

The Mplications of E-Service Quality, Usability, and Brand Trust on Students Descision on Utilizing a Gopay APP at the Academic Company, Faculty of Economics and Methodist University of Indonesia

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ABSTRACT

The purpose of this study is to determine and examine how e-service quality, usability, and brand trust all influence usage decisions at the same time among Methodist University of Indonesia students in the Department of Management, Faculty of Economics. This study employed quantitative research as its methodology. 92 respondents, who were management majors, made up this research's sampling. Based on the test's outcomes. it can be said that e-service quality, simplicity of use, and brand trust all significantly influence usage decisions for varying degrees. According to the findings of hypothesis test F, e-service quality, usability, and brand trust all significantly influence usage decisions at the same time or in combination. The determined ratio value, and or Changed R-Square, was 0.625, or 62.5%, based on the results of the determination coefficient analysis. This indicates that e-service quality, usability, and brand trust influenced 62.5% of the final choice to use, with other parameters or variables that were not examined influencing the balance, or 37.5%.

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INTRODUCTION

Indonesia has seen remarkable advancements in electronic commerce in recent years, particularly in the banking industry. People now have more options when it comes to making purchases because of the growing prevalence of internet connection and smartphone use. Applications for e-money are among the most notable developments and have grown to play a significant role in the daily lives of many people. With a projected 200 million internet users in Indonesia in 2022, there is a significant chance that the general public would embrace digital payment apps. With 77% of users, e-money is the most popular e-commerce payment option, outperforming COD (62%) and mobile/internet banking (50%), based upon data from Jakpat (2024).

This demonstrates how digital payment apps are becoming more and more common in Indonesian society, as they are used for transactions both online and offline. Convenience, quickness, and security in transactions are becoming more and more important to consumers, as evidenced by the widespread preference for e-money. GoPay, one of the most popular e-money apps, has grown significantly. GoPay's transaction value

keeps rising, and a lot of people now favor this electronic payment option, particularly in the wake of the COVID-19 pandemic, which prompted shifts in buying habits.

The researcher did a pre-survey of 20 respondents in the management department of the Methodist University of Indonesia's college of economy in order to comprehend the phenomena of the Usage Decision problem. The following are the survey's findings: The author of the study came to the conclusion that there are still issues with utilization choices at the management department, faculty of economics, Methodist University of Indonesia, when the percentage of "Yes" responses was 48.75% and the percentage of "No" responses was 51.25%. This may make it more difficult to decide whether to utilize the app because of barriers to comprehending its features and capabilities. Users may become reluctant and uncertain about using the application as a result of unclear details or a lack of assistance from service providers. This might eventually affect how well and efficiently the application meets their needs. The quality of service offered by the GoPay application is referred to as e-service quality. High-quality services can boost customer satisfaction and motivate consumers to keep using the GoPay app. Users prefer programs that offer a positive experience, such as transaction speed, ease of navigation, and responsive customer care, demonstrating that e-service quality is one of the key variables driving application choices.

GoPay users frequently complain about technical problems like unsuccessful transactions, sluggish customer service, and a UI that is difficult for less tech-savvy consumers to operate. Twenty respondents from the management department of the Methodist University of Indonesia's faculty of economics were given a temporary questionnaire as part of a pre-survey to determine the true issues with E-Service Quality. The following are the survey's findings: The researcher came to the conclusion that there are still issues with the quality of e-services in the management department of the Methodist University of Indonesia's faculty of economics, based on the pre-survey of 20 respondents, which returned 43.75% "Yes" responses and 56.25% "No" responses.

Due to challenges with responsiveness, dependability, and service security, this may result in a decline in the perceived quality of service by users. Users may get dissatisfied and lose faith in the program if it is unable to deliver reliable and quick service and does not protect user data. The term "ease of use" refers to how user-friendly a program is thought to be. The decision to use the GoPay application is also heavily influenced by the application's ease of use. Twenty respondents from Methodist Indonesia University's management department, faculty of economics, were given a temporary questionnaire as part of a pre-survey to determine the true issue with usability. The following are the survey's findings: The researcher came to the conclusion that there are still issues with usability in the management department, faculty of economics, Methodist Indonesia University, based on the pre-survey findings of 20 respondents, and the percentage of "Yes" was 39% and the percentage of "No" was. Users may find it challenging to utilize the application as a result of hurdles in an unintuitive UI and unclear instructions. User evaluations and unfavorable news can have an immediate impact on a brand's reputation in today's widely accessible and shared information environment.

As a result, GoPay developers need to take these issues with brand credibility into account. GoPay needs to take the initiative to earn and keep user trust. Twenty respondents from Methodist Indonesia University's management department and faculty of economics were given a temporary questionnaire as part of a pre-survey to determine the true issue with brand trust. The following are the survey's findings: centered of the pre-survey results of 20 respondents, the researcher determined that there are still issues with ease of use in the management department, faculty of economics, Methodist Indonesia University. The proportion of "Yes" responses was 40%, while the rate of "No" reactions was 60%. Since there are barriers to openness and efficient communication between service providers and users, this may result in a decline in user trust in the brand. E-service quality, usability, and brand trust can give GoPay valuable information on how to keep innovating, enhancing the services it offers, and pinpointing areas that require development in order to keep its place as an innovator, particularly among students. As a result, e-service quality, usability, and brand trust are powerful tools for influencing usage choices.

METHOD

The form of quantitative descriptive research method was employed in this investigation. Sugiyono (2018:8) states that quantitative data can be understood as a positivist research method that is used to study a particular population or sample. It is collected using research instruments, and its analyses are both quantitative and statistical, with the goal of testing preexisting hypotheses. Methodist Indonesia University, Jl. Hang Tuah No.8, Madras Hulu, Kec. Medan Polonia, Medan City, North Sumatra, was the site of the study (20151). The study was carried out between November 2024 and March 2025.

RESULTS

Each of the 92 individuals who participated in this survey, including 24 men (26%) and 68 women (74%). The respondents were split up by gender. This indicates that, in comparison to men, a sizable percentage of the respondents who completed the questionnaire were female.

Table 1. Validity test result

<i>E-Service Quality</i>	r Count	r Table	description
X1.1	0,507	0,361	Valid
X1.2	0,691	0,361	Valid
X1.3	0,512	0,361	Valid
X1.4	0,487	0,361	Valid
X1.5	0,602	0,361	Valid
X1.6	0,699	0,361	Valid
X1.7	0,747	0,361	Valid
X1.8	0,702	0,361	Valid

Source from spss 26, 2025

Results of Validity Tests. If (n) is a total number of 92 students from the Management Department, Faculty of Economics, Methodist University of Indonesia, the validation test findings for the variables under study, where the rtable value can be seen in the r table with $df = n-2$ at a threshold for significance of 5%, will produce a minimal correlation coefficients value of 0.361. Since a typical computed r value is higher than the r table value of 0.361, it can be inferred from the preceding table that every item of the experiment's data device is legitimate.

Table 2. Usability Variable Validity Test

<i>Usability</i>	r Count	r Table	Description
X2_1	0,789	0,361	Valid
X2_2	0,726	0,361	Valid
X2_3	0,594	0,361	Valid
X2_4	0,647	0,361	Valid
X2_5	0,664	0,361	Valid
X2_6	0,650	0,361	Valid
X2_7	0,787	0,361	Valid
X2_8	0,533	0,361	Valid
X2_9	0,760	0,361	Valid
X2_10	0,833	0,361	Valid

Source from spss 26, 2025

Results of the Usability Variable Validity Test, Since the median computed r value is higher than the r table value of 0.361, it can be inferred from the preceding table that every item of a study variable instrumentation is legitimate.

Table 3. Brand trust variable validity test

<i>Brand Trust</i>	r Count	r Table	Description
X3.1	0,643	0,361	Valid
X3.2	0,710	0,361	Valid
X3.3	0,682	0,361	Valid
X3.4	0,560	0,361	Valid
X3.5	0,619	0,361	Valid
X3.6	0,675	0,361	Valid

Source from spss 26, 2025

The result is, From the table above, it is known that all items of the research variable instrument are valid, as the average calculated r value is greater than the r table value of 0.361.

Table 4. Usage Decision Variable

Usage decision	r count	r table	description
Y1	0,405	0,361	Valid
Y2	0,643	0,361	Valid
Y3	0,336	0,361	Valid
Y4	0,373	0,361	Valid
Y5	0,504	0,361	Valid
Y6	0,568	0,361	Valid
Y7	0,793	0,361	Valid
Y8	0,768	0,361	Valid

Source from spss 26, 2025

Since the typical computed r value is higher than the table r value of 0.361, it is evident from the previous data that every item in the test parameter instruments is legitimate.

Table 5. Reability test

Variable	N of Items	Cronbach's Alpha	Description
<i>E-Service Quality</i>	8	0,775	Reliabel
Usability	10	0,886	Reliabel
<i>Brand Trust</i>	6	0,725	Reliabel
Usage desicion	8	0,692	Reliabel

Source from spss 26, 2025

As to the preceding table, all variables have a Cronbach's Alpha value of 0.60. The Cronbach's Alpha value is higher than 0.60, indicating the reliability of the 32 research variable instruments. Consequently, additional analysis of the research factors is possible.

Table 6. Testing of Partial Hypotheses (t-test)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	6.093	2.161		2.819	.006
E-Service Quality	.224	.095	.237	2.356	.021
Usability	.134	.061	.217	2.207	.030
Brand Trust	.553	.106	.452	5.242	<.001

a. Dependent Variable: Usage desicion

Comparing the t-statistic value with the crucial point as indicated by the table is how the t-test is carried out. The formula $df = n - k - 1$ is used to compute the t-table in this study, where n is the number of respondents and k is the number of varied variables.

$\alpha = 10\%$; n = 92 is the sample size; k is the number of factors used; k = 4; $df = (n - k) = 92 - 4 = 88$

(1.662) Table 6, indicates how each variable X affects variable Y, and got :

1. E-service quality has a considerable impact on the decision to use, as indicated by the estimated t-value of $2.356 > t\text{-table } 1.662$ and the sig value of $0.021 < 0.05$.
2. It might be inferred that simplicity of use significantly influences usage decisions because the computed t-value for ease of use is $2.207 > t\text{-table } 1.662$ and the sig value is $0.030 < 0.05$.
3. It can possibly inferred that company trust significantly influences usage decisions based on the computed t-value of $5.242 > t\text{-table } 1.662$ and the sig value of $0.001 < 0.05$.

Table 7. Simultaneous Hypothesis Test (F-test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	515.539	3	171.846	51.533	<.001 ^b
	Residual	293.450	88	3.335		
	Total	808.989	91			

a. Dependent Variable: usage descisio

b. Predictors: (Constant), E-Service Quality, usability , Brand Trust

To ascertain if each of the variables have a combined impact, the simultaneous F test is employed. The F table can be found using the following formula: One degree of freedom is equal to $(df1) = (k-1) = 4 - 1 = 3$. $(n-k) = 92 - 4 = 88$ $(3.10) = 2$ $(df2)$ According to the aforementioned, the probability level is $0.001 < 0.05$ and the computed F value, $51.533 > 3.10$, is higher than the F table value. Thus, when taken into account collectively, e-service quality, usability, and brand trust have a substantial impact on usage choices.

The mean t-value for e-service quality is $2.356 > t$ -table 1.662, and the sig value is $0.021 < 0.05$, according to the findings of the t-test hypothesis. Consequently, it may be said that e-service quality significantly influences choice of use to some extent. Students at the Management Department of the Faculty of Economics at Methodist University of Indonesia, Medan, class of 2021–2024, are significantly and favorably influenced by the quality of e-services when deciding whether or not to utilize GoPay. It may be inferred from the t-test hypothesize results that ease of use significantly influences usage decisions, since the computed t-value for ease of use was $2.207 > t$ -table 1.662 and the significance value was $0.00 < 0.05$.

The determined t-value for Brand Trust was $5.242 > t$ -table 1.662, and the significance statistic was $0.001 < 0.05$, according to the findings of the t-test hypothesis. Thus, it can be said that learners in the Management Department of the Faculty of Economics at the Methodist University of Indonesia in Medan are significantly and favorably influenced by Brand Trust when deciding whether to utilize GoPay. The estimated F value, at $51.533 > 3.10$, is higher than the table F value, and the statistically relevant threshold is $0.001 < 0.05$, according to the F hypothesized test results. Thus, it can be said that brand trust, e-service quality, and simplicity of use all have a big impact on choice of use at the same time or in combination.

CONCLUSION

With business students at Methodist University of Indonesia's Faculty of Economics, the researcher hopes to ascertain "The Influence of E-service Quality, Ease of Use, and Brand Trust on the Decision to Use the GoPay Application." Following the completion of all testing, the following outcomes were attained: Brand trust has a partially substantial impact on the decision to use the GoPay application, e-service quality has a major impact, and goPay application ease of use has a major effect. The determined F value is higher than the tabulated F value, with $51.533 > 3.10$ and a probability level of $0.001 < 0.05$, according to the F hypothesize test findings. Thus, it can be said that brand trust, e-service quality, and convenience of use all have a big impact on people's decisions to use the GoPay app.

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