

GOPAY AS A PRACTICAL PAYMENT TOOL FOR MILLENNIAL GENERATIONS IN THE DIGITAL ERA

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Article

Abstract

Information

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Activities that require very high speeds make people think of shortcuts in doing their work so that they are faster and more practical. One of the activities that humans do very often is buying and selling transactions. Every human being makes transactions almost every day whether to buy food, daily necessities or even now an electronic payment system is emerging that can be used to process payments both for paying certain transportation and also for purchasing certain products, especially food. The presence of Gopay electronic payment systems in Indonesia is one of the innovations that is currently increasingly mushrooming in Indonesia. Data collection was carried out through questionnaires and elaborated with additional information from interviews and observations. Data is processed using SPSS Version 21.0. The frequency of using Gopay in young people aged between 18-20 years on average sometimes to frequently use Gopay as a means of payment because of practical reasons, often get discounts and prefer cashless. Gopay is used for Go-ride / Go-car and Gofood payments and other payments such as Go-send payments, credit purchases, Go-me and other purchases. Dominant respondents do not agree if Gopay replaces money as a whole but agree if Gopay replaces credit cards because the origin is cheaper and there is no interest and monthly fees. Gopay refilling process can be done easily because it can be done in many ways, namely refilling through the Gojek driver, through convenient stores, through atm machines and other ways. The difficulty when refilling Gopay is very often the driver of the motorcycle does not have a balance and it often happens.

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1. Introduction

The development of the era followed by the development of increasingly advanced technology has a significant impact on human life. Activities that require very high speeds make people think of shortcuts in doing their work so that they are faster and more practical. The increasingly crowded daily activities make people think about things that can help them do things faster.

One of the activities that humans do very often is buying and selling transactions. Every human being makes transactions almost every day whether to buy food, daily necessities or even other needs. This transaction requires a lot of time for each transaction. We often see at the cashier every transaction that we do so much that is queued that a lot of time is wasted just to make payments for something we buy. Sometimes we only buy something that is very small but requires a long queue.

Other conditions, one of the payments that we make is when using public transportation. Very often we need time in the transaction, especially when many passengers together to make payments. Sometimes when the passenger change is not enough it will take even longer to make the payment process.

Electronic payment system that can be used to process payments both for certain transportation payers and for purchasing certain products, especially food. Today more and more people care about cashless for various reasons. Gopay comes to be one of the answers to the amount of time spent transacting anywhere and anytime.

The presence of Gopay electronic payment systems in Indonesia is one of the innovations that is currently increasingly mushrooming in Indonesia. Initially, Gopay was only used for electronic payment instruments for the use of motorcycle taxi services. At present Gopay can be used for electronic payments for restaurants, restaurants, pulses, freight forwarding services, drug purchases and other facilities that can be used for payment systems that can automatically be done through consumer smartphones.

The more mushrooming people use Gopay because almost all restaurants and even very small restaurants also offer payment systems through Gopay with various benefits, especially discounts and cashback for consumers who use Gopay. Based on observations of several places to eat or other places, almost all places use Gopay, especially places that are visited by young people. Gopay has mushroomed into one of the current payments that is available in almost

every place that conducts buying and selling transactions.

The key to success of a company is knowing what the wants of consumers are so that they are able to fulfill their desires. Things that are not easy but the company must know is consumer behavior, the key to successfully mastering the market is by winning the hearts of customers. Win customers' hearts by knowing what is needed. According to Khaniwale (2015) consumer behavior is a very important study in helping companies in determining marketing strategies.

According to Blackwell et. al (2001) consumer behavior is an activity carried out by someone such as choosing, ordering and consuming a product in the form of goods or services. Meanwhile according to Schiffman et. Al (2000) consumer behavior is how a person makes a choice for a product either personally or more than one person by considering the money, time and effort he has. Stimulus illustrates consumer responses in the form of awareness and the process of deciding something (DeLong, 2004).

Kotler and Keller (2015) explained that consumer behavior is the science of choosing, using something to meet their needs in the form of goods or services and whether done individually or in groups. Consumer behavior can be viewed from two perspectives, namely the first through a decision-making process and the second is a factor that influences the consumer's buying process or factors that influence its purchasing decisions (Oke et. Al, 2016).

Gopay is one of the payments made through mobile payment for motorcycle taxi transactions, both for vehicle and restaurant payments and other needs (Huwaydi et. Al, 2018). Electronic payment are a trend because of the convenience obtained by consumers, through electronic payment they do not need to carry cash (Taylor, 2016). Gopay is one of the results of innovation in the financial sector which aims to simplify the payment system.

2. Methods

This study involved 100 respondents who used Gopay. Prospective respondents were asked in advance whether they used Gopay or not. The chosen respondents are only Gopay users. Data collected through questionnaires by distributing questionnaires to respondents, interviews to get deeper information from respondents and observations to see firsthand the phenomenon that exists. Data were processed using SPSS Version 21.0 to process data collected through

questionnaires and elaborated with additional information from interviews and observation.

3.Results and Discussion

The result and discussion explained by step by step.

Table 1. Gender of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	24	24.0	24.0	24.0
Valid Female	76	76.0	76.0	100.0
Total	100	100.0	100.0	

Based on the data in table 1 above we can see that the dominant respondents are female as many as 76 respondents or around 76% while the remaining men are as many as 24 respondents or

24%. This happens because most men mostly use motorcycles rather than women so women use Gopay more mainly for payment of motorcycle taxi services to go to various places.

Table 2. Age of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 17.00	1	1.0	1.0	1.0
Valid 18.00	15	15.0	15.0	16.0
Valid 19.00	43	43.0	43.0	59.0
Valid 20.00	40	40.0	40.0	99.0
Valid 21.00	1	1.0	1.0	100.0
Total	100	100.0	100.0	

Based on the data in table 2 it can be seen that the age of the respondents is dominated by 19-year-old respondents which are 43 respondents or 43% and followed by respondents

who are 20 years old as many as 40 respondents or 40%. A total of 15 respondents or 15% of respondents aged 18 years, respondents aged 17 years and 21 years each one respondent or 1%.

Table 3. Frequency of using Gopay

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Rare	38	38.0	38.0	38.0
Valid Seldom	17	17.0	17.0	55.0
Valid Sometimes	26	26.0	26.0	81.0
Valid Usually	16	16.0	16.0	97.0
Valid Always	3	3.0	3.0	100.0
Total	100	100.0	100.0	

Based on table 3 above it can be seen that the frequency of using Gopay as many as 38 respondents or 38% answered very rarely using Gopay, followed by 26 respondents or 26% answered sometimes, then the respondent answered rarely as many as 17 respondents or

17%. As many as 16 respondents or 16% answered frequently using Gopay in transactions and the remaining 3 respondents or 3% answered very often using Gopay either to pay for gojek or gofood including other purchases such as Go-shop, Go-Pulsa and others.

Table 4. Reasons using Gopay

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid practice	60	60.0	60.0	60.0
Valid discount	30	30.0	30.0	90.0
Valid cashless	10	10.0	10.0	100.0
Total	100	100.0	100.0	

Based on the data in table 4 above, it can be seen that 60 respondents or 60% of the reasons for using Gopay are practical. When they make payments, they only need to use smart phones for regular transactions such as using goride and gofood or other transactions that are rarely used. The second most dominant reason is as many as

30 respondents or 30% because there are many discounts, using Gopay respondents get a lot of discounts in each transaction. Finally, as many as 10 respondents or 10%, the reason for using Gopay is because it is convenient with cashless because by using Gopay it is enough to carry a smart phone and payment can be made.

Table 5. Intended use of Gopay

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Go-ride/ Gocar	23	23.0	23.0
	Gofood	21	21.0	44.0
	Both	56	56.0	100.0
	Total	100	100.0	100.0

Based on Table 5 above, it can be seen that Gopay is most often used for Go-Rides or Gocar, namely as many as 23 respondents or 23% of the reasons for using Gopay as a payment method because it can often be discounted. Furthermore, as many as 21 respondents or 21% of respondents

use Gopay to order food through Gofood using Gopay for payment Gofood has the same reason, namely to get a discount. As many as 56 respondents or 56% answered using Gopay for Go-ride or Go-car payments as well as being used for Gofood payments.

Table 6. Payment by Gopay (Except Go-ride/Go-car and Gofoo)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never through of	17	17.0	17.0
	Ever	64	64.0	81.0
	Never	19	19.0	100.0
	Total	100	100.0	100.0

Based on Table 6 above it can be seen that as many as 64 respondents or 64% use Gopay for other payments outside to pay for Go-ride / Go-car and GoFood such as payments for Go-send, Go-credit or other payments in the Gojek application. As many as 19 respondents or 19%

did not intend to use Gopay for payments outside of Go-ride / Go-car and Gofood. The remaining 10 respondents or 10% of respondents have never thought to use Gopay for other payments outside of Go-ride / Go-car and Gofood payments.

Table 7. Gopay Replace Cash Payment

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	17	17.0	17.0
	Disagree	83	83.0	100.0
	Total	100	100.0	100.0

Based on table 7 it can be seen that when asked whether Gopay agreed to replace the cash payment system, 83 respondents or 83% answered disagree. Reasons not to agree because they want to use both online and cash payments,

another reason is because Gopay sometimes has an error that will hamper the payment system when buying something. As many as 17 respondents or 17% answered agreed with the reason to simplify the payment process.

Table 8. Gopay Replace Credit Card

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	64	64.0	64.0
	Disagree	36	36.0	100.0
	Total	100	100.0	100.0

Based on the data in table 8 above when asked whether to agree Gopay replaces the credit card the respondent answers agree, that is as many as 64 respondents or 64% of the origin is cheaper and there is no interest and monthly fees while Gopay no other payment is enough to top

up. The remaining 36 respondents or 36% of respondents disagreed that Gopay replaces credit cards because Gopay still often has errors, another reason Gopay cannot be used for all types of goods purchases

Table 9. Recharge Gopay

		Percent	Valid Percent	Cumulative Percent
Valid	Easy	83	83.0	83.0
	Difficult	17	17.0	100.0
	Total	100	100.0	

Based on the data in table 9 shows that the process of refilling Gopay as many as 83 respondents or 83% can be done easily because it can be done in many ways namely refilling through the Gojek driver, through convenient

stores, through atm machines or other means. As many as 17 respondents or 17 said it was difficult because when refilling Gopay very often the driver of the motorcycle did not have a balance and it often happened.

Table 10. Top-up Quantity per Month

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	63	63.0	63.0
	2	18	18.0	81.0
	3	10	10.0	91.0
	4	8	8.0	99.0
	5	1	1.0	100.0
	Total	100	100.0	

Based on the data in table 10 it can be seen that respondents who top-up or refill Gopay in a month are dominated by respondents once a month around 63 respondents or 63%. 18 respondents or 18% topped up twice a month, 10 respondents or 10% topped up three times a month. A total of 8 respondents or 8% topped up four times a month and the remaining one respondent or 1% made 5 times a month topped up Gopay.

Respondents do not agree that Gopay replaces credit cards because Gopay still often has errors, another reason Gopay cannot be used for all types of goods purchases. On average, respondents refill Gopay around 2-3 times a month. Gopay refilling process can be done easily because it can be done in many ways, namely refilling through the Gojek driver, through convenient stores, through atm machines and other ways. The difficulty when refilling Gopay is very often the driver of the motorcycle does not have a balance and it often happens.

The frequency of using Gopay in young people aged between 18-20 years on average sometimes to frequently use Gopay as a means of payment because of practical reasons, often get discounts and prefer cashless. Gopay is most often used for Go-ride / Go-car payments and Gofood as the main purpose of using Gopay. Gopay is also used for other payments such as Go-send payments, credit purchases, Go-med and other purchases through Gojek but very rarely. Dominant respondents disagree if Gopay replaces money as a whole but agree if Gopay replaces credit cards because the origin is cheaper and there is no interest and monthly fees while Gopay no other payment is enough to top up.

4. Conclusion

One of the activities that humans do very often is buying and selling transactions. Every human being makes transactions almost every day whether to buy food, daily necessities or even now an electronic payment system is emerging that can be used to process payments both for paying certain transportation and also for purchasing certain products, especially food. The presence of Gopay electronic payment systems in Indonesia is one of the innovations that is

currently increasingly mushrooming in Indonesia. Gopay is most often used for Go-ride / Go-car payments and Gofood as the main purpose of using Gopay. Gopay is also used for other payments such as Go-send payments, credit purchases, Go-med and other purchases through Gojek but very rarely. Respondents do not agree that Gopay replaces credit cards because Gopay still often has errors, another reason Gopay cannot be used for all types of goods purchases. On average, respondents refill Gopay around 2-3 times a month. Gopay still one of the best e-payment and mostly used by young generation.

For business actors it is also important to know these results in order to be able to make a strategy that many people want to use electronic payments even though there are still worries. Society in general, both from the seller and the buyer side, will definitely get better benefits compared to conventional payment instruments. Electronic payments can be faster and more practical when compared to conventional payments.

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