

THE EFFECT OF SECURITY, PROMOTION AND CUSTOMER LOYALTY ON THE DECISION TO USE GOPAY ON EMPLOYEES AT PT. BAKRIE PANGRIPTA LOKA CAKUNG, EAST JAKARTA

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Abstract - This study aims to determine the effect of security on the decision to use GoPay, the effect of promotion on the decision to use GoPay, the effect of customer loyalty on the decision to use GoPay, and to determine the effect of security, promotion and customer loyalty on the decision to use GoPay on employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta.

This research strategy uses quantitative research with a descriptive approach. The sampling technique is generally carried out randomly, data collection is a research instrument, data analysis is quantitative / statistical with the aim of testing the hypothesis that has been applied. This study uses a descriptive approach with the aim of describing the object of research or research results. The population in this study were 80 employees of PT Bakrie Pangripta Loka who used Go-Pay. This study determines the place of research at PT. Bakrie Pangripta Loka, because the research location is easy to reach and quite close. The sample is the entire population of employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta, as many as 80 people. The data source in this study is the primary data source, which is obtained through a questionnaire. Data collection was carried out by researchers by distributing questionnaires through google form media.

The results of this study indicate that partially Security affects GoPay Use Decisions, Promotion does not affect GoPay Use Decisions, Customer Loyalty affects GoPay Use Decisions. Meanwhile, simultaneously it shows that security, promotion and customer loyalty affect the decision to use GoPay for employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta..

Keywords: Security, Motivation, Compensation and Employee Work Achievement

Abstrak– Penelitian ini bertujuan untuk mengetahui pengaruh keamanan terhadap keputusan penggunaan GoPay, pengaruh promosi terhadap keputusan penggunaan GoPay, pengaruh loyalitas pelanggan terhadap keputusan penggunaan GoPay, serta untuk mengetahui pengaruh keamanan, promosi dan loyalitas pelanggan terhadap keputusan penggunaan GoPay pada karyawan di PT. Bakrie Pangripta Loka Cakung Jakarta Timur.

Strategi penelitian ini menggunakan penelitian kuantitatif dengan pendekatan deskriptif. Teknik pengambilan sampel pada umumnya dilakukan secara random, pengumpulan data merupakan instrument penelitian, analisis data bersifat kuantitatif/statistic dengan tujuan untuk menguji hipotesis yang telah diterapkan. Penelitian ini menggunakan pendekatan deskriptif dengan tujuan untuk

mendeskripsikan objek penelitian ataupun hasil penelitian. Populasi dalam penelitian ini adalah karyawan/karyawati PT. Bakrie Pangripta Loka sebanyak 80 orang yang menggunakan Go-Pay. Penelitian ini menetapkan tempat penelitian di PT. Bakrie Pangripta Loka, karena lokasi penelitian tersebut mudah dijangkau dan cukup dekat. Yang menjadi sampel adalah seluruh populasi karyawan di PT. Bakrie Pangripta Loka Cakung Jakarta Timur sebanyak 80 orang. Sumber data dalam penelitian ini yaitu sumber data primer, yang diperoleh melalui Kuesioner. Pengumpulan data yang dilakukan oleh peneliti yaitu dengan menyebarkan kuesioner melalui media *google form*.

Hasil penelitian ini menunjukkan bahwa secara parsial Keamanan berpengaruh terhadap Keputusan Penggunaan GoPay, Promosi tidak berpengaruh terhadap Keputusan Penggunaan GoPay, Loyalitas Pelanggan berpengaruh terhadap Keputusan Penggunaan GoPay. Sedangkan secara simultan menunjukkan bahwa keamanan, promosi dan loyalitas pelanggan berpengaruh terhadap keputusan penggunaan GoPay pada karyawan di PT. Bakrie Pangripta Loka Cakung Jakarta Timur

Kata kunci : Keamanan, Promosi, Loyalitas Pelanggan dan Keputusan Penggunaan

I. PRELIMINARY

Currently, technology in the economic sector and funding is increasing. In ancient times, people had to transact directly which of course would take time and effort. At present, almost everything can be done by hand and your gadget, such as checking deposit rates, transacting online, transferring with mobile banking applications and so on. Now, there are also those who are popular as fintech or an abbreviation of financial technology. Fintech is very popular among the media and for those who are active in the technology sector

A total of 651 respondents, 83.3% used GoPay, and 81.4% used OVO. Then using DANA 68.2%, and LinkAja 53%. In a row, users of Doku, Jenius, Paytren, iSaku, Sakuku, and Uangku were 19.7%, 16.7%, 13.2%, 12.1%, 10.3%, and 6.3% respectively. "More than 80% of people use GoPay and OVO with competitive usage percentages," he was quoted as saying in the DailySocial report, yesterday (26/11/19). 84.5% of female respondents used GoPay, while male respondents were 82.3%. Male users who use OVO services are 82.8%, and female users are 79.5%.

Table 1.1
Correspondent Data for the Use of Digital Wallets

Fintech name	Number of Percentages per Fintech	Number of Overall Correspondents
GOPAY	83.3%	651 CORRESPONDENTS
OVO	81.4%	
FUND	68.2%	
LINKAJA	53%	
DOKU	19.7%	
GENIUS	16.7%	
PAYTREN	13.2%	
ISAKU	12.1%	
SAKUKU	10.3%	
MY MONEY	6.3%	

Source: www.google.com

Public awareness regarding OVO services (99.5%) is higher than GoPay (98.5%). Meanwhile DANA and LinkAja gained 98.3% and 84.6% respectively. Interestingly, DANA was only present in the middle of last year. The reason respondents used digital wallet services was because they believed in their products (81.6%). Then, they want to use fintech payment products because they need it (72.2%) and are considered rich in benefits (72.9%). Users also rated the digital wallet as easy to use (68.3%) and save time (66.2%). Others use this payment fintech because it has complete services (32.8%).

1.1. Formulation of the problem

Based on the above background, it can be concluded that the problem formulation of this study is as follows:

1. Does security affect the decision to use GoPay for employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta?
2. Does promotion affect the decision to use GoPay for employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta?
3. Does customer loyalty affect the decision to use GoPay for employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta?
4. Does security, promotion and customer loyalty affect the decision to use GoPay for employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta?

1.2. Research purposes

Based on what has been stated in the formulation of the problems previously mentioned, therefore the objectives of this study are to be put forward as follows:

1. To find out the effect of security on the decision to use GoPay on employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta.
2. To find out the effect of promotion on the decision to use GoPay on employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta.
3. To determine the effect of customer loyalty on the decision to use GoPay for employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta.
4. To determine the effect of security, promotion and customer loyalty on the decision to use GoPay on employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta.

II. LITERATURE REVIEW

2.1. Marketing Management

Kotler and Keller (2016: 27) who say that marketing management is an art and science in selecting target markets and getting, maintaining, and growing customers through, creating, delivering, and communicating superior customer value. Sofjan Assauri (2013: 12) the definition of marketing management is the activity of analyzing, planning, implementing and controlling programs that are structured in the formation, development and maintenance of the advantages of exchanges or transactions through target markets with the hope of achieving organizational (company) goals in the long term.

2.2. Definition of Security

The safety factor for the convenience of buyers towards online sellers is related to the ability of online sellers to ensure transaction security and to ensure that transactions will be processed after payment is made by the buyer. This ability is related to the existence of online sellers. As technology develops, technology-based fraud mode in online shops also develops. On online shop sites, many fictional online sellers market fictional products as well. A buyer must first check the seller's presence. According to Nuseir et al (2010), security can have different meanings for everyone and in different contexts when shopping online

2.3. Definition of Promotion

Promotion according to Tjiptono (2008: 219) is a form of marketing communication. What is meant by marketing communication is marketing activity which seeks to disseminate information, influence / persuade, and / or remind the target market of the company for its products to be willing to accept, buy, and be loyal to the products offered by the company concerned. According to Lupiyoadi (2009: 120) argues that promotion is one of the variables in the marketing mix which is very important for companies to implement in marketing service products.

2.4. Understanding Customer Loyalty

Loyalty according to Kotler and Keller (2009: 139) is a customer commitment to a brand and supplier, based on a positive attitude and is reflected in consistent purchases. Customer loyalty according to Swastha (1999) actually comes from brand loyalty which reflects customer loyalty to a particular brand. Customer loyalty can be formed when the customer is satisfied with the brand or level of service received, and intends to continue the relationship. (Selnes, 1993). Customer loyalty according to Swastha (1999) actually comes from brand loyalty which reflects customer loyalty to a particular brand. Customer loyalty can be formed when the customer is satisfied with the brand or level of service received, and intends to continue the relationship. (Selnes, 1993)

2.5. Definition of Use Decisions

The decision to use services or better known as purchasing decisions is part of consumer behavior and is explained by Jogiyanto (2007: 118) in the theory of reasoned action that the constructs of behavioral attitudes and subjective norms affect one's behavioral intentions and also affect one's behavior constructs. In this case, someone's behavior can be interpreted as buying or using a product. The purchase decision according to Kotler and Armstrong (2012: 154) is a purchasing decision about the choice of brand to buy, but two factors can be between purchase intention and purchase decision.

2.6. Relationship Between Variables

2.6.1. Effect of Security on Usage Decisions

Security according to GJ Simons in Budi Rahardjo (2005: 2) says security is how we can prevent cheating or at least detect fraud in an information-based system, where the information itself has no physical meaning. Security in general is a state of freedom from physical and psychological ceders or it can be a state of security and peace.

According to Park and Kim (2006), security is defined as the ability of online stores to control and maintain security over data transactions. Buyers' convenience towards online sellers is related to the online seller's ability to ensure transaction security and ensure transactions will be processed after payment is made by the buyer. The tighter the security offered by the company, the greater the purchasing power of the community and the high level of customer satisfaction. Research conducted by Lutfi Insan Kamil with the title "The Influence of Trust, Security, and Perceptions of Ease of Use on Decisions to Use Gopay". The purpose of this study was to measure the influence of the variables of trust, security, and ease of use of interest in using Gopay. The population of this study were 100 Gopay users in 2019. Based on the purposive sampling method. The data analysis technique used descriptive analysis technique and multiple linear regression. The results of this study indicate that security has a significant effect on the decision to use Gopay.

2.6.2. Effect of Promotion on Use Decisions

Promotion is a company tool in influencing usage decisions. According to Tjiptono (2001), promotion is a marketing activity that intends to inform, influence, persuade and remind the target market to accept, buy and be loyal to the products offered by the company concerned. Promotion is one of the keys to influencing consumers in making use decisions.

The effect of promotion on usage decisions is based on findings according to Fitriani Latief and Dirwan. Promotional activities aim to introduce goods or services to the public. Money is part of daily transaction activities so that the transformation process from conventional money to digital money does not require too many promotional activities but emphasizes the presentation of information related to its convenience and usefulness. This finding also shows that consumers are increasingly critical of a good or service product so that it does not make the promotion factor the only determinant for buying or using a good or service. Promotions that have been carried out by companies are expected to increase usage decisions. This finding also shows that consumers are increasingly critical of a good or service product so that it does not make the promotion factor the only determinant for buying or using a good or service. Promotions that have been carried out by companies are expected to increase usage decisions. This finding also shows that consumers are increasingly critical of a good or service product so that it does not make the promotion factor the only determinant for buying or using a good or service. Promotions that have been carried out by companies are expected to increase usage decisions.

Research conducted by Argitama and Suryoko (2017) The results of this study indicate that promotion has a significant effect on the decision to use gopay.

2.6.3. The Effect of Customer Loyalty on Use Decisions

Significant customer loyalty is closely related to the continuity of the company and to the strong growth of the company in the future, therefore maintaining existing customers is more important than aggressive strategies such as expanding market size by attracting potential customers (Lupiyoadi and Hamdani, 2006: 195). According to Oliver (2007: 392), loyalty is a commitment to survive deeply by carrying out re-purchase / re-subscription with selected products / services consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause behavioral changes. According to Hasan (2008: 83), customer loyalty is a person who buys, especially those who buy regularly and repeatedly. A customer is someone who continuously and repeatedly comes to the same place to satisfy his desires by having a product or getting a service and paying for the product or service. Customer loyalty can be defined as one's loyalty to a particular product or service. In addition, customers who have a high commitment to loyalty will not be affected by various products or services provided by other companies and will continue to use the products or services they chose previously.

Research conducted by Rista Dwi Fitriani with the title "The Relationship Between Switching Barriers and Customer Loyalty in Gojek Online Transportation Service Users". The purpose of this study is to determine the relationship between switching barriers and customer loyalty to users of online transportation services Gojek. The population of this research is 149 users of gopay in 2019. Based on quantitative methods. Technical analysis uses a Likert scale. The results of this study indicate that customer loyalty has a significant effect on the decision to use Gojek transportation services.

2.6.4. The Effect of Security, Promotion and Customer Loyalty on Use Decisions

Security, promotion and customer loyalty greatly determine the decision to use Google. In accordance with the statement of Lamb, Hair, McDaniel (2001: 146), promotion is a plan for optimal use of promotional elements: advertising, public relations, personal selling, and sales promotion.

Buyer's convenience to online sellers is related to the online seller's ability to ensure transaction security and ensure transactions will be processed after payment is made by the buyer. Promotion is one of the keys to influencing consumers in making use decisions. Meanwhile, customer loyalty can be defined as one's loyalty to a particular product or service. In addition, customers who have a high commitment to loyalty will not be affected by various

products or services provided by other companies and will continue to use the products or services they chose previously.

Research conducted by Argitama and Suryoko (2017) The results of this study indicate that Security, Promotion and Customer Loyalty Against the Decision to Use GoPay.

2.7 Hypothesis Development

H1: Security has a positive effect on usage decisions

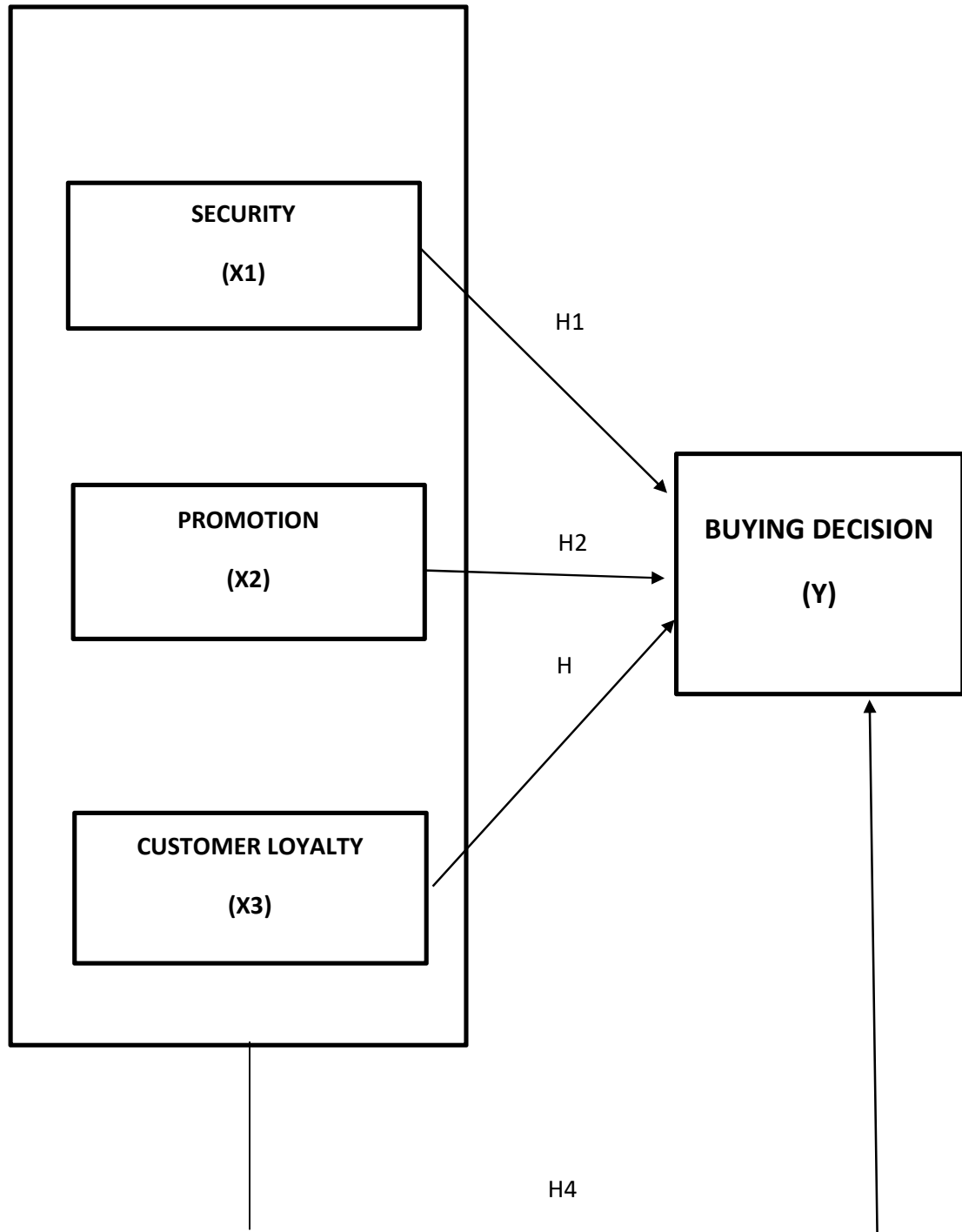
H2: Promotion has a positive effect on usage decisions

H3: Customer loyalty has a positive effect on usage decisions

H4: Security, Promotion, and Customer Loyalty have a positive effect on the decision to use Go-Pay

2.5 Research Conceptual Framework

Figure 2.1
Research Framework



III. RESEARCH METHOD

3.1. Research Strategy

This research uses a quantitative approach with a descriptive approach. The quantitative research method is one type of research whose specifications are systematic, planned, and clearly structured from the start to the making of the research design. According to Sugiyono (2013), quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to research on certain populations or samples, sampling techniques are generally carried out randomly, data collection is a research instrument, data analysis is quantitative / statistical. with the aim to test the hypothesis that has been applied. This study uses a descriptive approach with the aim of describing the object of research or research results.

3.2. Population and Sample Research

Population is not only people but also objects and other natural objects. Population is also not just the amount that is in the object or subject being studied, but includes the characteristics or properties possessed by the subject / object. The population in this study were 80 employees of PT Bakrie Pangripta Loka who used Go-Pay. This study determines the research location at PT, Bakrie Pangripta Loka, because the research location is easy to reach and quite close.

According to Sugiyono (2014: 116) the sample is part of the number and characteristics of the population. While the research sample is a portion of the population taken as a data source and can represent the entire population. The determination of the number of samples used in this study is the census method or saturated samples. Sugiyono (2002: 61-63) says that "saturated sampling is a sampling technique when all members of the population are used as samples. Another term for saturated sample is census ". The sample is the entire population of employees at PT. Bakrie Pangripta Loka Cakung, East Jakarta, as many as 80 people

3.3. Data Analysis Method

3.3.1. Research Instrument Test

In order for the data obtained by distributing questionnaires to be considered valid, it is necessary to test the validity and reliability of the questionnaire on each question point in the questionnaire.

1. Validity test

The validity test is used to show the level of reliability or accuracy of a measuring instrument. Validity shows the degree of accuracy between the data that actually occurs on the object and the data collected by the researcher. Valid means that the instrument can be used to measure what should be measured. In this study, the measuring instrument used was a questionnaire. To find validity, one must correlate the score of each question with the total score of all questions. If it has a correlation coefficient greater than 0.3 then it is declared valid but if the correlation coefficient is below 0.3 then it is declared invalid. In looking for correlation, the authors use the person product moment formula, with the following formula.

2. Reliability Test

Reliability is done to test the level of accuracy of a measuring instrument in research is reliable or not. Reliability test is used for each item of question or statement that is already valid. Instrument reliability testing is intended to ensure that the instrument has stability as a measuring tool so that the level of reliability can produce definite results. If the results of repeated measurements are relative, then the instrument can be declared to have a good reliability weight. Instrument reliability testing was performed using

Cronbach alpha. An instrument is declared reliable if the cronbach alpha coefficient > 0.60 and shows the same results or conclusions when used repeatedly at different times and dimensions (Sugiyono, 2012).

3.5.2. Classic assumption test

The classic assumption test is used to obtain the estimated parameters from the dynamic model used.

1. Normality test

According to Ghozali (2011: 147), the normality test aims to test whether in the regression model, confounding or residual variables have normal distributors. In this study, the normality test will be used by showing One Sample Kolmogrov - Smirnov (KS test) with a significance level of alpha (α) = 5%. If the level of significance is greater than (α) = 5% (0.05) then the data is normally distributed. If the level of significance is less than (α) = 5%, then the data are not normally distributed. If the data is normally distributed, the statistical test used is the academic test. If in testing abnormal data is found, then the step that must be taken is to change the abnormal data into an algorithm, so that normally distributed results are obtained.

2. Heteroscedasticity Test

According to Ghozali (2013: 139) the heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observer to another. If the variance of the residuals from one observer to another is constant, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is a homoscedasticity regression model or heteroscedasticity does not occur because this data collects data that represents various sizes. According to Ghozali (2013: 142), one way to approach the presence or absence of heteroscedasticity is to do the Glejser test. The Glejser test proposes to regress the absolute value of the residuals to independent variables. The probability result is said to be significant if the significant value is above the 5% confidence level.

3. Multicollinearity Test

According to Ghozali (2011: 91) the multicollinearity test aims to test whether the regression model found a correlation between the independent variables. A good regression model should not have a correlation between the independent variables. If the variables are correlated, these variables are not orthogonal. Orthogonal variables are independent variables whose value between the correlation between independent variables is equal to zero.

1. Multicollinearity detection in a model can be seen from several things, including:
The value of the Variance Inflation Factor (VIF) and tolerance.
2. If the Variance Inflation Factor (VIF) value is not more than 10 (VIF is less than 10) and the tolerance value is not less than 0.1 (tolerance is more than 10% or 0.10, then it can be said to be free from multicollinearity.
3. If the Variance Inflation Factor (VIF) is more than 10 then there is multicollinearity.

3.5.3. Determination Coefficient Test (R²)

The coefficient of determination (R²) in essence measures how far the model's ability to explain variations in the independent variable or in other ways, the coefficient of determination serves as a prediction of how much influence the variable (X) contributes simultaneously to the variable (Y). The coefficient of determination is between 0 < R² < 1. The small value (R²) means that the ability of the independent variables to explain the variation in the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the variation in the dependent variable (Ghozali, 2011).

Partial Determination Coefficient

The magnitude of the correlation coefficient (r) of each independent variable used to determine the contribution of the influence of each independent variable on the dependent

variable can be seen from the partial correlation value in the results table from SPSS. To find out the contribution of the influence of each independent variable on the dependent variable, it can be calculated using the following formula:

The effect of security (X1) on (Y) usage decisions where X2 and X3 are constant.

$$KDy1.23 = (ry1.23)^2 \times 100\%$$
$$ry1.23 = \frac{ry1 - (ry2 \cdot ry3 \cdot r123)}{\sqrt{((1 - (ry2)^2) \cdot (1 - (ry3)^2) \cdot (1 - (r123)^2))}}$$

The effect of promotion (X2) on (Y) usage decisions where X2 and X3 are constant.

$$KDy2.13 = (ry2.13)^2 \times 100\%$$
$$ry2.13 = \frac{ry2 - (ry1 \cdot ry3 \cdot r123)}{\sqrt{((1 - (ry1)^2) \cdot (1 - (ry3)^2) \cdot (1 - (r123)^2))}}$$

The effect of customer loyalty (X3) on (Y) usage decisions where X2 and X3 are constant.

$$KDy3.12 = (ry3.12)^2 \times 100\%$$
$$ry3.12 = \frac{ry3 - (ry1 \cdot ry2 \cdot r123)}{\sqrt{((1 - (ry1)^2) \cdot (1 - (ry2)^2) \cdot (1 - (r123)^2))}}$$

Simultaneous Determination Coefficient

The result of the percentage of the dependent variable can be explained by the independent variable which is indicated by the adjusted R square value found in the model summary table after the data is processed by SPSS. The adjusted R square value was chosen in order to avoid bias or errors in data collection on the number of independent variables included in the model. Therefore, many researchers used the adjusted R square value when evaluating which model was the best (Ghozali, 2011).

3.5.4. Hypothesis testing

Partial correlation coefficient test or t test

The t test is used to test the significance of the relationship between variables X and Y, whether X1 (security), X2 (promotion), and X3 (customer loyalty) individually (partially) affect the use decision (Y)

Formulating Hypotheses:

a.) the influence of X1 (security) on Y (decision to use Go-Pay)

H0: $py1.23 = 0$: The population correlation coefficient between security and the decision to use Go-Pay is not significant.

Ha: $py1.23 \neq 0$: The population correlation coefficient between product quality and the decision to use Go-Pay is significant

b.) The effect of X2 (promotion) on Y (Decision to use Go-Pay).

H0: $py2.13 = 0$: The population correlation coefficient between promotion and the decision to use Go-Pay is not significant.

Ha: $py2.13 \neq 0$: The population correlation coefficient between promotion and the decision to use Go-Pay is significant.

c.) The influence of X3 (customer loyalty) on Y (the decision to use Go-Pay).

H0: $py3.12 = 0$: The population correlation coefficient between customer loyalty and the decision to use Go-Pay is not significant.

Ha: $py3.12 \neq 0$: The population correlation coefficient between customer loyalty and the decision to use Go-Pay is significant.

Determine the real level (α) of 5% (0.05)

Test criteria: H0 is rejected, if the significance $t < 0.05$

Ha is accepted, if Significance $t \geq 0.05$

Calculating the value of Significance t is obtained by computerized calculations using the SPSS version 25.0 program.

Conclusion.

Simultaneous Correlation Coefficient Test (Test F)

In this study, the F test was used to determine the significance level of the influence of the independent variables together (simultaneously) on the dependent variable.

Formulating Hypotheses:

a.) The effect of X1 (security), X2 (promotion), and X3 (customer loyalty) on Y (the decision to use Go-Pay).

H0: $\rho_{123} = 0$: The population correlation coefficient between security, promotion, and customer loyalty and the decision to use Go-Pay is not significant.

Ha: $\rho_{123} \neq 0$: The population correlation coefficient between security, promotion, and customer loyalty and the decision to use Go-Pay is significant.

Determine the real level (α) of 5% (0.05)

Testing Criteria: H0 is rejected, if Significance F = 0.05

Ha is accepted, if Significance F \neq 0.05

Calculating the value of significance F was obtained by computerized calculations using the SPSS version 25.0 program.

Conclusion.

If the results of hypothesis testing, either partially or simultaneously H0 are rejected, in other words the population correlation coefficient is significant, it means that the value of KD can be used to explain the effect of changes in independent variables on the dependent variable.

IV. RESULTS AND DISCUSSION

4.1. Description of Research Object

PT. Bakrie Pangripta Loka is an integrated property company with a total of three business units, city property, residential, hotel and resort. PT. Bakrie Pangripta Loka has successfully built various city properties, real estate, level hotels, world-class hotels and resorts in strategic and prestigious locations in Indonesia. PT. Bakrie Pangripta Loka is also an integrated property company that implements good corporate policies in its company and has received an ISO 9001: 2008 certificate for its quality management system. PT Bakrie Pangripta Loka has also committed to implementing corporate social policies by offering added value to shareholders and the community. PT. Bakrie Pangripta Loka is located in a developing area at Sentra Primer residence Cakung Jakarta Tim

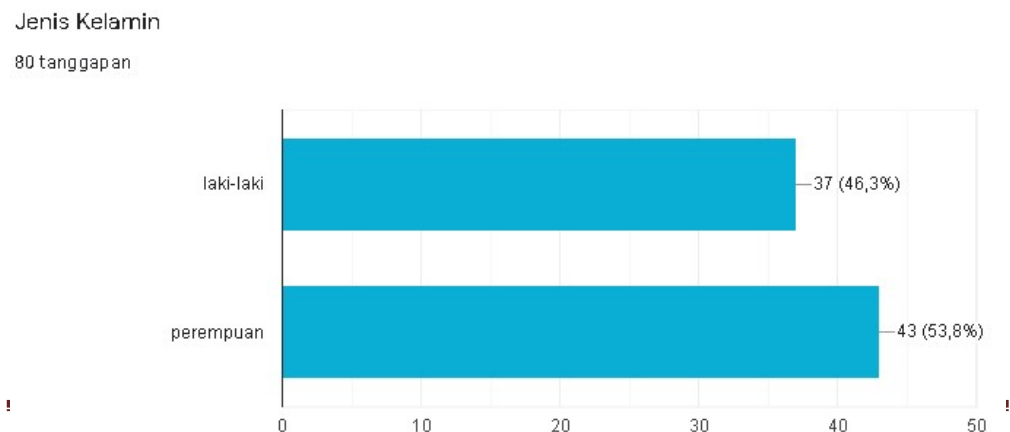
4.2. Respondent Description

The following is a description of the identity of the research respondents consisting of gender, age, occupation, and buying gopay:

4.2.1 Respondents' Description by Gender

The results of the respondent description test based on gender are described in Figure 4.1 as follows:

Figure 4.1
Respondent Data Based on Gender



Based on Figure 4.1 above, which presents the characteristics of the respondent when viewed from the percentage of gender. Respondents of this study were 80 employees. The male gender was 37 employees or 46.3%, while the female gender was 43 employees or 53.8%.

4.2.2 Respondents' Description by Age

The results of the respondent's test based on age are described in Figure 4.2 as follows:

Figure 4.2
Respondent Data Based on Age

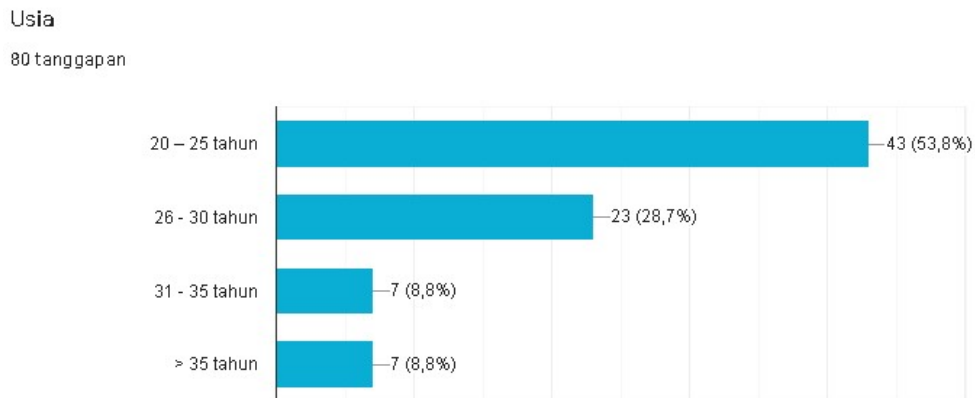


Figure 4.2 above presents the characteristics of the respondent when viewed from the age percentage with 80 employees. 43 employees (53.8%) 20-25 years old, 23 employees 26-30 years old (28.7%), 7 employees 31-35 years old (8.8%), over 35 years old as many as 7 employees (8.8%).

4.2.3 Respondents' Descriptions by Occupation

The results of the job description test results are described in Figure 4.3 as follows:

Figure 4.3
Respondent Data by Occupation

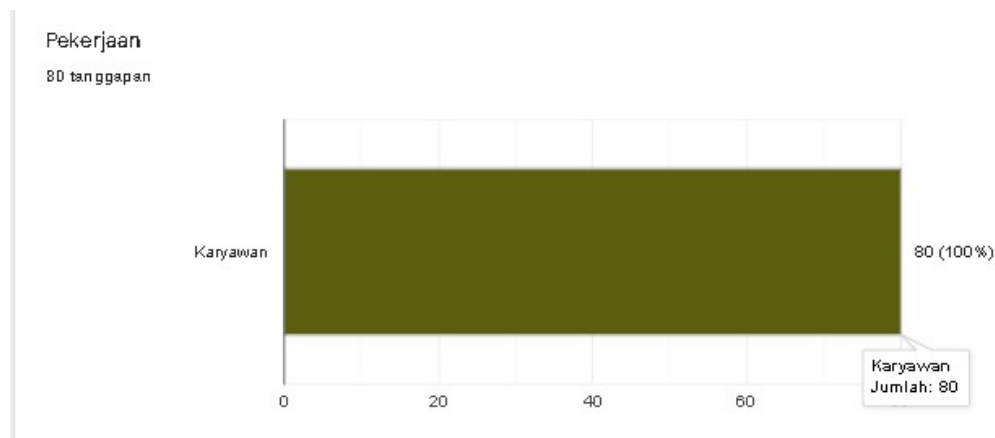


Figure 4.3 above presents the characteristics of the respondents when viewed from the percentage of types of work with the number of respondents as many as 80 employees. Accounting as many as 3 employees (3.8%), finance 1 employee (1.1%), staff 9 employees

(11.3%), internship students 9 people (11.3), marketing 2 employees (2.5%) , receptionist 1 employee (1.1%).

4.2.4 Description of Respondents Based on Gopay Purchases

The results of the respondent description test based on the purchase of GoPay are described in Figure 4.4 as follows:

Figure 4.4
Respondent Data Based on Gopay Purchases

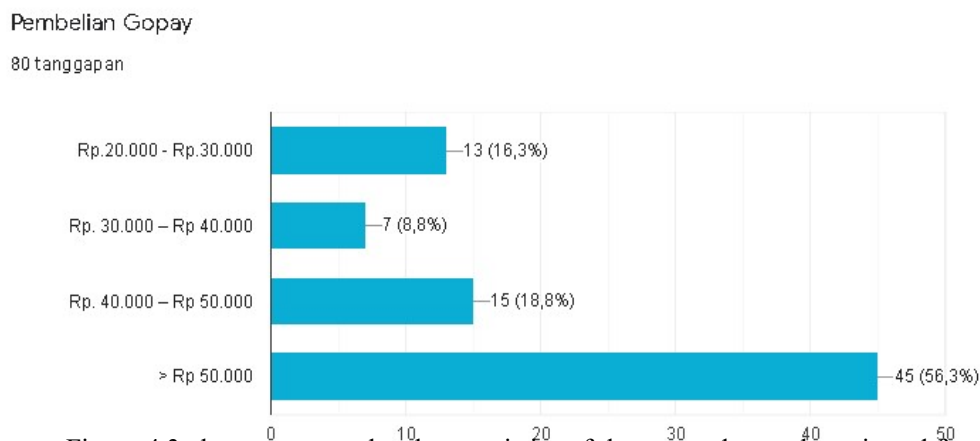


Figure 4.3 above presents the characteristics of the respondents when viewed from the percentage of gopay purchases with the number of respondents as many as 80 employees. Purchases of IDR 20,000-IDR 30,000 for 13 employees (16.3%), IDR 30,000-IDR 40,000 for 7 employees (8.8%), IDR 40,000-IDR 50,000 for 15 employees (18.8%), above Rp. 50,000 45 employees (56.3%).

4.3 Instrument Test

4.3.1 Validity test

The validity test was processed using a computer with the SPSS version 26.0 program. The research instrument can be said to be valid (accurate) for research if it has a validity value greater than or equal to 0.3 and vice versa, if the validity value is less than 0.3 it is said to be invalid (inaccurate).

For the Security variable (X1) as many as 3 statements were given to 80 respondents. Based on data management, the results of the training variable (X1), the 3 statements have rcount values greater than 0.3 so that these statements can be used in data collection in this study. The following are the results of data management for all statements in the Security instrument which consists of 3 statement items in the table as follows:

Table 4.1
Results of the Validity Test of the Safety Variable (X1)

Question	rhitung	critical	Information
1	0.994	0.3	Valid
2	0.954	0.3	Valid
3	0.914	0.3	Valid

Source: Processed data

For the Promotion variable (X2), 5 statements were given to 80 employees. Based on data management, the results of the Promotion variable (X2), the 5 statements have a rcount value greater than 0.30 so that the statement can be used in data collection in this

study. The following are the results of data management for all statements in the Promotion which consist of 5 statement items in the table as follows:

Table 4.2
Promotion Variable Validity Test Results (X2)

Question	rhitung	critical	Information
1	0.994	0.3	Valid
2	1,014	0.3	Valid
3	0.871	0.3	Valid
4	0.981	0.3	Valid
5	0.993	0.3	Valid

Source: Processed data

For the Customer Loyalty variable (X3), 3 statements were given to 80 employees. Based on data management, the results of the variable Customer Loyalty (X3), the 3 statements have rcount values greater than 0.30 so that these statements can be used in data collection in this study. The following are the results of data management for all statements in the Customer Loyalty instrument which consists of 3 statements in the table as follows:

Table 4.3
Results of the Validity Test of Customer Loyalty Variables (X3)

Question	rhitung	critical	Information
1	0.954	0.3	Valid
2	0.930	0.3	Valid
3	0.906	0.3	Valid

Source: Processed data

For the Use Decision variable (Y), 3 statements were given to 80 employees. Based on the management, the results of the Use Decision (Y) variable were obtained, the 3 statements had a rcount value greater than 0.30 so that the statement could be used in data collection in this study. The following are the results of data management for all statements in the Use Decision instrument which consists of 3 statements in the table as follows:

Table 4.4
Results of the Validity Test of the Use Decision Variable (Y)

Question	rhitung	critical	Information
1	0, 905	0.3	Valid
2	0, 859	0.3	Valid
3	0, 952	0.3	Valid

Source: Processed data

4.3.2 Reliability Test

After the validity test is carried out, the reliability test will then be carried out. The reliability test is intended to ensure that the instrument has consistency as a measuring tool so that the high level of reliability can show consistent results. Reliability testing is carried out using the Cronbach Alpha method. Furthermore Sugiono said the research instrument was said to be reliable if the Cronbach Alpha value was 0.6 or more. The data was correlated with the help of the SPSS version 26.0 program.

Table 4.5
Reliability Test Results

Variable	rhitung	Critical	Information
Security (X1)	0.967	0.6	Reliable

Promotion (X2)	0.980	0.6	Reliable
Customer Loyalty (X3)	0.966	0.6	Reliable
Decision on Use (Y)	0.954	0.6	Reliable

Source: Processed data

The table above shows that from the results of the answers to the questionnaire 3 (three) items of the Security factor (X1), 5 (five) Promotion (X2) statement items, 3 (three) statements of Customer Loyalty (X3) and 3 (three) statements of Customer Decisions (Y) is said to be reliable. This is because the Cronbach's Alpha value is obtained based on the table above where all of these values have exceeded 0.60.

4.4 Classic assumption test

The classical assumption test is a prerequisite for multiple regression analysis, this test must be fulfilled so that the parameter estimates and regression coefficients are not biased. This classic assumption test includes normality test, multicollinearity test, autocorrelation test and heteroscedasticity test. The results of the classical assumption test in this study can be explained as follows:

4.4.1 Normality Test

In this study, data normality testing used the Kolmogorov-Smirnov test (Kolmogorov-Smirnov Test) by looking at the significance of the resulting residuals and using a normal probability plot graph approach. Detect normality by looking at the spread of data (points) on the diagonal axis of the graph. The results of the data normality test of the residuals obtained are as follows:

**Table 4.6 Data Normality Test Results
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		80
Normal Parameters ^a , b	Mean	,0000000
	Std. Deviation	,73222512
Most Extreme Differences	Absolute	,324
	Positive	,288
	Negative	-,324
Statistical Test		,324
Asymp. Sig. (2-tailed)		,000c

a. Test distribution is Normal.

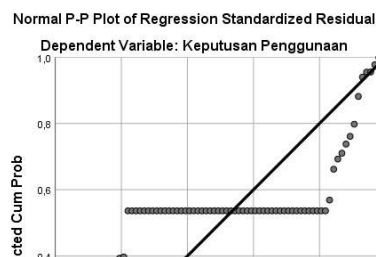
b. Calculated from data.

c. Lilliefors Significance Correction.

Source: SPSS Version 26.0 output

Based on the results in Table 4.6 above, it shows that the significance value is below 0.05, which is equal to 0.000. This means that the residual data is not normally distributed. Then the results above can be explained by the results of graphic analysis, namely the Normal Probability plot graph as follows:

Figure 4.5 Normal Probability Plot Graph



4.4.2 Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variants from the residuals of one observation to another. If the variance of the residuals from one observation to another is constant, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is a model that does not occur heteroscedasticity (Ghozali, 2013: 125).

To determine heteroscedasticity can use the Glejser test. The basis for decision making in this test is if the significance value is ≥ 0.05 , it can be concluded that there is no heteroscedasticity problem, but on the contrary, if the significance value is <0.05 , it can be concluded that there is a heteroscedasticity problem. The results of the heteroscedasticity test obtained are as follows:

Table 4.7 Heteroscedasticity Test Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	1,841	.212		8,667	.000
	Security	-.131	.058	-.608	-2,282	.055
	Promotion	-.035	.037	-.273	-.955	.342
	Customer loyalty	.054	.065	.249	.830	.409

a. Dependent Variable: Abs_Res

Source: SPSS Version 26.0 output

In the results of the above calculations, it is known that the significance value of the three variables is more than 0.05, namely Security of 0.055, Promotion of 0.342 and Customer Loyalty of 0.409. Based on this, it can be concluded that

4.4.3 Multicollinearity Test

This test is intended to see whether there are two or more independent variables that are linearly correlated. If this situation occurs, we will face difficulties to distinguish the effect of each independent variable on the dependent variable. To detect multicollinearity symptoms in the research model, it can be seen from the tolerance value or the Variance Inflation Factor (VIF) value. The tolerance limit is > 0.10 and the VIF limit is <10.00 , so it can be concluded that there is no multicollinearity between the independent variables.

The results of the multicollinearity test in this study are shown in table 4.8 below:

Table 4.8 Multicollinearity Test Results

Model		Collinearity Statistics		Tolerance	VIF
		Partial	Part		
1	(Constant)				
	Security	,399	,132	,110	9,057
	Promotion	,121	,037	,196	9,444
	Customer loyalty	,408	,135	,187	9,467

Source: SPSS Version 26.0 output

4.5 The Coefficient of Determination (R²)

Partial determination coefficient is used to determine the degree of linear relationship between a variable and other variables, namely security (X1), promotion (X2) and customer loyalty (X3) on usage decisions (Y). Based on the results of data processing with the SPSS software version 26.0, data on the effect of (X1) on (Y) were obtained as follows:

1. The coefficient of determination of partial safety (X1) on the Decision of Use (Y)

Based on the results of data processing using SPSS version 26.0 software, the partial correlation coefficient between X1 and Y is 0.399, so the value of the safety determination coefficient on the use decision is calculated as follows:

$$\begin{aligned} KD_{1.23} &= rY_{1.232} \times 100\% \\ &= 0.3992 \times 100\% \\ &= 15.9201\% \end{aligned}$$

The coefficient of determination is 15.9201%. It can be interpreted that the effect of security on the use decision is 15.9201%, while the remaining 84.0799% is influenced by other factors.

2. Promotion partial determination coefficient (X2) on Use Decisions (Y)

Based on the results of data processing using SPSS version 26.0 software, the partial correlation coefficient between X2 and Y is 0.121, the value of the promotion determination coefficient on the use decision is calculated as follows:

$$\begin{aligned} KD_{1.23} &= rY_{1.232} \times 100\% \\ &= 0.1212 \times 100\% \\ &= 1.4641\% \end{aligned}$$

The coefficient of determination is 1.4641%. It can be interpreted that the effect of promotion on usage decisions is 1.4641% while the remaining 98.5359% is influenced by other factors.

3. The coefficient of determination of Partial Customer Loyalty (X3) to the Use Decision (Y)

Based on the results of data processing using SPSS version 26.0 software, the partial correlation coefficient between X3 and Y is 0.408, so the value of the determination coefficient of customer loyalty towards usage decisions is calculated as follows:

$$\begin{aligned} KD_{1.23} &= rY_{1.232} \times 100\% \\ &= 0.4082 \times 100\% \\ &= 16.6464\% \end{aligned}$$

The coefficient of determination is 16.6464%. It can be interpreted that the effect of customer loyalty on usage decisions is 16.6464%, while the remaining 83.3536% is influenced by other factors.

The coefficient of determination (Adj. R²) from the regression results simultaneously shows how much the dependent variable can be explained by the independent variables.

**Table 4.9 Results of the coefficient of determination
Model Summary b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.953a	.908	.905	.747	1.978

a. Predictors: (Constant), Customer Loyalty, Security, Promotion

b. Dependent Variable: Decision on Use

Source: SPSS Version 26.0 output

Based on table 4.9, it shows that the coefficient of determination (Adj. R²) is 0.905. This means that the contribution of Security, Promotion, and Customer Loyalty to the Use

Decision is 90.5%, while the remaining 9.5% is explained by the Security, Promotion and Customer Loyalty variables which are not disclosed in this study.

4.7 Hypothesis testing

Hypothesis testing in this study uses multiple linear regression analysis. This aims to determine the effect of the independent variable on the dependent variable. The analysis technique was carried out using the SPSS 26.0 program.

4.7.1 T test result (partial)

The statistical t test basically shows how far the influence of one independent variable individually in explaining the dependent variable. This partial test is done by comparing the α (alpha) value with the p-value. If the p-value $< \alpha$ (0.05), then H0 is rejected. So that it can be said that there is a partial influence between the independent variable and the dependent variable, and vice versa. The following are the results of the t statistical test, which can be seen in table 4:10 below.

**Table 4.10
Partial Test**

Variable	P-Value	Sig.	Decision
Security (X1)	0,000	0.05	Take effect
Promotion (X2)	0.293	0.05	No effect
Customer Loyalty (X3)	0,000	0.05	Take effect

Source: Processed data

Based on the table 4.10 above, it is shown that the Security variable has a P-Value of 0,000 where this probability value is below 0.05. Thus, in accordance with the provisions in the test criteria, if the probability value is < 0.05 , it can be concluded that the Security variable affects the Decision of Use. Next it is shown that the P-value of Promotion variable is 0.293 where this probability value is more than 0.05. Thus, it is in accordance with the provisions of the test criteria, if the value is prob. > 0.05 . This means that partially Promotion has no effect on the Use Decision. Next, it is shown that the P-Value of the Customer Loyalty variable is 0,000, where this probability value is below 0.05. Thus, in accordance with the provisions of the test criteria, if the value is prob. < 0.05 . This means that partially customer loyalty affects the decision to use.

4.7.2 F Test Result (Simultaneous)

The F statistical test basically shows how far the independent variables influence simultaneously in explaining the dependent variable. This simultaneous test is carried out by comparing the α (alpha) value with the p-value. If the p-value $< \alpha$ (0.05), then H0 is rejected. So it can be said that there is a simultaneous influence between the independent variable and the dependent variable, and vice versa. If the p-value $> \alpha$ (0.05), then H0 is accepted, which means that there is no influence between the independent variable on the dependent variable simultaneously. The following are the results of the F statistical test, which can be seen in table 4:11 below:

**Table 4.11
Simultaneous Test**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	420,444	3	140,148	251,469	,000b
	Residual	42,356	76	,557		
	Total	462,800	79			

a. Dependent Variable: Decision on Use

b. Predictors: (Constant), Customer Loyalty, Security, Promotion

Source: SPSS Version 25.0 output

Based on the table 4.11 above, it shows that the independent variable has a P-Value of 0,000 where this probability value is below 0.05. Thus, in accordance with the provisions in the testing criteria, if the probability value is <0.05 , it can be concluded that the variables of Security, Promotion and Customer Loyalty together have an effect on the Use Decision.

4.8 Research Findings

4.8.1 Effect of Security on Use Decisions

The results of data processing in this study indicate that there is a significant positive effect of safety on the decision to use partially with a significance value of $0.000 < 0.05$ (significance level). The results of this study are consistently supported by Nursyahputri and Sagih (2019) that security has a significant effect on usage decisions. The existence of a significant influence between security and usage decisions due to good security will increase usage decisions. Security is expected to increase the interest of GoPay users so that GoPay users feel safe in making transactions. The application of Gojek allows multiple layers of security protection through the application of pin verification, carried out to prevent fraudulent actions using user data manipulation.

4.8.2 Effect of Promotion on Use Decisions

The results of data processing in this study indicate that there is no significant positive effect of Promotion on Use Decisions partially with a significance value of $0.293 > 0.05$ (significance level). The results of this study are consistently supported by Dien Ilham Genady (2018). Promotion of electronic money has no significant effect on usage decisions.

4.8.3 The Effect of Customer Loyalty on Use Decisions

The results of data processing in this study indicate that there is a significant positive effect of Customer Loyalty on Usage Decisions partially with a significance value of $0.000 < 0.05$ (significance level). Fitriani (2019) shows that there is a relationship between barriers to switching and customer loyalty to users of Go-jek's online transportation services.

4.8.4 The Influence of Security, Promotion, Customer Loyalty on Usage Decisions

The results of data processing in this study indicate that there is a significant positive effect of Security, Promotion and Customer Loyalty on Usage Decisions simultaneously with a significance value of $0.000 < 0.05$ (significance level). The results of this study are consistently supported by Danang Kukuh Argitama and Sri Suryoko 2017 that the effect of quality and promotion of electronic services on the use of decisions on GoPay products. This research is also supported by Dien Ilham Genady 2018 that security and promotion have a significant effect on usage decisions.

V. CONCLUSIONS AND SUGGESTIONS

5.1. Conclusion

Based on the research that has been done, the following conclusions can be drawn:

1. The results of data processing in this study indicate that security affects the decision to use. The existence of security is expected to increase the interest of GoPay users so that GoPay users feel safe in making transactions. The application of Gojek allows multiple layers of security protection through the application of pin verification, carried out to prevent fraudulent actions using user data manipulation.
2. The results of data processing in this study indicate that Promotion has no effect on the Use Decision. The existence of Promotion from GoPay does not affect consumers using GoPay for non-cash payment instruments.

3. The results of data processing in this study indicate that Customer Loyalty affects the Use Decision. With security, gopay users feel very safe for non-cash transactions. That way consumers feel satisfied and loyal to GoPay.
4. The results of data processing in this study indicate that Security, Promotion and Customer Loyalty affect the Use Decision. This means that security, promotional strategies and customer loyalty determine the decision to use GoPay. The level of influence of the security variables, promotional strategies and customer loyalty can be used as a guideline for GoPay users in determining usage decisions.

5.2. Suggestion

Based on the research results obtained, the suggestions that can be submitted are as follows:

1. On the Security statement variable No. 3 "Consumers get personal data security guarantees from the Gojek company" Has the lowest score. Gojek better ensure more security for gopay user accounts so that consumers have more confidence in the gopay application compared to other competitors.
2. In the promotion variable statement No. 2 "consumers buy gopay because they see advertisements on social media." has the lowest score. Go-Jek should add promotion by hooking up brand ambassadors or rising artists.
3. In the customer loyalty variable statement No. 3 "consumers suggest to friends or family to use GoPay as a means of payment" had the lowest score. Gojek should give rewards to Go-Pay users for helping others to use the Go-Pay application.
4. On the decision to use statement No. 3 "before using Gojek consumers see advertisements or promos on the Gojek application" Has the lowest score. So the Gojek management should increase the number of advertisements not only through TV stations, but also through other platforms such as social media..

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