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Abstract

Go-Pay is one of the popular FinTech services in Indonesia. This research aims to identify the Go-Pay service's impact on net benefits influenced by perceived usefulness, perceived ease of use, comfort, information quality, security, trust, and internet connection quality. This research used a quantitative method to collect 220 data by distributing a questionnaire through Google Form and analyzing them using SmartPLS 3.3. The result shows that comfort, information quality, and perceived ease of use significantly impact the perceived usefulness. In contrast, internet connection quality, trust and security were proved to have no significant impact on the perceived usefulness. Comfort, information quality, trust, internet connection quality had a significant impact on the perceived ease of use. However, security had no significant impact on perceived ease of use. Perceived usefulness and perceived ease of use had a significant impact on net benefits. This research can use as a decision-making strategy for Go-Jek as a company concerning the success of Go-Pay service.

Introduction

Information Technology (TI) advancement influences and has changed people's social, economic, educational, and cultural aspects. The demand for high speech activities triggers people to find a shortcut to achieve practical and quick strategies to complete tasks (Pinem, 2020). The Internet has also become an indispensable tool for day-to-day use of Information Technology and business, especially finance. The trend in financial services now is moving to electronic media services. Many financial services offer them to provide easiness for their customers. Electronic transactions in Indonesia have been increasing in five years. In 2016, the e-money transaction received Rp 7.07 trillion, increasing to Rp 204 trillion in 2020 (Bank Indonesia, 2021).

Technology and finance are related to each other. The technology innovation in financial service is called Financial Technology (FinTech). Since the early development of Fintech, it has already influenced the innovation of financial services companies (Schueffel, 2016). Fintech has continuously developed along with finance and technology development through the innovation of financial services. The development of information technology and regulation give rise to the rapid development of Fintech. Meanwhile, open internet access and social media development also play a role in the modernization of the financial industry. In short, for more than a decade, technology, business model, talent, capital, and customers have already been prepared for the booming of Fintech (Knight & Wójcik, 2020).

The Indonesian financial industry also experiences shifts concerning the new services adopted because of the development of finance and technology (Fintech) to create custom solutions. The changing lifestyles and affordable technology facilitate the fast-phase fintech development in Indonesia (Safitri, 2020). In Indonesia, the current fintech services include Go-

Pay, OVO, LinkAja, Shopee, Uang Teman, Tcash, Modalku, TaniFund, Kredivo, and Dana. According to Bank Indonesia data, Go-Pay currently holds the third biggest electronic transaction, which comprises 19% of all electronic transaction companies in Indonesia (Merdeka.com, 2020).

Go-Pay is the sole payment tool for all services provided by Go-Jek, which are Go-Ride, Go-Car, Go-Food, Go-Clean, Go-Pulsa, Go-Send, Go-Tix, Go-Shop, Go-Box and Go-Mart. The development of Fintech in Indonesia and global triggered more researchers to focus on the use of Fintech. Research conducted by Danuarta and Darma (2019) and Pinem (2020) focused on Go-Pay as a service, and other research from Syahril and Rikumahu (2019) emphasized the use of e-Money in Indonesia, while Lim et al. (2019) researched Mobile fintech Payment Services in Korea an Bailey et al. (2019) researched Top-And-Go Payment Technology in the US.

Several theories are used to clarify Information Technology adoption in general; one of them is Technology Acceptance Model (TAM). This model is widely used in research such as Al-Maroof et al. (2021), Alalwan et al. (2018) and Bhattarai and Maharjan (2020). This theory was also further explored by Lai (2016) by connecting the model from Mehrabian and Russell (1974), namely the stimulus, organism, and response model (SOR model). Another popular theory used to explain information technology use is the Information System Success Model theory (ISSM). Research conducted by Marselia et al. (2018) and Pramanita and Rasmini (2020) also incorporated this theory into their researches.

This research also incorporates TAM and SOR Model combined with ISSM to identify the impact of Fintech used in Go-Pay service, which is affected by perceived usefulness, perceived ease of use, and external variables such as comfort, information quality, security, trust, and internet connection quality. The difference between this research and previous researches lies in the limited research model conducted by the previous research.

Thus, this research contains 1) introduction followed by literature review, research design and hypothesis, 2) research method which presents sampling techniques, analysis based on Smart PLS 3.3, operational definition and its measurement, 3) result of analysis, discussion and conclusion.

Literature Review

Technology Acceptance Model (TAM)

This theory was first developed by Davis et al. (1989) . The basis of TAM is the theory of reasoned action (TRA) that has been used to explain users' acceptance behaviour and information system use (Bhattarai & Maharjan, 2020). TAM is a powerful model that can be used in various types of information technology (Al-Maroof et al., 2021). TAM describes two factors that dominantly affect technology integration: perceived usefulness and ease of use (Davis, 1986). TAM also explains that perceived usefulness and ease of use can be determined by external variables and predictions of the significance of the information technology (Mathieson, 1991). The user behaviours toward technology affect their interests in using the technology. In the end, it can be used to predict the actual use of the system (Davis, 1989).

Stimulus, Organism and respond Model (SOR Model)

The SOR Model explains the environment contains a stimulus that causes changes in the internal state of the individual or organism and ultimately causes an approach response or an avoidance response (Mehrabian & Russell, 1974). SOR has been explored by many researchers, such as Lai (2016) who relates the SOR model to TAM on a single E-payment platform. Lai explored the theory of TAM by including the construct of security. Design and security are the stimuli that lead to the system capability and features, while perceived ease of use and perceived usefulness are considered organisms that represent motivation to use the system and lead to customer response to use the system (Lai, 2016). SOR can be adapted with several adjustments, including problems,

research objective, gap analysis, target market (user and developer), organizational goals and understanding of the model and theory of technological adaptation, to name but a few (Lai, 2017).

Information System Success Model (ISSM)

ISSM was first proposed in 1992. The role of the information system has changed and developed for the last decades, let alone academic research related to the measurement of the system information effectiveness (DeLone & McLean, 2003). The initial proposed model by DeLone & McLean contains six factors: system quality, information quality, system usefulness, user satisfaction, individual quality, individual impact, and organizational impact (Chen & Tsai, 2019). In a while, ISSM had been updated and added new constructs, including information quality, service quality, system quality, user satisfaction, user interest, and net benefits. It also proposed that information quality, system quality, and service quality affect satisfaction and interest to use/intention and cause net benefits (DeLone & McLean, 2003).

Hypothesis Development

TAM proposes perceived usefulness and ease of use as the most dominant factors in information technology implementation. Those dominant factors might affect information technology use. Besides, TAM adds that perceived usefulness and ease of use are also affected by external variables determined by information technology implementation (Davis, 1989). SOR suggests that security is a stimulus that leads to feature and capability, while perceived usefulness and ease of use are organisms that affect information technology use. Furthermore, ISSM proposes that information quality, system usefulness, and net benefits determine the success of information technology (DeLone & McLean, 2003). Net Benefit is an outcome that influences the net benefits of the system usefulness.

The basis of this research model is TAM theory and Stimulus Theoretical Framework combined with ISSM. The constructs include external variables such as comfort, information technology, security, trust, and internet connection quality which also become the stimulus to organisms and influence information technology users on the perceived usefulness and perceived ease of use which trigger response to Go-Pay service. In the end, the net benefits of Go-Pay service usage are the outcome of the use of Go-Pay service. Therefore, the research model in this study is being called stimulus, organism, respond, and outcome (SORO), depicted in Figure 1.

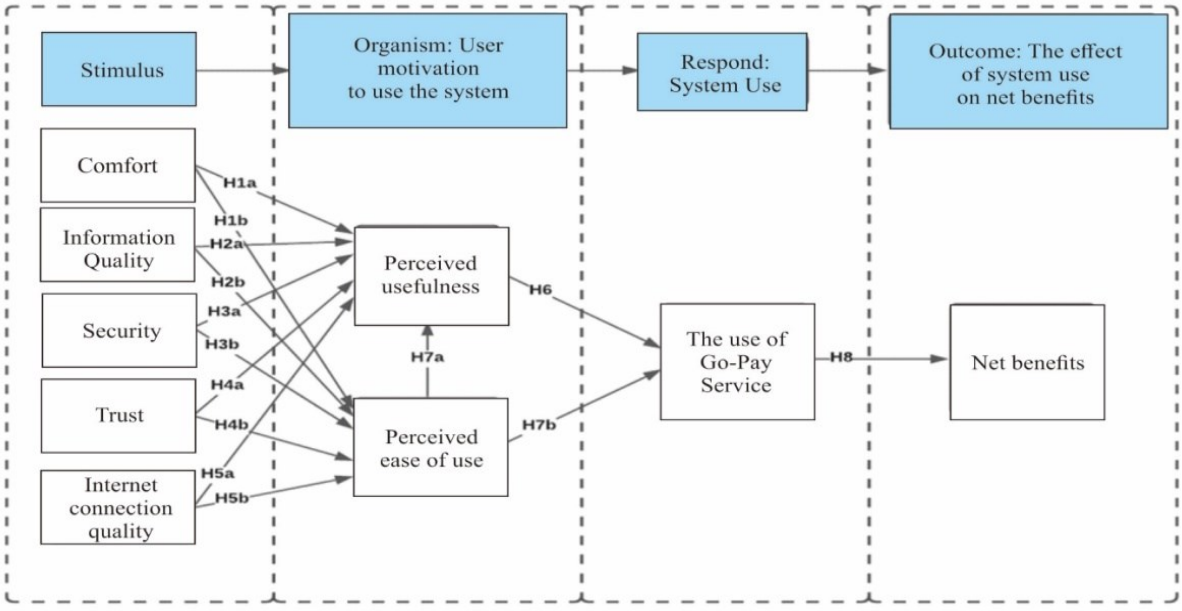

Figure 1. Stimulus, Organism, Respond, and Outcome Model (SORO)

Comfort means a sense of excitement experienced by the users and the consequence of using the new technology (Venkatesh & Davis, 2000). A sense of comfort is one of the determinant factors of perceived usefulness and perceived ease of use (Alalwan et al., 2018; Chen, 2019). Thus, inciting a sense of comfort influences perceived usefulness and perceived ease of use. It has a positive effect on both perceived usefulness and ease of use (Bhattarai & Maharjan, 2020).
H1a: Comfort positively affects perceived usefulness.
H1a: Comfort positively affects perceived ease of use.

Information quality represents user perception of the quality resulting from Information System (IS) and covers accuracy, precision, reliability, completeness, conciseness, relevance, easy to understand, meaning, timeliness, comparability, and format (DeLone & McLean, 2003). The information quality possessed by Go-pay influences user perception so that Go-Pay service has benefits and is easy to operate. Information quality has a positive effect on perceived ease of use and usefulness (Chi, 2018).
H2a: Information quality has positive effect on perceived ease of use.
H2b: Information quality has positive effect on perceived usefulness.

Security includes software and hardware protections from damage, disturbance, misdirection, misuse, malfunction or unauthorized access. A sense of security experienced by the users when accessing the Go-Pay service might influence user belief on the benefit and easiness of the service. Previous research shows a significant relationship between security and perceived usefulness and ease of use. The research found that security positively affected perceived usefulness and perceived ease of use (Lim et al., 2019; Mercurio & Hernandez, 2020).
H3a: Security has positive effect on perceived usefulness.
H3b: Security has positive effect on perceived ease of use.

Trust is a person's feeling and belief in the environment where they build transactions gives security and protection (Gefen et al., 2006). When people build trust in the Go-Pay service, they decide to perform transactions using its online service. A sense of trust in Go-Pay service influences users' belief in perceived usefulness and perceived ease of use of Go-Pay service. Talwar et al. (2020) admit the positive effect of trust on perceived usefulness, and Albayati et al. (2020) found that trust also positively affects perceived ease of use.
H4a: Trust has a positive effect on perceived usefulness.
H4b: Trust has a positive effect on perceived ease of use.

Internet Connection Quality refers to the speed and reliability of the internet in accessing a system (Dumpit & Fernandez, 2017). The internet connection quality has been viewed as the most crucial component in the internet-based application. Without an appropriate internet connection, the use of FinTech (e-banking) is impossible (Pikkarainen et al., 2004). A reliable internet connection proves the benefits and easiness of the service to the users. The internet connection quality has a positive effect on the perceived usefulness (Dumpit & Fernandez, 2017)and has a positive effect on perceived ease of use (Al-Somali et al., 2009).
H5a: Internet connection quality has a positive effect on perceived usefulness.
H5b: internet connection quality has a positive effect on the perceived ease of use.

Perceived usefulness refers to how people trust that the system can improve performance (Venkatesh & Davis, 2000). The significance of the technology experienced by the users influences users' intentions (Davis, 1989). Therefore, a sense of belief regarding the benefits of Go-Pay service in terms of effectiveness and efficiency can influence how people use Go-Pay. Perceived usefulness, therefore, might have a positive effect on the use.

H6: Perceived usefulness has positive effect on the use of Go-Pay service.

Perceived ease of use refers to the degree to which a person believes that utilizing a system will be without much effort (Venkatesh & Davis, 2000). The belief regarding how easy utilizing the system will then influence the users to believe that the system provides effectivity and efficiency. If there is a perspective of the relatively easy to use the system, it will affect the original intention of using the information technology (Davis, 1989). People's beliefs on Go-Pay easiness as a system will further influence the perceived usefulness of the service. Therefore, perceived ease of use positively affects the perceived usefulness and actual usage of the system (Al-Maroof et al., 2021).
H7a: Perceived ease of use has a positive effect on the perceived usefulness
H7b: perceived ease of use has a positive effect on the actual usage of the Go-Pay service

Usage refers to users' intentions in using the information system or the actual situation of the system usage (Davis, 1989). Information technology usage might affect net benefits (DeLone & McLean, 2003). Therefore, using the Go-Pay service will affect the net benefits of the individual. Information technology usage positively affects the net benefits (Anggreni et al., 2020).
H8: Go-Pay service usage has a positive effect on net benefits
H8: Go-Pay service usage has positive effect on net benefits

Research Method

A quantitative method used in this study provided primary data by distributing a questionnaire to the Go-Pay users. The survey was conducted online by utilizing a Google Form. The population in this study was Go-Pay service users on the GoJek application. This study incorporates the snowball sampling technique by distributing questionnaires randomly to the respondents. The number of indicators in the constructs determined the sample size. The sample size is calculated by fifth to tenth times multiply (Hair et al., 2016). The indicator numbers in this study were 31, and the minimum sample size should be 7 x 31 = 217. Therefore, the sample size in this study was 220 samples, and they were analyzed using SmartPLS version 3.3.

The operational and measurement definitions in this study were adapted from previous research by changing the contexts used in Go-Pay service usage. The researchers used 6 Likert Scales ranging from "strongly disagree" on scale 1 to "strongly agree' on scale 6. Table 1 depicts operational and measurement definitions.

Table 1. Operational and Measurement Definition

Construct	Definition	Indicator	Source
Comfort	Comfort refers to the degree to which the users feel comfort in using Go-Pay service	▪ Go-Pay service is enjoyable ▪ I enjoy using Go-pay service ▪ Go-Pay service makes me feel comfort	(Alalwan et al., 2018; Chen, 2019; Pikkarainen et al., 2004)
Information quality	Information quality refers to users' perceptions on the Go-Pay's service quality	▪ Content represented by Go-Pay service is logical. ▪ Content represented by Go-Pay service is comprehensible. ▪ Information presented by Go-Pay service is suitable with the users. ▪ Information given by Go-Pay is important. ▪ Information given by Go-Pay is beneficial.	(Chen & Tsai, 2019; Chi, 2018; Kuo & Lee, 2009)

Construct	Definition	Indicator	Source
Security	Security focuses on users' beliefs on Go-Pay service security	▪ Go-Pay service has adequate technical service to guarantee the security of my personal data. ▪ Go-Pay service guarantee my financial information security. ▪ I believe my personal data is secure. ▪ My personal identity can be replaced by other parties because Go-Pay has adequate technical capability.	(Lim et al., 2019)
Trust	Trust refers to the degree to which the Go-Pay users feel secure about the service	▪ Go-Pay service can be trusted. ▪ Go-Pay service has good reputation as a financial technology application. ▪ Go-Pay service is a competent financial technology application. ▪ I trust Go-Pay service.	(Albayati et al., 2020; Talwar et al., 2020)
Internet connection quality	Internet connection quality refers to the users' satisfaction toward the internet speed and reliability of Go-Pay service.	▪ Easy internet access. ▪ Accurate transaction using internet. ▪ 24/7 access allowance for Go-Pay service users. ▪ Reliability of the internet to guarantee all Go-Pay transactions are successful.	(Al-Somali et al., 2009; Pikkarainen et al., 2004)
Perceived usefulness	Perceived usefulness refers to the degree to which the users' beliefs on the benefits of Go-Pay.	▪ Go-Pay service provides easiness ▪ Go-Pay service enhances effectiveness. ▪ Go-Pay service improves productivity ▪ Generally, Go-Pay service is beneficial	(Al-Maroof et al., 2021; Alalwan et al., 2018; Davis, 1989)
Perceived ease of use	Perceived ease of use refers to the degree to which the users' belief that Go-Pay service is easy to use	▪ It is easy for me to use Go-Pay ▪ It is easy to fulfil my need using Go-Pay ▪ It is easy to be skillful in using Go-Pay ▪ I found that Go-Pay is easy to use	(Al-Maroof et al., 2021; Alalwan et al., 2018; Davis, 1989)
Go-Pay service usage	Usage refers to real usage of Go-Pay service	▪ Frequency of using Go-Pay to pay Go Ride ▪ Frequency of using Go-Pay to pay Go-Car ▪ Frequency of using Go-Pay to pay Go-Food ▪ Frequency of using Go-Pay to pay Go-Pulsa ▪ Frequency of using Go-Pay to pay Go-Send ▪ Frequency of using Go-Pay to pay Go-Bills	(Alalwan et al., 2018; Davis, 1989)
Net Benefits	Net Benefits is the impact and benefit experienced by Go-Pay users	▪ Go-Pay helps me to save times on payment transactions ▪ Go-Pay loyal customers receive benefits ▪ Go-Pay provides benefits on payment transactions (e.g saving money) ▪ Overall, Go-Pay service helps online payment transactions.	(DeLone & McLean, 2003; Ke & Su, 2018)

Source: Data Analysis (2021)

Results and Discussions

Respondent Description

Overall, most respondents in the study were 154 women (70%) and 66 men (30%). They were dominated by 20-30 years of age. Most of them have high school education or the equivalent of 139 (63%), university students as 184 (83.6%). In addition, respondents have used FinTech for <1 year as 66 (30%), 1-3 years as many as 116 (53%), 3-5 years as many as 38 (17%). Meanwhile, regarding the access to Go-Pay services, 18 respondents (8.2%) access it every day, 66 respondents (30%) access it 1-2 times per month, 82 respondents (37.3%) access it 3-4 times per month, 39 respondents (17.7%) access it > 5 times per month, and 15 respondents (6.8%) access it 1-11 times per year.

Validity and Reliability Tests

Table 2. Loading Item and AVE

Construct	Items	Loading	AVE
Comfort	ENJ1	0,928	
	ENJ2	0,927	0.865
	ENJ3	0,935	
Information Quality	IQ1	0,806	
	IQ2	0,794	
	IQ3	0,851	0,764
	IQ4	0,818	
	IQ5	0,837	
Security	SEC1	0,898	
	SEC2	0,898	
	SEC3	0,906	0.675
	SEC4	0,892	
	SEC5	0,924	
	U1	0,796	
Go-Pay service usage	U2	0.796	
	U3	0.693	
	U4	0.675	0.769
	U5	0.711	
	U6	0,576	
	ICQ1	0,816	
Internet Connection Quality	ICQ2	0,904	0,897
	ICQ3	0,874	
	ICQ4	0,899	
	PU1	0.899	
Perceived Usefulness	PU2	0.925	0.930
	PU3	0.898	
	PU4	0.915	
	PEU1	0.891	
Perceived Ease of Use	PEU2	0.926	0,934
	PEU3	0.903	
	PEU4	0.932	
Trust	TR1	0.886	
	TR2	0,897	0.920
	TR3	0.902	
	TR4	0.906	
	NB1	0,713	
Net Benefits	NB2	0,834	0,837
	NB3	0,836	
	NB4	0,887	

Source: Data Analysis (2021)

This study conducted convergent validity and discriminant validity tests. Measurement of the reflective model was used by looking at the value of each loading item. The loading item should be above 0.708 for the reliability to be acceptable (Hair et al., 2016). The next step was conducting a convergence validity test by looking at the average variance extracted (AVE) value. The acceptable value for AVE should equal 0.50 or above (Hair et al., 2016). Table 2 shows the value of Loading and AVE items.

Table 2 illustrates that items U3, U4, and U6 did not achieve the minimum recommendation of the Loading value of 0.708, so the items were removed. Meanwhile, the AVE values for all constructs, including convenience, information quality, security, trustworthiness, internet connection quality, perceived usefulness, perceived ease of use, Go-Pay services usage, and net benefits, have AVE values above 0.50.

Besides the convergent validity test, the validity test can be done by using a discriminant test by looking at the Heterotrait-Monotrait Ratio (HTMT). HTMT is the average value of item correlations of all the relative constructs to average data (geometric) of mean correlations for items measuring the same construct (Hair et al., 2016). HTMT has a higher sensitivity level than traditional discriminant validity tests, such as the Fornell-Larcker Criterion and Cross Loadings (Henseler et al., 2015). Discriminant validity is problematic when the HTMT value is high. HTMT can be assessed by using the conservative HTMT85 criteria (HTMT value is less than 0.85) and the HTMT inference criteria (all upper limit of confidence intervals is less than 1) (Hair et al., 2016; Henseler et al., 2015).

A reliability test can be done by looking at composite reliability (CR) value. The minimum CR value is more than 0.70, and the maximum is 0.95 to avoid these items being redundant (excessive), thereby reducing construct validity (Hair et al., 2016). Table 3 illustrates the CR value in detail by showing that all constructs have the lowest CR value of 0.868 and the highest is 0.950, which means the indicators in this study are reliable.

R-Square (R2) and Goodness of Fit (GoF) Tests

Table 3. Composite Reliability (CR), Heterotrait-Monotrait Ratio, R-Square, Goodness of Fit (GoF) values

Construct	CR	ENJ	ICQ	IQ	NB	PEU	PU	SEC	TR	U
ENJ	0,948									
		0,587								
ICQ	0,928	CI85								
		(0,425;0,730)								
		0,825	0,677							
IQ	0,912	CI85	CI85							
		(0,724;0,905)	(0,551;0,777)							
		0,669	0,622	0,725						
NB	0,890	CI85	CI85							
		(0,505;0,787)	(0,475;0,760)	CI85 (0,596;0,837)						
		0,765	0,720	0,793	0,766					
PEU	0,947	CI85	CI85							
		(0,677;0,829)	(0,603;0,821)	CI85 (0,696;0,863)	CI85 (0,654;0,846)					
		0,746	0,602	0,805	0,738	0,769				
PU	0,950	CI85	CI85			CI85				
		(0,660;0,824)	(0,450;0,728)	CI85 (0,707;0,880)	CI85 (0,638;0,815)	(0,679;0,838)				
		0,543	0,585	0,622	0,541	0,531	0,588			
SEC	0,945	CI85	CI85			CI85				
		(0,385;0,662)	(0,451;0,715)	CI85 (0,469;0,742)	CI85 (0,378;0,678)	(0,387;0,649)	CI85 (0,435;0,716)			
		0,769	0,727	0,797	0,665	0,770	0,742	0,774		
TR	0,943	CI85	CI85			CI85				
		(0,678;0,844)	(0,574;0,845)	CI85 (0,695;0,872)	CI85 (0,519;0,788)	(0,681;0,840)	CI85 (0,638;0,821)	CI85 (0,683;0,850)		
		0,550	0,405	0,609	0,405	0,513	0,549	0,369	0,476	
U	0,868	CI85	CI85			CI85			CI85	
		(0,446;0,655)	(0,260;0,526)	CI85 (0,489;0,712)	CI85 (0,272;0,536)	(0,403;0,621)	CI85 (0,433;0,656)	CI85 (0,214;0,507)	(0,347;0,592)	
R-Square					0,112	0,658	0,636			0,231
Goodness of Fit = 0,5958										

Source: Data Analysis (2021)

Table 3 depicts the R2 and GoF tests in detail. The value of R2 refers to a function of the number of predictor constructs. The greater the number of predictor constructs, the higher the R2 value

(Hair et al., 2016). Table 3 explains that the value of R2 net benefits is 0.112, perceived ease of use is 0.658, perceived usefulness is 0.636 and Go-Pay services usage is 0.231. This result indicates the predictor construct solely explains net benefits of 11.2%, perceived ease of use of 65.8%, usage perception is 63.6%, and Go-Pay services usage is 23.1%.

In addition, the GoF test is used to measure how strong the overall model is. If the GoF value is 0.1, then it is included in the small GoF category, the GoF value is 0.25, then it is included in the medium GoF category, and for the large GoF category, if the GoF value is 0.36 (Cohen, 1988). The results showed that the GoF value was in a large category, namely 0.5958, which indicates the model in this study is robust.

Result and Discussion

The purpose of the structural model is to test the hypothesis by using path coefficient and t-test (one-tail). The results indicate that comfort (H1a), information quality (H2a), and perceived ease of use (H7a) have a positive effect on perceived usefulness. However, surprisingly the data showed that security (H3a), trust (H4a), and internet connection quality (H5a) do not affect perceived utility. Comfort (H1b), information quality (H2b), trust (H4b), and internet connection quality (H5b) have a positive effect on perceived ease of use. At the same time, security (H3b) obtains different results and shows no effect on perceived ease of use. Furthermore, perceived usefulness (H6) and perceived ease of use (H7b) positively affect Go-Pay services usage. Further, Go-Pay services usage positively affects net benefits (H8). Table 4 below presents complete detail of the research findings.

Table 4. Path Coefficient and T-Statistics

Hipothesis	Relationship	*Path Coefficient (β)*	*t Statistics*	*p Value*	*Result*
H1a+	ENJ => PU	0,167	2.070**	0,019	Accepted
H1b+	ENJ => PEU	0,256	2,934*	0,002	Accepted
H2a+	IQ => PU	0,285	3,300*	0,001	Accepted
H2b+	IQ => PEU	0,252	2,993*	0,001	Accepted
H3a+	SEC => PU	0,105	1,333**	0,092	Rejected
H3b+	SEC => PEU	-0,089	1,318**	0,094	Rejected
H4a+	TR => PU	0,093	0,805**	0,211	Rejected
H4b+	TR => PEU	0,245	2,211**	0,014	Accepted
H5a+	ICQ => PU	-0,018	0,287**	0,387	Rejected
H5b+	ICQ => PEU	0,258	4,182*	0,000	Accepted
H6+	PU => U	0,318	2,443*	0,000	Accepted
H7a+	PEU => PU	0,289	3,172*	0,001	Accepted
H7b+	PEU => U	0,206	2,364*	0,009	Accepted
H8+	U => NB	0,341	6,346*	0,000	Accepted

*Significance value $p < 0,01$, ** Significance value $p < 0,05$
Source: Data analysis (2021)

This study showed that comfort positively affects perceived usefulness and ease of use. Information technology users experience excitement and pleasure when they feel comfortable. The degree of comfort can be calculated through any pleasure and excitement the information technology users feel. The excitement and pleasure gained from experiencing the information technology then help build trust to which the information technology provided is easy to use and effective. Comfort has a positive effect on perceived usefulness and perceived ease of use (Alalwan et al., 2018; Chen & Tsai, 2019). Based on these results, it is hoped that Go-Jek will always pay attention to the system's convenience so that users feel the ease and usefulness of using Go-Pay services.

The result also showed that the quality of information positively affects perceived usefulness and ease of use. Information quality is the users' belief in the quality of good information technology. The belief itself will later become the basis of improvement strategies for both effectivity and productivity and enhance users' trust in the accessibility of the systems. This result also supports two previous research by Chi (2018)which found a positive effect of information quality on perceived usefulness, and Chen and Tsai (2019), who found a positive and significant effect of information quality on perceived ease of use. In general, Go-Pay provided a qualified information system, and this is based on the questionnaires distributed to the respondents. However, improving the quality of information will always be necessary for Go-Pay customers to increase the perception of Go-Pay customers that the system is valuable and easy to access.

Meanwhile, security did not have any positive effect on perceived usefulness and perceived ease of use. A sense of security refers to the information technology users' belief that the technology protects them from illegal acts such as data theft. It proved that surprisingly security does not affect perceived usefulness. Through this study, the researchers argue that Indonesian are still unaware of the security in information technology usage. World Cyber Security Index also presents data regarding Indonesia Cyber Security, which ranks 70.

Regarding security awareness in the Asia Pacific, Indonesia is still below Singapore, Malaysia and Australia (Kementerian Keuangan Republik Indonesia, 2020). The results of this study are not in line with Lim et al. (2019), which found a positive effect of security on perceived usefulness. Likewise, security does not affect the perceived ease of use. Researchers assume that security has nothing to do with users' beliefs that Go-Pay is easy to use. Several reasons underlie this assumption are the characteristic of the millennial generation, which are familiar with information technology. Even though they might find difficulties entering specific codes, it cannot hinder the usage. It showed the opposite result from the previous studies, which found a positive and significant effect of security on perceived ease of use (Mercurio & Hernandez, 2020). Based on the results, the expectation falls to improving Go-Pay's security. Promoting security information may increase the awareness of the Indonesian people about the importance of security in the use of information technology, especially in online transactions. In addition, Go-Pay must continue to pay attention to the convenience of its customers in operating the Go-Pay system.

Furthermore, trust does not positively affect perceived usefulness, while trust has a positive and significant effect on perceived ease of use. Trust is the user's belief that information technology can be trusted to carry out its duties properly. Users' trust can lead to the belief that this service is applicable, but the increase in users' belief is not significant. This possible explanation is that the respondents were used to Go-Pay service and experienced that the service runs well. This result showed inconsistent results compared to the previous research, which presented a positive effect of belief and perceived usefulness (Alalwan et al., 2018). On the other hand, the belief that the Go-Pay service can carry out its duties properly, can encourage trust that this service is easy to operate. Trust has a positive and significant effect on perceived ease of use (Albayati et al., 2020). Although trust has no effect on perceived usefulness from these results, it is essential to increase the users' belief that the Go-Pay system is easy to use. Therefore, Go-Pay is expected to encourage users' belief in Go-Pay usage.

The quality of the internet connection does not positively affect perceived usefulness but has a positive effect on perceived ease of use. The quality of the internet connection can be defined as the extent to which users feel that the speed and reliability of the internet can assure the accessibility of information technology. The existence of a good quality internet connection cannot influence the users to feel that Go-Pay is useful. The researchers argue that internet quality did not have any relationship to benefits provided by the Go-Pay service. The internet quality is related to the quality of the internet provider but not to benefits provided by the Go-Pay service. This result did not align with Dumpit and Fernandez (2017), which found a positive effect of internet quality on perceived usefulness. However, internet quality demonstrated improvement of Go-Pay users'

belief that Go-Pay is easy to use. Indeed, it indicates that the improvement of internet quality encourages users to believe that Go-Pay is easy to use. The internet connection quality has a positive and significant effect on the perceived ease of use (Al-Somali et al., 2009). The data showed that Indonesia has low internet speed. Indonesia's mobile internet speed is listed below Singapore, Vietnam, Brunei, and Malaysia in Southeast Asia. Meanwhile, in fixed broadband, Indonesia is ranked 115th out of 176 countries globally, with an internet speed of 23.32 Mbps (Detiknet, 2021). Therefore, Go-Pay developers are always expected to improve the system and ensure that even though the customers' internet quality is low, the users can still easily access it. Thus, it can increase customer belief that Go-Pay is easy to use.

Furthermore, the perceived usefulness has a positive effect on Go-Pay services usage. Perceived usefulness is a users' belief that technology can increase effectiveness and productivity. The belief that Go-Pay services are valuable can increase the use of these services. Perceived usefulness has a positive and significant effect on Google Glass adoption (Al-Maroof et al., 2021). Likewise, the perceived ease of use was found to affect perceived usefulness and Go-Pay services usage positively. The perceived ease of use refers to the users' belief that the Go-Pay service does not require effort to operate. The higher the user's belief that the Go-Pay service is not difficult to operate, the higher the belief that this service is applicable, and it further can increase Go-Pay service usage. Perceived ease of use has a positive and significant effect on the perceived usefulness and adoption of Google Glass (Al-Maroof et al., 2021). Thus, Go-Jek is expected to continue increasing the effectiveness of Go-Pay usage and increase the easy access of the Go-Pay system to increase the use of the Go-Pay service itself.

Finally, it is statistically proved that Go-Pay services usage positively affects net benefits. Usage is the actual usage or actual condition of the use of information technology. Usage is a determinant of net benefits (Anggreni et al., 2020). The higher the usage of Go-Pay services can increase the impact on users in the form of net benefits. These results are consistent with previous research, which stated that the use of e-filling was found to have a positive and significant effect on net benefits (Pramanita & Rasmini, 2020). Therefore, Go-Jek is expected to increase Go-Pay system usage by improving or updating the Go-Pay system and promoting the Go-Pay system with various marketing strategies. To increase Go-Pay system usage, net benefits, such as customer loyalty, customers benefit from Go-Pay transactions. They feel that the Go-Pay system can help them in online payment transactions.

Conclusion

The outcome of this research includes the effect of net benefits to users' response to Go-Pay service influenced by an organism such as perceived usefulness and perceived ease of use supported by a stimulus such as comfort, information quality, security, trust and internet connection quality. The result showed that comfort, information quality, trust, and internet connection quality influence perceived usefulness, but security, trust, and internet connection quality as the stimulus do not influence perceived usefulness as the organism. Meanwhile, perceived ease of use can influence perceived usefulness.

Furthermore, comfort, quality of information, trust, and internet connection quality affect the perceived ease of use. In contrast, security as a stimulus does not affect an organism's perceived ease of use. At last, as a response to the organism, the perceived usefulness and the perceived ease of use affect Go-Pay services usage. Likewise, Go-Pay services usage affects the net benefits, which are the outcome of the response to Go-Pay services.

This research can contribute theoretically and practically. Theoretically: (1) the findings of this study expand the literature related to the factors that influence the use of financial technology-based services; (2) this research model can be a reference for further research, which connects four key concepts, namely stimulus, organism, response, and outcome. Meanwhile, practically, this research contributes to the organization (GoJek company) improvement and suggests it always pay

attention to the comfort, quality of information, security, trust, and quality of the internet provided to Go-Pay service users.

The limitation of this study is the small respondents dominated by the millennial generation, which consist of college students and university students. In turn, it cannot represent a vast population. In addition, predictor variables of Go-Pay services usage and net benefits are categorized as low. Therefore, further research is recommended to explore further the construct of Go-Pay services usage and net benefits. The research then suggests further research to reach a broader range of respondents and include the millennial generation since Go-Pay users fall to all generations.

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