

## CHAPTER 5

### DISCUSSIONS

#### 5.1 Hypothesis Testing

Below is the result of hypothesis testing from both GO-PAY and OVO application. To determine each hypothesis whether reject the null hypothesis or support the null hypothesis by comparing the result of Sig. If the value of Sig above 0.05, which means the hypothesis support the null hypothesis. Another way to identify whether the independent variable significantly influences the dependent variable is by comparing the t value and t-inv (t table). The t-inv value for 206 respondents is 1.6524. If the t value is above the t-inv value, which means the independent variable is influence the dependent variable.

Hypothesis	Variables (Independent Var. → Dependent Var.)	Sig.	T	Result
H1	Trust → Information Quality	0.000	7.925	H1a: Supported
H2	Trust → System Quality	0.000	9.151	H2a: Supported
H3	Trust → Service Quality	0.000	6.059	H3a: Supported
H4	Information Quality → System Use	0.000	9.051	H4a: Supported
H5	Information Quality → User Satisfaction	0.000	13.647	H5a: Supported
H6	System Quality → System Use	0.007	2.728	H6a: Supported

H7	System Quality → User Satisfaction	0.000	7.705	H7a: Supported
H8	Service Quality → System Use	0.006	2.760	H8a: Supported
H9	Service Quality → User Satisfaction	0.000	5.136	H9a: Supported
H10	System Use → User Satisfaction	0.000	14.623	H10a: Supported
H11	System Use → Net Benefits	0.000	10.975	H11a: Supported
H12	User Satisfaction → Net Benefits	0.000	17.414	H12a: Supported

Table 5. 1 The Result of Hypothesis Testing of GO-PAY and OVO

The table above shows in the hypothesis 1, the value of Sig is 0.000 and the t value is 7.925. Since the value of Sig is below 0.05 and the t value is below 1.6524, it means Trust positively influences Information Quality. In the hypothesis 2, the value of Sig is 0.000 and the t value is 9.151. Since the value of Sig is below 0.05 and the t value is below 1.6524, it means Trust positively influences System Quality. In the hypothesis 3, the value of Sig is 0.000 and the t value is 6.059 which is the value of Sig is below 0.05 and the t value is below 1.6524. It means Trust positively influences Service Quality. In the hypothesis 4, the value of Sig is 0.000 and the t value is 9.051, which means Information Quality positively influences System Use. In the hypothesis 5, the value of Sig is 0.000 and the t value is 13.647, which means Information Quality positively influences User Satisfaction. In the hypothesis 6, the value of Sig is 0.007 and the t value is 2.728, which means System Quality positively influences System Use. In the hypothesis 7, the value of Sig is 0.000 and the t value is 7.705, which means System Quality positively influences User Satisfaction. In the hypothesis 8, the value of Sig is 0.006 and the t value is 2.760, which means Service Quality positively influences System Use. In the hypothesis 9, the value of Sig is 0.000 and the t value is 5.136, which means Service Quality positively influences User Satisfaction. In the hypothesis 10, the value of Sig is 0.000 and the t value is 14.623, which means System

Use positively influences User Satisfaction. In the hypothesis 11, the value of Sig is 0.000 and the t value is 10.975, which means System Use positively influences Net Benefits. In the hypothesis 12, the value of Sig is 0.000 and the t value is 17.414, which means User Satisfaction positively influence Net Benefits.

To further analysis about each application, researcher split and measure the result of hypothesis testing from each applications.

### 5.1.1 GO-PAY

Hypothesis	Variables (Independent Var. → Dependent Var.)	Sig.	T	Result
H1	Trust → Information Quality	0.000	5.077	H1a: Supported
H2	Trust → System Quality	0.000	4.715	H2a: Supported
H3	Trust → Service Quality	0.006	2.789	H3a: Supported
H4	Information Quality → System Use	0.000	4.661	H4a: Supported
H5	Information Quality → User Satisfaction	0.000	6.958	H5a: Supported
H6	System Quality → System Use	0.018	2.410	H6a: Supported
H7	System Quality → User Satisfaction	0.000	5.069	H7a: Supported
H8	Service Quality → System Use	0.121	1.564	H8a: Rejected

H9	Service Quality → User Satisfaction	0.006	2.800	H9a: Supported
H10	System Use → User Satisfaction	0.000	12.066	H10a: Supported
H11	System Use → Net Benefits	0.000	8.313	H11a: Supported
H12	User Satisfaction → Net Benefits	0.000	11.188	H12a: Supported

Table 5. 2 The result of Hypothesis Testing of GO-PAY

The table above shows in the hypothesis 1, the value of Sig is 0.000 and the t value is 5.077. Since the value of Sig is below 0.05 and the t value is below 1.6524, it means Trust positively influences Information Quality. In the hypothesis 2, the value of Sig is 0.000 and the t value is 4.715. Since the value of Sig is below 0.05 and the t value is below 1.6524, it means Trust positively influences System Quality. In the hypothesis 3, the value of Sig is 0.006 and the t value is 2.789 which is the value of Sig is below 0.05 and the t value is below 1.6524. It means Trust positively influences Service Quality. In the hypothesis 4, the value of Sig is 0.000 and the t value is 4.661, which means Information Quality positively influences System Use. In the hypothesis 5, the value of Sig is 0.000 and the t value is 6.958, which means Information Quality positively influences User Satisfaction. In the hypothesis 6, the value of Sig is 0.018 and the t value is 2.410, which means System Quality positively influences System Use. In the hypothesis 7, the value of Sig is 0.000 and the t value is 5.069, which means System Quality positively influences User Satisfaction. In the hypothesis 8, the value of Sig is 0.121 and the t value is 1.564, which means Service Quality does not positively influence System Use. In the hypothesis 9, the value of Sig is 0.006 and the t value is 2.800, which means Service Quality positively influences User Satisfaction. In the hypothesis 10, the value of Sig is 0.000 and the t value is 12.066, which means System Use positively influences User Satisfaction. In the hypothesis 11, the value of Sig is 0.000 and the t value is 8.313, which means System Use positively influences Net Benefits. In the hypothesis 12, the value of Sig is 0.000 and the t value is 11.188, which means User Satisfaction positively influence Net Benefits.

### 5.1.2 OVO

Hypothesis	Variables (Independent Var. → Dependent Var.)	Sig.	t-test Value	Result
H1	Trust → Information Quality	0.000	6.770	H1a: Accepted
H2	Trust → System Quality	0.000	8.106	H2a: Accepted
H3	Trust → Service Quality	0.006	9.642	H3a: Accepted
H4	Information Quality → System Use	0.128	1.533	H4a: Rejected
H5	Information Quality → User Satisfaction	0.102	1.652	H5a: Rejected
H6	System Quality → System Use	0.025	2.281	H6a: Accepted
H7	System Quality → User Satisfaction	0.000	5.360	H7a: Accepted
H8	Service Quality → System Use	0.292	1.059	H8a: Rejected
H9	Service Quality → User Satisfaction	0.000	3.791	H9a: Accepted
H10	System Use → User Satisfaction	0.000	9.195	H10a: Accepted
H11	System Use → Net Benefits	0.000	8.333	H11a: Accepted

H12	User Satisfaction → Net Benefits	0.000	14.238	H12a: Accepted
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Table 5. 3 The Result of Hypothesis Testing of OVO

The table above shows in the hypothesis 1, the value of Sig is 0.000 and the t value is 6.770. Since the value of Sig is below 0.05 and the t value is below 1.6524, it means Trust positively influences Information Quality. In the hypothesis 2, the value of Sig is 0.000 and the t value is 8.106. Since the value of Sig is below 0.05 and the t value is below 1.6524, it means Trust positively influences System Quality. In the hypothesis 3, the value of Sig is 0.006 and the t value is 9.642 which is the value of Sig is below 0.05 and the t value is below 1.6524. It means Trust positively influences Service Quality. In the hypothesis 4, the value of Sig is 0.128 and the t value is 1.533, which means Information Quality does not positively influence System Use. In the hypothesis 5, the value of Sig is 0.102 and the t value is 1.652, which means Information Quality does not positively influence User Satisfaction. In the hypothesis 6, the value of Sig is 0.025 and the t value is 2.281, which means System Quality positively influences System Use. In the hypothesis 7, the value of Sig is 0.000 and the t value is 5.360, which means System Quality positively influences User Satisfaction. In the hypothesis 8, the value of Sig is 0.292 and the t value is 1.059, which means Service Quality does not positively influence System Use. In the hypothesis 9, the value of Sig is 0.000 and the t value is 3.791, which means Service Quality positively influences User Satisfaction. In the hypothesis 10, the value of Sig is 0.000 and the t value is 9.195, which means System Use positively influences User Satisfaction. In the hypothesis 11, the value of Sig is 0.000 and the t value is 8.333, which means System Use positively influences Net Benefits. In the hypothesis 12, the value of Sig is 0.000 and the t value is 14.238, which means User Satisfaction positively influence Net Benefits.

## 5.2 Multiple Linear Regression

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.485 <sup>a</sup>	.235	.232	.58049

a. Predictors: (Constant), trust



**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.162	1	21.162	62.802	.000 <sup>b</sup>
	Residual	68.741	204	.337		
	Total	89.903	205			

a. Dependent Variable: infoquality

b. Predictors: (Constant), trust



**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.257	.238		9.467	.000
	trust	.442	.056	.485	7.925	.000

a. Dependent Variable: infoquality

Table 5. 4 Linear Regression Between Trust and Information Quality

The table above shows the R value is 0.485, which means the amount of correlation between Trust and Information Quality is 0.485. Adjusted R Square is 0.232. It means that 23.2% of Information Quality described by 1 independent variables, which is Trust. There are 76.8% of other variables outside this research model. The value of Sig is 0.000. Since the value of Sig is less than 0.05, which means Trust positively influences Information Quality. The result of coefficient of Trust is positive 0.442, which means Trust **positively** influences Information Quality.

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.539 <sup>a</sup>	.291	.288	.57675

a. Predictors: (Constant), trust

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.855	1	27.855	83.740	.000 <sup>b</sup>
	Residual	67.858	204	.333		
	Total	95.714	205			

a. Dependent Variable: ~~systemquality~~

b. Predictors: (Constant), trust

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.025	.237		8.549	.000
	trust	.507	.055	.539	9.151	.000

a. Dependent Variable: ~~systemquality~~

Table 5. 5 Linear Regression Between Trust and System Quality

The table above shows the R value is 0.539, which means the amount of correlation between Trust and System Quality is 0.539. Adjusted R Square is 0.288. It means that 28.8% of System Quality described by 1 independent variables, which is Trust. There are 71.2% of other variables outside this research model. The value of Sig is 0.000. Since the value of Sig is less than 0.05, which means Trust positively influences System Quality. The result of coefficient of Trust is positive 0.507, which means Trust **positively** influences System Quality.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.391 <sup>a</sup>	.153	.148	.76251

a. Predictors: (Constant), trust

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.344	1	21.344	36.709	.000 <sup>b</sup>
	Residual	118.611	204	.581		
	Total	139.955	205			

a. Dependent Variable: servicequality

b. Predictors: (Constant), trust

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.825	.313		5.828	.000
	trust	.444	.073	.391	6.059	.000

a. Dependent Variable: servicequality

Table 5. 6 Linear Regression Between Trust and Service Quality

The table above shows the R value is 0.391, which means the amount of correlation between Trust and Service Quality is 0.391. Adjusted R Square is 0.148. It means that 14.8% of Service Quality described by 1 independent variables, which is Trust. There are 85.2% of other variables outside this research model. The value of Sig is 0.000. Since the value of Sig is less than 0.05, which means Trust positively influences Service Quality. The result of coefficient of Trust is positive 0.444, which means Trust **positively** influences Service Quality.

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.588 <sup>a</sup>	.346	.336	.69754

a. Predictors: (Constant), ~~servicequality~~, ~~systemquality~~, ~~infoquality~~

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.016	3	17.339	35.635	.000 <sup>b</sup>
	Residual	98.284	202	.487		
	Total	150.300	205			

a. Dependent Variable: ~~systemuse~~

b. Predictors: (Constant), ~~servicequality~~, ~~systemquality~~, ~~infoquality~~

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.385	.341		1.129	.260
	<del>infoquality</del>	.400	.100	.309	3.985	.000
	<del>systemquality</del>	.245	.090	.196	2.728	.007
	<del>servicequality</del>	.201	.073	.194	2.760	.006

a. Dependent Variable: ~~systemuse~~

Table 5. 7 Linear Regression Between Information Quality, System Quality, Service Quality and System Use

The table above shows the R value is 0.588, which means the amount of correlation between Information Quality, System Quality, Service Quality and System Use is 0.588. Adjusted R Square is 0.336. It means that 33.6% of System Use described by 3 independent variables, which are Information Quality, System Quality and Service Quality. There are 66.4% of other variables outside this research model. The value of Sig is 0.000. Since the value of Sig is less than 0.05, which means which means Information Quality, System Quality and Service Quality positively influence System Use. The result of coefficient of Information Quality is positive 0.400, which means Information Quality **positively** influences System Use. The result of coefficient of System Quality is positive 0.245, which means System Quality **positively** influences System Use. The result of coefficient of Service Quality is 0.201, which means Service Quality **positively** influences System Use.

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.809 <sup>a</sup>	.654	.649	.45320

a. Predictors: (Constant), ~~servicequality~~, ~~systemquality~~, ~~infoquality~~

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	78.550	3	26.183	127.481	.000 <sup>b</sup>
	Residual	41.489	202	.205		
	Total	120.039	205			

a. Dependent Variable: ~~usersatisfaction~~

b. Predictors: (Constant), ~~servicequality~~, ~~systemquality~~, ~~infoquality~~

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.157	.222		-.709	.479
	<del>infoquality</del>	.351	.065	.304	5.387	.000
	<del>systemquality</del>	.450	.058	.402	7.705	.000
	<del>servicequality</del>	.243	.047	.263	5.136	.000

a. Dependent Variable: ~~usersatisfaction~~

Table 5. 8 Linear Regression Between Information Quality, System Quality, Service Quality and User Satisfaction

The table above shows the R value is 0.809, which means the amount of correlation between Information Quality, System Quality, Service Quality and User Satisfaction is 0.809. Adjusted R Square is 0.649. It means that 64.9% of User Satisfaction described by 3 independent variables, which are Information Quality, System Quality and Service Quality. There are 35.1% of other variables outside this research model. The value of Sig is 0.000. Since the value of Sig is less than 0.05, which means Information Quality, System Quality and Service Quality positively influence User Satisfaction. The result of coefficient of Information Quality is positive 0.351, which means Information Quality **positively** influences User Satisfaction. The result of coefficient of System Quality is positive 0.450, which means System Quality **positively** influences User Satisfaction. The result of coefficient of Service Quality is 0.243, which means Service Quality **positively** influences User Satisfaction.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.715 <sup>a</sup>	.512	.509	.53599

a. Predictors: (Constant), ~~usersatisfaction~~, ~~systemuse~~

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	61.432	1	61.432	213.834	.000 <sup>b</sup>
	Residual	58.607	204	.287		
	Total	120.039	205			

a. Dependent Variable: ~~usersatisfaction~~

b. Predictors: (Constant), ~~usersatisfaction~~, ~~systemuse~~

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.634	.170		9.609	.000
	<del>usersatisfaction</del> , <del>systemuse</del>	.639	.044	.715	14.623	.000

a. Dependent Variable: ~~usersatisfaction~~

Table 5. 9 Linear Regression Between System Use and User Satisfaction

The table above shows the R value is 0.751, which means the amount of correlation between System Use and User Satisfaction is 0.751. Adjusted R Square is 0.509. It means that 50.9% of User Satisfaction described by 1 independent variables, which is System Use. There are 49.1% of other variables outside this research model. The value of Sig is 0.000. Since the value of Sig is less than 0.05, which means System Use positively influences User Satisfaction. The result of coefficient of System Use is positive 0.639, which means System Use **positively** influences User Satisfaction.

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.609 <sup>a</sup>	.371	.368	.58316

a. Predictors: (Constant), ~~systemuse~~

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40.965	1	40.965	120.459	.000 <sup>b</sup>
	Residual	69.376	204	.340		
	Total	110.341	205			

a. Dependent Variable: ~~netbenefits~~

b. Predictors: (Constant), ~~systemuse~~

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.361	.185		12.760	.000
	<del>systemuse</del>	.522	.048	.609	10.975	.000

a. Dependent Variable: ~~netbenefits~~

Table 5. 10 Linear Regression Between System Use and Net Benefits

The table above shows the R value is 0.609, which means the amount of correlation between System Use and Net Benefits is 0.609. Adjusted R Square is 0.368. It means that 36.8% of Net Benefits described by 1 independent variables, which is System Use. There are 63.2% of other variables outside this research model. The value of Sig is 0.000. Since the value of Sig is less than 0.05, which means System Use positively influences Net Benefits. The result of coefficient of System Use is positive 0.522, which means System Use **positively** influences Net Benefits.

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.773 <sup>a</sup>	.598	.596	.46640

a. Predictors: (Constant), usersatisfaction

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	65.965	1	65.965	303.242	.000 <sup>b</sup>
	Residual	44.376	204	.218		
	Total	110.341	205			

a. Dependent Variable: netbenefits

b. Predictors: (Constant), usersatisfaction

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.332	.176		7.575	.000
	usersatisfaction	.741	.043	.773	17.414	.000

a. Dependent Variable: netbenefits

Table 5. 11 Linear Regression Between User Satisfaction and Net Benefits

The table above shows the R value is 0.773, which means the amount of correlation between User Satisfaction and Net Benefits is 0.773. Adjusted R Square is 0.596. It means that 59.6% of Net Benefits described by 1 independent variables, which is User Satisfaction. There are 40.4% of other variables outside this research model. The value of Sig is 0.000. Since the value of Sig is less than 0.05, which means User Satisfaction positively influences Net Benefits. The result of coefficient of System Use is positive 0.741, which means User Satisfaction **positively** influences Net Benefits.