

seems succeed to meets the customer satisfaction in Universitas Atma jaya Yogyakarta, because it easy to use, the students have the intention to use Gopay for their E-payment, E-wallet and Mobile Payment using Gopay.

Chapter V

Conclusion And Suggestion

5.1 Conclusion

The purpose of this research is to examine the effect of *cashback*, *customer loyalty*, *customer intention* to use Gopay as E-payment in Universitas Atma Jaya Yogyakarta, based on the Test result, it can be drawn a conclusion:

1. *Cashback* variable in this research simultaneously has a significant effect towards *customer intention* to use Gopay in Universitas Atma Jaya Yogyakarta, meaning cashback makes student tend to make a financial decision to use Gopay to gain cashback.
2. *Customer loyalty* variable in this research does not have any significant effect towards *customer intention* to use Gopay, meaning that *customer loyalty* does not affect the *customer intention* to use Gopay in Universitas Atma Jaya Yogyakarta, so even though Gopay try its best to attract *customer loyalty*, it seems the students of Universitas Atma Jaya Yogyakarta does not have any intentions to use Gopay as their E-payment when it comes from *customer loyalty*.
3. *Customer satisfaction* variable in this research simultaneously has a significant effect towards customer intention to use Gopay in Universitas