,000 in a month. Based on the survey results, it can be seen that most respondents have monthly expenses of < Rp 1,000,000.

From table 5, the average respondent reloads Go pay balances < IDR 1,000,000 per month has a percentage of 93.8%, while if seen in table 6, the average monthly expenditure of respondents of < IDR 1,000,000 has a percentage of 64.4%, which means that respondents are not yet fully experienced in using digital wallets and still use cash payments in making payment transactions. This is supported by the results of interviews with two randomly selected respondents. The first respondent said that the reason for not using a digital wallet is that not all payment systems can use a digital wallet. For example, eating on the roadside cannot use a digital wallet, and the respondent said that if the smartphone used turns out to be out of power, the respondent uses cash payment. So, it can be concluded from the two respondents that not all have moved to digital wallet payments due to several factors that do not support it, such as not all payments can use digital wallets. If seen from table 8, the reasons respondents use digital wallets, as many as 83.1% of respondents choose the need for online payments. This creates a gap because most respondents choose the reason for using digital wallets as their online payment needs.

Table 7 Characteristics Based on Knowledge of Go-Pay

	Item	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Friends	118	30.6	30.6	30.6
	Family	44	11.4	11.4	42.1
	internet advertisements / advertisements on television	29	44.9	44.9	87.0
	Community	173	2.1	2.1	89.1
	Other	8	10.9	10.9	100.0
	Total	385	100.0	100.0	

Source: processed respondent data (2022)

It can be seen in Table 7 above, which explains how respondents know the Go-Pay digital wallet application. The first way respondents know the Go-Pay digital wallet application is through friends with a percentage of 30.6%, the second way is through family with a percentage of 11.4%, and the third way is through internet advertisements or advertisements on television with a percentage of 44.9%, the fourth way is through communities with a percentage of 2.1%, and 10.9% know from other ways than friends, family, advertising and community. Therefore, from the survey results, it can be concluded that people know about digital wallets from advertisements spread on the internet or television.

Table 8 Characteristics Based on Reason for Using Digital Wallets

	Item	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Need for Online Payments	320	83.1	83.1	83.1
	Lifestyle Demands	20	5.2	5.2	88.3
	Habit	30	7.8	7.8	96.1
	Follows a Social Environment	15	3.9	3.9	100.0
	Total	385	100.0	100.0	

Source: processed respondent data (2022)

From the data in table 8 above, it explains why respondents use Go pay digital wallets, namely because of the need for online payments with a percentage of 83.1%, using the Go pay digital wallet application because of lifestyle demands with a percentage of 5.2%, using Go pay digital wallet applications because habits have a percentage of 7.8%—and using the Go pay digital wallet because following the social environment has a percentage of 3.9%. Therefore, from the survey results, it can be concluded that people use digital wallets for their needs in making digital payments.

Based on the characteristics of the respondents, it was concluded that the Go pay digital wallet application was the basis for developing a strategy was women who belonged to the millennial generation intending to use light to medium users. So go pay uses the Venus marketing strategy because women are more dominant in using digital payments.

Table 9 Description of Security Variables

	Statement	mean	Std. Deviation
X1.1	I feel safe using the digital wallet app.	6,200	0.769
X1.2	I get security guarantee from digital wallet	6.226	0.744
X1.3	I don't feel threatened when using a digital wallet app.	6.221	0.783
X1.4	I feel safe with third parties in digital wallet application transactions.	6.112	0.783
X1.5	I want to reuse because I feel safe with digital wallet apps.	6,242	0.750
X1.6	I feel confident in the security of digital wallet applications.	6.252	0.729
	Total	6,208	0.7596

Table 9 above shows that the highest mean value is in question X1.6, that is, I feel confident in the security of the digital wallet application, and the lowest mean value is in question X1.4, that is, I feel safe with third parties in digital wallet application transactions. The highest standard deviation value in the table above is in questions X1.3 and X1.4, which means that the results of the respondents' answers are heterogeneous or diverse, while the lowest standard deviation is in questions X1.6, which means the results of the respondents' answers are homogeneous. From the results of the total mean, which is 6208, it is concluded that the mean value is in the range of values

from 6 to 7, which means that the average respondent agrees or strongly agrees with each indicator on the Security variable.

Table 10 Description of Ease-of-Use Variables

	Statement	mean	Std. Deviation
X2.1	I find it easy to learn the Digital Wallet application.	6.366	0.727
X2.2	I do not need excessive effort in using the digital Wallet application.	6.255	0.723
X2.3	It is easy for me to understand how to use Digital Wallet because there are complete instructions.	6.288	0.723
X2.4	I find it easy because I can change my physical wallet.	6.203	0.773
X2.5	I find it easy to use the Digital Wallet application.	6,340	0.732
X2.6	I want to reuse the Digital Wallet app because I find it easy.	6.294	0.731
X2.7	I feel confident with the convenience provided by the Digital Wallet application.	6.234	0.719
	Total	6.283	0.7268

Table 10 above shows that the highest mean value in the X2.1 question is that I find it easy to learn digital wallet applications, and the lowest mean value in the X2.4 question is that I find it easy because I can replace a physical wallet. The standard deviation value in table 11 above has the highest value in question X2.4, which means that the results of the respondents' answers vary, while the lowest standard deviation value is in question X2.7, which means that the results of the answers are homogeneous. From the results of the total mean, which is 6.283, it is concluded that the mean value is in the range of 6 to 7, which means that the average respondent agrees or strongly agrees with each indicator on the Ease-of-Use variable.

Table 11 Description of Privacy Concern Variables

	Statement	mean	Std. Deviation
X3.2	The Digital Wallet application has provided transparency on the use of users' personal data.	6.195	0.711
X3.3	The Digital Wallet app has a clear privacy policy statement.	6,242	0.739
X3.4	There is a step to permit the use of user data.	6.239	0.721
X3.6	I feel confident in the security of my personal data.	6.275	0.747
	Total	6,237	0.7295

In table 11 above, it can be seen that the highest mean value in the question X3.6 is that I feel confident in the security of my data, and the lowest mean value in the question X3.2 is that the digital wallet application has provided transparency on the use of users' data. Therefore, the highest standard deviation value is in question X3.6, which means that it can be concluded that the question is heterogeneous, while the lowest standard deviation value is in question X3.6, which means that the question is homogeneous. From the results of the total mean, which is 6237, it is concluded that the mean value is in the range of 6 to 7, which means that the average respondent agrees or strongly agrees with each indicator on the Privacy Concern variable.

Table 12 Description of Trust Variable Variable

	Statement	mean	Std. Deviation
Y1.1	I feel that the digital wallet application is safe to use.	6.281	0.749
Y1.2	I feel that the digital wallet application that is used has integrity or is honest in using the data.	6.270	0.717
Y1.3	I feel that the digital wallet application used has reliable capabilities.	6.262	0.743
Y1.4	I feel that there is a desire to use the same digital wallet application because I already trust the application.	6.244	0.723
Total		6,264	0.7295

In table 12, the highest mean value is found in the question Y1.1 is that I feel that the digital wallet application is safe to use, and the lowest mean value in the question Y1.4 is that I feel that there is a desire to use the same digital wallet application because I already believe in the application. Therefore, question Y1.1 above has the highest standard deviation value, which means that the question is the most diverse, and question Y1.2 has the lowest standard deviation value, which means that the question is the most homogeneous respondent's answer. From the results of the total mean, which is 6264, it is concluded that the mean value is in the range of 6 to 7, which means that the average respondent agrees or strongly agrees with each indicator on the Trust variable.

Table 13 Description of Repurchase Intention Variables

	Statement	mean	Std. Deviation
Y2.1	I want to reuse the same digital wallet app.	6.1100	0.701
Y2.2	I have a high desire to reuse the same digital wallet.	5.7900	0.724
Y2.3	I am very frequent in using digital wallet applications.	5.7900	0.762
Total		3.96	0.729

In table 13, it can be seen that question Y2.1 has the highest mean value with the question I want to reuse the same digital wallet application. While the lowest mean value found in questions Y2.2 and Y2.3 is that I have a high desire to reuse the same digital wallet, and I have a high frequency of using the digital Wallet application. From table 4.14 above, it can also be seen that question Y2.3 is the question with the highest standard deviation value, which means that the question is the answer to the most diverse respondents, and question Y2.1 is the question with the lowest standard deviation value, which means the question is homogeneous. Finally, from the results of the total mean, which is 6286, it is concluded that the mean value is in the range of values from 6 to 7, which means that the average respondent agrees or strongly agrees with each indicator on the Repurchase Intention variable.

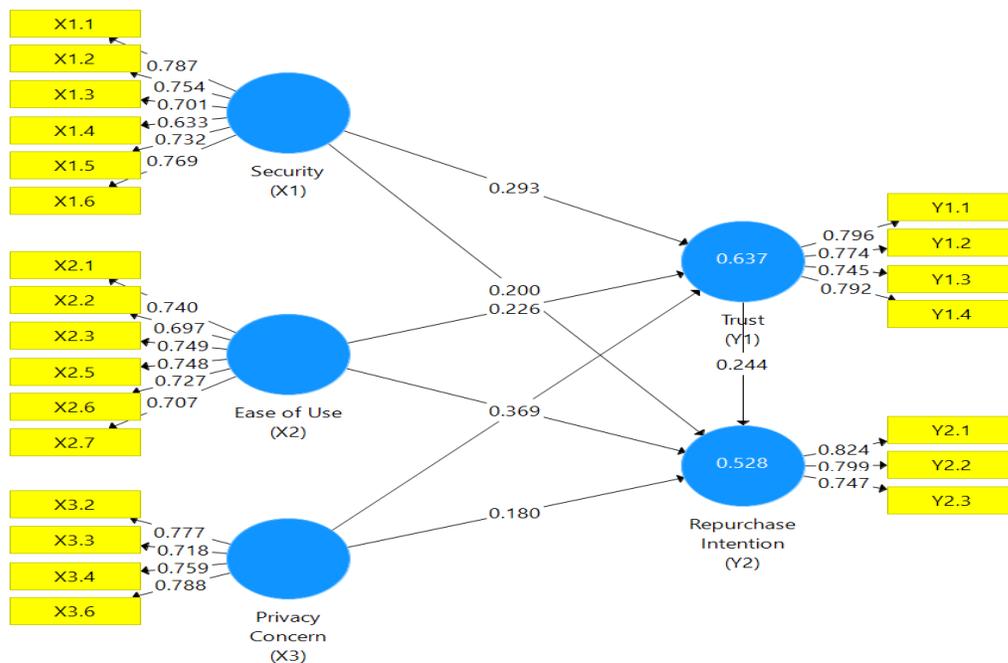


Figure 2. Outer Model

After calculating the loading factor 3 times, all indicators have a loading factor > 0.7 except for the indicator items on the Security and Ease of Use variables, namely X1.4 and X2.2, which have values of 0.633 and 0.697. An indicator with an Outer Loading value > 0.7 means it has a high level of validation so that the validation is convergent and vice versa. Conversely, an indicator with an Outer Loading value < 0.7 has a low validation level. However, the X1.4 and X2.2 indicators have values close to 0.7, so these indicators can meet convergent validation.

Table 14 Outer model result

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
<i>Ease of Use (X2)</i>	0,823	0,823	0,871	0,530
<i>Privacy Concern (X3)</i>	0,758	0,761	0,846	0,579
<i>Repurchase</i>	0,699	0,701	0,833	0,625

<i>Intention_ (Y2)</i>				
<i>Security_ (X1)</i>	0,824	0,828	0,873	0,535
<i>Trust_ (Y1)</i>	0,781	0,783	0,859	0,604

Each indicator's Average Variance Extracted (AVE) value has a value > 0.50 . Then based on these data, it can be interpreted that the indicators used in this study have met convergent validation and can measure the variation studied conceptually.

	Original Sample(O)	Sample Mean(M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Ease of Use_(X2) -> Repurchase Intention (Y2)	0.197	0.195	0.068	2,882	0.004
Ease of Use_(X2) -> Trust (Y1)	0.226	0.228	0.063	3,571	0.000
Privacy Concern_(X3) -> Repurchase Intention (Y2)	0.180	0.180	0.068	2,646	0.008
Privacy Concern_(X3) -> Trust (Y1)	0.369	0.368	0.054	6,776	0.000
Security_(X1) -> Repurchase Intention (Y2)	0.200	0.204	0.069	2,909	0.004
Security_(X1) -> Trust (Y1)	0.293	0.293	0.069	4,264	0.000
Trust_(Y1) -> Repurchase Intention (Y2)	0.244	0.243	0.064	3,824	0.000

Table 15 Path Coefficients Results

Table 15 above shows that the coefficient value of the influence of Security on Trust is 0.293, which means that Security has a good influence on Trust. When viewed from the t-statistic value, Security against Trust has a statistical value of 4.264, where the value is > 1.65 , so it can be concluded that the first hypothesis accepted by Security has a significant effect on Trust in using the Go pay digital wallet application in the city of Surabaya.

H1: Security significantly affects Trust in the use of the Go pay digital wallet application

Table 15 shows that the coefficient value of Ease of Use on Trust is 0.226, so it can be interpreted that Ease of Use positively influences Trust. Furthermore, when viewed from the t-statistic value, Ease of Use against Trust has a value of 3,571, where the t-statistic provisions if > 1.65 , then the hypothesis is accepted. Therefore, it can be concluded that the second hypothesis is accepted by Ease of Use and has a significant effect on Trust in using the Go pay digital wallet application in the city of Surabaya.

H2: Ease of Use significantly affects Trust in the use of the Go pay digital wallet application.

From table 15, it can be seen that the coefficient value of Privacy Concern on Trust is 0.369, which means that Privacy Concern has a good influence on Trust. Furthermore, judging by the statistical value, Privacy Concern for Trust has a t- statistic value of 6776, which is > 1.65 . Therefore, it can be concluded that the third hypothesis is accepted because Privacy Concern significantly affects Trust in the use of Go pay digital wallets in the city of Surabaya.

H3: Privacy Concern has a significant effect on Trust using the Go pay digital wallet application.

In table 15 above, the coefficient of the effect of Trust on Repurchase Intention is 0.244, so it can be interpreted that Trust has a good relationship with Repurchase Intention. When viewed from the t-statistic value, it has a value of 3.824, where the value is > 1.65 , which means that the fourth hypothesis accepted by Trust has a significant effect on Repurchase Intention in digitally transacting using the Go pay digital wallet application in the city of Surabaya.

H4: Trust significantly affects Repurchase Intention in using the Go pay digital wallet application.

As seen in Table 15 above, the coefficient value between the influence of Security on Repurchase Intention is 0.200, which means that Security has a good relationship with Repurchase Intention. Furthermore, when viewed from the t- statistic value, the relationship between Security and Repurchase Intention has a t- statistic value of 2,909, where the t-statistic value is > 1.65 . Therefore, the fifth hypothesis is accepted because Security significantly affects Repurchase Intention in using the Go pay digital wallet in Surabaya.

H5: Security significantly affects Repurchase Intention in using the Go pay digital wallet application

From table 15, it can be seen that the coefficient of the effect of Ease of Use on Repurchase Intention is 0.197, so it can be interpreted that Ease of Use has a good relationship with Repurchase Intention. If we look at the t-statistic value, the the relationship between Ease of Use and Repurchase Intention has a value of 2.882 which can be concluded that the sixth hypothesis is accepted because Ease of Use has a significant effect on Repurchase Intention in digitally transacting using the Go pay digital wallet application in the city of Surabaya.

H6: Ease of Use significantly affects Repurchase Intention in using the Go pay digital wallet application.

Table 15 above shows that the coefficient of the relationship between Privacy Concern and Repurchase Intention is 0.180, so it can be interpreted that Privacy Concern has a good relationship with Repurchase Intention. When viewed from the t- statistic value, Privacy Concern on Repurchase Intention has a t-statistic value of 2,646, where the t-statistic value is > 1.65 . Therefore, it can be concluded that the seventh hypothesis is accepted because Privacy Concern significantly affects Repurchase Intention in using digital wallet applications. Go pay in the city of Surabaya.

H7: Privacy Concern significantly affects Repurchase Intention in using the Go pay digital wallet application.

Table 16 Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Ease of Use (X2) -> Trust (Y1) -> Repurchase Intention (Y2)	0,055	0,056	0,022	2,472	0,013
Privacy Concern (X3) -> Trust (Y1) -> Repurchase Intention (Y2)	0,090	0,089	0,027	3,312	0,001
Security (X1) -> Trust (Y1) -> Repurchase Intention (Y2)	0,071	0,071	0,025	2,857	0,004

As seen in Table 16 above, the coefficient value between the influence of Security on Repurchase Intention mediated by Trust is 0.071, which means that Security has a good relationship with Repurchase Intention mediated by Trust. When viewed from the t-statistic value, the relationship between Security and Trust-mediated Repurchase Intention has a t-statistic value of 2.857, where the t-statistic value is > 1.65 , it can be concluded that Security has a significant effect on Trust-mediated Repurchase Intention in using Go pay digital wallets in the city of Surabaya.

The coefficient value of the influence of Ease of Use on Repurchase Intention mediated by Trust is 0.055, so it can be interpreted that Ease of Use has a good relationship with Repurchase Intention mediated by Trust. When viewed from the t-statistics value, the relationship between Ease of Use and Repurchase Intention mediated by Trust has a value of 2,472, which can be concluded that Ease of Use has a significant effect on Repurchase Intention mediated by Trust in digital transactions using the Go pay digital wallet application in the city of Surabaya. Table 16 above shows that the coefficient of the relationship between Privacy Concern and Trust-mediated Repurchase Intention is 0.090, so it can be interpreted that Privacy Concern has a good relationship with Trust-mediated Repurchase Intention. When viewed from the t-statistic value, Privacy Concern on Trust-mediated Repurchase Intention has a t-statistic value of 3,312, where the t-statistic value is > 1.65 , it can be concluded that Privacy Concern has a significant effect on Trust-mediated Repurchase Intention in the use of digital wallet applications. Go pay in the city of Surabaya.

**Table 17 Test Results of Latent Variable
Correlations**

Hypothesis	Nilai Latent Variable Correlation
Ease of Use (X2) -> Repurchase Intention (Y2)	0,628
Ease of Use (X2) -> Trust (Y1)	0,683
Privacy Concern (X3) -> Repurchase Intention (Y2)	0,638
Privacy Concern (X3) -> Trust (Y1)	0,735
Security (X1) -> Repurchase Intention (Y2)	0,648
Security (X1) -> Trust (Y1)	0,723
Trust (Y1) -> Repurchase Intention (Y2)	0,655

The latent variable correlation test results are used to see how great the relationship is between the independent variable and the dependent variable. Based on table 18, it can be seen that all hypotheses (Jonathan, 2006) have a strong relationship value between variables because they have a value > 0.5 . If seen from table 17, the results of the latent correlation variable test and based on the criteria for the strength of the relationship, the relationship between Security and Trust has a correlation coefficient value of 0.723, so it can be said that the variable Security and Trust has a strong relationship. Furthermore, the relationship between the Ease-of-Use variable and the Trust variable has a correlation coefficient value of 0.683, so it can be said that the Ease-of-Use variable has a strong relationship with the Trust variable. Finally, the relationship between Privacy Concern and Trust has a correlation coefficient of 0.735, which means that the Privacy Concern variable has a strong relationship with Trust.

The relationship between the Trust variable and the Repurchase Intention variable has a correlation coefficient of 0.655, so it can be concluded that the Trust variable has a strong relationship with the Repurchase Intention variable. The relationship between the Security variable and the Repurchase Intention variable has a correlation coefficient of 0.648, which means that the relationship between the two variables, namely the Security variable and the Repurchase Intention variable, has a strong correlation or relationship. The relationship between the Ease-of-Use variable and the Repurchase Intention variable has a value of 0.628, so it can be said that the relationship between the Ease-of-Use variable and the Repurchase Intention has a strong relationship. Finally, the relationship between Privacy Concern and Repurchase Intention has a correlation coefficient of 0.638, which means that the relationship between the two variables, namely the Privacy Concern variable and the Repurchase Intention variable, has a strong relationship or correlation between variables.

CONCLUSION

Making payments using a digital wallet application is a trend in Indonesia, especially during this pandemic. It is not only a trend but has become a necessity for people to make payments online. Based on the research that has been done, it can be concluded that security, ease of use, and privacy concern have a positive influence on trust, which will mediate repurchase intention. This study

provides information about individual behavior in determining the usage of digital wallets. Still, this study has limited respondents, namely the millennial community of Surabaya, Go-Pay digital wallet users, and their income. And this research was conducted online by sharing a google form because it could not complete a survey directly by distributing the survey now to respondents. This happened because of the COVID-19 pandemic. This research is expected to obtain results that can be useful as a source of information and applied by digital wallet companies and users of the Go-Pay digital wallet application in Surabaya.

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