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THE DECISION TO USE GO-PAY IS INFLUENCED BY PERCEPTIONS OF CONVENIENCE WITH INTEREST AS A MEDIATION VARIABLE

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Abstract: The purpose of this study is to examine how perceived convenience and interest as mediating variables affect consumers' decisions to use Go-Pay. Differential semantic association research is used in this type of research. In this study, primary data and secondary data are used. To collect 100 respondents as a research sample, a technique called purposive sampling was used in this study. The data analysis approach used in this study is the structural equation model (SEM) with SmartPLS 3.0 for Windows. The findings show that perceived convenience has a beneficial and significant impact on the decision to use go-pay, as well as a large and beneficial impact on interest, while interest does not have a significant impact on go-pay decision making.

Keywords: perceived ease, interest, decision, go-pay.

INTRODUCTION

The development of information and communication technology has had a significant impact on many aspects of our lives. As technology becomes more sophisticated, certain business transactions become simpler. E-money, often referred to as electronic money or simply e-money, is a form of payment made electronically in the form of a monetary value that has been entered and stored on a computer or card. Currently widely used and issued.

The value of money in electronic form that has been deposited by the holder but is not a deposit as referred to in the law that applies to banking is known as "e-money" as a tool used in payments issued with the value of money previously deposited. , then stored on a server or chip, used for payments to sellers or business owners who are not issuers of the e-money.

In transactions, electronic money prioritizes speed, convenience, and efficiency in order to reduce the growth rate of cash use. Its growth encourages a society that uses less cash, namely social behavior that takes advantage of the advantages provided by non-cash transaction technology.

The use of e-payment as a transaction tool in retail is a sign of the rapid growth of information technology. The National Non-Cash Movement (GNNT) was officially introduced by the Governor of Bank Indonesia, Agus D.W. Martowardojo, on August 14, 2014, in Jakarta. GNNT is proven to increase public knowledge about the use of non-cash instruments, so that a community or society emerges that gradually adopts non-cash instruments or people who do less cash transactions (LCS).

Consumers can use electronic wallets or electronic wallets, namely fund accounts in online applications to make transactions or make payments in non-cash form. Go-jek provides an electronic wallet service known as Go-pay. They started offering transportation services before diversifying into other business areas, such as go-pay. Go-Jek also offers a variety of products and services including go-Med, Go-Massage, Go-Food,

Gotix, and others. Go-pay is supported by a number of technologically advanced domestic institutions, including Bank Mandiri and Bank BNI.

Even though Go-Pay has the most E-wallet users in Indonesia and has provided several advantages and conveniences for residents of this country, in reality there are still many Indonesian people who are not aware of and do not appreciate the advantages of Go-Pay. System use is a condition resulting from the use of a particular technology system and can be evaluated based on the amount of time used and its intensity. Therefore, if Go-Jek customers frequently use Go-Pay, it can be assumed that they are aware of the system's effective payment methods. The single most important aspect of using Go-Pay is the ease of use when making transactions.

The user's perception of how easy it is to use the system and how little work is required is the basis of perceived comfort. One of the fundamental factors in people's embrace of technology is the comfort they feel. Therefore, if the payment system is easy to use, users will use it.

Apart from convenience, trust is a factor that can encourage the desire to transact with Go-Pay. One of the pillars in launching any business is trust. Business transactions will occur when sellers and buyers have trust in each other.

If Go-Jek consumers use Go-Pay intensively, it can be said that consumers know the Go-Pay payment system well. The ease of transactions provided by Go-Pay is one of the things that can foster interest in using Go-Pay.

RESEARCH METHOD

One of the approaches used to see the convenience of a technology is the Technology Acceptance Model (TAM). The TAM model adapts the TRA (Theory of Reasoned Action) model. The basic difference between TRA and TRAM is the placement of attitudes from TRA, where TAM introduces two key variables, namely perceived usefulness and perceived ease of use which have central relevance for predicting acceptance of IT.) to technology. There are two important variables that determine acceptance of information technology, namely usability and convenience (Frimayasa, 2022).

The TAM model shows how the attitudes of system users are influenced by how they view them. According to Davis in TAM Portner and Donthu, user attitudes about adopting technology are influenced by their beliefs that new technologies are present. TAM also shows the user's perspective on usability and ease of use. TAM has been judged as a standard for user intent and technology usage behavior, the argument goes. Consumers who have used Go-pay services in Jabodetabek are the study population. Since the researchers did not have a sufficient sampling frame, they adopted a non-probability sampling strategy in this investigation. Purposive sampling, also known as judgmental sampling, is a type of non-probability sampling used in this study based on certain standards or factors (determining specific criteria for the sample). Purposive sampling was used as the sampling method in this study, resulting in a total sample of 100 respondents. In this study, structural equation modeling (SEM) with SmartPLS 3.0 for Windows is used as a data analysis technique.

RESULT AND DISCUSSION

Validity

To test the convergent validity, the outer loading value or loading factor is used. If the outer loading value is greater than 0.7, then an indicator is said to meet convergent validity with a good category. The outer loading values for each indicator on the research variables are shown below.

Table 1. Outer Loading (Measurement Model)

	Interest	Perception of Convenience	Use Decision	Information
PK 10		0,912		Valid
PK 11		0,900		Valid
PK 12		0,722		Valid
PK 16		0,823		Valid
PK 5		0,782		Valid
PK 19		0,888		Valid
PK 6		0,818		Valid
PK 7		0,836		Valid
PK 8		0,861		Valid
PK 9		0,863		Valid
MT 1	0,790			
MT 2	0,902			
MT 3	0,894			
MT 5	0,892			
MT 5	0,822			
MT 7	0,863			
KM 1			0,722	
KM 3			0,898	
KM 4			0,822	
KM 5			0,873	
KM 6			0,905	
KM 7			0,873	

All loading factors have values greater than 0.70, as shown in the outer loading table above. In addition, convergent validity seeks to build relationships between construct indicators, according to (Ghozali, 2014). When all the external loadings of the indicators used in a construct are statistically significant to indicate model continuity and the standard external loading is 0.7, a study is said to meet the convergent validity criteria. As can be seen in the table below, each indication meets the convergent validity requirements.

Table 2. Average Varian Extracted (AVE)

Variable	Average Varian Extracted (AVE)
Interest	0,734
Decision	0,709
Perception of Convenience	0,737

Source: data processed Smart Pls

Each construct in the model has an AVE value greater than 0.5 as shown in the table above. This finding indicates that the study data meets the second convergent validity requirement. The convergent validity of the study and the feasibility of switching to the Discriminant Validity test were determined by combining the outer loading analysis and the AVE (average variance extract) test.

To find out whether the variables or indicators in our research have different values and are exclusively related to the variables or indicators themselves and not to variables or indicators beyond what is expected or represented, a Discriminant Validity Test is performed. Cross-loading of data and the Fornell Larcker criteria must be taken into account to determine whether a research model has exceptional discriminant validity.

Table 3. Cross Loading
Discriminant Validity

	Interest	Perception of Convenience	Decision
PK 10	0,804	0,912	0,845
PK 11	0,794	0,900	0,837
PK 12	0,725	0,722	0,642
PK 16	0,798	0,823	0,764
PK 19	0,713	0,782	0,705
PK 5	0,826	0,888	0,892
PK 6	0,754	0,818	0,805
PK 7	0,753	0,836	0,859
PK 8	782	0,861	0,892
PK 9	0,763	0,863	0,861
MT 1	0,790	0,771	0,738
MT 2	0,902	0,792	0,751
MT 3	0,894	0,777	0,754
MT 4	0,892	0,825	0,816
MT 5	0,822	0,791	0,786
MT 7	0,836	0,747	0,755
KM 1	0,783	0,722	0,772
KM 3	0,813	0,876	0,898
KM 4	0,746	0,809	0,822
KM 5	0,747	0,833	0,873
KM 6	0,775	0,857	0,905
KM 7	0,756	0,859	0,873

The cross loading value of each construct is evaluated to ensure that the construct's correlation with the measurement items is greater than the other constructs. The expected cross loading value is greater than 0.7 (Ghozali, Imam, 2015).

Composite Reliability

The results on composite reliability that are specifically acceptable in exploratory research range from 0.60 to 0.70 (Hair, J. F., Anderson, R. E., Babin, B. J., & Black, 2010). If the number is 0.70 then the construct is considered to have good reliability. The following is a table of composite reliability values:

Table 4. Cronbach's Alpha dan Composite Reliability

	Cronbach's Alpha	Composite Reliability
Interest in Using	**0,927**	**0,943**
Perception of Convenience	**0,954**	**0,960**
Decision	**0,928**	**0,944**

According to the table above, all reliable constructs, including composite reliability and Cronbach's alpha, have values higher than 0.70. This shows the consistency and dependability of all variables in the research model.

Structural Model Testing (Inner Model)

To find out the relationship between the construct variables, the level of significance, and the R-Square value of the research model, a structural model assumption test (inner model) was carried out. The t-test of the R-Square construction of the dependent construct and the coefficient significance of the structural route parameters are used to analyze this model. Check the R-square for each dependent latent variable first when evaluating research models with PLS. The following table displays the estimated R-square of the results obtained with SmartPLS.

Table 5. Inner Model R Square

R Square

Matrix | R Square | R Square Adjusted

	R Square	R Square Adjus...
Keputusan	0.911	0.909

The R-Square value for the Decision variable using Go-Pay is 0.909 as shown in the table above. According to this study, perceived usefulness and interest in utilizing decision variables can influence 90.9% of them, while 9.1% are influenced by factors not included in this study.

Table 6. Inner Model f square

f Square

Matrix | f Square

	Keputusan	Minat	Persepsi Kemu...
Keputusan			
Minat	0.037		
Persepsi Kemu...	1.326	4.776	

Sumber : data diolah Smart Pls

The definition of effect size (F-Square) is a metric used to evaluate the relative effect of exogenous (affecting) variables on endogenous (influenced) (endogenous) variables. To determine whether an exogenous variable has a significant effect on the endogenous construct, look at how its value changes when it is included in or removed from the model.

The conclusion of the F-Square value can be seen in the table above as follows:

1. The influence of the variable Interest on the decision to use Go-Pay has a value of $F^2 = 0.037$, a large effect of exogenous variables on endogenous.
2. The effect of the variable Perceived Convenience on the Decision to Use Go-Pay has $F^2 = 1.326$, so the large effect of the exogenous variable on the endogenous.
3. The effect of the variable Perceived Convenience on Interest has $F^2 = 4.776$, so the effect is large from the exogenous variable to the endogenous.

Direct Effect

The purpose of the direct effect analysis is to evaluate the idea that the influencing (exogenous) variables directly affect the affected (endogenous) variables. To test the direct effect hypothesis, the following requirements must be met (Henseler, J., Ringle, C., & Sarstedt, 2015):

1. **Path coefficient**
   a. If a variable has a unidirectional effect on other variables and the route coefficient is positive, then when the value of one variable increases or decreases, the value of the other variable also increases or decreases.
   b. The influence of a variable on other variables is opposite if the path coefficient (path coefficient) is negative; if the value of one variable increases or decreases, the value of the other variable also decreases or increases.
2. **Probability/significance value (P-Value):**
   a. If the P-Values <0.05, then it is significant
   b. If the P-Values > 0.05, then it is not significant

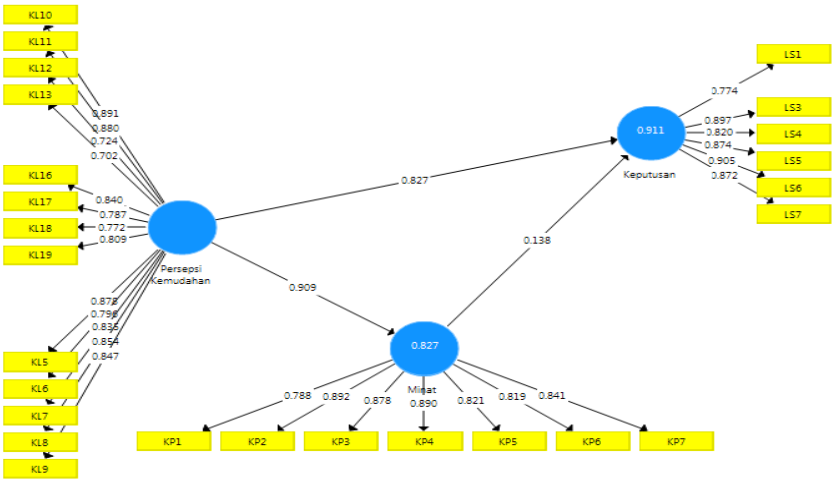

Figure 1. Structural Model

Table 7. Hypothesis Testing

Path Coefficients

Mean, STDEV, T-Values, P-Values | Confidence Intervals | Confidence Intervals Bias Corrected | Samples

	Original Sampl...	Sample Mean (...	Standard Devia...	T Statistics (|O...	P Values
Minat -> Kepu...	0.138	0.124	0.075	1.832	0.070
Persepsi Kemu...	0.827	0.841	0.071	11.636	0.000
Persepsi Kemu...	0.909	0.909	0.027	33.831	0.000

Specific Indirect Effects

Mean, STDEV, T-Values, P-Values | Confidence Intervals | Confidence Intervals Bias Corrected | Samples

	Original Sampl...	Sample Mean (...	Standard Devia...	T Statistics (|O...	P Values
Persepsi Kemu...	0.126	0.113	0.070	1.795	0.076

Not all path coefficient values in the table above are positive, it can be seen from the path coefficient (seen in the original sample). The table of direct influence values above produces the following conclusions:

1. Effect of X (Perceived Convenience) on Decision (Y): Path coefficient = 0.827 and P-Values = 0.00 (< 0.05), meaning that there is a positive and significant effect of Perceived Convenience on Decisions to Use Go-Pay.
2. Effect of X (Perceived Convenience) on Interest (Z) Path coefficient = 0.909 and P-Values = 0.000 (<0.05), meaning that there is a positive and significant effect of Perceived Convenience on Interest.
3. Effect of Interest (Z) on Decision (Y) Path coefficient = 0.138 and P-Values = 0.070 (> 0.05), meaning that there is no influence of Interest (Z) on Decision (Y) is positive and not significant.
4. Indirect effects are indirect effects of a construct or exogenous latent variable on endogenous latent variables through an endogenous intermediary variable. As in the path model in this study, for

example, the indirect effect of X1 on Z through Y and the indirect effect of X2 on Z through Y. The results of this study indicate that the effect is not significant.

CONCLUSION

From the results of the study it was concluded that:

1. From the results of the inner weight test, significant results are obtained: Effect of X (Perceived Convenience) on Decisions (Y): Path coefficient = 0.827 and P-Values = 0.00 (< 0.05), meaning that there is an influence of Perceived Convenience on Decisions to Use Go-Pay is positive and significant.
2. From the results of the inner weight test, significant results were obtained: Effect of X (Perceived Convenience) on Interest (Z) Path coefficient = 0.909 and P-Values = 0.000 (<0.05), meaning that there is an influence of Perceived Ease of Interest on Interest is positive and significant.
3. From the results of the inner weight test, significant results are obtained: Effect of Interest (Z) on Decision (Y) Path coefficient = 0.138 and P-Values = 0.070 (> 0.05), meaning that there is no influence of Interest (Z) on Decision (Y) is positive and not significant.
4. From the results of the inner weight test, significant results are obtained: Effect of Perceived Convenience (X) on Decisions to Use Go-Pay (Y) with Interest (Z) as a mediating variable P-Values = 0.076 (> 0.05), meaning that there is no influence of Perception Ease (X) of Decision (Y) with Interest (Z) as a Mediation variable.

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