

ABSTRACT

Based on the results of research conducted by iPrice in 2020, GoPay was ranked first application e-wallet in the largest in Indonesia based on the number of monthly active users. Based on the number of Google Play downloads, the current number of GoPay users in Indonesia is 3.9 million people with 42% of user complaints giving a 1-star rating on the Google Playstore. Even though GoPay is ranked first, there are still complaints regarding the e-service quality provided, which can affect the satisfaction of its users, as well as the continued usage intention of GoPay users. The application of technology to companies e-wallet including GoPay must be evaluated with the appropriate model in order to ensure that the technology used can have a positive impact.

This study aims to identify the factors that influence the continued usage intention of GoPay application users. This research will use Task-Technology Fit (TTF), this is related to the tasks performed by customer service in serving its users through the technology provided by GoPay. TTF is influenced by task characteristic and technology characteristic, and TTF affects continued usage intention, satisfaction, and flow of GoPay application users.

The population in this study were users of the GoPay application in Indonesia to conduct transactions and the sample in this study was 394 respondents. Data collection was carried out by distributing questionnaires through Instagram social media first, then data processing was carried out using the Statistical Product and Service Solution (SPSS) and Partial Least Square Structural Equation Model (PLS-SEM).

The results showed that there were ten accepted hypotheses, namely flow has a positive and significant effect on satisfaction; trust has a positive and significant effect on flow; task characteristic and technology characteristic have a positive and significant impact on task-technology fit; task-technology fit has a positive and significant effect on satisfaction and flow; efficiency has a positive and significant effect on satisfaction, fulfillment, privacy, and system availability has a positive and significant effect on trust. While there are four rejected hypotheses, namely satisfaction has a positive and insignificant effect on continued usage intention, trust has a positive and insignificant effect on satisfaction, task-technology fit has a positive and insignificant effect on continued usage intention, and fulfillment has a negative and negative effect. not significant to satisfaction. This proves that almost all the variables in this study influence each other.

Keywords: Continued usage intention, e-service quality, e-wallet, GoPay, PLS-SEM, SPSS, satisfaction, Task-Technology Fit (TTF)