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Analysis of Perceived Benefits, Perceived of Ease, Perceived Risk, and Trust on the Decision to Use GoPay Among the People of Purwokerto City in the Cashless Society Era

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A B S T R A C T

This study aims to analyze the perceived benefits, perceived ease of use, perceived risk, and trust in the decision to use GoPay among the people of Purwokerto. The method used is quantitative with a purposive sampling approach on the community of Purwokerto city, using 110 respondents who meet the criteria for using GoPay. Data was collected through online questionnaires with a 5-point Likert scale and analyzed using SmartPLS 3.0. The findings of this study reveal that perceptions of benefits, ease of use, and trust positively and significantly influence the decision to use GoPay. Conversely, perceived risk negatively and significantly impacts the decision to use GoPay. Future research is expected to deepen understanding, provide specific recommendations, and involve a larger and more diverse sample to increase GoPay adoption.

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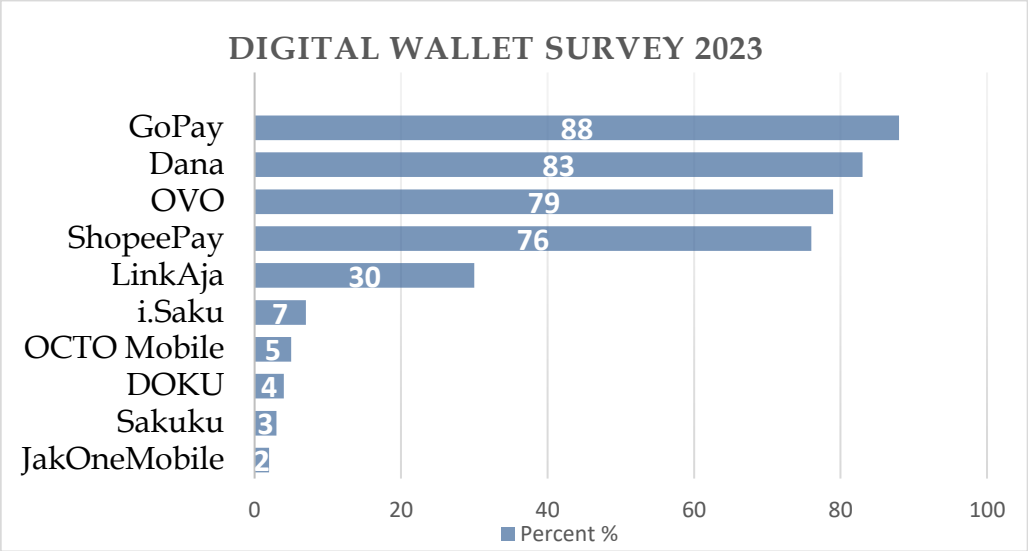
INTRODUCTION

Technological developments in the era of the 4.0 revolution are characterized by the large number of internet users among the public. According to a recent survey conducted by the Asosiasi Penyelenggara Jasa Internet Indonesia (APJII) from December 18, 2023, to January 19, 2024, the number of internet users in Indonesia shows a significant increase. Internet access could reach 79.5% of the population by 2024, representing a 1.4% increase compared to previous data. This figure is equivalent to a total of 221,563,479 people who are currently active internet users in Indonesia (Apjii.or.id., 2024). The adoption of digital technology developments has an impact, one of which is transactions.

These conditions have driven digital transformation involving various sectors, such as trade, agriculture, fisheries, livestock, and others. Business actors have begun to utilize the internet to expand market reach and improve the effectiveness of product distribution, encouraging the community to adapt to more modern and practical transaction patterns.

This shift has given rise to a new phenomenon, where transactions previously conducted conventionally are now transitioning to digital forms Hidayanti et al., (2023). This phenomenon is a cashless society, defined as a change in people's habits of transacting non-cash (Bank Mega Syariah, 2024). Here is data showing the use of e-wallets in Indonesia, as follows:



Source: Populix (2023)

Figure 1. Digital Wallet Application Used by Respondents

Based on Figure 1, according to data from the survey conducted by Populix in the "*PopVoice Gen Z and Millennials Report Q1 2023*" regarding the use of digital wallet applications, which involved 1,000 respondents from the five largest cities in Indonesia, 81% of respondents stated that digital wallet applications are more practical. Among the various platforms available, GoPay stands out with 88% of users. GoPay is superior to other digital wallets because it is integrated with the Gojek and Tokopedia ecosystems, making it easy to perform various transactions, from transportation and online shopping to bill payments, within a single application. Its standout features include free balance transfers, QR code payments at many merchants, bill splitting, attractive promotions, cashback, and

the GoPayLater service for installments without a credit card. Security is also a focus, with PINs, biometrics, and real-time transaction notifications.

GoPay was chosen as the research object because it is a widely used digital wallet in Indonesia, offering complete features and integration with the Gojek ecosystem. According to Mediakonsumen (2024) and Tanra et al., (2022) , data security risks, system disruptions causing failed or delayed transactions, slow withdrawal processes, and unresponsive customer service are issues that influence usage decisions. The fact that the transaction experience is not always smooth can make new users hesitant or switch to other platforms. Additionally, users' perception of the benefits of using GoPay is not always optimal, especially for those not active in the Gojek ecosystem and facing specific administrative fees. Perceived ease of use is also influenced by the application interface, technical constraints, and processes that are sometimes perceived as complex. Furthermore, risk perception is also impacted by issues related to transaction security and the risk of frozen balances. Finally, trust from the previous problems affected the decline in user trust towards GoPay services. All these phenomena are an essential basis for why the decision to use, perceived usefulness, perceived ease of use, perceived risk, and trust are included in the variables of this research.

However, many consumers in Indonesia continue to choose GoPay due to its complete features and convenience. Randi (2022), asserts that Gopay has benefits in the payment system that can offer substitute answers for the community's wants and needs. They make it simpler for consumers to transact with the application by providing flexibility and ease. Because of Gopay's dependability, users who find transactions simple will feel at ease and secure.

Based on the problem description above, this research observes that although GoPay offers convenience, there are still issues such as missing balances, account restrictions, recurring bills, blocking without reason, and fraud. These issues reduce user comfort and trust. GoPay needs to address the issue immediately to retain user loyalty. The issue also affects usage decisions, so a quick resolution is important to maintain and increase service usage.

The decision-making process is part of consumer behaviour that studies how individuals, groups, and organisations choose, purchase, use, and utilise goods, services, ideas, or experiences to meet their needs and desires (Kotler & Armstrong 2016:177). In decision-making, consumers unconsciously compare the options of goods or services to be purchased, evaluate them, and ultimately choose one from the available options. According to Firmansyah (2019:203) the decision to use occurs when consumers decide to purchase a product or service, and they can evaluate the right product or service. The process of evaluation and selection will result in a decision. Factors influencing someone to decide to use something include their perception of its benefits.

According to Wicaksono (2022:38) the perception of the benefits of use is defined as an individual's level of belief that implementing a technology will improve their professional performance. Perception of benefits plays an important role in influencing usage decisions because when someone feels that a technology or system can provide advantages, they tend to prefer using it. This is reinforced by the results of previous studies by Prasetyo & Wahyudi (2022),

Ningsih et al., (2021), Silva et al., (2022), Fadillah et al., (2022), Evitasari et al., (2023) and Fitria et al., (2024) , which consistently show a positive influence of perceived benefits on usage decisions. Meanwhile, according to Lestari & Ramadhan (2024), Annisa et al., (2024) and Foster et al., (2022), perceived benefits do not influence usage decisions. The decision-making variable also influences the decision to use.

Decision-making regarding a system or technology is greatly influenced by an individual's perception of its ease of use. According to Wicaksono (2022:33), , the perception of ease refers to an individual's belief that adopting a particular technology will minimise the effort required. If a system is considered easy to use, individuals will be more motivated to use it regularly. Therefore, the perception of ease significantly influences the decision to use it, because the easier a technology is, the more likely people are to utilise it. This is reinforced by the research findings of Putri et al., (2023), Bangsa & Khumaeroh (2023), Setyaningtyas & Suranto (2024), Nugrahaningrum et al., (2024) and Ramdhani et al., (2024) , which state that perceived ease of use positively influences the decision to use. Meanwhile, according to Alfani & Ariani, (2023), Mawardi & Prabowo (2023),Viliana & Hutauruk (2023) and Azizah & Mas'ud (2022) , they present different results, where the perception of ease has a negative and significant impact on the decision to use. Risk perception also affects the decision to use.

Perceived risk is crucial in influencing a person's decision to use a product or service. According to Kotler & Keller (2016:200) , in this context, perceived risk refers to the uncertainty consumers feel when they cannot anticipate the outcomes or consequences of purchasing a particular product in the future. Risk perception can influence usage decisions because if someone feels a high level of risk, they are likely to hesitate or even postpone their use. In using GoPay, users face various risks such as vulnerable data security, erroneous transactions, and the potential for fraud or account misuse. These risks can affect the level of trust and users' decisions to use the digital payment service. This is reinforced by the research findings of Zikri et al., (2023), Alfani & Ariani (2023) and Azmi & Budiarti (2024), all of which indicate that risk perception has a positive and significant impact on usage decisions. On the other hand, Dewi et al., (2022) , Andriani et al., (2024), Putri et al., (2023) and Santosa & Jatra (2022) found that risk perception has a negative and significant impact on usage decisions. The variable of trust also influences the decision on usage.

Trust also influences usage decisions. According to Priansa (2017:115), trust is an essential foundation in business that creates and builds trustful relationships with consumers, thereby forming customer loyalty. Trust significantly influences a person's decision to use a product. Belief in the reliability of an offer will encourage individuals to be more inclined to utilize it. This is reinforced by the research findings of Sastiari & Seminari (2024) Silva et al., (2022), Fadillah et al., (2022) and Hafizah (2023), which confirm the positive impact of trust on usage decisions. Meanwhile, according to Dewi et al., (2022), Hendrawan & Mas'ud (2023) and Yudiantara & Widagda (2022) , trust negatively affects usage decisions.

Furthermore, this research is a development of the previous study conducted by Prasetyo & Wahyudi (2022) regarding the impact of "perceived benefits, perceived ease of use, and risk on usage decisions." The model will be enriched in this study by adding the trust variable. This addition is based on the findings of Sastiari & Seminari (2024) , which show that trust and ease of use play an important role. Specifically, Sastiari & Seminari (2024) found a positive and significant impact of the trust factor on a person's choice to use GoPay. The reason for adding this variable is important because the researcher wants to analyze how user trust influences their intention and decision to use payment services. High trust can increase user adoption and loyalty, making understanding its influence highly relevant for GoPay's development and marketing strategies.

The main difference in this research lies in the research location and respondent criteria. Suppose previous research was conducted in Central Java and Bangli. In that case, this study is located in Purwokerto, where respondents of varying ages and from diverse digital payment service usage backgrounds are present. This variation is expected to expand understanding of the influence of perceived benefits, perceived ease of use, perceived risk, and trust on the decision to use GoPay services.

LITERATURE REVIEW

Theory Acceptance Model

According to Davis, (1989) the *Theory Acceptance Model* (TAM) is a research model specifically designed to understand the factors influencing user adoption of information systems. This model investigates how various factors outside the system affect users' beliefs, attitudes, and intentions. Furthermore, TAM states that two crucial elements influence users' acceptance of information technology: perceived usefulness, which defines the extent to which users believe the technology will provide added value. Perceived usefulness helps users see the benefits of a product or service, influencing their decision to use it and increasing satisfaction and loyalty.

The second factor is perceived ease of use, which refers to how easy users feel it is to operate the technology. Perceived ease makes users think the product or service is easy to use, thus reducing barriers to usage. These two factors are central to the relevance of information technology acceptance behavior. In this study, the underlying variables of the Theory of Acceptance Model are perceived ease of use, perceived usefulness, and usage decision. These variables are closely related to each other. According to TAM, if users perceive a technology as easy to use and offering tangible benefits, they are likelier to use it.

Commitment-Trust Theory

According to Morgan & Hunt (1994) *Commitment-Trust Theory* states trust and commitment are essential foundations for building strong and sustainable relationships between relevant parties. In this case, the underlying basis of the theory is risk perception and trust. Risk perception helps users assess potential losses, making usage decisions more cautious. Meanwhile, trust in usage

decisions is the user's belief that the product or service is safe and reliable, thus increasing their willingness to use and loyalty towards the product. The benefit of applying this theory is that it helps explain how trust can reduce the negative influence of perceived risk, making users feel more confident and encouraged to continue using the technology or service. Thus, this theory is essential for strengthening long-term relationships and increasing consumer loyalty.

Decision to Use

According to Schiffman & Wisenblit (2015:341), how consumers make purchasing decisions is closely related to their usage decisions. This process is influenced by internal psychological aspects such as motivation, perception, learning processes, personality characteristics, and attitudes. Meanwhile, Kotler & Keller (2016:198) define the usage decision as the evaluation stage, where consumers determine their preferences among various existing brands and can also decide to purchase the most preferred brand. Consumers need to make several decisions when they want to carry out their purchase intention. According to Indrasari (2019:76), factors influencing the decision to use are cultural, social, personal, and psychological factors. According to Kotler & Keller (2016:194) decision-making indicators for use are as follows: 1). Certainty of purchase after obtaining product information, 2). Habit of purchasing the product, 3). Providing recommendations to others, 4). Repurchasing the product.

Perceived Benefits

According to Jogiyanto (2019:358) perceived benefits refers to the desire to utilize a technology. This drive arises when individuals believe the technology offers benefits and ease of use. In decision-making, belief in the benefits of using technology is an important aspect. According to Purwanto (2020:98) individuals who believe technology can improve their performance are likelier to use it. According to Wicaksono (2022:66) the factors of perceived usefulness are experience using technology, technological knowledge, and technological attitude. According to Wicaksono (2022:38-42), the indicators of perceived benefits are as follows: 1). Technology effectiveness, 2). Benefits obtained from technology, 3). Relationship between technology and tasks performed, 4). Technology relevance.

Previous research has examined the relationship between perceived benefits and usage decisions. Studies conducted by Prasetyo & Wahyudi (2022), Ningsih etal., (2021), Silva et al., (2022), Fadillah et al., (2022), Evitasari et al., (2023) and Fitria et al., (2024) state that perceived usefulness has a positive and significant effect on usage decisions.

H1: Perceived benefits have a positive and significant influence on the decision to use.

Perceived of Use

Menurut Jogiyanto (2019:358), perceived ease of use occurs when system users decide to use the system based on its perceived benefits, regardless of how easy or difficult it is to use. Even if the system is complex, users will still use it as long as they feel it provides benefits. Meanwhile, according to Purwanto

(2020:97) Belief in the ease of use of an information system significantly influences adoption decisions. The more confident someone is that the system is not complicated, the greater their willingness to use it. According to Wicaksono (2022:70) factors affecting perceived ease of use are individual, demographic, and system factors. According to Wicaksono (2022:33-34) perceived ease of use indicators are as follows: 1). ease of learning process, 2). Ease of use, 3). Availability of technical support, 4). Availability of resources.

Previous research related to the variable of perceived ease of use on usage decisions conducted by Putri et al., (2023), Bangsa & Khumaeroh (2023), Setyaningtyas & Suranto (2024), Nugrahaningrum et al., (2024) and Ramdhani et al., (2024) stated that perceived ease of use has a positive and significant effect on usage decisions.

H2: Perceived ease of use has a positive and significant influence on decisions to use.

Perceived Risk

Menurut Schiffman & Wisenblit (2015:115) mendefinisikan persepsi risiko sebagai ketidakmampuan konsumen untuk memprediksi hasil dari keputusan pembelian mereka, sehingga menimbulkan ketidakpastian. Sedangkan menurut Kotler & Keller (2016:200) persepsi risiko adalah tingkat risiko yang dirasakan konsumen yang dipengaruhi oleh besarnya ketidakpastian atribut produk dan kepercayaan diri mereka. The magnitude of risk consumers perceive is influenced by their perception of risk, regardless of its objective existence. According to Schiffman & Wisenblit (2015:115) risk perception factors are based on individuals, products, situations, and culture. According toKotler & Keller (2016:200) risk perception indicators are as follows: 1). Functional risk, 2). Physical risk, 3). Financial risk, 4). Social risk, 5). Psychological risk, 6). Time risk.

As for previous research related to the perceived risk variable on usage decisions, as reported by Dewi et al., (2022) , Andriani et al., (2024), Putri et al., (2023) and Santosa & Jatra (2022), it was found that perceived risk has a negative and significant effect on usage decisions.

H3: Perceived Risk has a negative and significant impact on decisions to use.

Trust

In business relationships, trust is the willingness to interact with a partner Kotler & Keller (2016:231). Meanwhile, according to Firmansyah (2019:55) sustainable relationships with customers can be formed and well-maintained through trust as an essential element, indicating that the initial relationship with a partner is built on trust. Factors influencing trust, according to Purwanto (2020:100) re perceived web vendor reputation and perceived website quality. According to Kotler & Keller (2016:231), trust indicators are as follows: 1). Honesty, 2). Kindness, 3). Integrity, 4). Ability.

As for previous research related to the variable of trust in usage decisions conducted by Sastiari & Seminari (2024) Silva et al., (2022), Fadillah et al., (2022) and Hafizah, (2023), trust has a positive and significant effect on usage decisions.

H4: Trust has a positive and significant impact on decisions to use.

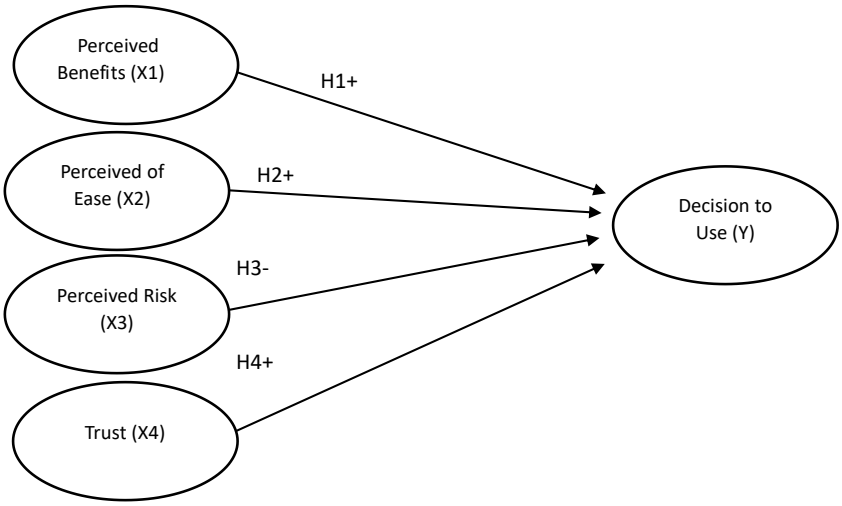


Figure 2. Conceptual Framework

METHODOLOGY

This research applies a quantitative method to examine the data, primarily focusing on the population residing in Purwokerto. The sample determination process uses non-probability sampling with the purposive sampling technique, according to Sugiyono (2019:133) , which is a method of selecting samples based on specific criteria or considerations. The respondent criteria were explicitly defined as individuals who are residents of Purwokerto and have a history of using GoPay services for one year. This methodology was chosen to ensure that the collected data is relevant to the research objective, which is to understand the dynamics of GoPay usage among the people of Purwokerto.

Determining the sample size in this study, since the exact population size is unknown, was done using the formula from Hair et al., (2019:132) , with a recommended sample size of at least 100. Generally, the sample size should be at least five times the number of indicators used in the study. Based on the 22 indicators in this study, the required sample size is 22 × 5 = 110. This indicates that 110 respondents are necessary as the complete sample data for this study. Research data was collected online using Google Forms and distributed to residents of Purwokerto who met the criteria. The variables studied include perceived usefulness, perceived ease of use, perceived risk, trust, and usage decision. Respondents will be asked to respond using a 1-5 Likert scale, representing a range of answers from "strongly disagree" to "strongly agree." Next, the collected data will be processed and analyzed using the Smart PLS method.

RESEARCH RESULT

The analysis of respondent characteristics provides a detailed demographic overview of the 110 respondents, offering a better understanding of their backgrounds. These characteristics are summarized in the following table:

Table 1. Respondent Characteristics

Variabel	Category	Amount	Presentation
Age	17 – 30 Years	69	62,7%
	30 - 50 Years	24	21,8%
	>50 Years	17	15,5%
Gender	Males	50	45,5%
	Female	60	54,5%
Domicili	East Purwokerto	25	22,7%
	North Purwokerto	26	23,6%
	South Purwokerto	30	27,3%
	West Purwokerto	29	26,4%
Work	Student/University Student	33	30,0%
	Private Employee	22	20,0%
	Enterpreneurship	15	13,6%
	Civil Servant/ASN	12	10,9%
	Lecturer/Teacher	10	9,1%
	TNI/POLRI	8	7,3%
	Others	10	9,1%
Income	<3.000.000	44	40,0%
	3.000.000 - 5.000.000	36	32,7%
	>5.000.0000	30	27,3%

Source. IBM SPSS Statistics 26 , 2025

Based on the table above, out of 110 GoPay user respondents, 62.7% of respondents aged 17–30 frequently use GoPay for digital payment transactions, as young people tend to be more familiar and comfortable with digital technology and require convenient transactions in their daily lives. Furthermore, 54.5% of respondents are female, indicating that GoPay is more popular among women because they more frequently use digital services for their daily needs, such as shopping and service payments, making GoPay more appealing to women. Most users reside in South Purwokerto, accounting for 27.3%, due to the ease of internet access and the local community's habit of using digital services. For job type, 30% of respondents are students, indicating that GoPay is widely used by students who need convenience in transactions. Meanwhile, 40% of respondents have an income below 3 million rupiah, making GoPay more widely used by lower to middle-income groups seeking efficient and cost-effective payment solutions. In conclusion, GoPay is commonly used by young people, women, students, and people with middle to lower incomes.

Structural Model Analysis

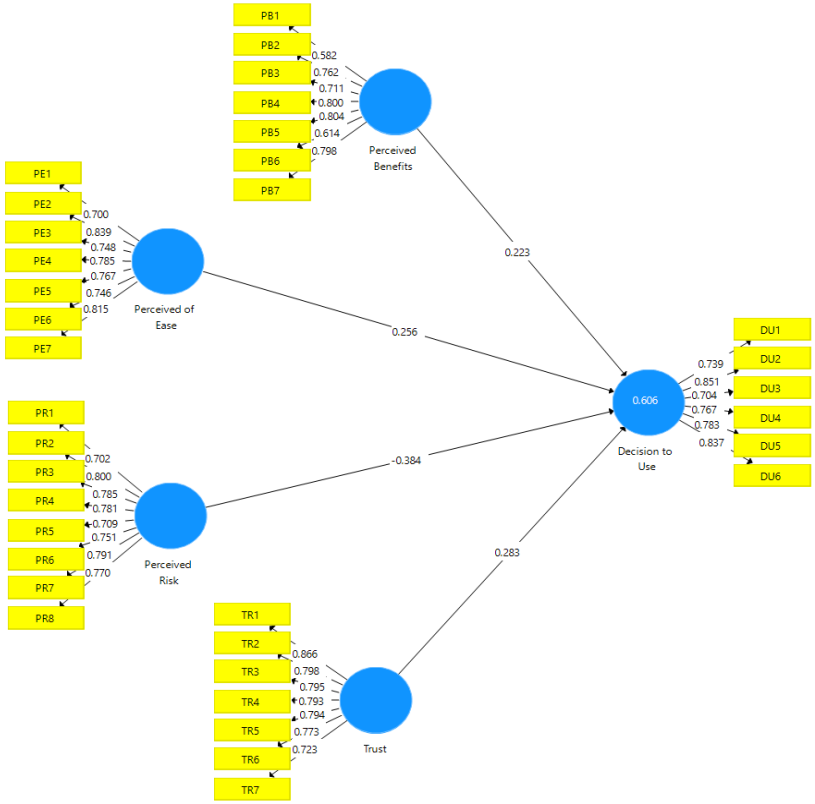


Figure 3. Outer Model

Figure 2 above illustrates the outer model of structural equation modeling (SEM) analysis. This model visualizes the correlation between latent variables and indicators. The diagram above illustrates four latent variables: perceived usefulness, perceived ease of use, perceived risk, and trust, all of which influence the decision to use. Perceived usefulness consists of seven indicators with factor loadings ranging from 0.582 to 0.804, indicating good measurement. Its direct effect on usage decision has a coefficient of 0.223, indicating a positive impact.

Furthermore, perceived ease of use consists of seven indicators with factor loadings ranging from 0.700 to 0.839, indicating good measurement. Its direct effect on usage decision has a coefficient of 0.256, indicating a positive impact. In addition, perceived risk consists of eight indicators with factor loadings ranging from 0.702 to 0.800, indicating good measurement. Its direct effect on usage decision has a coefficient of -0.384, indicating a negative impact. Finally, trust consists of seven indicators with factor loadings ranging from 0.723 to 0.866, indicating good measurement. Its direct effect on usage decision has a coefficient of 0.283, indicating a positive impact.

Validity Test

Convergent validity, an important concept in research, is often assessed based on the rule of thumb proposed by Chin (1998) as cited by Ghozali & Latan (2015:37). According to this principle, the ideal loading factor value should ideally exceed 0.7. Although ideally higher, a loading factor value in the range of 0.5 - 0.6 is still permissible. To test the validity of reflective indicators, software

like SmartPLS 3.0 can be utilized, where this testing process involves examining the loading factor values of each indicator within a construct.

Table 2. Outer Loadings Results

Variabel	Item	Outer Loadings	Standard Validity	Results
Decision to Use	DU1	0.739	>0.5	Valid
	DU2	0.851	>0.5	Valid
	DU3	0.704	>0.5	Valid
	DU4	0.767	>0.5	Valid
	DU5	0.783	>0.5	Valid
	DU6	0.837	>0.5	Valid
Perceived Benefits	PB1	0.582	>0.5	Valid
	PB2	0.762	>0.5	Valid
	PB3	0.711	>0.5	Valid
	PB4	0.800	>0.5	Valid
	PB5	0.804	>0.5	Valid
	PB6	0.614	>0.5	Valid
	PB7	0.798	>0.5	Valid
Perceived of Ease	PE1	0.700	>0.5	Valid
	PE2	0.839	>0.5	Valid
	PE3	0.748	>0.5	Valid
	PE4	0.785	>0.5	Valid
	PE5	0.767	>0.5	Valid
	PE6	0.746	>0.5	Valid
	PE7	0.815	>0.5	Valid
Perceived Risk	PR1	0.702	>0.5	Valid
	PR2	0.800	>0.5	Valid
	PR3	0.785	>0.5	Valid
	PR4	0.781	>0.5	Valid
	PR5	0.709	>0.5	Valid
	PR6	0.751	>0.5	Valid
	PR7	0.791	>0.5	Valid
	PR8	0.770	>0.5	Valid
Trust	TR1	0.866	>0.5	Valid
	TR2	0.798	>0.5	Valid
	TR3	0.795	>0.5	Valid
	TR4	0.793	>0.5	Valid
	TR5	0.794	>0.5	Valid
	TR6	0.773	>0.5	Valid
	TR7	0.723	>0.5	Valid

Source: SmartPLS Output Results, 2025

Based on the results in Table 2 above, the validity test shows that all loading factor values are > 0.5, so these statements are considered acceptable. The highest loading factor value for the usage decision variable is 0.851, and the lowest is 0.704. The highest value for perceived usefulness is 0.804, and the lowest is 0.582. The highest value for perceived ease of use is 0.839, and the lowest is 0.700. The highest value for perceived risk is 0.800, and the lowest is 0.702. The highest value for trust is 0.866, and the lowest is 0.723.

Reliability Test

Acccording to Chin (1998) in Ghozali & Latan (2015:76), the reliability value measured by Cronbach's Alpha and Composite Reliability for confirmatory research should exceed 0.70. Meanwhile, a value between 0.60 and 0.70 is still considered acceptable for exploratory research. Meanwhile, the Average Variance Extracted (AVE) must be above 0.50 for convergent validity to be deemed met.

According to Ghozali (2021:68), discriminant validity can be tested by comparing the square root of a construct's AVE value with its correlation level with other constructs.

Table 3. Results of Reliability and AVE Test

Variabel	Cronbach' s Alpha	rho_A	Composite Reliability	AVE
Decision to Use	0.872	0.882	0.904	0.611
Perceived Benefits	0.888	0.901	0.912	0.597
Perceived Risk	0.897	0.901	0.917	0.580
Perceived of Ease	0.852	0.876	0.887	0.532
Trust	0.902	0.910	0.922	0.628

Source: SmartPLS Output Results, 2025

Based on the results obtained, data analysis shows that all variables are recorded with values exceeding 0.70, indicating that the instrument used has high consistency and stability. These results suggest that the constructs related to perceived benefits, perceived risk, trust, and usage decisions are reliable and valid.

Table 4. Fornell-Lacker Test Results

	DU	PE	PR	PB	TR
Decision to Use (Y)	**0.782**				
Perceived of Ease (X2)	0.553	**0.773**			
Perceived Risk (X3)	-0.550	-0.244	**0.762**		
Perceived Benefits (X1)	0.557	0.505	-0.349	**0.730**	
Trust (X4)	0.455	0.318	-0.088	0.251	**0.793**

Source.SmartPLS Output Results, 2025

Based on the Fornell-Larcker test analysis, which requires statements to have a higher relationship, the Average Variance Extracted (AVE) value for Usage Decision with the variable itself is 0.782. This indicates that the AVE value for usage decision against itself exceeds other variables. The AVE values for perceived ease of use were recorded at 0.773, perceived risk at 0.762, perceived benefit at 0.730, and trust at 0.793.

According to Ghozali & Latan (2015:78) R2 reflects the structural model's predictive power based on the values of the endogenous variables. The commonly used criteria for interpreting the model's strength based on the R2 value are as follows: If R2 reaches 0.75, this indicates excellent model quality. However, if R2 is at 0.50, the model is considered quite good, and at 0.25, it can be concluded that it is inadequate.

Table 5. Test Results Adjusted R Square Value

	R Square Adjusted
Decision to Use	0.591

Source.SmartPLS Output Results, 2025

Based on the analysis, the adjusted R-squared value is 0.591, indicating that perceived benefit, perceived ease of use, perceived risk, and trust explain approximately 59.1% of the variance in usage decisions. This means the model is quite good at predicting usage decisions, although about 40.9% of the variance is still explained by factors outside the model.

Hypotesis Test

Menurut Ghozali (2018:99), the t-test is used to assess the significance of the partial effect of an independent variable on the dependent variable. In the context of path analysis, hypothesis testing is performed on the path coefficients to understand the causal relationships between latent variables. This test compares the P-value with a significance level of 0.05 or the T-statistic value with a threshold of 1.96. Using the bootstrapping method, the P-value and T-statistic values are obtained from the SmartPLS output results.

Table 6. Hypothesis Test Results

Variabel	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Results
Perceived Benefits -> Decision to Use	0.223	2.444	0.015	H1 Accepted
Perceived of Ease -> Decision to Use	0.256	3.456	0.001	H2 Accepted
Perceived Risk -> Decision to Use	-0.384	5.261	0.000	H3 Accepted
Trust -> Decision to Use	0.283	5.065	0.000	H4 Accepted

Source.SmartPLS Output Results, 2025

Based on the analysis results, the hypotheses supported by the data are as follows:

H1 : Perceived benefits of a positive relationship are significant for usage decisions, as evidenced by a path coefficient value of 0.223, a t-statistic value of 2.444 exceeding 1.96, and a P-value of 0.015 < 0.05, indicating that H1 is accepted.

H2 : Perceived ease of use has a positive and significant relationship with usage decisions, as evidenced by a path coefficient value of 0.256, a t-statistic value of 3.456, which exceeds 1.96, and a p-value of 0.001 < 0.05, meaning H2 is accepted.

H3 : Perceived Risk has a negative and significant influence on usage decisions, as evidenced by a path coefficient value of -0.384, a t-statistic value of 5.261, which exceeds 1.96, and a p-value of 0.000 < 0.05, meaning H3 is accepted.

H4 : Trust has a positive and significant relationship with usage decision. This is evident from a path coefficient of 0.283, a t-statistic value of 5.065, which exceeds 1.96, and a p-value of 0.000 < 0.05. H4 is proven to be accepted.

DISCUSSION

The influence of perceived benefits decision to use

The results of the hypothesis test conducted show that perceived usefulness (X1) positively and significantly influences usage decisions. This indicates that consumers feel the positive impact of using Gopay services, such as payments at various merchants with QRIS, transfers and cash withdrawals, bill payments and top-ups, paylater, investments, savings, cashback, promotions, and security in daily transactions. The influence is that the better the perceived benefits, the more it will increase the decision to use Gopay.

The results of this study are consistent with the Theory Acceptance Model developed by Davis (1989), This theoretical framework examines the influence of external factors on users' beliefs, attitudes, and behavioral intentions. So, an increase in users' perceived usefulness positively correlates with the probability of using the service. Considering these benefits, companies must consistently maintain and improve service quality to retain consumer loyalty.

This research aligns with previous literature, as demonstrated by Prasetyo & Wahyudi (2022) ,Ningsih et al., (2021), Silva et al., (2022); Fadillah et al., (2022), Evitasari et al., (2023) and Fitria et al., (2024) , which supports the idea that perceived usefulness has a positive and significant influence on usage decisions.

The influence of perceived ease on decision to use

The results of the subsequent hypothesis test showed that perceived ease of use (X2) positively and significantly influenced the decision to use. This indicates a positive impact from consumers' perceived ease in performing various transactions, such as payments, transfers, and bill payments, quickly and practically without obstacles when using Gopay. This ease provides comfort and confidence for consumers, encouraging them to use GoPay more frequently in their daily activities.

The findings of this study are consistent with the Technology Acceptance Model (TAM) proposed by Davis (1989), a theory that analyzes how consumers who experience increasing benefits are more likely to decide to use the service

again. Because of the ease provided and demonstrated by the company, consumers' internal optimism and drive to use the related products or services consistently are strengthened.

This research aligns with previous literature, as demonstrated by Putri et al., (2023), Bangsa & Khumaeroh (2023), Setyaningtyas & Suranto (2024), Nugrahaningrum et al., (2024) and Ramdhani et al., (2024), which supports the idea that perceived ease of use positively and significantly influences the decision to use.

The influence of perceived risk on decision to use

The results of the subsequent hypothesis test showed that risk perception (X3) had a negative and significant effect. This shows the negative impact of risk perception, such as users feeling anxious about using GoPay because they fear becoming victims of fraud and losing their balance due to suboptimal account security, for example, through irresponsible individuals' misuse of OTP codes.

This finding contradicts the Commitment Trust Theory proposed by Morgan & Hunt (1994) , which states trust and commitment are essential foundations for building strong and sustainable relationships between relevant parties. In this case, risk perception helps users assess potential losses, making usage decisions more cautious. Risk is also an essential factor that can hinder the decision to use it, so solutions such as improved transaction security and user education are needed to reduce these concerns.

This result is supported by research by Dewi et al., (2022), Andriani et al., (2024), Putri et al., (2023) and Santosa & Jatra (2022), which states that risk perception negatively affects usage decisions.

The influence of trust on decision to use

The results of the latest hypothesis test show that trust (X4) has a positive and significant effect. This indicates a positive impact of strong consumer trust in increasing consumers' intention and commitment to continue using GoPay.

This statement aligns with the Commitment Trust Theory developed by Morgan & Hunt (1994) , which states trust and commitment are essential foundations for building strong and sustainable relationships between relevant parties. Trust in usage decisions is the user's belief that a product or service is safe and reliable, thereby increasing their willingness to use and loyalty towards that product. The more trust consumers are given, the more committed they become and the more they are driven to use the service again. Trust is a valuable consumer asset, so the service provider company must maintain this trust to improve its reputation.

This research aligns with previous literature, as demonstrated by Sastiari & Seminari (2024), Silva et al., (2022), Fadillah et al., (2022) and Hafizah (2023), which supports the idea that trust has a positive and significant influence on usage decisions.

CONCLUSIONS AND RECOMMENDATIONS

This study found that perceived benefits, ease of use, and trust positively contribute to the decision to use Gopay. This indicates that users are more likely to choose Gopay when they perceive clear benefits, ease of use, and high trust in the service. Conversely, a high perception of risk can hinder users' decision to use Gopay, highlighting risk factors such as user convenience, user identity, privacy, and user education to reduce concerns. Therefore, it is recommended that GoPay strengthen its security and data protection systems, simplify the user interface for easier use, provide ongoing education about the security and benefits of using GoPay, and improve customer service to respond to complaints and feedback quickly. By taking these steps, GoPay's reputation will be better, and usage decisions can increase.

ADVANCED RESEARCH

Further research is crucial to delve deeper into the adoption and implementation of digital payment services at the local level, providing more specific recommendations to increase Gopay adoption among the community, and opening up opportunities for further exploration with a more substantial sample size and more diverse characteristics. In addition, further investigation could consider variables such as financial literacy, a cashless society, and e-service quality, which could also be considered in future research to analyze potentially influential factors affecting the decision to use Gopay, and to involve a larger population in the analysis of the decision to use Gopay, thus producing more relevant and applicable findings.

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