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### **THE FACTORS THAT INFLUENCE CONSUMER SATISFACTION ON GOPAY**

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**Abstrak**

*Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi kepuasan konsumen ketika menggunakan Go-Pay sebagai alat pembayaran mobile. Populasi yang digunakan dalam penelitian ini adalah pengguna Gojek yang menggunakan Go-Pay sebagai alat pembayaran mobile di Jakarta Selatan. Penelitian ini menggunakan data primer yang bersumber dari penyebaran kuesioner kepada 150 responden. Data penelitian dianalisis menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa ada empat variabel independen yang memiliki pengaruh signifikan terhadap kepuasan konsumen Go-Pay yaitu harga, kepercayaan, gaya hidup, dan manfaat. Namun, kemudahan tidak memiliki pengaruh signifikan terhadap kepuasan konsumen Go-Pay.*

**Kata Kunci:** gaya hidup, Go-pay, kepuasan konsumen

**Abstract**

This research aims to analyze the factors that influence consumer satisfaction on Go-Pay as a mobile payment application. The population of this research was all Gojek application users who use Go-Pay as mobile payment in South Jakarta. This research used primary data sourced from the questionnaire distributed to 150 respondents. Data were analyzed using multiple linear regression analysis. The results showed that four independent variables, i.e., price, trust, lifestyle, and benefit have a significant influence on consumer satisfaction of Go-Pay application. However, convenience has no significant influence on consumer satisfaction of Go-Pay.

**Keywords:** consumer satisfaction, Go-pay, lifestyle

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## Introduction

Technological developments have changed the the way people live from time to time. The era which was completely conventional now has changed into a digital era along with the rapid growth of Generation Y, or also known as millennial generation, those who were born between 1977-1994. This generation was growing up amid the rise of social media and the booming of Internet (Lyons, 2004). During this era, technological development is supported by a good level of education and the increasing need for technology and information. In Indonesia, technological advances are in line with the growth of technology literacy generation that provide new business opportunities. A high level of people's awareness towards technology is associated with business to fulfill the increasingly complex needs of the community. This condition challenged the company or business entity to translate the opportunities into an appropriate business product.

Go-Jek, as one of the companies engaged in information technology, used technological development as an opportunity and started running its business in 2010. At first, Go-Jek was a service company focused on providing online transportation. But then, its business platform was expanded to food delivery, logistics, e-payment application, and other on-demand services. Putri *et al.* (2018) explained that customers were satisfied of Go-jek's services due to its easy-to-use application and the various benefits that it has offered to simplify people's life.

One of the popular service features offered by Go-Jek is Go-Pay. Go-Pay is an e-payment of financial technology (fintech) product in the form of electronic wallet. Fintech is a form of service that combines financial services and modern technology. As stated in Bank Indonesia Regulation No. 18/40/PBI/2016, fintech is the innovation result of technological and information development in meeting public needs both in terms of instruments, operators, mechanisms, and infrastructure supporting the payment transaction process.

Customer satisfaction in using a payment application depends on its responsiveness to

fulfill customer needs. Sintya *et al.* (2018), Juniantara and Sukawati (2018), and Prawiranata and Rahmawati (2018) concluded that price has a significant effect on customers satisfaction when they use online applications. This indicates that an online payment application must offer competitive prices adjusted to the targeted market of its segmentation.

Maghfira (2018) explains that the factors that influence consumers to use Go-Pay are dominated by trust, benefits, and convenience as mediated by customer satisfaction. This study analyzes the causality factors of consumers decided to use Go-Pay as a means of payment for all the needs of life including transportation, food, couriers, and so forth. Priambodo and Prabawani (2016) suggested that the factors that influence the use of electronic money are consisted of interest, convenience, usage based on needs, and risk. The interest or attractiveness factor is the initial basis for the consumers, especially in Indonesia, to switch to use electronic money such as Go-Pay, OVO, Dana, LinkAja and so forth. The second factor is the ease of use or convenience in using electronic money to make transactions faster and more efficient. The third factor is the needs-based usage following the current trend of using electronic money as what consumers wanted. The speed and accuracy of transactions are the important reasons of using electronic money. The last factor is the risk of using electronic money that is very low. This is due to the fact that the e-money provides have applied data security technology in its operational system to ensure consumers' security.

Tjiptono (2008) explains that consumer satisfaction is the centrality in a business. Kotler and Armstrong (2012) explain that customer satisfaction is someone's feeling of pleasure or disappointment caused by the performance or the results of a product compared to their expectations. Kalangi *et al.* (2018) explained that consumer satisfaction in using Gojek application is especially for the transportation and food delivery features. All consumers are interested in using the Go-Pay application due to the service and ease of getting products as needed. The discount scheme offered by Gojek aims to increase

consumer satisfaction. Iskandar *et al.* (2017) added that companies must be able to offer and sell quality products or services to consumers. This will be a motivating factor for satisfaction. As stated by Kotler (2007), the indicators of customer satisfaction consisted of service quality, product quality, price, condition and consumers' personal factors to use products or services as needed.

Priyono (2017) explains that using an application requires trust from consumers. Trust is measured by the reputation of the company offering the application to consumers. Destiyanto dan Setyabudi (2018) argue that consumer trust towards an application will create high loyalty. Consumer loyalty in using financial applications, such as Gopay, OVO, Grabpay, and many more, depends on how these applications can instill trust. Sukma (2012) argues that indicators of trust in using the financial applications consist of satisfaction guarantee, attention, and information transparency. Therefore, customer satisfaction in using a financial application can be achieved by maintaining consumer trust.

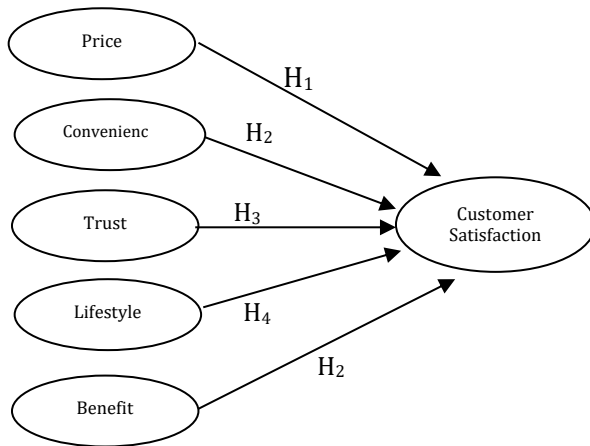
Kotler and Armstrong (2012) state that lifestyle is the pattern of one's life in daily life expressed in activities, interests, and concerned opinions. Muchsin (2018), Farida (2014), and Wingsati and Prihandono (2017) explain that lifestyle influences consumer satisfaction. Each group/individual has their own characteristics that are certainly different from each other due to various factors such as social, educational, economic conditions and so on. For example, the lifestyle of urban communities is different from that of rural communities. The lifestyle of an entrepreneur is different from the lifestyle of a teacher. Thus, from the several explanations about lifestyle, it can be concluded that lifestyle is a description of a person's behavior in a group in a society which is manifested in three things, namely activities, interests, and opinions.

Putri *et al.* (2018) explained that the usefulness or benefits offered by a financial application can influence customer satisfaction. The features possessed by Go-Pay must be able to support consumers' needs.

The benefits of a technology product will be felt if the users feel that the use of the product helps them to be more productive and do things faster and better (Candraditya, 2013). Huwaydi and Persada (2018) mentioned that the use of Go-Pay is still dominated for transportation needs. According to Priyono (2017), benefit is a subjective assessment of the usefulness found in a product. The more or the better the benefits of a product, the more user will reuse the product that will finally increase the intensity of its use. Vice versa, if the user feels that the benefits of the product are not in accordance with what they expected, or even not useful at all, then they will stop using the product.

Ningrum and Maskan (2019) explained that service and product quality significantly influence Gojek consumer satisfaction in Malang. Zahra (2017) concludes that customer satisfaction is supported by competitive prices, brand reputation, and quality of service reliability. The Gojek application is a consumer need for all aspects of life. Therefore, this study analyze how the variables of price, trust, lifestyle, benefit, and convenience affect consumer satisfaction of Go-Pay application, especially for the users in South Jakarta. Based on explanations from previous theoretical and research reviews, the conceptual framework of this study is presented in Figure 1.

The conceptual framework used in this study describes how variables of price, trust, lifestyle, benefits, and convenience have a significant effect on customer satisfaction in using Go-Pay as a means of payment and business transactions. Price variable will always be a consumer consideration in deciding to use any payment applications. The trust variable is the dimension used to explain how payment application can be used safely. Lifestyle variable can change consumer habits from manual to fast and easy transactions. The benefit variable is explaining of how Go-Pay application able to provide many benefits to consumers, while convenience variable explains how Go-Pay application is able to provide flexibility for consumers in using it as a transaction tool.



**Figure 1. Conceptual Framework**

The conceptual framework or research model presented in Figure 1 explains that this study analyze the effect of variables of price ( $X_1$ ), convenience ( $X_2$ ), trust ( $X_3$ ), lifestyle ( $X_4$ ) and benefit ( $X_5$ ) on consumer satisfaction in using Go-Pay. All variables were analyzed both simultaneously and partially. This study was conducted in South Jakarta by taking 150 respondents. The formulated hypothesis are as follow:

- H<sub>1</sub>: Price has a significant effect on Go-pay consumer satisfaction.  
 H<sub>2</sub>: Trust has a significant effect on Go-pay consumer satisfaction.  
 H<sub>3</sub>: Lifestyle has a significant effect on Go-pay consumer satisfaction.  
 H<sub>4</sub>: Benefit has a significant effect on Go-pay consumer satisfaction.  
 H<sub>5</sub>: Convenience has a significant effect on Go-pay consumer satisfaction.  
 H<sub>6</sub>: Price, trust, lifestyle, benefit, and convenience simultaneously affect Gopay consumer satisfaction.

The tested hypothesis are of how simultaneously and partially the five variables can influence consumer satisfaction in the use of Go-Pay in South Jakarta. These five variables include price, convenience, trust, lifestyle, and benefits that can increase customer satisfaction. As we know, the use of Go-Pay is a current trend in consumer behavior.

## Method

This study aims to analyze whether there is a significant influence of the independent variables on the dependent variable. The population of the study was all users of Gojek application who use Go-Pay as a means of electronic payment. The sample consisted of 150 respondents who use Go-Pay in South Jakarta.

This study distributes questionnaires to collect research data. Questionnaires are the tool of data collection by giving a number of questions or statements to respondents (Sugiono, 2014). Research data were analyzed using multiple linear regression. The multiple linear regression equation is as follows:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + e$$

Y	: Consumer Satisfaction
a	: Constant
b <sub>1,2, ... 5</sub>	: Regression coefficients of each independent variable
X <sub>1</sub>	: Price
X <sub>2</sub>	: Convenience
X <sub>3</sub>	: Trust
X <sub>4</sub>	: Lifestyle
X <sub>5</sub>	: Benefit

## Results and Discussions

The initial stage is to test data feasibility by testing its validity and reliability. The value of r table with a significance level of 0.05 is 0.156. The validity test was run by SPSS version 23 with a significance level of 0.05. The results presented in Table 1 show that all item of the questions are valid as the value of r-statistics > r-table.

The following test is the reliability test to see whether the questionnaire that has been distributed has consistency if it is redistributed under the same conditions. Ghazali (2016) states that if the Cronbach's Alpha value > 0.6, then the data are reliable. The results of the reliability test presented in Table 2 show that all variables are reliable since the Cronbach Alpha's value > 0.6.

**Table 1. Results of Validity Test**

Variable	Item	r- Statistics	r- Table	Explanation
Price	X1.1	0.856	0.156	Valid
	X1.2	0.861	0.156	Valid
Convenience	X2.1	0.755	0.156	Valid
	X2.2	0.693	0.156	Valid
	X2.3	0.802	0.156	Valid
Trust	X3.1	0.770	0.156	Valid
	X3.2	0.784	0.156	Valid
Lifestyle	X4.1	0.829	0.156	Valid
	X4.2	0.843	0.156	Valid
Benefit	X5.1	0.610	0.156	Valid
	X5.2	0.687	0.156	Valid
	X5.3	0.674	0.156	Valid
	X5.4	0.754	0.156	Valid
	X5.5	0.616	0.156	Valid
Consumer Satisfaction	Y1	0.839	0.156	Valid
	Y2	0.886	0.156	Valid
	Y3	0.894	0.156	Valid

**Table 2. Results of Reliability Test**

Variable	Cronbach's Alpha	Explanation
Price	0.644	Reliable
Convenience	0.614	Reliable
Trust	0.642	Reliable
Lifestyle	0.629	Reliable
Benefit	0.695	Reliable
Customer Satisfaction	0.844	Reliable

The next step is examining the classic assumption test that begins with data normality test. Below is the normality test table using the Kolmogorov Smirnov Test where the significant value  $> 0.05$ .

**Table 3. Result of Kolmogorov Smirnov Test**

Test	Result
Asymp Sig. (2-Tailed) Kolmogorov Smirnov	0.200

Based on the table above, the data are normally distributed according to the assumption of multiple regression models. The significant value is  $0.200 > 0.05$ , then it is concluded that the data are normally distributed. The next step is to test whether there is a correlation between the independent variables by referring to the tolerance value and VIF, it can (Variance Inflation Factor). The following is the results of multicollinearity test:

**Table 4. Results of Multicollinearity Test**

Variable	Tolerance	VIF
Price	0.546	1.830
Convenience	0.575	1.739
Trust	0.474	2.110
Lifestyle	0.555	1.803
Benefit	0.418	2.392

Based on the above results, it can be stated that all tolerance values  $> 0.1$  and the VIF values  $< 10$ , then it can be concluded that there is no multicollinearity in this study. Then next test is the heteroscedasticity test that aims to test whether there is an unequal variance from the residuals of one observation to another on the research object. The heteroscedasticity test results are presented in Table 5. According to Table 5, all significance value  $s > 0.05$ . Then it can be concluded that the data is free from heteroscedasticity.

**Table 5. Results of Heteroscedasticity Tet**

Variable	T	Sig.
Price	-1.001	0.318
Convenience	0.811	0.419
Trust	0.057	0.955
Lifestyle	0.075	0.775
Benefit	-0.615	0.539

The autocorrelation test aims to test whether in the linear regression model there is a correlation between the error of the intruder in period  $t$  and the error of the intruder in period  $t-1$ . This test uses Durbin Watson test where if the DW value between  $-2$  to  $+2$ , then there is no autocorrelation or the regression model is free from autocorrelation (Ghozali, 2016). Below is the results of autocorrelation test:

**Table 6. Results of Autocorrelation Test**

Test	Results
Durbin Watson Test	1,616
R-Adjusted	0.599

Based on the table above, the Durbin Watson test value is between  $-2$  to  $+2$ , then the research model is free from autocorrelation. Since all the classical assumptions have been fulfilled, then the next step is testing the hypothesis both partially and simultaneously. The coefficient determination is  $0.599/60\%$ . This means that the variables of price, trust, lifestyle, benefit, and convenience are able to explain the magnitude of determination by  $60\%$  and the remaining  $40$  percent can be explained by others factors excluding of the model of this study. The following is the result of the F-test (simultaneous effect):

**Table 7. Result of F-Test**

F-Statistic	Sig.
47.645	0.000

Based on the above table, the significant value  $< 0.05$  and the F-statistic  $47.645 > f$ -table 2.43. Then,  $H_0$  is rejected or  $H_a$  is accepted, meaning that all independent variables have a significant effect on the dependent variable.

Price, convenience, trust, lifestyle, and benefit variables simultaneously affect consumer satisfaction of Go-Pay application. Then, the next step is partial testing using t-test. Below is the results of the t-test:

**Table 8. Results of t-Test**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	2,521	1,626		1,550	
Price	,428	,111	,264	3,851	,000
Convenience	,168	,091	,123	1,846	,067
Trust	,448	,139	,238	3,226	,002
Lifestyle	,284	,087	,222	3,257	,001
Benefit	,130	,062	,165	2,103	,037

a. Dependent Variable: Consumer Satisfaction

The results of t-test presented in Table 7 show the partial influences of price, trust, lifestyle, and benefit. As the significant value  $< 0.05$ , then the  $H_1$ ,  $H_3$ ,  $H_4$ ,  $H_5$  are accepted. This explains that, partially, the variables of price, trust, lifestyle, and benefits influence the consumer satisfaction of Go-Pay application. However, convenience variable does not significantly affect consumer satisfaction. The significance values  $> 0.05$ , then  $H_2$  is rejected. So, partially the convenience variable has no effect on customer satisfaction. From the results in Table 8, we can find out the formula for the multiple regression equation as follows:

$$Y = 2.521 + 0.428 X_1 + 0.168X_2 + 0.448 X_3 + 0.284 X_4 + 0.130 X_5 + e$$

The explanation of the multiple regression equation model formula is as follows:

- A constant value of 2,521 means that if the independent variables (price, convenience, trust, lifestyle, and benefit) are constant, the dependent variable (Go-Pay user satisfaction) is 2.521.
- The price coefficient value ( $X_1$ ) of 0.428 means that every time there is a change either an increase or decrease of 1 (one) unit in the price variable ( $X_1$ ), it will result

in a change in Go-Pay (Y) user satisfaction variable by 0.428, assuming the that other independent variables are considered constant. So, an increase of 1 (one) unit of the variable price will increase customer satisfaction by 0.428. Vice versa, if a decrease of 1 (one) unit on the variable of price will reduce Go-Pay customer satisfaction by 0.428. The price coefficient value is quite large and has a positive value which means that price as an influence on Go-Pay user satisfaction. The price policy must continue to be maintained because it is proven that it has an impact on user satisfaction. Considering that other mobile payment systems provide very massive price perceptions, the right price perception policy adjusted to customers needs will lead users to continue to use Go-Pay.

- The coefficient of convenience ( $X_2$ ) value is 0.168 which means that every time there is a change, either an increase or decrease, of 1 (one) unit on the convenience variable ( $X_2$ ), it will cause a change in the Go-Pay (Y) user satisfaction variable of 0.168 with the assumption that other independents are remain constant. So, if there is an increase of 1 (one) unit on the variable of convenience, it will increase Go-Pay customer satisfaction by 0.168. Vice versa, if a decrease of 1 (one) unit on the convenience variable, it will reduce Go-Pay customer satisfaction by 0.168. The coefficient value on positive convenience variable means that it has an influence on Go-Pay user satisfaction. Even though the value is not too large, if it is ignored, it will reduce user satisfaction itself. Go-Pay must continue to improve perceptions of the convenience of their systems. For example Goay can collaborate with wider merchants. Therefore, this will have a direct impact on customer satisfaction using the Go-Pay application as a payment tool.
- The value of the trust coefficient ( $X_3$ ) is 0.448 which means that every time there is a change, either an increase or decrease, of 1 (one) unit on the trust variable ( $X_3$ ), it will result in a change in the Go-Pay user satisfaction variable (Y) of 0.448 with the assumption that other independent variables are considered constant. So, if there is an increase of 1 (one) unit in the

variable of trust, it will increase Go-Pay customer satisfaction by 0.448. Vice versa, if a decrease of 1 (one) unit on the variable of trust, it will reduce Go-Pay customer satisfaction by 0.448. The value of the trust coefficient is the greatest, or in other words, this variable gives the greatest influence on Go-Pay user satisfaction. This is a reasonable condition considering that trust of balances and transactions is a very important issue because of the many system insecurities resulted in losses to the user. Go-Pay must always maintain their trust system so it cannot be penetrated by irresponsible parties who can steal the user data. This will make users feel safe and trust about the money saved in the Go-Pay application. Therefore, it will increase consumer trust by increasing the amount of balance usage according to the needs and transactions.

- e. Lifestyle coefficient ( $X_4$ ) value is 0.284 which means every change, whether it is an increase or decrease, of 1 (one) unit on the performance variable ( $X_5$ ), will be resulted in a change in the Go-Pay (Y) user satisfaction variable of 0.284 with the assumption that other variables remain constant. Thus, if there is an increase of 1 (one) unit in the lifestyle variable, it will increase Go-Pay customer satisfaction by 0.284. Vice versa, if a decrease of 1 (one) unit on the lifestyle variable, it will reduce Go-Pay customer satisfaction by 0.284. The coefficient value of the positive lifestyle variable means that lifestyle has a significant influence on Go-Pay user satisfaction. Go-Pay must increase cooperation with other merchants so that users are satisfied and that in the end, they will rely on Go-Pay in each of their payment transactions.
- f. The coefficient of benefit ( $X_5$ ) is 0.130, which means that every time there is a change, either an increase or decrease, of 1 (one) unit in the benefit variable ( $X_5$ ), it will result in changes in the Go-Pay (Y) user satisfaction variable by 0.130 with the assumption that other independent variables are considered constant. Thus, if there is an increase of 1 (one) unit in the benefit variable, it will increase Go-Pay customer satisfaction by 0.130. And vice versa, if a decrease of 1 (one) unit in the

benefits variable, it will reduce Go-Pay customer satisfaction by 0.130. Among other variables, the value of the benefit coefficient is the smallest but still has a positive influence on Go-Pay user satisfaction. That means that the benefits in Go-Pay must be more useful, more complete and attract the user's attention. The fact show that, so far, there are some benefits that are needed by users but are not available yet or have not been maximized by the Go-Pay as the service provider.

## Conclusion

According to the research results, this study draws several conclusions. First, price has a positive and significant effect on Go-Pay user satisfaction.. If the price offered by Go-Pay is more expensive than its competitors, users will leave Go-Pay and use other products. Go-Pay uses a variety of strategies to reduce prices not only at discounted prices. Go-Pay offers a point policy where every transaction that uses Go-Pay will get points that can be exchanged for a certain prize. Second, convenience has no significant effect on the satisfaction of Go-Pay users. Considering that today, all of which demand simplicity and similar products also facilitate similar services, then, convenience no longer affects user satisfaction, but it should still be the focus of the mobile payment transaction services such as Go-Pay.

The third conclusion is that trust has a positive and significant effect on Go-Pay user satisfaction. Account security, transactions, and the number of user balances are things that affect Go-Pay user satisfaction. If the security is well organized, then the user will always trust Go-Pay. Fourth, lifestyle has a positive and significant effect on Go-Pay user satisfaction. Today is an era where most transactions are completely digital. Thus, consumer satisfaction depends on whether the product he uses is in accordance with his lifestyle or not. Fifth, benefit has a positive and significant effect on the satisfaction of Go-Pay users. Go-Pay can be used for a variety of transactions both inside and outside of the Go-Jek system that provides more benefits to users. From the five variables proposed in this

study, results show that there are four variables that have a positive and significant effect on Go-Pay user satisfaction, namely price, trust, lifestyle, and benefit. However, convenience does not have significant influence on Go-Pay user satisfaction.

Hopefully, the results of this study will provide useful recommendations for further research. Go-Pay can continue to improve its services such as increasing cooperation with merchandise so that the Go-Pay service can be used anytime, anywhere. Go-Pay service can provide more benefits so that users will make Go-Pay as their first choice in every transaction. Go-Pay must be able to implement price policies that are in favor of consumers. This does not have to apply very cheap rates beyond the fairness limit, but can be with other policies such as vouchers or as one of the payment methods in market place applications that are widely used by the public. Go-Pay must increase awareness to consumers if the means of payment now are not only with cash or no longer using cash, but keep remembering to always explain about the security of using Go-Pay. The delivery media can be through advertisements, seminars, and sponsorships.

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