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Analysis of The User Satisfaction of Gopay in Jakarta Area

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Abstract. *This study analyzes Gopay user satisfaction in DKI Jakarta area. Amidst Indonesia's booming digital economy and the shift to cashless transactions, Gopay's role as a leading e-wallet is crucial, making user satisfaction vital for business sustainability. Employing a quantitative descriptive approach, data was collected via surveys from 170 Gopay users in DKI Jakarta, primarily young adults (18-29) and students. Data were analyzed using descriptive and exploratory factor analysis with SPSS version 25. Descriptive analysis showed respondents hold a highly positive perception across all five satisfaction dimensions: Content, Accuracy, Format, Ease of Use, and Timeliness. Factor analysis extracted five key factors—Completeness, Accurate, Appearance, Easy to Understand, and Information Availability—collectively explaining 68.601% of the total variance. These factors significantly contribute to overall user satisfaction. The findings offer valuable insights for Gopay to enhance services and foster user loyalty by focusing on these critical aspects of application quality.*

Keywords: *Digital Payments; DKI Jakarta; E-wallet; Gopay Application; Users Satisfaction*

Abstrak. Studi ini menganalisis kepuasan pengguna Gopay di wilayah DKI Jakarta. Di tengah ekonomi digital Indonesia yang sedang berkembang pesat dan peralihan ke transaksi non-tunai, peran Gopay sebagai e-wallet terkemuka sangat penting, menjadikan kepuasan pengguna vital bagi keberlanjutan bisnis. Dengan menggunakan pendekatan deskriptif kuantitatif, data dikumpulkan melalui survei dari 170 pengguna Gopay di DKI Jakarta, terutama dewasa muda (18-29) dan mahasiswa. Data dianalisis menggunakan analisis faktor deskriptif dan eksploratif dengan SPSS versi 25. Analisis deskriptif menunjukkan responden memiliki persepsi yang sangat positif di kelima dimensi kepuasan: Konten, Akurasi, Format, Kemudahan Penggunaan, dan Ketepatan Waktu. Analisis faktor mengekstraksi lima faktor kunci—Kelengkapan, Akurat, Tampilan, Mudah Dipahami, dan Ketersediaan Informasi—yang secara kolektif menjelaskan 68,601% dari total varians. Faktor-faktor ini berkontribusi signifikan terhadap kepuasan pengguna secara keseluruhan. Temuan ini menawarkan wawasan berharga bagi Gopay untuk meningkatkan layanan dan menumbuhkan loyalitas pengguna dengan berfokus pada aspek-aspek penting dari kualitas aplikasi ini.

Kata Kunci: Aplikasi Gopay; DKI Jakarta; Dompet elektronik; Kepuasan Pengguna; Pembayaran Digital

1. INTRODUCTION

In the era of Revolution 4.0, various technological advancements have been marked, including the rapid development in internet usage which has a major impact on various aspects of human life (Parulian et al., 2024). According to Katadata.id, the results of the 2024 Indonesian internet penetration survey released by the Association of Indonesian Internet Service Providers (APJII) show that the internet penetration rate in Indonesia reached 79.5%, an increase of 1.4% compared to the previous period (Santika, 2024). Information technology continues to transform how various industries operate, introducing increasingly diverse innovations and driving economic growth at an unprecedented rate (Denchyk, 2024). According to the e-Conomy SEA 2024 report compiled by Google, Temasek, and Bain & Company, Indonesia's digital economy is estimated to reach a Gross Merchandise Value

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(GMV) of 90 billion US dollars in 2024, an increase of 9.76% compared to 2023, making it the largest in the Southeast Asia region (Ahdiat, 2024).

The development of information and communication technology has brought significant changes in the financial industry in recent years. One of the most striking changes is the emergence of financial technology, which has transformed traditional business models in the financial sector (Rufaidah et al., 2023). Based on research conducted by Google, Bain & Company, and Temasek (2023), the financial technology industry's potential reached 293.2 billion dollars (Rp 4.5 quadrillion) in 2022, and that figure is estimated to continue growing to 842 billion dollars (Rp 13.1 quadrillion) by 2030 (Kharisma, 2024). The increasingly widespread technological network has become an important part of modern society, driving changes in how people conduct transactions using digital payment methods (Susanto et al., 2022). Quoting Statista, the transaction value in the digital payment segment of Indonesia's financial technology market is predicted to continue growing significantly with a total increase of 45.8 billion dollars between 2024 and 2028 (Romero, 2024). Quoting Kompaspedia, over the past five years, four main sectors have shown significant growth: digital payments, digital assets, digital investments, and new banking. Among these sectors, digital payments dominate with the highest growth, reaching 144.3 million users in 2024, and are projected to continue increasing until 2028 (Citra, 2024).

One of the innovations in digital payment systems introduced by financial technology companies is the digital wallet (e-wallet) (Rahmadhani et al., 2023). Quoting East Ventures on GoodStats, e-wallet became the most widely used payment method in Indonesia in 2023, topping other payment methods such as Virtual Account, Bank Transfer, Cash/COD, Paylater, and others (Naurah, 2023). E-wallets are one of the primary means for the spread of innovations offered by financial technology (FinTech) because they are secure, mobile, and easily accessible (Rosli et al., 2023). According to Media Indonesia.co, based on a survey conducted by Jakpat in the first semester of 2024, as many as 93% of 2,159 respondents reported using digital payment methods, and of the majority of these respondents, 91% chose e-wallets as their primary digital payment method (Nua, 2024).

Gopay is an electronic money service developed by the Gojek company and is used as a payment tool for various types of services, both those provided by Gojek and by other companies as well as MSMEs partnering with the application (Pangestu & Istiyanto, 2024). Based on research conducted by Populix in 2022, Gopay has the highest percentage compared to 9 other digital wallets, with Gopay's percentage at 88%, placing it above DANA, followed by OVO, ShopeePay, LinkAja, and others (Populix, 2022). According to Databoks, based on

the E-Wallet Industry Outlook 2023 report released by Insight Asia, out of 1,300 respondents who were urban residents in Indonesia, 74% have used digital wallets, and Gopay was recorded as the most widely used platform with a user percentage reaching 71% (Databoks, 2023). According to GoodStats, the IDN Research Institute shows that 58% rely on e-wallets for daily payment methods, and Gopay is strongly in the top position for selected e-wallet service usage in 2024 (Mina, 2024). According to DailySocial (2021) as cited in (Subiansyah & Matoati, 2023), a total of 58% of respondents use Gopay digital payment services, which is a smartphone-based payment system and part of the continuously growing financial technology sector. This indicates high public trust in the services provided. Based on Gopay's 2024 annual report, in the fourth quarter of 2024, GoTo's Financial Technology business unit recorded an adjusted EBITDA of Rp14 billion, aligning with the success of the Gopay application, which in its first year of operation attracted millions of users with Monthly Transacting Users (MTU) reaching 20.2 million and recorded an average annual growth of 35% YoY (Annual Report GoTo, 2024; Ritonga et al., 2025).

The substantial increase in the number of users has impacted Gopay's position, placing it third in the Google Play Store. Gopay consistently holds the top spot in e-wallet service usage, surpassing its competitors. However, Gopay's ranking in the financial category of the Google Play Store is third, and researchers still found several reviews from Gopay app users in the Google Play Store comment section indicating dissatisfaction when using the application.

2. METHODOLOGY

This study adopted a quantitative approach using a survey method to collect data. A total of 170 respondents in the DKI Jakarta area who met the predefined criteria were involved in this research. Questionnaires served as the primary data collection instrument. Prior to the main analysis, the research instruments underwent comprehensive validity and reliability testing. The collected data were subsequently analyzed using SPSS version 25 software, with primary techniques including descriptive analysis to characterize respondent perceptions, and exploratory factor analysis to identify the factor structure from the data.

3. RESULT AND DISCUSSION

Respondents Experience Information and Characteristics

This study involved a total of 170 respondents, predominantly from the DKI Jakarta region, with a significant representation from South Jakarta (32.4%) and East Jakarta (28.8%). The majority of respondents had their last education as high school/equivalent (48.2%) and

were primarily students or university students (68.2%). In terms of digital wallet usage preference, Gopay showed a very strong dominance, chosen by 95.9% of respondents, making it the most widely used platform. ShopeePay and DANA also had significant user bases, indicating that respondents tend to use more than one digital wallet application. This demographic and preference data provides a comprehensive overview of the research sample's characteristics and their behavior regarding digital wallet service usage (Prawesti & Kuswanto, 2025).

Table 1. Respondent Experience Information

Gender	**Frequency**	**Percentage (%)**
Male	87%	51,2%
Female	83%	48,8%
Total	**170**	**100%**
Age	**Frequency**	**Percentage (%)**
18 – 29 tahun	116	80,0%
30 – 47 tahun	24	16,6%
48 – 60 tahun	5	3,4%
Total	**170**	**100%**
Domicile	**Frequency**	**Percentage (%)**
South Jakarta	55	32,4%
East Jakarta	49	28,8%
Central Jakarta	23	13,5%
West Jakarta	23	13,5%
North Jakarta	20	11.8%
Total	**170**	**100%**
Last Education	**Frequency**	**Percentage (%)**
< Senior high school/Equivalent	13	7,6%
Senior high school/Equivalent	82	48,2%
Diploma	12	7,1%
S1	56	32,9%
S2	6	3,5%
S3	1	0,6%
Total	**170**	**100%**
Employment Status	**Number of Respondents**	**Percentage (%)**
Student	116	68%
Private Employee	30	18%
Entrepreneurs/self-employed	15	9%
Public Servant	9	5%
Total	**170**	**100%**
Pendidikan Terakhir	**Frequency**	**Percentage (%)**
< Senior high school/Equivalent	13	7,6%
Senior high school/Equivalent	82	48,2%
Diploma	12	7,1%
S1	56	32,9%
S2	6	3,5%
S3	1	0,6%
Total	**170**	**100%**

Source: Processed by Researchers (2025)

Validity and Reliability Test

The results of the validity test indicated that all statements items across the *content, accuracy, format, ease of use,* and timeliness variables exhibited factor loading values exceeding 0.6, thereby confirming their validity and ability to accurately measure the intended

constructs. Concurrently, for the reliability test, the internal consistency of the instruments was robustly demonstrated, with *Cronbach's Alpha* values for each variable ranging from 0.707 to 0.827. These figures collectively affirm the strong consistency and dependability of the research instruments utilized in this study.

Table 2. Validity and Reliability Test

Code Variables and Indicators	***Factor Loading***	***Cronbach's Alpha***
C1. Information available in the Gopay application is in accordance with what I am looking for	**0.816**	**0.827**
C2. The information i am looking for in the Gopay application is easy to understand	**0.840**	
C3. The information presented in the Gopay application is quite complete	**0.783**	
C4. Information in the Gopay application is in accordance with needs	**0.816**	
Code Variables and Indicators	***Factor Loading***	***Cronbach's Alpha***
A1. The information presented in the Gopay application is free from errors	**0.814**	**0.787**
A2. Gopay information provides true and accurate information	**0.912**	
A3. I am satisfied with the accuracy of the information provided by the Gopay application	**0.843**	
Code Variables and Indicators	***Factor Loading***	***Cronbach's Alpha***
F1. The Gopay application is able to provide services that meet my needs	**0.768**	**0.707**
F2. The display in the Gopay application has a quality design	**0.811**	
F3. The design of the menu display and links in the Gopay application are well-arranged	**0.803**	
Code Variables and Indicators	***Factor Loading***	***Cronbach's Alpha***
EU1. The Gopay application makes me feel comfortable operating it	**0.788**	**0.818**
EU2. The Gopay application is easily accessible anytime and anywhere	**0.819**	
EU3. The Gopay application is easy to use	**0.842**	
EU4. Transactions via the Gopay application can be done quickly without hindrance	**0.803**	
Code Variables and Indicators	***Factor Loading***	***Cronbach's Alpha***
T1. Transactions I make using the Gopay application can be completed on time	**0.827**	**0.774**
T2. The information I need in the Gopay application is easy to obtain	**0.857**	
T3. The Gopay application always provides the latest information.	**0.818**	

Source: Processed by Researchers (2025)

Descriptive Analysis Test

Based on the descriptive data from 170 respondents, user perception of Gopay app quality is overwhelmingly positive across all five dimensions. Users largely agree that Gopay's Content is relevant and easy to understand (96.18% positive responses). Its Accuracy is highly regarded, with 91.57% positive feedback for error-free and truthful information. For Format, over 92.94% appreciate its suitable service, quality design, and well-arranged layout. In terms of Ease of Use, about 92.50% find it comfortable, accessible, and fast for transactions. Lastly, Timeliness is also highly rated by 91.96% of users for quick transactions and updated

information. These results collectively affirm high user satisfaction with Gopay's various measured quality aspects.

Table 3. Descriptive Test Result

Code	Statements	STS	TS	S	SS
C1	Information available in the Gopay application is in accordance with what I am looking for	0	5	54	111
		0,00%	**2,99%**	**32,34%**	**66,47%**
C2	The information I am looking for in the Gopay application is easy to understand	0	5	55	110
		0,00%	**2,94%**	**32,35%**	**64,71%**
C3	The information presented in the Gopay application is quite complete	2	7	53	108
		1,18%	**4,12%**	**31,18%**	**63,53%**
C4	Information in the Gopay application is in accordance with needs	2	5	53	110
		1,18%	**2,94%**	**31,18%**	**64,71%**
	Frequency	4	22	215	439
	Percentage	**0,59%**	**3,24%**	**31,62%**	**64,56%**
Code	**Statements**	**STS**	**TS**	**S**	**SS**
A1	The information presented in the Gopay application is free from errors	3	31	49	87
		1,76%	**18,24%**	**28,82%**	**51,18%**
A2	Gopay information provides true and accurate information	0	3	74	93
		0,00%	**1,76%**	**43,53%**	**54,71%**
A3	I am satisfied with the accuracy of the information provided by the Gopay application.	0	6	68	96
		0,00%	**3,53%**	**40,00%**	**56,47%**
	Frequency	3	40	191	276
	Percentage	**0,59%**	**7,84%**	**37,45%**	**54,12%**
Code	**Statements**	**STS**	**TS**	**S**	**SS**
F1	The Gopay application is able to provide services that meet my needs.	2	6	50	112
		1,18%	**3,53%**	**29,41%**	**65,88%**
F2	The display in the Gopay application has a quality design	1	11	50	108
		0,59%	**6,47%**	**29,41%**	**63,53%**
F3	The design of the menu display and links in the Gopay application are well-arranged	1	15	55	99
		0,59%	**8,82%**	**32,35%**	**58,24%**
	Frequency	4	32	155	319
	Percentage	**0,78%**	**6,27%**	**30,39%**	**62,55%**
Code	**Statements**	**STS**	**TS**	**S**	**SS**
EU1	The Gopay application makes me feel comfortable operating it	0	11	44	115
		0,00%	**6,47%**	**25,88%**	**67,65%**
EU2	The Gopay application is easily accessible anytime and anywhere	1	10	43	116
		0,59%	**5,88%**	**25,29%**	**68,24%**
EU3	The Gopay application is easy to use	0	7	45	118
		0,00%	**4,12%**	**26,47%**	**69,41%**
EU4	Transactions via the Gopay application can be done quickly without hindrance	0	22	44	104
		0,00%	**12,94%**	**25,88%**	**61,18%**

	Frequency	**1**	**50**	**176**	**453**
	Percentage	**0,15%**	**7,35%**	**25,88%**	**66,62%**
Code	**Statements**	**STS**	**TS**	**S**	**SS**
T1	Transactions I make using the Gopay application can be completed on time	1	6	76	87
		0,59%	**3,53%**	**44,71%**	**51,18%**
T2	The information I need in the Gopay application is easy to obtain	0	11	72	87
		0,00%	**6,47%**	**42,35%**	**51,18%**
T3	The Gopay application always provides the latest information	3	20	70	77
		1,76%	**11,76%**	**41,18%**	**45,29%**
	Frequency	**4**	**37**	**218**	**251**
	Percentage	**0,78%**	**7,25%**	**42,75%**	**49,22%**

Source: Processed by Researchers (2025)

Factor Analysis

In the context of exploratory factor analysis, the Kaiser-Meyer-Olkin (KMO) test and Bartlett's Test of Sphericity are used to evaluate the suitability of data for further analysis. The KMO value of 0.755 in this study indicates good sampling adequacy for factor analysis, suggesting that the correlations among variables are sufficiently strong. Concurrently, Bartlett's Test of Sphericity showed a significance of 0.000, which statistically confirms that the correlations among variables in the correlation matrix are significant, thus allowing a factor structure to be extracted from the data. Both test results collectively affirm that the data used are suitable and adequate for conducting factor analysis.

Table 4. KMO and Bartlett's Test of Sphericity Result

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.755
Bartlett’s Test of Sphericity	Approx. Chi-Square	1113.376
	df	136
	Sig.	.000

Source: Processes by Researchers (2025)

At this stage, the research used the Principle Component Analysis (PCA) method to identify the number of factors formed based on eigenvalue. Based on the analysis results, five main factors with eigenvalue > 1 were obtained.

The factor rotation stage was performed to facilitate the interpretation of the formed factors. Based on the results of the rotation analysis using the Varimax Rotation method, five main factors were obtained, with each indicator having the highest factor loading value on one of the components.

Table 5. Rotated Component Matrix

	Component				
Faktor	1	2	3	4	5
C1	**.803**	-.023	.108	.091	.132
C2	**.836**	.066	.036	.105	.048
C3	**.778**	.104	.037	-.032	.020

C4	**.788**	.153	.108	.045	.075
A1	.178	.157	**.774**	.090	.092
A2	-.002	.050	**.899**	.146	.079
A3	.099	.023	**.828**	.081	.117
F1	.045	.153	.076	.338	**.664**
F2	.009	.072	.136	.036	**.839**
F3	.225	.179	.084	.101	**.749**
EU1	.025	**.788**	-.062	.055	.113
EU2	.129	**.798**	.090	.118	.075
EU3	.047	**.826**	.092	.090	.093
EU4	.107	**.775**	.133	.018	.112
T1	-.023	.074	.190	**.794**	.098
T2	.057	.085	.088	**.851**	.062
T3	.159	.085	.033	**.774**	.209

Source: Processes by Researchers (2025)

Based on the exploratory factor analysis results from your thesis, factor interpretation identified five main dimensions that shape Gopay user satisfaction perception, collectively explaining 68.601% of the total variance.

1. Completeness: This first factor explains 26.838% of the total variance and indicates that the completeness and relevance of information are very strong aspects in user perception of Gopay. This finding is consistent with previous research emphasizing information completeness as a crucial component of information system user satisfaction.
2. Accurate: As the second factor, accuracy contributes 39.648% to the cumulative total variance. This suggests that Gopay users have high trust in the precision and correctness of transaction data and other information displayed by the application, aligning with the importance of accuracy in financial information systems.
3. Appearance: This third factor explains 51.731% of the cumulative total variance, showing that the visual aesthetics and interface structure of Gopay significantly contribute to positive user perception. This is consistent with studies discussing the importance of user interface (UI) design in digital application experiences.
4. Easy to Understand**:** This fourth factor contributes 61.273% to the cumulative total variance. This figure confirms that navigation, accessibility, and smooth transactions are at the core of the "easy to understand" perception by Gopay users, consistent with research showing ease of use as a strong predictor of user adoption and satisfaction.
5. Information Availability: This fifth factor contributes 68.601% to the cumulative total variance. This finding supports modern user expectations for fast-paced digital services, such as real-time notifications and access to transaction history or the latest promotions, which are key to satisfaction.

Table 6. Factor Interpretation

Ekstraksi Faktor	Faktor	Indikator	*Factor Loading*	% of Variance	% *Cummulative*
1	*Completeness*	C1. Information available in the Gopay application is in accordance with what I am looking for	**.803**	26.838	26.838
		C2. The information I am looking for in the Gopay application is easy to understand	**.836**		
		C3. The information presented in the Gopay application is quite complete	**.778**		
		C4. Information in the Gopay application is in accordance with needs	**.788**		
2	*Accurate*	A1. The information presented in the Gopay application is free from errors	**.774**	12.846	39.684
		A2. Gopay information provides true and accurate information	**.899**		
		A3. I am satisfied with the accuracy of the information provided by the Gopay application	**.828**		
3	*Appearance*	F1. The Gopay application is able to provide services that meet my needs	**.664**	12.047	51.731
		F2. The display in the Gopay application has a quality design	**.839**		
		F3. The design of the menu display and links in the Gopay application are well-arranged	**.749**		
4	*Easy to Understand*	EU1. The Gopay application makes me feel comfortable operating it	**.788**	9.542	61.273
		EU2. The Gopay application is easily accessible anytime and anywhere	**.798**		
		EU3. The Gopay application is easy to use	**.826**		
		EU4. Transactions via the Gopay application can be done quickly without hindrance	**.775**		
5	*Information Availability*	T1. Transactions I make using the Gopay application can be completed on time	**.794**	7.328	68.601
		T2. The information I need in the Gopay application is easy to obtain	**.851**		
		T3. The Gopay application always provides the latest information	**.774**		

Source: Processes by Researchers (2025)

CONCLUSION

This study aimed to analyze Gopay user satisfaction in DKI Jakarta, a relevant focus given Indonesia's rapidly growing digital economy and the shift towards cashless transactions. A quantitative descriptive approach utilizing survey methods collected data from 170 respondents, predominantly young adults and students. The research confirmed high user satisfaction, as descriptive analysis showed overwhelmingly positive perceptions (over 90%

positive responses) across five key quality dimensions: Content, Accuracy, Format, Ease of Use, and Timeliness. Furthermore, exploratory factor analysis identified five significant factors contributing to this satisfaction - Completeness, Accurate, Appearance, Easy to Understand, and Information Availability - which collectively explained 68.601% of the total variance. In conclusion, the findings robustly demonstrate that Gopay successfully meets user expectations across critical aspects of its application quality, a crucial element for maintaining and enhancing user loyalty within the competitive digital payment landscape.

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