The Effect of Perceived Benefits and Satisfaction on Interest in Sustainable Use of Gopay's Digital Wallet

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ABSTRACT

This study aims to determine the effect of benefits and satisfaction on the interest in sustainable use of the GoPay digital wallet. The method used in this research is quantitative with a descriptive and verification approach. The sample used in this study was 384 using a sampling technique using non-probability sampling, namely purposive sampling. The data analysis technique used is analysis with partial and simultaneous hypothesis testing. testing is assisted by the SPSS tool. The result of this study is that there is a correlation between perceived benefits and satisfaction has a fairly strong relationship. Partially, perceived benefits have an effect of 12.9% and satisfaction has an effect of 12.6% on interest in use. Perceived benefits and satisfaction have a positive and significant effect on interest in sustainable use.

Keywords: Perception of Benefits, Satisfaction, Interest in Sustainable Use

PRELIMINARY

The current phenomenon throughout the world, especially Indonesia, is the Covid-19 pandemic which has a very broad and massive effect on economic conditions, it can even be said that it has almost changed the entire economic and business order in various sectors. Until now, Indonesia is still in the stage of economic recovery.

Along with the recovery of economic growth in Indonesia, this has not stopped the rapid development of technology. Advances and developments in the field of technology provide an innovation that brings positive benefits to human life from the Covid-19 pandemic disaster. Advances in information technology have brought many benefits and conveniences for the innovations produced in this decade, especially in the fields of economics, finance and banking.

Financial Technology (*fintech*) is a combination and blend of technology and financial features which is a new innovation in the financial sector. *Fintech* , which is also known as the current financial service model, has developed with innovations in the field of information technology. With the innovation of fintech services or the existence of electronic financial services, these facilities are becoming increasingly complex, making it easier for financial transactions in the midst of the Covid-19 pandemic era.

In 2017, transactions using electronic money reached 12.4 trillion rupiah. Its growth continues to increase over time, in 2018, electronic money transactions reached 47.5 trillion rupiah. In 2019, electronic money transactions reached 145.2 trillion rupiah, while in 2020 it reached 201 trillion rupiah. Furthermore, it is projected by Bank Indonesia that in 2021, electronic money transactions will reach 266 trillion rupiah. height Electronic money transactions certainly affect digital wallet business players as a payment method for online shopping transactions.
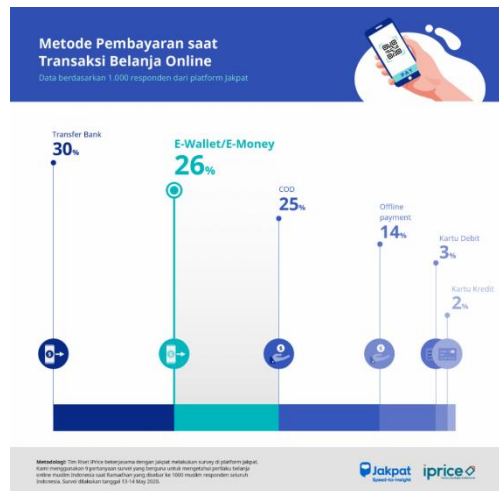

Image 1
Alternative E-Wallet Payment moment Shop Online
Source: iprice.co.id

Based on Figure 1, the data that iPrice and Jakpat collected 26% of 1000 respondents chose to use *e-wallet* as a payment method when shopping *online* at present time. *Electronic Wallet* (*E-wallet*) or digital wallet is one type of electronic money in Indonesia that serves payment transactions based on server electronic wallets used via *smartphones* , and the payment method is by scanning a QR code . Digital wallets can be used as an alternative tool for transactions when shopping online, as well as for transferring money between banks or other digital wallets (Kusuma & Syahputra, 2020) . In addition, the digital wallet can be used for payment transactions for food, shopping, household bills (water, electricity, internet and cable), insurance, and others (Oktafiani, 2021) .

The development of digital wallets in Indonesia is indeed very fast. Until now, there are various digital wallets in Indonesia, one of which is GoPay. GoPay is an electronic payment transaction service under the auspices of PT Application Karya Anak Bangsa or better known as Gojek. PT Application Karya Anak Bangsa launched the GoPay service in 2016 as a form of contribution to support non-cash transactions designed by the government. GoPay is used to make transactions on Gojek services ranging from GoFood, GoRide, GoMart, GoSend and offline transactions at merchants that have collaborated with Gojek.

Decreased interest in sustainable use can be affected by the lack of usefulness of a technology that has an impact on consumer interest in using a service continuously or not. The perception of benefits has a positive effect on increasing interest in sustainable use, this is evidenced by previous research that examines whether perceived benefits can increase interest in sustainable use (Larassita et al., 2019) .

Perception of benefits is one of the factors that influence consumer considerations in the continued use of *fintech services* . The greater the perceived benefits perceived by the user, the greater the interest in continuing to use (Kumala et al., 2020) .

One of the theories about usage that is considered influential in predicting and explaining user interest in continuing to use technology is the Expectation Confirmation Model (ECM). In this model, there are two main constructs, namely *perceived usefulness* and *satisfaction* to determine *continuance usage intention* (Bhattacherjee, 2001 in Santi Deliani Rahmawati, 2020) .

Perceived usefulness or perceived usefulness is the degree to which a user believes that the technology or system will improve their performance at work. When a user feels the benefits as promised an application will form satisfaction in him (Purba et al., 2020) . Furthermore, the perceived benefits are when consumers use a technology application (Brilliana et al., 2020) .

The second factor, namely *satisfaction* is one of the important elements in business strategy and business activity goals, where satisfaction is the main determinant of intention to continue using a service (Purba et al., 2020) .

Satisfaction is the most important part of business and satisfaction is the main factor for users to keep using the service. Meeting customer needs is the desire of every company. Companies must find out the factors that affect customer satisfaction (Oktafiani, 2021) . There are comments on critical reviews of applications through the *App Store* related to perceptions of benefits and satisfaction, which can be seen in Table 1 below.

Table 2 Review Complaint GoPay E-wallet users

Username _	Review
@ dhiannnnn	" GoPay later _ hard and less friendly . And the fine Keep going walk without there is a fine limit and not there is relief fine . If ga need to be banged don't use Gopay later , 250 thousand collect like a debt of 250 million"
@Zahra F	" Features GoPay plus _ difficult to upgrade because of e - ID card always fail verification even though I already follow instructions with good . Help repaired "
Echa Fitriyana	"Fill in GoPay but it doesn't come in & it hasn't been processed yet. Chat to CS, the answer is always an automatic machine & no settlement & waiting for the next day CS has solved the case but the balance hasn't been entered into GoPay either"
digital.ant27	"Many restaurants are active in the application but they are closed. The canceling process is difficult , and in the end GoPay float …"
Hwijaya2102	" GoPay I got scammed without there is confirmation or OTP SMS . Very no safe "

Based on Table 1 above, GoPay needs to handle wisely to overcome critical reviews regarding consumer satisfaction and perceptions of the benefits of its products for consumers, because if there is a continuation of these complaints, it will have a bad influence on GoPay. The better the reviews on perceived benefits and satisfaction provided, the behavior of continuous use of a service will also increase.

In the research that has been done (Kurniawan, 2018) shows that satisfaction has a positive effect on intention to continue use and perceived benefits have a positive effect on satisfaction but does not have a significant effect on intention to continue use. Meanwhile, according to (Purba et al., 2020) there is a positive and significant influence between the perceived benefits variable to the intention of sustainable use.

Due to the gap in previous research as described above, it does not provide consistency in the influence of the independent variable on the dependent variable, the researchers are

interested in researching with the title " **The Effect of Perception of Benefits and Satisfaction on Intentions of Sustainable Use of the GoPay Digital Wallet".**

THEORY BASIS AND HYPOTHESES

Correlation of Perceived Benefits and Satisfaction

Perceived benefits are the basis of users evaluating a technology along with their evaluative response or satisfaction. This evaluation further confirms the user whether the technology used meets their expectations or not. The suitability of product benefits with user expectations will simultaneously trigger user satisfaction (Lai, Chen, & Chang, 2016 in Santi Deliani Rahmawati, 2020)

This is reinforced by research (Kurniawan, 2018) that the perception of benefits has a positive effect on satisfaction in using a technology.

The Effect of Perceived Benefits on Interest in Sustainable Use

Perceived benefits are one of the factors that have a broad influence on the sustainability of a system and can make a system offered more valuable to users and allow users to continue using the system or service (Zhang, 2017 in Larassita et al., 2019) .

Perception of benefits will provide benefits felt by users in using a service, then users will return to using the service continuously (Gao & Bai, 2014 in Larassita et al., 2019) .

The Effect of Satisfaction on Interest in Sustainable Use

Satisfaction as one of the important elements in a business activity, where the main determinant of interest in the continued use of consumers in a service is satisfaction that is fulfilled. It can be seen that this shows that there are users who are interested in using an information system after they feel satisfaction. Therefore, to get users' continuous interest is to give satisfaction first (Purba et al., 2020) .

Satisfaction with the services consumed by customers is a reflection of the interest in continuing to use a service. Interest in sustainable use is created after getting what is expected to exceed initial expectations (Astarina el al, 2017 in Prakosa & Wintaka, 2020) .

The Effect of Perceived Benefits and Satisfaction on Interest in Sustainable Use

According to Kurniawan (2018) in his research, there are several important variables to determine the interest in sustainable use of technology system users, such variables as perceived benefits and satisfaction. This is reinforced in the results of research by Brilliana et al., (2020) which shows that the perceived benefits and satisfaction variables have an influence on the interest in sustainable use of users of a system.

Hypothesis

The research hypothesis can be defined as a temporary answer to the research problem formulation, where the problem formulation has been stated in the form of questions (Sugiyono, 2016:63) . This study formulates several hypotheses as follows:

H 1 = There is a correlation between Perceived Benefits and Satisfaction.

H 2 = There is a partial effect of Benefit Perception and Satisfaction on Sustainable Use Intentions.

H 3 = There is a simultaneous influence between Perceived Benefits and Satisfaction on Interest in Sustainable Use.

RESEARCH METHODS

This study uses descriptive and verification methods which are a series that will be used by researchers to collect and analyze data so that researchers get an overview of the object and can draw conclusions from the research.

The quantitative method is a research approach that is required to use numbers, starting from data collection, interpretation of the data, to the appearance of the results (Priyono, 2016) . In this study the authors used descriptive and verification research methods. According to (Sugiyono, 2017:35) descriptive research is research conducted to find out the formulation of the problem related to the question of the existence of independent variables, both on one or more variables.

Table 3 Operations Variable

No	VARIABLE	SUB VARIABLES / DIMENSIONS	INDICATOR
1	Perception Benefits (X1)*	*Work More Quickly*	Save time
			Practical moment used
		Job Performance	Increase performance
		Increase Productivity	Add productivity
		Effectiveness	Increase effectiveness activity
			Give efficiency time
		Makes Job Easier	System make it easy profession
			Give skills in profession
		Useful	System beneficial
			System impact positive
2	Satisfaction (X2)**	*Convenience*	frugality time use

			Easy used in accordance needs
		Merchandising	Benefit Service
			Diversity Service
		Site Design	Attractive view _
			Neat and easy look _ used by simple
		Security	Personal data consumer protected
			Security transaction
		Serviceability	Response fast in handling complaint consumer
			Completeness information
			Overall service has more value
3	Interest Use Repeat (Y)***	Interested Repeat Order	Intend continue use something product
			Often use product
		Interest Preferential	Make the product the main preference
			Intend Keep going use one product than replace it

	Interest Explorative	Will continue try other features of product
		Will search know more far benefit product
		Will get experience new

Source :
*Jogiyanto (2012) in (Mardiana et al., 2022)
**Ranjbarian et al (2012) in (Ashgar & Nurlatifah, 2020)
***Sahin & Kitapci (2012) in (Fordaus, 2020)

The population in this study are followers of the GoPay Instagram social media account, namely @gopayindonesia, which totals 479,000 followers.
The sampling technique in this study was using the Isaac and Michael formula, with the following formula: $s = \dfrac{\lambda2 .N.P.Q}{d2 (N-1)+\lambda2 .P .Q}$

 Information :

$^{2\,with}$ dk = 1, the error rate can be 1%, 5%, and 10%

P = Q = 0.5

N = Population size

D = 0.05

s = Number of samples

$s = \dfrac{3{,}841 .479.000 .0{,}5 .0{,}5}{0{,}0025 (478.999) + 3{,}841.O{,}5 .0{,}5}$

$s = \dfrac{459.959{,}75}{1.198{,}45775}$

s = 383.793

Based on the above calculations, it can be seen that the sample in this study was 383,793 respondents and rounded up to 384 respondents.
The sampling technique in this study is to use non-probability sampling, namely by purposive sampling which is a sampling technique for data sources with various considerations (Sugiyono, 2017:84) .

In this study, the criteria used as research samples are followers of the @gopayindonesia social media account who are currently or have used the *GoPay* h fintech service.

The data analysis technique used in this research is verification analysis with partial and simultaneous hypothesis testing.

RESULTS AND DISCUSSION
Correlation Test Results

Correlation analysis is used to determine the degree of relationship between each independent variable. In path analysis, the association between independent variables that have a relationship means that the magnitude of the direct and indirect effects can be calculated.

Table 4

Correlation Coefficient between Perceived Ease of Use Variables (X1) and Trust (X2)

Correlations		Perception Benefit	Satisfaction
Perception Benefit	Pearson Correlation	1	.795 **
	Sig. (2-tailed)		.000
	N	384	384
Satisfaction	Pearson Correlation	.795 **	1
	Sig. (2-tailed)	.000	
	N	384	384

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

Source : Data Processing Results , 2022

Based on Table 4 above, it can be seen that the correlation coefficient between the variables of Benefit Perception (X1) and Satisfaction (X2) is 0.795.

Based on the results of the analysis obtained, it can be explained that the correlation between the independent variables, namely Perception of Benefits (X1) and Satisfaction (X2) is 0.795 where the two variables have a strong correlation level. and unidirectional because it has a positive value with the coefficient interval being at 0.600 – 0.799.

Path Analysis Path Analysis Results

Table 5

Path Coefficient of Perception of Benefits (X1) and Satisfaction (X2) of Interest in Sustainable Use (Y)

Coefficients a		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	152.616	83,962		1.818	.070

Perception Benefit	.169	.034	.230	5.019	.000
Satisfaction	.435	.031	.646	14,100	.000

a. Dependent Variable: Interest User Sustainable

Source : Data Processing Results , 2022

Based on Table 5 regarding the path coefficients of the Perceived Benefits (X1) and Satisfaction (X2) variables on Interest in Sustainable Use (Y) shows that the path coefficient values can each be explained as follows.

1. **Partial Effects of Perceived Benefits (X1) and Satisfaction (X2)**
   a. Path coefficients of Benefit Perception (X1) and Satisfaction (X2)

Based on Table 5, the path coefficient of the Benefit Perception variable (X1) on the Interest in Sustainable Use (Y) variable is 0.230. These results indicate that the Benefit Perception (X1) path coefficient on the Interest in Sustainable Use (Y) is obtained so that the equation Y = 0.230X1.

2. **Influence Partial Variable Satisfaction (X2) Against Interest Use Sustainable (Y)**
   a. Coefficient Track Variable Satisfaction (X2) Against Interest Use Sustainable (Y)

   Based on Table 5 k o efficient path variable Satisfaction (X2) to the variable of Interest in Sustainable Use (Y) is 0.646 This result shows that the path coefficient of Satisfaction (X2) on Interest in Sustainable Use (Y) is so that the equation Y = 0.646 X2 is obtained.

Coefficient of Determination Test Results

The total effect of perceived benefits (X1) and satisfaction (X2) on interest in sustainable use (Y) is the magnitude of the coefficient of determination (R^2) which can be shown in the table below:

Table 6
Coefficient Determination (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.840 [a]	.706	.704	229,946

a. Predictors: (Constant), Satisfaction , Perception Benefit

Based on table 6 regarding the coefficient of determination, it is explained that the R square number is 0.706 or 70.6%. This means that the perceived benefits (X1) and satisfaction (X2) variables contribute to the interest in sustainable use (Y) by 70.6%. While the remaining % is explained by other factors not examined in the study.

Hypothesis Testing Results
Partial Test Results

<div align="center">

Table 7
Partial Test (t Test)

</div>

Model		Coefficients ᵃ				
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	152.616	83,962		1.818	.070
	Perception Benefit	.169	.034	.230	5.019	.000
	Satisfaction	.435	.031	.646	14,100	.000
a. Dependent Variable: Interest User Sustainable						

Based on Table 7 that influence variable independent to variable dependent could explained as following :

1. **Hypothesis Test Influence By Partial Between Perception of Benefits (X1) on Interest in Sustainable Use (Y)**

Influence Perception of Benefits (X1) on Interest in Sustainable Use (Y) can through testing statistics with use hypothesis as following :

  a. H_0 : pyx1 = 0 means no there is influence Partial Perception of Benefits (X1) on Interest in Sustainable Use (Y)

  a. H_0 : pyx1 0 means there is influence Partial Perception of Benefits (X1) on Usage Interest Sustainable (Y)

Test criteria: reject Ho if the value of s ig < or t count > t table.

  For the partial effect of perceived benefits on the interest in sustainable use with a significant level ( ) = 5% with a *degree of freedom (* df) = n – 2 = 384 – 2 = 3 81 , it is obtained t table 1,966. Based on Table 7 above, it shows that t count = 5.019 with a value of Sig. = 0.0 00 . if the value of Sig. 0.000 < 0.05 and t count > t table then H_0 is rejected. It can be concluded that the perceived benefits (X1) affect the interest in sustainable use (Y).

2. **Hypothesis Test of Partial Effect Between Satisfaction (X2) on Interest in Sustainable Use (Y)**

The effect of Satisfaction (X2) on Interest in Sustainable Use (Y) can be through statistical testing using the following hypothesis:

  a. H_0 : pyx2 = 0 means that there is no partial effect of Satisfaction (X2) on Interest in Sustainable Use (Y)

b. H_0 : pyx2 0 means that there is a partial effect of Satisfaction (X2) on Interest in Sustainable Use (Y)

Test criteria: reject Ho if the value of s ig < or t count > t table.

For the effect of partial satisfaction on the interest in sustainable use with a significant level ( ) = 5% with a *degree of freedom (* df) = n – 2 = 384 – 2 = then obtained t table 1,996. Based on Table 7 above, it shows that t count = 14,100 with the value of Sig. = 0.0 00 . If the value of Sig. 0.000 < 0.05 and t count > t table then $H_{0 is}$ rejected. Could concluded that Satisfaction (X2) has an effect to Interest in Use (Y).

Simultaneous Hypothesis Test Results

<p align="center">**Table 8**</p>
<p align="center">**Simultaneous Test (f Test)**</p>

ANOVA [a]					
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48350521.553	2	24175260776	457,213	.000 [b]
	Residual	20145477.945	381	52875.270		
	Total	68495999.497	383			

a. Dependent Variable: Interest User Sustainable

b. Predictors: (Constant), Satisfaction , Perception Benefit

Source: Data Processing Results, 2022

Based on Table 8 above, it can be shown that the value of fcount = 457.213 and the value of Sig. = 0.000. The Effect of Perceived Benefits (X1) and Satisfaction (X2) Simultaneously on Interest in Sustainable Use (Y)

Based on Table 8 shows the value of Sig. 0.000 < 0.05 and f $_{count}$ > f $_{table}$ then $H_{0 is}$ rejected. Thereby could concluded that Perception of Benefits (X1) and Satisfaction (X2) in simultaneous take effect to Interest in Sustainable Use (Y).

1. **Correlation between Perceived Benefits (X1) and Satisfaction (X2)**

The correlation between perceived benefits and satisfaction has a coefficient value of 0.540 . Thus the perception of benefits and satisfaction has a fairly strong and unidirectional correlation level are in the coefficient interval 0, 4 00 – 0.5 99 with a fairly strong category .

This is in line with the opinion (Lai, Chen, & Chang, 2016) in (Santi Deliani Rahmawati, 2020) that the perception of benefits is the basis for users to evaluate a technology along with their response or evaluative satisfaction. This evaluation further confirms the user whether the technology used meets their expectations or not. The suitability of product benefits with user expectations will simultaneously trigger user satisfaction. Furthermore, the results of this study are in accordance with previous research conducted by (Brilliana et al., 2020) that there is an influence between perceived benefits and satisfaction with a value of 2.597, the perception of benefits has a correlation with perceived satisfaction.

2. The Partial Effect of Perceived Benefits and Satisfaction on Interest in Sustainable Use

a. Partial Effect of Perceived Benefits on Interest in Sustainable Use of GoPay's digital wallet

Based on the results of the verification analysis, it can be seen that the benefits have a positive and significant effect on the interest in sustainable use. This is obtained from the value of tcount (5.519) > ttable (1.966) and the significance is 0.000 <0.05 with the magnitude of the effect of perceived benefits on interest in sustainable use of 0.129 or 12.9%. It can be said that with the perceived benefits of using the GoPay digital wallet, this will affect customer interest in using the GoPay digital wallet continuously.

This is in line with the opinion of Gao & Bai (2014) in (Larassita et al., 2019) Benefits are one of the factors that have a broad influence on the sustainability of a system, because it can make a system offered more valuable to users and allow users to continue using it. the system or service. In addition, this is also in line with research conducted by (Prakosa & Wintaka, 2020) that there is a positive and significant effect of perceived benefits on interest in sustainable use.

b. Partial Effect of Satisfaction on Interest in Sustainable Use

Based on the results of the verification analysis, it can be seen that satisfaction has a positive and significant effect on the interest in sustainable use. This is obtained from the value of tcount (5.404) > ttable (1.966) and the significance is 0.000 <0.05 with the magnitude of the influence of satisfaction on interest in sustainable use of 0.126 or 12.6%. So when the user has felt satisfaction with a product/service and the satisfaction has increased then this will have an impact on increasing customer interest in the continuous use of the product/service.

This is in line with the opinion of Astarina et al (2017) in (Prakosa & Wintaka, 2020) that satisfaction with the services consumed by customers is a reflection of the interest in continuous use of a service. Interest in continuous use is created after getting what is expected exceeds initial expectations. Furthermore, the results of this study are in accordance with research conducted by (Brilliana et al., 2020) that there is a positive influence of satisfaction on interest in sustainable use with a value of 13.269 so that satisfaction has an influence on interest in sustainable use.

3. The Simultaneous Effect of Perceived Benefits and Satisfaction on Interest in Sustainable Use of GoPay *Digital Wallets*

Based on the results of the verification analysis that has been carried out above, the perception of benefits and satisfaction simultaneously has a positive and significant effect on the interest in sustainable use. This is evidenced by the calculated f value (64 , 790) > f table (3.0 194) and has a significance of 0.000 < 0.05, so Ho is rejected. The direct and indirect effect between the perceived benefits and satisfaction variables on the interest in sustainable use is 0.254 or 25.4%. This shows that the condition of interest in the continuous use of GoPay *digital wallets is 0.746 or 74.6% influenced by other variables.* This is reinforced by previous research conducted by (Nuraeni and Bambang Soemantri, 2020) which stated the value of sig. (0.000) < (0.05) and fcount (105.760) > ftable (3.09). This means that there is a positive and simultaneous influence between the perceived benefits and satisfaction variables on the interest in sustainable use.

CONCLUSION

Based on the results of the research that has been carried out above, the conclusions obtained regarding "The Influence of Perceived Benefits and Satisfaction on Interest in Sustainable Use of GoPay *digital wallets* " that the correlation between perceived benefits and satisfaction has a fairly strong relationship. This shows that the higher the perceived level of benefits provided will have an influence on satisfaction and vice versa. Partially, perceived benefits have an effect of 12.9% and satisfaction has an effect of 12.6% on interest in use. It can be said that the higher the perceived level of benefits and satisfaction provided by GoPay, the more it will affect and have an impact on the interest in sustainable use. Perceived benefits and satisfaction have a positive and significant effect on interest in sustainable use. This shows that the perception of benefits and satisfaction simultaneously or together can affect the interest in sustainable use of GoPay application users.

Suggestion

it is hoped that the institution can make appropriate business efforts to maintain and increase interest in using GoPay digital wallets which will have an impact on business competition, especially in the field of electronic payments and can increase company profits in the long term.

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