Analysis of GoPay Application User Satisfaction Levels in DKI Jakarta

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Abstract

This study aims to analyse the level of user satisfaction of GoPay application users in DKI Jakarta. The research was conducted from September 2023 to July 2024, using a descriptive quantitative approach through a cross-sectional survey design. Data was collected using online questionnaires distributed via Google Forms to active GoPay users in DKI Jakarta, chosen due to the region's high e-wallet usage. The population consists of active GoPay users in DKI Jakarta, with the sample selected through non-probability sampling to represent this population. Data analysis was performed using SPSS 27, with statistical tests including standard deviation and t-tests conducted to evaluate the variability and significance of the responses. The results revealed significant variability in user satisfaction and reuse intention, with the highest standard deviation observed in the usefulness aspect. The findings indicate a diverse range of responses, suggesting varied user experiences and perceptions. The t-test results showed no significant differences in user satisfaction and intention to use, highlighting key factors influencing these metrics. The significance of these results lies in their potential application for improving e-wallet services. By understanding the diverse user experiences and identifying critical factors that affect satisfaction and reuse intentions, service providers can enhance their offerings to better meet user needs. This research contributes to the broader understanding of e-wallet user satisfaction, providing insights for future studies and practical implications for the fintech industry.

Keywords: User Satisfaction; GoPay Application; E-Wallet; DKI Jakarta; Quantitative Research.

1. Introduction

Current technological advancements and the internet have significantly simplified various aspects of life, including financial transactions through digital wallets like GoPay. According to Databoks (2023), GoPay is the most widely used platform with a usage rate of 71%, followed by other e-wallets, as reported in the E-Wallet Industry Outlook 2023 by Insight Asia (Ahdiat, 2023).

Recently, GoPay was launched as a standalone platform by GoTo, separate from the Gojek and Tokopedia apps (Dewi, 2023). However, the growth of digital transaction services has also increased the risk of financial crimes such as theft and fraud. Research by Katadata Insight Center (KIC) with Kominfo, as reported on databoks.katadata.co.id (2021), shows that e-wallets are the most vulnerable category for data breaches (Annur, 2021).

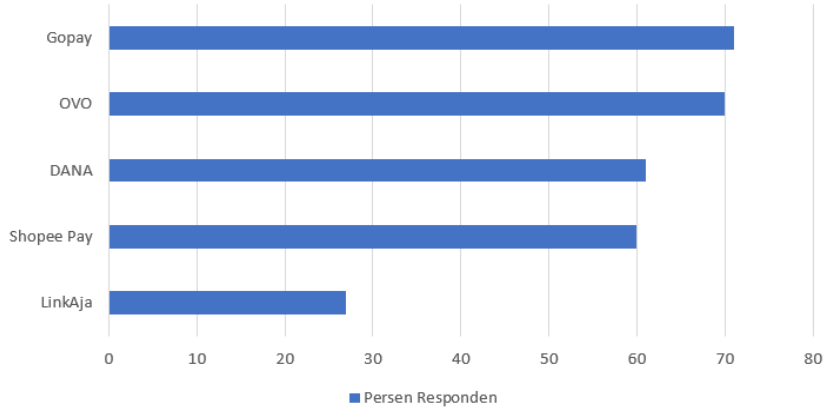

Figure 1. Platforms Most Used by Respondents in E-Wallet Industry Outlook 2023

Source: databoks.katadata.co.id (2023)

Moreover, reviews on the AppStore show that GoPay's app ratings are generally low, with users experiencing difficulties using its features, criticizing its weak security, and finding its UI/UX less appealing compared to similar apps. To address these issues, a survey of 30 active GoPay users in DKI Jakarta was conducted, revealing an average rating of less than 3, indicating user dissatisfaction with the GoPay app.

2. Literature Review

2.1 User Satisfaction

Satisfaction is a key component in efforts to retain existing customers or attract new customers. Satisfaction is defined as the level of joy or disappointment a person feels after comparing their perceived performance (actual experience) with their expectations (Ari & Hanum, 2021). User satisfaction is how well the product meets user expectations compared to repeated purchases and costs incurred, taking into account the expected consequences (Putra & Raharjo, 2021). User satisfaction reflects the match between individual expectations and the results they obtain from a system in which they participate in the development (Putra et al., 2020) This is also used to assess differences that may arise between expectations and reality regarding the system quality received by users (Muhsin et al., 2020). User satisfaction is defined as a measure that determines the extent to which users feel satisfied with a company's products, services and performance (Ali et al., 2021). User satisfaction will be evaluated based on the user's perception of the service received, then compared with their expectations of the service (Aditya & Jaya, 2022). This

is a key parameter for business success, because prioritizing user satisfaction can help build a positive reputation, increase user loyalty and maintain market share (Gusni et al., 2023).

3. Material and Method

3.1 Design Study

This research is a descriptive study that uses a quantitative approach obtained using a cross sectional survey design method. According to Ali et al. (2022), quantitative research involves identifying the variables involved, measuring them in the form of numerical data, and analyzing them using statistical procedures. The cross sectional survey design method was used to collect data using a questionnaire distributed online via Google Forms and using relevant software to carry out statistical analysis. This process aims to gain understanding by utilizing numerical data as a means of identifying the framework of what one wants to obtain (Lestari, 2023).

3.2 Data Analysis

3.2.1 Descriptive Analysis

This research employs descriptive analysis to interpret data. Descriptive analysis involves not only visual representations but also relevant calculations that assist researchers in comprehending the data more effectively (Martias, 2021). The purpose is to obtain comprehensive factual data, identify problems, validate ongoing situations and procedures, and examine data through numerical representation. This approach enables the evaluation of company information using specific formulas designed to assess company performance (Tyas, 2020). In this study, descriptive data were collected through a questionnaire distributed to 120 respondents selected using purposive sampling technique. The Likert scale 1-5 was applied as a measurement scale in this research. This scale is used to measure the opinions, attitudes and perceptions of a person or group about certain events or phenomena (Soamole et al., 2022).

3.2.2 Mean Test

This research uses the mean test to determine the average value of a data set. The mean is a measure obtained by dividing the total of all individuals in a group by the number of individuals in it.

3.2.3 Standard Deviation

To assess how far the data varies from the average value, it can be measured using standard deviation (Dilla et al., 2024). The use of standard deviation can help understand how far data moves away from the mean and provide insight into consistency or variability in the data. If the standard deviation is low, the data tends to be close to the average value, while a high standard deviation indicates that the data is distributed more widely than the average value (Paisal et al., 2024).

3.2.4 Independent Sample T-test

The t-test conducted in this study aimed to determine if there were differences in opinions between participant groups concerning ease of use and satisfaction, information system organization, usability, and reuse intentions. A significance level of $\alpha = 0.05$ (5%) was applied in this analysis.

4. Result

4.1 Respondent Profile

The data that was collected through distributing questionnaires resulted in 120 respondents. This data was obtained based on respondents' answers which included gender, highest level of education, age, employment status and domicile. The following is a description of the characteristics of the respondents:

Table 1. Respondent Characteristics

Respondent Characteristics	Criteria	Frequency	Percentage (%)
Gender	Male	41	34,2%
	Female	79	65,8%
	Total	120	100%
Last Education	Highschool	51	40,8%
	Diploma (D1/2/3/4)	20	16,7%
	Bachelor (S1/2/3)	49	40,8%
	Total	120	100%
Age	18–29	108	90%
	30–39	12	10%
	Total	120	100%
Employement Status	Student	94	78,3%
	Employee	26	21,7%
	Total	120	100%
Place of Living	Central Jakarta	6	5%
	North Jakarta	13	10,8%
	West Jakarta	8	6,7%
	South Jakarta	32	26,7%
	East Jakarta	61	50,8%
	Total	120	100%

Source: Questionnaire data results (2024)

In the table presented, it is shown that out of 120 respondents, the number of female respondents exceeds that of male respondents, totaling 79 females. Additionally, 51 respondents are students, and the largest age group among the respondents is 18-29 years. The majority of respondents, 61 in total, are from East Jakarta.

4.2 Instrument Data Testing

4.2.1 Validity Test

This validity test aims to assess the accuracy of the instruments used in research, by checking the suitability and suitability of the contents of the instruments. The r_{count} value was tested with a significance level of 10%, compared with the r_{table} value obtained based on n-2, where the r_{table} used was 0.1496. This test was carried out using SPSS 27 software. Data from the validity test results in this research are as follows:

Table 2. Validity Test

Variable	Dimension	r_{count}	r_{table}	Information
User Satisfaction	Ease of Use and Satisfaction	0,904	0,1496	Valid
		0,892	0,1496	Valid

Variable	Dimension	r_{count}	r_{table}	Information
		0,852	0,1496	Valid
		0,811	0,1496	Valid
		0,897	0,1496	Valid
		0,901	0,1496	Valid
		0,885	0,1496	Valid
		0,859	0,1496	Valid
		0,879	0,1496	Valid
		0,869	0,1496	Valid
	System Information Arrangement	0,886	0,1496	Valid
		0,833	0,1496	Valid
		0,830	0,1496	Valid
		0,895	0,1496	Valid
		0,867	0,1496	Valid
		0,844	0,1496	Valid
		0,901	0,1496	Valid
	Usefulness	0,811	0,1496	Valid
		0,794	0,1496	Valid
		0,872	0,1496	Valid
		0,898	0,1496	Valid
		0,919	0,1496	Valid
	Intention to Use	0,896	0,1496	Valid
		0,886	0,1496	Valid

Source: Data processed by researchers (2024)

Table 2 shows the results of the validity test for user satisfaction on the GoPay application with the indicators listed in the table. In this study, this validity test was declared valid so that the attribute was suitable for use in research.

4.2.2 Reliability Test

This research also carried out a reliability test which aims to ensure that the instrument produces the same results when used repeatedly (reliable) using SPSS 27 software. Data from the reliability test results in this research are as follows:

Table 3. Reliability Test

Variable	Dimension	α Value	*Cronbach's Alpha*	Information
User Satisfaction	Ease of Use and Satisfaction	0,956	0,70	Reliabel
	System Information Arrangement	0,933	0,70	Reliabel
	Usefulness	0,939	0,70	Reliabel
	Intention to Use	0,883	0,70	Reliabel

Source: Data processed by researchers (2024)

Table 4.7 shows the results of the reliability test for user satisfaction on the GoPay application with the indicators listed in the table. In this study, the reliability test was assessed at Cronbach's Alpha >0,70, so it was

declared reliable with results for the dimensions of ease of use and satisfaction of 0,956, then the dimension of information system organization of 0,933 and the usability dimension of 0,939 and the dimension of reusability intention of 0,833, all four of which were higher. greater than 0,70.

4.3 Data Analysis Result

4.3.1 Descriptive Analysis

Table 4. Frequency of Responses for the Ease of Use Dimension

No.	Statement	Answer Score										Total (%)
		STS		TS		KS		S		SS		
		1		2		3		4		5		
		N	%	N	%	N	%	N	%	N	%	
1.	The GoPay application is easy to use.	9	7,5%	8	6,7%	9	7,5%	49	40,8%	45	37,5%	78,3% (S-SS) 21,7% (STS-KS)
2.	It was easy for me to learn to use this application.	4	3,3%	11	9,2%	9	7,5%	39	32,5%	57	47,5%	80% (S-SS) 20% (STS-KS)
3.	I like the appearance of the GoPay application.	7	5,8%	9	7,5%	18	15%	53	44,2%	33	27,5%	71,7% (S-SS) 28,3% (STS-KS)
4.	The information in the app is well organized, so I can easily find the information I need.	3	2,5%	3	2,5%	24	20%	48	40%	42	35%	75% (S-SS) 25% (STS-KS)
5.	I feel comfortable using this app in a social environment.	4	3,3%	14	11,7%	9	7,5%	43	35,8%	50	41,7%	78,3% (S-SS) 21,7% (STS-KS)
6.	The amount of time required to use this application is suitable for	9	7,5%	10	8,3%	10	8,3%	50	41,7%	41	34,2%	75,9% (S-SS) 24,1% (STS-KS)

No.	Statement	Answer Score										Total (%)
		STS		TS		KS		S		SS		
		1		2		3		4		5		
		N	%	N	%	N	%	N	%	N	%	
	me.											
7.	I will use this app again.	5	4,2%	6	5%	13	10,8%	47	39,2%	49	40,8%	80% (S-SS) 20% (STS-KS)
8.	Overall I am satisfied with this application	5	4,2%	6	5%	11	9,2%	49	40,8%	49	40,8%	81,6% (S-SS) 18,4% (STS-KS)
		Average (STS – KS) 20%						*Average* (S – SS) 80%				

Source: Results of questionnaire data processing (2024)

Table 4 shows that the majority of respondents had high Agree (S) and Strongly Agree (SS) answers with an average percentage of dimensions reaching 80%, which means that ease of use and satisfaction have a contribution to the level of satisfaction of GoPay application users.

Table 5. Frequency of Responses for the System Information Arrangement Dimension

No.	Statement	Answer Score										Total (%)
		STS		TS		KS		S		SS		
		1		2		3		4		5		
		N	%	N	%	N	%	N	%	N	%	
1.	Whenever I make a mistake while using the app, I can easily and quickly recover from it.	8	6,7%	10	8,3%	18	15%	52	43,3%	32	26,7%	70% (S-SS) 30% (STS-KS)
2.	The GoPay application provides an acceptable way to obtain these transaction services.	4	3,3%	10	8,3%	15	12,5%	47	39,2%	44	36,7%	75,9% (S-SS) 24,1% (STS-KS)

No.	Statement	Answer Score										Total (%)
		STS		TS		KS		S		SS		
		1		2		3		4		5		
		N	%	N	%	N	%	N	%	N	%	
3.	This application provides enough information to let me know my progress.	5	4,2%	9	7,5%	17	14,2%	48	40%	41	34,2%	74,2% (S-SS) 25,9% (STS-KS)
4.	Consistent application screen display when switching screens (other applications).	4	3,3%	8	6,7%	21	17,5%	42	35%	45	37,5%	72,5% (S-SS) 27,5% (STS-KS)
5.	The app view allows me to use all the functions offered by the app.	5	4,2%	9	7,5%	15	12,5%	50	41,7%	41	34,2%	75,9% (S-SS) 24,2% (STS-KS)
6.	This app has all the functions and capabilities I expected.	6	5%	10	8,3%	15	12,5%	39	32,5%	50	41,7%	74,2% (S-SS) 25,8% (STS-KS)
		Average (STS – KS) 26%						*Average* (S – SS) 74%				

Source: Results of questionnaire data processing (2024)

Table 5 shows that the majority of respondents had high Agree (S) and Strongly Agree (SS) answers with an average percentage of dimensions reaching 74%, which means that the system information arrangement has a contribution to the level of satisfaction of GoPay application users.

Table 6. Frequency of Responses for the Usefulness Dimension

No.	Statement	Answer Score										Total (%)
		STS		TS		KS		S		SS		
		1		2		3		4		5		
		N	%	N	%	N	%	N	%	N	%	
1.	This application will be useful for me in transactions.	9	7,5%	6	5%	11	9,2%	43	35,8%	51	42,5 %	78,3% (S-SS) 21,7% (STS-KS)

No.	Statement	Answer Score										Total (%)
		STS		TS		KS		S		SS		
		1		2		3		4		5		
		N	%	N	%	N	%	N	%	N	%	
2.	This application gives me wider access to transaction services.	2	1,7%	12	10%	14	11,7%	45	37,5%	47	39,2%	76,7% (S-SS) 23,3% (STS-KS)
3.	This app helps me manage my transactions effectively.	9	7,5%	8	6,7%	12	10%	44	36,7%	47	39,2%	75,9% (S-SS) 24,1% (STS-KS)
4.	This application helps me communicate with GoPay customer care.	3	2,5%	6	5%	28	23,3%	46	38,3%	37	30,8%	69,1% (S-SS) 30,9% (STS-KS)
5.	By using this application, I have more opportunities to interact with GoPay customer care.	1	0,8%	11	9,2%	23	19,2%	43	35,8%	42	35%	70,8% (S-SS) 29,2% (STS-KS)
6.	I feel confident that any transaction I send to the recipient using the GoPay application will be accepted.	8	6,7%	7	5,8%	12	10%	49	40,8%	44	36,7%	77,5% (S-SS) 16,5% (STS-KS)
7.	I feel comfortable transacting with other service providers when I use this application.	5	4,2%	11	9,2%	14	11,7%	44	36,7%	46	38,3%	75% (S-SS) 25% (STS-KS)
	This application will be useful for me in transactions.	*Average* (STS – KS) 25%						*Average* (S – SS) 75%				

Source: Results of questionnaire data processing (2024)

Table 6 shows that the majority of respondents had high Agree (S) and Strongly Agree (SS) answers with an average percentage of dimensions reaching 75%, which means that the usefulness aspect has a contribution to the level of satisfaction of GoPay application users.

Table 7. Frequency of Responses for the Intention to Use Dimension

No.	Statement	Answer Score										Total (%)
		STS		TS		KS		S		SS		
		1		2		3		4		5		
		N	%	N	%	N	%	N	%	N	%	
1.	I want to use the GoPay application in the future.	8	6,7%	7	5,8%	9	7,5%	49	40,8%	47	39,2%	80% (S-SS) 20% (STS-KS)
2.	I will continue to use the GoPay application after the pandemic ends.	3	2,5%	12	10%	8	6,7%	44	36,7%	53	44,2%	80,9% (S-SS) 19,2% (STS-KS)
3.	I will continue to use the GoPay application based on need, but not because of interest.	6	5%	7	5,8%	19	15,8%	40	33,3%	48	40%	73,3% (S-SS) 26,6% (STS-KS)
		Average (STS – KS) 22%						*Average* (S – SS) 78%				

Source: Results of questionnaire data processing (2024)

Table 7 shows that the majority of respondents had high Agree (S) and Strongly Agree (SS) answers with an average percentage of dimensions reaching 78%, which means that the aspect of intention to use has a contribution to the level of satisfaction of GoPay application users.

4.3.2 Mean Test

Table 8. Mean Responses for Ease of Use Dimension

Items	***Mean***
The GoPay application is easy to use.	3,9
It was easy for me to learn to use this application.	4,1
I like the appearance of the GoPay application.	3,8
The information in the app is well organized, so I can easily find the information I need.	4,0
I feel comfortable using this app in a social environment.	4,0
The amount of time required to use this application is suitable for me.	3,9

Items	*Mean*
I will use this app again.	4,1
Overall I am satisfied with this application	4,1
Dimensional Average	4,0

Source: Data processed by researchers (2024)

In table 8, the majority of respondents agree that they are satisfied with the GoPay application with a mean test result of 4.0 from eight indicators of ease of use and satisfaction because the GoPay application is easy to learn and use, as well as the desire to continue using it in the future.

Table 9. Mean Responses for System Information Arrangement Dimension

Items	*Mean*
Whenever I make a mistake while using the app, I can easily and quickly recover from it.	3,8
The GoPay application provides an acceptable way to obtain these transaction services.	4,0
This application provides enough information to let me know my progress.	3,9
Consistent application screen display when switching screens (other applications).	4,0
The app view allows me to use all the functions offered by the app.	3,9
This app has all the functions and capabilities I expected.	4,0
Dimensional Average	3,9

Source: Data processed by researchers (2024)

In table 9, the majority of respondents agree that they are satisfied with the GoPay application with a mean test result of 3.9 from six indicators of aspects of system information arrangement because the GoPay application provides adequate transaction methods, a consistent display, and fulfills all the required functions and capabilities.

Table 10. Mean Responses for Usefuleness Dimension

Items	*Mean*
This application will be useful for me in transactions.	4,0
This application gives me wider access to transaction services.	4,0
This app helps me manage my transactions effectively.	3,9
This application helps me communicate with GoPay customer care.	3,9
By using this application, I have more opportunities to interact with GoPay customer care.	4,0
I feel confident that any transaction I send to the recipient using the GoPay application will be accepted.	4,0
I feel comfortable transacting with other service providers when I use this application.	4,0

Items	*Mean*
Dimensional Average	4,0

Source: Data processed by researchers (2024)

In table 10, the majority of respondents agree that they are satisfied with the GoPay application with a mean test result of 4.0 from seven indicators of aspects of usefulness because the GoPay application provides benefits for transactions, expands the user's ability to carry out various types of transactions with flexibility, and provides ease of communication. with customer care, and good integration and interoperability with various services available on the GoPay application.

Table 11. Mean Responses for Intention to Use Dimension

Items	*Mean*
I want to use the GoPay application in the future.	4,0
I will continue to use the GoPay application after the pandemic ends.	4,1
I will continue to use the GoPay application based on need, but not because of interest.	4,0
Dimensional Average	4,0

Source: Data processed by researchers (2024)

In table 11, the majority of respondents agree that they are satisfied with the GoPay application with a mean test result of 4.1 from three indicators of intention to use because users not only see the GoPay application as a temporary solution, but also as a useful and relevant tool for transaction needs in the future.

4.3.3 Standar Deviation

Table 12. Standard Deviation of Ease of Use Dimension

Name	*N*	*Mean*	*Std. Deviation*
EOU 1	120	3,9	1,18319
EOU 2	120	4,1	1,10144
EOU 3	120	3,8	1,10461
EOU 4	120	4,0	0,93900
EOU 5	120	4,0	1,12643
EOU 6	120	3,9	1,13476
EOU 7	120	4,1	1,04650
EOU 8	120	4,1	1,03709

Source: Data processed by researchers (2024)

Table 13. Standard Deviation of System Information Arrangement Dimension

Name	*N*	*Mean*	*Std. Deviation*
SIA 1	120	3,8	1,13944
SIA 2	120	4,0	1,06481
SIA 3	120	3,9	1,07814
SIA 4	120	4,0	1,06063
SIA 5	120	3,9	1,07137
SIA 6	120	4,0	1,15564

Source: Data processed by researchers (2024)

Based on Table 12, a standard deviation test was conducted for eight indicators related to ease of use and satisfaction. The results indicate that the standard deviation ranges from 0.93900 to 1.18319, with the highest value of 1.18319 observed in the EUO 1 indicator and the lowest value of 0.93900 observed in the EUO 4 indicator. This suggests that respondents consistently responded to EUO 1 and showed variation in their responses to EUO 4. In Table 13, six indicators of system information arrangement were tested for standard deviation, which ranged from 1.015564 to 1.06063. The highest standard deviation of 1.06063 was found in the SIA 6 indicator, indicating diversity or variation in the responses. Conversely, the lowest standard deviation of 1.015564 was observed in the SIA 2 indicator, suggesting consistency in the responses given by respondents to this indicator.

Table 14. Standard Deviation of Usefulness Dimension

Name	*N*	*Mean*	*Std. Deviation*
USE 1	120	4,0	1,18461
USE 2	120	4,0	1,0,3276
USE 3	120	3,9	1,20037
USE 4	120	3,9	0,98219
USE 5	120	4,0	0,99452
USE 6	120	4,0	1,14385
USE 7	120	4,0	1,11819

Source: Data processed by researchers (2024)

Table 15. Standard Deviation of Intention to Use Dimension

Name	*N*	*Mean*	*Std. Deviation*
ITU 1	120	4,0	1,14496
ITU 2	120	4,1	1,06432
ITU 3	120	4,0	1,11869

Source: Data processed by researchers (2024)

In Table 14, the standard deviation for seven indicators of usefulness was assessed. The results indicate that the standard deviation ranges from 0.98219 to 1.18461, with the highest value being 1.18319 for the USE 1 indicator, reflecting a greater variation in respondents' answers.

The lowest value, 0.98219, was observed for the USE 4 indicator, suggesting a tendency for more consistent responses among respondents. In Table 15, regarding the intention to use, the standard deviation for three indicators was evaluated, ranging from 1.06063 to 1.015564. The highest standard deviation, 1.4496, was found for the ITU 1 indicator, indicating a significant diversity in responses. The lowest standard deviation, 1.06432, was observed for the ITU 3 indicator, showing relatively consistent responses from respondents.

4.3.4 Independent Sample T-Test

Table 16. Independent Sample T-test Results for Ease of Use Dimension

		N	*Df*	*t-value*	*p-value*
Gender	Male Female	41 79	118	-0,302	0,816
Age	18-29 30-39	108 12	118	-0,233	0,469
Employement Status	Student Employee	94 26	118	-0,258	0,635
Place of Living	Central Jakarta North Jakarta West Jakarta South Jakarta East Jakarta	6 13 8 32 61	118	0,379	0,974

Source: Data processed by researchers (2024)

Table 16 is the result of the t test which shows that there is no significant difference in the level of ease of use and satisfaction between various demographic groups, including gender, age, employment status and domicile with a p-value > 0.05. From these results, it can be concluded that there is no statistically significant difference in the level of ease of use and satisfaction between the groups. This shows that there are relatively similar perspectives regarding ease of use and satisfaction held by men and women, various age groups, different employment statuses and domiciles.

Table 17. Independent Sample T-test Results for System Information Arrangement Dimension

		N	*Df*	*t-value*	*p-value*
Gender	Male Female	41 79	118	-0,986	0,326
Age	18-29 30-39	108 12	118	-0,726	0,469
	Student	94			

Employement Status	Employee	26	118	-0,160	0,873
Place of Living	Central Jakarta	6	118	0,822	0,414
	North Jakarta	13			
	West Jakarta	8			
	South Jakarta	32			
	East Jakarta	61			

Source: Data processed by researchers (2024)

Table 17 displays the results of the t test which shows a p-value > 0.05, which means there is no significant difference in the system information arrangement in the GoPay application based on demographic groups, such as gender, age, employment status and domicile, with this indicating that men or women, various age groups, different employment statuses and domiciles have relatively the same views. The absence of significant differences in the system information arrangement illustrates that all user groups feel that GoPay's system is well designed and easy to use.

Table 18. Independent Sample T-test Results for Usefulness Dimension

		N	*Df*	*t-value*	*p-value*
Gender	Male	41	118	-0,828	0,410
	Female	79			
Age	18-29	108	118	-0,476	0,635
	30-39	12			
Employement Status	Student	94	118	-0,764	0,457
	Employee	26			
Place of Living	Central Jakarta	6	118	0,756	0,147
	North Jakarta	13			
	West Jakarta	8			
	South Jakarta	32			
	East Jakarta	61			

Source: Data processed by researchers (2024)

Table 18 is the result of the t test which shows that based on demographic groups, such as gender, age, employment status and domicile there are no significant differences in usefulness aspects of the GoPay application with a p-value > 0.05. This shows that men and women, various age groups, different employment statuses and domiciles have relatively similar perspectives, namely there are no statistically significant differences in the organization of information systems and indicates that applications are seen as useful and have useful services and capabilities for users.

Table 19. Independent Sample T-test Results for Intention to Use Dimension

		N	*Df*	*t-value*	*p-value*

Gender	Male Female	41 79	118	-0,443	0,658
Age	18-29 30-39	108 12	118	-0,010	0,992
Employement Status	Student Employee	94 26	118	-0,816	0,416
Place of Living	Central Jakarta North Jakarta West Jakarta South Jakarta East Jakarta	6 13 8 32 61	118	1,035	0,307

Source: Data processed by researchers (2024)

In Table 19, the t test results show that there is no significant difference in intention to use the GoPay application when viewed from demographic groups, including gender, age, employment status and domicile with a p-value > 0.05. This shows that men and women, various age groups, different employment statuses and domiciles have relatively the same perspective. Statistically, there is no significant difference in the aspect of intention to use and indicates that all user groups have the same desire to continue using the GoPay application in the future.

5. Discussion

a. The study revealed that 78.3% of respondents find GoPay easy to use, and 80% found it easy to learn how to use the app, indicating high user satisfaction with its usability. However, there were some criticisms regarding the app's interface, with 28.3% of respondents expressing dissatisfaction with its design. This suggests that while the app is generally user-friendly, improvements in the interface could enhance overall satisfaction.

b. GoPay's information system organization received positive feedback, with 70% of respondents agreeing that they could easily recover from errors, and 75.9% appreciating the acceptable transaction services provided. The consistency of screen displays and the organization of information were also well-received, with over 70% of respondents expressing satisfaction. This highlights the app's efficiency in organizing information and ensuring a consistent user experience.

c. The app's usefulness was highly rated, with 78.3% of respondents finding it beneficial for transactions and 76.7% appreciating the broader access to services it provides. However, communication with customer care was a point of concern, as 30.9% of respondents were not satisfied with this feature. This indicates that while the app is useful, enhancing customer support functionalities could further improve user satisfaction.

d. Regarding the intention to use, 80% of respondents expressed their desire to continue using GoPay in the future, even after the pandemic. However, 26.6% of respondents indicated that their continued use might not be due to interest but rather necessity. This suggests a strong overall inclination towards reuse, but there is room to increase engagement and interest among users.

6. Conclusion, Implication, and Recommendation

6.1 Conclusion

Based on the results of research data analysis regarding user satisfaction of the GoPay application as a payment transaction service application, it can be concluded that users agree. The following statements support this:

a. Based on the mean test of GoPay application user perceptions in the Ease of Use and Satisfaction analysis, it shows that respondents agree that overall they are satisfied with the GoPay application. This indicates that the GoPay application is easy to use and learn, has an attractive appearance, and provides a good experience for users so that it creates a feeling of comfort when used.
b. Based on the mean test of GoPay application user perceptions in the System Information Arrangement analysis, it shows that respondents agree that overall they are satisfied with the GoPay application. This illustrates user satisfaction with the GoPay application which provides adequate transaction methods, meets all the services and capabilities required and expected by users.
c. Based on the mean test of GoPay application user perceptions in the Usefulness analysis, it shows that respondents agree that overall they are satisfied with the GoPay application because this application facilitates various types of transactions with high flexibility, provides easy communication with customer care, and can guarantee optimal synchronization and consistency with various services on the GoPay application.

6.2 Implication

6.2.1 Theoretical Implications

This research provides an important contribution regarding user satisfaction of digital wallet applications, especially in the context of using the GoPay application in DKI Jakarta. Research findings show that ease of use, information system organization, usability, and reuse intention have a strong relationship in determining the level of user satisfaction. The results of the analysis of these four dimensions show that on average respondents agree and strongly agree that they feel satisfied. However, there are results from the analysis of the average respondents who strongly disagree, disagree and disagree with a value of >10%, which indicates that these findings emphasize the importance of improving the appearance of the application, improving information systems and services to optimize the usability of the application for users, ultimately creating experience and increasing satisfaction for users. The findings of this research reinforce the idea that satisfaction is not only the result of system performance, but also by user expectations and experiences (Audina & Rakhman, 2023). This research also reveals more specifically that women tend to use digital wallets to make transactions more often than men because women are more active in using technology for various purposes, including digital transactions (Sulistyowati et al., 2020). Apart from that, in terms of demographics, the East Jakarta area dominates due to its larger coverage area in accommodating various needs for online financial transactions (Kumala & Mutia, 2020).

6.2.2 Practical Implications

Based on Ease of Use and Satisfaction dimension, the descriptive analysis revealed that 28.3% of respondents somewhat disagreed with the statement, "I like the appearance of the GoPay app." This indicates

discomfort or dissatisfaction with design elements such as layout, color, or functionality. Improving the app's visual design is necessary to enhance user satisfaction and overall experience.

Based on System Information Arrangement dimension, the analysis showed that 30% of respondents somewhat disagreed with the statement, "Whenever I make a mistake using the app, I can easily and quickly recover from it." This suggests that some users find it difficult to correct errors within the app. Enhancing the error recovery features and implementing a more intuitive and responsive system will help users manage errors more effectively, thereby improving user satisfaction and reducing frustration.

Based on Usefulness dimension, the study found that 30% of respondents somewhat disagreed with the statement, "This app helps me communicate with GoPay customer care." This indicates that the app's communication features with customer service are not fully effective. Improving the communication interface, adding more accessible customer care options, and enhancing service responsiveness and quality are necessary to boost user satisfaction and communication effectiveness.

Based on Intention to Use dimension, the analysis indicated that 26.6% of respondents somewhat disagreed with the statement, "I will continue using the GoPay app based on need, but not out of interest." This shows that some users are not driven by personal interest but by practical transaction needs. To increase user attraction and interest, GoPay should introduce innovative features, appealing promotions, and loyalty programs.

6.3 Recommendation

a. Future researchers are advised to involve respondents from various regions in Indonesia, so that the results obtained are more representative of the population of users of the GoPay digital wallet application (Bryan et al., 2023).
b. Future researchers should involve a larger number of respondents to ensure that each segment of the GoPay user population is well represented in the research and shows accurate results (Sari et al., 2021).

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