The Influence of Perceived Usefulness, Ease of Use, User Satisfaction, and Security on Intention Behavior to Use GoPay E-Wallet.

Annisya Fitri Khairina Parinduri[1] and Nur Aini[2]

[1] Manajerial Accounting, Batam State Polytechnic, Batam, Kepulauan Riau, Indonesia
[2] Manajerial Accounting, Batam State Polytechnic, Batam, Kepulauan Riau, Indonesia
aanisya@polibatam.com
na.aininur05@gmail.com

Abstract. This research aims to analyze the population of Batam City, especially application-based GoPay e-wallet users from Gen Z and Millennials (20-30 years). This research was also conducted to complement research on behavioral intentions when using the GoPay e-wallet by developing replication of previous research. This research uses perceived usefulness, perceived ease of use, perceived user satisfaction, and perceived security as independent variables and behavioral intention as the dependent variable. The population of this study consisted of residents of the city of Batam and used a purposive sampling technique so that the sample consisted of 100 respondents. The data analysis technique used is quantitative descriptive analysis. The data described was processed using SmartPLS 3.29 software. The research results show that perceived usefulness, ease of use, and user satisfaction influence behavioral intentions when using the GoPay e-wallet. However, perceived security does not influence behavioral intentions when using the GoPay e-wallet.

Keywords: Perceived Usefulness, Ease of Use, User Satisfaction, Security, Behavioral Intention to Use, GoPay.

1. Introduction

In today's modern era, along with advances in technology, the use of technology is increasing rapidly to meet human needs in various aspects of life. Financial technology or fintech is an innovation in technological development in the financial sector. Fintech is not a banking service, but a new business model that answers the needs of modern society. Fintech company services allow you to carry out financial transactions without having an account, just like you would at a regular bank (Rahma, 2018).

In the digital era, people can easily pay with cash. Payment systems are switching from non-cash to legal and companies are evaluating them according to technological developments (Nursari et al., 2019). Non-cash payments are often made by transferring money between banks or through internal transfers within the bank's own network. Apart from that, non-cash payment methods also include the use of cards such as debit cards, prepaid cards and credit cards (Lintangsari et al., 2018). In 2007, digital wallets, commonly referred to as e-wallets, were introduced as an online payment tool for non-cash transactions (Latief et al., 2021), including Gopay, OVO, Dana, and ShopeePay, which are available to download for free from Google Play Store and App Store.

E-Wallet is a cashless transaction that makes it easy to send money and make payments to individuals and merchants, and you can deposit money from your bank account using a debit or credit card through online transfers using your banking system (Ariffin et al., 2021). According to a Kandence International study, 44% of 1,000 respondents make transactions via e-wallet four times a week. According to the E-Wallet Industry Outlook 2023 Insight Asia report, of the 1,300 people living in urban areas surveyed,

74% have used or are currently using a digital wallet. The most widely used e-wallet platform is GoPay, whose services are used by 71% of respondents.

Consumers usually prefer applications that are simple and easy to use. This makes it easier for consumers to use and keeps them interested in using the application. With the rapid growth of e-wallets, it cannot be ignored that there are obstacles that affect interest in using these products. Apart from that, there are many similar products from several other competing companies. E-wallet security also significantly influences consumers' behavioral intentions when deciding whether to use an e-wallet. There are so many scams and data breaches online that consumers have become very careful when deciding whether to use an app or not. The increasing number of users of various digital spaces, including e-wallet services, has contributed greatly to the ease of digital currency transactions in Indonesia. However, when using a digital wallet, you must consider the security system (Raninda et al., 2022).

The GoPay application currently has the largest user segment. GoPay, part of the Gojek company, is an electronic money platform primarily designed for sending money to Gojek. In addition, GoPay can be used independently by customers or drivers, both for online purchases and payments to Gojek partners. Gopay's success in attracting public attention is proven by the large number of people who download Go-Jek using the GoPay feature as their payment method. GoPay is one of the best digital wallets with the number of users reaching 71% of 1,300 people in the Insight Asia 2023 survey (REDAKSI, 2023).

Interest is someone's interest so that when they see a new product, they feel the desire to use that product. In general, e-wallet user interest is influenced by several factors, including perceived usefulness. Perceived usefulness is a belief about the decision making process (Jogiyanto, 2007). Therefore, individuals who believe that information technology is useful will use it. Users will use a system or product if the technology or product provides benefits for them. On the other hand, if a technology does not provide sufficient value or benefits, then the technology will not be in demand. The possibility that someone will be interested in using an e-wallet product will increase if the product provides benefits that are considered very valuable for transaction purposes.

Perceived ease of use also influences users' interest in using e-wallets. Perceived ease of use is defined as someone who believes that using information technology is easy to use and requires little effort on the part of the user (Davis, 1989). In the context of e-wallets, perceived ease of use focuses on how easy users find the e-wallet application to learn, use and master. People who think this system is easy to use will use it and if someone doesn't believe it and thinks the system is difficult, then they won't use it (Mawardani et al., 2021). By focusing on ease of use, e-wallet providers can improve user experience, improve their satisfaction, and ultimately drive increased e-wallet usage.

After understanding the benefits and convenience of using e-wallets, a person's level of interest in using them is also influenced by security factors. From a consumer perspective, security includes the ability to protect customer information and data from fraud and theft when conducting online banking transactions. However, e-wallet security still carries the risk of being vulnerable to fraud and other crimes. Therefore, it is difficult for e-wallet issuers to build an e-money system that is safe from crime. This research was conducted to add to research regarding behavioral intentions to use the GoPay e-wallet by developing a replication of previous research conducted by (Raninda et al., 2022) which examined the existence of various factors that influence behavioral intentions to use the Dana e-wallet. This research aims to find out the factors that influence behavioral intentions to use the GoPay e-wallet.

2. Literatur Review

2.1 Technology of Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was first introduced by Davis in 1989 as a theory that modifies the relationship between beliefs, attitudes, intensity and user behavior which was adopted from previous theories, namely the Theory of Reasons to Act (TRA). The Technology Acceptance Model (TAM) aims to explain the factors that influence user behavior towards technology acceptance (Jogiyanto, 2007). The TAM variable is most suitable for making decisions about accepting new technology (Karim et al., 2020). Technology theory and behavior, goals, needs, and actual use of information systems by users.

In determining a person's "interest" or "intention" to use a new information technology, the TAM model refers to two beliefs: "perceived usefulness" and "perceived ease". The perceived usefulness dimension is when someone truly feels that using the new technology will make coating easier or improve its performance, while perceived ease of measurement is when someone truly feels that using new technology will make coating easier or improve its performance. It is interpreted as a stage where a person feels that no effort is needed to achieve something (Winarno et al., 2021). According to the TAM model, people's intentions and attitudes towards adopting new technology are influenced by two key factors: perceived usefulness and perceived ease of use (To & Trinh, 2021).

2.2 Behavioral Intention

Behavioral intention can be explained as a person's desire or interest in carrying out certain behavior (Jogiyanto, 2007). This action is carried out because the individual has the intention or desire to do it, behavioral intention is the determinant of this behavior. Behavioral intentions show commitment to actions that will be carried out in the future, so that someone will carry out those actions (Winarno et al., 2021). In this research, to test the behavioral intentions of Go-Pay e-wallet users, the TAM model was modified by researchers by adding the comfort awareness variable according to the phenomenon found.

2.3 Perceived Usefulness

Perceived usefulness is how confident a person is that using technology will improve their work results (Karim et al., 2020). E-wallet products are accepted if they offer more benefits in transactions and make transactions more efficient, fast, easy and comfortable (Yogananda & DIrgantara, 2017). According to researchers, perceived usefulness can be interpreted as the user's belief that Gopay is useful for various financial activities such as: the more users are aware of the benefits of Gopay, the more likely they are to use Gopay regularly. If users find Gopay useful, they will be more willing to use it in everyday life.

Like research conducted by Priyono, (2017), research shows that perceived usefulness has a positive impact on interest in using Go-Pay. Research conducted (Vhistika & Yushita, 2017) shows that perceived usefulness has a positive effect on interest in using electronic money. Research shows Elsa & Prabawani, (2019) and Saraswati & Purnamawati, (2020) that beliefs about usefulness have a positive and significant effect on the intention to use e-wallet applications.

2.4 Perceived Ease of Use

The Technology Acceptance Model (TAM) theory is one of the most popular models for explaining and predicting individual intentions and behavior when adopting new technology. According to the Technology Acceptance Model (TAM) theory, a user's decision to accept or use technology is influenced by how the user perceives the technology system, the easier the technology to use, the greater the user's possibility of using the technology. According to To & Trinh, (2021) perceived ease of use is the extent

to which people believe that a technological system is easy to use. People who find the system easy to use will use it. And if someone doesn't believe it and thinks the system is considered complicated to use, then that person will not use the system (Mawardani et al., 2021). Although individual efforts vary, overall, information technology is expected to be easy to access and use.

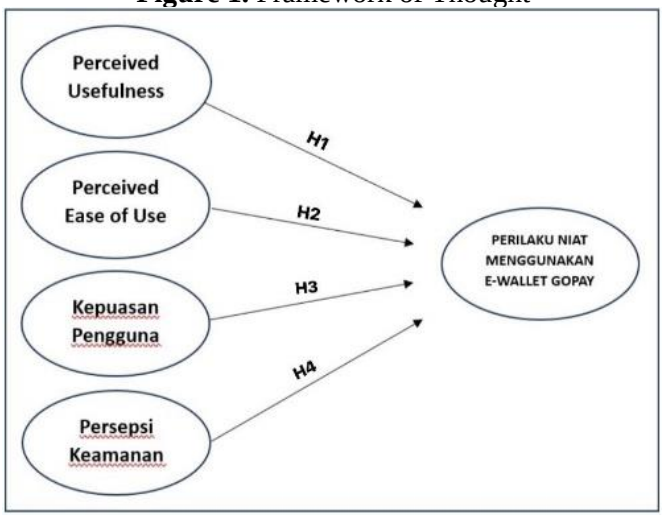
2.5 User Satisfaction

User satisfaction is the reaction felt by customers towards a product or service, which can be a positive or negative response. Dissatisfaction occurs when the product or service does not meet expectations, while satisfaction occurs when the product or service meets expectations. Expectations may be influenced by personal experience, recommendations of others, or other sources. (Lishobrina et al., 2023). According to research conducted by (F. M. A, 2020) shows that GoPay quality is influenced by user satisfaction, and there are several factors that influence users' desire to continue using the GoPay e-wallet. According to researchers, users who are satisfied with the GoPay e-wallet will most likely continue to use the GoPay e-wallet. This is based on the idea that user satisfaction leads to positive experiences that strengthen the intention to continue using the GoPay e-wallet. Research on the relationship between user satisfaction and behavioral intentions when using GoPay e-wallet has important implications for GoPay e-wallet and other e-wallet companies. The results of this research can be used to increase user satisfaction by understanding the factors that influence their satisfaction.

2.6 Security

Security is a fundamental requirement that e-wallet providers must focus on to create positive intentions among consumers (Karim et al., 2020). Therefore, system security is an important factor influencing the behavioral intentions of system users. Perceived security is a subjective value of electronic transactions determined by consumers (Ahmad et al., 2021). In general, the term security refers to the ability to protect against all forms of threats, including potential criminal activity. However, in today's digital environment, security is defined as an organization's ability to protect user information and data so that it is safe during all activities carried out with e-wallet applications while being used to protect user rights in transactions. According to research (Raninda et al., 2022), perceptions about security have a positive and significant effect on intentions to use the DANA e-wallet in the Special Region of Yogyakarta. Therefore, the framework used in this research is as follows:

Figure 1. Framework of Thought



Source: Data processed by researchers, 2024

Hypothesis:

By referring to the literature review and the framework that has been presented, the hypothesis can be formulated as follows:

The Technology Acceptance Model (TAM) theory explains that perceived usefulness refers to the user's belief that the use of a technology can improve its performance or effectiveness in achieving its goals. The more benefits a technology gets when used, the more users want to use it. Perceived usefulness is how confident a person is that using technology will increase their work effectiveness (Karim et al., 2020). Like research conducted by (Priyono, 2017) based on the finding that perceived usefulness has a positive impact on interest in using Go-Pay, the hypothesis in this research is:

H1: Perceived Usefulness has a positive and significant effect on behavioral intention to use the GoPay e-wallet

The Technology Acceptance Model (TAM) theory is one of the most popular models for explaining and predicting individual intentions and behavior when adopting new technology. According to the Technology Acceptance Model (TAM) theory, a user's decision to accept or use technology is influenced by how the user perceives the technology system, the easier the technology to use, the greater the user's possibility of using the technology. According to (To & Trinh, 2021) perceived ease of use is the extent to which people believe that a technological system is easy to use. People who find the system easy to use will use it. Research conducted by (Fahrudi et al., 2024) shows that beliefs about ease of use have a positive and significant influence on the intention to use the Gopay e-wallet. Therefore, the hypothesis in this research is:

H2: Perceived ease of use has a positive and significant effect on behavioral intention to use the GoPay e-wallet.

The Technology Acceptance Model (TAM) theory is a model that describes the factors that influence how a person accepts and uses technology. User satisfaction is the user's feelings of happiness or disappointment with technology. User satisfaction is an important factor that influences users' willingness to continue using technology. User satisfaction acts as a link between perceived usefulness, perceived ease of use, and behavioral intentions. This means that the higher the user's satisfaction with technology, the stronger the relationship with perceived usefulness, perceived ease of use, and behavioral intentions.

User satisfaction is the emotional response that customers feel towards a product or service, which can be in the form of happiness or disappointment. User expectations may be influenced by personal experience, recommendations from others, or information from other sources (Lishobrina et al., 2023). Research on the relationship between user satisfaction and behavioral intentions when using GoPay e-wallet has important implications for GoPay e-wallet and other e-wallet companies. According to research conducted by (F. M. A, 2020), it shows that user satisfaction influences perceptions of GoPay quality, and there is more than one factor that influences users' intentions to consistently use the GoPay e-wallet. Therefore, the hypothesis in this research is:

H3: User satisfaction has a positive and significant effect on behavioral intentions to use the GoPay e-wallet.

The Technology Acceptance Model (TAM) theory is relevant to security in several aspects, which ultimately influence user behavioral intentions. Security is an important factor that can influence the acceptance and use of technology by society. By integrating security concepts into TAM, we can better understand how security influences user behavioral intentions. The Technology Acceptance Model (TAM) theory emphasizes that perceived usefulness and perceived ease of use are the main factors that influence the intention to use technology. This behavioral intention will then influence actual technology use and user satisfaction. Security is a fundamental requirement that e-wallet providers must focus on to create positive intentions among consumers (Karim et al., 2020). In general, the term security refers

to the ability to protect against all forms of threats, including potential criminal activity. According to research (Raninda et al., 2022), perceptions of security have a positive and significant impact on intentions to use the DANA e-wallet in the Special Region of Yogyakarta. Therefore, the hypothesis in this research is:

H4: Perception of security has a significant effect on behavioral intention to use the GoPay e-wallet.

3. Research Methods

This research was developed using a quantitative approach and will be used as a tool to analyze and review research, especially those related to research topics as explained by Sugiyono in 2015. (Sukmawati & Kowanda, 2022). The data used is primary data collected through a survey using an online questionnaire distributed via Google Form. Referring to the results of the Central Statistics Agency, in 2021 the population of Batam City will reach 1,193,099 people with the majority of the population being the millennial generation and generation Z selected as the research population and using the Lemeshow formula with a margin of error of 10%, 100 respondents were determined to be the research sample. The sample was selected using the Purposive Sampling method with the criteria namely residing in Batam City, especially the millennial generation and generation Z, GoPay users, having made transactions at least 2 times in the last month, and an age range of 20 years - > 30 years. The collected data was analyzed using SmartPLS 3.29 software. The research indicators are as follows:

Table 1. Research Indicators

VARIABLES	INDICATOR	CODE	SOURCE
Perceived Usefulness	Level of confidence	**X1.1**	Winarno et al., (2021).
	Makes task completion easier	**X1.2**	
	Convenient To Use	**X1.3**	
	Increase Efficiency	**X1.4**	
	Can Use It Profitably	**X1.5**	
Perceived Ease of Use	To what extent does a person believe that e-wallet saves a lot of time	**X2.1**	To & Trinh, (2021).
		X2.2	
		X2.3	
	The e-wallet is clear, easy to understand and easy to use	**X2.4**	
		X2.5	
User Satisfaction	Efficiency	**X3.1**	Winarno et al., (2021).
	Effectiveness	**X3.2**	
	Satisfaction	**X3.3**	
	Proudness	**X3.4**	
Security	Accuracy and timeliness of credit or service performance	**X4.1**	Sari et al., (2020).
		X4.2	
	Data Reliability or Security	**X4.3**	
		X4.4	
Behavioral Intention	Using Electronic Wallets in the Future	**Y1**	To & Trinh, (2021).
	Using In Daily Life	**Y2**	
	Use More Often	**Y3**	
	Recommend To Friends	**Y4**	

4. Research Result and Discussion

4.1 Research Result

Table 2. Descriptive Statistics

Variable	Items	Mean	Median	Min	Max	Standard Deviation
PU (X1)	**X1.1**	4,410	5	2	5	0.694
	X1.2	4,320	4	2	5	0.691
	X1.3	4,400	4	2	5	0.678
	X1.4	4,280	4	2	5	0.776
	X1.5	4,130	4	2	5	0.730
PEOU (X2)	**X2.1**	4,470	5	3	5	0.591
	X2.2	4,400	4	3	5	0.632
	X2.3	4,460	5	3	5	0.607
	X2.4	4,260	4	2	5	0.730
	X2.5	4,350	4	3	5	0.698
KP (X3)	**X3.1**	4,220	4	2	5	0.701
	X3.2	4,280	4	2	5	0.679
	X3.3	4,360	4	2	5	0.641
	X3.4	4,250	4	2	5	0.684
K(X4)	**X4.1**	4,100	4	1	5	0.806
	X4.2	4,180	4	2	5	0.767
	X4.3	4,260	4	2	5	0.673
	X4.4	4,190	4	2	5	0.717
NB (Y)	**Y1**	4,130	4	1	5	0.702
	Y2	4,080	4	2	5	0.796
	Y3	4,020	4	1	5	0.883
	Y4	4,180	4	2	5	0.805

Table 3. Characteristics of Respondents

Characteristics	Information	Amount
Gender	Man	19
	Woman	81
Age	20-22 Years	63
	23-25 Years	30
	26-29 Years	7
	>30 Years	-
Job status	Student	57
	Already working	43
Use of GoPay E-Wallet in the Last Month	2-5 Times	58
	5-10 Times	18
	>10 Times	24

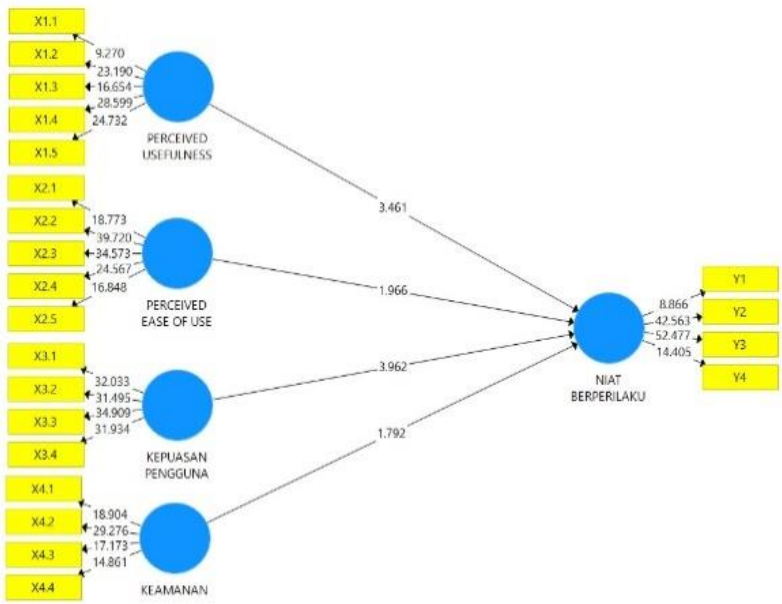
In this research, the outer model and inner model were tested using SmartPLS 3.29 measurement software. Based on (Ghozali & Latan, 2015) measurements using SmartPLS are divided into two, namely:

1) Outer Model Test: first, testing is carried out on each research indicator to see the relationship between the variables and the indicators. Validity and reliability testing is carried out through 3 tests, namely: convergent validity, discriminant validity test, and composite reliability.
2) Inner Model Test: Next, the indicators that have been declared valid and reliable will be tested to see the significance between variables. There are 2 stages in testing variable significance, namely: R square and T-statistics.

4.2 Outer Model

In this search validity and reliability testing was carried out for each variable using SmartPLS software.

Figure 2. Outer Model Results



Source: Data processed by researchers (2024).

Table 4. Validity Test Result

VARIABLES	ITEMS	LOADING FACTORS	KET	AVE	KET
Perceived Usefulness	Crime Scene1	0.720	Valid	0.670	Valid
	MPT	0.849	Valid		
	ND1	0.828	Valid		

	ME1	0.841	Valid		
	DMM1	0.848	Valid		
Perceived Ease of Use	MBW1	0.836	Valid	0.728	Valid
	MBW2	0.906	Valid		
	MBW3	0.898	Valid		
	MD1	0.835	Valid		
	MD2	0.785	Valid		
User Satisfaction	EF1	0.876	Valid	0.790	Valid
	EFF1	0.879	Valid		
	ST1	0.905	Valid		
	PN1	0.895	Valid		
Security	KW1	0.823	Valid	0.670	Valid
	KW2	0.863	Valid		
	KD1	0.795	Valid		
	KD2	0.790	Valid		
Behavioral Intention	DD1	0.750	Valid	0.684	Valid
	KSH1	0.886	Valid		
	NGO1	0.905	Valid		
	MKT1	0.754	Valid		

Source: Data processed by researchers (2024).

Table 5. Reliability Test Result

	CRONBACH'S ALPHA	KET	COMPOSITE RELIABILITY	KET
Perceived Usefulness	0.877	Reliable	0.910	Reliable
Perceived Ease of Use	0.906	Reliable	0.930	Reliable
User Satisfaction	0.912	Reliable	0.938	Reliable

Security	0.835	Reliable	0.890	Reliable
Behavioral Intention	0.843	Reliable	0.896	Reliable

Source: Data processed by researchers (2024).

The loading factor value will be considered valid if it exceeds 0.70, meanwhile the Average Variance Extracted (AVE) value can meet valid criteria if it exceeds 0.50. Based on table 4, the results of the outer loading test for each indicator of the variables perceived usefulness, perceived ease of use, user satisfaction, security, and behavioral intention have a value of > 0.70, then all indicators are declared valid for use. Meanwhile, the Average Variance Extracted (AVE) value for all variables meets the requirements, namely > 0.50. Referring to the results of factor loading calculations and AVE, it is considered to have met the convergent validity criteria.

The reliability test is based on the results of Cronbach's alpha and Composite Reliability tests. A variable is said to be reliable if its value is greater than 0.70 (Ghozali & Latan, 2015). Based on Table 5, it can be concluded that the Cronbach's alpha and Composite Reliability values for all variables in this study are > 0.70, indicating that all variables in this study are considered reliable.

4.3 Inner Model

Tabel 6. R-Square

	R Square	**R Square Adjusted**
Behavioral Intention	0.731	0.719

Source: Data processed by researchers in 2024.

Based on table 7, it can be concluded that the accuracy of the R Square model estimation for the Behavioral Intention variable is 0.731 or 7.31%. According to (Hamid & Anwar, 2019) an R Square value between 0.50 to 0.75 is considered to be in the moderate range. Therefore, the behavioral intention variable is considered to have a moderate accuracy estimate.

Table 7. Hypothesis Testing Results

	T Statistics (|O/STDEV|)	**KET**
(X1) PU -> (Y) NBP	3,461	Accepted
(X2) PEOU -> (Y) NBP	1,966	Accepted
(X3) KP -> (Y) NBP	3,962	Accepted
(X4) K -> (Y) NBP	1,792	Rejected

	P Values	**KET**
(X1) PU -> (Y) NBP	0.001	Significant
(X2) PEOU -> (Y) NBP	0.050	Significant
(X3) KP -> (Y) NBP	0,000	Significant
(X4) K -> (Y) NBP	0.074	Not significant

Source: Data processed by researchers in 2024.

Structural model coefficient analysis is used to test the hypothesis by assessing the influence and significance of the relationship between the variables involved. Hypothesis test results can be determined based on the T-statistic value. If the T-statistic value is > 1.96 then there is an influence relationship. If the T-statistic < 1.96 then the opposite occurs, no significant relationship is found. Next, the results of the hypothesis test can be determined based on the P-value. A P value > 0.50 is declared not significant. On the other hand, a P value <0.50 indicates a significant effect (Hamid & Anwar, 2019).

4.4 Discussion

Perceived usefulness towards behavioral intention to use GoPay e-wallet.

The calculation results in Table 8 show that the t-statistic is 3.461 > 1.96. It can be concluded that the perceived usefulness variable influences the behavioral intention to use the GoPay e-wallet. The same thing also happened to the P-value calculation results of 0.001 > 0.05. It can be concluded that the perceived utility variable has a significant influence on behavioral intentions to use the GoPay e-wallet. Based on the results of the analysis, it can be concluded that H1 is accepted, which shows that perceived benefits have a positive and significant influence on the intention to use the GoPay e-wallet.

The Technology Acceptance Model (TAM) theory explains that perceived usefulness refers to the user's belief that the use of a technology can improve its performance or effectiveness in achieving its goals. The more benefits a technology gets when used, the more users want to use it. Millennials and Generation Z tend to adopt a digital lifestyle in various aspects of life, including finances. Through digital financial transactions, Millennials and Generation Z believe that their use can provide more freedom in completing transactions and also provide better benefits in managing their finances. With the GoPay e-wallet, it is possible to apply technology that provides many different benefits in the transaction process, one of which helps increase financial efficiency when used. This is certainly a motivation for the millennial generation and generation Z to decide to use the GoPay e-wallet as a means of daily digital financial transactions.

This may happen because respondents in this study already know the benefits and use of the GoPay e-wallet and the more e-wallet users feel the benefits of increased performance, the more their e-wallet usage behavior will increase. These results are in accordance with research conducted by (Fahrudi et al., 2024) and (Sari et al., 2020) which shows that belief in usefulness has a positive and significant impact on intention to use the GoPay e-wallet.

Perceived ease of use on behavioral intention to use GoPay e-wallet.

The calculation results in Table 8 show that the t-statistic value is 1.966 > 1.96. It can be concluded that the perceived ease of use variable influences the behavioral intention to use the Gopay e-wallet. The same thing also applies if the calculated P value is 0.050 > 0.05. It can be concluded that the perception of ease of use significantly influences the intention to use the GoPay e-wallet. Based on the analysis of the results, it can be concluded that H2 is accepted, indicating that perceived ease of use has a positive and significant impact on intention to use the GoPay e-wallet.

The Technology Acceptance Model (TAM) theory is one of the most popular models for explaining and predicting individual intentions and behavior when adopting new technology. According to the Technology Acceptance Model (TAM) theory, a user's decision to accept or use technology is influenced by how the user perceives the technology system, the easier the technology to use, the greater the user's possibility of using the technology. The presence of e-wallets is growing rapidly in Indonesia, the millennial generation and generation Z are considered the main groups influencing the use of e-wallets, especially GoPay. As a group that is used to digital technology, the ease of using e-wallets is one of the

reasons the millennial generation and Gen Z decide to use them. The presence of the GoPay e-wallet is considered to make it easier to control or use finances in real-time. The GoPay e-wallet application, which is easy to learn and easy to use, is the main factor influencing the decision to use e-wallets for the millennial and gen z generations.

This may have happened because the respondents in this study had previously experienced various facilities offered by GoPay. GoPay is considered a payment system that is not only easy to use, but also easy to learn and understand, and its appearance can be easily adjusted to user preferences, saving users time and effort. The results of this research are consistent with research conducted by (Fahrudi et al., 2024). The perception that using the GoPay e-wallet is easy to use has a positive and significant influence on users' intention to adopt it.

User satisfaction with behavioral intentions using GoPay e-wallet.

The calculation results in Table 8 show that the t-statistic value is 3.962 > 1.96. It can be concluded that the user satisfaction variable influences the behavioral intention to use the GoPay e-wallet. The larger the t-statistic, the stronger the influence between these variables. The calculation results also show a P value <0.000. 0.05. It can be concluded that the user satisfaction variable has a significant influence on behavioral intentions to use the GoPay e-wallet.

The Technology Acceptance Model (TAM) theory is a model that explains the factors that influence a person's acceptance and use of technology. User satisfaction is the user's feelings of happiness or disappointment with technology. User satisfaction is an important factor that influences users' willingness to continue using technology. User satisfaction acts as a link between perceived usefulness, perceived ease of use, and behavioral intention, which means that the higher the level of user satisfaction with technology, the stronger the relationship with perceived usefulness, perceived ease of use, and behavioral intention.

TAM theory can help explain GoPay e-wallet user satisfaction among the Millennial and Gen Z generations. Millennials and Gen Z have a high perception of the usefulness and ease of use of technology, and in general there is a high level of user satisfaction with the GoPay e-wallet. Wallet. Businesses and organizations must understand the needs and expectations of Millennials and Generation Z to develop products and services that satisfy and retain their customers. Millennials are generally very satisfied with the technology they use. They appreciate the benefits of technology and believe that technology has improved their quality of life. Generation Z is more satisfied with technology than the Millennial generation. They have higher expectations for technology and are more easily impressed by new features and innovations.

These results are in line with research conducted by Putra in 2020 (Lishobrina et al., 2023), which shows that the quality of Go-Pay has a direct and significant influence on the intention to continue using the application. In addition, customer satisfaction is proven to influence Go-Pay quality and user intentions to use this application further. According to users, there is more than one factor that makes them use GoPay consistently.

The influence of perceived security on behavioral intentions to use the GoPay e-wallet.

The calculation results in table 8 show that the t-statistic value for this path is 1.792 < 1.96. As a result, it can be concluded that there is no influence between perceived security on behavioral intentions. This means that positive perceptions of behavioral intentions are not based on the security of using the e-wallet application. Furthermore, the calculation results show that the P-Value value on this route is 0.074 > 0.050. As a result, it was concluded that the security perception variable had no significant effect on

behavioral intentions to use the GoPay e-wallet. So, it can be concluded that H4 is rejected. This means that perceived security does not significantly influence behavioral intentions to use the GoPay e-wallet.

The Technology Acceptance Model (TAM) theory is relevant to security in several aspects, which ultimately influence user behavioral intentions. Security is an important factor that can influence the acceptance and use of technology by society. By integrating security concepts into TAM, we can better understand how security influences user behavioral intentions. The Technology Acceptance Model (TAM) theory emphasizes that perceived usefulness and perceived ease of use are key factors that influence behavioral intentions to use technology. These behavioral intentions will then influence actual technology use and user satisfaction.

Security is an important variable that influences perceived usability and perceived ease of use, and ultimately influences user satisfaction. Even though Millennials and Generation Z generally find technology very convenient and easy to use for high technology users, they don't always prioritize security. This is caused by several factors, such as: **Lack of understanding of security risks:** Many Millennials and Generation Z do not understand the cybersecurity risks associated with the use of technology. They may not realize that their personal data could be hacked or misused. **A more relaxed attitude towards security:** Millennials and Generation Z may have a more relaxed attitude towards safety-related security issues than previous generations. They may be more willing to take risks for convenience or ease of use. **Different ways of using technology:** Millennials and Generation Z use technology in different ways than previous generations. They may use social media platforms and mobile apps more frequently, which often pose higher security risks. These results show that the lower the user's perception of the security level of the GoPay e-wallet, the lower their intention to use the e-wallet.

These results are in accordance with research conducted by Fahrudi et al., (2024) which states that perceived security does not have a significant impact on the intention to use e-wallet. This is likely due to the respondents' lack of experience with the security features offered by GoPay in this study. as an electronic money application that has benefits as a means of sending money. Apart from that, respondents are still worried about information security when using the Gopay e-wallet, less confident if the provider improves their information, and less confident about the security of the money they save.

5. Conclusion

Based on the results of the data analysis carried out, the conclusion of this research is that the variables perceived usefulness, perceived ease of use, and user satisfaction have a positive and significant impact on the intention to use the GoPay e-wallet. Meanwhile, the security variable does not have a positive and significant influence on the behavioral intention to use the GoPay e-wallet for Batam City residents, especially the millennial generation and generation Z. Based on research results that have been processed using SmartPLS. Researchers choose to use SmartPLS because of its ability to overcome complex and unusual data analysis challenges that often arise in experimental studies across various disciplines. The Partial Least Squares (PLS) method implemented in SmartPLS allows researchers to explore the relationship between latent variables and manifest variables with relatively small data samples. Additionally, SmartPLS offers flexibility in using and interpreting results, and provides tools for comprehensive validation of concepts such as reliability testing, convergent validity, and discriminant validity. Therefore, the use of SmartPLS in scientific linguistic research not only facilitates in-depth and accurate analysis but also provides researchers with the opportunity to produce important and meaningful results in their scientific contributions.

Based on the research results above, there are several variables that can influence behavioral intentions to use the GoPay e-wallet, including perceived usefulness, ease of use, satisfaction with use, and

security. As a new lifestyle in using e-wallets, users need to re-understand the usability, convenience, satisfaction and security obtained when using existing technology for the best benefit for the user. For researchers who will study the same topic in the future, it is recommended to consider adding other variables that are considered relevant in the technology acceptance model to explore the influence of these variables on intention to use the GoPay e-wallet. Furthermore, researchers should expand the distribution of questionnaires to reach more respondents, so that the mix of respondents studied is balanced.

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