

ABSTRACT

The development of information and communication technology in the financial sector brings new innovations such as electronic money. Transactions using electronic money in Indonesia are increasing from year to year. Ease of use, usefulness, and promotion are the reasons for using electronic money services. Cashback promotion is a recent phenomenon in Indonesia. GoPay is one of the favorite digital wallet services in Indonesia. GoPay provides top-up balance, payments, and funds transfer also offers promotions to attract customers. This research aims to analyze the effect of ease of use, usefulness, and cashback promotion on repurchase intention using GoPay.

This research uses quantitative method with purposive sampling. The sample in this research is GoPay users in Indonesia who have used GoPay at least once. Research data were obtained from the answers of online questionnaire by 150 respondents. The method of analysis in this research uses Structural Equation Modeling (SEM) which operated by AMOS 24 program.

The results of this research indicate that ease of use have no significant effect on customer satisfaction, usefulness have significant effect on customer satisfaction, and cashback promotion and customer satisfaction have significant effect on continuance intention. The managerial implications of this research provide suggestions for GoPay in increasing and sustaining usefulness, cashback promotion, and customer satisfaction to increase continuance intention using GoPay.

Keywords: ease of use, usefulness, cashback promotion, customer satisfaction, continuance intention, SEM, GoPay.