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ANALYSIS OF USER SATISFACTION OF THE GOPAY FINTECH APPLICATION IN ADOLESCENTS IN DENPASAR USING IS SUCCESS MODEL

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Abstract
This study aims to analyze how much trust and satisfaction of adolescent Gopay Fintech users in Denpasar city by using the Delone & McLean IS Success Model. The data analysis method used is the SEM PLS method with the help of the Smart-PLS software version 3.0. This software is used to carry out testing starting from the validity and reliability test stages up to the overall data processing stage. The results of this study indicate that the accepted hypotheses. 1) The system quality variable has a positive and significant effect on trust, 2) the system quality variable has a positive and significant effect on user satisfaction, 3) the information quality variable has a positive and significant effect on trust, 4) the interface design quality variable has a positive and significant effect on trust, 5) the security variable has a positive and significant effect on trust, 6) the security variable has a positive and significant effect on user satisfaction, 7) the trust variable has a positive and significant effect on user satisfaction. Then there are two rejected hypotheses. 1) The information quality variable has a positive effect but does not have a significant relationship to user satisfaction, and 2) the interface design quality variable has a positive effect but does not have a significant relationship to user satisfaction.

1. INTRODUCTION

The development of information technology has had a major impact on the development of the digital industry in Indonesia. This rapid development shifted payment methods which previously only used cash payment methods, but now digital payment methods or what is commonly called e-money are increasingly widespread. This non-cash payment is made by means of transfer between banks or what is currently being used is called the Quick Response Code Indonesian Standard (QRIS).

Fin-Tech (Financial Technology) is a non-bank financial institution service innovation which utilizes information technology to reach and expand the scope of its consumers [1]. Financial Technology (Fintech) is divided into several groups. Those are fintech 1.0, fintech 2.0, fintech 2.5, and fintech 3.0. At this time we are in the era of fintech 3.0, which includes peer to peer landing (P2P), crowdfunding, digital payments such as OVO, Gopay, DANA, LinkAja, and so on [2]. Fintech has an important role, in accelerating or expanding the reach of financial services using technology.

Gopay is a Fintech product in the form of a virtual wallet or digital payment service. Gopay is a breakthrough from Gojek which is expected to help people make transactions on Gojek application, but Gopay can not only be used on the Gojek application, but can also be used on other payment systems. Based on data from Bank Indonesia on research by iPrice and App Annie, it is stated that Gojek is the digital wallet with the largest monthly active users [3]. Many conveniences and benefits which users get, of course, will increase interest in

using digital payment methods. One of the benefits which users can experience is that: users can get cashback or points from the digital payment method used, and there are no additional fees when making payments.

According to a survey conducted by the Indonesia Internet Service Provider Association, the number of internet users in Indonesia as of the second quarter for the 2019-2020 period amounted to 196.71 million Indonesians who were connected to the internet, out of a total population of 266.91 million Indonesians. This shows that the penetration of internet users in Indonesia has reached 73.7% and has experienced a growth of 8.9% from penetration in 2018 which was at 64.8% [4], where the penetration of internet users in Indonesia in the 15-19 year age group is 91% and in the 20-24 year age group is 88.5% [5].

The convenience of technology encourages application developers to continue to improve the security and services of a digital payment application, due to the rise of digital crimes being committed, such as theft of digital payment balances. There have been 4 cases of burglary in Gopay balances which have recently occurred where in 2019 there were 3 cases of burglary which occurred. In November and December 2019, burglaries happened to the capital's artists, Aura Kasih and Maya Estiyanti. The estimated lost balance is IDR 11 million. Aura Kasih and Maya Estiyanti immediately went to Gojek office to solve the problem, based on data quoted from the news media CNN Indonesia which was published on Monday 30 December 2019 [6] and Liputan6.com [7]. In December 2019, there was also a case experienced by a private employee, Riana Ibrahim. Riana suffered a loss IDR 951.000. as a result of Gopay balance breach which occurred [8]. Then in September 2021, Resha also experienced another breach of Gopay with a nominal transaction which reached IDR 1.169.000. This results in users having to lose money with a nominal value of millions and the user must continue to pay bills according to the nominal stated. Gopay account of Resha user has been breached to make payments at CodaShop, a credit purchase service for games [9]. Based on the problems which have been described, and the many cases of burglary with Gopay balances which have occurred in a relatively short period of time, of course this problem must be addressed by the service provider, Gopay financial technology so that this does not reduce public interest and trust in Gopay. What's more, regarding the security system provided by Gopay, it seems that there are still loopholes in crime.

This research is conducted to analyze the factors which influence interest in using mobile wallets, especially Gopay, with the results that perceived usefulness does not directly influence the user's desire to adopt the Gopay mobile wallet [10].

Based on the problems above, an information system success measurement model (IS SUCCESS MODEL) is used through six components. Those are information quality, system quality, service Quality, intention to use, user satisfaction, and net system benefits. This model was developed by DeLone & McLean (2003), to measure the level of success of an information system which has been developed [11]. Similar research which has been conducted by Zulfa Azzahra & Dudi Pratomo (2020) regarding "*Analysis of the Influence of Payment Accounting Information, System Quality, Information Quality, and Service Quality on System User Satisfaction Using the Delone & McLean Method (Case study of Gopay payment services in Gojek application)*" proves that system quality, information quality and service quality have a positive effect on user satisfaction. Service quality include convenience, system security, and attention to users.

II. THEORETICAL BASIS

2.1. Financial Technology

Financial technology (Fintech) is a software-based banking and financial service, in providing financial services using computer programs and technology. Fintech is considered more flexible than conventional financial services which have various administrative processes which must be completed. There are five (5) business models in fintech services. Those are digital payments, account aggregators, personal finance, financing and investment, as well as information and feeder sites [12].

2.2. Mobile Payment

Mobile Payment is a value exchange process or payment instrument which can be used by consumers. Mobile payment is a new innovation which is more dependent on the sophistication of the features of the user's cell phone. Mobile payment is a payment method which can be made via smartphones, mobile devices and tablets [13].

2.2. Model Delone & McLean

The Delone & McLean model is used to measure the level of success of an information system. According to Delone & McLean (1992), there are six variables used to measure the level of success of an information system. Those are system quality, information quality, use, user satisfaction, individual impact and organizational impact. These six components are tools used to measure the success of an information system. This model was created based on research studies which were created in 1970-1980. The researchers argued that the Delone & McLean model was considered a simple and valid model.

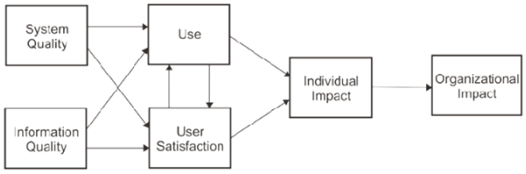

Figure 1. Delone & McLean's Model (1992)

The Delone & McLean model was tested again by Petter B. Seddon and added some specific things. The following is an overview of Delone & McLean's (2003) research model [14].

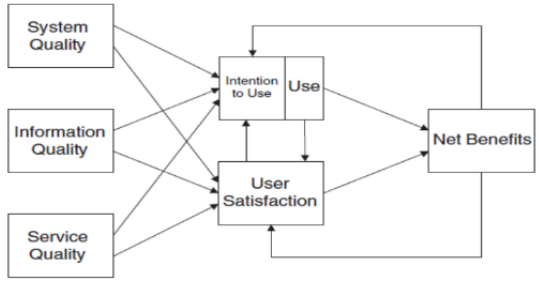

Figure 2. Delone & McLean's Model (2003)

There are several changes made to the success model of Delone & McLean (2003). Those are 1) Service quality, 2) Intention to use, 3) Combining individual and organizational impacts into one which is called net benefits. A description of each element of the existing Delone & McLean information system success model is needed, so that it is easier to understand. There are several groupings of the elements of the success model as follows:

1. System Quality

System quality is the quality of hardware and software in an information system which focuses on system performance, how well the capabilities of hardware, software, policies and whether the procedures of the system can provide for user needs. In measuring system quality, there are six (6) indicators used to measure the quality of the system to be used. Those are: 1. Ease of use, 2. Integration, 3. Flexibility, 4. Speed of access, 5. Security and 6. System reliability.

2. Information Quality

Information quality is measured by the accuracy of the information provided (accuracy), relevance, completeness of information, timeliness and presentation of information (format). Information Quality is the output of the information system used by the user.

3. Service Quality

The service quality refers to what services are obtained by users. This service is provided by information system developers, either in the form of system updates or developer responses. There are 2 indicators in service quality, 1. Assurance and 2. Empathy.

4. Use

Use is how often the user uses the information system. The more often users use the information system, it shows the high quality of the system and the quality of the information. There are three indicators of use. Those are: 1. Daily use, 2. Frequency of use and 3. Intention to use.

5. User Satisfaction

User satisfaction is the user's attitude towards the information system used, in the form of a response or feedback. This assessment is about how satisfied the user is with the information system used. This variable is measured by several indicators. Those are: 1. Efficiency, 2. Effectiveness and 3. Satisfaction.

6. Net Benefits

Net benefits are the impacts arising from the use of information systems which affect the quality of performance of individual users or organizations. Several indicators in net benefits are 1. Job performance 2. Work productivity 3. Effectiveness, 4. Ease of work, 5. Usefulness, 6. Cost reductions and 7. Decision making [14].

2.3. Partial Least Square (PLS)

Partial Least Square (PLS) is a statistical calculation technique which is used as an alternative method in structural equation models. Partial Least Square (PLS) can be used with a small sample size of 30-100 samples, where PLS can perform calculations using either the original or binary question scales. The PLS approach is widely used in information systems research and can handle both respond and explanatory variables. There are several advantages of using PLS, 1. PLS uses a theoretical and practical approach, 2. Simpler calculations, 3. Ease and speed of providing instant estimates, 4. The PLS model is developed so that there are improved models such as new latent variable models, indicators, inner relations, and elements for relevance [15].

III. RESEARCH METHODOLOGY

This study uses quantitative research methods, emphasizing on certain population samples, where data is collected using measuring instruments. This study uses a survey method with data collection techniques in the form of a questionnaire. In the experimental method, the variables tested are measured using measurement instruments. This is done to see the relationship between the dependent variable and the independent variable.

3.1 Population, Sample and Sampling Technique

In this study, the population used was teenagers using the Gopay Fintech application. The sample is part of the number and characteristics possessed by the population [16]. The sample

of this study is teenagers who use the Gopay application with an age range of 15-24 years who live in Denpasar City.

This study uses cluster sampling techniques and snowball sampling techniques, where cluster sampling techniques are used to determine samples based on regional groups of members of the study population and research subjects are grouped based on area or place of domicile [17]. The snowball sampling technique is used for sampling in a network or chain of relationships, where samples are obtained from a rolling process from one respondent to another [18]. Questionnaire measurement uses a *Likert Scale* 1-4 with data analysis techniques using SEM (Structural Equation Model) analysis. Questionnaire measurement with a *Likert scale* point of 4 is used to eliminate neutral answers. This is done because it has a double meaning, and creates a tendency for respondents to answer neutrally [19]. Whereas the use of a *Likert Scale* of 7 or 13 makes information processing more difficult and it is difficult for respondents to differentiate the scale points.

The population is divided into several parts based on the region with the district level, where the area determined is the city of Denpasar with 4 urban districts in it. Those are East Denpasar, West Denpasar, North Denpasar and South Denpasar. This study uses a minimum sampling size of 30 samples in each regional division [17], where the number of samples to be taken is 120 samples in total.

3.2 Research Hypothesis

a. The Relationship between System Quality and User Trust

H_1: System Quality has a positive effect on Trust

b. The Relationship between System Quality and User Satisfaction

H_2: System Quality has a positive effect on User Satisfaction

c. The Relationship between Information Quality and User Trust

H_3: The Quality of Information has a positive effect on Trust

d. The Relationship between Information Quality and User Satisfaction

H_4: Information Quality has a positive effect on User Satisfaction

e. Relationship between Interface Design Quality and Trust

H_5: Interface Design Quality has a positive effect on trust

f. Relationship between Interface Design Quality and User Satisfaction

H_6: Interface Design Quality has a positive effect on User Satisfaction.

g. The Relationship between Security Quality and Trust

H_7: Security Quality has a positive effect on Trust

h. Relationship between Security Quality and User Satisfaction

H_8: Security Quality has a positive effect on User Satisfaction

i. Relationship between Trust and User Satisfaction

H_9: Trust has a positive effect on User Satisfaction

3.3 Measurement Variable

The SEM (Structural Equation Model) analysis method has 2 types of variables, latent variables and dependent variables. Latent variables are key variables or main variables in SEM. There are 2 types of latent variables, exogenous and endogenous variables. The exogenous latent variables in this research are Trust, and User Satisfaction, while the endogenous latent variables in this study are System Quality, Information Quality, Interface Design Quality, and security. Observable variables are indicator variables which can be observed and measured empirically, and are the effects or measures of latent variables. In this study, measurements are carried out using a questionnaire.

3.4 Research Flow

The following is an overview of the research design in this study.

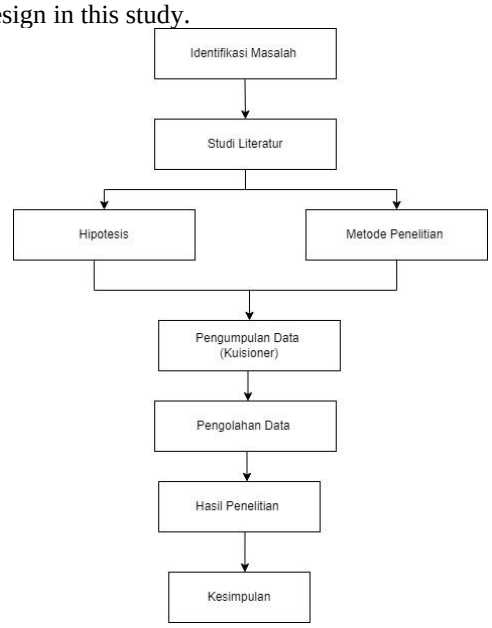

Figure 3. Research Design

IV. RESULTS AND DISCUSSION

4.1 Validity Test & Reliability Test

The validity test is carried out to determine the validity of the questionnaire for each variable. The reliability test is carried out to find out whether the questionnaire which has been made can be

trusted in conveying or providing information which occurrs, as well as this questionnaire so that it can be relied upon in research conducted if the same research is carried out repeatedly.

4.2 Descriptive statistics

Descriptive statistical analysis provides an overview of each research variable, an overview given in general which is seen from the average value (mean), standard deviation, maximum, and minimum values. The average or mean value is the sum of the values of all data divided by the amount of existing data. The standard deviation is the root of the squared sum of the difference between the data values and the average divided by the amount of data present [20]. To measure how wide the deviation or spread of data values is, the standard deviation value is used as seen from the average or mean value. There are six variables used in this study with a sample of 120. Based on the results of the descriptive statistics test below, it can be seen in the variables X1 to Y2 based on the distribution of existing data on the indicators. Variables X1 to Y2 have a minimum value of 1 and 2 and a maximum value of 4, which means that each indicator in the variables X1 to Y2 is the lowest answered with a score of 1 and 2 and the highest answered with a score of 4. Based on the test results obtained, it is stated that the standard deviation value of each variable tested has a lower value than the mean (mean). This shows that each variable tested in this study is homogeneous, it is said that the data in these variables are increasingly gathering at their mean value, where the average value can be used as a good representation or picture of the entire data.

Table 1. Descriptive Statistical Analysis Test Results

Descriptive Statistics						
Variables		N	Min	Max	Mean	Std. Deviation
X1	X1.1	120	1	4	3,067	0,588
	X1.2	120	2	4	3,167	0,596
	X1.3	120	1	4	3,225	0,651
	X1.4	120	1	4	3,417	0,627
X2	X2.1	120	2	4	3,075	0,635
	X2.2	120	2	4	3,017	0,658
	X2.3	120	2	4	3,008	0,665
	X2.4	120	2	4	3,117	0,648
X3	X3.1	120	1	4	3,092	0,592
	X3.2	120	2	4	3,042	0,569
	X3.3	120	2	4	3,017	0,562
	X3.4	120	2	4	3,1	0,583
X4	X4.1	120	2	4	3,258	0,57
	X4.2	120	2	4	3,267	0,573
	X4.3	120	2	4	3,242	0,5
Y1	Y1.1	120	2	4	3,125	0,509
	Y1.2	120	2	4	3,183	0,547
	Y1.3	120	2	4	3,208	0,531
	Y1.4	120	2	4	3,25	0,487
	Y1.5	120	2	4	3,167	0,471
Y2	Y2.1	120	2	4	3,192	0,488
	Y2.2	120	2	4	3,108	0,462
	Y2.3	120	2	4	3,133	0,427
	Y2.4	120	2	4	3,117	0,451
	Y2.5	120	2	4	3,141	0,488

4.3 Respondent Demographic Data

Respondent characteristic data can be seen in the table below.

Table 2. Respondent Demographics

Category	Information	Frequency	Percentage
Age	15-17	3	2,5%
	18-20	15	12,5%
	21-22	53	44,2%
	23-24	49	40,8%
Gender	Man	52	43,3%
	Woman	68	56,7%
Region	West Denpasar	30	25%
	East Denpasar	30	25%
	North Denpasar	30	25%
	South Denpasar	30	25%
How long to use OVO	< 1 Year	61	50,8%
	1 < 3 Years	50	41,7%
	3 < 5 Years	8	6,7%
	> 5 Years	1	0,8%

The distribution of the above data was carried out by distributing questionnaires online and obtaining a total of 120 respondents who were active Gopay users and met the specified respondent criteria. Respondents in this research were more dominated by women where female respondents dominated with a percentage of 56.7% Questionnaires were distributed in four research areas where the average respondent as a Gopay application user was less than 1 year.

4.4 Results of Data Processing

Inner Model Design

The design of the Inner Model is a picture of the relationship between latent variables based on the research hypothesis. In this research, designing the Inner Model uses smartPLS 3.0.

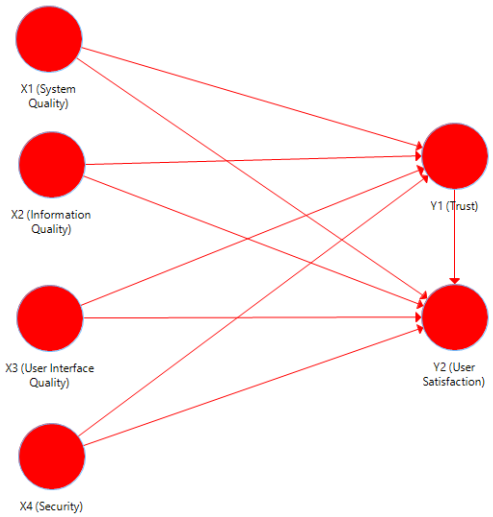

Figure 4. Inner Model Design

Outer Model Design

In designing the Outer Model, latent variables are reflected by the observed variables. This

happens because the design of the Outer Model shows a picture of the relationship between latent variables and observed flowing variables. In designing the Outer Model, researchers use smartPLS 3.0.

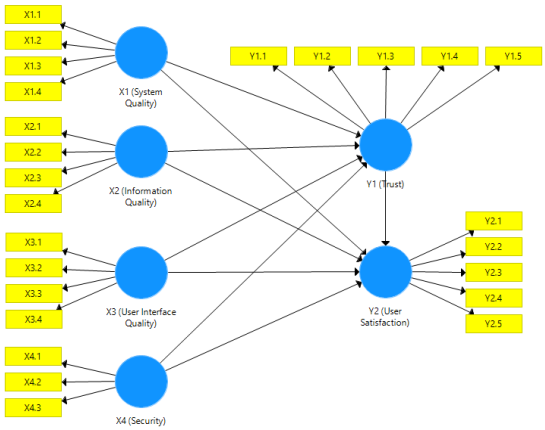

Figure 5. Outer Model Design

Model Evaluation

This evaluation is carried out by testing the Inner Model and Outer Model using smartPLS 3.0.

1. Outer Model Testing

In the Outer Model test, researchers use the help of smartPLS 3.0 software. In the Outer Model, there are results from factor loading, where the value of the loading factor shows the relationship between the indicator and the construct.

a) Convergent Validity

Convergent validity is a factor loading value which is used to measure whether an indicator is valid or not in reflecting its latent variable. In this research, the limit of 0.7 is used as the minimum limit of the factor loading value [21].

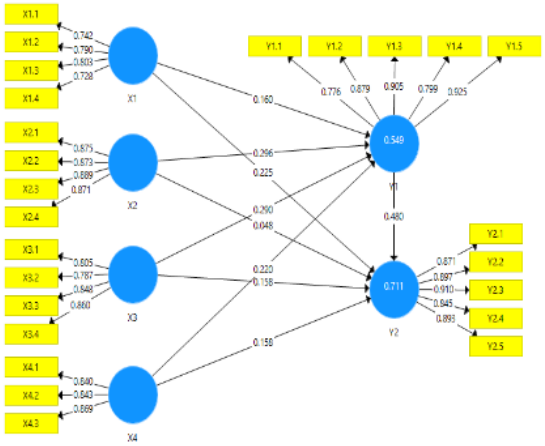

Figure 6. PLS Models

From the results of data processing with smartPLS 3.0, it can be seen in Figure 4.3 above that there are no indicators which have a loading factor value below 0.7, which means that each indicator has a high level of validity because it has a loading factor value greater than 0.7 so that this indicator is declared to meet convergent validity.

Table 3. Output Value of Loading Factor X

X1		X2	
X1.1	0,742	X2.1	0,875
X1.2	0,790	X2.2	0,873
X1.3	0,803	X2.3	0,889
X1.4	0,728	X2.4	0,871
X3		**X4**	
X3.1	0,805	X4.1	0,840
X3.2	0,787	X4.2	0,843
X3.3	0,848	X4.3	0,869
X3.4	0,860		

Table 4. Output Value of Loading Factor Y

Y1		Y2	
Y1.1	0,776	Y2.1	0,871
Y1.2	0,879	Y2.2	0,897
Y1.3	0,905	Y2.3	0,910
Y1.4	0,799	Y2.4	0,845
Y1.5	0,925	Y2.5	0,893

b) Discriminant Validity

It is used to find out if the construct has sufficient value. This is because the value of the intended construct must be greater than the loading value and other constructs. In the cross loading test, the intended indicator must show a higher value compared to indicators in other constructs. Below is a table of cross loading values or calculation results on the discriminant validity test.

Table 5. Output Value of Cross Loading

	X1	X2	X3	X4	Y1	Y2
X1.1	0,742	0,429	0,21	0,243	0,344	0,395
X1.2	0,79	0,422	0,264	0,119	0,338	0,461
X1.3	0,803	0,538	0,327	0,13	0,405	0,403
X1.4	0,728	0,354	0,217	0,115	0,346	0,456
X2.1	0,543	0,875	0,474	0,308	0,504	0,564
X2.2	0,532	0,873	0,471	0,388	0,56	0,53
X2.3	0,456	0,889	0,62	0,42	0,619	0,638
X2.4	0,475	0,871	0,582	0,39	0,624	0,57
X3.1	0,317	0,531	0,805	0,328	0,507	0,568
X3.2	0,223	0,457	0,787	0,227	0,433	0,407
X3.3	0,228	0,539	0,848	0,259	0,469	0,527
X3.4	0,321	0,502	0,86	0,286	0,561	0,475
X4.1	0,074	0,298	0,243	0,84	0,369	0,412
X4.2	0,177	0,392	0,328	0,843	0,357	0,392
X4.3	0,236	0,406	0,291	0,869	0,476	0,476
Y1.1	0,373	0,59	0,556	0,436	0,776	0,655
Y1.2	0,375	0,53	0,504	0,39	0,879	0,684
Y1.3	0,466	0,597	0,538	0,439	0,905	0,7
Y1.4	0,323	0,506	0,462	0,322	0,799	0,565
Y1.5	0,453	0,603	0,511	0,445	0,925	0,756
Y2.1	0,515	0,616	0,582	0,497	0,702	0,871
Y2.2	0,553	0,58	0,56	0,434	0,764	0,897
Y2.3	0,476	0,57	0,516	0,493	0,684	0,91
Y2.4	0,449	0,519	0,455	0,334	0,595	0,845
Y2.5	0,474	0,616	0,54	0,458	0,716	0,893

In table 5 above, the output results of the cross loading values show that each intended construct has a greater value than the constructs in the other blocks, which means that each indicator tested in this study has met good discriminant validity in the preparation of each variable.

c) Composite Reliability is used to measure the reliability value of a target variable. Good composite reliability can be seen based on the score produced after testing. In table 4.8 below, it shows the composite reliability value for all constructs is above > 0.7, so it can be concluded that all the tested constructs have good reliability. The following are the results of the composite reliability test.

Table 6. Output Composite Reliability

	Composite Reliability
X1 (System Quality)	0,850
X2 (Information Quality)	0,930
X3 (Interface Design Quality)	0,895
X4 (Security Quality)	0,887
Y1 (Trust)	0,933
Y2 (User Satisfaction)	0,947

2. Inner Model Testing

The Inner Model is used to predict causality relationships (cause and effect relationships). The inner model is a structural model which connects between variables, both latent variables and variables which cannot be measured directly. In testing, the inner model is evaluated using the R-square value where the higher the R-square value, the better the proposed research model. Below is the R-square output from the inner model test.

Table 7. R-Square value output

	R - Square
Y1 (Trust)	0,549
Y2 (User Satisfaction)	0,711

Based on output table 7 above, it is known that the R-Square value for trust is 0.549. This means that the percentage of user trust variables only affects 54.9% and the remaining 45.1% is influenced by other variables. The R-Square value for user satisfaction is 0.711 which means that the presentation variable only influences 71.1% while the remaining 28.9% is influenced by other variables.

Hypothesis test

Testing the hypothesis in this study uses the Bootstrapping method with the help of smartPLS 3.0 software. The results obtained from bootstrapping are by looking at the results of the path coefficients. Path coefficients are used to show the direct effect of a variable, either negative or positive influence. In the T test statistic, it is known if the $t_{statistical}$ value is > t_{table} (1.96), then the hypothesis is accepted [22]. Below is the boot strapping output which is described in table 4.9.

Table 8. Boostrap Result Values

No		Original Sample (O)	$t_{statistic}$
1	**X1->Y1**	0.16	2.121
2	**X1->Y2**	0.225	4.107
3	**X2->Y1**	0.296	3.575
4	**X2->Y2**	0.048	0.747
5	**X3->Y1**	0.29	3.215
6	**X3->Y2**	0.158	1.821
7	**X4->Y1**	0.22	3.262
8	**X4->Y2**	0.158	2.412
9	**Y1->Y2**	0.48	3.879

Based on the table above, the following is a description of the significant research results of the independent variables on the dependent variables.

1. Hypothesis 1

H1: **System Quality has a positive effect on Trust.**

Based on table 8 above, it shows that the variable X1 (system quality) has a positive effect on the variable Y1 (trust) because it has a value of 0.16 and the variable X1 (system quality) has a significant relationship to Y1 (trust). The results of the $t_{statistical}$ test show that the number is > 1.96, which is 2.12, so it can be concluded that H1 is acceptable.

2. Hypothesis 2

H2: **System Quality has a positive effect on User Satisfaction**

Based on table 8 above, it shows that the variable X1 (system quality) has a positive effect on the variable Y2 because it has a value of 0.22. From the results of the $t_{statistical}$ test, it was stated that the variable X1 (system quality) to Y2 (user satisfaction) has a significant relationship, with a value > 1.96, 4.10, so it can be concluded that H2 is acceptable.

3. Hypothesis 3

H3: **Information Quality has a positive effect on Trust**

Based on table 8 above, it shows that the variable X2 (information quality) has a positive effect on the variable Y1 (trust) because it has a value of 0.29. From the results of the $t_{statistical}$ test, it is stated that the variable X2 (information quality) to Y1 (trust) has a significant relationship, with a value of > 1.96 which is

3.57, so it can be concluded that H3 is acceptable.

4. Hypothesis 4

H4: **Information Quality has a positive effect on User Satisfaction**

Based on table 8 above, it shows that variable X2 (information quality) has a positive effect on variable Y2 (user satisfaction) because it has a value between 0 and 1, which is 0.74. From the results of the $t_{statistical}$ test, it is stated that the variable X2 (information quality) to Y2 (user satisfaction) does not have a significant relationship, with a value < 1.96, which is 0.74. So, it can be concluded that H4 is rejected, because it is below 1.96, according to the statistical calculation value of the T test. The results of this study indicate that the quality of information available at Fintech Gopay has no effect on the satisfaction of Gopay fintech users. This is supported by field data from the results of filling out questionnaires by respondents.

5. Hypothesis 5

H5: **Interface Design Quality has a positive effect on Trust**

Based on table 8 above, it shows that the variable X3 (Interface Design Quality) has a positive effect on the variable Y1 (Trust) because it has a value of 0.29. From the results of the $t_{statistical}$ test, it is stated that the variable X3 (Interface Design Quality) to Y1 (Trust) has a significant relationship, with a value > 1.96, which is 3.21, so it can be concluded that H5 is acceptable.

6. Hypothesis 6

H6: **Interface Design Quality has a positive effect on User Satisfaction**

Based on table 8 above, it shows that variable X3 (Interface Design Quality) has a positive effect on variable Y2 (user satisfaction) because it has a value of 0.15, but the results of the $t_{statistical}$ test of variable X3 (Interface Design Quality) on Y2 (user satisfaction) show that X3 to Y2 has no significant relationship. This can be seen from the test results which show the number < 1.96, which is 1.82. So it can be concluded that H6 is rejected, because it is below 1.96 according to the statistical calculation value of the T test. The results of this study indicate that the quality of the existing interface design at Fintech Gopay does not affect the satisfaction of Fintech Gopay users. This is supported by field data from the results of filling out questionnaires by respondents.

7. Hypothesis 7

H7: **Security has a positive effect on Trust**

Based on table 8 above, it shows that the variable X4 (security) has a positive effect on the variable Y1 (trust) because it has a value of 0.22. Based on the results of the $t_{statistical}$ test, it is stated that the variable X4 (security) to Y1 (trust) has a significant relationship, with a value of > 1.96, which is 3.26. So it can be concluded that H7 is acceptable.

8. Hypothesis 8

H8: **Security Quality has a positive effect on User Satisfaction**

Based on table 8 above, it shows that variable X4 (security quality) has a positive effect on variable Y2 (user satisfaction) because it has a value of 0.15. Based on the test results, variable X4 (security) to Y2 (user satisfaction) has a significant relationship. This can be seen from the results of the $t_{statistical}$ test which shows the number > 1.96, which is 2.41. So it can be concluded that H8 is acceptable.

9. Hypothesis 9

H9: **Trust has a positive effect on User Satisfaction**

Based on table 8 above, it shows that the variable Y1 (trust) has a positive effect on the variable Y2 (user satisfaction) because it has a value of 0.48. From the results of the $t_{statistical}$ test, it is stated that the variable Y1 (trust) to Y2 (user satisfaction) has a significant relationship, with a value of > 1.96, which is 3.87. So it can be concluded that H9 is acceptable.

4.5 Repression of Research Results Model

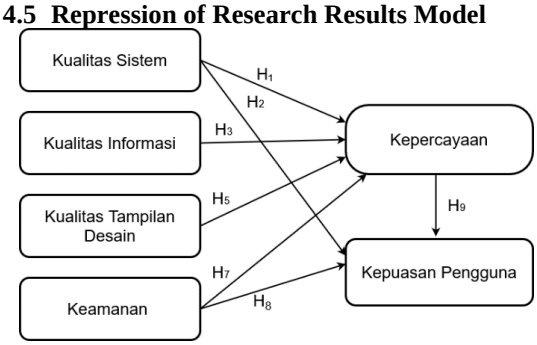

Figure 7. Repression of the Research Result Model

Based on the results of the research data processing above, a new model is described that is formed. This new model is formed after going through model evaluation tests and hypothesis testing. There are three (3) rejected hypotheses and ten (10) accepted hypotheses. The following is a description of the new model from the research results above.

1. Hypothesis 1 (X1->Y1) **is accepted**. The system quality variable has a positive effect on trust in the use of Gopay Fintech and shows a significant relationship, which means that the system quality variable affects user trust in using the Gopay Fintech application, where the better the quality of the system owned by Gopay, the better user trust in the Gopay application has also increased. System quality can include access speed, ease of access and system security.

2. Hypothesis 2 (X1->Y2) **is accepted**. System quality variable has a positive effect on user satisfaction or user satisfaction, and has a significant influence on the relationship between variables. This shows that the quality of the system affects user satisfaction in using Fintech Gopay. Good system quality such as speed of access, easy-to-use applications and less frequent bugs also support user satisfaction in using this application. The better the quality of the system itself, the user satisfaction will also increase.
3. Hypothesis 3 (X2->Y1) **is accepted**. The information quality variable has a positive effect on trust or user trust, and has a significant influence on the relationship between the variables. This shows that good quality information will increase user trust. Accurate and clear information will certainly be taken into consideration by users in using an application.
4. Hypothesis 4 (X2->Y2) **is rejected**. The information quality variable has a positive effect on the user satisfaction variable in the use of the Gopay Fintech application, but does not provide a significant relationship, this indicates that there is a positive relationship from X2 to Y2 but not too influential. This indicates that the quality of information (information quality) on Fintech Gopay cannot always affect user satisfaction in using Fintech Gopay.
5. Hypothesis 5 (X3->Y1) **is accepted**. The interface design quality has a positive effect on user trust, and has a significant relationship between variables, which means the quality of the interface design quality affects user trust in using the Gopay Fintech application.
6. Hypothesis 6 (X3->Y2) **is rejected**. The interface design quality has a positive effect on user satisfaction in using the gopay fintech application but does not provide a significant relationship. This shows that there is a positive relationship from X3 to Y2 but not too influential. Based on these data, the interface design quality at Fintech Gopay cannot always affect user satisfaction in using Fintech Gopay.
7. Hypothesis 7 (X4->Y1) **is accepted**. The security variable has a positive effect on trust and has a significant influence on the relationship between the variables. This shows that security affects user trust in using Fintech Gopay. Gopay is a Financial Technology platform which is used as a medium for transactions where security is a very important factor to increase user trust. The more secure and does not cause problems in transactions, it will further increase user trust.
8. Hypothesis 8 (X4->Y2) **is accepted**. The security variable has a positive effect on trust and has a significant influence on the relationship between the variables. This shows that security affects user satisfaction in using Fintech Gopay. System security is measured by a system that has protection against criminal activity such as: damage, data theft and loss. If criminal risks in transactions can be avoided, it will create user satisfaction in transactions.
9. Hypothesis 9 (Y1->Y2) **is accepted**. The trust variable has a positive effect on user satisfaction in using the Gopay Fintech application, and provides a significant relationship. This shows that there is a positive relationship from Y1 to Y2 and gives effect between the variables. If a trust can be created then satisfaction will be created for the user, which means that the greater the level of user trust, the better the user satisfaction.

V. CONCLUSION

Based on the research which has been done, the research results have been obtained from the 9 hypotheses proposed. There are 7 accepted hypotheses. The system quality variable has a positive effect on trust. System quality variable has a positive effect on user satisfaction. Variable of information quality has a positive effect on user trust. The variable of interface design quality has a positive effect on trust. The security variable has a positive effect on trust. Security variable has a positive effect on user satisfaction. The trust variable has a positive effect on user satisfaction.

There are 2 hypotheses which are rejected and do not have a significant effect on Gopay Fintech users. The variable of information quality has a positive effect on user satisfaction but does not have a significant relationship. The variable of interface design quality has a positive effect on user satisfaction but does not have a significant relationship. Based on the rejected hypothesis, it is stated that this variable has a positive but does not have significant influence on the satisfaction of Gopay Fintech users.

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