Affecting Factors *Social Influence* and *Intention to Use* on Gopay in Indonesia

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Abstract

This study aims to determine the effect of using Gopay e-money in Indonesia, which is influenced by perceived usefulness, perceived ease of use, compatibility, personal innovation, individual mobility, intention to use, and social influence. The development of information technology and current payment systems has encouraged the development of an electronic payment instrument known as Electronic Money. E-Money is very safe to use. Electronic money is divided into electronics money is divided into two types. First, chip-based electronics money in the form of cards, such as e-Money, Flazz, and Brizzi. The second type server-based electronics money. This type of electronic money is usually in the form of applications such as Gopay, OVO, Shoppe Pay, Dana, and LinkAja, where this electronic money makes transactions easier. Develop the previous research model by adding social influence variables. Data processing method using SEM. The study results show that all hypotheses are supported except for perceived ease of use on intention to use.

I. Introduction

Bank Indonesia predicts electronic money transactions to reach Rp. 226 trillion. This increase was due to electronic money growth supported by the development of digitalization and the covid-19 pandemic. So that many people use currency and record electronic money transactions reaching Rp. 21.4 trillion or grew 42.46 percent, and also due to the increase in *e-commerce* which has the potential for the emergence of an effective payment system for consumers (CNN Indonesia, 2021). Electronic transactions using the digital wallet application or *e-wallet* have increased in the last three years. In addition to being considered practical, safe, fast, and offering many advantages, people used *cash* for transactions in the past. Development is a change towards improvement (Shah et al, 2020). However, now the development of technology, many people use transactions with non-cash payments.

The object used is Gopay is an all-in-one digital wallet, where Gopay has several features provided by its consumers, namely being good, namely a apps that make arrange finance so easy, collaborative and innovative, the second is *top up*, wherewith feature this aim for payment faster, easy and can be conducted anywhere, other than it also has transferred and withdrawals cash and the last one is Gopay *later* is a practical payment solution when the balance is critical, where payment is once a month and interest-free.

The gap in this study is the difference in results between Cabanilas *et al.* (2017) with other studies. These namely other studies *perceived ease of use* positive and significant effect on *the intention to use,* while Cabanilas *et al.* (2017) stated that *perceived ease of use* has a negative and insignificant effect on *the intention to use,* and in this study, reduced some hypotheses, and add *social variables the influence* that affects *perceived*

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usefulness. There are some differences in the results of the study where Cabanilas *et al.* (2017) and Aji and Riza (2020) have research results between *perceived ease of use* against *the intention to use* not significantly supported, while other studies such as Hamid *et al. al.* (2016), Lee (2019), and Abdullah *et al.* (2016) have *perceived results as ease of use* against *the intention to use* significantly supported.

So in this research, this time developed, a model from Cabanilas *et al.* (2017). They used the variable *perceived usefulness, perceived ease of use, perceived compatibility, personal innovativeness, individual mobility,* and *intention to use. This research eliminates* variable *perceived security* because Gopay ensures a balance finance return, so there is no need to worry about lost balance. It has security double that is in the form of an OTP sent to number cell phone users and *subjective norms* because already there is the variable *social influence* that affects view or trust user Gopay. This research adds the hypothesis of significant *social* influence to *perceived usefulness. There* is a gap *between perceived ease of use* and *intention to use*.

II. Review of Literature

2.1 Technology Acceptance Model

The concept of *the Technology Acceptance Model* (TAM) developed by Davis (1989) is an adaptation of *the Theory of Reasoned Action* (TRA) specifically designed to model user acceptance of *information systems*. The goal of TAM is to explain the determinants of computer acceptance of a general nature, being able to explain user behavior across a range of computing technologies for end users and user populations while at the same time being theoretically justified. The primary purpose of TAM is to provide a basis for exploring the impact of external factors on internal beliefs, attitudes, and intentions. In TAM, two beliefs, namely *perceived usefulness* and *perceived ease of use,* are of primary relevance to computer reception behavior. Baptista and Oliveira's (2016) model TAM is often used to understand how attitudes can impact actual behavior. Studies have also provided empirical evidence of mobile users' good intentions towards mobile technology when they hold positive beliefs about it.

2.2 Social Influence

According to Yang *et al.* (2021), *social Influences* such as family and friends affect consumer thinking patterns towards the use of a new product related to technology services. Yang also explained that the determinants that most influence consumers' intentions to use technology, namely *social media influence*, so *social influence* becomes essential to consider in influencing the intention to use *the e-wallet*.

Social influence is *"a person's perception that most people, such as friends, family, colleagues, peers, and social groups, who are important to him think he should or should not use internet banking services."* This can be interpreted as the consumer's the perception that most people, such as friends, family, co-workers, peers, and social groups that are important to him will influence how consumers think about whether or not to use internet *banking services* (Patel, 2017). Singh (2018) found that *social influence* refers to the individual's perception of the opinions of others in carrying out certain behaviors, while the study's results found that *social influence* does not play an important role in predicting the intention to adopt mobile banking.

2.3 Perceived Compatibility

According to Wang *et al.* (2018), *innovation diffusion theory* (IDT) has been widely used as an explanatory framework in information technology (IT) and *systems research information*. According to Cabanillas (2017), *perceived compatibility* indicates the degree to which consumers perceive that technology according to opinions, actions, and a useful way of life for consumers. *Compatibility* is the level of confidence individuals are *compatible* with or according to values that adhere to needs and experience. The resulting innovations are considered consistent by potential users by looking at their previous experiences and needs, suitability innovation with ways specific for reaching the same goal (Agarwal & Karahanna, 1998).

2.4 Individual Mobility

According to Chuang (2019), *Individual mobility* is a benefit consumers feel and can be realized outside the room, not sitting in a room such as a home or an office. For example, access to *email* is useful for *mobile phone services.* According to Dutot *et al.* (2019), individual *mobility is* a factor used to measure so far where an individual can perform tasks independently in terms of the desired time and place. It needs a local strategy considering unique cultural characteristics to increase consumer use. Emran (2021) explains that *individual mobility* does not have an influence strong enough because the respondent is a student, method research and methods taking the sample, or it could also be because facilities, which cause *individual mobility,* are not crucial for use activity study.

2.5 Personal Innovativeness

According to Midgley and Dowling (1978), *personal innovativeness* is described by an individual's buying habits, such as after the launch, the individual buys within one week or one month after the launch, or the individual is the first buyer of a particular step item. Maroof *et al.* (2021) states that *personal innovativeness* has an influence positively because they have a strong relationship with characteristics personal where the user with a level of high personal *innovativeness* looks more enthusiastic about using technology.

Based on Abdullah *et al.* (2016), computers and the internet are unavoidable. They have changed how people work, communicate, shop, and learn. Education, in particular, has significantly benefited from this new technology. I have innovation with Economical, flexible, and accessible without time and distance constraints, technologies such as electronic learning systems (*e-learning*) are becoming increasingly relevant in higher education.

2.6 Perceived Ease of Use

Perceived ease of use, according to Davis (1989) *" the degree to which a person believes that using a particular system would be free of effort.",* which means the extent to which a user believes that using a particular system will be free from effort or can be interpreted as free from major difficulties. Applications considered more straightforward by users will be accepted by users more quickly than other similar applications. Motamedi *et al.* (2019) emphasize the importance of designing good features to help users build trust, which will lead users to *ease of use* to use something product at the moment. Lee (2019) states that practitioners and policymakers must understand the factors that influence the use of mobile devices among adults to increase convenience. In the use of mobile devices and narrowing the digital divide.

2.7 Perceived Usefulness

According to Kamal *et al.* (2020), *perceived usefulness* is the extent to which a user believes that using a particular system will help in improving a user's performance. *Perceived usefulness,* according to Davis (1989), is *" the degree to which a person believes that using a particular system would enhance his or her job performance."*, which means the extent to which a consumer believes that using a particular system will improve performance or be profitable. A system with a high level of usefulness can build user trust so that there is a positive relationship. Based on Sukendro *et al.* (2020) *perceived usefulness,* showing that it affects the learning process *online* or *e-learning*. The covid-19 pandemic limits activities only at home so that *e-learning* can increase user benefits.

2.8 Intention to Use

According to Azjen and Fishbein (1977), *behavioral intention* is a criterion consisting of one or more actions that individuals recorded can observe in several ways by researchers. The researcher could see that element action in action involves reception somebody in something stance, element the target different. Wu *et al.* (2019) conclude that *intention to* consumer *use provides* insight into when people's intentions or behavior are motivated by extrinsic motivation. Several conditions can enhance the effect of extrinsic motivation on intention to use. Roy (2017) explains that *in intention to use* the application, it is easy to increase consumers in using it. Behavioral intentions were found to influence user behavior and valuable and easy apps.

III. Research Method

3.1 Population

The population used in the study is the user app *e-wallet* Gopay. Users must be domiciled in Indonesia and often use Gopay daily activity.

3.2 Sample

The sampling technique used by the researcher is non-probability sampling and uses *purposive sampling* because the researcher determines the sample based on the characteristics that have been determined. The sample characteristics are more than 5x for one month, minimum age of 18 years, and educated end of high school. Hair *et al.* (2014) stated that in determining the sample, researchers could use two indicators to determine the sample, namely 5 and 10. In addition, to determine the sample, the total number of all indicators in variable multiplied with the indicator which has spelled out total amount indicator that is 23, then multiplied with parameter 5 for minimum the sample is 115 respondents and parameter ten so in total 230 respondents.

3.3 Data Analysis Technique
a. Validity Test

Validity tests show that existing indicators for every variable in the study could measure the accuracy variable. Program SPSS, which was used in the study, was designed for each variable's sea level validity. Indicators with a *p-value* not enough of (= 0.05) no could be called valid, and correlate Pearson bigger than 0.5 can declare data that obtained could be trusted.

b. Reliability Test

Test reliability is that test measures consistency and stability something tool or indicator study moment test something concept. SPSS Program used _ in the study this used for testing reliability. According to Hair *et al.* (2014), *Cronbach's alpha* > 0.6, so the questionnaire new could say reliable.

3.4 Structural Equation Models Analysis

Structural equation model is media for analyzing and evaluating connection variable individual by together, no by individual and combine several scales related with the phenomenon. Moreover, explain the error in to do the measurement on each scale. A moment measures the suitability of a model, and a moment measures the validity of the variable used in research. Test tool for see is a research model rejected or received in the study according to Hair *at al.* (2014):

No	Match test	Criteria
1	CMIN/DF	3
2	RMSEA	0.08
3	GFI	0.8 *Marginal fit*
4	CFI	0.9 *Good fit*
5	TLI	

Hypothesis Test

In the study, these hypotheses test for assessing structural model and measurement, for manage data study this use program AMOS. Time this researcher will test 7 hypotheses. In something research, reception hypothesis could said take effect significant if *P-value* < 0, 05; □ = 5% for *outcome* if *critical ratio* 1.96. Tested hypothesis as follows:

H1: *Compatibility has* a *positive effect on perceived ease of use.*
H2: *Individual mobility has a positive effect on perceived usefulness.*
H3: *Personal innovativeness has a positive effect on perceived usefulness.*
H4: *Perceived ease of use has* a *positive effect on perceived usefulness.*
H5: *Perceived usefulness has* a *positive effect on intention to use.*
H6: *Perceived ease of use has* a *positive effect on intention to use.*
H7: *Social influence has* a *positive effect on perceived usefulness.*

IV. Results and Discussion

4.1 Results
a. Validity Test

The validity test was carried out using a sample of 30 respondents obtained from the distribution of the first stage of the questionnaire on each indicator that formed the *perceived variable usefulness, perceived ease of use, perceived compatibility, personal innovativeness, individual mobility, social influence,* and *intention to use.* Measurement indicators for research statements with a minimum *Pearson correlation value* <0.5 and a significant *p-value* <0.05 could be accepted. Results show all indicators already have a value correlation *Pearson* above 0.5 and *p-value* < 0.05, so it could be next to the reliability test.

b. Reliability Test

Table 1. Reliability Test Results

Variable	Cronbach's Alpha . value	Information
Perceived compatibility	0.603	Reliable
Individual mobility	0.707	Reliable
Personal innovativeness	0.645	Reliable
Social influence	0.735	Reliable
Perceived usefulness	0.814	Reliable
Perceived easy of use	0.693	Reliable
Intention to use	0.773	Reliable

Table 1 shows that the *perceived variable compatibility, individual mobility*, *personal innovativeness, social influence, perceived usefulness, perceived ease of use,* and *intention to use* has *Cronbach. Value alpha* is more than 0.6 so that all indicators of each variable can be said to be reliable. The overall validity and reliability test shows that the statement indicators are made to test the hypothesis in the study.

c. Measurement Model

Table 2. Measurement Model Fit Test Results

No	Match test	Criteria	Results	Information
1	CMIN/DF	3	1.046	*good fit*
2	RMSEA	0.08	0.016	*good fit*
3	GFI	0.8	0.908	*good fit*
4	CFI	0.8	0.993	*good fit*
5	TLI	0.8 – 0.9	0.992	*good fit*

Match test results show that total score appropriate data processing with criteria are given by Hair *et al.* (2014) so that could say *good fit,* then could conclude the research can be continued to the next stage.

d. Structural Model

Table 3. Structural Model Fit Test Results

No	Match test	Criteria	Results	Information
1	CMIN/DF	3	1.324	*good fit*
2	RMSEA	0.08	0.043	*good fit*
3	GFI	0.8	0.887	*Marginal fit*
4	CFI	0.8	0.951	*good fit*
5	TLI	0.8 – 0.9	0.943	*good fit*

Match test results show that total score appropriate data processing with criteria are given by Hair *et al.* (2014) so that could say *good fit,* then could conclude the research can be continued to the next stage.

e. Hypothesis Test

The last stage in this research is the hypothesis testing stage using SPSS AMOS 22. This stage is carried out if the *measurement and structural models meet* the requirements. The hypothesis could receive a score greater than 1.96 (|CR| 1.96) or a *p-value* less than 0.05 (*p-value* 0.05).

Table 4. Hypothesis Testing Results

Hypothesis		*Standardized Estimate*	CR	*p-value*	Information
H1(+)	PEU PC→	0.708	6,632	***	*Supported*
H2(+)	IM →PU	0.253	2,407	0.016	*Supported*
H3(+)	PI →PU	0.315	2,665	0.008	*Supported*
H4(+)	PEU →PU	0.198	2,291	0.022	*Supported*
H5(+)	THAT PU→	0.263	2,361	0.018	*Supported*
H6(+)	THAT PEU→	0.039	0.364	0.716	*Not Supported*
H7(+)	SI →PU	0.289	3,311	***	*Supported*

4.2 Discussion
a. Perceived Influence Compatibility towards Perceived Ease of Use

Perceived compatibility has a positive effect on *perceived ease of use. These* results are by Yuen *et al.* (2020) and Motamedi *et al.* (2019). The Gopay application is under the user's lifestyle, such as values, and past experiences users, thus making users feel free from effort and can help work when using the Gopay application.

b. Influence of Individual Mobility towards Perceived Usefulness

Individual mobility has a positive effect on *perceived usefulness.* This result follows Chuang's (2019) and Emran's (2021) research. Gopay can be used outdoors, not limited to a room such as a home or an office, making it easier for users to improve performance or benefit Gopay users.

c. Perceived Influence Innovativeness towards Perceived Usefulness

Perceived innovativeness has a positive effect on *perceived usefulness*. This result is followed by the research of Lwoga (2017) and Yoon & Lim (2020). Many users have used Gopay, and readiness to accept the innovation of new technology from Gopay is not difficult for users, so using Gopay can improve performance or benefit Gopay users.

d. Perceived *Influence* Ease of Use towards perceived Usefulness

Perceived _ ease of use has a positive effect on *perceived usefulness. These* results follow Sukendro *et al.* (2020) and Rauniar (2016). The Gopay application can make users feel free from effort and help with work to improve performance or benefit Gopay users.

e. *Perceived* Influence *Usefulness towards Intention to Use*

Perceived _ usefulness has a positive effect on *the intention to use*. This result follows the research of Patel (2017) and Cabanillas (2017). The Gopay application is profitable and improves user performance, so users are increasingly interested in using the payment system in the Gopay application.

f. Perceived *influence* Ease of Use towards Intention to Use

Perceived ease of use has no positive effect on *the intention to use. These* results follow the research of Cabanillas (2017). Because many users are familiar with the Gopay application and make users feel free from effort and can help with work, they have used the Gopay application without the convenience of the Gopay application.

g. Social *Influence* towards perceived Usefulness

Social influence has a positive effect *on perceived usefulness*. These results follow Omairi *et al.* (2020) and Zhang *et al.* (2020). The way users think is influenced by most people, such as friends, family, co-workers, peers, and critical social groups, when using Gopay services, so they can exchange ideas to benefit and improve user performance.

V. Conclusion

The conclusion is an outline conclusion from the results of data processing and data testing, the results of the hypothesis testing of the twelve hypotheses that have been studied and have an influence. The following conclusions explain the hypotheses researched: (1) *Perceived compatibility* positively affects *perceived ease of use* on Gopay in Indonesia. (2) *Innovation mobility* affects *perceived usefulness* positively on Gopay in Indonesia. (3) *Personal innovation* influences *perceived usefulness* positively on Gopay in Indonesia. (4) *Perceived ease of use* affects *perceived usefulness* positively on Gopay in Indonesia. (5) *Perceived usefulness* affects *intention to use* positively on Gopay in Indonesia. (6) *Perceived ease of use* influences *intention to use* positively on Gopay in Indonesia. (7) *Social influence perceived usefulness* positively on Gopay in Indonesia.

Recommendation

The results showed that the first most significant effect was 0.708, where *perceived compatibility* positively affects *perceived ease of use. To* improve the payment system on Gopay, the company can adapt to the lifestyle or trend of using payments, such as being able to make electricity payments, top-up credit, pay taxes, and so on, in order to meet the needs and make it easier for users in their daily lifestyle. The second largest effect is 0.315, where *personal innovativeness* has a positive effect on *perceived usefulness* for Gopay recommendations must increase the notification of the latest information regarding application changes, additions, or reductions to the existing menu, to make it easier for users to understand better the changes that occur in the Gopay application.

This research was only conducted on respondents who were in Indonesia. Suggestions for further research can divide the target respondents into certain cities and compare between cities or Indonesia and other countries. This research only uses one object, namely Gopay. In the future, it can compare two or more *mobile wallets* with a broader scope and add variables or models with mediation and age or gender moderation.

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