

Factors Influencing Financial Behavior in the use of E-Wallet (Gopay) Among Generation Z in the DKI Jakarta Region with Intention to use as a Mediating Variable

Navrasty Dinda Alifah¹, Ananta Hagabea Nasution²

^{1,3}Faculty of Economic and Business, Yarsi Universitas, Indonesia

ARTICLE INFO

Article history:

Received Sep 29, 2024

Revised Oct 10, 2024

Accepted Oct 25, 2024

Keywords:

Perceived Ease,
Perceived Security,
Perceived Usefulness,
Intention to use,
Financial Behavior,

ABSTRACT

The aim of this study is to identify the factors that influence financial behavior related to the use of the e-wallet service Gopay among Generation Z in the DKI Jakarta region, with the intention to use serving as a mediating variable. This research employs a quantitative methodology, utilizing a sample of 200 Gopay users. Data was collected through a questionnaire, and purposive sampling techniques were applied. Data analysis was conducted using the Partial Least Squares – Structural Equation Modeling (PLS-SEM) method. The findings reveal that perceived ease of use does not impact financial behavior. Conversely, perceived security and perceived usefulness significantly and positively influence financial behavior. The intention to use has a positive and significant effect on financial behavior. Perceived ease of use does not influence the intention to use, whereas perceived security and perceived usefulness significantly and positively affect the intention to use. The intention to use does not mediate the relationship between perceived ease of use and perceived usefulness with financial behavior. However, it does mediate the relationship between perceived security and financial behavior.

This is an open access article under theCC BY-NClicense.



Corresponding Author:

Navrasty Dinda Alifah
Faculty of Economics and Business
Yarsi University
Jl. Letjen Suprpto No. KAV. 13, Cemp. Putih, Central Jakarta, Indonesia
Email: navrastydinda@gmail.com

1. INTRODUCTION

According to Indriyani & Sartika (2022), the shift to cashless payments has accelerated due to rapid changes in customer perceptions and behavior during the pandemic. This shift encompasses a range of services, including transportation, food and beverages, and clothing, all of which have transitioned to digital platforms due to advancements in technology and information. Rudyanta (2020) indicates that this reflects a change in payment methods from past to present, driven by evolving times and the desire of technology users for greater convenience through technological advancements. Astuti & Faujiah (2023) suggest that the ease brought by promotions, practicality, and convenience has led to the widespread adoption of digital wallets, particularly among Generation Z and other generations who are increasingly participating in digital transactions. According to the Katadata Insight Center (2021) financial behavior among Generation Z in Indonesia has been declining. This indicates that Generation Z is less likely to allocate savings specifically and tends to save only leftover money. 56.6% of them rarely or never allocate funds for savings from the outset, and they prioritize purchasing necessary items over allocating funds for fixed or mandatory expenses.

According to databoks (2021), Generation Z comprises 74.93 million users born between 1997 and 2012. In comparison, the Millennial generation has 69.38 million users, born between 1981

and 1996. Generation X has 58.65 million users, born between 1965 and 1980, while the Baby Boomer generation consists of 5.03 million users, born between 1946 and 1964. Manurung (2023) explains that e-wallets feature stored-value or prepaid functionality, wherein a certain amount of money is stored in an electronic medium. The stored value decreases automatically as consumers use the e-wallet for payments, and the balance can be topped up through various available channels. This process is part of financial behavior.

According to Puspita & Isnalita (2019) financial behavior is defined as personal actions related to financial management. To develop good financial behavior, individuals must have a solid understanding of financial concepts, which can encourage them to make beneficial financial decisions for the future. Nababan & Sadalia (2012) describe financial behavior as involving activities such as budgeting, saving, controlling expenses, and paying obligations on time. Azizah (2020) adds that once individuals understand the fundamentals of financial management, they will recognize that everything should start with critical thinking, leading to intelligent and responsible financial behavior.

According to Ekawarna (2023) behavioral intention refers to the extent of effort an individual is willing to exert to engage in a particular behavior, with a higher commitment and tendency to use Gopay. Yudiantara (2014) explains that intention is the individual's desire to either perform or refrain from a behavior, making it a direct factor influencing individual behavior. Sulistiani (2012) notes that intention is closely related to motivation, which is the conscious or unconscious drive within an individual to undertake an action with the desired goal in mind. A strong intention will foster motivation, leading to positive behavior.

According to Andryanto (2016), the attributes of ease of use pertain to technology that is accessible, easily comprehensible, and simple to operate. Muhammad Alfaris (2023) asserts that utilizing Gopay should not necessitate additional effort or pose difficulties. Febriyani (2018) describes perceived ease of use as the conviction that employing technology will streamline tasks and resolve issues. R. A. Pratama (2021) further observes that individuals who use Gopay are likely to believe that this technology improves their performance. Mario et al (2023) highlight that Gopay is highly user-friendly due to its use of Indonesian language and easily recognizable symbols, enabling users to make payments anytime and anywhere without needing external help. Soleha et al (2023) additionally point out that Generation Z would be disinclined to use the Gopay application if it were not user-friendly.

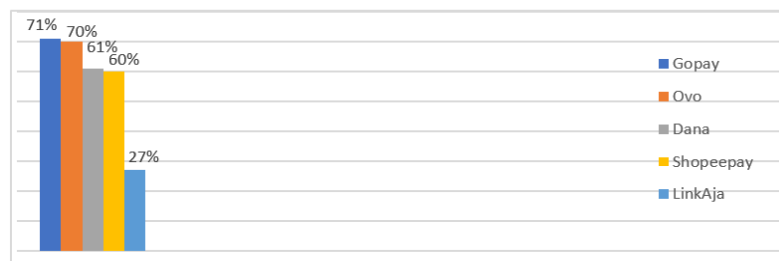
According to Aprilia (2018) perceived security reflects how safe users believe Gopay to be. Alfaris (2023) describes security as encompassing aspects such as confidentiality and security threats that can impact individuals' views on general banking activities. Tanra et al (2022) report that Gopay is currently highly trusted and considered secure by customers, due to its enhanced security features, such as One-Time Password (OTP) codes and Personal Identification Numbers (PINs), which protect personal data within the Gojek application. Sukmawati & Kowanda (2022) highlight that security is crucial for protecting Gopay users' privacy and shielding the application from criminal threats, thereby making users more willing to share personal data and use Gopay with a sense of security, as expected. Rosdiana (2022) notes that a sense of security regarding the installed system is a key factor in determining Gopay users. Dari et al (2023) add that Gopay has collaborated with security authorities, as evidenced by the new Gopay Pinjam feature. This feature ensures that every online loan application meets the Financial Services Authority (OJK) requirements, with Gopay having published a specific article on its collaboration with PT. Kredit Pintar Indonesia, which is authorized and directly supervised by OJK.

According to Cahyo (2014) perceived usefulness refers to the capability of being used for beneficial purposes. Muhammad (2023) defines this perception as the likelihood that individuals will use an application to enhance their work performance. Wibowo et al (2015) note that improved performance can yield both physical and non-physical benefits, such as achieving faster and more satisfying results compared to not using Gopay. Alfaris (2023) concludes that if individuals believe that a task does not offer any benefit, they are unlikely to use Gopay; conversely, if they believe that using Gopay will help complete a task, they are more likely to use it. Febriyani (2018) adds that customers will consider the benefits offered by mobile payment technologies when making online transactions, and this perception will encourage them to use the service.

Several findings indicate inconsistencies in research concerning the use of Gopay's features. A group of studies suggests that perceptions regarding the ease of use, security, and utility of Gopay's features can enhance users' desire and actions to utilize the available transaction services

within the system, as noted by Putri & Hascaryan (2022), Aprilia (2018), Febriyani (2018). However, there is a research gap where other studies have found that perceptions of ease of use, security, and utility do not affect users' behavior or actions in managing their finances with Gopay, according to Cindriyani (2023), Wicaksono (2023), Silvia (2014).

According to Permana & Dewi (2020) Gojek, founded by Nadiem Makarim in 2010 and expanding in Indonesia from 2015, has introduced innovations in services that facilitate public participation in various activities. Huwaydi (2018) notes that Gojek has incorporated a feature into its app called Gopay, an electronic payment method integrated within the Gojek app, designed to streamline transactions for users, drivers, and the company itself. Situngkir et al (2020) highlight that Gojek, as an online transportation company, has experienced rapid growth and serves as a payment tool for the services it provides. Maharani (2023) explains that users can save time by using Gopay for various transactions, including e-commerce shopping, healthcare services, donations, investments, subscriptions to applications such as YouTube Premium, Viu, Spotify, Netflix, as well as purchasing diamonds for streaming, and paying electricity and school bills.



Source: Progres Kepahiang (2023)

Figure 1 According to the 2023 E-Wallet Industry Outlook Report by Insight Asia, Gopay is identified as the most widely used platform

Based on Figure 1 Gopay holds the top position with 71% of users. The second position is occupied by Ovo with 70% of users. Dana ranks third with 61% of users, followed by ShopeePay with 60% of users. The fourth position is taken by LinkAja, with 27% of users. Each competing application, such as Gopay, Dana, Ovo, ShopeePay, and LinkAja, has its own advantages, including top-up locations, maximum balance limits, payment methods, and payment services (Kumala & Mutia, 2020). According to Anifa et al (2020) digital wallets are still relatively uncommon among current cash users. Gojek promotes its digital wallet, Gopay, by offering prospective users free balances or significant discounts when paying with Gopay. The initial appeal of discounts and convenience offered encourages users to adopt and continue using Gopay. Lishobrina et al (2023) note that Gopay, introduced through the Gojek app, has become one of the most popular e-wallets since 2019 and is used for payments across various Gojek services, including Go-food, Go-ride, Go-car, and others. Tarigan et al (2023) point out that to use Gopay as a payment method within the Gojek app, users must first download the Gojek application. This can be inconvenient due to the app's large storage requirements, which may hinder users from making transactions with Gopay if device maintenance is needed.

2. METHOD

The research method utilized in this study is quantitative, with the aim of testing established hypotheses for further examination. Sugiyono (2019) defines explanatory research as a method intended to describe the status of the variables under investigation and the impact of one variable on another. This research aims to assess the effect of the independent variables—perceived ease of use (X1), perceived security (X2), and perceived usefulness (X3)—through the mediating variable, intention to use (Z), on the dependent variable, financial behavior (Y).

Population dan Sample

According to Sugiyono (2023) the population refers to the generalization area in research, encompassing the objects or subjects from which conclusions can be drawn. In this study, the population comprises Gopay users from Generation Z residing in the DKI Jakarta area. The sample size determination for this research utilizes the Hair formula. Hair et al (2014) recommend this formula due to the uncertainty regarding the exact size of the population, suggesting a minimum sample size of 5-10 times the

number of indicator variables. In this study, there are 15 indicators. Thus, multiplying 15 by 10 meets the minimum sample size criterion, resulting in a sample size of 150. However, according to Dimas H & Ginanjar R (2022) it is preferable for the sample size to be 100 or larger. Consequently, the study used a sample of 200 respondents, which satisfies the minimum requirement for Structural Equation Modeling (SEM) analysis.

3. RESULT AND DISCUSSION

Validity Testing

Convergent Validity

Convergent validity is evaluated to ascertain whether a set of indicators effectively represents a latent variable. It is deemed valid if the outer loading factor for each indicator is sufficiently high. The criteria for establishing convergent validity are considered met when factor loading values range between 0.5 and 0.6, which is deemed acceptable. As noted by Ghozali & Latan (2017), convergent validity is achieved when each variable exhibits an Average Variance Extracted (AVE) value exceeding 0.5.

Discriminant Validity

Discriminant validity is employed to confirm that each latent variable is distinct and does not overlap with other latent variables, especially concerning the meaning of the indicators. To assess discriminant validity, cross-loading analysis is performed. A construct is deemed valid if the square root of the Average Variance Extracted (AVE) for each construct is greater than the correlation between that construct and other latent variables. This traditional method of evaluating discriminant validity involves comparing the square root of the AVE for each construct with the correlations among other constructs within the model (Wong et al, 2012). According to Wong K.K (2013), the recommended AVE value should exceed 0.5, indicating that at least 50% of the variance in the indicators can be explained.

Table 1 Outer Loading

Indikator	Butir Item	Outer Loading	P-value	Keterangan
Mudah untuk di pelajari	KEM1	0.637	<0.001	Valid
	KEM2	0.688	<0.001	Valid
Mudah digunakan	KEM3	0.561	<0.001	Valid
	KEM4	0.692	<0.001	Valid
Jelas dan mudah dimengerti	KEM5	0.649	<0.001	Valid
	KEM6	0.623	<0.001	Valid
	KEM7	0.549	<0.001	Valid
	KEM8	0.655	<0.001	Valid
Composite Reliability 0.842 > 0.7				
Average Variance Extracted (AVE) 0.634 > 0.5				

Indikator	Butir Item	Outer Loading	P-value	Keterangan
Keyakinan	KEAM1	0.777	<0.001	Valid
	KEAM2	0.594	<0.001	Valid
Kepercayaan	KEAM3	0.573	<0.001	Valid
	KEAM4	0.692	<0.001	Valid
Kerahasiaan	KEAM5	0.588	<0.001	Valid
	KEAM6	0,648	<0.001	Valid
Composite Reliability 0.812 > 0.7				
Avarage Variance Extracted (AVE) 0.649 > 0.5				
Indikator	Butir Item	Outer Loading	P-value	Keterangan
Pekerjaan yang lebih mudah	KEG1	0.758	<0.001	Valid
	KEG2	0.588	<0.001	Valid
Kebergunaan	KEG3	0.591	<0.001	Valid
	KEG4	0.744	<0.001	Valid
Meningkatkan Produktivitas	KEG5	0.575	<0.001	Valid
	KEG6	0.674	<0.001	Valid
Composite Reliability 0.820 > 0.7				
Avarage Variance Extracted (AVE) 0.659 > 0.5				
Indikator	Butir Item	Outer Loading	P-value	Keterangan
Keinginan untuk menggunakan	INT1	0.860	<0.001	Valid
Selalu mencobanya di masa depan	INT2	0.537	<0.001	Valid
	INT3	0.750	<0.001	Valid
Tetap menggunakannya di masa depan	INT4	0.828	<0.001	Valid
Composite Reliability 0.837 > 0.7				
Avarage Variance Extracted (AVE) 0.754 > 0.5				
Indikator	Butir Item	Outer Loading	P-value	Keterangan
Penganggaran	PEKEU1	0.718	<0.001	Valid
	PEKEU2	0.820	<0.001	Valid
Pengendalian pengeluaran	PEKEU3	0.822	<0.001	Valid
Pemikiran masa depan	PEKEU4	0.807	<0.001	Valid
	PEKEU5	0.840	<0.001	Valid
Composite Reliability 0.900 > 0.7				
Avarage Variance Extracted (AVE) 0.803 > 0.5				

Source: (Primary Data Processed, 2024)

The results of the measurement model for the ease-of-use perception variable demonstrate that all indicators collectively and effectively constitute the construct of this variable. This conclusion is corroborated by the composite reliability score, which exceeds > 0.7, signifying that the variable is reliable. As a minimum criterion, all statement items exhibit factor loadings between 0.5 and 0.6 and p-values below 0.05, indicating their validity. Items with factor loadings of 0.4 or lower and p-values greater than 0.05 will be excluded from this research.

Based on the table above, it is evident that the square root of the Average Variance Extracted (AVE) for each construct exceeds its correlations with other variables. This is demonstrated by the square root of the AVE for each construct being greater than the correlations between the constructs

within the model. Consequently, it can be concluded that the model demonstrates strong discriminant validity (Wong et al, 2012).

Table 2 Discriminant Analysis Results

Pernyataan	KEM	KEAM	KEG	INT	PEKEU
KEM1	0,637	0,073	0,129	-0,219	0,054
KEM2	0,688	-0,317	-0,346	-0,001	0,077
KEM3	0,561	0,177	0,107	0,082	-0,204
KEM4	0,692	0,004	-0,018	-0,107	0,066
KEM5	0,649	-0,182	-0,198	0,448	-0,256
KEM6	0,623	0,377	0,276	-0,299	0,050
KEM7	0,549	0,193	0,058	-0,128	0,070
KEM8	0,655	-0,233	0,050	0,205	0,120
KEAM1	-0,226	0,777	0,093	0,001	-0,229
KEAM2	0,166	0,594	0,326	-0,273	0,228
KEAM3	0,253	0,573	-0,094	0,385	-0,436
KEAM4	0,158	0,692	-0,259	0,090	0,144
KEAM5	-0,328	0,588	0,285	-0,265	0,400
KEAM6	0,024	0,648	-0,310	0,053	-0,068
KEG2	-0,039	0,365	0,588	-0,007	0,008
KEG3	0,257	-0,262	0,591	-0,016	-0,014
KEG4	-0,065	0,036	0,744	-0,181	0,114
KEG5	0,416	0,048	0,575	0,187	-0,149
KEG6	-0,006	-0,321	0,674	0,049	-0,019
INT1	-0,171	0,058	0,006	0,860	-0,127
INT2	0,257	0,007	0,030	0,537	0,257
INT3	0,251	-0,259	0,024	0,750	0,116
INT4	-0,217	0,169	-0,048	0,828	-0,141
PEKEU1	-0,012	0,086	0,017	-0,046	0,718
PEKEU2	-0,022	-0,004	0,068	0,025	0,820
PEKEU3	-0,036	-0,031	-0,031	-0,064	0,822
PEKEU4	-0,128	-0,191	0,017	0,083	0,807
PEKEU5	-0,056	0,144	-0,067	-0,003	0,840

Source: (Primary Data Processed, 2024)

Based on the table above, it is observed that the square root of the Average Variance Extracted (AVE) for each construct surpasses the correlations with other variables. This suggests that the square root of the AVE for each construct is greater than the correlation values between constructs within the model. As a result, the model is considered to demonstrate strong discriminant validity (Wong et al, 2012).

Evaluation Structural Model (Inner Model)

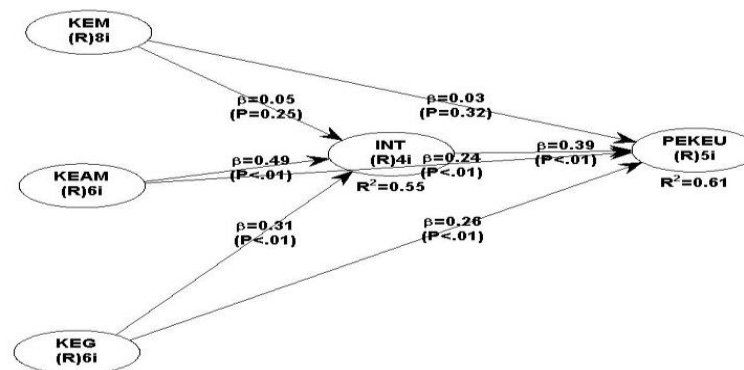
The evaluation of the structural model seeks to identify the presence of effects between constructs and to assess the R² values. As outlined in Table 3, this evaluation employs specific metrics and follows the established criteria.

Table 3 Evaluation of the Structural Model

<u>Ukuran Evaluasi</u>	<u>Aturan Kriteria</u>	<u>Hasil Evaluasi Model Struktural</u>
R ² atau asjusted R ²	$\leq 0,25$ Lemah $0,26 - 0,45$ Moderat $0,46 - 0,70$ Kuat ≥ 70 Sangat kuat	<ul style="list-style-type: none"> R² <u>Perilaku Keuangan (Y)</u> 0,606 R² <u>Niat Menggunakan (Z)</u> 0,547
Q ² predictive relevance	Q ² > 0 = model mempunyai predictive relevance, Q ² <	<ul style="list-style-type: none"> Q² <u>Perilaku Keuangan</u>

Source: (Primary Data Processed, 2024)

The results of the structural model test, conducted using Warp-PLS 7.0, illustrate the pattern of relationships between variables, as depicted in the accompanying figure.



Source: (Primary Data Processed, 2024)

Figure 2 Path Diagram of the Research Variables

The Effect of Ease of Use Perceived on Financial Behavior

Based on the research findings, the effect of ease-of-use perception on financial behavior is represented by a positive coefficient value of 0.034, which is indeed greater than zero. However, the p-value associated with this effect is 0.315, exceeding the significance threshold of 0.05. Therefore, Hypothesis 1, which posits that ease-of-use perception does not affect financial behavior, is rejected. This result indicates that there is no significant impact of ease-of-use perception on financial behavior. Consequently, ease-of-use perception does not appear to influence the enhancement of financial behavior in Gopay from the perspective of potential consumers.

The findings of this study diverge from those of Munawar, A et al (2023), Rahmadhani et al (2023), and Alivia (2024), who identified a positive effect of ease-of-use perception on financial behavior. Conversely, this study aligns with the research by Nurunnisha et al (2020), Zakiyyah (2022), which found that ease-of-use perception does not significantly impact financial behavior. These results imply that if individuals perceive a system as difficult to learn, they are likely to experience apprehension and may choose to avoid using Gopay's services. Consequently, this perception can influence their actions and behaviors regarding the use of Gopay's financial services.

The Effect of Security Perceived on Financial Behavior

The analysis of the path coefficients indicates a significant effect of the Security Perception variable on the Usage Intention variable. This is evidenced by a p-value of 0.001, which is less than the 0.005 threshold, suggesting a significant relationship between the two variables. The obtained coefficient value of 0.237, which is greater than 0, demonstrates a positive relationship between the two variables at a low level. Consequently, Hypothesis 6, which posits that Security Perception has a positive and significant effect on Usage Intention, is supported. This result implies that the security features of Gopay are likely to enhance prospective consumers' intention to use the service.

This finding is consistent with the research conducted by Siagian et al. (2022), Sari et al. (2020), and Sudono et al. (2020), which all indicate a positive influence of Security Perception on Usage Intention. However, this result contrasts with studies by Hikmah & Unggul (2023) and Aprilia & Amalia (2022), which found no significant effect of Security Perception on Usage Intention.

This result indicates that Security Perception reflects the degree of confidence an individual has in the technology used to transmit sensitive personal information and financial transaction data securely. Consumers are more inclined to intend to use a new payment method if they believe that mobile payments are secure and offer positive added value. The maintenance of a strong Security Perception enhances consumers' intention to use the Gopay application.

The Effect of Perceived Usefulness on Financial Behavior

The path coefficient analysis demonstrates a significant effect of perceived usefulness on financial behavior. This is evidenced by a p-value of 0.001, which is below the significance threshold of 0.05, confirming a significant relationship between the two variables. The coefficient value of 0.258, while positive, indicates a relationship with a relatively low effect size. Consequently, Hypothesis 3, which posits that perceived usefulness positively and significantly affects financial behavior, is supported. This finding suggests that the perceived benefits of features contribute to enhanced financial behavior.

The findings of this study align with research by Akbar & Mar'aini (2020), Aryanto & Farida (2021), dan Kusumastuti & Zahri (2020), which demonstrated that perceived usefulness positively affects financial behavior. In contrast, these results diverge from (Silvia, 2014), who found that perceived usefulness does not impact financial behavior. These findings suggest that an individual's success in using Gopay transactions is influenced by their perception of the system's benefits. Therefore, the perceived usefulness of the system contributes to the belief that the Gopay application is advantageous and effective for managing one's finances.

The Influence of Intention to Use on Financial Behavior

The results of the path coefficient analysis indicate a significant effect of the Intent to Use variable on Financial Behavior. This is evidenced by a p-value of 0.001, which signifies a significant relationship between the two variables. The obtained coefficient value is 0.386, which is greater than 0, indicating a positive relationship between the two variables, albeit of a low magnitude. Consequently, Hypothesis 4, which posits that Intent to Use has a positive and significant impact on Financial Behavior, can be accepted. From these results, it can be concluded that a strong motivation to utilize features will enhance financial behavior.

Consistent with the research conducted by Chen et al. (2023), Purwidiyanti et al. (2019), and Widiastuti et al. (2023), it was found that Intent to Use has a positive effect on Financial Behavior. However, the findings are not in alignment with the studies by Irdiana et al. (2023) and Saputra & Dahmiri (2022), which found that Intent to Use does not influence Financial Behavior.

These results indicate that the intention to use a service provided by Gopay reflects an individual's desire to utilize the service, manage their finances, and plan for their financial future. When users demonstrate a strong intention to use the financial services, they are more motivated to turn their plans and ideas into reality. Consequently, a higher intention to use Gopay correlates with an increased likelihood of taking action.

The Effect of Perceived Ease of Use on Intention to Use

Based on the research findings, the effect of perceived ease of use on the intention to use is represented by a positive coefficient value of 0.048, which is greater than 0.005. Therefore, Hypothesis 5, which posits that perceived ease of use does not affect intention to use, is rejected. This result indicates that there is no significant effect of perceived ease of use on the intention to use. Consequently, perceived ease of use does not influence the intention to use Gopay features from the perspective of potential consumers.

These results are inconsistent with research by Nursiah (2017), and Setyawati (2020), which found that perceived ease of use does impact the intention to use. Conversely, the findings align with Ahmad & Pambudi (2013), Sari et al (2023), who reported that perceived ease of use does not significantly affect the intention to use. These results suggest that the use of Gopay services is perceived as requiring minimal effort. This implies that while ease of use might generally facilitate

user adoption, it does not significantly influence the intention to use Gopay features among potential consumers.

The Effect of Perceived Security on Intention to Use

The path coefficient analysis reveals a significant effect of perceived security on the intention to use. This is indicated by a p-value of 0.001, which is below the 0.05 threshold, confirming a significant relationship between the two variables. The coefficient value of 0.237, while positive, denotes a relationship with a relatively low effect size. Consequently, Hypothesis 6, which asserts that perceived security has a positive and significant effect on the intention to use, is supported. This finding suggests that the security features of Gopay positively influence potential consumers' intention to use the service.

These results are consistent with research by Siagian et al (2022), Sari et al (2020), and Sudono et al (2020), which found that perceived security positively influences the intention to use. Conversely, the findings contrast with those of Hikmah & Unggul (2023), and Aprilia & Amalia (2022), who reported that perceived security does not affect the intention to use. These results suggest that perceived security reflects an individual's confidence in the technology's ability to securely handle sensitive personal data and financial transactions. Consumers are more likely to intend to use a new payment method if they believe that mobile payments are secure and provide added value. Therefore, a strong perception of security enhances consumers' intention to use the Gopay application.

The Effect of Perceived Usefulness on Intention to Use

The path coefficient analysis demonstrates a significant effect of perceived usefulness on the intention to use. This is evidenced by a p-value of 0.001, which is below the 0.05 threshold, confirming a significant relationship between the two variables. The coefficient value of 0.258, while positive, indicates a relationship with a relatively low effect size. Consequently, Hypothesis 7, which asserts that perceived usefulness positively and significantly affects the intention to use, is supported. This finding suggests that the benefits associated with Gopay's features enhance the intention to use among potential consumers.

These results align with research by Wardhana (2019), and Sulmi et al (2021), which found that perceived usefulness has a positive and significant effect on the intention to use. In contrast, Rudi Lahagu et al (2020) found that perceived usefulness does not impact the intention to use. These findings suggest that the perceived usefulness of technology, in terms of achieving desired outcomes—whether material or non-material—can influence customers' willingness to use the service.

Intention to use mediating perceptions of ease on financial behavior

The results of the path coefficient analysis indicate that the influence of intention to use as a mediator in the relationship between the perception of ease and financial behavior yields a positive coefficient value of 0.019, which is greater than 0. However, the p-value is 0.355, exceeding the 0.05 threshold. This suggests that intention to use does not effectively mediate the relationship between the perception of ease and financial behavior.

The findings of this study differ from the research conducted by Wibisono (2012), Prabawalingga & Yadnyana (2016), which found that intention to use mediates the effect of perception of ease on financial behavior. Conversely, the studies by Setiawan et al (2020), and Zakiyyah (2022) support these findings, indicating that intention to use does not mediate the effect of perception of ease on financial behavior. These results suggest that the hypothesis stating that intention to use does not mediate the relationship between perception of ease and financial behavior is supported. This implies that there is insufficient motivation to use the system's services, leading to a weak perception of ease regarding features such as Gopay, which in turn negatively affects financial behavior and actions.

Intention to use mediates the perception of security on financial behavior

Based on the path coefficient analysis, the effect of intention to use as a mediator in the relationship between the perception of security and financial behavior is represented by a coefficient value of 0.190, which is greater than 0, and a p-value of 0.001, which is below the 0.05 threshold. This

suggests partial mediation, where intention to use significantly mediates the relationship between the perception of security (independent variable) and financial behavior (dependent variable). According to the mediation framework proposed by Baron dan Kenny (1986), full mediation occurs when the mediator variable's effect on the dependent variable is significant while the independent variable's effect on the mediator is not significant. Conversely, if the mediator effect is also significant, this indicates partial mediation. Therefore, Hypothesis 9, which posits that intention to use mediates the effect of perception of security on financial behavior, is supported.

Intention to use mediates the perception of ease on financial behavior. These results indicate that the hypothesis suggesting that intention to use mediates the perception of security on financial behavior is accepted overall. This underscores the importance of strong intention or motivation in shaping a system, as it can significantly influence individuals' actions and behavior in managing their finances through Gopay. A thorough understanding of financial matters can help prevent poor financial behavior. Thus, it can be concluded that intention to use mediates the perception of security on financial behavior within Gopay, given that perception of security plays a crucial role in influencing Gopay users' financial behavior through its effect on their intention to use the platform.

Intention to use mediates the perception of usefulness on financial behavior

The path coefficient analysis reveals that intention to use, as a mediator in the relationship between perception of usefulness and financial behavior, has a positive coefficient value of 0.121, which is greater than 0. However, the p-value of 0.007, although below the 0.05 threshold, suggests that the mediation effect is not as pronounced as expected. This indicates that intention to use does not effectively mediate the relationship between perception of usefulness and financial behavior.

The findings of this study are inconsistent with research by A. R. Pratama (2018), and Fernanda et al (2022), which found that intention to use mediates the effect of perception of usefulness on financial behavior. In contrast, Silvia (2014), and Afandi et al (2021) found that intention to use does not mediate the effect of perception of usefulness on financial behavior. These results suggest that the hypothesis stating that intention to use does not mediate the relationship between perception of usefulness and financial behavior is supported. This implies that insufficient support for using Gopay's services may obscure the perceived utility of its features, which in turn affects usage and financial management behavior within Gopay.

4. CONCLUSION

Perception of Ease and Financial Behavior: The perception of ease does not influence financial behavior related to Gopay among Generation Z in DKI Jakarta. Perception of Security and Financial Behavior: The perception of security has a positive and significant impact on financial behavior related to Gopay among Generation Z in DKI Jakarta. Perception of Usefulness and Financial Behavior: The perception of usefulness has a positive and significant impact on financial behavior related to Gopay among Generation Z in DKI Jakarta. Intention to Use and Financial Behavior: Intention to use has a positive and significant impact on financial behavior related to Gopay among Generation Z in DKI Jakarta. Perception of Ease and Intention to Use: The perception of ease does not influence the intention to use Gopay among Generation Z in DKI Jakarta. Perception of Security and Intention to Use: The perception of security has a positive and significant impact on the intention to use Gopay among Generation Z in DKI Jakarta. Perception of Usefulness and Intention to Use: The perception of usefulness has a positive and significant impact on the intention to use Gopay among Generation Z in DKI Jakarta. Intention to Use as a Mediator for Perception of Ease and Financial Behavior: Intention to use does not mediate the relationship between the perception of ease and financial behavior related to Gopay among Generation Z in DKI Jakarta. Intention to Use as a Mediator for Perception of Security and Financial Behavior: Intention to use mediates the relationship between the perception of security and financial behavior related to Gopay among Generation Z in DKI Jakarta. Intention to Use as a Mediator for Perception of Usefulness and Financial Behavior: Intention to use does not mediate the relationship between the perception of usefulness and financial behavior related to Gopay among Generation Z in DKI Jakarta.

REFERENSI

- Afandi, A., Fadhilah, A., & Sari, D. P. (2021). Pengaruh Persepsi Kegunaan, Persepsi Kemudahan dan Persepsi Kepercayaan Terhadap Niat Menggunakan E-Wallet Dengan Sikap Sebagai Variabel Intervening. *Journal of Social Science Research*, 1(2), 568–577.
- Ahmad, & Pambudi, B. S. (2013). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Keamanan Dan Ketersediaan Fitur Terhadapminat Ulang Nasabah Bank Dalam Menggunakan Internet Banking (Studi Pada Program Layanan Internet Banking Bri). *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
- Alfaris, M. (2023). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Dan Persepsi Keamanan Terhadap Keputusan Penggunaan Aplikasi Pembayaran Digital (E-Wallet). *Jurnal Mahasiswa Akuntansi Samudra*, 4(2), 67–74. <https://doi.org/10.33059/jmas.v4i2.7450>
- Alivia Defa Ananda & Elen Puspitasari. (2024). *DIGITAL TERHADAP PENGELOLAAN KEUANGAN PADA JIMEA | Jurnal Ilmiah MEA (Manajemen , Ekonomi , dan Akuntansi)*. 8(1), 1498–1516.
- Andryanto. (2016). Pengaruh Persepsi Manfaat, Kemudahan Penggunaan Dan Kepercayaan Terhadap Minat Penggunaan Pada Aplikasi Ovo. *Journal IMAGE*, 10(1), 53–62.
- Anifa, F., Anisa, A., Fadhila, N., & Prawira, I. F. A. (2020). Tingkat Kemudahan dan Manfaat pada Penggunaan Layanan Go-Pay bagi Minat Pengguna di Indonesia. *Organum: Jurnal Saintifik Manajemen Dan Akuntansi*, 3(1), 37–49. <https://doi.org/10.35138/organum.v3i1.75>
- Aprilia. (2018). Pengaruh Persepsi Kemudahan Dan Persepsi Keamanan Terhadap Minat Penggunaan E-Money Di Kalangan Generasi Millenial. *Journal Business Administration (JBA): Entrepreneurship and Creative Industry*, Vol. 1(2), 47–57.
- Aprilia, C., & Amalia, R. (2022). How Perceived Security Influences Continuance Intention to Use Mobile Wallet. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 9(2), 271–288. <https://doi.org/10.24252/minds.v9i2.30083>
- Arisudana. (2019). Faktor-Faktor Yang Mempengaruhi Niat Pengambilan Sertifikasi Akuntan. *Symposium Nasional Akuntansi XX, Jember*, 1–23. <https://ejournal.undiksha.ac.id/index.php/JJA/article/viewFile/4600/3528>
- Aryanto, A., & Farida, I. (2021). Persepsi Pengguna Aplikasi Pencatatan Keuangan Berbasis Android pada UMKM di Kota Tegal. *Jurnal Akuntansi Keuangan Dan Bisnis*, 14(2), 281–290. <https://doi.org/10.35143/jakb.v14i2.4713>
- Astuti, A. D., & Faujiah, A. (2023). Pengaruh penggunaan dompet digital (e-wallet) terhadap perilaku konsumtif perspektif Islam pada generasi milenial Daerah Istimewa Yogyakarta. *Alkasb: Journal of Islamic Economics*, 2(1), 209–222. <https://jurnal.instika.ac.id/index.php/alkasb/article/view/396>
- Azizah, N. S. (2020). PENGARUH LITERASI KEUANGAN, GAYA HIDUP PADA PERILAKU KEUANGAN PADA GENERASI MILENIAL. *Textile View Magazine*, 01(73), 293–301. <https://doi.org/10.2307/j.ctt1tg5gmg.7>
- Baron dan Kenny. (1986). Beberapa Konsekuensi Situasi Mediasi Sempurna Pada Struktur Korelasi, Kontribusi Mediator, dan Ukuran Sampel. *Jurnal Matematika, Sains, Dan Teknologi*, 10(1), 10–29.
- Cahyo. (2014). *Pengaruh Persepsi Kemudahan Dan Persepsi Kemanfaatan Terhadap Minat Konsumen Gopay*. Cindriyani. (2023). *JURNAL EKONOMI , MANAJEMEN , BISNIS DAN SOSIAL*. 3, 540–552.
- Dari, P., Cyber, A., Dwi, N., Nim, A., Nazli, F., & Nim, A. (2023). *STRATEGI KEAMANAN TRANSAKSI ELEKTRONIK GOPAY DAN PERLINDUNGAN DARI ANCAMAN CYBER* Zevanya Praja Syaharani NIM . 2210611157 Fakultas Hukum Program Studi SI Hukum Universitas Pembangunan Nasional “ Veteran ” Jakarta. November. https://www.researchgate.net/publication/375824590_STRATEGI_KEAMANAN_TRANSAKSI_ELEKTRONIK_GOPAY_DAN_PERLINDUNGAN_DARI_ANCAMAN_CYBER
- databoks. (2021). *Proporsi Populasi Generasi Z dan Milenial Terbesar di Indonesia (E-wallet)*. Databoks. <https://databoks.katadata.co.id/datapublish/2021/05/24/proporsi-populasi-generasi-z-dan-milenial-terbesar-di-indonesia>
- Dimas Hardian Putra, & Ginanjar Rahmawan. (2022). Analisis Pengaruh Citra Merek, Desain Produk Dan Gaya Hidup Terhadap Keputusan Pembelian Motor Vespa Di Sukoharjo. *Juremi: Jurnal Riset Ekonomi*, 2(3), 387–394. <https://doi.org/10.53625/juremi.v2i3.3850>
- Ekawarna. (2023). *INTENSI (NIAT) BERWIRAUUSAHA MAHASISWA DAN VARIABEL YANG MEMPENGARUHINYA*. 978-623-02-6134-3, 14. https://www.google.co.id/books/edition/Monograf_Intensi_Niat_Berwirausaha_Mahas/GwrPEAAAQBAJ?hl=id&gbpv=1&dq=niat+berperilaku+menurut+para+ahli&pg=PA14&printsec=frontcover
- Febriyani. (2018). Analisis Pengaruh Persepsi Kemanfaatan Dan Persepsi Kemudahan Terhadap Daya Tarik Penggunaan Gopay. *Managemant Insight: Jurnal Ilmiah Manajemen*, 16(1), 21–32.
- Fernanda, J. W., Luthifiana, V., & Akhyar, M. K. (2022). Analisis Partial Least Square Structural Equation Model (PLS-SEM) untuk Pemodelan Penerimaan Sistem Jaringan Informasi Bersama Antar Sekolah (JIBAS). *J Statistika: Jurnal Ilmiah Teori Dan Aplikasi Statistika*, 15(2), 292–297. <https://doi.org/10.36456/jstat.vol15.no2.a6436>
- Ghozali & Latan. (2017). Persepsi Kegunaan Dan Promosi Untuk Memprediksi Niat Penggunaan E-Wallet: Sikap Sebagai Variabel Mediator. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 5(1), 74.

- <https://doi.org/10.24912/jmie.v5i1.9997>
- Hair et al. (2014). ANALISIS PENGARUH GLOBAL BRANDING TERHADAP PURCHASE INTENTION MELALUI PERCEIVED PRODUCT QUALITY (Studi Pada Produk Pakaian Pria The Executive). *Angewandte Chemie International Edition*, 6(11), 951–952., 1–77. [http://repository.ibs.ac.id/121/2/Siti Fatimah - 20152111015.pdf](http://repository.ibs.ac.id/121/2/Siti%20Fatimah%20-%2020152111015.pdf)
- Hikmah, A., & Unggul, U. E. (2023). Pengaruh Persepsi Manfaat Dan Persepsi Keamanan Terhadap Niat Menggunakan Melalui Kepercayaan Konsumen Pada Aplikasi Dompot Digital DANA RA Nurlinda. *Journal of Management and Creative Business (JMCBUS)*, 1(4), 181–202. <https://doi.org/10.30640/jmcbus.v1i4.1433>
- Huwaydi, dkk. (2018). Analisis Faktor Penggunaan Layanan Go-Pay Oleh Generasi Millenial Di Kota Denpasar. *Widya Akuntansi Dan Keuangan*, 2(1), 32–51. <https://doi.org/10.32795/widyaakuntansi.v2i1.539>
- Indriyani, D., & Sartika, S. H. (2022). Persepsi Generasi Z pada Penggunaan E-wallet selama Pandemi Covid-19. *Jurnal Sekretaris Dan Manajemen*, 6(1), 68–74. <http://ejournal.bsi.ac.id/ejurnal/index.php/widyacipta>
- Katadata Insight Center. (2021). *Survei Perilaku Keuangan Generasi Z*. Katadata. <https://kic.katadata.co.id/insights/33/survei-perilaku-keuangan-generasi-z>
- Kumala, I., & Mutia, I. (2020). Pemanfaatan Aplikasi DOMPET Digital Terhadap Transaksi Retail Mahasiswa. *Seminar Nasional Riset Dan Teknologi (SEMNAS RISTEK)*, 64–69.
- Kusumastuti, D. A., & Zahri, R. M. (2020). Determinan Sikap Dalam Penggunaan Sistem Keuangan Desa (Siskeudes). *Inventory: Jurnal Akuntansi*, 4(2), 155. <https://doi.org/10.25273/inventory.v4i2.7673>
- Lishobrina, L. F., Arum, M. P., Hidayat, C. M., Widiyanti, L. I., & Wengkau, G. P. (2023). Analisis Faktor Kepuasan Pengguna Gopay dalam Digital Financial Management. *Journal of Management and Social Sciences*, 2(1), 161–171.
- Maharani, P. R. (2023). Pengaruh Penggunaan Dompot Digital GoPay Terhadap Perilaku Konsumtif Mahasiswa Politeknik Negeri Bandung. *International Journal Administration, Business & Organization*, 4(3), 58–70. <https://doi.org/10.61242/ijabo.23.273>
- Manurung, R. A. (2023). Analisis Pengaruh Penggunaan Dompot Digital Terhadap Mental Accounting Dan Tingkat Kepuasan Pada Masyarakat Di Sumatera Utara. *Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi*, VII, 455–465.
- Mario Del Piero Walewangko Harifuddin Thahir Program Studi, M. S., Manajemen, J., & Ekonomi dan Bisnis, F. (2023). *Pengaruh Persepsi Manfaat, Kemudahan Dan Resiko Terhadap Penggunaan Gopay Di Kota Palu*. 9(3), 224–231.
- Munawar, A. H., Subrata, A., & Nugraha, C. S. (2023). Kontribusi financial technology (fintech) payment terhadap perilaku manajemen keuangan pada masa pandemi covid-19 di Kota Banjar. *Inovasi : Jurnal Ekonomi, Keuangan, Dan Manajemen*, 19(3), 798–807. <https://journal.feb.unmul.ac.id/index.php/INOVASI/article/view/13340>
- Nababan & Sadalia. (2012). Financial Literacy and Student Financial Behavior (Case Study STIE “YPPI” Rembang). *Buletin Bisnis & Manajemen*, 01(02), 171–189. <https://media.neliti.com/media/publications/58351-ID-finalcial-literacy-dan-perilaku-keuangan.pdf>
- Nursiah, N. (2017). Pengaruh Perceived Ease of Use Dan Perceived Usefulness Terhadap Behavior Intention To Use. *Jurnal Elektronik Sistem Informasi Dan Komputer*, 3(2), 39–47.
- Nurunnisha et al. (2020). *Analisis faktor penerimaan konsumen terhadap faktor fintech di UMKM Bandung*.
- Permana, G. P. L., & Dewi, N. L. P. P. (2020). Analisis Faktor Penggunaan Layanan Go-Pay Oleh Generasi Millenial Di Kota Denpasar. *Widya Akuntansi Dan Keuangan*, 2(1), 32–51. <https://doi.org/10.32795/widyaakuntansi.v2i1.539>
- Permana, G. P. L., & Rahayuni, D. A. B. (2023). Determinan Penggunaan Crowdfunding Berbasis Donasi. *Jurnal Aplikasi Akuntansi*, 7(2), 315–327. <https://doi.org/10.29303/jaa.v7i2.211>
- Prabawalingga, I. G. N. M., & Yadhnyana, I. K. (2016). Persepsi Kemanfaatan Dan Persepsi Kemudahan Dengan Minta Penggunaan Sebagai Variabel Intervening Terhadap Perilaku Penggunaan Sistem. *E-Jurnal Ekonomi Dan Bisnis Universitas*, 10(5), 3359–3390.
- Pratama, A. R. (2018). *DENGAN MINAT PENGGUNAAN E-FILING SEBAGAI VARIABEL INTERVENING SKRIPSI Oleh : Nama : Andre Rizki Pratama FAKULTAS EKONOMI UNIVERSITAS ISLAM INDONESIA YOGYAKARTA*.
- Pratama, R. A. (2021). Analisis Pengguna Shopeepay Dan Gopay Pada Masa Pandemi Covid-19 Dengan Model Tam. *Jurnal Informatika Dan Rekayasa Perangkat Lunak*, 2(4), 491–500. <https://doi.org/10.33365/jatika.v2i4.1606>
- Primary Data Processed. (2024). *No Title*.
- Puspita, G., & Isnalita, I. (2019). Financial Literacy: Pengetahuan, Kepercayaan Diri dan Perilaku Keuangan Mahasiswa Akuntansi. *Owner*, 3(2), 117. <https://doi.org/10.33395/owner.v3i2.147>
- Putri & Hascaryan. (2022). Analisis Faktor - Faktor Yang Mempengaruhi Minat Masyarakat Surabaya Terhadap Penggunaan Dompot Digital Gopay. *Jurnal Pendidikan Tata Niaga (JPTN) P-ISSN*, 11(2). [file:///C:/Users/DINDA/Downloads/55112-Article Text-116250-1-10-20230720.pdf](file:///C:/Users/DINDA/Downloads/55112-Article%20Text-116250-1-10-20230720.pdf)
- Rahmadhani, S. D., Buchdadi, A. D., Fawaiq, M., & Prasetya, B. A. (2023). Determinants of intention to use e-

- wallet in Generation Z. *BISMA (Bisnis Dan Manajemen)*, 15(1), 60–77. <https://doi.org/10.26740/bisma.v15n1.p60-77>
- Rosdiana, M. (2022). *Analisis Kemudahan, Kepercayaan dan Keamanan Terhadap Keputusan Penggunaan E-Wallet (Shopee Pay) Melalui Pemahaman Teknologi Sebagai Variabel Intervening Analysis of Convenience, Trust and Security on Decisions to Use E-Wallet (Shopee Pay) Through U*. 1–16.
- Rudi Lahagu, Sulistyandari, & Binangkit, I. D. (2020). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Dan Tingkat Kepercayaan Terhadap Minat Penggunaan Uang Elektronik Di Pekanbaru. *Jurnal Ilmiah Mahasiswa Merdeka EMBA*, 2(1), 78.
- Rudyanta, T. (2020). Fenomena Penggunaan E-Wallet di Kalangan Pengusaha Warung Makan di Perkantoran Jakarta. *Jurnal Pewarta Indonesia*, 2(1), 41–48. <https://doi.org/10.25008/jpi.v2i1.27>
- Sari et al. (2020). Effect of Perceived Usefulness, Perceived Ease of Use, Perceived Security, and Cashback Promotion on Behavioral Intention to the DANA E-Wallet. *Jurnal Ilmiah Manajemen Kesatuan*, 10(1), 63–72. <https://doi.org/10.37641/jimkes.v10i1.1218>
- Sari, U. K., Setyadi, H. J., & Widagdo, P. P. (2023). Evaluasi Kesuksesan Sistem Informasi Terpadu Layanan Prodi (SIPLO) Menggunakan Model Delone Dan Mclean Pada Fakultas Teknik Universitas Mulawarman. *Adopsi Teknologi Dan Sistem Informasi (ATASI)*, 2(1), 48–58. <https://doi.org/10.30872/atasi.v2i1.536>
- Setiawan, A., Rofingatur, S., & Patma, K. (2020). Pengaruh Persepsi Kemudahan Penggunaan, Efektivitas, Risiko Terhadap Minat Dan Penggunaan Financial Teknologi (Fintech) Dengan Minat Sebagai Variabel Mediasi. *Jurnal Akuntansi Dan Keuangan Daerah*, 15(2), 35–48. <https://doi.org/10.52062/jakd.v15i2.1623>
- Setyawati, R. E. (2020). No 主観的健康感を中心とした在宅高齢者における健康関連指標に関する共分散構造分析Title. *Satukan Tekad Menuju Indonesia Sehat*, 3(1), 39–51.
- Siagian, H., Tarigan, Z. J. H., Basana, S. R., & Basuki, R. (2022). The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral intention through trust in digital payment platform. *International Journal of Data and Network Science*, 6(3), 861–874. <https://doi.org/10.5267/j.ijdns.2022.2.010>
- Silvia. (2014). Pengaruh Persepsi Kemudahan, Persepsi Kegunaan, Ketersediaan Fitur dan Literasi Keuangan Terhadap Preferensi Penggunaan BSI Mobile. *Islamic Economics and Finance in Focus*, 1(2), 135–147. <https://ieff.uib.ac.id/index.php/ieff/article/view/22>
- Situngkir, T. L., Hurriyati, R., & Sultan, M. A. (2020). Faktor-Faktor yang Mempengaruhi Pengguna Gojek menggunakan Gopay. *Jurnal Samudra Ekonomi Dan Bisnis*, 11(1), 111–121. <https://doi.org/10.33059/jseb.v11i1.1998>
- Soleha, E., Keuangan, M., Bangsa, U. P., & Barat, J. (2023). Analisis Pengaruh Literasi Keuangan, Kemudahan Penggunaan dan Gaya Hidup terhadap Minat Generasi Z dalam Menggunakan Dompot Digital (Go-Pay). *JPEK (Jurnal Pendidikan Ekonomi Dan Kewirausahaan)*, 7(1), 36–48. <https://doi.org/10.29408/jpek.v7i1.12295>
- Subrata, A., Yutanto, A., Sulastri Simangunsong, B. A., Hanom Simatupang, E. E., & Widodo, H. (2020). Dampak Sistem Pengamanan Data di Layanan OVO terhadap Peningkatan Penggunaannya. *Indonesian Business Review*, 3(2), 103–126. <https://doi.org/10.21632/ibr.3.2.103-126>
- Sudono, F. S., Adiwijaya, M., & Siagian, H. (2020). *The Influence of Perceived Security and Perceived Enjoyment on Intention to Use with Attitude Towards Use as Intervening Variable on Mobile Payment Customer in Surabaya*. 3(1), 37–46. <https://doi.org/10.9744/ijbs.3.1.37>
- Sugiyono. (2019). Bab Iii (3) Metodologi Penelitian. *Metodologi Penelitian*, 102.
- Sugiyono. (2023). Populasi dalam penelitian merupakan suatu hal yang sangat penting, karena ia merupakan sumber informasi. *Jurnal Pilar*, 14(1), 15–31. <https://journal.unismuh.ac.id/index.php/pilar/article/viewFile/10624/5947>
- Sukmawati, K., & Kowanda, D. (2022). Keputusan Penggunaan E-Wallet Gopay Berdasarkan Pengaruh Keamanan, Persepsi Kemudahan Dan Persepsi Manfaat. *Jurnal Ilmiah Multidisiplin*, 1(05), 66–72. <https://doi.org/10.56127/jukim.v1i05.481>
- Sulmi, A. A. K., Murtiadi Awaluddin, I. G., & Kara, M. (2021). PENGARUH PERSEPSI KEGUNAAN, KEMUDAHAN, DAN KEAMANAN TERHADAP MINAT MENGGUNAKAN LAYANAN MOBILE BANKING (Studi Empiris pada Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN. *Economic and Financial Journal*, 1(2), 59–73.
- Tanra, M., Rahman, R., Rahim, R. R., & Rajab, A. (2022). Pengaruh Persepsi Manfaat, Kemudahan, Dan Keamanan Terhadap Keputusan Penggunaan Gopay Pada Layanan Gojek. *Jurnal Ilmiah Bongaya (JIB) Juni 2022 Vol, 6 No. 1, 1*, 49–58.
- Tarigan, A., Mulia, U. B., Frangoulis, A., & Mulia, U. B. (2023). *PENGARUH EFFECTIVENESS DAN INTUITIVENESS E-WALLET GOPAY TERHADAP MINAT PENGGUNAAN APLIKASI GOJEK BAGI*. 15(2), 226–242.
- Wardhana, O. H. P. (2019). Pengaruh Persepsi Kemudahan, Persepsi Kegunaan, Persepsi Nilai, Pengaruh Sosial, Persepsi Risiko, dan Kepercayaan Terhadap Minat. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
- Wibisono, Y. H. (2012). Faktor-Faktor yang Mempengaruhi Perilaku Pembelian dengan Perilaku Niat Sebagai

- Variabel Intervening pada Situs Kaskus. *Kajian Ilmiah Mahasiswa Manajemen*, 1, 2012.
- Wibowo, S. F., Rosmauli, D., & Suhud, U. (2015). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Fitur Layanan, Dan Kepercayaan Terhadap Minat Menggunakan E-Money Card (Studi Pada Pengguna Jasa Commuterline Di Jakarta). *JRMSI - Jurnal Riset Manajemen Sains Indonesia*, 6(1), 440–456. <https://doi.org/10.21009/jrmsi.006.1.06>
- Wicaksono, R. (2023). *Pengaruh Persepsi Kemudahan, Persepsi Manfaat, Keamanan Data, Literasi Keuangan Dan Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Pengguna* [http://repositorybaru.stieykpn.ac.id/id/eprint/1814%0Ahttp://repositorybaru.stieykpn.ac.id/1814/1/TesisRahardianWicaksono %2800727%29.pdf](http://repositorybaru.stieykpn.ac.id/id/eprint/1814%0Ahttp://repositorybaru.stieykpn.ac.id/1814/1/TesisRahardianWicaksono%2800727%29.pdf)
- Wong et al. (2012). Penggunaan Learning Management System di Pendidikan Tinggi Pada Masa Pandemi Covid-19: Model UTAUT. *Jurnal Pendidikan Administrasi Perkantoran (JPAP)*, 10(1), 48–66. <https://doi.org/10.26740/jpap.v10n1.p48-66>
- Wong K.K. (2013). *Tutorial PLS*. Statistikian.
- Y. Rahmat Akbar, & Mar'aini. (2020). Implementation of Regional Financial Management Information System Using the Technology Acceptance Model (Tam) Approach To Quality of Riau Provincial Financial Statements. *Bilancia: Jurnal Ilmiah Akuntansi*, 4(1), 92–101. <https://www.ejournal.pelitaIndonesia.ac.id/ojs32/index.php/BILANCIA/article/view/593/462>
- Yudiantara, I. G. A. P. (2014). Analisis Penelitian Niat Perilaku Dan Perilaku Penggunaan Sistem Informasi Berbasis Teknologi Di Hotel (Sebuah Kajian Literatur). *Jurnal Ilmiah Akutansi Dan Humanika Jinah*, 4(1), 1380–1392. <https://ejournal.undiksha.ac.id/index.php/JJA/article/viewFile/4600/3528>
- Zakiyyah, A. M. (2022). *Analisis Penerimaan Terhadap Mobile-Payment dengan Mempertimbangkan Financial Literacy*. 4(1), 1–23.