The Influence of Perceived Use of Gopay On Ease of Payment And Improvement of Security Quality In Student Transactions of Faculty of Economics, University of Jakarta

Osly Usman[1], Firman Aulia Mulyawan[2]

[1]Department of Digital Businesss, Universitas Negeri Jakarta, Indonesia

[2]Department of Office Administration Education, Universitas Negeri Jakarta, Indonesia

Abstract

This study aims to look at the relationship between perceptions of GoPay use, ease of payment, security quality and transaction interest in students of the Faculty of Economics, State University of Jakarta. This study involved FE UNJ students who used the GoPay service with 110 respondents selected using purposive sampling and data collected using a questionnaire via Google From. The research method used is quantitative method. To analyze the data results, researchers used the SmartPLS 4 application to determine the relationship between variables or hypotheses. The results of this study indicate a positive and significant relationship between variables or hypotheses, namely: perceived ease of use affects interest in using GoPay, perceived ease of use affects interest in using GoPay as a transaction tool, perceived use affects user interest as a transaction tool and perceived efficiency affects interest in using GoPay as a transaction tool.

1. Introduction
1.1 Background

Technology is developing very quickly, this not only makes it easier to find information. Technological developments also affect the trade sector, be it for promotions, sales or even transactions, the thing that stands out from technological developments is the payment system or tool (Pram: 2016). In today's technological developments, there are many large companies and star ups that provide their services to sellers and buyers in maintaining transaction guarantees.

Online or digital payment systems make changes to the trade industry, companies are starting to apply mobile services because many people use cellphones and the internet (Dewi and Wamika: 2016). Electronic money is not only in the form of cards that we often use, but also in the form of applications that are able to make payment transactions without cards by transferring using cellphones only.

GoPay is one of the platforms that is often used by people to carry out transaction activities digitally without using cards or cash. GoPay is a Gojek fintech product which is an innovation in the financial services sector that is able to reduce physical money into digital or

electronic money, with the aim of making it easier for users to make transactions (Edwin & Riris: 2020). GoPay in the Gojek application can be used for payment transactions in Gojek services (GoRide, GoCar, GoSend, bank transfers etc.). For how to top up the digital money balance on GoPay is very easy, users can do it by transferring through Gojek partners, One Klik, ATMs, Internet Bangking, Alfamart, Indomaret to people who provide Gojek services or what we know as abang ojol (Dama Aziiz: 2022).

According to Dama Aziiz Prayogo (2022) GoPay is one of the popular platforms, this can be seen in the thesis entitled "The Effect of Benefit, Ease of Use and Promotion on GoPay E-Wallet User Decisions", where in the research the results of the GoPay questionnaire are the top 3 platforms that are often used. In the results of the thesis or research according to Dama Aziiz, transactions that are often used in the GoPay application are for online shopping, ordering food and traveling.

Students are agents of change, it is not surprising that many students use the GoPay platform as their transaction tool. By utilizing existing technology through the GoPay platform, students can more easily make payment transactions and are more secure. Students of the Faculty of Economics of the State University of Jakarta are one of the groups of millennials who utilize the GoPay situation. Usually UNJ FE students use this application to travel from home to campus or vice versa, even just to travel to other places.

In this study the authors conducted a pre-survey in which 5 respondents had filled out. Overall, the respondents agreed that GoPay makes the payment process faster and more efficient, for the level of satisfaction 2 out of 5 respondents answered satisfied and 3 out of 5 respondents answered very satisfied, overall the respondents agreed that GoPay provides sufficient protection of personal data and financial information, but it is unfortunate that 4 out of 5 respondents have experienced problems using GoPay for payments.

The results of the researcher Buyung Nova, Istiatin & Solichul Hadi (2018) regarding the perception of convenience, risk and trust of UNIBA Surakarta students regarding the decision to use GoPay reached the value of Fhitung> Ftabel (27.715> 2.70), it was also recorded that the significant value was 0.000 <0.05. From this value it can be seen that there is an influence between perceptions of profitability, risk and trust in the decision to use GoPay for UNIBA Surakarta students. This study shows a simultaneous influence (together) between perceptions of convenience, risk, and trust in the decision to use GoPay for UNIBA Surakarta students. This means that when students feel that using GoPay is easy, safe, and they trust the service, they tend to use GoPay in their transactions. These results provide important information for the development of digital payment services such as GoPay to pay more attention to these factors in order to increase user adoption and satisfaction.

Based on researcher Fauziah Nur (2023), it contradicts the researcher above who said that the convenience variable does not affect students' decisions to use the GoPay digital wallet. This is due to the perception of students who state that the ease of GoPay user procedures does not have its own advantages and is fairly the same as other digital wallets.

From researcher Rizki Aprilia Dwi Susanti et.al (2021) the variables of convenience and usefulness have positive results regarding the electronic transaction system with a case study of GoPay users for students at UNITRI Malang. Adhingari and Listiani (2018) electronic money provides great benefits and is easy to use, so that person tends to be more interested or have a greater interest in using electronic money. In other words, the perception of the variables

of convenience and usefulness has significant or positive results, from this it can be concluded that electronic money provides convenience and benefits for users to make transactions.

However, based on researcher Tania Novalianti (2018) found that the security variable has no influence on user perceptions of using the GoPay payment system which has a positive direction. Even though the GoPay payment system is considered safe, it does not significantly affect how users perceive the usefulness or benefits of GoPay in their daily use. It can be said that there are still many other factors that are more dominant in influencing user perceptions of the use of electronic payment systems such as GoPay.

Based on the results of the researchers above, there are many findings that we can know, there are several researchers who show positive results on variables that match the title of the research I made and there are also researchers who do not give positive results on the variables I made. From this, I am even more interested in conducting further research with the target destination, namely Students of the Jakarta State University, Faculty of Economics. Where I as a further researcher raised the research title "The Effect of Using GoPay on Ease of Payment and Improving the Quality of Transaction Security for Students of the Faculty of Economics, University of Jakarta".

2. Literature Review
2.1 Theory Use of GoPay

According to Armrstong et al (2014) use is a process of services and products used by customers, customers are part of consumer behavior which is grouped either individuals, groups or organizations in choosing, buying, using goods or services to meet their needs. According to the perception of Chan & Ngai (2011) in Ngurah Rangga's journal, users are something that people do in obtaining information from online media which includes providing responses regarding user opinions and opinions about a product used.

GoPay is a digital or electronic money product made by PT Dompet Anak Bangsa which is carried under the auspices of PT Aplikasi Anak Bangsa, which has a Gojek transportation application service Muhammad Ridwan (2020). GoPay is the most popular digital wallet in the millennial generation and generation Z, GoPay is an application found on smartphones to provide convenience in financial transactions to fellow Gojek users and partners (Walandouw et al. 2020). The GoPay Usage Indicator refers to researcher Andika Dwi Cahyo: 2020 contains the use of digital wallets as transaction activities such as shopping, ordering food, transportation and others. There are several features in the GoPay feature offered to its users (Dama Aziiz Prayogo: 2022): Easy joint venture using GoPay via chat feature, GoPay Diary, guaranteed security, payment Service, and GoPay Plus account service

From the explanation above, it can be concluded that the use of GoPay is the use of a digital wallet as a transaction tool in various activities such as shopping, ordering food, transportation, and so on. The features offered by GoPay, such as the ease of patungan, recording transactions through GoPay

Diary, personal data and balance security, various payment services, and special features of the GoPay Plus account, make GoPay one of the most popular digital wallets among millennials and Z generation.

2.2 Theory Ease of Payment

Perceived ease of payment indicators according to Davis (in Lai, 2017), ease of payment (perceived eas of use) is defined as the level of user expectations of the payment system used through digital systems. Quoted from the Journal of Information System and Technology Management Vol.14 No. 1 (2017) Fred Davis, there are several reasons that can attract a person's interest in using technology, namely: Perceived usefulness and convenience. The results of a journal entitled "The Effect of Perceived Benefits and Perceptions of Ease on Interest in Using the GoPay E-wallet in the DKI Jakarta area" by Allan Ramadhan et al. 2022 resulted in a positive and significant relationship with interest in using payments using GoPay of 61.1%. This is due to the easy and fast payment process, various features, easy access and promos and discounts.

From the sentence above, it can be concluded that perceived ease of use greatly influences interest in using digital payment technology such as GoPay. The results showed that the easier and faster the payment process, the more diverse the features provided, the easier the access, and the more promos and discounts offered, the higher the interest in using payments using GoPay. This indicates the importance of a comfortable and practical user experience in using digital payment technology to increase interest in use.

2.3 Theory Security Quality

Privacy in personal data is a safety that can affect customer perceptions, privacy security is an edogenous variable in e-banking activities. According to Jebran and Dipankar et al. 2016 security is one of the factors or indicators of a person using services. According to Kartika Sukmawati et al. 2022 Security is something that has an important role because it is a guarantee of digital wallet privacy. According to Ika Putera Waspada (2012) there are 3 indicators that can be used as a measure of the level of security as follows: (1) do not worry about providing information (2) believe that your information will be protected (3) believe that the security of the money contained in the digital wallet is protected and guaranteed in all transaction activities.

From the sentence above, it can be concluded that the quality of security in the GoPay system is needed. The goal is for users to use services that they already trust. GoPay as one of the digital wallets must have a high security system to ensure the security of personal data, money to user transactions. It must also apply 3 indicators that can measure the level of security described above.

2.4 Theory Transactions

Online shopping is often associated with ease of use. According to Davis et al. (1989) percieved ease of use as a place where users trust technology or digital wallets can be used easily and free of problems. According to Turban's perception (2010: 18) transactions should be done in the easiest way possible without having to complicate or burden the user. We can use our own transaction indicators through research by Aditiyo et. al (2011), namely: ease of navigation, ease of payment, ease of understanding and choosing flexible transactions. There are also other indicators that can be used, namely from Khairani (2015) researchers who suggest: website reputation, privacy security and information quality, reliability and transaction guarantees.

2.5 Relationship Between Variables

The effect of perceptions of the use of GoPay on students of the State University of Jakarta

Through Bank Indonesia (BI) the use of digital money is targeted at students as the main target, this is because students have a receptive value to technological developments (Antara, 2014). Therefore, researchers want to see the influence of the perception of GoPay users on students.

H1: Perceived convenience (X1) has a positive effect on the use of GoPay (Y)

According to Davis (in Lai, 2017) the perceived ease of use he uses is (perceived ease of use) which defines the expectations of a user for the system used. The ease of use of GoPay can be said what if it includes the following values: not difficult to learn, can be controlled properly, clear and easy to understand, flexible and easy to use until users can apply it proficiently (Fatmawati: 2015). In the research of Leoni Joan et al. 2019 perceived convenience has a positive influence on the use of GoPay, this is because the technology on GoPay is easy to use and because it is in accordance with the values stated in the results of Fatmawati's research (2015).

H2 : Perceived security (X2) has a positive effect on the use of GoPay (Y)

Security is where a user feels safe from new threats that threaten information assets (Yuliana et al. 2019). According to Flavia et al. 2006 interpreting user security is that all information assets owned by users cannot be seen, stored or manipulated from other parties, thus creating expectations and trust. From the results of Anggito Wilatikta's thesis (2022) security has a positive effect on GoPay user trust, because users feel technically protected from maintaining privacy for users.

H3 : Perceived convenience (X1) has a positive influence on transaction interest in using GoPay (Z)

According to Davis (in Lai, 2017) the perceived ease of use he uses is (perceived ease of use) which defines the level of expectation of a user to the system used. According to Bayu Dirgantara, the perception of ease can determine whether a technology is accepted or not, this is also seen from how useful or reliable a technology is. If a technology is reliable, in other words, users have a decision to use a digital wallet, one of which is GoPay as their daily transactions (Widiyanti, 2020).

H4: Perceived security (X2) has a positive influence on transaction interest in using GoPay (Z)

In the results of Aprillya Kartika's thesis (2018) which was carried out, it was found that the perception or security variable had an effect on the perception or variable of interest in using GoPay. From the results of the thesis, it is said that users feel safe to carry out transactions using GoPay and feel protected by their balance.

H5 : Perceptions of using GoPay (Y) have a positive effect on asking for transaction materials (Z).

From the results of Febiola Wulandari's research, it results in a positive relationship between the perceived use of GoPay as an alternative material for transaction activities, this is because in the results of the study convenience has a big influence on users to use GoPay as a transaction material. Not only that, there are other reasons that are taken into consideration, namely because GoPay has interesting features that can facilitate transactions.

H6: Perceived convenience has a positive influence on interest in using GoPay as a transaction tool

According to Khusnul Nurwijaya Kusuma et al. 2021 in his research found the context of GoPay users in Sukmajaya District, Depok, there are two factors that have a positive and significant effect on user interest in using the GoPay fintech e-wallet, namely perceived ease of use and perceived security. In addition, the two factors also simultaneously influence user interest in using GoPay. Thus, this influences the area to use GoPay as a transaction tool.

H7: Perceived security has a positive influence on interest in using GoPay as a transaction tool.

According to Khowin Ardianto et al. 2021 in his research found that security on GoPay such as transaction security and system security affects the interest of GoPay users as a transaction tool. Users will feel more comfortable using digital wallets in the future, this is also due to the fact that transactions on GoPay are faster and more effective.

2.6 Results of Previous Research

Tabel 1. Previous Research Results

No	Researcher	Variables				Conclusion
		X1	X2	Y	Z	
1	"Pengaruh Kepercayaan, Kegunaan Dan Kemudahan Terhadap Minat Menggunakan Sistem Pembayaran E - Wallet GoPay Pada Masyarakat Di Kecamatan Alalak Kabupaten Barito Kuala" Ruslinda Agustina et. al (2022)	V	V	V	V	The first hypothesis can be accepted because the services on GoPay can be trusted by the public to be used as a transaction tool. The second hypothesis can be accepted because GoPay people are easy to access anytime and anywhere without carrying money and the third hypothesis can be accepted because GoPay services are clear and easy to understand.
2	"Convenience, Benefits, Security, Trust, and Innovation:					In this study, a continuity relationship between convenience and the decision to use GoPay has been found, the community

| No	Title / Author					Results
	A Decision-Making Framework for the Gojek Application's Gopay Feature During the COVID-19 Pandemic" Lutfia Farhutal et. al (2023)	V	V	V		considers GoPay easy to use. Perceptions of security, convenience have a continuity that makes people choose to become GoPay users. This also makes users believe in the security of the GoPay service.
3	"Pengaruh Perceived Ease Of Use dan Perceived Security Terhadap Minat Menggunakan Gopay" Khusnul Nurwijaya Kusuma et al. (2021)	V		V	V	In the context of using GoPay in Sukmajaya District, Depok, there are two factors that positively and significantly influence user interest in using the GoPay fintech e-wallet, namely perceived ease of use and perceived security. In addition, the two factors also simultaneously influence user interest in using GoPay. Thus, users in the area show significant interest in using GoPay.
4	"Pengaruh Persepsi Manfaat dan Persepsi Kemudahan Terhadap Minat Penggunaan E-Wallet Gopay di Wilayah DKI Jakarta" Alan Ramadhan et al. (2022)	V	V			Based on the F test calculation, it was found that Perceived Benefits (X1) and Perceived Ease (X2) together have a significant influence on Interest in Use (Y). This is indicated by a significance value of less than 0.05 (ie 0.000) and a calculated F value that is greater than the F table ($197.692 > 3.08$). With these results, the null hypothesis (H0), which states that there is no influence between the two independent variables (X1 and X2) on the dependent variable (Y), is rejected. On the other hand, the alternative hypothesis (Ha), which states that there is an influence, is accepted. This confirms that perceived usefulness and perceived convenience together have a significant influence on intention to use.
5	"Analisis Pengaruh Kemudahan, Keamanan, dan Inovasi Teknologi Terhadap Minat Penggunaan Go-Pay Dalam Perspektif Ekonomi Islam"			V	V	The results of research in this journal show that GoPay has a good level of security, therefore students at Randen Intan State Islamic University use it for transaction activities, etc.

No	Judul Penelitian / Peneliti					Hasil
	Sefti Afriza (2020)					
6	"Analisis Faktor Nonlinier Untuk Mengidentifikasi Minat Penggunaan GO-PAY (Studi kasus pada Mahasiswa FMIPA Universitas Brawijaya)" Erdian Santiwijaya (2018)	V	V	V		The results of this thesis state that UB Mathematics and Natural Sciences students are interested in using GoPay because of non-linear factors, namely consumer characteristics, economic factors and lifestyle. However, not only that, there are also factors such as ease of use, trust, security and service quality.
7	"Pengaruh Persepsi Kemudahan, Persepsi Manfaat, Persepsi Keamanan, dan Kepercayaan Terhadap Minat Menggunakan E-Wallet Gopay di Madiun" Lowinta et al. (2023)	V	V	V	V	This research shows a positive relationship regarding perceptions of convenience, usefulness, security and trust, this raises users' interest in using GoPay services.
8	"Analisis Pengguna Shopeepay dan GoPay Pada Masa Pandemi Covid-19 dengan Model Tam" Rido Andika Pratama dan Donaya Pasha (2021)	V	V			The results of this research show 2 positive and negative indicators, perceptions of benefits have negative indicators because perceived benefits do not influence interest in using digital wallets. Perception of convenience has a positive indicator, because this perception influences interest in using digital wallet services.
9	"Analisis Faktor-Faktor yang Mempengaruhi Penggunaan Layanan GoPay (Mobile Payment) Pada Pelanggan Gojek" Adnan Fauzi Suwardana (2019)		V	V		The results of this thesis are the perceptions that have the strongest influence are perceptions of benefits and security. The perception of ease also has a positive impact, namely that users can learn the GoPay system.

10	"Pengaruh Kemanfaatan, Kemudahan Penggunaan Dan Promosi Terhadap Keputusan Penggunaan E-Wallet Gopay" Dama Aziiz Prayogo (2022)	V	V		V	The results of this research show that perceived convenience and security have an influence on perceived interest in using it as a transaction tool. This can be seen from the calculated value obtained by the t value of 2.629 which is greater than the t table value of 1.985.

3. Material and Method

3.1 Conceptual Definition
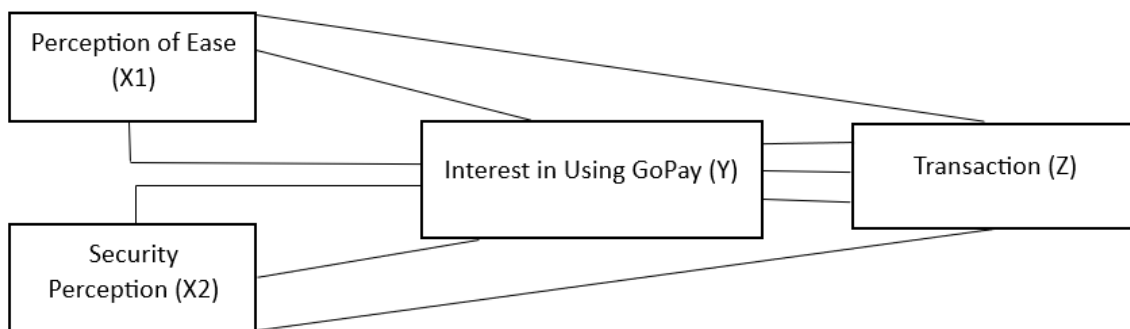
Figure 1. Research Hypothesis

H1: Perception of Convenience (X1) influences Interest in Using GoPay (Y)

H2: Perception of security (X2) influences Intention to Use GoPay (Y)

H3: Perception of convenience (X1) influences interest in using it as a transaction tool (Z)

H4: Perception of security (X2) influences interest in using it as a transaction tool (Z)

H5: Perceived use of GoPay (Y) influences interest in using it as a transaction tool (Z)

H6: Perception of Convenience (X1) influences interest in using GoPay (Y) for transactions (Z)

H7: Perception of Security (X2) influences interest in using GoPay (Y) for transactions (Z)

3.2 Operational definition

Tabel 2. Definisi Operasional

Variabel	Definition	Indicator
Persepsi Perception of Ease	Perceived ease of use refers to how someone thinks that using technology or products is not difficult. This perception of convenience influences the user's attitudes and intentions to use the technology or product.	1. The level of user expectations regarding payment systems used through digital systems. 2. Availability of information. 3. Availability of guidance. or assistance 4. Suitability to user capabilities.
Perception of security	Security (perceived security) is the user's belief regarding the level of security possessed by the technology or product used.	1. Trust and have no worries in providing the information needed. 2. Trust that your information will be protected. 3. Trust that the security of the balance contained in the digital wallet is protected and guaranteed in all transaction activities.
Interest in Using GoPay	Perceptions of interest in using GoPay are formed from several factors, starting from ease of use, usefulness and security.	1. Convenience 2. Security 3. Feature Availability 4. Ease of access 5. Reputation and trust
Transaction	Transaction (transaction perception) refers to the user's understanding of the assessment of the transaction process they carry out.	1. Ease of navigation 2. Ease of Payment 3. Easy to understand and choose flexible transactions 4. Website reputation 5. Privacy security and information quality

		6. Reliability and transaction guarantee

3.3 Design Study

In this research the author uses a quantitative writing system, quantitative is research collecting numerical data or quantitative data converted into statistical data. This researcher collected respondent data using Google from. The results of the questionnaire questions were distributed by researchers via the WhatsApp application by sending the entire FE UNJ group group. The purpose of this research is to determine the influence of perceived convenience (X1) and perceived security (X2) on interest in using GoPay (Y) for transaction activities (Z). SmartPLS is an analysis method as a measure used in research.

3.4 Population and Sample

According to Margono (2004), it is a collection of data that becomes the center of attention for researchers to write research within a predetermined scope and time. If people or samples provide their data then the size of the population is the same as the size of the number of people or samples. The population required for this research is students from the Faculty of Economics, Jakarta State University. Sample determination was carried out using the Slovin formula.

$$n = \frac{N}{1 + Ne^2}$$

Information :
n = Sample Size
N = Population Size
e = Error tolerance limit (5%)

The technique used in this research is purposive sampling, purposive sampling is a sampling technique where researchers select samples based on certain criteria that are relevant to the research, so that the selected samples have the ability to provide the required information. This may mean selecting individuals who are unique in particular knowledge or experience, or selecting those who meet specific criteria established by the researcher. This technique helps ensure that the data obtained is relevant to the research objectives. Researchers took the required samples, namely undergraduate and D4 students from the Faculty of Economics, Jakarta State University who used the GoPay application or digital wallet. Researchers collected 110 respondents who would be used as samples to find variable relationships and see whether Ho was accepted or rejected.

3.5 Data Collection and Data Analysis Techniques

As explained in 3.2 Research Design, the data collection technique used in this research used Google from. This research also uses a Likert scale as a measurement with a scale of 1 – 5. (1: Strongly disagree, 2: Disagree, 3: Doubtful, 4: Agree and 5: Strongly agree). Meanwhile, the data analysis technique uses Partial Least Squares (PLS) analysis. PLS is a multivariate statistical method used to see the relationship between variables and a model. The purpose of

using PLS analysis is to explain the relationship between variables, predict variables, identify variables and validate the model.

3.6 Questions Based On Google Form

Tabel 3. Question

No.	Question						
	Scoring Scale	Strongly agree	Agreed	Neutral	Don't agree	Strongly disagree	Variable
Interest in Using GoPay (Y)							
1	Do you find GoPay easy to use?	V					Y1
2	Do you feel GoPay has a security system?		V				Y2
3	Do you find the features on GoPay very useful and varied?		V				Y3
4	Do you feel GoPay has easy access?		V				Y4
5	Will you continue to use GoPay services?			V			Y5
6	Do you find it difficult to use GoPay?				V		Y6
7	How often do you use promos or discounts offered by GoPay			V			Y7
Perception of Ease (X1)							
1	How easy did you find it to make payments using GoPay?		V				X1.1
2	How clear is the information provided by GoJek regarding the payment process?		V				X1.2
3	How easy is it for you to understand the payment steps using GoPay?		V				X1.3
4	Have you ever had problems using GoPay?				V		X1.4
5	Have you ever experienced an error with the GoPay service?				V		X1.5
Security Perception (X2)							
1	Are you worried if you are asked to provide information on the GoPay application?			V			X2.1

			V					X2.2
2	Do you Trust that your information will be protected?		V					X2.2
3	Do you feel that the security of the money in your digital wallet is protected and guaranteed in all transaction activities?		V					X2.3
4	Have you ever experienced fraud on the GoPay service?					V		X2.4
5	How aware are you of transaction security when using GoPay?			V				X2.5
6	How bad do you feel GoPay is at maintaining the privacy and security of user data?				V			X2.6
	Transaction (Z)							
1	Do you feel more helped in transaction activities using GoPay?		V					Y1
2	How easy is it for you to complete transactions using GoPay?		V					Y2
3	How fast are transactions using GoPay compared to other payment methods?		V					Y3
4	Have you ever been hampered in the transaction process using GoPay?				V			Y4
5	How satisfying was your experience in making transactions using GoPay?		V					Y5

4. Discussion Result
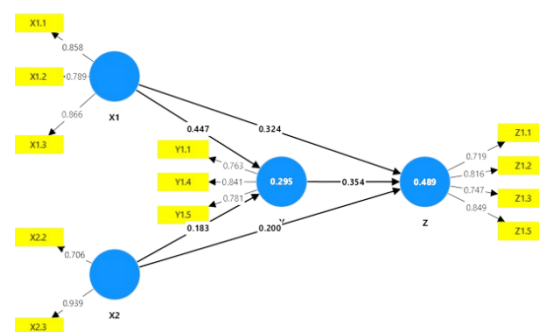
Figure 2. Research Model

Outer Model

4.1 Cronbach's Alpha & Composite Reability

       Researchers use Cronbach's Alpha and Composite Reliability calculations to see or assess reliability in the research conducted. If a variable result is considered reliable, it is when the Cronbach Apha (CA) and Composite Reliability (CR) values are > 0.7.

Tabel 4. Construct Reability and Validity

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	AVE
Perception of Ease (X1)	0.788	0.797	0.876	0.703
Security Perception (X2)	0.590	0.799	0.813	0.690
Interest in Using GoPay (Y)	0.713	0.731	0.838	0.633
Transaction (Z)	0.791	0.806	0.864	0.615

In the table above you can see the reliability and validation of the constructs, showing that the values for both are quite good. Because Cronbach's Alpha X2 does not show good validation because the value is still below <0.7. However, the Cronbach's Alpha, Composite Reliability and overall data values show an average of > 0.70. Don't forget to test the validation, an AVE value > 0.5 is also required. The data content above shows that the average AVE value is > 0.5, this means that all the constructs are reliable.

4.2 Convergent Validity

Tabel 5. Convergent Validity

Indicator	X1	X2	Y	Z
X1.1	0.858			
X1.2	0.789			
X1.3	08.66			
X2.2		0.706		
X2.3		0.939		
Y1.1			0.763	
Y1.4			0.841	
Y1.5			0.781	
Z1.1				0.719
Z1.2				0.816
Z1.3				0.747
Z1.5				0.849

Convergent Validity aims to see the validity between indicators and latent variables. In Convergent Validity, the Loading Factor value must reach > 0.7 to be said to be valid. In the table above it can be concluded that the overall construct value meets the requirements and validity, this can be said because the variable indicator has a Loading Factor value > 0.7.

4.3 Discriminant Validity (Fornell-Lacker criterion)
Tabel 6. Discriminant Validity

	X1	**X2**	**Y**	**Z**
X1	**0.838**			
X2	0.382	**0.830**		
Y	0.516	0.354	**0.796**	
Z	0.583	0.449	0.592	**0.784**

The above shows the AVE root value of the variable > correlation between variables, or it can be said that if the diagonal axis that I have bolded must be greater than the other variables above, it can be said that Discriminate Validity has been fulfilled. If you look at the data above, the variable AVE root or diagonal axis is good because it exceeds 0.5.

Inner Model

4.4 F-Square
Tabel 7. F-Square

Variabel	**X1**	**X2**	**Y**	**Z**
X1			0.242	0.141
X2			0.041	0.064
Y				0.173
Z				

In this F-Square, the variable assessment is divided into 3, namely 0.002 low. 0.15 moderate or medium and 0.35 high. In this F-Square, researchers can see the relationship between X1 and Y, X1 with Z, X2 with Y, Y and X2 with Z are also in the low group and Y and Z are in the low group.

4.5 R-Square
Tabel 8. R-Square

Variabel	R-square	R-square adjusted	Keterangan
Y	0.295	0.282	Rendah
Z	0.489	0.475	Rendah

In the regression analysis, the first Z variable has an R-Square value of 0.295 and an adjusted R-Square of 0.282, which indicates that around 29.5% of the variation in the dependent variable can be explained by the independent variables in the model. This value is relatively low, indicating that this model is not good at explaining data variations. For the second Z variable, the R-Square value is 0.489 and the adjusted R-Square is 0.475, indicating that around 48.9% of the variation in the dependent variable can be explained by the independent variable. Even though it is higher than the first Z variable, this value is still relatively low, indicating that although there is an increase in explanatory power, this model is still not optimal in explaining data variations.

4.6 Path Cofficients

Path Coefficients are used for significance levels and probabilities (P-values) as well as T-statistics. The hypothesis on data can be accepted if the P-value is < 0.05 and the T-statistic value is > 1.98 so it can be said to have a significant effect or Ho is accepted. If P-values > 0.05 then there is no significant effect and Ho will be rejected.

Tabel 9. Path Cofficients

Variabel	Original sampel (O)	Sampel mean (M)	Standar deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 -> Y	0.447	0.464	0.121	3.677	0.000
X1 -> Z	0.324	0.349	0.123	2.643	0.008
X2 ->Y	0.183	0.176	0.109	1.682	0.093
X2 -> Z	0.200	0.186	0.095	2.115	0.034
Y -> Z	0.354	0.339	0.115	3.071	0.002

H1: Perception of Convenience (X1) influences Interest in Using GoPay (Y)

In the data above it can be seen that the T-statistics got a value of 3,677 which is greater than the predetermined T-statistics, which can be interpreted as acceptable. The P-values in the table above are also <0.05, which is safe in the data above reaching a value of 0.000. If we look at the values between T-satistics and P-values, it can be concluded that the relationship between variables X1 and Y has positive and significant results. H1 is accepted. This shows that convenience can influence interest in using GoPay.

H2: Perception of security (X2) has no effect on Intention to Use GoPay (Y)

The data above shows that the relationship between X2 and Y cannot be accepted or H2 is rejected. This is because the P-values in the data exceed the specified value, namely > 0.05. So perceived security does not influence interest in using GoPay. There are also other researchers who have no influence on the variable values between

H3: Perception of convenience (X1) influences interest in using it as a transaction tool (Z)

The data above shows that the T-statistics value is greater than > 1.98 and the P-values are smaller than < 0.05. The T-statistics in the data above reached a value of 2.643 and P-values of

0.008, in your words that X1 and Z have a significant influence and H3 is accepted. It can be interpreted that ease influences GoPay users' interest in becoming a transaction tool.

H4: Perception of security (X2) has no effect on Interest in Using it as a Transaction Tool (Z)

In variables X2 and Z there is no positive or significant relationship, because both assessment indicators via T-statistics and P-values exceed the specified limits. Therefore, H4 is rejected and there is no relationship between security and demand for use as a transaction tool. This is also the same as the results of research conducted by Aryo Hapsoro Sahari 2021 which found that perceived security does not have a positive or significant value on the influence of use as a transaction tool. This research states that if the perception of security increases or decreases, this will not affect users' interest in food as a transaction tool.

H5: Perceived use of GoPay (Y) influences interest in using it as a transaction tool (Z)

The data above shows that the T-statistics value is greater than > 1.98 and the P-values are smaller than < 0.05. The T-statistics in the data above reached a value of 3.071 and P-values of 0.002, in your words that Y and Z have a significant influence and H5 is accepted. It can be concluded that the perception of using GoPay has an influence on interest in using it as a transaction tool.

Tabel 10. Specific Indirect Effects

Variabel	Original sampel (O)	Sampel mean (M)	Standar deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 -> Y -> Z	0.158	0.152	0.056	2.817	0.005
X2-> Y -> Z	0.065	0.064	0.049	1.331	0.183

H6: Perception of Convenience (X1) influences interest in using GoPay (Y) for transactions (Z)

In the data above, it can be seen that the T-statistics are > 1.98 and the P-values are < 0.05, in other words it can be said that the perception of ease has an influence on transaction interest in GoPay or H6 acceptance. In the data above, the T-statistics value is 2.817 and the P-values are 0.005, which means it is significant or has a positive relationship between X1, Y and Z.

H7: Perception of Security (X2) has no effect on interest in using GoPay (Y) for transactions (Z)

In the data above, it can be seen that T-statistics < 1.98 and P-values > 0.05, in other words it can be said that perceived security has no effect on transaction interest in using GoPay H7 being rejected. In the data above, the T-statistics value is 1.331 and the P-values are 0.183, which means it is not significant or has a negative relationship between X2, Y and Z. There are also other researchers whose variable values between X2, Y and Z have no influence, these researchers is Diah Ihdini Amalia, the results of research H03 can be seen to have no positive

influence or relationship between perceived security and perceived interest in using GoPay for IAIN Ponorogo students as a transaction tool.

5. Discussion

This study shows that the perception of ease has an influence on GoPay users' interest in making transactions. This can be seen from the results of the questionnaire that has been made, the average respondent agrees that GoPay is easy to use for payments, the information available on GoPay is easy to understand, GoPay has easy access, it is easy understand the steps involved in payments on GoPay, help with transaction activities, easily complete transactions using GoPay and transactions using GoPay are fast. However, the security variable does not have a positive influence on the ease of GoPay users in transactions, this is because many respondents still feel hampered in the transaction process using GoPay and there are still some respondents who are hesitant about using GoPay.

6. Conclusions and Recommendations
6.1 Conclusion
1. Perception of ease has an influence on interest in using GoPay, this is because users find it easy to use for payment activities, because the information provided by GoPay is easy to understand and users also find it easier to understand rare payments using GoPay.
2. Perception of security does not influence interest in using GoPay. GoPay users still do not believe in the security of using 100% protection and users do not believe that their money will be safe in the GoPay digital information wallet.
3. Perception of ease has a positive relationship to perception of interest in using it as a transaction tool. Because the perception of ease of payment activities makes users feel more helped in transaction activities and the perception of ease of payment can also help complete transactions more quickly.
4. Perception of security does not have a positive relationship with interest in using it as a transaction tool. This is as explained because many users still do not believe in protecting their personal and financial data.
5. Perceived use of GoPay influences interest in using it as a transaction tool, this is because GoPay is easy to use, easy to access and this makes users want to use GoPay as a transaction tool.
6. Perception of convenience has a positive relationship to perception of interest in using GoPay transactions and can be said to be significant and has a positive relationship. This is because GoPay is easy to use, so many FE UNJ students are interested in using GoPay as a transaction tool.
7. Perception of security does not influence the use of GoPay as a transaction tool. There are still many FE UNJ students who feel unsafe about saving their money on GoPay, this makes GoPay less attractive to students in using it as a transaction tool.

6.2 Recommendations
1. It is hoped that future researchers will be able to collect more in-depth follow-up data using only questionnaires but can also go directly through interviews.

2. It is hoped that future researchers can add appropriate additional variables by looking at external factors.
3. The next researcher is expected to be able to analyze statistics further, meaning that the next researcher can analyze using the Sturctural Equation Modeling method.

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