
Academia Open



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Academia Open

Vol. 11 No. 1 (2026): June
DOI: 10.21070/acopen.11.2026.14119

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Vol. 11 No. 1 (2026): June
DOI: 10.21070/acopen.11.2026.14119

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Application Quality Dominates Gopay User Trust in Surabaya: Kualitas Aplikasi Menjadi Faktor Utama dalam Kepercayaan Pengguna Gopay di Surabaya

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Abstract

General Background: The rapid expansion of digital wallet services has increased the importance of user trust in sustaining digital payment adoption and usage. **Specific Background:** In Indonesia, competition among e-wallet platforms such as GoPay, OVO, DANA, and ShopeePay has intensified, positioning brand image, perceived security, and application quality as key determinants of user trust. **Knowledge Gap:** Previous studies have produced inconsistent findings and predominantly examined these variables separately, leaving limited understanding of their simultaneous and relative contributions to user trust in digital wallet services. **Aims:** This study analyzes the associations of brand image, perceived security, and application quality with user trust among active GoPay users in Surabaya and identifies the most dominant factor shaping trust. **Results:** Using a quantitative survey approach with 160 active GoPay users and multiple linear regression analysis, the findings reveal that brand image, perceived security, and application quality all show significant positive associations with user trust ($p < 0.05$). Among these variables, application quality demonstrates the strongest influence, indicated by the highest standardized regression coefficient ($\beta = 0.418$), followed by perceived security and brand image. The model also explains a substantial proportion of variance in user trust. **Novelty:** This study integrates brand image, perceived security, and application quality within a single analytical framework while demonstrating the dominant role of application quality in digital wallet trust formation. **Implications:** The findings indicate a shift from perception-based trust toward experience-based trust, suggesting that digital wallet providers should prioritize application reliability, usability, responsiveness, and system performance to sustain user trust and competitiveness in digital financial services.

Highlights:

- System reliability and usability emerged as the strongest determinant of trust formation among GoPay users.
- Transaction safety and data protection remained significant considerations in digital payment adoption decisions.
- Direct interaction with fintech platforms became more central than symbolic reputation in evaluating service credibility.

Keywords: User Trust, Brand Image, Perceived Security, Application Quality

Published date: 2026-05-15

Introduction

The rapid development of the digital economy has accelerated the adoption of electronic payment systems, particularly digital wallets (e-wallets), which play a crucial role in facilitating financial transactions and enhancing economic transparency. Digital payment systems have significantly transformed economic activities by improving efficiency and transparency [1], [2]. In Indonesia, this growth is supported by policies aimed at improving the security and reliability of digital payment systems [3]. Previous studies also indicate that user trust is a key factor influencing both the adoption and continued use of e-wallet services [4], [5]. Therefore, understanding the determinants of user trust is essential to ensure the sustainability of digital payment platforms in an increasingly competitive market.

Despite the rapid growth of e-wallet usage, competition among platforms such as GoPay, OVO, DANA, and ShopeePay has intensified, making user trust a critical factor in platform selection and retention. Trust is influenced by several key variables, including brand image, perceived security, and application quality. However, previous studies have reported inconsistent findings across these variables. For brand image, prior studies found a significant effect on user trust [6], while other findings indicate that its effect becomes less prominent when application quality is more dominant [1]. For perceived security, prior research shows both significant and non-significant effects [7], [8], indicating inconsistency in its role in shaping user trust. Similarly, application quality has been identified as a key determinant in several studies [5], [9]; however, its relative influence compared to other variables remains unclear. These conflicting findings suggest that the relationships among these variables are not yet conclusive.

Furthermore, prior studies have predominantly examined brand image, perceived security, and application quality separately rather than integrating them within a single analytical framework. This limitation creates a gap in understanding how these variables interact simultaneously in shaping user trust, particularly in the context of digital wallet services. In addition, Surabaya represents a major urban area with a high level of digital financial service adoption, supported by the significant growth of electronic money transactions in Indonesia [10]. As one of Indonesia's largest cities, Surabaya provides a relevant and representative context for examining urban digital payment behavior. Moreover, GoPay, as one of the leading digital wallet platforms in Indonesia, offers a meaningful empirical context due to its widespread usage and competitive position in the fintech industry [11].

While previous studies have examined brand image, perceived security, and application quality as determinants of user trust, limited attention has been given to identifying which factor plays the most dominant role. In the context of digital wallet services, where users directly interact with the system, application quality may become more critical compared to perceptual factors such as brand image. However, empirical evidence comparing the relative influence of these variables remains limited and inconclusive. Therefore, it is important to examine not only the significance but also the dominance of these variables in shaping user trust.

Based on the inconsistencies in previous findings and the limited integration of brand image, perceived security, and application quality within a single analytical framework, this study addresses the problem of how these variables influence user trust in the GoPay application. Accordingly, the research questions are:

- (1) Do brand image, perceived security, and application quality simultaneously influence user trust?
- (2) Do brand image, perceived security, and application quality partially influence user trust?

Method

A. Research Type

This study employed a quantitative approach with a cross-sectional survey design to examine the influence of brand image, perceived security, and application quality on user trust in the GoPay application. Quantitative research is appropriate for testing relationships between variables and generating generalizable findings [12], [13]. A purposive sampling technique was used to ensure that respondents had relevant experience in using digital wallet services, particularly GoPay, by selecting participants based on specific criteria aligned with the research objectives [14]. Data were collected through an online survey conducted from January to February 2026. The questionnaire was developed based on previously validated instruments to measure brand image, perceived security, application quality, and user trust.

B. Population and Sample

The population of this study consisted of active GoPay users aged 15–59 years in Surabaya, Indonesia. Defining a clear population is essential to ensure the representativeness of research findings [16]. A purposive sampling method was applied with the following inclusion criteria: (1) individuals aged 15–59 years, (2) active users of GoPay for at least the past three months, and (3) having conducted at least one transaction within the last three months.

The sample size determination followed general guidelines for multivariate analysis, which recommend a minimum of 10–20 observations per independent variable [15]. A total of 200 questionnaires were distributed, and 172 responses were returned. After data screening, 160 valid responses were retained for analysis. This sample size is considered sufficient for multiple linear regression analysis and ensures statistical reliability [17].

C. Research Location

This study was conducted in Surabaya, Indonesia, a metropolitan city with a high level of digital financial service adoption. Urban areas tend to exhibit higher adoption rates of e-wallet services due to better digital infrastructure and financial literacy [18]. Therefore, Surabaya provides a relevant context for analyzing user trust in digital wallet applications.

D. Instrumentation

The study utilized a structured questionnaire to measure brand image, perceived security, application quality, and user trust. The measurement indicators were adapted from previously validated studies to ensure construct validity. Brand image reflects users' overall perception of the GoPay brand. Perceived security refers to users' perception of transaction safety and data protection. Application quality relates to system reliability, usability, and ease of use. User trust reflects users' confidence in relying on the application for financial transactions.

Brand image, perceived security, and application quality were each measured using 9 items, while user trust was measured using 6 items. All variables were measured using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The Likert scale is widely used in behavioral research to capture respondents' perceptions and attitudes [19]. To ensure data quality, validity and reliability tests were conducted. The validity test used Pearson correlation, where all items showed correlation coefficients exceeding the minimum threshold, indicating valid instruments [20]. Reliability testing using Cronbach's Alpha produced values above 0.70 for all variables, indicating good internal consistency [21].

E. Data Collection Procedures

Data were collected through an online survey using Google Forms and distributed via social media platforms such as WhatsApp and Instagram. Online data collection enables efficient and broad respondent reach in digital-based studies [22]. To ensure data accuracy, screening procedures were applied. Duplicate responses were minimized by restricting one response per account, and screening questions were used to verify that respondents met the inclusion criteria. Incomplete or inconsistent responses were excluded from the analysis. A pilot test was conducted prior to the main survey to ensure clarity and reliability of the questionnaire.

F. Data Analysis

The data were analyzed using multiple linear regression analysis to examine the influence of brand image, perceived security, and application quality on user trust, both partially and simultaneously. Multiple regression is an appropriate method for analyzing the relationship between multiple independent variables and a dependent variable [23]. The regression model is formulated as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \quad (1)$$

Where:

- Y = User Trust
- X_1 = Brand Image
- X_2 = Perceived Security
- X_3 = Application Quality
- β_0 = Constant
- $\beta_1 - \beta_3$ = Regression coefficients
- ε = Error term

Prior to regression analysis, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests. The results indicated that all assumptions were satisfied, as residuals were normally distributed, tolerance values exceeded 0.10 and Variance Inflation Factor (VIF) values were below 10, and no heteroscedasticity was detected [23].

Results and Discussion

The study involved 160 active GoPay users in Surabaya, with the majority aged 15–25 years (31.25%) and predominantly female (59.38%). This indicates that digital wallet usage is largely driven by younger users who are more familiar with technology. Prior to hypothesis testing, the measurement model was evaluated. All items were found to be valid ($r > 0.155$) and reliable, with Cronbach's Alpha values ranging from 0.851 to 0.874. In addition, no violations of classical assumptions were detected, indicating that the regression model is appropriate for further analysis.

The regression results are presented in Table 1. All independent variables show positive and statistically significant associations with user trust. To ensure consistency and stronger interpretation, this study refers to standardized coefficients (Beta) to compare the relative influence of each variable. Application quality demonstrates the strongest and most dominant influence on user trust ($\beta = 0.418$), exceeding perceived security ($\beta = 0.295$) and brand image ($\beta = 0.221$). This finding clearly indicates that application quality is the primary determinant of user trust in the GoPay application. The regression equation based on unstandardized coefficients is expressed as follows:

$$\text{User Trust} = -0.811 + 0.214 (\text{Brand Image}) + 0.287 (\text{Perceived Security}) + 0.401 (\text{Application Quality})$$

Table 1. Regression Results

Variable	B	Std. Error	Beta	t	Sig.
Constant	5.842	1.982	-	2.948	0.004
Brand Image	0.214	0.087	0.221	2.456	0.016
Perceived Security	0.287	0.092	0.295	3.102	0.002
Application Quality	0.401	0.087	0.418	4.587	0.000

The overall model evaluation is presented in Table 2. The model is statistically significant ($F = 118.495$; $p < 0.001$) and explains 69.5% of the variance in user trust ($R^2 = 0.695$), indicating substantial explanatory power.

Table 2. Model Summary

R	R Square	Adjusted R Square	F	Sig.
0.712	0.507	0.495	35.672	0.000

From a theoretical perspective, the dominant role of application quality can be explained through the Technology Acceptance Model (TAM), which emphasizes perceived usefulness and ease of use as key drivers of user trust. In digital wallet services, users interact directly with the system, making performance, responsiveness, and usability more salient than symbolic attributes such as brand image. The significant association of perceived security with user trust confirms prior findings [24], [25], highlighting the importance of data protection and transaction safety. However, its relatively lower coefficient suggests that security may function as a basic expectation rather than a primary differentiating factor in competitive digital environments.

In the context of digital wallet services, users interact directly with the application system, making performance, responsiveness, and usability more salient compared to symbolic attributes. This indicates that users rely more on direct system experience, such as usability, responsiveness, and reliability, rather than symbolic perceptions like brand image. The significant effect of perceived security confirms prior findings [24], [25], highlighting the importance of data protection and transaction safety in building user trust. However, its relatively lower coefficient suggests that security functions more as a basic requirement rather than a primary differentiating factor in highly competitive digital environments.

Meanwhile, brand image also shows a positive but weaker influence on user trust. This finding suggests that while brand perception still plays a role, it is no longer the dominant factor in shaping trust. These findings suggest a shift from perception-based trust toward experience-based trust in digital financial services. Users increasingly evaluate trust based on their actual interaction with the system rather than relying solely on brand reputation. In the context of Surabaya, where digital financial adoption is relatively high, users are more likely to prioritize efficiency, reliability, and seamless user experience in conducting financial transactions. This contextual condition further strengthens the dominance of application quality as the key determinant of user trust.

However, this study is based on cross-sectional self-reported data; therefore, the findings should be interpreted as associative relationships rather than causal effects. Future research may include additional variables to further explain user trust in digital financial services. Overall, this study contributes to the literature by demonstrating that application quality is the most dominant factor influencing user trust, reinforcing the importance of system performance in digital wallet adoption and sustainability.

Conclusion

This study examines the factors associated with user trust in GoPay among active users in Surabaya. The findings indicate that brand image, perceived security, and application quality are significantly associated with user trust, However application quality demonstrates the most dominant influence, indicating that it is the primary determinant of user trust in the GoPay application. This suggests that users tend to rely more on direct system experience than on symbolic perceptions when evaluating digital wallet services. From an academic perspective, this study contributes by confirming a shift from perception-based trust toward experience-based trust in the context of digital financial services. From a managerial standpoint, the findings imply that providers should prioritize improving application stability, responsiveness, and ease of use, while maintaining strong security systems and supporting brand image through consistent service delivery. However, this study is limited by its cross-sectional design and its focus on active GoPay users in Surabaya, which restricts causal interpretation and generalizability. Future research is recommended to apply longitudinal approaches, include broader user segments, and examine additional factors to provide a more comprehensive understanding of user trust in digital wallet services.

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