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Analysis of Public Interest Factors in the Jakarta Selata Region in the Use of Gopay as a Digital Payment

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ABSTRACT

Keywords: technology acceptance model (TAM), interests, perceptions, benefits, perception of convenience.

This study, is aimed at analyzing the interest of the community in the South Jakarta area in using GOPAY as a digital payment based on the Technology Acceptance Model (TAM). The Technology Acceptance Model (TAM) theoretical approach is used because it is the most widely used method in predicting information technology acceptance and has been proven to be a theoretical model that will be useful in helping to understand and explain user behavior and the implementation of the use of GOPAY as a digital payment. This is a consideration because people used to still use cash-based payment instruments and now they have begun to recognize and use non-cash payment instruments in carrying out payment transaction activities. One of the non-cash payment instruments that is currently developing is electronic money, namely GOPAY. In this study, data was obtained using a questionnaire in the form of a Google form and disseminated through WhatsApp and other social media networks such as Instagram as many as 150 Google forms have been filled. All answers are eligible for processing. The results of this study show that Perception of Benefits, Perception of Convenience, User Attitude, and Perception of Security partially have a positive effect on interest in using GOPAY as payment.

Introduction

Indonesia has become one of the countries that have become an influential country with technological developments and has a positive impact on the lives of people in Indonesia, especially in the economic sector. Information technology has become an important part of the process of business activities carried out by various organizations. Information technology in the field of investment is growing rapidly, resulting in the expansion of communication networks and technological developments, especially the development of the internet and bringing changes in lifestyle that can be seen from the payment mechanism system for economic transactions in the community (Budiastuti & Muid, 2020).

The smooth payment system method is a sign that the country's economy will also be smooth. In addition, the level of efficiency of the payment system can also be measured by the ability to create costs to get something from economic activities. In general, people in Indonesia still use currency as a means of payment to buy a good or service.

Payment using e-money will make it easier for people in Indonesia to follow online transactions anytime and anywhere. The development of the use of online transactions has a very good trend from year to year. It is also very significant that in the mobile payment application, namely GOPAY, which is one of the information technologies in the field of digital payment issued by the GOJEK Company (Asfirah, Erawati, & Hidayati, 2024).

GOJEK is one of the results of the work of the nation's children who are engaged in online transportation services with various features in the application. To support the cashless society program created by the government, public awareness of the use of non-cash transactions should be supported by the acceptance and ability of the community to use non-cash payments. However, this will be a problem if people cannot accept and utilize the payment system digitally with e-money. If people cannot accept the rapidly developing development of information technology and utilize the digital payment system, then this electronic payment will not last long.

The emergence of a person's interest in using new technology can be measured by using a theory that can describe the level of acceptance and use of technology. In this study, the theory of acceptance used is the Technology Acceptance Model (TAM) theory developed by Davis (1986). TAM is a model based on the desire to use to describe the level of users in receiving an information technology. (Kadim et al., 2024), with the Technology Acceptance Model (TAM) Theory which predominantly influences technology integration. The first factor is Perceived Usefulness, which defines the extent to which a person believes that using a technology will enhance her or his performance. What can be known from this definition is a belief about the decision-making process. If a person feels that the information system is useful then he will use it.

The difference between this study and the previous research is that the respondents cover a wider range of people, namely the people in the South Jakarta area, towards the interested in using e-money, especially GOPAY as a digital payment, besides this study adds a new external variable, namely the variable of perceived security in using the GOPAY feature as a digital payment. Consideration for the selection of research objects on GOPAY is because this product has the most user segments for now.
This is in line with research conducted by (Senali et al., 2023) proving that the perception of benefits has a positive and significant effect on interest in using e-money because the higher the level of benefits offered, means that interest in using Gopay e-money will also increase. The results of this study are consistent with previous studies, namely (Didied, Yunitasari, & Puspita, 2022), (Latief, Mus, Amang, Hasan, & Mahmud, 2024), and (Kraugusteeliana, Bakri, Mustain, Budiyanto, & Sutrisno, 2023). Based on this phenomenon, the author wants to examine scientific research activities with the title

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Analysis of Public Interest Factors in the South Jakarta area in the Use of GOPAY as Digital Payment.

Method

This research is a type of descriptive research that is analyzed with a quantitative approach. This quantitative approach is carried out by distributing online questionnaires distributed through various social media and short messaging applications. The method of determining the sample of this study uses a purposive sampling technique with the criteria of consumers who have made purchases by paying using the Gopay feature. The distribution process of distributing this questionnaire will be carried out starting in May 2024. The collection is carried out using Google form media which consists of general consumer information such as name, age, education, and frequency of use of the Gopay feature. Then the next part contains statements that are by the variables used in this study. Each statement will be presented with a choice of answers using a Likert scale of 1-6 (1=strongly disagree, 2= disagree, 3= somewhat disagree, 4= somewhat agree, 5= agree, and 6= strongly agree). The analysis tool used is IBM Statistics SPSS version 27. To test the quality of the data, it is by conducting a validity test and reliability test first to check that each question indicator is valid and reliable. The validity test with a significance value of <0.05 and the reliability test with a Cronbach Alpha value of >0.70 was then carried out a hypothesis test by conducting a multiple regression test and a Sobel test (Ghozali, 2016). Below are the indicators used to measure each variable:

Table 1
Question Indicator

It	Statement
	Program Understanding
1.	Paying using GO-PAY often gets discounts and vouchers on GO-RIDE services, GO-CAR and GO-FOOD.
2.	Paying using GO-PAY gets discounts or promos compared to paying with money cash.
3.	There are minimum and maximum limits on GO-PAY balance top-up.
4.	If you pay using GO-PAY, you can get tokens that will later be accumulated and can be exchanged for Voucher.

5.	In addition to QR Scan/Barcode, payment transactions using GO-PAY can be paid via number.
	Mobile.

to maximize

GO-JEK service features.

3.	GO-PAY balance top-up is very easy to do with several options that can be adjusted to the needs and conditions of users, including through Gojek drivers, Minimart, Internet banking, mobile banking, ATMs, and other methods.
4.	The minimum and maximum limit of GO-PAY balance Top Up can be adjusted according to the financial situation of GO-service users. JEK.
5.	With GO-PAY which often provides discounts, vouchers, cashback, and delivery promos, it can increase the income of GO- partners. JEK.

Results and Discussion
Respondent Demographics

This section describes the demographics of respondents which describe the characteristics of respondents consisting of gender, age, education level, income/pocket money, domicile, and frequency of online / pay payments.

Table 2
Respondent Demographics

	Frequency	Percent	Valid Percent	Cumulative Percent
Man	38	25.33	38.0	38.0
Valid Woman	112	74.67	112.0	100.0
Total	150	100.0	150.0	
	Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
17 Years	1	0.67	1.0	1.0
18 Years	1	0.67	1.0	2.0
19 Years	15	10.0	15.0	17.0
20 Years	20	13.33	20.0	37.0
Valid for 21 Years	32	21.34	32.0	69.0
22 Years	23	15.34	23.0	92.0
23 Years	28	18.67	28.0	99.0
24 Years	30	20.00	30.0	100.0
Total	150	100.0	150.0	
	Frequency	**Percent**	**Valid Percent**	**Cumulative**

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				Percent
SMA	17	11.33	17.0	7.0
D3	25	16.67	25.0	27.0
Valid D4/S1	39	26.00	39.0	51.0
S2	69	46.00	69.0	100.0
Total	150	100.0	150.0	
	Frequency	Percent	Valid Percent	Cumulative Percent
1-5 times	17	11.33	17.0	7.0
6-10 times	25	16.67	25.0	27.0
Valid 11-15 times	39	26.00	39.0	51.0
16-20 times	69	46.00	69.0	100.0
Total	150	100.0	150.0	

Hypothesis Results

Type		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1.204	1.128	
	Perception Benefits	.200	.077	.278
	Perception Ease	.145	.072	.225
	Attitude in use	.208	.078	.252
	Perception Security	.197	.083	.180

Equation $Y = 0.278X1 + 0.225X_2 + 0.252X3 + 0.180X_4$

Based on the regression equation above, the four coefficients of the free variable have a positive value, which can be seen at the Beta value of 0.278; 0,225; 0.252, and 0.180 >0.05 which means that the four independent variables can be considered influential and significant to the bound variables, which means that the company has a perception of benefits; Ease; attitudes in using and perception of security are getting

better, while the other variable is fixed (constant), then interest in using Gopay as a digital payment will increase.

It	Indicators	Alpha Value	Standardized Value	Ket.
1	Perception of benefits	0,882	0,600	Reliable
2	Perception of convenience	0,898	0,600	Reliable
3	User attitude	0,920	0,600	Reliable
4	Security perception	0,737	0,600	Reliable
4	Interest in using Gopay as a digital *payment*	0,864	0,600	Reliable

Based on the table above, it can be seen that each variable has an alpha value that exceeds the standardized value, which is 0.6. Thus, it can be concluded that the results of the reliability test for all of these variables are reliable, so it is feasible to conduct further tests.

		Collinearity Statistics	
	Type	Tolerance	VIF
1	Perception of benefits	0.312	3.208
	Perception of convenience	0.285	3.514
	User attitude	0.405	2.467
	Security perception	0.623	1.606

Based on the coefficient table above, the tolerance value for the variables of benefit perception, convenience perception, user attitude, and security perception towards the interest in using Gopay as a digital payment, is greater than the default value (Tolerance) determined at 0.10. As for the VIF value, it is also less than 10. So it can be concluded that all variables have met the requirements of the tolerance threshold and the VIF value. This means that the three variables do not experience the effect of multicollinearity.

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	2.742	.705		3.892	.000
	Perception Benefits	-.022	.048	-.083	-.464	.644
	Perception Ease	-.009	.045	-.038	-.203	.840
	Attitude in use	.058	.049	.185	1.186	.239
	Security Perception	-.098	.052	-.237	-1.880	.063

Based on the results above, it can be seen that the significance of all independent variables is> 0.05 so it can be said that the research model does not have heteroscedasticity. In addition to the Glesser test, the heteroscedasticity test can be tested using a scatterplot.

Perceived Usefulness (PU)

Perceived usefulness is the extent to which a person believes that using a system will improve its performance. The definition of perceived usefulness is also in line with the definition (Utami & Kusumawati, 2017), which is the extent to which a person believes that using mobile payment services will improve their performance and productivity in making payment transactions. In addition, there is a positive attitude towards the use of e-money products through GOPAY, for example, consumers believe that using this GOPAY service makes their duties effective and efficient. They feel comfortable using this service without carrying cash to make payments. Based on the results of the calculations that have been carried out, a significance of 0.011< 0.05 is obtained. Indicating that H1 is accepted. This shows that there is a positive and significant influence between the perception of benefits and interest in using Gopay as a digital payment. These results can be interpreted that if the perception of benefits is further improved, interest in using Gopay as a digital payment will also increase.

Perceived Ease Of Use

Perceived ease of use is a person's belief that when using a technology that is easy to use and understand. Convenience will have an impact on behavior, namely the higher a person's assumption about the ease of using a system, the higher the level of information technology utilization. The characteristic of user ease that causes users to continue using it is when the user of a technology believes that the system is more flexible, easy to understand, and easy to operate (compatible). (Dwirandra & Astika, 2020) The perception of ease of use in this study is interpreted as the view of users who believe that non-cash-based payments in transactions are easy to understand. If GOPAY users are perceived to

be easy to use by consumers, the service will be used frequently and continuously. The results of the calculations that have been carried out obtained a significance result of 0.048< 0.05. indicates that H2 is accepted. With these results, it can be concluded that the test shows a positive and significant influence on the perception of convenience and interest in using Gopay as a digital payment. It means that if the perception of convenience increases, then it will be able to increase interest in using Gopay as a digital payment.

Attitude Toward Using

Attitude Toward Using (ATU) described in the TAM model is a level of assessment of the impact experienced by a person when using a certain system in their work. The form of assessment of the use of technology systems according to (Dwirandra & Astika, 2020) can be in the form of acceptance or rejection which will also have an impact on a person's work when using technology. The attitude of technology users is a positive or negative feeling that a person has when required to perform the behavior that will be determined. Meanwhile, according to (Hervilia, Singasatia, & Sunandar, 2022), attitude toward using is an evaluation of the user's interest in using the system ("the user's evaluation of the desirability of his or her using the system"). The results of the calculations that have been carried out obtained a significance result of 0.009< 0.05. indicating that H3 was accepted. With these results, it can be concluded that the test shows a positive and significant influence on user attitudes toward interest in using Gopay as a digital payment. It means that if the user's attitude is increasing, then it will be able to increase interest in using Gopay as a digital payment.

Perceived Of Security

Security perception is defined as a perception of uncertainty and unintended consequences in carrying out activities (Marfuah & Ratnaningrum, 2024) identifying that security can affect customer perception of general banking activities of commercial banks, and also as an endogenous variable in e-money activities. Security and privacy indicate the level of security and privacy when using e-money for transactions. The results of the calculations that have been carried out obtained a significance result of 0.020< 0.05. indicates that H4 is accepted. With these results, it can be concluded that the test shows a positive and significant influence between security perception and interest in using Gopay as a digital payment. It means that if the perception of security is increasing, then it will be able to increase interest in using Gopay as a digital payment.

Conclusion

The conclusion of this study is as follows, perceived usefulness has a positive and significant effect on the behavioral intention to use GOPAY as a digital payment. These results can be interpreted that if the perceived usefulness is further improved, the behavioral intention to use Gopay as a digital payment will also increase. Perceived ease

of use has a positive and significant effect on the behavioral intention to use GOPAY as a digital payment. These results can be interpreted that if the perceived ease of use is further improved, the behavioral intention to use Gopay as a digital payment will also increase. User attitude (attitude toward using) has a positive and significant effect on the behavioral intention to use GOPAY as a digital payment. These results can be interpreted that if the attitude of Gopay users is further improved, the behavioral intention to use Gopay as a digital payment will also increase. Perceived security has a positive and significant effect on the behavioral intention to use GOPAY as a digital payment. These results can be interpreted that if the perception of Gopay's security is further improved, the behavioral intention to use Gopay as a digital payment will also increase. Some suggestions are expected for future research, this model can be used as a reference to research the interest in using Gopay as another digital payment as a comparison. In addition, based on the value of the determination coefficient in this study, it shows that interest in using Gopay as a digital payment is still influenced by other independent variables. Future research should be able to use other independent variables to modify this research such as new technology adaptation, brand image, and aware

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