

The Effect of E-Trust and E-Satisfaction on Continuance Intention GoPay Users of the GoJek Application during the Pandemic

Assyifa Mulandar¹, Asep Muslihat²

^{1,2}Fakultas Ekonomi, Universitas Singaperbangsa Karawang

Abstract

Received: 22 Maret 2023
Revised: 29 Maret 2023
Accepted: 3 Maret 2023

As a result of the huge variety of different sources and knowledge available in this age of globalization, the fast-paced, instantaneous lifestyles required at all of society's levels are supported by an adoption of information systems. Customers have flocked to use online payment features as a result of the accessibility of numerous shopping platforms and the convenience of transactions. The Covid-19 pandemic's rise has also sparked changes in a number of areas, including the economy. According to the current situation, more people are definitely adopting digital platforms with all its advantages, benefits, and conveniences. These suggests that electronic money is well acceptable, especially in heavily inhabited urban regions where it may help stop the spread of the Covid-19 virus. As a result, the fierce competition in the market for digital wallets requires companies to be capable of developing and sustain high-quality electronic services. As a result, users of the application may feel more trustworthy. 100 people who currently use GoPay made up the sample for this study. This essential information was gathered through surveying. examination of data using linear regression. The findings demonstrated that E-Trust and E-Satisfaction significantly impacted GoPay consumers' intention to continue using the service.

Keywords: E-trust, E-satisfaction, Continuance Intention, Marketing Management

(*) Corresponding Author: asep.muslihat@staff.unsika.ac.id

How to Cite: Mulandar, A., & Muslihat, A. (2023). The Effect of E-Trust and E-Satisfaction on Continuance Intention GoPay Users of the GoJek Application during the Pandemic. *International Journal of Education, Information Technology, and Others*, 6(2), 266-273. <https://doi.org/10.5281/zenodo.7902629>

INTRODUCTION

In order to continuously be capable of maintaining their reputation and existence in designing the quality of their services, service organizations involved in the fintech sector should compete. The usage of digital wallets nowadays is one of the businesses that is seen as potential and prospective because most people desire travel payments that are practical, quick, efficient, and safe, especially during the pandemic. The utilization of mobile payments for things like paying credit bills, electricity bills, grocery bills, etc, will eventually become popular in society once the situation has undergone a significant transformation. The adoption of mobile payments for things such as paying credit bills, electricity bills, grocery bills, etc. will gradually become popular in society once the situation has undergone a significant transformation. A business opportunity will then present itself. Technology advancement will undoubtedly have a significant impact on daily



human activities, including those related to the economy. The Information and Communication Technology Development Index (IP-TIK) for Indonesia increased once more in 2020, rising to 5.59, or around 5% more than the previous year. (bps.go.id)

Several individuals have been practicing isomans ever since the increase in Covid-19 instances. For digital wallet companies, which have seen a rise in transactions as a result of increased demand for telemedicine, grocery delivery services, and other services, this has become an opportunity. Go-Jek, one of the earliest mobile-based service providers in Indonesia's land transportation industry, also makes use of the Go-Pay mobile payment system. More than 155 million users have downloaded the Go-Jek app alone. (Ekonomi.bisnis.com)

Go-Jek Credit is saved via the Gopay function, which may then be used to make payments or conduct transactions on all Go-Jek application services, including (GoRide, GoCar, GoSend, GoFood, and so on). Paying using a mobile device. According to data collected on December 22, 2020, GoPay has the highest usage rate among Indonesia's digital wallets. GoPay was the digital payment option that 87% of participants in the dailysocial poll selected above other comparable mobile payments. The occurrence of a problem emerging along with the abundance of information sources available is seen as a chance for businesses to keep innovating to enhance an accurate system while always putting the security and comfort of their customers first. This tactic is still being explored in order to foster consumer e-trust and e-satisfaction. Below here is the data of correspondent who use e-wallet:

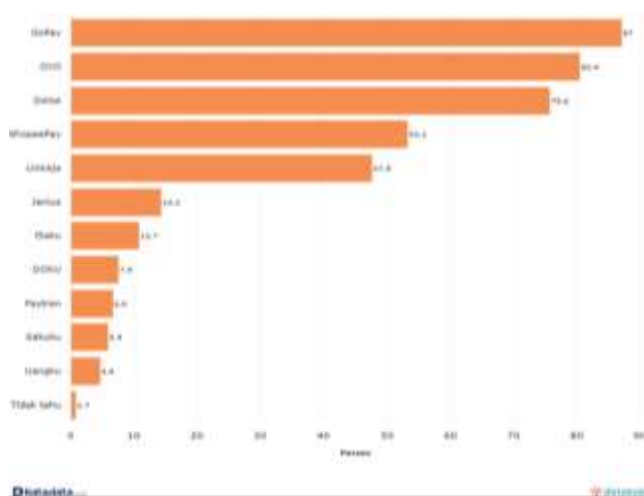


Figure 1 source: dailysocial.id

During the Covid-19 outbreak, the on-demand service provider Gojek saw a Gross Transaction Value (GTV) growth of up to 10%. In 2020, Gojek processed transactions worth US\$ 12 billion or Rp 170 trillion. A 2.7-fold increase in transactions using the PayLater function was also recorded by GoPay. (katadata.co.id).

Fraud situations are also commonly reported in the GoPay mobile payment feature, which can lower the number of Go-Jek app users. In the fintech industry, the rise of mobile payment fraud poses a danger to client pleasure and confidence. Typically, the fraud technique is disguised as social engineering so that the

perpetrator can obtain the One Time Password (OTP) code from the victim. Because it is crucial to understand what elements can harm users' plans to utilize the GoPay feature repeatedly. Go-Jek needs to be able to persuade returning clients to utilize its services again (continuance intention) and comprehend why users need to use the GoPay function in order to thrive.

Repurchase intention is described as an individual's judgment of whether to repurchase services or services from the same organization while taking into account their existing circumstances and positive attitudes (Hellier et al., 2003). After making a purchase and feeling satisfied with using the application to shop, the customer's intention to repurchase will show up in e-commerce applications. Trust was found to have an impact on repurchase intention in studies (Shafer, 2012). Given that customers view online transactions to carry a higher level of risk than non-online ones in terms of delivery, money, and personal information, it is crucial to have trust in e-trust websites.

The findings of research by Purnami and Nurcaya (2015) demonstrate that e-trust has a favorable impact on the desire to make another online transaction. The Go-Jek company has a sizable market share; as a result, the business needs to be able to leverage a variety of resources in order to increase customer satisfaction and market share by improving security and comfort levels. The authors performed research on PT Go-Jek Indonesia in the GoPay category to determine whether the trust and satisfaction offered by the GoPay feature in the Go-Jek application affects customer repeat usage (repurchasing intention) in reusing the business's mobile payment services. The willingness of a client to use the same good or service is known as continuing use intention. Trust has a good and considerable impact on the intention to continue using, according to earlier research. (Maureen Nelloh and colleagues, 2019)

The form of the research challenge can be inferred from the background information given above as follows: 1) Will GoPay's decision to continue conducting business online despite the epidemic be positively and significantly impacted by e-satisfaction? 2) Does e-trust have an impact on GoPay's desire to continue doing business online throughout the pandemic?

The purpose of this study, which is based on the formulation of the problem previously described, is to attempt to provide empirical evidence about the influence of e-satisfaction and e-trust on continuance intention in the mobile payment feature of the GoPay feature in the Go-Jek application during the pandemic. This can increase insights and serve as reference material for further research, particularly related to e-commerce or online shop business.

LITERATURE REVIEW

In this age of globalization, technical advancements are transforming quickly and easily. The financial services sector is undergoing a digital change known as fintech. The financial services sector is currently undergoing a digital transition called fintech. Fintech is driving this disruption, providing novel ideas in financial services, and raising financial industry awareness on a worldwide scale. Additionally, it encourages customers to look for services that are straightforward, simple to use, available, and real-time. 2015's (Arner et al.)

The emergence of fintech is a good thing for the financial sector. These developments may provide consumers more effective products at lesser costs. Additionally, it may promote financial inclusiveness (Leng et al., 2018). Accessing a website or forum frequently entails using its features, which include information exchange and filling out personal information from prospective customers who will utilize the website's functions.

Personal information, including personal contacts, emails, messages, images, and other data are also stored on mobile devices. More consideration must be given to ethical problems involving personal data, particularly protecting site visitors' privacy when doing transactions. By maintaining the privacy of consumers, it is hoped that consumers will feel safe and comfortable in using services from GoPay. So that consumers will continue to use these features because consumers believe in the services offered.

E-Trust

(Shafiee & Bazargan, 2018) propose that trust is the answer to risk. Findings about the idea of online trust expand on what is already known about trust other beneficial. The word "trust" can mean "confidence" or "credibility." Customer assurance that the service provider can be trusted and relied upon to keep their promises is, thus, the definition of customer trust. 2018 (Purnasari)

Trust is essentially the product of a stable set of ideas. The notion is a key determinant for accepting e-commerce development. The context of e-commerce contains a huge number of aspects that can effect client trust. The major success factor for conducting online transactions in e-commerce and e-banking is seen as being trust. The dimensions of e-trust, according to (Kim, D. J., Ferrin, D. L., & Rao, 2003), include:

1. (*consumer personality-oriented*) a sense of trust, a style of Internet shopping.
2. (*consumer experienced-oriented*) namely familiarity, ease of use, internet experience, e-commerce experience, satisfaction.
3. (*consumer perception*) privacy protection, security protection, presence of third party seals, system reliability, information quality, reputation.

Trust is therefore one of the most crucial factors in the development, success, and improvement of digital payments with the advent of the internet and e-commerce.

E-Satisfaction

Chou characterizes e-satisfaction as customer satisfaction with previous purchasing experiences at certain online sellers (Retno et al., 2018). In order to encourage a willingness to purchase a product or service again, e-satisfaction is a vital factor in customer evaluation results. Five elements, listed by (Ranjbarian et al., 2012), can influence e-satisfaction, including:

- 1) Convenience. It is the saving of time and effort when purchasing online so that customers can find stores, find products, and get offers very quickly.
- 2) Merchandising, it provides the availability of various types of information online, which can increase customer satisfaction.
- 3) Site Design is the gratification of a simple search and effective website organization is site design. The clear screen layout, straightforward search guidelines, and quick

presentation thereafter become strong points.

- 4) Customers can trust a website because of its security. Online shoppers will be forced to consider transaction security and vital consumer privacy due to the lack of real interaction.
- 5) Service ability is a feeling of fulfillment brought on by all the services offered on the website.

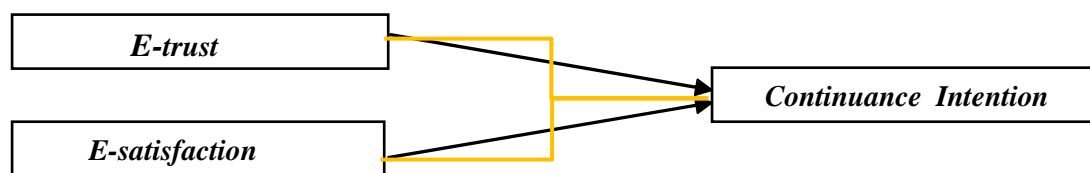
Continuance Intention

(Amoroso & Lim, 2017) define continuation intention as the intensity of a person's desire to make repeated purchases using a financial mobile application. 2020 (Tekaqnetha & Rodhiah). There are two scenarios that encourage someone to buy or use a product again. Customers first express satisfaction with the purchase or use, and then they express dissatisfaction yet still make subsequent purchases. For the second explanation, this is typically because they believe it would be too expensive to identify, assess, and adopt products under different brands (switching costs).

According to research (Gan & Li, 2018) that looked at the WeChat app, it was explained that using the app can help users pass their spare time; if it can do so, then continuance intention or repeat usage can appear. For online shoppers, experience quality—which is influenced by prior encounters and the caliber of the goods and/or services purchased—is crucial. Research suggests that a variety of factors can be used to assess repurchase intent when shopping online, with the perception of product information, payment options, delivery and service-related issues, risk, security, privacy, personalization, requests for refunds, transportation, and entertainment classifying as the most important. (2018) Shafiee and Bazargan.

RESEARCH METHOD

Purposive sampling was employed for the study's sampling, and it was distributed via a Google form. Participants were asked to react to statements in the questionnaire using a Likert scale. 100 respondents who were GoPay clients made up the sample. The SPSS method and SPSS software were utilized for the data analysis in this study.



Formed hypothesis :

H1 : E-trust partially affects the Continuance Intention of Gopay users.

H2 : E-satisfaction partially affects the Continuance Intention of Gopay users.

H3 : E-Trust & E-Satisfaction silmultaneously affect to the continues intention of GoPay users

RESULTS AND DISCUSSION

Description Data Analysis

Table 1: GENERAL DESCRIPTION DATA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	18	18,0	18,0	18,0
	Female	82	82,0	82,0	100,0
	Total	100	100,0	100,0	

From the data above, it can be concluded that the average Go-Pay user is female, namely 82%.

Table 2: AGE DESCRIPTION DATA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-20	56	56,0	56,0	56,0
	20-30	43	43,0	43,0	99,0
	>30	1	1,0	1,0	100,0
	Total	100	100,0	100,0	

From the data above, it can be concluded that the average age of Go-Pay users is at the age of 18-20, which is 56% and the lowest is age >30, which is 1%.

Table 3: JOB DESCRIPTION DATA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Students	84	84,0	84,0	84,0
	Employees	16	16,0	16,0	100,0
	Total	100	100,0	100,0	

From the data above, it can be concluded that the average Go-Pay user is a student, which is 84%.

1) Testing the First Hypothesis (H1)

Known Sig. for the effect of X1 on Y is $0.000 < 0.05$ and the t-value is 4.143 higher than 1.98472 so it can be concluded that H1 is accepted, which means that there is an influence of X1 on Y.

2) Second Hypothesis Testing (H2)

Known Sig. for the effect of X2 on Y is $0.000 < 0.005$ and the t value is 5.086 is higher than 1.98472 so it can be concluded that H2 is accepted, which means that there is an influence of X2 on Y.

Model	t-test	t-table	Hypotheses
E-trust (X1)	4,143	1,98472	H1 Accepted
E-satisfaction (X2)	5,086	1,98472	H2 Accepted

3) Third Hypothesis Testing (H3)

Based on the output above, it is known that the significance value for the effect of X1 and X2 simultaneously on Y is $0.000 < 0.05$ and the calculated F value is $60.893 > F$ table 3.09 so it can be concluded that H3 is accepted, which means that there is an effect of X1 and X2 simultaneously on Y.

Model Summary^b

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Durbin-Watson
1	.746 ^a	.557	.548	1.95826	2.014	

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

Based on the output above, it is known that the R square value is 0.557, this means that the influence of the variables E-trust and E-satisfaction simultaneously affect Continuance Intention, while the rest is influenced by other variables.

CONCLUSION

Researchers can conclude from the test's findings that e-trust and e-satisfaction significantly affect the desire to continue using Go-pay. The E-trust variable's measurement reveals that it falls within the highly effective scale range. This demonstrates the degree of privacy security users experience when using GoPay, the degree of information accuracy customer experience after transacting using GoPay, as well as the degree of user trust when making transactions using GoPay, as shown by users' desire to continue using GoPay.

The first and second hypotheses or E-trust and E-satisfaction each affect Continuance Intention partially, meanwhile and the two variables both E-trust and E-satisfaction also simultaneously affect Continuance Intention. Based on the model summary above, it is known that the R square value is 0.557 or influence of the variables E-trust and E-satisfaction 55,7% simultaneously affect Continuance Intention, while the rest is influenced by other variables.

The E-satisfaction variable's measurement reveals that it falls inside the very beneficial scale range. This indicates that when consumers employ the GoPay feature, it has a certain

ADVICE

In the results of this study, the researcher will provide some suggestions that will be useful, both for the company and for other researchers, namely as follows:

1. In this study, customers who trust GoPay can affect their intention to continue using it, although GoPay users don't find it difficult to discontinue doing so. In order to fulfill their customers' purpose to continue using GoPay, GoPay must remain committed to maintaining the e-trust they already have with them.

2. Customers of GoPay claim that they do not experience cheaper or simpler transactions as a result of utilizing the GoPay application. Therefore, it is crucial for Go-pay to increase consumer e-satisfaction with the Go-pay application in order to accomplish the continuing purpose.

BIBLIOGRAPHY

- Amoroso, D., & Lim, R. (2017). The mediating effects of habit on continuance intention. *International Journal of Information Management*, 37(6), 693–702. <https://doi.org/10.1016/j.ijinfomgt.2017.05.003>
- Arner, D. W., Barberis, J. N., & Buckley, R. P. (2015). The Evolution of Fintech: A New Post-Crisis Paradigm? *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.2676553>
- Gan, C., & Li, H. (2018). Understanding the effects of gratifications on the continuance intention to use WeChat in China: A perspective on uses and gratifications. *Computers in Human Behavior*, 78, 306–315. <https://doi.org/10.1016/j.chb.2017.10.003>
- Hellier, P. K., Geursen, G. M., Carr, R. A., & Rickard, J. A. (2003). Customer repurchase intention. In *European Journal of Marketing* (Vol. 37, Issue 11/12). <https://doi.org/10.1108/03090560310495456>
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2003). Antecedents of consumer trust in B-to-C electronic commerce. *Proceedings of the Americas' Conference on Information Systems 2013*, 2003, 157–167.
- Leng, S. Y., Talib, A., & Gunardi, A. (2018). Financial Technologies: A Note on Mobile Payment. *Jurnal Keuangan Dan Perbankan*, 22(1), 51–62. <https://doi.org/10.26905/jkdp.v22i1.1993>
- Maureen Nelloh, L. A., Santoso, A. S., & Slamet, M. W. (2019). Will users keep using mobile payment? It depends on trust and cognitive perspectives. *Procedia Computer Science*, 161, 1156–1164. <https://doi.org/10.1016/j.procs.2019.11.228>
- Purnamasari, D. (2018). The Roles of E-Service Quality, E-Trust, and E-Satisfaction on Online Retail Loyalty. *Industrial Research Workshop and National Seminar*, 1(2), 634–641.
- Purnami, N. M., & Nurcaya, I. N. (2015). Pengaruh e-trust, Perceived usefulness dan e-satisfaction terhadap online repurchase intention. *Seminar Nasional Sains Dan Teknologi (Senastek)*, 1–8.
- Ranjbarian, B., Fathi, S., & Rezaei, Z. (2012). Factors Influencing on Customers' E-Satisfaction: A case Study from Iran. *Interdisciplinary Journal of Contemporary Research in Business*, 3(9), 1496–1511.
- Retno, R., Asih, D., & Pratomo, L. A. (2018). PERAN MEDIASI E-SATISFACTION DAN E- TRUST TERHADAP E-LOYALTY. 11(1), 125–144.
- Shafer. (2012). Analisis faktor-faktor kunci dari niat pembelian kembali secara. *Jurnal Bisnis Dan Ekonomi (JBE)*, 19(2), 126–141.
- Shafiee, M. M., & Bazargan, N. A. (2018). Behavioral customer loyalty in online shopping: The role of e-service quality and e-recovery. *Journal of Theoretical and Applied Electronic Commerce Research*, 13(1), 26–38. <https://doi.org/10.4067/S0718-18762018000100103>
- Supranto. (2007). *Metode Penelitian*. 52–77.
- Tekaqnetha, G., & Rodhiah. (2020). Faktor yang mempengaruhi continuance intention go-pay di jakarta. *Jurnal Manajerial Dan Kewirausahaan*, 2(1), 173–181.