



The Effect Of Perceived Benefits And Ease Of Use On Interest In Using Gopay As A Digital Payment Service In Bengkulu City

Tri Lestari ¹, Ahmad Soleh ², Ida Ayu Made E.G ³

^{1,2,3} Universitas Dehasen Bengkulu

¹ e-mail: tril97560@gmail.com

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Abstract. Advances in information and communication technology have driven innovation in the financial sector, such as financial technology (fintech), particularly digital payment services or e-wallets. In Indonesia, the use of e-wallets has grown rapidly, with GoPay and OVO as the two most dominant platforms. E-wallets facilitate various transactions for the public, such as online shopping, bill payments, and money transfers. Based on the Technology Acceptance Model (TAM) theory, interest in using e-wallets is influenced by users' perceptions of convenience and benefits. The purpose of this study is to determine the effect of perceived benefits and ease of use on interest in using GoPay as a digital payment service in Bengkulu City. The method used in this study is quantitative, and the sample consists of GoPay users in Bengkulu City, with a sample size of 130 respondents. The results of this study indicate that the variables of perceived benefits and ease of use have a significant effect on the interest in using GoPay as a digital payment service in Bengkulu City, both partially and simultaneously.

Keywords: *Perceived Benefits, Ease of Use, and Interest in Using Gopay.*

INTRODUCTION

Along with the rapid development of technology, innovations have emerged that enable business transactions to be conducted digitally. Financial technology, commonly referred to as fintech, refers to companies that provide modern technological services in the financial sector, offering benefits and convenience in financial transaction services (Wildan, 2019). Among the various types of fintech services in Indonesia utilized by the public for daily financial activities—such as payments, investments, lending, and banking—the payment sector dominates with a usage rate of 93.81%. Digital banking services have been adopted by 56.67% of users, followed by online investment services at 29.59%, while online lending (peer-to-peer lending) accounts for 24.56% (Lailly, 2025). These figures indicate that digital payment services are the most widely used fintech services in Indonesia compared to other fintech categories.

The use of fintech payment services, commonly known as e-wallets, represents one of the leading fintech products dominating payment transactions among the Indonesian population. According to Abrilia and Sudarwanto (2020), an e-wallet is an application that facilitates transactions, functioning similarly to an electronic wallet that can be used for direct payments or online transactions. Insight Asia conducted a study entitled “Consistency That Leads 2023 E-Wallet Industry Outlook”, which revealed that the majority of the population tends to use digital wallets as a primary payment instrument. The findings indicate that 74% of individuals actively utilize e-wallets for various financial transactions. Popular e-wallet platforms widely used in Indonesia include GoPay, OVO, DANA, LinkAja, Doku, TCash, and others.

GoPay is an electronic money service used to facilitate payments and financial transactions through the Gojek application, which was established in 2016. Initially, Gojek

operated as a motorcycle-based transportation service and has since expanded its business network by offering various integrated services. The platform originally provided three core services—GoRide, GoSend, and GoMart—and, in response to increasing user demand, subsequently introduced additional services such as GoFood, GoBox, GoClean, and others (Nasution et al., 2021).

Changes in behavior and the emergence of new habits related to cashless transactions influence the acceptance of technology and are shaped by users' attitudes, including perceived ease of use, perceived usefulness, security, and promotional incentives such as cashback. These factors contribute to the growing interest in the adoption of the GoPay e-wallet.

According to the Technology Acceptance Model (TAM), behavioral intention to use a technology is influenced by perceived usefulness and perceived ease of use. Therefore, individuals are more likely to adopt a technology when they believe that it can enhance their performance and can be used with minimal effort (Tony, 2019). Kesuma (2023) further explains that usage intention arises from positive stimuli associated with an object, which increases consumers' interest in a product. Perceived ease of use refers to the extent to which the use of a particular system is expected to improve work performance (Kumala, 2020). Meanwhile, perceived usefulness in the context of electronic wallets reflects the degree to which users believe that such technology provides greater benefits compared to other online transaction platforms. Individuals who perceive the internet as easy to use are more likely to recognize and obtain the benefits of digital technologies.

Effendy (2020) categorizes perceived usefulness in electronic wallet usage into three dimensions: economic benefits, convenience, and transaction process efficiency. A study conducted by Ramadhan (2022), entitled "The Effect of Perceived Usefulness and Perceived Ease of Use on the Intention to Use the GoPay E-Wallet in the DKI Jakarta Area", found that perceived ease of use and perceived usefulness have a positive and significant effect on users' intention to adopt GoPay.

LITERATURE REVIEW

Marketing Management

According to Ariyanto et al. (2023), effective marketing management enables companies to achieve success by guiding strategic decision-making and business operations more accurately, thereby generating long-term benefits. Marketing is a managerial process through which individuals or groups obtain what they need or want by creating, offering, and exchanging products that possess value for others. Marketing management encompasses both goods and services with the objective of increasing public awareness and market recognition.

The primary goal of marketing management is to maximize corporate profitability by fulfilling and serving consumer needs and wants through the provision of appropriate products and services. Marketing management is therefore concerned not only with value creation but also with customer satisfaction as a means of achieving sustainable business performance.

Marketing management constitutes one of the most essential disciplines within management science and is indispensable across all business activities. It plays a critical role in ensuring the continuity and sustainability of a company or business in achieving its objectives. Marketing is often regarded as the company's frontline, and in many cases, it is considered the core or "heart" of the organization, as the success or failure of a business largely depends on the effectiveness of its marketing strategies and implementation (Ariyanto et al., 2023).

Perceived Usefulness

Perceived usefulness is one of the key factors considered by the public when adopting digital payment system services. Individuals are more likely to use a technology when they

recognize the positive benefits obtained from its utilization (Ernawati & Noersanti, 2020). Effendy (2020) states that perceived usefulness in the use of electronic wallets can be classified into three aspects: economic benefits, convenience, and transaction process efficiency.

Perceived usefulness refers to an individual's belief or subjective evaluation of the extent to which the use of a particular system or technology provides benefits. These benefits may include improvements in job performance, increased productivity, or other forms of utility derived from the system or technology. Perceived usefulness plays a crucial role in influencing an individual's decision to adopt or accept a new system or technology. Therefore, perceived usefulness is considered a key determinant in technology adoption research (Putri, 2025)

Intention to Use GoPay

Intention refers to an individual's desire or interest in a particular object or activity that motivates them to engage in it voluntarily, without external coercion (Atieq & Nurpiani, 2022). In the context of application usage, intention is a key factor used to measure the success of technology acceptance. Behavioral intention reflects an individual's level of interest that drives behavior and integrates attitudes and recognition of the existence of a service.

Behavioral intention is understood as an individual's internal willingness to perform a specific pattern of behavior. This concept suggests that individuals act when they possess the intention to do so. Consequently, behavioral intention can be used as a reliable predictor of actual behavior, including the continued use of digital payment applications such as GoPay (Afdillaha & Mahmud, 2023).

METHODS

Data Analysis Method

This study employs a quantitative research approach using primary data collected through the distribution of questionnaires to respondents. The collected data were subsequently analyzed using the Statistical Product and Service Solutions (SPSS) software, version 25.

Multiple Linear Regression Analysis

Multiple linear regression analysis examines the linear relationship between two or more independent variables (X) and a dependent variable (Y). According to Sugiyono (2022), multiple linear regression analysis is used to determine the direction and magnitude of the influence of two or more independent variables on a single dependent variable.

The multiple linear regression model employed in this study is expressed as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Where:

Y = Intention to Use

X₁ = Perceived Usefulness

X₂ = Perceived Ease of Use

a = Constant

b₁ = Regression coefficient of variable X₁

b₂ = Regression coefficient of variable X₂

e = Error term

Coefficient of Determination (R²)

According to Sugiyono (2022), the coefficient of determination (R²) is used to measure the extent to which a regression model explains the variation in the dependent variable. The value of R² ranges from 0 to 1.

1. A small R² value indicates that the independent variables explain only a limited proportion of the variation in the dependent variable.

- An R^2 value close to 1 indicates that the independent variables provide most of the information required to predict the dependent variable.

Partial Test (t-test)

This test aims to examine the partial effect of each independent variable on the dependent variable by comparing the calculated t -value ($t_{\text{calculated}_j}$) with the critical t -value (t_{table_j}). Each calculated t -value is compared with the t -table value obtained at a significance level of 0.05.

The decision-making model in this study is based on the t -test statistic and follows the assumptions below:

- The influence of the independent variables on the dependent variable is tested at a 95% confidence level with a significance level (α) of 0.05.
- Degrees of freedom (df) = $n - k$.
- The decision criteria are determined by comparing the calculated t -value with the t -table value

If $t_{\text{calculated}_j} < t_{\text{table}_j}$, the null hypothesis (H_0) is accepted and the alternative hypothesis (H_a) is rejected.

If $t_{\text{calculated}_j} > t_{\text{table}_j}$, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted.

Simultaneous Test (F-test)

The F-test is conducted to determine whether all independent variables are collectively able to explain the dependent variable. This involves simultaneous hypothesis testing using the F-statistic. Essentially, the F-test indicates whether all independent variables included in the model jointly have a significant effect on the dependent variable (Sugiyono, 2022).

After obtaining the calculated F-value ($F_{\text{calculated}_j}$), it is compared with the critical F-value (F_{table_j}) at a significance level of 0.05

RESULTS

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to determine the magnitude and direction of the effects of perceived usefulness and perceived ease of use on the intention to use GoPay in Bengkulu City. The statistical calculations of the multiple regression analysis are presented in Table 1. below.

Table 1. Results of Multiple Linear Regression Analysis

| Coefficients ^a | | | | | | |
|---------------------------|--------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5.367 | 1.527 | | 3.516 | .001 |
| | Perceived_Usefulness_X1 | .357 | .073 | .341 | 4.902 | .000 |
| | Perceived_Ease_of_Use_X2 | .405 | .057 | .492 | 7.057 | .000 |

a. Dependent Variable: Intention_to_Use_Y

Source: Data Processing Output from SPSS Version 25.0, 2025

Results of the Coefficient of Determination (R²)

The coefficient of determination test is used to assess the extent to which the independent variables influence the dependent variable. The value of the coefficient of determination is indicated by the R-square (R²) value. The results of the R² test are presented in Table 2 below.

Table 2. Results of the Coefficient of Determination (R²)

| Model Summary | | | | |
|--|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .714 ^a | .510 | .502 | 1.37062 |
| a. Predictors: (Constant), Perceived_Ease_of_Use_X2, Perceived_Usefulness_X1 | | | | |

Source: Data Processing Output from SPSS Version 25.0, 2025

Results of the Partial Test (t-test)

The results of the t-test hypothesis testing using SPSS version 25.0 are presented in Table 3. below.

Table 3. Results of the Partial Test (t-test)

| Coefficients ^a | | | | | | |
|---|--------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5.367 | 1.527 | | 3.516 | .001 |
| | Perceived_Usefulness_X1 | .357 | .073 | .341 | 4.902 | .000 |
| | Perceived_Ease_of_Use_X2 | .405 | .057 | .492 | 7.057 | .000 |
| a. Dependent Variable: Intention_to_Use_Y | | | | | | |

Source: Data Processing Output from SPSS Version 25.0, 2025

Results of the Simultaneous Test (F-test)

In this study, hypothesis testing was conducted to examine the simultaneous effect of X₁ (perceived usefulness) and X₂ (perceived ease of use) on the intention to use GoPay (Y) as a digital payment service in Bengkulu City. Therefore, the F-test was employed to assess the joint influence of the independent variables on the dependent variable. The results of the simultaneous hypothesis testing (F-test) are presented in Table 4. below.

Table 4. Results of the Simultaneous Test (F-test)

| ANOVA ^a | | | | | | |
|--|------------|----------------|-----|-------------|--------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 248.311 | 2 | 124.155 | 66.090 | .000 ^b |
| | Residual | 238.581 | 127 | 1.879 | | |
| | Total | 486.892 | 129 | | | |
| a. Dependent Variable: Intention to Use _Y | | | | | | |
| b. Predictors: (Constant), Perceived_Ease_of_Use_X2, Perceived_Usefulness_X1 | | | | | | |

DISCUSSION

The Effect of Perceived Usefulness (X_1) on the Intention to Use GoPay as a Digital Payment Service in Bengkulu City

The results of this study indicate that perceived usefulness has a statistically significant effect on the intention to use GoPay as a digital payment service in Bengkulu City. This is evidenced by the significance value obtained for the perceived usefulness variable, which is 0.000, lower than the threshold of 0.05. Since the significance value is less than 0.05, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted. This finding confirms that perceived usefulness (X_1) has a significant effect on the intention to use GoPay (Y) as a digital payment service in Bengkulu City. Furthermore, the calculated t-value is greater than the critical t-value ($4.902 > 1.656$), as shown in the attached t-table. This result demonstrates that perceived usefulness significantly influences the intention to use GoPay. Based on the partial test (t-test), perceived usefulness has a positive and significant direct effect on users' intention to adopt GoPay as a digital payment service in Bengkulu City. These findings are consistent with the study conducted by Ramadhan (2022), entitled "The Effect of Perceived Usefulness and Perceived Ease of Use on the Intention to Use the GoPay E-Wallet in the DKI Jakarta Area," which reported that perceived usefulness significantly affects users' intention to use GoPay in the DKI Jakarta region.

The Effect of Perceived Ease of Use (X_2) on the Intention to Use GoPay as a Digital Payment Service in Bengkulu City

The findings of this study also reveal a significant effect of perceived ease of use on the intention to use GoPay as a digital payment service in Bengkulu City. The significance value for the perceived ease of use variable is 0.000, which is lower than 0.05. Accordingly, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted, indicating that perceived ease of use (X_2) has a significant effect on the dependent variable (Y). In addition, the calculated t-value for perceived ease of use is greater than the critical t-value ($7.057 > 1.656$), indicating a statistically significant relationship. These results confirm that perceived ease of use has a positive and significant effect on the intention to use GoPay as a digital payment service in Bengkulu City. The partial test (t-test) further supports that perceived ease of use directly and significantly influences users' intention to adopt GoPay. This finding is consistent with previous studies conducted by Tarigan et al., Aufa (2024), and Ramadhan (2022), which also concluded that perceived ease of use significantly affects the intention to use GoPay as a digital payment service.

The Effect of Perceived Usefulness and Perceived Ease of Use on the Intention to Use GoPay as a Digital Payment Service in Bengkulu City

Based on the results of hypothesis testing using the F-test (simultaneous test), this study finds that perceived usefulness and perceived ease of use jointly have a significant effect on the intention to use GoPay as a digital payment service in Bengkulu City. This is indicated by a significance value of 0.000, which is lower than the 0.05 significance level. These results suggest that both perceived usefulness and perceived ease of use simultaneously influence users' intention to adopt GoPay. The calculated t-value for perceived usefulness (4.902) exceeds the critical t-value (1.656), and similarly, the calculated t-value for perceived ease of use (7.057) is also greater than the critical t-value (1.656). Moreover, the calculated F-value in this study (66.090) is greater than the critical F-value (3.07). Therefore, it can be concluded that perceived usefulness and perceived ease of use have a significant simultaneous effect on the intention to use GoPay as a digital payment service in Bengkulu City. This finding aligns with the

study by Ramadhan (2022), which reported that perceived usefulness and perceived ease of use jointly influence users' intention to use GoPay as a digital payment service..

CONCLUSION

Based on the results and discussion regarding the effects of perceived usefulness and perceived ease of use on the intention to use GoPay as a digital payment service in Bengkulu City, the following conclusions can be drawn: The results of the multiple linear regression analysis indicate a positive regression direction, represented by the equation: $Y = 5.367 + 0.367X_1 + 0.405X_2 + 1.527$.

Perceived usefulness has a significant effect on the intention to use GoPay as a digital payment service in Bengkulu City, as indicated by a significance value of 0.000, which is lower than 0.05, and a calculated t-value of 4.902, which exceeds the critical t-value of 1.656. This finding suggests that an increase in perceived usefulness leads to a higher intention to use GoPay as a digital payment service. Perceived ease of use also has a significant effect on the intention to use GoPay as a digital payment service in Bengkulu City, as evidenced by a significance value of 0.000, which is lower than 0.05, and a calculated t-value of 7.057, which is greater than the critical t-value of 1.656. This result indicates that higher perceived ease of use increases users' intention to adopt GoPay as a digital payment service. Perceived usefulness and perceived ease of use simultaneously have a significant effect on the intention to use GoPay as a digital payment service in Bengkulu City. This is demonstrated by a significance value of 0.000, which is lower than 0.05, and a calculated F-value of 66.090, which is greater than the critical F-value of 3.07. The R-square (R^2) value of 0.510 indicates that the independent variables explain 51.0% of the variance in the intention to use GoPay as a digital payment service in Bengkulu City, while the remaining 49.0% is influenced by other variables not examined in this study.

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