

The Effect of Ease of Transactions, Price and Perceived Usefulness on Customer satisfaction for Gopay's Feature in Gojek Application

I Komang Linggar Yogi¹, Komang Agus Satria Pramudana²

^{1,2} Udayana University

¹² Faculty of Economics and Business, Bali, Indonesia

ABSTRACT: The evolution of payment instruments continues to evolve from cash payment instruments to non-cash payment instruments such as electronic-based payment instruments. GO-PAY exists as an electronic payment instrument that aims to facilitate all non-cash transactions. The goal that service businesses want to achieve is the creation of customer satisfaction that is felt after the customer uses the services offered by the company and provides his / her feedback on the service. Several factors that can affect the level of customer satisfaction are ease of transactions, price, and perceived usefulness. This study aims to explain the effect of ease of transactions, price, and perceived usefulness on customer satisfaction on GO-PAY features on the GOJEK application.

The sample used was 100 people with probability sampling methods, especially purposive sampling. Data collection was carried out using a research instrument in the form of a questionnaire. The data analysis technique used is descriptive statistical analysis and multiple linear analysis. The results of the study found that ease of transactions had a significant positive effect on customer satisfaction on the GO-PAY feature. This shows that the higher or better the ease of transactions that is given, the higher the level of customer satisfaction. Price has a significant positive effect on customer satisfaction with the GO-PAY feature. This means, the better the price given, the higher the level of customer satisfaction. Perceived usefulness has a significant positive effect on customer satisfaction on the GO-PAY feature, which means, the better the perceived usefulness is given, the higher the level of customer satisfaction. Ease of transactions can be a reference in improving customer satisfaction. Price and perceived usefulness are the strongest factors affecting customer satisfaction, so it is advisable for GOJEK to always innovate to maintain and increase the level of customer satisfaction.

KEYWORDS: *service, ease of transactions, price, perceived usefulness*

I. INTRODUCTION

The emergence of e-money is one of the business phenomena that consumers are interested in because it reduces the use of cash. Consumers like using e-money because it is much faster and safer because we no longer need to carry large amounts of cash or cash. Where it can trigger criminal acts such as pickpocketing/bullying which is rampant. The development of users of transactions with online applications has a very good trend from year to year. This is very influential in the mobile payment application industry, a smart application that provides convenience in transactions aimed at facilitating payments for daily necessities.

From the data from Bank Indonesia in 2019, the volume of electronic money transactions has increased, financial transactions and the digital economy have indeed become an inseparable part of every side of life. There is no way to escape, *let alone* reject and oppose it. This change is an era of transition from conventional economic and financial systems to a contemporary digital-based economy. The rapid development of technology has led to the emergence of various new forms of services, including payment services. The emergence of e-money is one of the business phenomena that consumers are interested in because it reduces the use of cash. Consumers like the use of e-money because it reduces security risks. There are already a lot of e-money publishers in Indonesia, such as GO-PAY, OVO, DANA, Link, DOKU, Jenius, Paytren, i.saku, Sakuku, and Uangku.

GO-PAY is electronic money (e-money) in the form of Gojek balance and can be used to pay for various services, GO-PAY already has a large customer base so that currently GO-PAY is the most frequently used digital wallet. GO-PAY now features transfer, receive (receive money), and withdraw (withdraw money) to

a bank account). Gojek is one of the companies that provide online transportation services in the form of motorbikes. The main service that Gojek provides to its customers is transportation. Apart from motorbikes, Gojek also has transportation services using four-wheeled vehicles or cars. This service is called Go Car. To support the needs of the people, Gojek has other services that facilitate daily community activities, for example, Go Food, Go Clean and Go Massage.

All services in the Gojek application can use GO-PAY as a non-cash payment tool offered by Gojek to facilitate payment transactions for the use of Gojek services, now GO-PAY is purely an e-money platform by adding a transfer, receive, and withdrawal features. (withdraw money to a bank account), this process takes place gradually and is only available to some users. Using its full features, Gojek consumers must follow the KYC (Know Your Customer) process required by the regulator by entering a photo of themselves (selfie) and a photo of an identity card (KTP, SIM, KITAS, or Passport). GO-PAY also provides transaction information to provide usage history and service top-ups. GO-PAY can be used for various bill transactions, including for PLN bills, BPJS Kesehatan, Mobile legends, Google Play Voucher Codes, PGN Gas, Postpaid, Cable TV, PDAM, Multifinance (Daily Social, 2017).

Research results from Confidential Research Mobile Payment stated that GO-PAY is the most widely used electronic money in Indonesia. GO-PAY leads the way with the number of users reaching almost three-quarters of the number of electronic money users compared to other electronic money. Currently, GO-PAY continues to grow and spreads its wings to various financial institutions to reach more types of payments that make it easier for users, by partnering with 28 financial institutions, and has been accepted by more than 240,000 business partners in various cities in Indonesia, 40 percent in among them are MSMEs. (Detik Finance, 2019).

To expand the number of GO-PAY users, Gojek is working with some large banks to make it easier for users to top up their balances. Banks that collaborate include BNI, BRI, Mandiri, BCA, CIMB Niaga and Bank Permata as well as bank networks such as ATM Prima and ATM Bersama. In the offline option, take advantage of their driver fleet which is claimed to be larger than other online transportation companies. Gojek users can easily ask the Driver to fill in the GO-PAY balance manually, with a nominal limit of IDR 2,000,000 and an additional fee for the Driver of IDR 2,000 (CNN Indonesia, 2016). Through the GO-PAY feature Gojek provides discounts from 25 percent to 50 percent for GO-PAY users for every Go-Ride user trip, while for Go-Car services, Gojek provides a 40 percent subsidy. For meal delivery services, Gojek provides additional subsidies, customers can get free shipping by using GO-PAY, it's just that free shipping only applies to some food sellers who work directly with Go-Food, including giving a discount of 20- 40 percent at outlets that work with Gojek (CNN Indonesia, 2016).

Bank Indonesia data (2019) shows that the most frequently used e-money rating is Go-pay at the first level, namely 83.3%, and OVO users at the second level, namely 81.4%, while DANA is at the third level. that is 68.2%. Just link, DOKU, Jenius, Paytren, i.saku, Sakuku, and Uangku followed with a respective percentage of 53%, 19.7%, 16.7%, 13.2%, 12.1%, 10.3% , and 6.3%. The results of the data above show that go-pay, OVO, and DANA are more attractive to digital payment users.

The 2018 financial technology report in collaboration with the Financial Services Authority (OJK) and the JAKPAT survey platform states that the number of GO-PAY users reaches 79 percent, of the number of respondents who use digital financial services. This also shows that during 2018, GO-PAY has made a major contribution in increasing public understanding of digital financial services (fintech), which is increasing every year, because based on this 2018 Fintech Report, 70.63 percent of the public acknowledges that they understand more about services digital finance. This understanding is also supported by seven reasons, namely ease of transaction (74.90 percent), simple (71.03) percent), time efficiency (62.67 percent), no need to bother going to the bank (48.85 percent), safer (36.36 percent), there are promos and incentives (36.36 percent) and better management (29.82 percent) (Finance detik, 2019).

To increase the interest of GO-PAY users, there are many ways that Go-Jek companies can stay professional in maintaining their quality, including the ease of transaction services needed in the transaction process for GO-PAY services. As said by Fred D. Davis (1989) that perceived ease of transaction is a belief in ease of transaction, that is, where users believe that technology or system can be used easily and is free from problems when making transactions. ease of transaction is one of the basic determinants of technology acceptance. Thus, the purpose of selecting the ease of transactions variable is to further investigate whether GO-PAY can make it easy for its users to make all transactions online. According to Kotler & Armstrong (2008: 345) explains that price is the amount of money billed for a product or service, or the amount of value exchanged by customers to get the benefits of owning or using a product or service. The tariff war that occurs in the e-money business requires GO-PAY to have a strategy in positioning its service rates, benchmark rates from providers greatly affect the willingness of consumers, consumers will feel more benefit when the costs they incur are smaller than the benefits they have. get it. The purpose of selecting the price variable is to further investigate whether GO-PAY can provide the best price rates for its users. According to Jogiyanto (2007), perceived usefulness is that someone believes that using a certain technology will improve their job

performance. With the widespread of information on the internet and a lot of conversation in the community, of course, one can more easily find out the benefits of the product or technology to be used. The purpose of selecting the variable perceived usefulness is to further investigate whether GO-PAY can provide service benefits to the lives of its users. Customer satisfaction is very important for the Gojek company, according to Tjiptono (2011) customer satisfaction is an evaluation of the buyer, where the alternatives were chosen at least provide results (outcome) equal to or exceed customer expectations. The choice of the customer satisfaction variable is to examine whether various Gojek innovations can meet customer satisfaction.

The population of Denpasar City in 2019 was 962,900 people (BPS Kota Denpasar, 2019). Denpasar City is one of the cities that is growing rapidly due to the high flow of tourism and population movement, which generally comes from outside the region, this has made many users who are "literate" technology begin to fill Denpasar City which is a very potent target for online transportation-based companies -money, given that the large influx of population movements has led to many new businesses being established in Denpasar City, Gojek also sees an opportunity to gain large profits by targeting Denpasar City as a large base in Bali. Based on the results of a pre-survey conducted on 20 respondents in Denpasar City and its surroundings, it can be explained that from the 16 respondents who have been surveyed who have used the GO-PAY feature in the GO-JEK application, only 4 respondents have never used this feature and cannot continue to answer. pre-survey conducted, as many as 1 respondent said the ease of transactions on this feature was poorly understood and 15 others said the ease of transactions provided by the application feature was easy understand. as many as 5 respondents argued that the perceived usefulness that was felt in using the application was less effective and 11 others said that the perceived usefulness given was effective. In the last question, 14 respondents said that the price offered in the application was affordable, and 2 other respondents said that the price provided was not affordable, however, research conducted in Peter & Olson (2013: 240) which was translated by Dwiandani, price, and satisfaction has a fairly close relationship, usually research looks at the price only in the context of the amount of money demanded to exchange goods or services. so it is necessary to have further research on the variable price and its effect on customer satisfaction.

Several previous studies found differences in results in their research. According to Pratama & Suputra (2019), the findings show that the variables "perceived usefulness" and "perceived convenience" as determinants of the main variable have a positive influence and play a significant role in consumer decisions to use electronic money. According to Wibowo (2015), there are findings that the variables "perceived usefulness" and "perceived ease" have a positive influence and play a significant role in the interest in using e-money cards, but according to Ramadhan, Prasetyo, & Irviana (2016), the results show that the variable "perceived usefulness" has a negative and insignificant effect in using e-money and the variable "perceived convenience" has a positive effect and plays a significant role in using e-money.

II. CONCEPTUAL MODEL AND HYPOTHESIS DEVELOPMENT

Literature Review

Ease of transactions

Ease of transaction refers to the clear and easy interaction with a system, the ease of using the system to take the necessary actions, the effort required to interact with the system, and the ease of using the system (Ndubisi in Kigongo, 2011).

Price

According to Kotler & Armstrong (2008: 345) explains that price is the amount of money billed for a product or service, or the amount of value exchanged by customers to get the benefits of owning or using a product or service.

Perceived usefulness

Perceived usefulness is defined as the extent to which a person believes that the use of certain information systems will improve their performance, Davis in Hanafi *et al* (2012). From the definition, it is known that the use of perception is a belief about the decision-making process.

Customer satisfaction

According to Tjiptono (2011), customer satisfaction is an evaluation of the buyer, where the alternatives were chosen at least give results (outcome) equal to or exceed customer expectations.

Hypothesis

The Effect of Ease of Transactions on Customer Satisfaction

According to Davis (2013), ease of transaction is defined as the level where someone believes that the use of information technology is easy and does not require hard effort from the wearer. The results of the research by Marisa Arnindita Palma (2016) showed that the convenience variable had a positive and significant effect on customer satisfaction. Research conducted by Salis Rabindra Ishaya, Edi Wahyu Wibowo, and Yoeliastuti (2019) Perceived Ease of Transaction variable partially has a positive effect on passenger satisfaction of the Jakarta Integrated Moda Raya Train (MRT). Research conducted by Johannes and Widdy Frima (2018) Based on a proven analysis that the

perception of ease, perceived usefulness, and trust simultaneously have a significant effect on the satisfaction of providing goods/services of LPSE Jambi City. Research conducted by Findy Meileny and Tri Indra Wijaksana (2020) that the perceived convenience variable has a positive and significant effect on Linkaja customer satisfaction in Indonesia. Research conducted by Yulisa Saptawati (2018) shows that perceived convenience has a positive effect on customer satisfaction. Research conducted by Lulu Theresa Panjaitan (2019), the Perception of Ease of transaction variable has a positive and significant effect on Consumer Satisfaction of E-Toll Card Users in Medan City. Based on the results of previous research, the following hypotheses can be drawn in this study:

H₁: Ease of transactions has a significant positive effect on customer satisfaction.

The Effect of Price on Customer Satisfaction

According to Kotler & Armstrong (2008: 345) explains that price is the amount of money billed for a product or service, or the amount of value exchanged by customers to get the benefits of owning or using a product or service. Research conducted by Nafisa Choirul Mar'ati and Tri Sudarwanto (2016) states that from the results of the research that has been done it can be seen that the service quality and price variables have a significant and jointly (simultaneously) influence on the dependent variable, namely customer satisfaction in transportation services. Gojek online motorcycle taxi in Surabaya, Research conducted by Cynthia Violita Wijaya (2017) variable Price has a positive and significant effect on consumer satisfaction at the Madiun Depot Typical Cuisine of Bu Rudy. Therefore, if the price is more affordable and following consumer expectations, consumer satisfaction will increase. Research conducted by Lumintang Intan Sintya Karuntu (2018) shows that there is a simultaneous influence between independent variables, namely Price and Service Quality, on the dependent variable, namely Customer satisfaction with Gojek Online users on Feb Unsrat Manado students. Research conducted by Sasi Utami (2018) Variable Price and service quality simultaneously have a positive and significant effect on customer satisfaction at Lfamart Jl. Attorney General Suprpto No.11 Mojoroto-Kediri. Research conducted by I.G.A Yulia Purnamasari (2015) shows that the price variable affects consumer satisfaction of M2 Fashion Online products in Singaraja in 2015. Research conducted by Bagus Handoko (2016) There is a significant effect of Price on consumer satisfaction at JNE Medan. Based on the results of previous research, the following hypotheses can be drawn in this study:

H₂: Price has a significant positive effect on customer satisfaction

The Effect of Perceived Usefulness on Customer Satisfaction

According to Adiyanti (2015), the benefits of many new products will increase user interest in transactions using e-money, when the new product is very useful in its use, there will be many users who are increasingly satisfied and interested in using this new product, both issued by banks. and non-bank.

This result is supported by Shomad and Purnomosidhi (2012), Indriastuti and Wicaksono (2014), and Yutadi and Haris (2014) which show that perceived usefulness is a factor that is considered by customers to use e-money. Research conducted by Johannes and Widdy Frima (2018) Based on a proven analysis that the perception of ease, perceived usefulness, and trust simultaneously have a significant effect on the satisfaction of providing goods/services of LPSE Jambi City. Research conducted by Dahlia Br Ginting (2017) Variables system quality, service quality, information quality, ease of transaction, and perceived usefulness individually have a positive and significant effect on user satisfaction of e-filing facilities at KPP Pondok Gede. Research conducted by Setyowati and Respati (2017) revealed that perceived usefulness has a positive and significant effect on user satisfaction.

Research conducted by Sri Nawangsari and Sarah Nabila Iswah (2019) Based on the results of research that Information Technology, Perceived usefulness, Perceptions of Ease, and Service Features affect Customer Satisfaction where customers feel the benefits of the Jenius application which ultimately customers want to continue using the Jenius Bank application. BTPN.

Based on the results of previous research, the following hypotheses can be drawn in this study:

H₃: Perceived usefulness has a significant positive effect on customer satisfaction

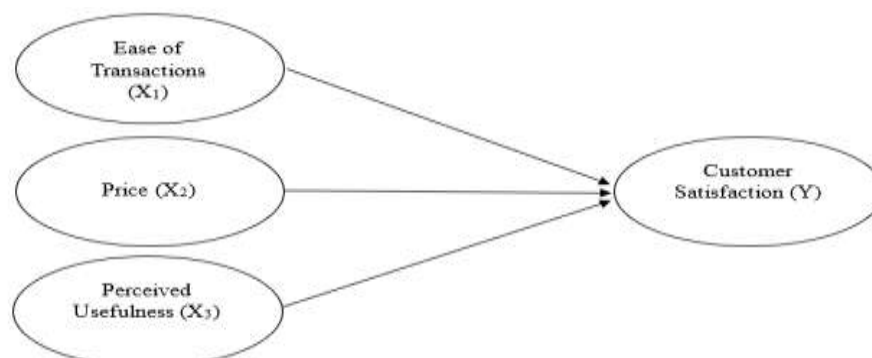


Figure 1: Conceptual Model

III. RESEARCH METHODOLOGY

The type of research used in this research is explanatory research using a quantitative approach. The research location chosen by the researchers was located in Denpasar City, this location was chosen because Denpasar City as the city center as well as the capital of Bali Province has the highest percentage in terms of population (BPS Kota Denpasar, 2019). Therefore, with similar characteristics, Denpasar City residents have a high opportunity to use the e-money platform. The population in this study were all users of the GO-PAY application services in Denpasar, whose numbers cannot be determined with certainty (infinite). The samples in this study are consumers who are satisfied with the GO-PAY application. The technique used in this research is non-probability and sampling with purposive sampling method, namely samples with certain considerations. The sample in this study was 100 respondents. Data was collected using a research instrument in the form of a questionnaire which was distributed to respondents online via Google Form. The analysis used in this research is multiple regression analysis.

TABLE 1. RESEARCH VARIABLE INDICATORS

Variable	Indicator	Reference
Ease of transactions (X ₁)	1) Easy to learn (X1.1) 2) As you wish (X1.2) 3) Easy to interact (X1.3) 4) Operated (X1.4)	Fred D. Davis (1989)
Price (X ₂)	1) Affordability of Price (X2.1) 2) Price compatibility with the product (X2.2) 3) Price Competitiveness (X2.3) 4) Compatibility of Price and Benefits (X2.4)	Kotler and Armstrong (2008)
Perceived Usefulness (X ₃)	1) Performance (X3.1) 2) Productivity (X3.2) 3) Effectiveness (X3.3) 4) Efficiency (X3.4) 5) Individual Benefits (X3.5)	Jogiyanto (2007)
Customer Satisfaction (Y ₁)	1) Conformity of Expectations (Y1) 2) Reuse (Y2) 3) Recommend (Y3) 4) Emotional Condition (Y4) 5) Problem Solving (Y5)	Tjiptono (2014)

Source: Previous research

IV. RESEARCH FINDING AND DISCUSSION

The data of this study were obtained from distributing digital questionnaires to research respondents, namely GO-PAY users in Denpasar City with respondent characteristics including gender, age, education, and job completed with a total of 100 respondents.

TABLE 2. RESPONDENT CHARACTERISTICS

Characteristic	Classification	Respondent	(%)
Gender	Male	36	36
	Female	64	54
	Total	100	100
Age	18-23 years old	90	90
	24-29 years old	5	5
	30-35 years old	3	3
	36-41 years old	2	2
	Total	100	100
Education	Senior High School	86	86
	Diploma	4	4
	Bachelor	10	10
	Total	100	100
Job	Civil Servant	2	2

	Private Employee	16	16
	Entrepreneur	9	9
	Student	73	73
	Total	100	100

Source: Data processed, 2020

Based on the gender in Table 2, the respondents in this study were 64 female respondents with a percentage of 64 percent and 36 male respondents with a percentage of 36 percent where female respondents were more dominant than male respondents in using GO- PAY. Furthermore, the grouping of respondents is based on age where at the age level between 18-23 years the number is 90 with a percentage of 90 percent, at the age level between 24-29 years it is 5 with a percentage of 5 percent, at the age level 30-35 years it is 3 with a percentage of 3 percent at the age level 36-41 years there are 2 with a percentage of 2 percent, so it can be seen that 18-23 years of age are more dominant in using GO-PAY. The education that was completed by Senior High School education level was 86 respondents with a percentage of 86 percent, Diploma level as many as 4 respondents with a percentage of 4 percent, the level of education completed at the Bachelor level with the number of respondents was 10 with a percentage of 10 percent.

Based on the job variable, the type of work is dominated by students with a total of 73 with a percentage of 73 percent, followed by jobs as private employees with a total of 16 with a percentage of 16 percent, jobs as Civil Servants as much as 2 with a percentage of 2 percent, jobs as entrepreneurs as many as 9 with a percentage of 9 percent.

Validity Test

The results of the validity test show that all research instruments used to measure the variables of ease of transactions, price, price, and customer satisfaction have a correlation coefficient value with a total score of statement items greater than 0.30 with a significance of less than 0.05. This shows that the statement items in the research instrument are valid and fit for use as a research instrument.

Reliability Test

Based on the results of the instrument reliability test, it can be concluded that all the research variables above are reliable because the Cronbach Alpha value of each of these variables is greater than the r table (0.60).

Multiple Linear Regression Analysis

Based on the results of multiple regression analysis, the regression equation that can be formed in this study is as follows :

$$\begin{aligned}
 Y &= 0,170 X_1 + 0,514 X_2 + 0,307 X_3 \dots\dots\dots(2) \\
 S(\beta) &= (0,076) \quad (0,063) \quad (0,068) \\
 t &= (2,214) \quad (7,243) \quad (4,421) \\
 Sig &= (0,029) \quad (0,000) \quad (0,000) \\
 R^2 &= 0,869 \quad F=212,619 \quad Sig = 0,000
 \end{aligned}$$

Source: Data processed, 2020

Model Feasibility Test (F-Test)

Based on the results of multiple linear regression calculations, it can be seen that F_count is 212,619 with a significance value of 0,000 <0.05, it can be concluded that ease of transactions (X1), price (X2), and price (X3) have a simultaneous effect on customer satisfaction (Y) to GO-PAY users in Denpasar City.

Determination Analysis

Based on the results of multiple linear regression calculations, it shows the coefficient of determination or R² = 0.869, which means that 86.9 percent of customer satisfaction variations on GO-PAY users in Denpasar City are influenced by variations in ease of transactions (X1), price variations (X2), and price variation (X3), while the remaining 13.1 percent is influenced by other factors outside the model used in this study.

Classic Assumption Test

1) Normality Test

Based on the results of the Kolmogorov - Smirnov Model test, the Sig (2-tailed) result was 0.071, greater than the 5 percent significance level. That is, the recession model used in this study is normally distributed.

2) Heteroscedasticity Test

Based on the results of the heteroscedasticity test, it can be seen that the significance value of each independent variable is above 0.05, that is, the transaction ease variable (X1) has a sig. = 0.737 > 0.05, the

price variable (X2) has sig. = 0.121 > 0.05, and the price variable (X3) has sig. = 0.895 > 0.05. These results prove that the regression model in this study is free from heteroscedasticity problems.

3) Multicollinearity Test

The multicollinearity test results show that the VIF value of each independent variable is less than 10, namely the transaction ease variable (X1) has a VIF value = 4.342 < 10, the price variable (X2) has a VIF value = 3.695 < 10, and the price variable (X3) has VIF = 3.532 < 10. This proves that the regression model in this study did not experience multicollinearity symptoms.

Discussions

The Effect of Ease of Transactions on Customer Satisfaction

Based on the results of this study, it is concluded that there is a significant positive effect between ease of transactions on customer satisfaction. The results show that the better the ease of transactions from GO-PAY users in Denpasar City, the better customer satisfaction. The research got significant positive results because of the influence of the ease of learning indicators of the GO-PAY feature for users who have just tried it, which results in the highest average value of respondents' responses. This means that the easier use of the GO-PAY feature can increase user satisfaction.

According to Irawan (2012), convenience is when a service provides efficient time in obtaining a product or service. According to Davis (2013), ease of use is defined as the level where someone believes that the use of information technology is easy and does not require hard effort from the wearer. According to Turban (2010), ease of use should be used as easily as possible without going through a process that can make it difficult for its users. Ease of use in this context is not only the ease of learning and using a system but also refers to the ease of doing a job where the use of a system will make it easier for consumers. The results of the research by Marisa Arnindita Palma (2016) showed that the convenience variable had a positive and significant effect on customer satisfaction.

The Effect of Price on Customer Satisfaction

Based on the results of this study, it is concluded that there is a positive and significant effect between price and customer satisfaction. This shows that the better the price given will increase customer satisfaction with GO-PAY users in Denpasar City.

The results of this study are influenced by the positive and significant responses of respondents to the price of GO-PAY users in Denpasar City, especially the highest is the indicator of the benefits obtained from the GO-PAY feature according to the price given. This means that the benefits that the user gets are following what was paid for.

The Effect of Perceived Usefulness on Customer Satisfaction

The third effect in this study explains the effect of perceived usefulness on customer satisfaction on GO-PAY users in Denpasar City. Based on the results of this study, it is concluded that there is a significant positive effect between perceived usefulness and customer satisfaction. These results indicate the better the perceived usefulness given by GO-PAY users in Denpasar City, the higher the customer satisfaction. The results of this study are influenced by the indicators that the Go-Pay feature statement is useful for my life. This statement gets the highest average score, which means that the respondents are satisfied with the user's expectations with the benefits obtained from GO-PAY users in Denpasar City.

According to Adiyanti (2015), the benefits of many new products will increase user interest in transactions using e-money, when the new product is very useful in its use, there will be many users who are increasingly satisfied and interested in using this new product, both issued by banks. and non-bank. This result is supported by Shomad and Purnomosidhi (2012), Indriastuti and Wicaksono (2014), and Yutadi and Haris (2014) which show that perceived usefulness is a factor that is considered by customers to use e-money.

V. CONCLUSIONS AND SUGGESTIONS

Conclusions

The conclusions from the research results that have been obtained are as follows.

- 1) Ease of transactions has a significant positive effect on customer satisfaction on GO-PAY users in Denpasar City. This means, the higher or better the ease of transactions, the higher the level of customer satisfaction on GO-PAY users in Denpasar City.
- 2) Price has a significant positive effect on customer satisfaction on GO-PAY users in Denpasar City. This means, the more affordable the price is given, the higher the level of customer satisfaction with GO-PAY users in Denpasar City.

- 3) Perceived usefulness has a significant positive effect on customer satisfaction on GO-PAY users in Denpasar City. This means, the more useful the features contained in the application, the higher the level of customer satisfaction on GO-PAY users in Denpasar City.

Suggestion

Suggestions that can be given by researchers based on the above conclusions are as follows.

- 1) In the ease of transactions variable, the indicator "GO-PAY feature makes it easier for users in all online transactions" to obtain the lowest score. Therefore GOJEK should further improve the factors of ease of transactions that affect customer satisfaction, such as increasing the reliability of the top-up system and expanding top-up partners to make it easier for customers to access or use the GO-PAY feature because the GO-PAY is used to facilitate users in all online transactions and increase the effectiveness of customer work.
- 2) Based on the results of the research on the price variable, the indicator "affordable price of GO-PAY services" obtained the lowest score. Therefore GOJEK should better adjust the price of the services offered and provide a lot of information about promotions or discounts, cooperate with a wider range of outlets so that users feel that the price of using GO-PAY features is affordable and is a suitable thing for paid.
- 3) In the variable perceived usefulness, the indicator "use of GO-PAY services makes my activities more productive" gets the lowest score. Therefore, GOJEK should provide more innovation regarding additional service features in the application, such as making it easier to perform pay later service features like a credit card in general, so that users will be more productive and use the GO-PAY feature more often in making daily transactions.
- 4) For future researchers, it is hoped that they can add other variables beyond those currently studied such as customer loyalty and customer value variables so that they can develop research related to digital payments from a different perspective.

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