INFLUENCE OF INFORMATION QUALITY

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INFLUENCE OF INFORMATION QUALITY AND SYSTEM QUALITY AND QUALITY OF DIGITAL PAYMENTS ON CONSUMER SATISFACTION AND REPURCHASING INTENTION ON GOJEK USERS IN THE CITY OF SAMARINDA

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Abstract: This study aims to determine and analyze the direct and indirect effect of Mobile Service Quality (Information Quality, System Quality, and Digital Payment Quality) on Consumer Satisfaction and Repurchase Intention of Gojek Users in Samarinda City.The study was conducted by purposive sampling to Gojek users in Samarinda City as many as 91 (ninety one) people using Google Form. The data were then analyzed using the Partial Least Square method. The results showed that: 1) The quality of information has a positive and insignificant effect on consumer satisfaction; 2) Information quality has no significant negative effect on users' repurchase intentions; 3) The quality of the system has a significant positive effect on customer satisfaction; 4) System quality has no significant positive effect on repurchase intention; 5) Payment quality has no significant positive effect on customer satisfaction; 6) The quality of digital payments has a significant positive effect on repurchase intentions; 7) Consumer satisfaction has no significant positive effect on repurchase intention; 8) Information quality has no significant positive effect on repurchase intention through consumer satisfaction; 9) System quality has no significant positive effect on repurchase intention through consumer satisfaction; 10) The quality of digital payments has an insignificant positive effect on repurchase intentions through consumer satisfaction of Gojek users in Samarinda City.

Keywords: ***Information Quality; System Quality; Digital Payment Quality, Consumer Satisfaction; Repurchase Intention, Mobile Service Quality***

1. Introduction

The rapid development of information technology in digital life has led to various innovations in various ways, including services. A consumer simply accesses services from a mobile device or gadget to get the goods and services he wants. Manufacturers or distributors of various goods and providers of various services no longer need to focus on physical stores. Everything from information, transaction systems, to payments can be accessed and done virtually.

The Gojek service, which was pioneered by PT Application Karya Anak Bangsa, was originally a digital platform that liaises between motorcycle taxi drivers and consumers who want to use motorcycle taxi services. Consumers are greatly helped by this system, because

they do not need to look for motorcycle taxis at the base, can find out the position of prospective drivers on a real time map, and pay according to the price of the shuttle service that has been determined by the Gojek application. Motorcycle taxi drivers also no longer spend time waiting for consumers in one place (base), but it is Gojek's digital platform that seeks and connects them with potential customers.

This can certainly be achieved because Gojek as a digital service has succeeded in generating and maintaining customer satisfaction who use it. The main theory is, if consumers are satisfied with the quality of service provided by the company, or even exceed the expectations of what consumers expect, consumers will make repeat purchases or even recommend it to other consumers (Kotler 2000). So if Gojek wants consumers to always reuse its services, then Gojek must first make consumers feel satisfied with its services that can be accessed directly from consumer gadgets.

Repurchase intention is a decision taken by consumers to engage again in future activities with providers of goods or services and all forms of these activities in the future (Hume, Sullivan and Winzar 2006). Repurchase intention is the result of consumer attitudes or behavior towards the performance of goods or services that have been consumed previously (Tan and Brahmin 2019). Consumers' interest in repeatedly using Gojek's services is a benchmark for its success in creating customer satisfaction. If consumers feel a low level of satisfaction, then of course consumers will move to competitors' products or services. Consumer satisfaction will arise after consumers compare the performance or results of products / services that are felt to be comparable or even exceeding their original expectations (Kotler and Keller 2012).

The phenomenon that occurs in the field, there are some consumers who still feel dissatisfied with Gojek's services. Complaints ranging from the behavior of Gojek driver partners, to the Gojek application that does not function properly when used by consumers. As an information system, the quality of Gojek's information system still needs improvement. The quality of this information system is important, because in it there is a direct transaction process between meeting the consumer needs of Gojek users, driver partners as service providers, and Gojek as the platform owner.

Gojek's service has evolved from just an online transportation service. Gojek has combined many services in its digital platform. As a mobile service, this massive service, of course, requires an up-to-date display of information systems, user-friendly service systems, and well-integrated digital payment services (Nurqamarani, et al. 2020). With a good quality information system, customers will feel facilitated by the use of information systems created by service providers. This will foster satisfaction. Prices that are clearly displayed and affordable will generate customer interest and provide a sense of economic advantage in using these services.

Consistently satisfying customer service will increase customer satisfaction. The consistency of the quality of the information system, which is supported by competitive prices and perceived quality services, will make customers feel satisfied. Satisfaction is very important for companies so that customers want to reuse these services without worry and foster consumer loyalty. The greater customer satisfaction will create loyalty to reuse products or services, which has an impact on increasing revenue for the company.

From the explanation above, the satisfaction of Gojek service users is influenced by several things, including: the quality of the information provided by Gojek, the quality of the

system offered by Gojek, and the quality of digital payments available. Consumer satisfaction has an impact on the desire to reuse the services offered by Gojek, so it would be very good if this became the company's concern in order to maintain the company's existence in the midst of very competitive competition. Based on this explanation, there is an empirical study that underlies this research which can be seen as follows:

The quality of information has a positive effect on consumer satisfaction (Phuong and Trang 2018, Shodiq, Hidayatullah and Ardiyanto 2018, Nurqamarani, et al. 2020). The quality of information also has a positive effect on repurchase intentions (Ladkoom and Thanasopon 2020, Nurqamarani, et al. 2020). System quality has a positive effect on consumer satisfaction and repurchase intentions (Phuong and Trang 2018, Shodiq, Hidayatullah and Ardiyanto 2018, Nurqamarani, et al. 2020). The quality of digital payments has a positive effect on consumer satisfaction (Khatoon, Zhengliang and Hussain 2020, Nurqamarani, et al. 2020), and has a positive effect on repurchase intentions (Choi and Sun 2016). And lastly, consumer satisfaction has a positive effect on repurchase intentions (Nurqamarani, et al. 2020, Cha and Lee 2021). Empirical studies also show that consumer satisfaction can moderate the effect of information quality and system quality on repurchase intention (Phuong and Trang 2018), and also moderate the effect of digital payment quality on repurchase intention (Choi and Sun 2016).

Based on the description above, empirical studies, as well as the phenomenon of using Gojek services in Samarinda City, the researchers consider it necessary to carry out research on "The Influence of Information Quality and System Quality and Digital Payment Quality on Consumer Satisfaction and Repurchase Intention of Gojek Users in Samarinda City".

2. Research Method

This study uses a quantitative-causal approach, which is to measure the causal effect on the relationship of variables that have been hypothesized in the research model. Based on the time of data collection, this study used a cross sectional design, namely data collection was carried out one time on predetermined respondents.

Considering the limitations of time and research funds, the determination of the number of samples whose population is unknown or unlimited, uses the number of representative samples based on the number of indicators multiplied by 5 or 10 (Hair, Hult, et al. 2017). So that a decision was taken, the estimated sample in this study was 19 indicators x 10 = 190 respondents.

Sampling was carried out using a non-probability purposive sampling technique, where not all members of the population had the same opportunity to participate, and samples were taken based on certain considerations (Sugiyono 2012), namely: 1) Have accessed and used Gojek services at least 1 (one) time in the last 1 month; 2) Domiciled in the city of Samarinda.

3. Results and Discussion

3.1. Results

Table 3.1 ***Outer Loadings***

Indikator	X1 Kualitas Informasi	X2 Kualitas Sistem	X3 Kualitas Pembayaran Digital	Y1 Kepuasan Konsumen	Y2 Niat Beli Ulang
X1.1	0,794				

Indikator	X1 Kualitas Informasi	X2 Kualitas Sistem	X3 Kualitas Pembayaran Digital	Y1 Kepuasan Konsumen	Y2 Niat Beli Ulang
X1.2	0,873				
X1.3	0,801				
X2.1		0,521			
X2.2		0,570			
X2.3		0,886			
X2.4		0,806			
X3.1			0,861		
X3.2			0,848		
X3.3			0,874		
X3.4			0,755		
Y1.1				0,796	
Y1.2				0,800	
Y1.3				0,756	
Y1.4				0,827	
Y1.5				0,878	
Y2.1					0,818
Y2.2					0,851
Y2.3					0,880

Source: Research results, 2021

The table above shows that all values for the outer loading indicator are above 0.5, so it can be said that they have met the convergent validity requirements.

Table 3.2 ***Cross Loadings***

Indikator	X1 Kualitas Informasi	X2 Kualitas Sistem	X3 Kualitas Pembayaran Digital	Y1 Kepuasan Konsumen	Y2 Niat Beli Ulang
X1.1	**0,794**	0,436	0,422	0,472	0,330
X1.2	**0,873**	0,596	0,530	0,651	0,377
X1.3	**0,801**	0,520	0,472	0,478	0,559
X2.1	0,210	**0,521**	0,389	0,393	0,252
X2.2	0,339	**0,570**	0,114	0,236	0,092
X2.3	0,500	**0,886**	0,366	0,619	0,419
X2.4	0,615	**0,806**	0,553	0,714	0,763
X3.1	0,439	0,386	**0,861**	0,375	0,535
X3.2	0,441	0,424	**0,848**	0,407	0,563
X3.3	0,580	0,464	**0,874**	0,483	0,584
X3.4	0,460	0,556	**0,755**	0,598	0,712
Y1.1	0,573	0,725	0,401	**0,796**	0,415
Y1.2	0,595	0,600	0,525	**0,800**	0,595
Y1.3	0,313	0,462	0,332	**0,756**	0,636
Y1.4	0,497	0,570	0,400	**0,827**	0,595
Y1.5	0,642	0,743	0,639	**0,878**	0,617
Y2.1	0,569	0,666	0,685	0,620	**0,818**
Y2.2	0,350	0,456	0,579	0,539	**0,851**
Y2.3	0,384	0,551	0,596	0,625	**0,880**

Source: Research results, 2021

1. The cross loadings of the Information Quality construct (X1) on indicators X1.1 to X1.3 show a higher cross loading value than indicators in other constructs, so that it can be declared valid and predicts indicators in their blocks better than indicators in blocks. X2, X3, Y1, and Y2.
2. The cross loadings of the System Quality construct (X2) on the X2.1 to X2.4 indicators show a higher cross loadings value than the indicators in the other constructs, so that they can be declared valid and predict indicators in their blocks better than the indicators. in blocks X1, X3, Y1, and Y2.
3. The cross loadings of the Digital Payment Quality (X3) construct on indicators X3.1 to X3.4 show a higher cross loadings value than the indicators in other constructs, so that it can be declared valid and predicts indicators in their blocks better than those of the other constructs. indicators in blocks X1, X2, Y1, and Y2.
4. The cross loadings of the Consumer Satisfaction construct (Y1) on indicators Y1.1 to Y1.5 show a higher cross loadings value than the indicators in other constructs, so that it can be declared valid and predicts indicators in their blocks better than indicators in blocks X1, X2, X3, and Y2.
5. Cross loadings of the Consumer Satisfaction construct (Y1) on indicators Y1.1 to Y1.5 show a higher cross loadings value than indicators in other constructs, so that it can be declared valid and predicts indicators in their blocks better than indicators in blocks X1, X2, X3, and Y2.

Table 3.3 Path Coefficients (Mean, STDEV, t-Values)

Path	Original Sample	Mean	St. Dev	t-stats	p-value
X1 Information Quality → Y1 Consumer Satisfaction	0,226	0,229	0,213	1,059	0,290
X1 Information Quality → Y2 Repurchase Intention	-0,118	-0,132	0,179	0,657	0,512
X2 Quality System → Y1 Consumer Satisfaction	0,549	0,510	0,173	3,179	**0,002**
X2 System Quality → Y2 Repurchase Intention	0,195	0,210	0,184	1,056	0,291
X3 Digital Payment Quality → Y1 Consumer Satisfaction	0,136	0,185	0,176	0,773	0,440
X3 Digital Payment Quality → Y2 Repurchase Intention	0,493	0,521	0,170	2,899	**0,004**
Y1 Consumer Satisfaction → Y2 Intention to Repurchase	0,347	0,321	0,206	1,686	0,092
X1 Information Quality → Y1 Consumer Satisfaction → Y2 Repurchase Intention	0,078	0,070	0,088	0,891	0,373
X2 System Quality → Y1 Consumer Satisfaction → Y2 Repurchase Intention	0,190	0,172	0,134	1,419	0,156
X3 Digital Payment Quality → Y1	0,047	0,056	0,068	0,696	0,486

Path	Original Sample	Mean	St. Dev	t-stats	p-value
Consumer Satisfaction → Y2 Repurchase Intention					

Table 3.3 above shows that from 7 (seven) coefficients of direct influence path, and 3 (three) indirect influence paths show that:

1. The path coefficient of X1 to Y1 is positive (0.226) and not significant (t-statistics=1.059 / p-value=0.290);
2. The path coefficient of X1 to Y2 is negative (-0.118) and not significant (t-statistics=0.657 / p-value=0.512);
3. The path coefficient of X2 to Y1 is positive (0.549) and significant (t-statistics=3.179 / p-value=0.002);
4. The path coefficient of X2 to Y2 is positive (0.195) and not significant (t-statistics=1.056 / p-value=0.291);
5. The path coefficient of X3 to Y1 is positive (0.136) and not significant (t-statistics=0.773 / p-value=0.440);
6. The path coefficient of X3 to Y2 is positive (0.493) and significant (t-statistics=2.899 / p-value=0.004);
7. The path coefficient of Y1 to Y2 is positive (0.347) and not significant (t-statistics=1.686 / p-value=0.092);
8. The path coefficient X1 through Y1 to Y2 is positive (0.078) and not significant (t-statistics=0.891 / p-value=0.373);
9. The path coefficient X2 through Y1 to Y2 is positive (0.190) and not significant (t-statistics=1.419 / p-value=0.156);
10. The path coefficient X3 through Y1 to Y2 is positive (0.047) and not significant (t-statistics=0.696 / p-value=0.486).

The estimation results of the structural model with all PLS Algorithm estimation methods show the path coefficient values, namely through the t-statistical test between the construct variables (Outer Model), which can be seen in the following figure:

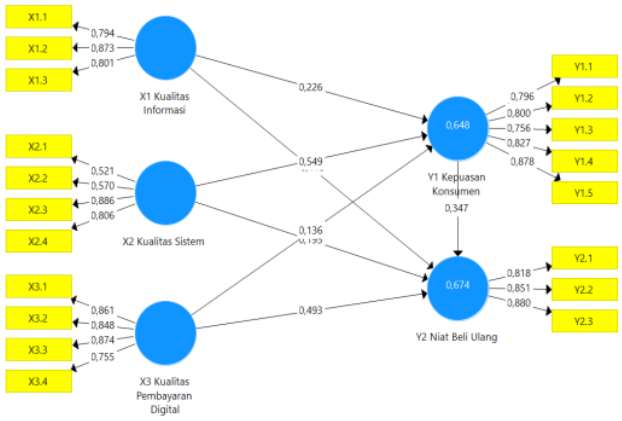

Figure 3.1 *Outer Model PLS Algorithm* Model
Source: Research results, 2021

And to describe the relationship between variables related to the value of t statistics can be seen in (Inner Model), can be seen in the following figure:

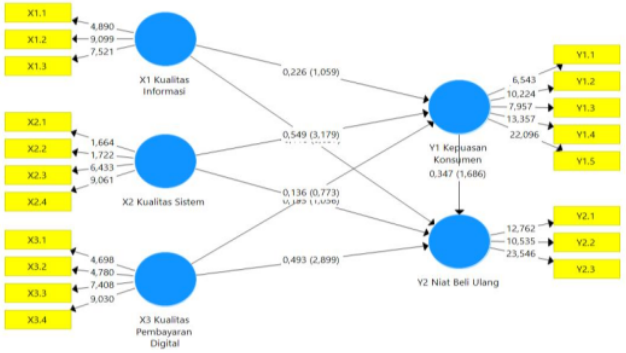

Figure 3.2 Bootstrap loading factor
Source: Research results, 2021

Table 3.3 Average Variance Extracted (AVE)

Variabel	AVE
Information Quality (X1)	0,678
System Quality (X2)	0,507
Digital Payment Quality (X3)	0,698
Consumer Satisfaction (Y1)	0,660
Repurchase Intention (Y2)	0,722

Source: Research results, 2021

Shows the AVE values above 0.5 for each construct so that the discriminant validity based on the average variance extracted is valid.

After the construct can be declared valid, then the next step is to test the reliability of the research construct.

Table 3.4 Composite Reliability

Variabel	Composite Reliability	Cronbachs Alpha
Information Quality (X1)	0,863	0,763
System Quality (X2)	0,797	0,716
Digital Payment Quality (X3)	0,902	0,857
Consumer Satisfaction (Y1)	0,906	0,871
Repurchase Intention (Y2)	0,886	0,808

Source: Research results, 2021

The reliability test is carried out by looking at the composite reliability value of the indicator block that measures the construct. The results of composite reliability will show a

satisfactory value if it is above 0.7. The reliability test can also be strengthened with a Cronbach alpha value greater than 0.6. Table 3.4 above shows that the composite reliability value for each construct is more than 0.7 and the Cronbach alpha value is more than 0.6 so that all constructs in the model meet the reliability criteria.

Table 3.5 R-Square (Coefficient Determination)

Variabel	*R-Square*
Information Quality (X1)	-
System Quality (X2)	-
Digital Payment Quality (X3)	-
Consumer Satisfaction (Y1)	0,648
Repurchase Intention (Y2)	0,674

Source: Research results, 2021

The table of R-Square calculation results for the inner model in the study can be explained as follows:

1. The Job Satisfaction Construct (Y1) shows an R-Square value of 0.648 which means that Information Quality (X1), System Quality (X2) and Digital Payment Quality (X3) are able to explain the Consumer Satisfaction construct (Y1) of 64.8% while the remaining 35 ,2% influenced by other variables outside the research model;
2. The Repurchase Intention Construct (Y2) shows an R-Square value of 0.674 which means Information Quality (X1), System Quality (X2), Digital Payment Quality (X3), and Consumer Satisfaction (Y1) are able to explain Repurchase Intention (Y2) by 67.4% while the remaining 32.6% is influenced by other variables outside the research model.

Table 3.6 Path Coefficients (Mean, STDEV, t-Values)

Path Construct	Original Sample (O)	T Statistics (|O/STERR|)	P-Value	Information
X1 Information Quality → Y1 Consumer Satisfaction	0,226	1,059	0,290	Positive is not significant
X1 Information Quality → Y2 Repurchase Intention	-0,118	0,657	0,512	Positive is not significant
X2 Quality System → Y1 Consumer Satisfaction	**0,549**	**3,179**	**0,002**	Significantly positive
X2 System Quality → Y2 Repurchase Intention	0,195	1,056	0,291	Positive is not significant
X3 Digital Payment Quality → Y1 Consumer Satisfaction	0,136	0,773	0,440	Positive is not significant
X3 Digital Payment Quality → Y2 Repurchase Intention	**0,493**	**2,899**	**0,004**	Significant positive
Y1 Consumer Satisfaction → Y2 Intention to Repurchase	0,347	1,686	0,092	Positive is not

Path Construct	Original Sample (O)	T Statistics (|O/STERR|)	P-Value	Information
				significant
X1 Information Quality → Y1 Consumer Satisfaction → Y2 Repurchase Intention	0,078	0,891	0,373	Positive is not significant
X2 System Quality → Y1 Consumer Satisfaction → Y2 Repurchase Intention	0,190	1,419	0,156	Positive is not significant
X3 Digital Payment Quality → Y1 Consumer Satisfaction → Y2 Repurchase Intention	0,047	0,696	0,486	Positive is not significant

Source: Research results, 2021

Table 3.6 above shows the results of the t-statistics test analysis of the influence of each construct of Information Quality, System Quality, Digital Payment Quality, on Consumer Satisfaction, and Repurchase Intention of Gojek users in Samarinda City which can be explained as follows:

1. The value of the coefficient of the influence of Information Quality on Consumer Satisfaction is positive (0.226) and not significant (t-statistics = 1.059 / p-value = 0.290), so that Hypothesis 1 in this study states "The quality of information has a positive and significant effect on consumer satisfaction Gojek users in Samarinda City" are rejected;
2. The coefficient value of the influence of Information Quality on Repurchase Intention is negative (-0.118) and not significant (t-statistics = 0.657 / p-value = 0.512), so that Hypothesis 2 in this study states "The quality of information has a positive and significant effect on the intention to repurchase Gojek users in Samarinda City" is rejected;
3. The coefficient value of the influence of System Quality on Consumer Satisfaction is positive (0.549) and significant (t-statistics=3.179 / p-value=0.002); so that Hypothesis 3 in this study which states "The quality of the system has a positive and significant effect on consumer satisfaction of Gojek users in Samarinda City" is accepted;
4. The coefficient value of the influence of System Quality on Repurchase Intention is positive (0.195) and not significant (t-statistics=1.056 / p-value=0.291); so that Hypothesis 4 in this study which states "The quality of the system has a positive and significant effect on the repurchase intention of Gojek users in Samarinda City" is rejected;
5. 5. The coefficient value of the influence of Digital Payment Quality on Consumer Satisfaction is positive (0.136) and not significant (t-statistics=0.773 / p-value=0.440); so that Hypothesis 5 in this study which states "The quality of digital payments has a positive and significant effect on consumer satisfaction of Gojek users in Samarinda City" is rejected;
6. 6. The coefficient value of the effect of Digital Payment Quality on Repurchase Intention is positive (0.493) and significant (t-statistics=2.899 / p-value=0.004); so that Hypothesis 6 in this study which states "The quality of digital payments has a positive and significant effect on the repurchase intention of Gojek users in Samarinda City" is accepted;

7. 7. The coefficient value of the influence of consumer satisfaction on repurchase intention is positive (0.347) and not significant (t-statistics = 1.686 / p-value = 0.092); so that Hypothesis 7 in this study which states "Consumer satisfaction has a positive and significant effect on the repurchase intention of Gojek users in Samarinda City" is rejected;
8. 8. The coefficient value of the influence of Information Quality on Repurchase Intention through Consumer Satisfaction is positive (0.078) and not significant (t-statistics=0.891 / p-value=0.373); so that Hypothesis 8 in this study which states "Quality of information has a positive and significant effect on repurchase intention through consumer satisfaction of Gojek users in Samarinda City" is rejected;
9. 9. The coefficient value of the influence of System Quality on Repurchase Intention through Consumer Satisfaction is positive (0.190) and not significant (t-statistics=1.419 / p-value=0.156); so that Hypothesis 9 in this study which states "The quality of the system has a positive and significant effect on repurchase intentions through consumer satisfaction of Gojek users in Samarinda City" is rejected;
10. 10. The coefficient value of the influence of Digital Payment Quality on Repurchase Intention through Consumer Satisfaction is positive (0.047) and not significant (t-statistics=0.696 / p-value=0.486); so that Hypothesis 10 in this study which states "The quality of digital payments has a positive and significant effect on repurchase intentions through consumer satisfaction of Gojek users in Samarinda City" is rejected.

3.2. Discussion

Based on the results of the analysis and testing of research hypotheses that show the significance value of each variable which is discussed in detail, it can be stated as follows:

3.2.1The Effect of Information Quality on Consumer Satisfaction

Information quality has a negative effect on the repurchase intention of Gojek users in Samarinda City. The quality of information as measured by indicators: 1) The information displayed by Gojek is accurate according to the actual situation; 2) The information displayed by Gojek is the latest (up-to-date) information, and; 3) Information displayed by Gojek that is relevant to what consumers are looking for does not significantly affect the increase in consumer satisfaction of Gojek users in Samarinda City.

Before making a transaction, consumers tend to search for initial information based on experience, preference filter treatment, evaluate and compare information/services (Phuong and Trang 2018). Information that still meets the standard criteria desired by consumers will encourage consumers to make rational decisions to repurchase (Yandi and Septrizola 2019).

The information displayed in the Gojek application sometimes encounters several problems, thereby reducing the repurchase intention of its service users. This inaccurate information is mainly experienced by GoFood and GoShop service users. A number of restaurants or shops are actually no longer operating or have closed, still appear with an active status in the application. This makes consumers disappointed when they have placed an order, but the Gojek driver was informed that the place has closed. While in competitor applications, this situation has been updated, thereby reducing the intention of Gojek users to make repeat purchases in the future. Providing information that is always able to balance consumer expectations for the product they are looking for will affect the purchase intention of goods (Nurqamarani, et al. 2020).

The findings in this study are not in line with similar research which states that the quality of information has a significant positive effect on consumers' repurchase intentions (Phuong and Trang 2018, Yandi and Septrizola 2019, Nurqamarani, et al. 2020).

3.2.2 Effect of System Quality on Consumer Satisfaction

The quality of the system has a positive effect on consumer satisfaction of Gojek users in Samarinda City. The quality of the system is measured by the following indicators: 1) The Gojek application system is user-friendly; 2) Menu navigation and Gojek application functions are very easy to do; 3) The system in the Gojek application is able to intelligently assist users in using it, and; 4) The responsive Gojek application system in its interaction with users has a significant effect on increasing consumer satisfaction for Gojek users in Samarinda City.

A good e-commerce service system must make it easier for consumers to interact (Phuong and Trang 2018). Consumers who are still in the stage of searching (browsing) the product they want of course expect a display system that is easy to use, navigates the online product catalog smoothly, is able to respond intelligently to interactions from consumers, and especially not complicated when used (Shodiq, Hidayatullah and Ardiyanto 2018). A good quality system must be able to meet the expectations of consumers who want to require a service system that is comfortable, safe and stable when exploring (Yandi and Septrizola 2019).

Improvements to the system must of course pay attention to the response time to the user. If the use of menus and various features in the application is unresponsive or slow, or even fails to display the information that consumers are looking for, then consumers will feel disappointed. With continuous improvement, the Gojek application system is quite successful in generating satisfaction for its service users.

The findings in this study are in line with similar research which states that system quality has a significant positive effect on consumer satisfaction (Phuong and Trang 2018, Shodiq, Hidayatullah and Ardiyanto 2018, Yandi and Septrizola 2019)

3.2.3 Effect of System Quality on Repurchase Intention

The quality of the system has a positive effect on the repurchase intention of Gojek users in Samarinda City, but the quality of the system is measured by indicators: 1) The Gojek application system is user-friendly; 2) Menu navigation and Gojek application functions are very easy to do; 3) The system in the Gojek application is able to intelligently assist users in using it, and; 4) The responsive Gojek application system in its interaction with users has not had a significant effect on increasing the repurchase intention of Gojek users in Samarinda City.

Services with good information systems will be a priority for consumers to reuse (Phuong and Trang 2018). The desire to make repeat purchases will arise when consumers are faced with various choices or limitations when making transactions (Shodiq, Hidayatullah and Ardiyanto 2018).

Some Gojek users in this study admitted that the appearance of the application, which sometimes changed the menu layout, or moved function keys that they had previously remembered, caused them to find it difficult to continue using it. Not all users can accept changes set by the service application owner. When this change occurs, some consumers who

find it difficult to re-adapt, will think about using an alternative Gojek service. Some Gojek users are over 40 years old, and this category of users is more likely to choose the stability of the application they use when looking for information, rather than a fresh and modern appearance according to the application maker. A quality mobile system can influence consumers to be more likely to repurchase the owner of the information system (Cha and Lee 2021).

The findings in this study are not in line with similar studies which state that system quality has a significant positive effect on consumers' repurchase intentions (Phuong and Trang 2018, Shodiq, Hidayatullah and Ardiyanto 2018, Yandi and Septrizola 2019, Nurqamarani, et al. 2020, Cha and Lee 2021).

3.2.4 Digital Payment Quality on Consumer Satisfaction

The quality of payments has a positive effect on consumer satisfaction of Gojek users in Samarinda City, but the quality of digital payments is measured by the indicators: 1) Prefer to transact using Gojek's digital financial service (GoPay) rather than cash; 2) Gojek's digital financial service (GoPay) is easy to use in online transactions; 3) Gojek's digital financial services (GoPay) are safe to use for online transactions, and; 4) Using Gojek's digital financial services (GoPay) has become widespread in the community but has not significantly affected the increase in Gojek user satisfaction in Samarinda City.

Digital payments in online product transaction services aim to provide convenience for consumers to make transaction payments, eliminate time and place restrictions for making purchases and product payments, and provide flexibility in the form of transaction payments (Choi and Sun 2016, Sfenrianto, Junadi and Saragih 2017). The digital payment system in Gojek's service, GoPay, is not yet in demand by Gojek users. They consider paying with cash much easier than paying with GoPay. To make payments with GoPay, consumers must make a top-up, and some consumers think this is not practical, they prefer to directly pay service fees in cash to drivers for GoRide or GoCar services, or when paying for GoFood orders. If digital payments are not perceived as beneficial by users, it will have an impact on the lack of satisfaction for users of the digital payment service (Ladkoom and Thanasopon 2020, Teo, Law and Koo 2020).

The findings in this study are not in line with similar studies which state that the quality of digital payments has a significant positive effect on consumer satisfaction (Choi and Sun 2016, Sfenrianto, Junadi and Saragih 2017, Ladkoom and Thanasopon 2020, Teo, Law and Koo 2020, Iradianty and Aditya 2020) .

3.2.5 Effect of Digital Payment Quality on Repurchase Intention

The quality of digital payments has a positive effect on the repurchase intention of Gojek users in Samarinda City. The quality of digital payments as measured by indicators: 1) Prefer to transact using Gojek's digital financial service (GoPay) rather than cash; 2) Gojek's digital financial service (GoPay) is easy to use in online transactions; 3) Gojek's digital financial services (GoPay) are safe to use for online transactions, and; 4) Using Gojek's digital financial service (GoPay) has had a significant effect on the increasing repurchase intention of Gojek users in Samarinda City.

The positive experiences felt by consumers when transacting using digital payments in the form of effectiveness, ease of use, and transaction security, will convince consumers to

return to using the same digital payment service transactions in the future (Choi and Sun 2016, Sfenrianto, Junadi and Saragih 2017).

GoPay as a digital payment tool for various Gojek service transactions, has been widely accepted by the public. The costs incurred must be in accordance with the calculation of the price of goods or service costs in the application. The widespread use of alternative payments for various online transactions other than cash, as well as guarantees for the use of digital payments will foster repurchase intentions in the future (Ladkoom and Thanasopon 2020, Teo, Law and Koo 2020).

The findings in this study are in line with similar research which states that the quality of digital payments has a significant positive effect on consumers' repurchase intentions (Choi and Sun 2016, Sfenrianto, Junadi and Saragih 2017, Ladkoom and Thanasopon 2020, Teo, Law and Koo 2020, Iradianty and Aditya 2020).

3.2.6 The Effect of Consumer Satisfaction on Repurchase Intention

Consumer satisfaction has a positive effect on the repurchase intention of Gojek users in Samarinda City. However, customer satisfaction is measured by the following indicators: 1) Satisfied with the quality of Gojek's services; 2) Satisfied with Gojek's customer service; 3) Satisfied with the prices offered by Gojek; 4) Satisfied with the various online-based services offered by Gojek, and; 5) Feeling satisfied with the various promotions provided by Gojek, it has not had a significant effect on increasing the repurchase intention of Gojek users in Samarinda City.

The experience of consumers who feel satisfied when transacting in a service will be the main consideration for them in the future, when they decide to make a repeat purchase (Choi and Sun 2016, Cha and Lee 2021).

In general, Gojek users have not felt satisfied with Gojek services. Applications that sometimes cannot display the availability of driver partners, to promo notifications that sometimes appear late on consumer cellphones, or restrictions on the use of promos that cause consumer disappointment for Gojek users, affect consumer enthusiasm for using Gojek services. Consumers who feel dissatisfied will leave the service provider, either after protesting or not (Nurqamarani, et al. 2020).

The findings in this study are not in line with similar studies which state that consumer satisfaction has a significant positive effect on consumers' repurchase intentions (Choi and Sun 2016, Cha and Lee 2021, Nurqamarani, et al. 2020).

3.2.7. The Effect of Information Quality on Repurchase Intention through Consumer Satisfaction

Information quality has a positive effect on repurchase intention through consumer satisfaction of Gojek users in Samarinda City. This situation indicates that customer satisfaction is not yet real, the effect is not yet real mediates the effect of information quality on repurchase intention.

Repurchase interest is the desire and action of consumers to repurchase a product, because of the satisfaction received as desired from a product. Satisfaction based on information obtained from a mobile service, will affect consumer decisions to subsequently reuse the service. If Gojek fails to provide reliable, complete, and useful information, this will

greatly affect the repurchase intention of its consumers, because they do not feel satisfied with the information.

The findings in this study are not in line with similar research which states that the quality of information has a significant positive effect on repurchase intentions through consumer satisfaction (Yandi and Septrizola 2019).

3.2.8. Effect of System Quality on Repurchase Intention through Consumer Satisfaction

The quality of the system has no significant positive effect on repurchase intention through consumer satisfaction of Gojek users in Samarinda City. This means that consumer satisfaction has no real effect on mediating the effect of system quality on the repurchase intention of Gojek users in Samarinda City.

In terms of system quality, mobile applications are required to be easy to use, navigate, and access. The user interface must strike a balance between consistent layout and content, have an attractive design, and especially must be user friendly to a user base consisting of diverse capabilities (Phuong and Trang 2018). Good system quality will affect the use of the system and will provide user satisfaction which will lead to purchase decisions (Yandi and Septrizola 2019).

Gojek should think about the various user bases of its mobile services. Users with a young age are certainly different from adults. Some users may be able to adapt to menus that require 2 or 3 navigation links, while other users prefer the display of functions that immediately bring up the information they are looking for. Even a small error that occurs when using the Gojek application can be considered a big inconvenience, so Gojek must continue to pay attention to improving the quality of its system (Cha and Lee 2021).

The findings in this study are not in line with similar studies which state that system quality has a significant positive effect on repurchase intentions through consumer satisfaction (Phuong and Trang 2018, Cha and Lee 2021).

3.2.9. The Effect of Digital Payment Quality on Repurchase Intention through Consumer Satisfaction

The quality of digital payments has an insignificant positive effect on repurchase intentions through consumer satisfaction of Gojek users in Samarinda City. This means that consumer satisfaction has no real influence in mediating the effect of digital payment quality on the repurchase intention of Gojek users in Samarinda City.

Satisfaction related to the flexibility and advantages of digital payment transactions, will be taken into consideration when the consumer intends to make a repeat purchase. Gojek should be more active in socializing this point. Some consumers who use Gojek still prefer to use cash payments, they do not know or are reluctant to use GoPay as a means of payment that is not only used to pay for transactions with Gojek, but can be used more widely for payment for other third party services, such as paying electricity bills, water, and cell phones and so on.

The findings in this study are not in line with similar research which states that the quality of digital payments has a significant positive effect on repurchase intentions through consumer satisfaction (Nurqamarani, et al. 2020).

4. Conclusion

Based on the results of the analysis and testing of hypotheses and discussion, it can be concluded several things as follows:

1. Information quality has no significant positive effect on consumer satisfaction of Gojek users in Samarinda City;
2. Information quality has no significant negative effect on the repurchase intention of Gojek users in Samarinda City;
3. The quality of the system has a significant positive effect on consumer satisfaction of Gojek users in Samarinda City;
4. The quality of the system has no significant positive effect on the repurchase intention of Gojek users in Samarinda City;
5. Payment quality has no significant positive effect on consumer satisfaction of Gojek users in Samarinda City;
6. The quality of digital payments has a significant positive effect on the repurchase intention of Gojek users in Samarinda City;
7. Consumer satisfaction has no significant positive effect on the repurchase intention of Gojek users in Samarinda City;
8. Information quality has no significant positive effect on repurchase intention through consumer satisfaction of Gojek users in Samarinda City;
9. System quality has no significant positive effect on repurchase intention through consumer satisfaction of Gojek users in Samarinda City;
10. The quality of digital payments has an insignificant positive effect on repurchase intentions through consumer satisfaction of Gojek users in Samarinda City.

4.1 Suggestions

Based on the results of the analysis, hypothesis testing and discussion and conclusions that have been put forward, some suggestions can be given as follows:

1. The information displayed in the Gojek application must always be constantly reviewed by the Gojek team to avoid information that does not meet user expectations because it is not updated;
2. For shop partners or restaurants that are no longer active, Gojek should recommend users not to transact with the Gojek partner first. This is to avoid complaints from consumers and driver partners assigned by the system to the inactive business location
3. Gojek's mobile system must be supported by a good server response as well. The responsiveness of the application must be supported by bandwidth and servers with minimal downtime or network bottlenecks. No matter how good the Gojek application, if it is not supported by a good online infrastructure, it will cause consumer disappointment;
4. Balancing the appearance of the Gojek system that is easily accessible and used by consumers from various circles, in terms of ease of navigation, design consistency, as well as for those who have physical limitations;
5. Gojek should conduct better socialization about the benefits of using its digital payment system, namely GoPay. One of them can be done with a payment promo using GoPay which will be more economical than paying with cash;
6. The advantages of GoPay as Gojek's mainstay digital payment system must be more widespread or superior to similar systems from competitors. One of them can be done by

opening rewards for consumers who regularly use GoPay, either in the form of membership with better benefits than regular GoPay users;

7. Consumer satisfaction can be increased by better socializing Gojek promos. Apart from, of course, through the Gojek application itself, promotions through mass media are also recommended. So that consumers do not feel left out of information;
8. Gojek must pay attention to the quality of the information contained in its service application. Such information greatly determines the perspective of consumer satisfaction to subsequently influence repurchase intentions based on that information;
9. User experience when using the Gojek mobile application system greatly determines the intention of Gojek users to transact using Gojek in the future. A quality system must always be audited by Gojek management so that it can display quality information as well;
10. Satisfaction of Gojek users who use GoPay must be increased. There must be more rewards or additional benefits for GoPay users so that they are more interested in using GoPay for transactions with Gojek in the future;
11. Other researchers can further explore the theme of this research, by including other variables that are still related to mobile service quality, such as user age, gender, price, or perceptions of government regulations related to e-commerce and e-payment services.

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