

INVESTIGATING SOCIAL PHENOMENON IN THE COMMUNITY OF DENPASAR CITY IN USING GOPAY AS A STARTUP DIGITAL TRANSACTION TOOL IN THE INDUSTRIAL REVOLUTION 4.0 ERA

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ABSTRAK

Denpasar sebagai pusat kota Bali memiliki akses yang besar dalam penggunaan digitalisasi sebagai salah satu alat transaksi bisnis, pembayaran, dan perputaran uang yang kekinian. Mudah dijangkau dan menghemat waktu adalah hal yang dibutuhkan oleh masyarakat di tengah gempuran era industri revolusi 4.0. Karena masyarakat diuntungkan dengan sistem digitalisasi yang dapat diakses melalui genggaman dan melakukan transaksi tanpa harus mendatangi suatu tempat. Selain adanya kemudahan juga ada kegelisahan mengenai fenomena masyarakat yang beralih dari *conventional market* ke *digitalisasi market*. Tujuan penelitian ini adalah mengetahui dan menelusuri tentang dampak yang ditimbulkan dari penggunaan GoPay sebagai alat transaksi digital pada startup oleh masyarakat kota Denpasar sebagai suatu fenomena sosial yang terjadi pada era industri revolusi 4.0. Penelitian ini menggunakan metode penelitian kombinasi (*mix methods*) yang memadukan deskriptif kualitatif mengacu pada fenomenologi dengan kuantitatif berupa presentase angka penggunaan GoPay sebagai alat transaksi digital. Hasil penelitian ini adalah tingkat penggunaan GoPay didominasi digunakan untuk pemenuhan konsumtifitas masyarakat membeli produk GoFood sebesar 75% karena didukung oleh aneka promo dan diskon yang ditawarkan pada transaksi pembelian GoFood dari empat jenis pilihan menu yang dapat dilakukan dengan transaksi digital, yaitu GoDrive, GoCar, GoFood dan GoShop. Selain itu, pelaku UMKM (mitra) GoFood akan sangat diuntungkan dalam menggunakan e-wallet Gopay khususnya dalam pemasaran melalui aplikasi Gojek, penerapan teknologi informasi akuntansi untuk transaksi digital dengan lebih efisien dalam melakukan pembayaran, mempermudah dalam merekap pendapatan setiap harinya dan dalam pembuatan laporan keuangan periodik.

Kata kunci: *Startup, Gopay, Transaksi Digital, Revolusi Industri 4.0*

ABSTRACT

Denpasar, as the center of Bali, has great access to the use of digitalization as a tool for business transactions, payments, and the current circulation of money. That fact that it is just one touch away and efficient is what people need in the midst of the onslaught of the industrial revolution 4.0 era. The community benefits from a digitalization system in which people can make transactions without having to go anywhere. In addition to the convenience, there is also anxiety about the phenomenon of society switching from conventional markets to market digitization. The purpose of this study is to find out and explore the impact of using GoPay as a digital transaction tool for startups by the people of Denpasar as a social phenomenon that occurred in the industrial revolution 4.0 era. This study uses a combination research method (*mix methods*) that combines qualitative descriptive referring to phenomenology with quantitative in the form of percentage figures of GoPay as a digital transaction tool. The result of this research shows that GoPay is predominantly used to fulfill consumer consumption of GoFood products by 75% because it is supported by various promos and discounts offered on GoFood purchase transactions from four types of menu

options that can be done with digital transactions, namely GoDrive, GoCar, GoFood and GoShop. In addition, GoFood MSME partners will greatly benefit from using the Gopay e-wallet, especially in marketing through the Gojek application, applying accounting information technology for digital transactions more efficiently in making payments, making it easier to recap daily income and in making periodic financial reports.

Keywords: *Startup, Gopay, Digital Transactions, Industrial Revolution 4.0*

INTRODUCTION

The rapid development of startups in Indonesia continues to penetrate into people's lives. Starting from big cities to all corners of villages recognize and use the system for purchasing goods or services digitally. The system is easy and efficient thus making the digital business known as a startup more alive and growing among the community, especially in Denpasar, Bali. As the center of Bali, Denpasar has great access to the use of digitalization as a tool for business transactions, payments, and the current circulation of money. That fact that it is just one touch away and efficient is what people need in the midst of the onslaught of the industrial revolution 4.0 era. The community benefits from a digitalization system in which people can make transactions without having to go anywhere.

According to Permadi (2022) in the Jawa Pos article published on January 1, 2022, he informed about the views of the Ministry of Communication and Information that ascertain support and encouragement to be able to accelerate the digital economy ecosystem in Indonesia, which is targeted by 2022. This support is also in the form of the 1000 Digital startup movement program which is an incubation facility for the Beta school as literacy about startups. There are a number of challenges in Indonesia's digital economy, such as human resources, opening up market access, limited funding, and the logistics infrastructure ecosystem that must be optimized.

The rapid development of digital economic and financial transactions occurs in line with the increasing acceptance and preference of the public in online shopping expansion and convenience of digital payment systems, as well as acceleration of digital banking. Kontan.co.id, in Jakarta, noted that Bank Indonesia (BI) in February 2022 the value of electronic financial transactions grew 41.35% to Rp 27.1 trillion. Meanwhile, digital banking transactions increased 46.53% to 3,732.8 trillion. This value is still lower than BI records at the beginning of the year, namely in January 2022, which had electronic money transactions grew by 66.65%, namely 34.6 trillion, while digital banking transactions increased by 62.82%, namely 4,314.3 trillion (Walfajri, 2022).

Based on BI data at the beginning of 2022 above, it can be seen that the community is very enthusiastic about accepting change. The potential for increasing digital-based transactions, which is increasing rapidly in 2022, is due to the change of people's behavior from conventional techniques to digital systems. The use that is widely used by the community in conducting transactions is the GoPay digital wallet platform. The PT Dompot Anak Bangsa platform targets an increase in transactions related to financial products such as investment, insurance, delayed payments (paylater), to optimizing integration with PT or Banks. Gopay's efforts to increase the penetration of its digital financial services are done by helping MSME partners in the GoTo Financial and ensuring that partners are able to adapt and grow through non-cash transactions. This is what makes the economic cycle through startups very attractive to the public, either as partners by registering the business they are engaged in on the Gojek application or becoming consumers themselves.

The strong interest of the community in the growth of the industrial revolution 4.0 era, makes researchers so interested in making a study that can investigate the social phenomena of urban communities, especially Denpasar, in the use of digital wallets (GoPay) to make digital transactions. The results of this study are expected to be a literature that can educate the public about the extent to which the phenomenon of using GoPay is effective in digital transactions and the extent to which people's behavior movements regarding this phenomenon.

Problem Formulation

An extrinsic phenomenon that occurs in society, especially in urban areas, has a major impact on economic growth and the circulation of money, so that people tend to use the convenience of digitalization in transactions. On the one hand, apart from convenience, there is also anxiety about the phenomenon of society switching from conventional markets to market digitization. For this reason, this research will focus on the formulation of the problem, namely: What are the impacts of using GoPay as a digital transaction tool for startups by the people of Denpasar in the industrial revolution 4.0 era?

Research Objectives

This study aims to find out and explore the impact of using GoPay as a digital transaction tool for startups by the people of Denpasar as a social phenomenon that occurred in the industrial revolution 4.0 era.

LITERATURE STUDY

Technology Acceptance Model (TAM)

Davis developed Technology Acceptance Model (TAM) theory in 1985 which aims to explain and predict the acceptance factors for the use of technology, namely the perception of benefits and ease of use as the main variables in influencing interest in using technology (Rahmawati & Narsa, 2019). Perceived benefits explain the individual's belief in the use of technology that provides benefits in improving their performance. Perception of convenience is an individual's opinion about a system or application that is easy to use (Mujahidin & Astuti, 2020).

Digital Wallet (E-Wallet)

E-Wallet is a medium for storing a certain amount of electronic money that functions as a means of non-cash payment transactions (Munthe et al, 2021). Based on the results of a survey conducted by Ipsos (2020), regarding the Top of Mind E-wallet brands that are most widely used by the younger generation of Indonesia as follow:

a. Gopay

Gopay is a digital wallet service organized by PT. The Karya Anak Bangsa application through the Gojek application that can help customers pay delivery fees and/or product costs used in the application (Tumuwe et al, 2018). Gopay balance can be topped up at ATMs, minimarkets, Alfamart and through the drivers. On Gopay there are features of points and rewards that will be obtained by customers if they make payments using Gopay and can be exchanged into various vouchers, such as discount vouchers for Go-Ride or Go-Car travel fares, restaurant discount vouchers, discount vouchers for beauty shopping, discount vouchers for electronic purchases, discount vouchers for entertainment, and many other vouchers (Mustaqima et al, 2018).

b. OVO

OVO is a smart application created by PT Visionet Internasional that makes it easy for users to transact. Mahani (2019) explained that Ovo has three main pillars in its business model, including:

1) Digital Payments

OVO supports the non-cash National Acceleration Movement with an easy, instant and secure payment system. OVO users can easily transact from smartphones.

2) Loyalty Points

Loyalty Points are a cross-coalition loyalty program that gives users the opportunity to collect and use OVO Points at outlets that collaborate with OVO.

3) Financial Services

OVO focuses on developing financial products for Indonesian people who do not have access to conventional banks. For example, transferring funds between OVO accounts and bank accounts as well as opening mutual fund accounts

c. Dana

DANA is a digital wallet service organized by PT Espay Debit Indonesia Koe. DANA can be used to pay Bukalapak e-commerce, purchase Tix.id tickets, transfer credit and DANA digital balance via BBM. Users can top up DANA balances at banks partnered with DANA and Alfamat.

a. LinkAja

LinkAja is a digital wallet service owned by State-Owned Enterprises (BUMN) organized by PT Fintek Karya Nusantara (Finarya) focusing on the segment of public transportation users to people who do not have a smartphone. LinkAja also provides a cardless cash withdrawal service known as Cash In Cash Out (CICO). Locations for cash withdrawals and top up balances can be found at minimarkets such as Indomaret, Alfamart, and Alfamidi. In addition, this CICO service is available at Grapari Telkomsel, ATM Link Himbara, ATM Bersama, and at Mitra LinkAja (MiLA) outlets.

Startup Business

Startup is a company created or pioneered and designed to find the right business model for the company to survive in the midst of extreme uncertainty (Ries, 2011). According to Hardiyanto (2018), business startups are activities carried out by a company with historical limitations, are relatively new, are still looking for products, and the goal is to find markets that match the products and services offered. Therefore, Duncan in Hardiyanto (2018) explains that there are several stages of startup that must be considered by entrepreneurs to make it easier to run this business, as follows:

a. The business category that is built is the selection of the type of startup that will be built by the entrepreneur. (Hasan et al, 2021), explain 3 (three) types of startups in the entrepreneurship book, namely game startups, educational startups and trading startups. The differences are as follows:

1) A game startup is a type of startup company that is engaged in games. Its activities range from making games to applications.

2) Educational startups are a type of startup company engaged in education. Its activities are related to learning or education

3) Trading startups are a type of startup company engaged in the economy, especially trade. Its activities range from making applications to the types of sold products.

b. The business products and services offered are diverse or singular, which is a startup entrepreneur's decision making regarding the variety of products and services offered according to market needs.

c. The costs incurred to create products and services are entrepreneurs need to consider the production costs required to produce high-quality goods and services that meet expectations.

d. The price offered to customers is an important element of a marketing strategy that can bring several advantages to the company because the price can reflect the quality of the goods or services offered to customers. Therefore, if the price set by the entrepreneur is

too high, then the price cannot be reached by the customer and in the end has an impact on the decline in the marketing of the product or service in the market. On the other hand, when the prices are too low it will affect the low level of profitability and consumer awareness of the product that the price offered is an old product and the quality of service provided does not match customer expectations.

- e. Whether the price margin offered is realistic is a consideration in determining the price margin by entrepreneurs. If the Entrepreneur chooses to increase the margin from the increase in sales, then sales will increase when the product price is lowered rather than choosing to increase the margin but the product price is more expensive.
- f. Conformity between products or services and prices with needs, namely Entrepreneurs in running a startup business always try to offer products or services and prices that are appropriate to market segmentation to meet their needs so that customer satisfaction is achieved.
- g. Determining the amount of income and profit that is targeted is that entrepreneurs always have and instill a clear target in terms of amount of income and profit to develop and maintain the startup business they are running.

Similar Research Studies

In several previous studies, there are several studies that researchers can make into a literature review in this study. Similar research studies on startups and the use of e-money as a digital transaction tool. In the study (Sari et al, 2020) with the research title "Use of E-wallet in Shaping Student Consumption Behavior" the research informants were active students majoring in Development Economics Class of 2018 State University of Malang. The research used qualitative phenomenological types. It shows that the rational consumption behavior shown by students when using e-wallets is actually inseparable from students' knowledge of products from e-wallets through the ease of transacting using electronic money in fulfilling student consumption. Through this research, literacy that can be taken is about the increasing interest in using e-wallets to fulfill public consumption. For this reason, there is an equal urge to take consumerist actions on a product that is consumed by the public, especially those who understand the use of e-wallets as a means of transacting. Then in the study (Jaya, et al, 2017) with the research title "Analysis of Digital Startup Success Factors in Yogyakarta", was done by taking a sample of startups in the city of Yogyakarta. In this study, literacy that can be applied is that apart from having the same focus on startups and business digitization, the research also uses a phenomenological approach to explore the ins and outs and developments of startups in society. Examining the factors that can make a startup get success. The results of this study reveal that HR in building startups has a very important role in growing the startup business amidst extreme uncertainty through skills, team work, and commitment that can be used as the basis for startup success factors.

METHODS

This study took research subjects in the Denpasar city area, with a research period of three months, namely January-March 2022. The reason for the city of Denpasar as a research subject was that Denpasar plays a role as a center for startup developments in the Bali area. This makes it easier and more focused on the development and use of GoPay by the community.

This research is a research that uses a combination research method (mix methods) that combines qualitative descriptive referring to phenomenology with quantitative in the form of percentage figures of GoPay as a digital wallet for non-cash transactions. The use of these two research methods is intended to find out a phenomenon in people's social life and at the same time to find out the number of GoPay users in the community, especially in downtown Denpasar. Quantitative methods are confirmatory and deductive, while qualitative methods are exploratory and inductive.

Data were taken through interviews, social media, websites, and literature. This is done to find out to what extent people can use technology as a modern communication tool. The data sources themselves can be obtained from anywhere, because researchers have the freedom to use a variety of literature and methods in accordance with the concept of this research.

The data collection procedure in this study consists of the community as customers who use the Gojek application and GoPay. It is known that GoPay is a digital wallet that functions as a non-cash payment tool for shopping transactions on the Gojek application. From the questionnaire and personal approach, it will be found the percentage of people who use the Gojek application and also use GoPay as a means of non-cash payment transactions at the startup.

RESULTS AND DISCUSSION

Research Results

a. The results of the study by using a qualitative method.

Through personal interviews, the researcher collected interview data and analyzed it based on the domain that was set at the beginning. Based on the results of interviews with 6 interviewees conducted in the field, in general the six interviewees share the same view regarding the use of GoPay as a transaction tool and makes it easier for informants to conduct transactions, especially at a limited distance. Information about the use of GoPay as a means of non-cash payment transactions at startups by the people of Denpasar city can be included in the statement made by the resource person as follows:

Resource person I, Nila aged 20 years is a student at a private university in Denpasar who is also a resident who is domiciled in the city of Denpasar.

"I started using GoPay after the pandemic, I think it's simpler than if we pay directly or COD."

Another informant also added about how the non-cash payment system using GoPay, apart from making transactions easier, also felt safe, especially in situations that were inadequate for interacting with outsiders directly. As revealed by resource person II Agus, 25 years old, a private employee who stated that he used GoPay during self-isolation when exposed to COVID-19.

"Using GoPay for me, who had experience of self-isolation for Covid, was very helpful. If we use GoPay, we don't need to have direct interaction with the food driver to give money. We just have to ask the driver to place our order on the fence, because we already paid via e-wallet."

The statement regarding the ease and safe access to using GoPay as a transaction tool was also reinforced by resource person III Sandra 38 years old who admitted that so far she is a frequent customer who use the Gojek application and the GoPay as a means of payment.

"GoPay is very helpful for me. Because I work, I often feel overwhelmed, especially because I also take care of my children when they come home from school, and I also have to work after that. As long as I use GoPay, it's easy for me to order delivery via Gojek, even though when I work I can still order for my kids at home... and people at home just take the orders I made. That's what I usually do."

Regarding human resources in accepting digitalization of accounting and digital business, the five interviewees also provided information about their agreement to digital changes. Some of the interviewees are also startup customers who are over 40 years old and can still accept the existence of a digitalization system in this era. As revealed by resource person IV, Mrs. Ayu, aged 48, is a junior high school teacher who provides information to researchers about the need to learn and adapt to the latest technological advances.

"Today's people, if they can't keep up with technological advances, they will be left behind a lot... their lives will be monotonous, just watching TV and lying down right? So, if I still have teaching activities, downloading the application on my smartphone is useful for helping me. For example, I need a vehicle to be able to pick me up, now it's easy because of Gojek, just press and order through the application. Everything has been made easier because of digitization. It's important for all ages, you know."

In the social phenomenon that occurs in urban communities, especially in downtown Denpasar, using a smartphone has become a necessity for the need of education, business, and lifestyle. Smartphones in the industrial era 4.0 evolution have become a must-have item for all people. This need sooner or later will become a dependency behavior. Anything that can be accessed via a smartphone makes a person dependent on the determination of digitization. For example, resource person V, Mr. Gusti, who is 50 years old, is a casual worker who provides information about the shift in needs, who initially had a cellphone only to receive or send messages only, but now the need turned into a smartphone that could access social media applications and startups.

"...actually, I myself know and learn that from my children, my children know that by using a smartphone there are many things that can be learned. Yes... if I have the money, I'll change my cellphone to a smartphone. Then because I had an accident before and couldn't ride a vehicle, my son downloaded the Gojek application. My son said that you don't have to worry about going anywhere, just order through the app, he also taught me how to pay via the app... for me, wow... This is magical, everything is so easy. Hehe... And yeah I continue to use it until now."

Another informant from MSMEs in the culinary sector in Denpasar, namely resource person VI Tika, aged 25, also added the benefits and ease of using Gopay as a means of non-cash payment transactions for business continuity since the pandemic until now.

"I used to be a private employee, but I was laid off due to the pandemic. Finally I decided to become an entrepreneur in the culinary field, considering that this business is a basic need that must be met by every individual and is promising during a pandemic. In increasing sales revenue, I use Gopay in transacting with customers, because if we continue to run our business conventionally, namely expecting customers to come to our outlets, it is quite difficult as people's are afraid of contracting COVID-19. In addition, through Gopay I also find it easier to recapitulate reports related to transactions made and daily income ... Oh hey, I also find it very easy to use Gopay ..."

Based on the results of the qualitative data analysis in the form of information from interviews with informants, it can be seen that in the community of Denpasar, both the younger generation and the older generation can accept the conditions of technological progress and appreciate this cutting-edge development well.

b. The results of the study using the Quantitative Method.

The profile of respondents from 50 samples who are Gojek application and Gopay customers who use Gopay as a non-cash transaction tool based on gender in Denpasar City can be seen in the graph in Figure 1 below:

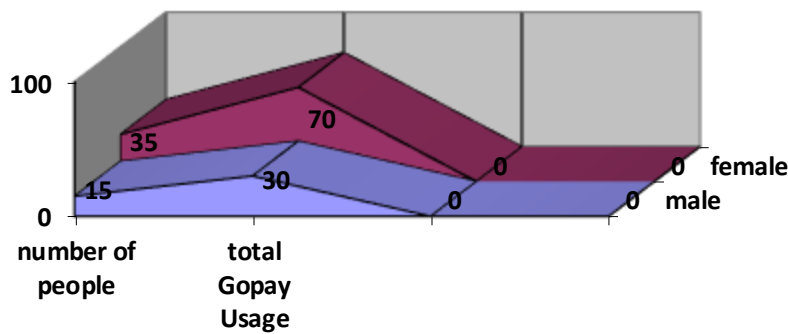


Figure 1
Profile of Gojek application customers who use GoPay as a non-cash transaction tool based on Gender in Denpasar City

Based on the respondent's profile, the graph above explains that the number of female respondents > male respondents, the percentage is 35% female and 15% male from a total of 50 respondents. Meanwhile, GoPay users as a means of non-cash payment transactions at startups are also dominated by women (70%). Researchers know that startups that use GoPay as a transaction tool are preferred by women compared to men. This is also reinforced by sample data that it is easier to meet female GoPay users than male users. Furthermore, the percentage of GoPay users' age and type of work can be seen in the following graph:

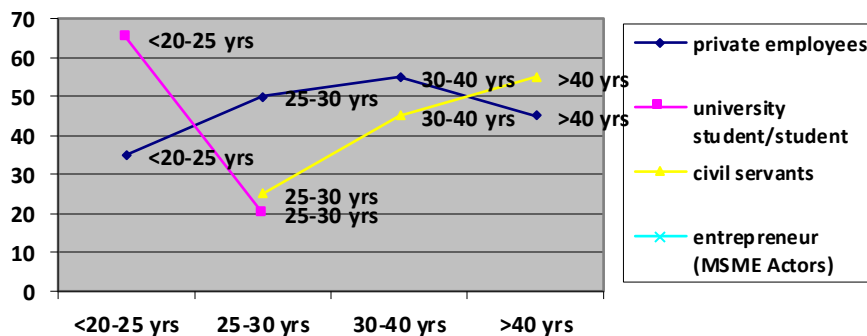


Figure 2
Profile of Gojek application customers who use GoPay as a non-cash transaction tool based on age and type of work in Denpasar City.

Based on the graph above, it is known that there are four types of work: private employees, students, civil servants and entrepreneurs (SME actors). For respondents aged >20-25 years, on average, are university students and private employees. For respondents aged 25-30 years, on average, are college students, private employees and entrepreneurs (MSME actors). For respondents aged 30-40 years, on average, are private employees, civil servants and entrepreneurs (MSME actors). For respondents aged >40 years, on average, are private employees and civil servants. The graph shows the tendency for customers to use GoPay as a non-cash transaction tool at startups, dominated by the 25-30 year old age group who are mostly students, private employees and entrepreneurs (SME actors). Thus, it can be described that the social phenomenon of people who use GoPay as a customer for a startup occurs in a productive working society. The more the work cycle

increases, the greater the need for using GoPay as a means of non-cash payment transactions.

Furthermore, data regarding the type of use of GoPay transactions on the types of needs that exist in the startup application. The data can be seen in the following graph:

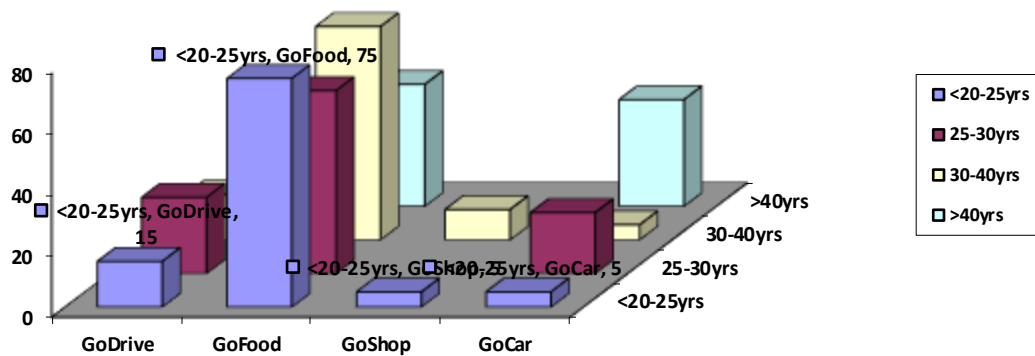


Figure 3
Profile of Gojek application customers who use GoPay as a non-cash transaction tool based on the type of use in Denpasar City

Based on the graph above, it shows that the level of use of GoPay as a means of non-cash payment transactions at startups is dominated by GoFood purchases, with a usage percentage of 75%. A very large number compared to the use of other types of needs such as GoDrive, GoCar, AND GoShop. It can also be seen that the public's consumption of GoFood products at startups has a very significant value.

Analysis and Discussion

Application users at startups need to know and learn about the benefits of using the digitization service. Basically a startup is a digital business that is so profitable today. People think that using the application system will make it easier for customers to have partnerships and make transactions. In addition to saving time and space, this digital business needs strict monitoring. This is inseparable from the use of the network as a liaison between the server and the receiver. Based on previous research literature studies, conducted by (Jaya et al, 2017), the success factor for startups is the consistency of team.work Team greatly affects the success of startups because the quality of human resources, skills, and coding abilities are the assets of a startup that its customers can demand.

GoPay is the right choice for urban communities who have a high level of activity. Using GoPay as a non-cash payment transaction tool makes it easier for people from various circles to buy something offered at startups. In GoPay, it is not only the purchase of food, goods, and services that can be offered. But also other payment bills such as electricity tokens, telephone credit, shopping bills, and even social security payments. For this reason, the community does not need to bother to find a place to make transactions or have to queue for a long time. This is in line with the Technology Acceptance Model (TAM) theory developed by Davis (Rahmawati & Narsa, 2019) that overall acceptance of TAM is high and the people of Denpasar City have the same intention to use Gopay as a means of non-cash payment transactions, which can be seen from the perception of the benefits that people believe in and the fact that they use Gopay's e-wallet as a means of non-cash payment transactions to facilitate their consumption activities. Meanwhile, the perception of convenience felt by the

community is reflected when people use the Gopay e-wallet as an easy-to-use application system.

Currently, several startups in Indonesia are starting to build partnerships with MSMEs to facilitate the sale of products and services to consumers online. This means that the role of information technology in various aspects of business activities is very important and useful for the long term in meeting various information needs (Kurniawan et al, 2022). This statement is in line with the results of the research by (Widiyasari & Achadiyah, 2019), which is that one application of information technology that is considered to provide positive contributions and benefits by MSME actors in business activities is to use e-wallet to apply accounting information technology in conducting financial transactions as it is more efficient in making payments, making it easier to recap daily income and in making periodic financial reports. In addition, the ease of use of the Gopay e-wallet has a positive impact on MSME actors in terms of marketing and advertising through the Gojek application because of the collaboration and actualization of the digital system (Juniarti et al, 2021).

Of course, in using the application there are pluses and minuses. However, for the community, especially the city of Denpasar, which is in the center of the provincial capital of Bali, the internet network can still be conditioned properly. What's more, people now use a lot of home internet services to support their needs, which can be done in one way, namely from the hand (smartphone). It can be said that Gojek is a startup that emerged at the right time. When people need the presence of a startup application that can meet the needs of the community. Ease of access and many coverage areas make this startup so important in the application menu on a smartphone.

CONCLUSION

The conclusion of this research is that Gopay as a digital transaction tool at a startup is a form of technological sophistication that is easily accessible in addition to m-banking used by banks. GoPay is in the form of a digital wallet that stores electronic money that has been previously filled in by the user. By filling in the GoPay balance, users can use it to make non-cash payment transactions. This convenience has been felt by various circles of society so that users do not need to worry if they do not have cash money. The social phenomenon for the people of Denpasar city in using GoPay as a digital transaction tool (75%) is for consumptive GoFood purchases, especially supported by various promos and discounts offered on GoFood purchase transactions and 15% is GoDrive consumptive payment which is dominantly made by those aged 20-25 year. From this percentage, it can be concluded that the people of Denpasar have a tendency to be active GoPay users and GoFood's MSMEs (partners) will greatly benefit from this. Thus, the digital startup business in the industrial revolution 4.0 era is very well targeted, and the development of startups is increasingly rapid among the younger generation. The suggestion that researchers can give for future researchers is to redevelop this research by conducting comparative studies on different startups in different locations, and to study the usage of the Linkaja e-wallet which is an official banking product so that the research results can be generalized to related companies.

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