

Interest in Using Go Pay for Yogyakarta Students

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ABSTRACT

Electronic wallets such as Go-Pay are increasingly popular because they make all transactions easy and fast. In this study that used students as respondents, there was evidence that the perception of convenience did not affect interest in using go-pay. However, perceived benefits and trust affect interest in using go-pay. It proves that students have accepted the Go-Pay application because it is considered easy to use. At the same time, the benefits and trust factors are still the primary considerations in choosing this application. The sampling technique used was random convenience sampling by distributing questionnaires. Data analysis was carried out by classical assumption test and multiple regression analysis.

Keywords: go-pay, perceived convenience, perceived benefits, trust

BACKGROUND

Electronic money prioritizes speed, convenience, and efficiency when conducting transactions and aims to reduce the growth rate of cash use. Its development encourages a less-cash society, the behavior of people who take advantage of the conveniences offered by non-cash transaction tools (Parastiti, Mukhlis, & Haryono, 2015).

An electronic wallet or electronic wallet is an account that contains funds in an online application used by consumers to make transactions or payments in the form of non-cash. Go-pay is one of the electronic wallet services offered by Go-jek. They started their services with transportation services

and expanded to other business scopes, including go-pay. Other services or services offered in the Go-jek application are Go-med, Go-massage, Go-food, Go-tix, and others. Several technology-support domestic banks also cooperate with go-pay, such as Bank Mandiri and Bank BNI (Priyono, 2017).

According to Idris (2019), the results of research conducted by the independent research institute FT Confidential Research Mobile Payment show that the most superior electronic money used in Indonesia is go-pay compared to users of electronic money issued by other companies. Nearly three-quarters of all electronic money users are recorded. Go-pay also continues to develop itself and reach more types of payments. To date, 240,000 business actors in various parts of Indonesia, of which 40% are MSMEs, have received it. In addition, 28 financial institutions have accepted go-pay as a colleague. It shows that go-pay significantly contributes to increasing public understanding of digital money services. Fintech 2018, in its report, explains that 70.63% of the public understands financial services in digital form.

In its use, some factors or variables influence a person's interest in using electronic money applications. Based on previous studies, several factors influencing a person's interest in using electronic money are perceived convenience, perceived benefits, and trust.

Perceived convenience is the extent to which a person believes using technology

will be free of effort. Juhri & Dewi's research (2017) conceptualizes that perceived ease of use can be measured through easy-to-use, simple and understandable, and trouble-free indicators. The logic used in previous studies is that the perception of ease positively influences interest in using. Previous studies that discussed this logic include research from Ramadhan et al. (2016), Anjelina (2018), Hutami & Septyarini (2018), and Aritonang & Arisman (2018). Research results from Ramadhan et al. (2016), Andriyano & Rahmawati (2016), Hutami & Septyarini (2018), and Aritonang & Arisman (2018) prove that perceived ease of use has a positive influence on interest in using. At the same time, research from Rahayu (2015) proves that the perception of convenience has a negative effect on interest in using. According to him, the high perception of ease of use will reduce a person's behavioral interest in using mobile banking. It is because the system is often offline or has errors when accessing mobile banking, so in its use, it causes disappointment and worries for customers to reuse.

The second variable from previous research is the perception of benefits. Candraditya (2013) defines *perceived benefits* as a person's level of trust in specific subjects that are considered to be able to speed up and facilitate work to improve their work performance and performance. The logic used in previous studies is that the perception of benefits positively influences interest in using. Previous studies that discussed this logic include research from Candraditya (2013), Rahayu (2015), Priambodo & Prabawani (2016), Andriyano & Rahmawati (2016), Ramadhan et al. (2016), Anjelina (2018), Hutami & Septyarini (2018) and Aritonang & Arisman (2018). The results of the research of Candraditya (2013), Rahayu (2015), Priambodo & Prabawani (2016), Andriyano & Rahmawati (2016), Hutami & Septyarini (2018) and Aritonang & Arisman (2018) prove that the perception of benefits has a positive influence on interest in someone in

using. Meanwhile, the results of research from Ramadhan et al. (2016) prove that the perception of benefits does not positively affect interest in using.

The following variable from previous research is trust. Andriyano & Rahmawati (2016) define trust as how someone considers their business partners to have credibility and integrity, so they are willing to depend on their business partners. The logic used in previous research is that trust positively influences interest in using. Previous research that discusses this logic is research from Andriyano & Rahmawati (2016) and Anjelina (2018). The results obtained from research from Andriyano & Rahmawati (2016) prove that trust positively influences one's interest when using technology. Meanwhile, Anjelina (2018) proves that trust does not affect interest in using.

From the description of several previous studies above, some variables are not consistent. Research conducted by Rahayu (2015) proves that the perception of convenience negatively influences interest in using. While the results of the research of Andriyano & Rahmawati (2016), Ramadhan et al. (2016), Hutami & Septyarini (2018), and Aritonang & Arisman (2018) prove that perceived ease of use has a positive effect on interest in using. In addition to the perception of convenience, the variable that has not been consistent in previous studies is the perception of benefits. Candraditya (2013), Rahayu (2015), Priambodo & Prabawani (2016), Andriyano & Rahmawati (2016), Hutami & Septyarini (2018), and Aritonang & Arisman (2018) state that perceived benefits have a positive influence on interest in using. Meanwhile, research from Ramadhan et al. (2016) and Anjelina (2018) prove that perceived benefits do not positively affect interest in using. Furthermore, Andriyano & Rahmawati's (2016) research states that trust positively influences interest in using. At the same time, Anjelina's research (2018) proves that trust does not influence interest in using.

Based on the results of previous studies' exposure, this study aims to re-examine the inconsistent variables in previous studies, namely perceptions of convenience, perceived benefits, and trust.

Technology Acceptance Model (TAM)

Technology Acceptance Model, commonly abbreviated as TAM, is one of the models created to determine whether a factor affects technology acceptance. TAM is an extension of the TRA (Theory of Reasoned Action) model, in which an individual's reaction and perception of something can determine the individual's behavior. Likewise, with technology, a person can determine his attitude and behavior from the reaction and perception of the technology. User perception of the benefits and ease of using information technology is one factor that gives someone a reason for using the technology or as a benchmark in its use.

The TAM model, which was developed from psychological theory, explains the behavior of computer users, namely based on beliefs, attitudes, intentions, and user behavior relationships. The purpose of this model is to explain in more detail the acceptance of information technology with certain factors that can influence users to accept the technology. These factors are placed with two variables: ease of use and usefulness. These variables can explain aspects of user behavior (Wibowo, 2006).

A model will be ideal in the form of predictions and explanations so that it can be identified that some systems will be unlikely to accept it. Then it is necessary to take corrective steps to overcome them. TAM is intended to achieve the goal of providing a basis for knowing the influence of external factors on intentions, attitudes, and internal beliefs by identifying several main variables obtained from previous research on theories and factors that determine technology acceptance and using TRA as a theoretical background for model the relationship between variables (Siregar, 2011).

Accounting Information System

Gunawan (2014) defines an *information system* as a system that can convert information into data into information that can be used in decision-making for its users. Information systems can be divided into 3. The first is the transaction processing system. This system records financial transactions, converts economic activities into financial transactions, and distributes essential financial information to external and internal parties. Second, the financial reporting system or general ledger. This system reports and measures conditions and changes in financial resources. Moreover the third is the management reporting system. This system also provides internal financial data needed in business management.

The three subsystems are a unit, which later developed and combined with advances in technology, especially those based on computers, and carried out online and offline. E-banking, widely used in banking needs, is one of the samples of the combination of technologies used in accounting information systems. The Bank provides service facilities in the form of e-banking for its customers through various media such as mobile phones, telephones, televisions, or computers. At this time, the development of e-banking is centered on internet intermediaries, which we usually call internet banking, and this falls into the banking accounting information systems category.

Mobile Payment

Mobile payment is a payment system for various bills, services, or goods using smartphones or other digital devices using cellular devices or wireless communication technology. The concept is a process in which a transaction occurs using a mobile device capable of securely conducting financial transactions via a cellular network or various wireless technologies such as NFC and QR Code. Mobile payment transactions are classified into two types, namely remote payments, where users

connect using the internet to a server for payments such as go-pay, funds, or ovo to make payments, and proximity payments which can only make payments via cellphones at the place of transactions such as using NFC and Tcash Tap (Labib & Wibawa, 2019).

Hypothesis Development

The Influence of Perceived Ease on Interest in Using Go-pay

Perceived convenience describes how a person believes that when they use something like technology, it will be effort-free. They will use the technology if they feel it is easy to use (Ramadhan et al., 2016). The results of research from Priambodo & Prabawani (2016) state that the perception of convenience positively influences interest in using electronic money. According to him, this perception has a positive effect because the instructions for use are listed, and users can learn how to use the service themselves. In addition, according to him, when making transactions at various merchants (stores) that have supported this service, it also affects respondents' perceptions.

This research is also supported by Aritonang & Arisman (2018), which state that the perception of convenience positively influences interest in using. According to him, the easier it is for consumers to use the application, it will attract consumers to continue using the service.

Then the hypotheses to be developed are:

H1: Perception of convenience has a positive effect on interest in using go-pay

The Influence of Perceived Benefits on Interest in Using Go-pay

Candraditya (2013) defines *perceived benefits* as a person's level of trust in specific subjects that are considered to be able to speed up and facilitate work to improve their work performance and performance. The results of Rahayu's research (2015) state that the perception of benefits positively affects a behavioral interest in using mobile banking. According

to him, when the benefits received by consumers are high, it will increase behavior to use mobile banking.

This result is also supported by Priambodo & Prabawani (2016). In his research, the perception of benefits shows that users feel that electronic money provides them various advantages such as speed and accuracy in conducting transactions in small and large amounts, efficiency, and more practicality.

So, the hypotheses to be developed are:

H2: Perception of benefits has a positive effect on interest in using go-pay

The Effect of Trust on Interest in Using Go-pay:

Trust is a form of affirmation of the relationship between the two parties. In the relationship between the two parties, of course, there are those controlling assets or providing services or merchandise and others who become users or who use these services or goods. It is, of course, based on the belief in the benefits of a service/good. This trust or belief will undoubtedly strengthen the relationship between the two parties and encourage them to maintain the relationship. In the end, a flourishing or successful relationship cannot be separated from the trust, which is an essential part of a relationship. Trust can be seen from various sides. In this case, honesty indicates user certainty for business matters, promises, sincerity, and reality (Wibowo & Suryoko, 2018).

Andriyano & Rahmawati's (2016) research proves that trust positively influences interest in using. This study states that the better the consumer trust in their business partners or service providers who are considered to have credibility and integrity, the more interest in using mobile phone accounts for CIMB Niaga customers will also increase. It is supported by research from Wibowo & Suryoko (2018), which states that users or respondents will feel safe if the level of trust is high.

So, the hypotheses to be developed are:

H3: Trust has a positive effect on interest in using go-pay

RESEARCH METHODS

The population in this study were active students majoring in accounting in Yogyakarta. At the same time, the sample in this study was obtained using a random convenience sampling method. Random sampling is sampling from the population done randomly, and convenience sampling is at the right place and time based on availability, or anyone can be a respondent. The data source used is primary data obtained directly from the source in the form of respondents' responses to the questionnaire. This study uses a survey research strategy, using questionnaires as data collection distributed to respondents online by including links on social media. Respondents are expected to provide an assessment of the statements in the questionnaire.

In this study, the variables used consisted of independent variables and dependent variables. The dependent variable in this study is interest in using. At the same time, the independent variables are perceived convenience, perceived benefits, and trust.

Interest in Using

The dependent variable in this study is interest in using. Interest is a pleasure to do activities. Interest in using technology relates to how companies plan and manage information technology to achieve its potential and practical benefits. Information technology is applied in accordance with business strategy (Arthana R & Rukhviyanti, 2015).

Perception of Ease

Perceived ease of use is the level of user confidence that the system can be used easily and learned independently (Laihad, 2013).

Benefit Perception

Perceived usefulness is the extent to which a person believes using specific information systems will improve their performance (Priambodo & Prabawani, 2016).

Trust

According to the KBBI, trust is an assumption or belief that something that is believed is true or real. Trust is an important variable in making decisions using go-pay. One must believe and trust to be able to use this go-pay service. This trust is undoubtedly influenced by several factors, including reliability, security, convenience, can be used for various things, and so on, which will later be described in the indicators on the questionnaire submitted to respondents.

The analytical method used to test the hypotheses of this research is multiple regression analysis which previously tested the classical assumptions and the questionnaire using validity and reliability tests.

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RESULTS AND DISCUSSION

Validity test

The validity test is used to measure whether or not the questions in the questionnaire are valid. This study uses 101 samples, so the r table used is 0.1956. So, if the calculated r-value of each question is positive and greater than 0.1956, it means that the question item can be declared valid.

Table 1 Result of Validity Test Results

Variable	Item	r table	r count	Result
Kemudahan (X1)	Q1	0.1956	0.644	VALID
	Q2	0.1956	0.547	VALID
	Q3	0.1956	0.538	VALID
	Q4	0.1956	0.651	VALID
	Q5	0.1956	0.455	VALID
Manfaat (X2)	Q1	0.1956	0.616	VALID
	Q2	0.1956	0.728	VALID
	Q3	0.1956	0.701	VALID
	Q4	0.1956	0.661	VALID
	Q5	0.1956	0.723	VALID
Kepercayaan (X3)	Q1	0.1956	0.709	VALID
	Q2	0.1956	0.637	VALID
	Q3	0.1956	0.614	VALID
	Q4	0.1956	0.763	VALID
	Q5	0.1956	0.560	VALID
Minat Menggunakan (Y)	Q1	0.1956	0.540	VALID
	Q2	0.1956	0.707	VALID
	Q3	0.1956	0.654	VALID
	Q4	0.1956	0.643	VALID
	Q5	0.1956	0.673	VALID

Source: Data processed, 2020

From the data above, it can be seen that all questions from the convenience, benefit, and trust variables are declared valid because the calculated r-value is greater than 0.1956. So, this study's perceived convenience, benefit, and trust variables can be said to be valid.

Reliability Test

Ghozali (2018) explains that reliability is a tool used to measure a questionnaire indicator of a variable. The questionnaire is reliable if a person's answer to the statement is consistent or stable from time to time. The Cronbach Alpha value that will be used in this study is 0.70. So, an instrument is declared reliable if the Cronbach alpha value is > 0.70.

Table 2. Ease of Perception Reliability Test Results

Cronbach Alpha	N of Items
0,776	5

Source: Data processed, 2020

The reliability test on this convenience perception variable resulted in a Cronbach alpha value of 0.776. This figure is greater than 0.70. So, the variables in this study can be said to be reliable.

Table 3. Benefit Perception Reliability Test Results

Cronbach Alpha	N of Items
0.840	5

Source: Data processed, 2020

The reliability test on this benefit perception variable resulted in a Cronbach alpha value of 0.840. This figure is greater than 0.70. So, the variables in this study can be said to be reliable.

Table 4. Trust Reliability Test Results

Cronbach Alpha	N of Items
0.808	5

The reliability test on this confidence variable resulted in a Cronbach alpha value of 0.808. This figure is greater than 0.70. So, the variables in this study can be said to be reliable.

Table 5. Reliability Test Results Interest in Using

Cronbach Alpha	N of Items
0.828	5

The reliability test on the variable of interest using this resulted in a Cronbach alpha value of 0.828. This figure is greater than 0.70. So, the variables in this study can be said to be reliable.

Classic assumption test

Normality test

A normality test was conducted to test whether, in this study, the variables were

normally distributed or not. Using the Kolmogorov-Smirnov Test, the following are the results of the normality test:

Table 6. Normality Test Results

		Unstandardized Residual
N		101
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	2.23001125
Most Extreme Differences	Absolute	0.066
	Positive	0.049
	Negative	-0.066
Test Statistic		0.066
Asymp. Sig. (2-tailed)		0.200

Source: Data processed, 2020

Based on the test results above, the resulting data is 0.2. The significance level used is 5% or 0.05. So, $0.2 > 0.05$, and it can be said that all variables in this study are normally distributed.

Multicollinearity Test

Table 7. Multicollinearity Test Results

Model		Unstandardized Coefficients		Coefficients ^a		t	Sig.	Collinearity Statistics	
		B	Std. Error	Standardized Coefficients				Tolerance	VIF
				Beta					
1	(Constant)	.121	2.118			.057	.954		
	X1	.066	.128	.050		.517	.606	.559	1.788
	X2	.279	.117	.261		2.391	.019	.442	2.261
	X3	.537	.118	.461		4.559	.000	.517	1.934

a. Dependent Variable: Y

Source: Data processed, 2020

Based on the test results, the tolerance value of all variables shows a number above 0.1, and the VIF value of all variables also shows a number below 10, so the data in this study can be declared free from multicollinearity problems.

Autocorrelation Test

This test aims to test whether, in the linear regression model, there is a residual (interference error) that is not independent of one observation to another. This study uses the Durbin-Watson Test to detect the presence or absence of autocorrelation.

Table 8. Autocorrelation Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.699 ^a	.488	.472	2.264	2.201
a. Predictors: (Constant), X3, X1, X2					
b. Dependent Variable: Y					
Model	Durbin-Watson				
1	2.201				

Based on the test results above, the number obtained is 2.201, which is greater than the value of dU ($2.201 > 1.7374$). So, it can be stated that it is free from autocorrelation problems.

Heteroscedasticity Test

Conducted to test whether in the regression model, there is an inequality of variance

from the residuals of one observation to another observation. If it is fixed, it is called homoscedasticity; if it is different, it is called heteroscedasticity. The model that should be homoscedasticity or not heteroscedasticity occurs. The basis of the analysis is that if there are points that form a specific regular pattern, then heteroscedasticity has occurred.

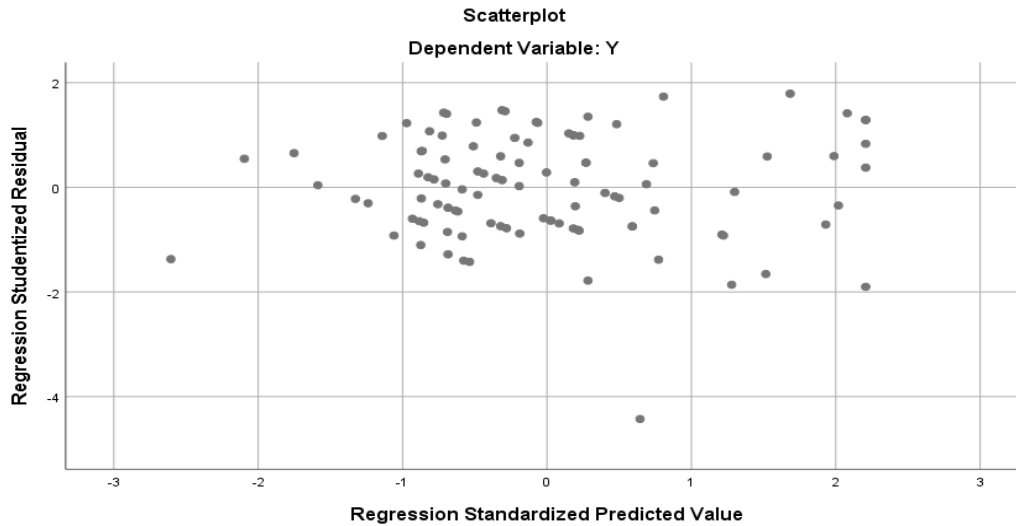


Figure 1. Heteroscedasticity Test Results

Based on the results of the scatterplot above, it can be concluded that there is no clear pattern, the points are also spread above and below the number 0 on the Y axis, so there is no heteroscedasticity.

Multiple Regression Analysis

Regression analysis measures the relationship between two or more variables and shows the direction of the relationship between the independent and dependent variables.

The following regression model is used in this study:

$$Y = a + b1X1 + b2X2 + b3X3 + e$$

Table 9. Regression Analysis Results

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	0.121	2.118
	Ease	0.066	0.128
	Benefit	0.279	0.117
	Trust	0.537	0.118

Source: Data processed, 2020

Based on the regression analysis table above, the regression equation regarding the effect of convenience, benefits and trust on interest in using go-pay as a non-cash payment instrument is as follows:

$$Y = 0.121 + 0.066X1 + 0.279X2 + 0.537X3 + e$$

Coefficient of Determination

The value of the coefficient of determination is between zero and one. The

ability of the independent variable will be very limited in explaining the variation of the dependent variable if the R-square value is small. The results of the determination test can be seen in the following table:

Table 10. Coefficient of Determination Test

Model	R Square	Adjusted R Square
1	0,488	0,472

Source: Data processed, 2020

Based on the test, an Adjusted R-square of 0.472 was obtained. So it can be concluded that the effect of perceived convenience (X1), perceived benefits (X2), and trust (X3) on interest in using go-pay (Y) is 47.2%. Moreover, the rest, 52.8%, is influenced by variables other than this study.

T-Statistic Test

The t-test was conducted to determine the effect of each independent variable on the dependent variable. The significance level will be used at 5% or 0.05, and the t table is 1.98373. The following are the results of the statistical t-test:

Table 11. T-Test Result

Model	T	Sig.
(Constant)	0.057	0.954
Ease	0.517	0.606
Benefit	2.391	0.019
Trust	4.559	0.000

Source: Data processed, 2020

From the test results above, the conclusions that can be drawn are:

- 1) Perception of Ease (X1) shows the t-count result of $0.517 < 1.98373$ and a significance value of $0.606 > 0.05$. Thus, the perception of convenience (X1) does not affect the interest in using go-pay (Y).
- 2) Benefit Perception (X2) shows the t-count result of $2.391 > 1.98373$ and a significance value of $0.019 < 0.05$. Thus, the perception of benefits (X2) significantly positively affects the interest in using go-pay (Y).
- 3) Confidence (X3) shows the t-count result of $4.559 > 1.98373$ and a significance value

of $0.000 < 0.05$. Thus, the perception of trust (X3) is stated to have a significant positive effect on the interest in using go-pay (Y).

F - Test

The F test is used to test how the independent variables have a combined effect on the dependent variable. The f test is carried out by comparing the significance value, so if the significance value obtained is less than 5% or 0.05, it can be said that the variables in this study are significant. Here are the results of the f-test:

Table 12. F Uji test

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	474.151	3	158.050	30.829	.000 ^b
	Residual	497.295	97	5.127		
	Total	971.446	100			
a. Dependent Variable: Y						
b. Predictors: (Constant), X3, X1, X2						

Source: Data processed, 2020

From the table above, the significance result obtained is $0.000 < 0.05$, then the perception of convenience (X1), perceived benefits (X2), and trust (X3) together have a significant influence on interest in using go-pay (Y).

DISCUSSION

Perception of convenience has a positive effect on interest in using go-pay.

The data that has been processed shows that the perception of ease produces a t count of $0.517 < 1.98373$ and a significance value of $0.606 > 0.05$. Thus, the perception of convenience (X1) does not affect the interest in using go-pay (Y).

Based on the test results, the logic of H1, which states that the perception of ease affects students' interest in using go-pay, is not proven or rejected. Thus, it states that the various conveniences offered by go-pay as a non-cash payment tool do not affect the desire of each individual to take advantage of its services.

The conclusion that can be drawn from this study is that the many or small conveniences provided by go-pay cannot

affect every individual in using go-pay. It is because most accounting students at FBE UII are probably already literate with android-based technology, so they already consider it very easy to operate android-based applications.

The results of this study follow Anjelina's (2018) research on Consumer Perceptions of the Use of E-money, which proves that the perception of convenience does not positively affect interest in using e-money. Because according to him, the distribution of e-money has not been evenly distributed to all people in Indonesia, so they cannot judge whether e-money is easy to use or not.

The perception of benefits positively affects the interest in using go-pay.

The perception of benefits shows the t-count result of $2.391 > 1.98373$ and a significance value of $0.019 < 0.05$. Thus, the perception of benefits (X2) significantly positively affects the interest in using go-pay (Y).

Based on the results, the logic of H2, which states that the perception of benefits has a positive effect on interest in using go-pay, is proven or accepted. It means that

accounting students benefit more when deciding to use something. They filter all the information and technology currently developing and prioritize benefits over other things.

This study is in line with the results of research from Rahayu (2015) regarding Customer Interest in Using Mobile Banking Using the Technology Acceptance Model (TAM) Framework (Case Study of PT Bank Syariah Mandiri Yogyakarta Branch). This study proves that perceived benefits positively influence interest in using mobile banking. According to him, when the perception of benefits increases, behavioral interest in using mobile banking will increase.

Trust has a positive effect on interest in using go-pay

Confidence shows the t-count result of $4.559 > 1.98373$ and a significance value of $0.000 < 0.05$. Thus, the perception of trust (X3) is stated to have a significant positive effect on the interest in using go-pay (Y).

From the test results above, the logic of H3 that trust positively affects an interest in using go-pay can be stated as proven or accepted. It means that someone will use the technology if the level of trust is high, and vice versa. If the level of trust is low, it will reduce interest in using it.

Trust is an asset in all things, even though some say that trust is more expensive than honesty. It certainly shows that trust is crucial. FBE UII accounting students showed their level of trust in go-pay technology, which means that go-pay can be trusted to carry out all balance storage and payment processes. They trust even in terms of security, in terms of assurance, and in terms of reliability, as well as in other aspects when using it.

It is similar to the research conducted by Andriyano & Rahmawati (2016) regarding the Effect of Perception of Ease, Perception of Benefit, Perception of Risk, and Trust on Interest in Using Mobile Phone Accounts (Case Study on Cimb Niaga Customers, Special Region of Yogyakarta) which

proves that trust has a positive influence on interest in using mobile phone accounts. It means that the better the trust, the more interest in using mobile phone accounts for CIMB Niaga customers will also increase.

CONCLUSION

Perception of convenience does not affect student interest in using go-pay. It means that many or fewer conveniences provided by go-pay cannot affect every individual using go-pay. At the same time, the perception of benefits positively affects student interest in using go-pay. It means that each individual can feel the benefits they receive in using the services provided by go-pay. Likewise, trust also positively affects student interest in using go-pay. It means that someone will use the technology if the level of trust is high, and vice versa. If the level of trust is low, it will reduce interest in using it.

Suggestion

This study could only reach 107 respondents. So, it is hoped that further research can add more respondents to provide even better results. In addition, the convenience variable shows that the results do not positively affect interest in using go-pay. It is because there may be other factors. For example, students can easily learn and get used to various new technologies currently developing, so convenience is not a determining factor for someone to use the technology. For further research, it is possible to use this variable and prove whether students are not affected by the convenience of technology because they are used to learning and using it.

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Conflict of Interest: None

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