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Analysis The Influence of Interest In Using Gopay Application With The DeLone and McLean Method In The City of Batam

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Abstract

Gopay is a popular digital wallet application in Indonesia, provides convenience for various online transactions such as payments, money transfers, and shopping. Objective of this study is to examine the influence of user interest on the Gopay application using his DeLone and McLean method in the Batam city. Using a quantitative approach, the research was conducted by distributing questionnaires to 385 Gopay users. This study uses DeLone and McLean's model. This model encompasses five variables: system quality, information quality, service quality, usage, and user satisfaction. Data validity and reliability were tested using SPSS 26, and while hypothesis testing was conducted using the SEM AMOS application. The findings of this analysis indicate that all variables have a positively and significantly contribute to users' satisfaction with Gopay. This study research provides theoretical and practical implications for digital wallet application developers and researchers conducting similar analyses in the future.

Keywords: Gopay, Digital Wallet Application, DeLone and Mcean, SPSS, SEM AMOS

Introduction

In this modern era of digital technology, critical thinking regarding ideas and concepts in the implementation of rapidly evolving business is crucial. One example is the digital or online-based payment system through electronic devices known as E-wallets. An E-wallet is a digital wallet that enables users to store money and conduct transactions using electronic devices such as smartphones. With the presence of E-wallets, users no longer need to carry cash everywhere, minimizing the risk of cash loss (Desita & Dewi, 2022). Simply by carrying a smartphone with an E-wallet, users can easily make payments in physical stores or shop online anytime and anywhere (Nuha et al., 2020).

E-wallet discussed in this context is Gopay. Gopay is a digital payment service developed by Gojek, a leading company providing transportation, logistics, payment, and online services in Indonesia (Rahmawati, 2023). Gojek was founded on October 10, 2010, by Nadiem Makarim and Michaelangelo Moran as an online motorcycle taxi booking platform (G. R. Maulana, 2021). Over time, Gojek has evolved into an extensive application offering various services such as GoRide, GoCar, GoFood, GoSend, GoPay, and GoTix. Gojek has also expanded its services to several countries in Southeast Asia.

Gopay is a digital wallet or electronic money service developed by Gojek, introduced in 2016 and founded by Aldi Haryopratomo, a young entrepreneur who established and developed PT RUMA, also known as "MAPAN." The initial idea behind creating Gopay was to provide a solution for individuals seeking convenience in their buying and selling transactions. The goal of establishing Gopay was to address customer discomfort with driver-partners during transactions for GoRide, GoCar, and GoFood services. With Gopay, both driver-partners and customers no longer need to prepare or carry cash; they can simply make payments through the Gopay electronic wallet (Tektona et al., 2020).

Gopay has evolved into a comprehensive payment platform that caters to various needs, including online shopping, money transfers, bill payments, donations, and transactions at various merchants. It offers features like GoPayLater, GoTagihan, GoTransfer, GoInvestasi, GoPulsa, GoSure, and GoPoints. Gopay's mission is to enhance financial inclusion in Indonesia by providing easy and secure access to digital financial services for the public. It also contributes to supporting the growth of the digital economy in Indonesia by aiding micro, small, and medium-sized enterprises (MSMEs) that partner with Gojek (Pangestu & Rita, 2022).

In this research, employs the DeLone and McLean model through quantitative data collection approach (Permana & Mudiyanti, 2021). The Delone and Mclean model represents an information systems theory that identifies, describes, and provides a comprehensive understanding of information system success. It identifies and explains the relationships between dimensions of system success, information quality, service quality, user system usage status, and user satisfaction (Sari et al., 2023). The quantitative method involves collecting data through questionnaires with numerical or numeric responses. The collected data will then undergo numerical or numeric data analysis. Therefore, this research with the topic "Analysis of the Influence of User Interest in the Gopay Application Using the DeLone and McLean Method" aims to explore user interest in the Gopay e-wallet application. SPSS is used to validate the data, and SEM AMOS is employed to test hypotheses.

Based on the outline context, the problem can be articulated in the following manner, how satisfied are users with the services and features provided by the Gopay application. Second what is the influence of factors such as information quality, service quality, user satisfaction, and user interest on using that Gopay application. Third what are the determinants affecting users' interest in utilizing the Gopay application.

Research objectives for the theme "Analysis of the Influence of User Interest in the Gopay Application Using the DeLone and McLean Method in Batam City" are as follows: First is to measure user satisfaction with the services and features offered by the Gopay application. Second is to identify the influence of user interest in using the Gopay application, such as information quality, service quality, user of satisfaction, and user interest. Third is determine the elements impacting users' inclination to use the Gopay application.

İts benefits of this research are expected to be valuable for the community and assist students in learning the DeLone and McLean method, particularly in analysis. The following are the benefits of this research from various aspects: Theoretical benefits is to enhances insights for both readers and writers in analyzing e-wallets using the DeLone and McLean's approach, and to the research results can serve as a reference for other researchers conducting similar studies. From practical benefits provides insights into the factors influencing user interest in the Gopay application, Acts as a reference for the analysis framework, contributing to the specific development of specific information systems using the DeLone and McLean method, and demonstrates the author's expertise in analyzing user interest in e-wallets using quantitative methods.

Literature Review

The analysis of user interest is a process involving data collection and analysis to understand the extent of user interest in a product, service, or feature. (Aksami & Jember, 2019). This analysis aims to identify what users want and need, as well as how the product, service, or feature can meet those needs. The goal of user interest analysis is also to understand users' needs and desires more accurately, enhance user satisfaction, and develop targeted marketing strategies. There are several types of analyses, with this research utilizing quantitative analysis that employs quantitative data to assess user interest. (Christian & Hengky, 2023), Quantitative data may include demographic information, preference data, or behavioral data obtained through the completion of a Google Form designed according to predefined variables to measure user interest in the application.

An electronic wallet commonly referred to as a digital wallet, is a service built on applications that empower users to both store funds and use it as a payment method. E-wallets can be utilized for various transactions such as payment for purchases, ordering food delivery, settling bills, and buying mobile credit or data packages. E-wallets offer advantages such as convenience in conducting transactions quickly and easily, a secure system that ensures users feel safe during transactions, and flexibility for both online and offline transactions. E-wallets have become increasingly popular in the digital era due to the various benefits they offer (Himawati & Firdaus, 2021).

In this modern era, there is a platform known as Gojek, operating in the field of online transportation, which is currently growing rapidly. Gojek offers both two-wheeled and four-wheeled transportation options. Both drivers and passengers can track the location of pick-up points and driver locations during the booking process. Payments can be made either in cash or cashless. The cashless payment option within the Gojek application is facilitated through a service provided by Gojek called Gopay, which is directly integrated (Situngkir et al., 2020).

According to a study by (Suwardana, 2019), financial transactions in Indonesia have been steadily increasing each year, in line with the growing use of online payment services conducted through smartphones. Gopay is an example of digital wallet technology within the Gojek application. Gopay offers various features, such as payment for transportation, food delivery, bill payments, purchasing mobile credit and data packages, as well as using QR codes. Gopay has become an alternative for the average population in Indonesia, especially among the

younger generation. Gopay provides ease, convenience, and benefits for users in conducting transactions.

According to (Lestari et al., 2022), this study utilizes the DeLone and McLean to identify a system model with the aim and explaining a system that encompasses several questions regarding system quality, information quality, service quality, user interest, and user satisfaction. The DeLone and McLean model functions as a structure for evaluating the effectiveness of an information system based on technological sophistication or quality. In this model, user interest in the system is influenced by factors such as system quality, information quality, service quality, usage, and user satisfaction. Enhanced information quality generated by the information system correlates with heightened levels of user satisfaction (Pratiwi et al., 2022). In other words, the better the software and hardware system, the better the quality of the output.

This research utilizes a quantitative data collection method through questionnaires distributed to users (Hudi & Zulherman, 2023). The data collection instrument for this study is a Google Form, with a required data population of 385 respondents. Data analysis techniques include testing reliability, validity using the SPSS application, and hypothesis testing using SEM AMOS.

Bivariate Pearson correlation, or Pearson correlation, is a statistical test used to measure the strength of the degree of association between multiple variables. These variables can be quantitative, and within context of testing validity, the bivariate Pearson correlation is applied to evaluate the strength of relationship between latent variables and indicator variables. Latent variables are unobservable, while indicator variables are observable and used to measure latent variables. The values of bivariate Pearson correlation range from -1 to 1. A correlation value approaching 1 indicates a robust and positive relationship between the two variables. Conversely, an approach to -1 signal, it signifies a strong and negative correlation. Meanwhile, a correlation value close to 0 signifies a lack of a significant significant relationship between the two variables. To determine statistical association between two variables, researchers compare collected data with critical values from a statistical table (Apriana A, 2021).

Cronbach's Alpha reliability coefficient serves as an indicator of internal measure consistency for a research tool. This coefficient assesses how consistent scores obtained from the instrument will be if given to the same respondents at different times. If the Cronbach's Alpha reliability coefficient approaches 1, it indicates that the instrument has high reliability, meaning it capacity consistent scores when administered to respondents (A. Maulana, 2022).

The P-value serves as a statistical metric employed to determine the statistical significance of a particular outcome. Usually presented as a decimal but can be converted to a percentage for easier interpretation of the hypothesis probability. P-value lower than the predetermined value of 0.05 indicates statistical significance. While P-value exceeding the predetermined value of 0.05 indicates that the result is not statistically significant. The P-value is exclusively utilized to ascertain the statistical significance of a result (Caissar et al., 2022).

Hypothesis testing of regression weights, the process to determine whether regression coefficients are statistically significant. These coefficients delineate the relationship between dependent and independent variables in a regression model. The dicison to accept or reject a hypothesis is contingent on the P-value: if the P-value is below 0.05, the test result is accepted; whereas a P-value greater than 0.05 leads to rejection of the test result (Budi, 2023).

Research Methods

The structure in this research is designed in the format of a framework to explain the stages from the beginning to the end.

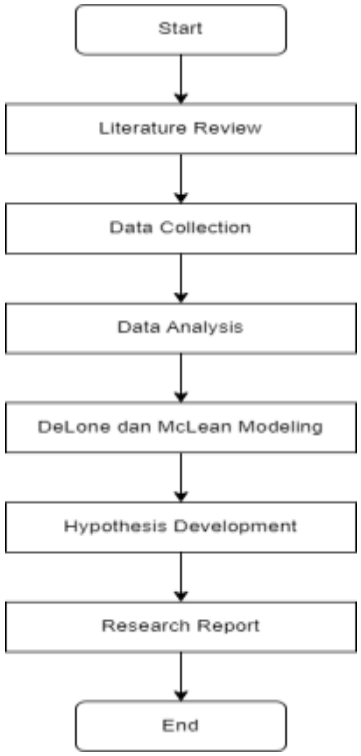

Figure 1. Research Flow

Literature Review

The initial step in this research is to conduct a literature review to find theoretical foundations and reference materials that underpin the study in order to address the research problem. This process establishes a solid foundation for analysis and serves as a robust reference during the research.

Data Collection

This research utilizes a quantitative data collection method through questionnaires, aiming to obtain individual opinions directly from Gopay users in the city of Batam. The data collection technique employed is a survey method, where respondents fill out an online Google Form featuring specific questions. Respondents choose from provided options that align with their characteristics. With a targeted sample size of 385 participants, the gathered data comprises numerical values for subsequent testing.

Data Analysis

In this data analysis stage, the researcher analyzes the data collected from the Google Form, which includes responses from 385 participants. Subsequently, reliability and validity tests are conducted using the SPSS application (Kusumah, 2018). SPSS is a widely used software application for data processing and visualization, offering features such as

mathematical and statistical calculations, data processing, and the creation of tables and graphs to visualize data.

To test hypotheses, Structural Equation Modeling (SEM) using the AMOS program is employed (Dody Afriyanto, 2023). SEM is a statistical method that studies the relationships between variables within or between models, combining component analysis and regression. If the results of the reliability test are valid, reliable, and normal, the analysis proceeds to the next step—analyzing the structural equation model with the assistance of the Amos software application.

DeLone and McLean Model

This study utilizes the DeLone and McLean model as its framework, and the questionnaire is organized with variables derived from this model, these variables encompass system quality (Kualitas Sistem), information quality (Kualitas Informasi), service quality (Kualitas Layanan), usage (Penggunaan), user satisfaction (Kepuasan Pengguna), and related inquiries. The following is the research instrument.

Variable	Question
System Quality (Kualitas Sistem)	With the presence of Gopay, the transaction process becomes more practical
	The transaction process required when using Gopay does not take much time
Information Quality (Kualitas Informasi)	The information obtained from transactions with Gopay is comprehensive and clear
	Payment information received after using Gopay is accurate and error-free
	The transaction information provided by Gopay is in line with the requirements
Service Quality (Kualitas Layanan)	While using Gopay, users feel comfort and security in conducting transactions
	The attentiveness towards users is evident when they inquire about matters related to the developed information system
Use (Penggunaan)	I use Gopay in every transaction
	I often use Gopay
	I frequently use Gopay to facilitate the payment process during transactions
User Satisfaction (Kepuasan Pengguna)	I am satisfied with Gopay because of its detailed overall system and content
	I am satisfied with Gopay for the accuracy of the payment system in receiving and disbursing funds
	I am satisfied with Gopay because its usage steps are easy to understand, and the transaction process is straightforward
	I am satisfied with Gopay due to the optimal effectiveness and efficiency of the time required during the transaction process

Table 1. Variable Definition

DeLone and McLean Modeling

The following is the DeLone and McLean modeling diagram that will be used for the research.

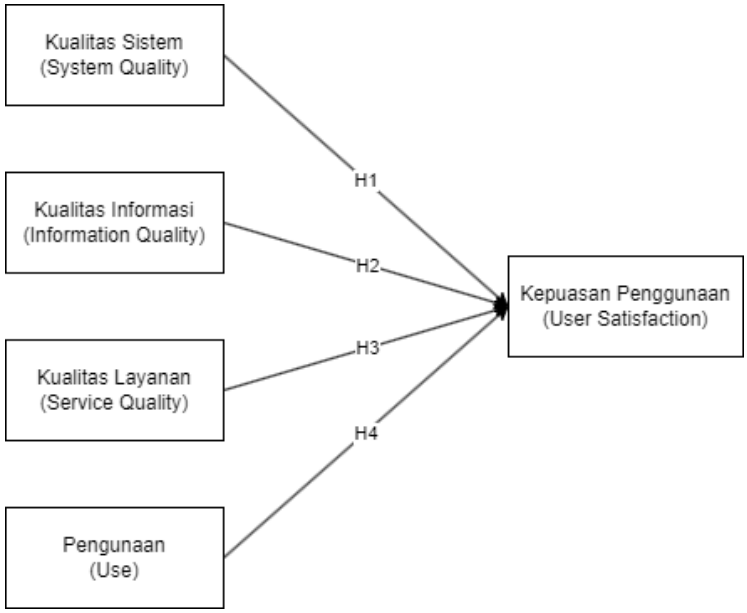

Figure 2. The DeLone and McLean Model

Hypothesis Development

This study is carried out in accordance with the prepared schematic representation.
H1a: System quality influences user satisfaction in using Gopay.
H10: System quality does not influence user satisfaction in using Gopay.
H2a: Information quality influences user satisfaction in using Gopay.
H20: Information quality does not influence user satisfaction in using Gopay.
H3a: Service quality influences user satisfaction in using Gopay.
H30: Service quality does not influence user satisfaction in using Gopay.
H4a: Usage influences user satisfaction in using Gopay.
H40: Usage does not influence user satisfaction in using Gopay.

Research Report

In the concluding segment of this research report, the data collected and analyzed in earlier phases undergo processing to derice the conclusive findings of the study. This section serves to assist other researchers currently investigating related topics.

Results and Discussion

The result of collecting data on Google Form using the DeLone and McLean method involves a total of 385 respondents that will be used for further analysis and data testing.

Gender Data Distribution

Here is a diagram of the data collected, indicating that male respondents account for 61.20%, while female respondents account for 38.80%.

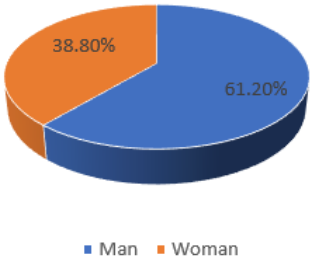

Figure 3. Gender Data Distribution

Age Data Distribution

The following is a diagram of the data collected regarding age. Respondents under 17 years old account for 9.20%, the age group between 17 and 30 years old is significantly higher at 97%, compared to other age groups. Meanwhile, respondents above 30 years old account for 3.10%.

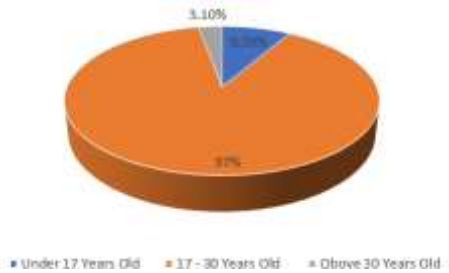

Figure 4. Age Data Distribution

Validity Test

According to the study (Janna & Herianto, 2021), test for validity is utilized to evaluate effeciency of a measuring tool or data collection tool. This test is often employed to assess the effectiveness of a questionnaire in collecting data, especially related to the questions within the questionnaire. The table below shows the results of the validity test in this research, with test values above the critical value (R-table) of 0.100, indicating that the data is considered valid.

Code	Rcount	Rtable	Desc
KS01	0.922	0.100	Valid
KS02	0.909	0.100	Valid
KI01	0.908	0.100	Valid
KI02	0.833	0.100	Valid
KI03	0.927	0.100	Valid
KL01	0.900	0.100	Valid
KL02	0.902	0.100	Valid
PE01	0.901	0.100	Valid
PE02	0.870	0.100	Valid
PE03	0.900	0.100	Valid
KP01	0.912	0.100	Valid
KP02	0.854	0.100	Valid
KP03	0.894	0.100	Valid
KP04	0.898	0.100	Valid

Table 2. Validity Test Results

The outcomes of the validity in test Table 2 present the findings of the Pearson Correlation pertaining to System Quality (KS), Information Quality (KI), Service Quality (KL), Use (PE), and Customer Satisfaction (KP). The descriptions for the table are as follows:
For the variable with code KS (System Quality), there are two data points, KS01 with a value of 0.922 and KS02 with a value of 0.909. Both data points have values above 0.100, indicating that the data is valid.
For the variable with code KI (Information Quality), there are three data points: KI01 with a value of 0.908, KI02 with a value of 0.833, and KI03 with a value of 0.927. All three data points have values above 0.100, confirming the validity of the data.
For the variable with code KL (Service Quality), there are two data points: KL01 with a value of 0.900 and KL02 with a value of 0.902. Both data points have values above 0.100, indicating the validity of the data.
For the variable with code PE (Use), there are three data points: PE01 with a value of 0.901, PE02 with a value of 0.870, and PE03 with a value of 0.900. All three data points have values above 0.100, confirming the validity of the data.
For the variable with code KP (Customer Satisfaction), there are four data points: KP01 with a value of 0.912, KP02 with a value of 0.854, KP03 with a value of 0.894, and KP04 with a value of 0.898. All four data points have values above 0.100, indicating the validity of the data.

Reliability Test

Reliability test serves as a metric indicating the dependability and trustworthiness of a measuring instrument. It also reflects the consistency of measurement results. It is considered consistent if tested twice and produces the same value (Amanda et al., 2019). The presented table exhibits the outcomes of the reliability in this research, with test values above the critical value (R-table) of 0.60, indicating the reliability of the data.

Code	Rcount	Rtable	Desc
KS	0.806	> 0.60	Reliable
KI	0.891	> 0.60	Reliable
KL	0.769	> 0.60	Reliable
PE	0.869	> 0.60	Reliable
KP	0.912	> 0.60	Reliable

Table 3. Reliability Test Results

As presented in Table 3, the outcomes of the reliability test showcase the Cronbach's Alpha coefficient values for System Quality (KS), Information Quality (KI), Service Quality (KL), Use (PE), and Customer Satisfaction (KP). The table explanation is as follows. For the variable with the code KS (System Quality), the coefficient of Cronbach's Alpha, indicating the reliability test results, is 0.806. The variable coded KI (Information Quality) a value of 0.891 for Cronbach's Alpha coefficient. The variable KL (Service Quality) a value of 0.769 for Cronbach's Alpha coefficient. The variable PE (Use) indicates a value for Cronbach's Alpha coefficient value of 0.869. Lastly, the variable KP (Customer Satisfaction) records a Cronbach's Alpha coefficient value of 0.912. All five Cronbach's Alpha coefficient values affirm the reliabilty of the results as they surpass the threshold of 0.60.

Overall Model of Modification Results

Here is the data model from SEM (Structural Equation Modeling). In the diagram, there are four latent variables as follows:

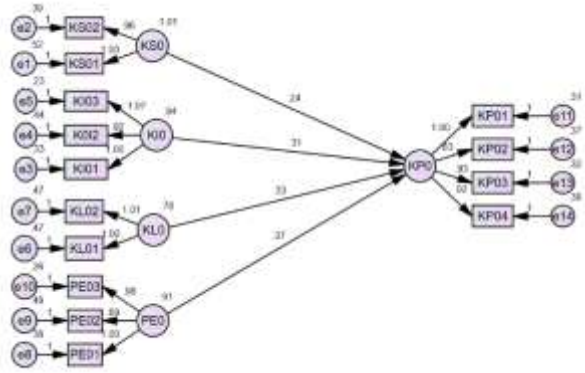

Figure 5. Overall Modified Model Results

KS (System Quality), measured by two indicators, namely KS01 and KS02.
KI (Information Quality), measured by three indicators, namely KI01, KI02, and KI03.
KL (Service Quality), measured by two indicators, namely KL01 and KL02.
PE (Usage), measured by three indicators, namely PE01, PE02, and PE03.

Hypothesis Testing

In hypothesis testing, the Analysis Moment of Structural (AMOS) application was utilized to examine the data and generate Regression Weight data in the following table.

Code	Estimate	S.E	C.R	P
KP ← KS	.244	.027	9.012	***
KP ← KI	.314	.027	11.663	***
KP ← KL	.330	.033	9.859	***
KP ← PE	.372	.030	12.541	***

Table 4. Hypothesis Testing

The table above consists of four columns: Code, Estimate, S.E, C.R, and P. The table also has four rows. The first column contains codes with values KP < KS, KP < KI, KP < KL, and KP < PE. The second column, Estimate, has values for each code: .244, .314, .330, and .372. The third column, S.E, has values for each code: .027, .027, .033, and 0.30. The fourth column, C.R, has values for each code: 9.012, 11.663, 9.859, and 12.541. The fifth column, P, has four values for each code: ***, ***, ***, and ***.

Hypothesis Testing Results

The table below presents outcomes of the hypothesis testing, examining the relationships among the variables of system quality, information quality, service quality, usage, and user satisfaction in the Gopay application. The hypotheses tested in this analysis aim to determine

whether there exists a positive influence among these variables. A hypothesis is deemed accepted if the P-value falls below 0.05, indicating a significant difference between

the connected variables. A smaller P-value corresponds to stronger evidence supporting the acceptance of the hypothesis. Conversely, if the P-value is exceeds 0.05, the hypothesis is declined. The following is the table depicting the outcomes of the hypothesis testing.

Hipotesis	P-value	Min P-value
KS → KP	***	< 0.05
KI → KP	***	< 0.05
KL → KP	***	< 0.05
PE → KP	***	< 0.05

Table 4. Hypothesis Testing Results

The interpretation of the analysis based on the hypothesis testing results can be summarized from the tabel as follows:
The P-value associated the correlation between System Quality (KS) and User Satisfaction (KP) is below 0.05, signifying the acceptance of the hypothesis.
The P-value linked to the correlation between Information Quality (KI) and User Satisfaction (KP) is less than 0.05, indicating the acceptance of the hypothesis.
The P-value for the corresponding to the correlation between Service Quality (KL) and User Satisfaction (KP) is less below 0.05, suggesting the acceptance of the hypothesis.
The P-value for the correlation between Usage (PE) and User Satisfaction (KP) is less than 0.05, pointing to the acceptance of the hypothesis.

The importance and implication of user interest analysis in e-wallet applications are as follows: First, User interest analysis can help e-wallet providers understand the needs, preferences, and expectations of their customers, as well as the factors that influence their satisfaction and loyalty. This can help them design and improve their products and services, as well as their marketing and promotional strategies, to attract and retain more users. Second, User interest analysis can also help e-wallet users make informed decisions about which e-wallet applications to use, based on their own criteria and evaluation of the system quality, information quality, service quality, usage, and user satisfaction of different e-wallet applications. This can enhance their convenience, security, and benefits in conducting various transactions using e-wallets. Third, User interest analysis can contribute to the academic literature and research on e-wallet applications, by providing empirical evidence and insights on the factors that affect user interest and behavior in using e-wallets. This can also help researchers develop and test theoretical models and frameworks to explain and predict user interest and behavior in e-wallet applications.

Conclusions

This study analyzes user interest in the Gopay application, a digital wallet by Gojek, in Batam using the DeLone and McLean method. Employing a quantitative approach, 385 Gopay users in Batam participated by completing online questionnaires. The study Utilizes the updated Information Technology Success model developed by DeLone and McLean, incorporating

variables such as system quality, information quality, service quality, usage, and user satisfaction, data was analyzed using SPSS application for validity and reliability and SEM AMOS application for hypotheses. Results show all variables positively and significantly impact user satisfaction, indicating a positive relationship.

This suggests that the elevated quality in Gopay's system, information, and services offered by Gopay, as well as the more frequent the use of Gopay, leads to heighened the user satisfaction with the Gopay application. The outcomes of validity, reliability, and hypothesis testing consistenly demonstrate valid results, with validity values above 0.100 and reliability values above 0.60. The hypothesis testing results have values below 0.05, signify acceptance and a significant influence. This indicates a positive correlation among the variables of system quality, information quality, service quality, usage, and user satisfaction with the Gopay application. The practical implications of this study emphasize the need to enhance user satisfaction with the Gopay application, it is necessary to enhance the caliber of the system, information, and services offered by Gopay, as well as encourage more frequent use of Gopay. Consequently, Gopay application users will feel more satisfied and loyal to the Gopay application.

This study has theoretical and practical significance for future investigations, making it a valuable reference in article development. İt employs the DeLone and McLean model as a framework to delineate and elucidate a system that encompasses several questions distributed through Google Forms to gather opinions from respondents. Validity and reliability testing were conducted using the SPSS application to determine whether the results obtained from respondents are valid and reliable. Hypothesis testing was performed using the SEM AMOS application to ascertain whether there is a positive influence among the variables used.

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