

THE EFFECT OF USER AWARENESS, USER KNOWLEDGE, PERCEIVED TRUST AND PERCEIVED RISK ON INTENTION TO USE GOPAY

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ABSTRACT

GO-PAY as one of the GO-JEK mobile money platform in Indonesia (previously called Go Wallet) is a virtual wallet which keep the consumer credit that can be used on transactions related to services in the GO-JEK application. This study aims to examine "The Effect of User Awareness, User Knowledge, Perceived Trust and Perceived Risk on Intention to use GOPAY".

This study uses a quantitative approach with descriptive statistical data analysis techniques Data analysis techniques in quantittive research use statistics. Sampling method type of purposive sampling with the number oof respondents taken as many as 100 respondents of using Gopay. Then for the processing data using SPSS version 24 software.

The result of this study indicate that: (1) User awareness variable has a tcount (3.254)> t table (1.985) and a significance level of 0.002 <0.05. then H0 is rejected. Therefore, it can be concluded that partially there is a significant influence of User Awareness (X1) on Intention To Use Gopay (Y). (2) User knowledge variable has has a tcount (4.124)> t table (1.985) and a significance level of 0.000 <0.05, then H0 is rejected. Therefore, it can be concluded that partially there is a significant influence of User Knowledge (X2) on Intention To Use Gopay (Y). (3) Perceived trust has a tcount (-1,859) <ttable (1,985) and a significance level of 0.066> 0.05, then H0 is accepted. Therefore, it can be concluded that partially there is no significant effect of Perceived Trust (X3) on Intention To Use Gopay (Y). (4) Perceived risk has a t-value (3.061)> t table (1.985) and a significance level of 0.003 <0.05, then H0 is rejected. Therefore, it can be concluded that partially there is a significant effect of Perceived Risk (X4) on Intention To Use Gopay (Y). Influence of Independent Variables user awareness, user knowledge, perceived trust, and perceived risk on the dependent variable, namely Sales Volume is 59,9% while the remaining 40,1% is influenced by other factors.

Keywords: User awareness, user knowledge, perceived trust, Perceived risk, Intention.

1. INTRODUCTION

Digital money or often known as E-Money is now widely used by the public at large, especially in big cities to make payment transactions more practically. David Chaum is a figure behind electronic money. He invented the term digital money or DigiCash in 1983. But unfortunately, at that time, the use of payment methods under the name DigiCash was still not well socialized to the public so that the use is not as popular as it is today. In addition, technology at that time was not yet fully developed, even though computers and the internet had only just begun to develop and were discovered in those years. Then, along with developments in 1994, electronic payments began (<https://www.finansialku.com>).

As one of the developing countries, Indonesia has experienced rapid development in digital payment systems. Users of this system can benefit many parties, both consumers and sellers. Currently, the digital-based payment system in Indonesia is starting to look promising, various companies engaged in the digital industry are starting to emerge, ranging from Per-Bank to start-up digital that participates in advancing the movement of the Indonesian economy. One of the digital payment businesses is the application-based server which are E-WALLET and E-MONEY. E-WALLET services based on applications and servers with E-MONEY are generally used by people in the productive age of 15-64 years with a high level of activity such as in big cities Jakarta and Bandung. One of the E-WALLET-based business applications and servers with E-MONEY is Telkomsel with Linkaja, Go-JEK with GO-PAY, and Grab with OVO are some of the many E-MONEY-based businesses that are currently enlivening the business world in Indonesia. One of the E-MONEY businesses that are currently very well known in Indonesia, namely GOPAY from GO-JEK.

GO-PAY as one of the GO-JEK mobile money platform in Indonesia (previously called Go Wallet) is a virtual wallet which keep the consumer credit that can be used on transactions related to services in the GO-JEK application. To be able to use GO-PAY, consumers need to ensure that the balance is sufficient to make payments. If the consumer balance is insufficient, GO-JEK provides a partial payment service, where consumers can pay with GO-PAY balance, then the rest can be paid with cash money. Currently, GO-PAY has been integrated with major banks in Indonesia for consumers convenience to fill balance into GO-PAY. Some of the major banks that are GO-JEK partners in GO-PAY services are BCA, Bank Mandiri, Bank BRI,BNI, Permata Bank, CIMB Niaga, and filling in Via ATM Bersama and PRIMA Balance.

According to katadata.co.id in 2019, it can be seen in the Figure 1 that the most use of E-MONEY in Indonesia and the most use of E-MONEY in the first position is GOPAY. In terms of frequency of use, GOPAY becomes E-MONEY with the highest frequency of use compared to other E-MONEY circulating in Indonesia. The YuGov Indonesia Research shows that GO-PAY is the most used E-MONEY in Indonesia. This server-based electronic payment system is

expected to play an important role in the financial inclusion target of 75 percent by 2019. The increasing public interest in the use of electronic money in transactions has also triggered the growth of various non-cash payment products. Some of the server-based electronic money products currently known include Go-Pay, OVO, Doku Wallet, and T-Cash. From a number of these brands, Go-Pay is considered the most widely used electronic money. This is based on the YouGov Indonesia report released on January 2019.

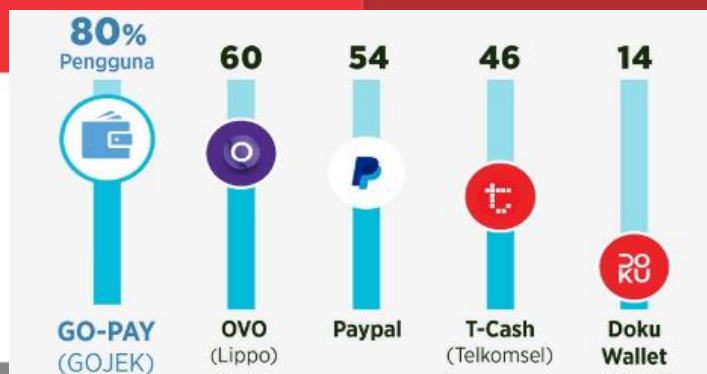


Figure 1. Infografic E-MONEY

Source: <https://katadata.co.id/infografik/2019/03/01/go-pay-jawara-uang-elektronik> (last acces on July 13, 2019)

Year 2018 is a very developing year for the E-MONEY industry in Indonesia. CNBC Indonesia revealed that GOPAY as one of the nation's E-Wallet works quite intensively to stimulate GO-JEK users to use Discounts and Cashback. In the first round of the Series F funding round (funding to strengthen the company, maintain its status as a private company), Go-Jek announced several financial data. In a company release dated February 1, 2019, throughout 2018, the gross transaction value (GTV) or user transactions at Go-Jek reached US \$ 9 billion, equivalent to Rp 125 trillion. This is a transaction in all markets where Go-Jek operates. The GoPay usage transactions reached US \$ 6.3 billion, equivalent to Rp 87 trillion. This figure is equivalent to 69.6% of the overall Go-Jek transaction. Go-Jek claims that throughout 2018, they already have 2 million driver-partners, 400,000 merchants, 1.5 million agents, and 600,000 service providers.

2. LITERATURE REVIEW

2.1 MARKETING

According to Brech in Sudaryono (2016: 39) marketing is the process of determining consumer demand for a product or service, motivating the sale of a product or service and distributing the

product or service to the final consumer by making a profit. According to Kotler in Sudaryono (2016: 41) marketing is a social and managerial process in which individuals and groups get what they need and want through the creation and exchange of products and values with each other.

2.2 CONSUMER BEHAVIOR

According to Winardi (1991) in Sunyoto (2013: 3), consumer behavior can be formulated as behavior aimed at people in planning, buying and using economic goods and services. Whereas buyer behavior focuses on the behavior of specific individuals, who buy the product concerned, even if the person is not involved in planning the purchase, or using the product.

2.3 TRA, TAM, and IDT

TRA consists of three main components named as Behavioral intention (BI), Attitude (A) and Subjective Norm (SN). This theory declares that a person's behavioral intention depends on the person's attitude about the behavior and subjective norms. Fishbein and Ajzen (1975) suggested that a person's actual behavior can be concluded by analyzing his or her prior intention along with the beliefs that the person would have for the given behavior. According to their definition, the intention that a person has prior to performing an actual behavior is considered as behavioral intention. This has been using as a measure of person's intention to perform a behavior (Espada, Griffin, González & Orgilés, 2015). Apart from behavioral intention Fishbein and Ajzen(1975) suggested that there are two factors which could influence behavioral intention. The attitude that a person has towards the actual behavior and the subjective norm associated with the behavior in question.

Technology Acceptance Model (TAM), first introduced by Davis in 1989. TAM was created specifically for modeling the adoption of information system users. According to Davis (1989), the main purpose of TAM is to establish a basis for tracing the influence of external factors on the beliefs, attitudes (personalization), and goals of computer users. TAM considers that the two beliefs of the main behavioral variables in adopting information systems, namely the user's perception of the benefits (perceived usefulness) and the user's perception of the use (perceived ease of use). Commerce usefulness is defined as the level at which someone believes that using a particular system can improve its performance, and perceived ease of use is defined as the level where someone believes that using the system does not require any effort (free of effort). perceived ease of use also affects the perceived usefulness which can be interpreted that if someone feels the system is easy to use then the system is useful for them.

Diffusion of Innovation (DOI) Theory, developed by E.M. Rogers in 1962, is one of the oldest social science theories. It originated in communication to explain how, over time, an idea or product gains momentum and diffuses (or spreads) through a specific population or social system. The end result of this diffusion is that people, as part of a social system, adopt a new idea, behavior, or product. Adoption means that a person does something differently than what

they had previously (i.e., purchase or use a new product, acquire and perform a new behavior, etc.). The key to adoption is that the person must perceive the idea, behavior, or product as new or innovative. It is through this that diffusion is possible.

2.4 User Awareness

Awareness provides the familiarity about the existence of the product they wish to buy in future (Alkhunaizan & Love, 2012). Therefore, the information about the existence of the E Money service or prior experience creates user awareness and hence, user intention to use the service will create. As per the study of Laforet and Li (2005) and Tobbin (2013) awareness of a person is one of a factor which can affect the acceptance and adoption of mobile banking. Bhanot et al. (2012) highlighted that financial education to the low-income individuals, distance to the banks and government contribution as the factors influencing mobile banking adoption and where Chen (2013) suggested that these factors are part of the individuals awareness. Meanwhile, according to Durianto, et al (2004: 30), brand awareness is the ability of a prospective buyer to recognize, recall a brand as part of a certain product category.

The variable awareness indicator by Sadurawan, Samarasinghe, Kuruppu (2018):

1. product experience.
2. prior usage of similar service.

2.5 User Knowledge

Knowledge is the know-how of the product usage. This includes technology of the new service, complexity of the usage of the new service and level of performance of the new service (Alkhunaizan & Love, 2012). If the technology of the service is superior and users are unable to adopt that with individual's level of education background it is highly unlikely that users will develop positive intention of using the service. Similarly, if the product or service is too complex to use or has advanced features which can't be absorbed by the individuals then there is a high potential to build negative attitude towards it. Similarly, Garcia-Murillo & Annabi, (2002) highlighted that knowledge helps the consumers to trade products or services easily, this is because users with high level of understanding will use services better, more efficiently and be able to avoid the risks. Further, knowledge helps to recognize the innovation, the desire from new technologies, thereby applying the service faster and easier (Schreier and Prügl, 2008). The indicator variable knowledge by Alkhunaizan & Love, 2012 :

1. technology.
2. Performance.
3. Complexity.
4. Usage .

2.6 Perceived Trust

Trust can be identified as a willingness to use the new service with a sense of comfort, safety, and risk acceptance (Kim et al., 2010). Brand Image and loyalty are two key components that

define the users trust on the product or service (Pavlou, 2003). In the study by Siau and Shen (2003), trust can be divided into two categories: trust in the ability of mobile technology that will reduce transaction risk; and trust about service providers will meet the expectations of customers. As per Bhattacharjee (2002) trust can be a vital factor especially in mobile banking or e payment as the transactions are made in a telephone network that is more vulnerable and uncertain than the traditional payment transaction. Mobile payments are more vulnerable to the risk and hence, trust would help reduce the need to understand, control, and monitor activities, thereby allowing customers to use services easily and efficiently without much effort in translation of online service (Munoz, Esparza, Aguilar, Carrascal, & Forne, 2010). Higher the confidence level may increase the honesty and reliability of the service provider and hence, higher intention to use the service (Gefen, Karahanna, & Straub, 2003). On the other hand, mobile transaction needs to enter personal information and as a result, the customers expect that their personal information are secured with the service provider (Zhou, 2011). Based on Paylou (2003) perceived trust indicator :

1. Brand Image.
2. Brand Loyalty

2.7 Perceived Risk

Perceived risk is defined as the degree of uncertainty on the outcome of the use of innovation or the level of uncertainty on the security of the use of innovation. Consumers are reluctant to adopt the mobile banking services if there is uncertainty. The increasing level of uncertainty will definitely enhance the level of perceived risk towards the mobile banking services. Explained that risk is an expectation of loss, and the perceived risk will be higher when expectation of loss is greater. Prior studies show that perceived risk has negative effect on the attitude and adoption of technology-enabled services. Perceived risk is a multidimensional construct. This study focuses on four dimensions of perceived risk, including financial loss, product performance, privacy and product delivery. Financial risk refers to the likelihood of suffering a financial loss due to hidden costs, maintenance costs or a lack of warranty in case of faults. Performance risk refers to the probability that a product purchased may result in a failure to function as expected. Privacy risk is the potential loss of control over one's personal information. Product delivery risk refers to the possibility of suffering a loss due to the online seller's failure to deliver the product or late delivery. Based on Paylou (2003) The perceived risk indicator :

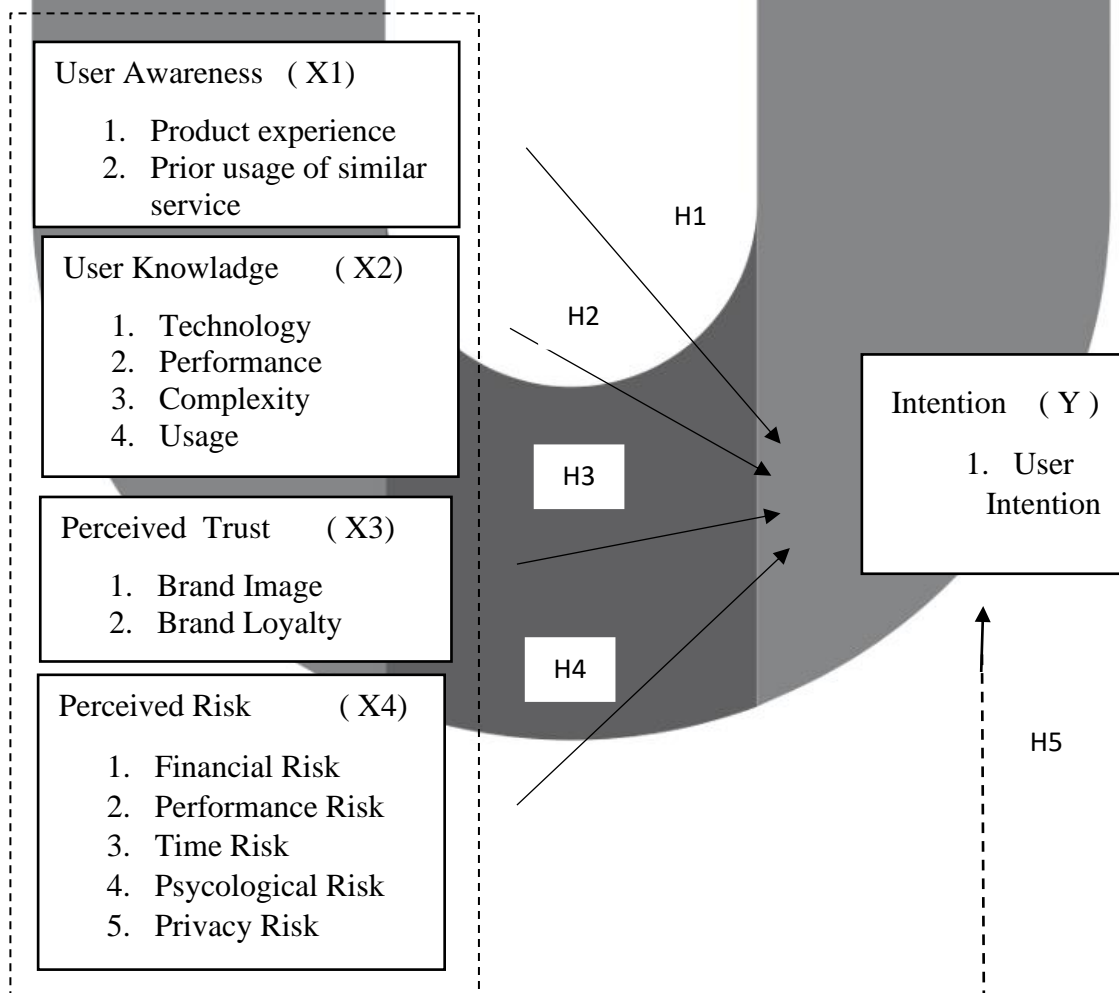
1. financial risk.
2. performance risk.
3. time risk.
4. psychological risk.
5. privacy risk.

2.8 Intention

Behavioural intention is defined as a person’s intentions to perform various behaviours. The construct originally developed in TPB and TRA is widely used in subsequent models related to technology acceptance. The TPB suggests that behavioural intention is the most influential predictor of behaviour. There is evidence in prior studies that shows that behavioural intention correlates with actual behaviour. Therefore, measuring intention will give acceptable indication of consumer behaviour. Intention to use any new product or service requires potential user to have certain level of readiness for the same. Considering the characteristics of mobile payment services, this study reviewed literature on factors affecting potential customers’ readiness for adoption of a new technological innovation. The intention to buy the product was used to measure the user intention (Hanzaee, & Adibifard, 2012). Intention is the key dependent variable. The goal here is to understand intention as the dependent variable (Venkatesh et al., 2003).

2.9 Conceptual Framework

Based on the literature study key attributes which are identified as the factors affecting the user’s intention to use the mobile money service are awareness, knowledge, trust, risk, buyer characteristics and demographic factors. Using these factors conceptual framework is defined to study the factors affecting the adoption of mobile money services. Based on above relationships conceptual model is defined for this study is shown in Figure 1. As per the conceptual framework, intention to use mobile money service is the dependent variable and awareness, knowledge, trust, risk and buyer characteristics consider as the independent variables.



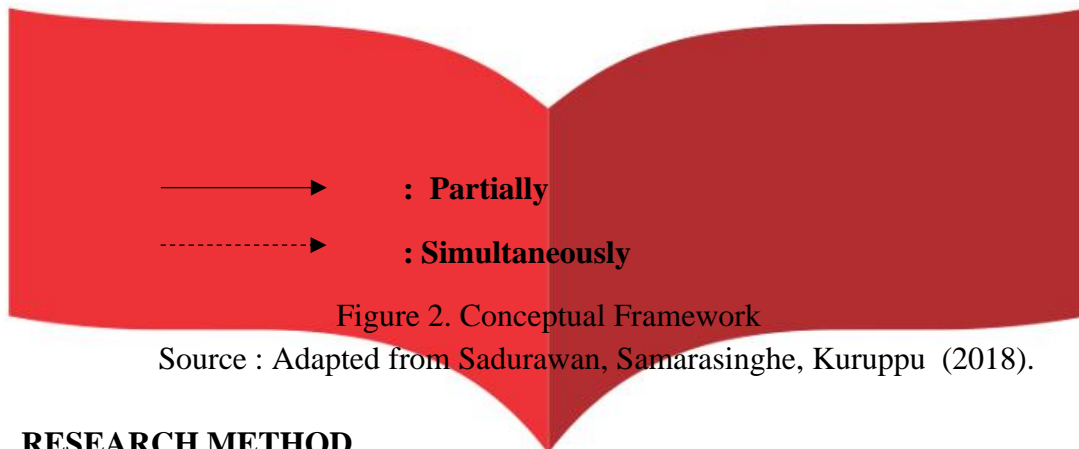


Figure 2. Conceptual Framework

Source : Adapted from Sadurawan, Samarasinghe, Kuruppu (2018).

3. RESEARCH METHOD

3.1 Type of Research

This study uses a quantitative approach. Quantitative research is a form of scientific research that examines one problem from one phenomenon and looks at possible links or relationships between variables in the issues that are set. The relationship or relationship used in this study is causality. According to Indrawati (2015: 117) causal research is research conducted when researchers want to describe the cause of a problem (both carried out with experiments and non-experiments. According to Atif (2014: 51) causality is a relationship between variables where changes in one variable cause changes to other variables without the possibility of the opposite.

3.2 Validity and Realibility test

3.2.1 Validity Test

All question items in the User Awareness, User Knowledge, Perceived Trust, Perceived Risk to Intention variable are valid, because they meet the criteria $r_{value} \geq r_{table}$. So that all question items can be used in research.

3.2.2 Realibility Test

All items in this study are stated as good or reliable, because the Cronbach's Alpha value of the five variables is greater ($>$) 0.60.

4. RESEARCH RESULT AND DISCUSSION

4.1 Descriptive Analysis

Descriptive analysis is used to describe the perceptions of 100 respondents to independent variables (X) consisting of Gopay users, (X1) User Awareness, (X2) User Knowledge, (X3) Perceived Trust, (X4) Perceived Risk, (Y) Intention. The following is a description of the Respondent's Response about the Customer Satisfaction variable of Interest in using Gopay.

a. Respondents' Response Regarding Variables User Awareness (X1)

NO	Question	Alternative Answer					Total	Total Score	Ideal Score	Categories
		SD (1)	D (2)	N (3)	A (4)	SA (5)				
1.	Have ever experience using GOJEK	1	1	8	21	69	100	456	500	Very Good
		1%	1%	8%	21%	69%	100%	91,2%	100%	
2.	Have ever used other services like Gopay	2	2	8	25	62	100	440	500	Very Good
		2%	2%	8%	25%	62%	100%	88%	100%	
Total Score								896	1000	Very Good
Percentage Score								89,6%	100%	

Source: Processed Primary Data of the Researchers, 2019

Based on Table , it can be concluded that the user awareness (X1) belongs to the Very Good category with a percentage value of 89,6%. This shows that Respondents experience using Gojek is Very Good and Respondent also use other service beside Gopay.

b. Respondents' Response Regarding User Knowledge (X2)

NO	Question	Alternative Answer					Total	Total Score	Ideal Score	Categories
		SD (1)	D (2)	N (3)	A (4)	SA (5)				
1.	know the Gopay technology	3	3	13	21	61	100	437	500	Very Good
		3%	3%	13%	21%	61%	100%	87,4%	100%	

2.	know that using Gopay will simplify the transaction process	2	5	8	25	60	100	436	500	Very Good
		2%	5%	8%	25%	60%	100%	87,2%	100%	
3	know that using Gopay is easy	1	4	8	20	67	100	478	500	Very Good
		1%	4%	8%	20%	67%	100%	95,6%	100%	
4	Can use Gopay	4	3	6	18	69	100	445	500	Very Good
		4%	3%	6%	18%	69%	100%	89%	100%	
Total Score								1796	2000	Very Good
Percentage Score								89,8%	100%	

Source: Processed Primary Data of the Researchers, 2019

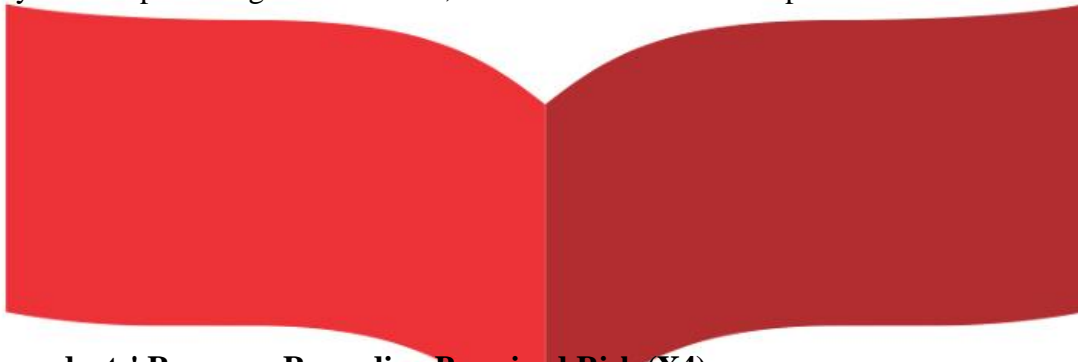
Based on Table, it can be concluded that the user knowledge (X2) belongs to the Very Good category with a percentage value of 89,8%. This shows that Respondents well know the gopay technology, gopay user know that using this transaction make simple and fast, use gopay is easier, and respondent can operate and use gopay properly.

c. Respondents' Response Regarding Perceived Trust (X3)

NO	Question	Alternative Answer					Total	Total Score	Ideal Score	Categories
		SD (1)	D (2)	N (3)	A (4)	SA (5)				
1.	Believe in the image of a GOJEK	2	2	10	24	62	100	442	500	Very Good
		2%	2%	10%	24%	62%	100%	88,4%	100%	
2.	Loyal to use GOJEK	1	1	22	26	50	100	423	500	Very Good
		1%	1%	22%	26%	50%	100%	84,6%	100%	
Total Score								865	1000	Very Good
Percentage Score								86,5%	100%	

Source: Processed Primary Data of the Researchers, 2019

Based on Table, it can be concluded that the perceived trust (X3) belongs to the Very Good category with a percentage value of 86,5%. This shows that Respondents has the trust to use gojek.



d. Respondents' Response Regarding Perceived Risk (X4)

NO	Question	Alternative Answer					Total	Total Score	Ideal Score	Categories
		SD (1)	D (2)	N (3)	A (4)	SA (5)				
1.	By using Gopay, know the risk of losing your balance	3	7	13	24	53	100	416	500	Good
		3%	7%	13%	24%	53%	100%	83.2%	100%	
2.	By using Gopay, know that the risk will complicate the transaction process	3	5	16	21	55	100	420	500	Very Good
		3%	5%	16%	21%	55%	100%	84%	100%	
3	By using Gopay, know of the risk of wasted time.	5	4	13	22	56	100	420	500	Very Good
		5%	4%	13%	22%	56%	100%	84%	100%	
4	By using Gopay, know that there is a risk of	2	8	12	15	63	100	441	500	Very Good
		2%	8%	12%	15%	63%	100%	88,2	100%	

	worry									
5	By using Gopay, know the risk of personal data being spread.	5	3	8	21	63	100	434	500	Very Good
		%	%	%	%	%	100%	86,8%	100%	
Total Score								2131	2500	Very Good
Percentage Score								85,24%	100%	

Source: Processed Primary Data of the Researchers, 2019

Based on Table, it can be concluded that the perceived risk (X4) belongs to the Very Good category with a percentage value of 85,24%. This shows that Respondent know the consequences if using gopay there still has risk.

e. Respondents' Response Regarding Variables Intention (Y)

NO	Question	Alternative Answer					Total	Total Score	Ideal Score	Categories
		SD (1)	D (2)	N (3)	A (4)	SA (5)				
1.	Interested in using Gopay	1	7	16	23	53	100	420	500	Very Good
		1%	7%	16%	23%	53%	100%	84%	100%	
Total Score								420	500	Very Good
Percentage Score								84%	100%	

Source: Processed Primary Data of the Researchers, 2019

Based on Table, it can be concluded that the Intention (Y) belongs to the Very Good category with a percentage value of 84%. This shows that Respondents interest using gopay.

4.2 Results of Multiple Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	.292	.302	
	User Awareness	.310	.095	.285

User Knowledge	.467	.113	.415
Perceived Trust	-.188	.101	-.163
Perceived Risk	.337	.110	.302

a. Dependent Variable: Intention

Source: Processed Primary Data Researchers, 2019

Based on the results of data processing in Table, multiple regression equation models can be formulated as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4$$

$$Y = 0,292 + 0,310 X_1 + 0,467 X_2 + (- 0, 188) X_3 + 0,337 X_4$$

4.3 Simultaneous Significance Test (F-Test)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.139	4	12.035	35.451	.000 ^b
	Residual	32.250	95	.339		
	Total	80.389	99			

a. Dependent Variable: Intention

b. Predictors: (Constant), Perceived Risk, User Awareness, Perceived Trust, User Knowledge

Source: Processed Primary Data Researchers, 2019

In the F Test Table it can be seen that the Fcount is 35,451 with a significance level of 0,000. Therefore, both calculations, namely Fcount > Ftable (35.451 > 2.47) and the significance level of 0.000 < 0.05, shows that H0 is rejected and Ha is accepted, meaning that the Independent Variable consists of User Awareness, User Knowledge, Perceived Trust and Perceived Risk together has a significant influence on Intention To Use Gopay.

4.4 Partial Hypothesis Test (t Test)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.292	.302		.968	.335
	User Awareness	.310	.095	.285	3.254	.002
	User Knowledge	.467	.113	.415	4.124	.000
	Perceived Trust	-.188	.101	-.163	-1.859	.066
	Perceived Risk	.337	.110	.302	3.061	.003

a. Dependent Variable: Intention

Source: Processed Primary Data Researchers, 2019

The User Awareness (X1) variable has a tcount (3.254) > t table (1.985) and a significance level of 0.002 < 0.05, then H0 is rejected. Therefore, it can be concluded that partially there is a significant influence of User Awareness (X1) on Intention To Use Gopay (Y). The User Knowledge (X2) variable has a tcount (4.124) > t table (1.985) and a significance level

of 0.000 <0.05, then H0 is rejected. Therefore, it can be concluded that partially there is a significant influence of User Knowledge (X2) on Intention To Use Gopay (Y). The variable Perceived Trust (X3) has a tcount (-1,859) <ttable (1,985) and a significance level of 0.066> 0.05, then H0 is accepted. Therefore, it can be concluded that partially there is no significant effect of Perceived Trust (X3) on Intention To Use Gopay (Y). The Perceived Risk (X4) variable has a t-value (3.061)> t table (1.985) and a significance level of 0.003 <0.05, then H0 is rejected. Therefore, it can be concluded that partially there is a significant effect of Perceived Risk (X4) on Intention To Use Gopay (Y).

4.5 Coefficient of Determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.774 ^a	.599	.582	.58265

a. Predictors: (Constant), Perceived Risk, User Awareness, Perceived Trust, User Knowledge

b. Dependent Variable: Intention

Table shows that the R value is 0.774 and R Square (R2) is 0.599. This number is used to see the magnitude of the effect of user awareness, user knowledge, perceived trust, and Perceived risk simultaneously. The way to calculate R Square uses the Determination Coefficient (KD) using the following formula:

$$Kd = R^2 \times 100\%$$

Information:

Kd= Coefficient of determination

R2= The correlation coefficient is square

$$\begin{aligned} KD &= R^2 \times 100\% \\ &= (0,774)^2 \times 100\% \\ &= 59,9\% \end{aligned}$$

This figure shows the Coefficient of Determination (KD) of 59,9%. This shows that the influence of Independent Variables user awareness, user knowledge, perceived trust, and perceived risk on the dependent variable, namely Sales Volume is 59,9% while the remaining 40,1% is influenced by other factors.

5. CONCLUSIONS

Conclusions Based on the results of the research and discussion that has been stated previously regarding the effect of user awareness, user knowledge, perceived trust, and perceived risk on intention in use Gopay , conclusions can be taken that are expected to provide answers to the problems formulated in this study as follow:

a) Partially influence the intention to use Gopay.

- User awareness (X1) partially have significant influence on Intention to use Gopay (Y).
- User knowledge (X2) partially have significant influence on Intention to use Gopay (Y).
- Perceived trust (X3) partially have significant influence on Intention to use Gopay (Y).
- Perceived risk (X4) partially have significant influence on Intention to use Gopay (Y).

b) Simultaneously influence the intention to use Gopay

Independent variable (X) which consists of user awareness (X1), user knowledge (X2), perceived trust (X3), perceived risk (X4) jointly or simultaneously has a significant effect on intention.

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