



The Influence of Perceived Ease of Use and Brand Trust on the Behavioral Intention to Use Digital Wallet GoPay in Surabaya City

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ABSTRACT

This study aims to determine the influence of Perceived Ease of Use and Brand Trust on Behavioral Intention to Use Digital Wallet GoPay in Surabaya City. This study used a quantitative methods with a sample of 100 respondents using non-probability sampling techniques with purposive sampling methods. The population used in this study is Surabaya residents who have used the GoPay digital wallet service. This research is expected to contribute solving the problem of GoPay Behavioral Intention to Use. The analysis technique used in this study is the Structural Equation Modeling-Partial Least Square (SEM-PLS). The results of this study indicate that the influence of Perceived Ease of Use and Brand Trust on Behavioral Intention to Use. Based on the results of the hypothesis test, it was concluded that Perceived Ease of Use and Brand Trust has a significant effect on Behavioral Intention to Use.

INTRODUCTION

Information technology is currently developing very rapidly. Various information technology innovations cannot be separated from the lives of modern people, which are supported by the presence of internet services as one of the supporting facilities in carrying out various life activities (saefullah, 2020). The internet is a medium that allows a communication process to take place efficiently by connecting it to various applications (Onno W. Purbo & Prihatna, 2005).

One of the innovation in technological advances is the creation of new methods for ease of transactions. According to the Law of Bank Indonesia. The transaction system is divided into 2, namely cash and non-cash. Consumers can make non-cash payment transactions such as using smartphones or debit and credit cards owned by them. (bi.go.id, 2020). Until now, the use of non-cash transaction instruments in Indonesia has shown a fairly rapid development, indicated by the increasing number of non-cash payment transactions accompanied by it offers of various advantages and conveniences (sikapiuangmu.ojk.go.id, 2020).

The ride-hailing application owned by PT GoTo Gojek Tokopedia Tbk has a non-cash transaction product as a GoPay, GoPay's dominance in digital wallet competition has included many transaction services for online and offline purchases (gojek.com, 2022). The purpose of GoPay is to make it easier for users when they make transactions in the GoJek application. GoPay works with several leading banks in Indonesia including Bank Central Asia, Bank Mandiri, Bank Rakyat Indonesia, Bank BNI, and several others that have technological support. (keuangan.kontan.co.id, 2017).

Obstacles that often occur when upgrading GoPay Plus for users, including blocked GoPay accounts, difficulty updating data, E-KTP rejection, and hampered pre-employment social assistance incentives, such problems can affect the Behavioral Intention to Use GoPay users in the future. (mediakonsumen.com, 2020). In cases that have occurred in Indonesia, GoPay often experiences problems with its system. As happened in 2018, there were many complaints experienced by its users such as GoPay balances that disappeared and did not enter when replenished, as well as transactions between users and drivers that were often unsuccessful. (mediakonsumen.com, 2021).

As according to the data by (mahirtransaksi.com, 2022) explained that the GoPay platform is experiencing several problems including errors when trying to open the application, locked or frozen accounts for security reasons so that transaction access is temporarily limited, disruption of the transaction process when the signal is weak, and disruption if the transfer limit, if it continues to be left unchecked, it will affect consumer interest in using the GoPay digital wallet. In addition, it is explained in (mediakonsumen.com) regarding problems with cash withdrawals of GoPay balances via BCA ATM, there is a statement that the transaction cannot be processed even though the funds have been reduced and the platform states that the transaction has been

completed. This has been reported to customer service and received an unsatisfactory solution, of course this causes losses for the GoPay user.

This can certainly affect the Behavioral Intention to Use, which is a form of attitude or behavior that tends to continue using a technology (Davis, 1989), cited in (Juhri, 2017). The level of use of a technology in a person can be predicted from the user's attitude and attention to the technology. Behavioral Intention to Use as a person's interest (desire) to perform certain behaviors (Jogiyanto, 2008). Therefore, GoJek must pay more attention to increasing consumer interest in using GoPay, because this is one of the main factors in encouraging actual use (Subagio & Jessica, 2020). Behavioral Intention to Use in this study can be formed if GoPay is able to fulfill Perceived Ease of Use and Brand Trust that is felt to users, so that if consumers are interested in using, they will try various ways to be able to enjoy the application, for example by downloading the GoPay application on the Playstore or Appstore located on a smartphone.

In addition, there are obstacles related to trust that these services can provide benefits and ease of use (Mariam, Firdaus, Rohmat, & Yusuf, 2021). According to GoJek CEO, Nadiem Makarim, that the biggest challenge of GoPay is to increase public trust. According to him, people still do not fully trust electronic money (Tempo.Co, 2017). This can be related to the theory of Brand Trust, namely the believe in a brand in the existence of need fulfilling seen from the credibility, integrity, and excellence placed on a particular brand (Gurviez, 2003).

Based on some of the above phenomena, this research was conducted to provide alternatives to PT GoTo Gojek Tokopedia Tbk. regarding Behavioral Intention to Use, Perceived Ease of Use, and Brand Trust felt by GoPay customers in Surabaya City.

THEORETICAL REVIEW

Perceived Ease of Use

According to Jogiyanto (2007) Perceived Ease of Use is defined as the extent to which a person believes that using a technology will be free from effort. Perceived Ease of Use is based on the extent to which prospective users expect the new system to be used to be free from difficulties. the new system to be used is free from difficulty. Thus, Perceived Ease of Use refers to individual believe that the Information Technology (IT) system to be used is not troublesome or does not require great effort when used (Rahmatsyah, 2011). According to Vankatesh & Davis (2000), there are five indicators in the Perceived Ease of Use, namely: 1) Clear, 2) Easy to Understand, 3) Doesn't require a lot of effort, 4) Easy to use, 5) Easy to get when you want to use it.

Brand Trust

According to Costabile's research in Ferrinadewi (2008), Brand Trust is the perception of reliability from the consumer's point of view based on experience or more on a sequence of transactions or interactions characterized by fulfilling expectations of product performance and satisfaction. Trust is built because of

the expectation that the other party will act in accordance with the needs and desires of consumers. According to Laksono & Suryadi (2020), there are four indicators of Brand Trust as follows: 1) Brand Credibility, 2) Brand Competence, 3) Brand Goodness, 4) Brand Reputation.

Behavioral Intention to Use

According to Hartono in Rahardja, Hoesny & Jokom (2016), Behavioral Intention to Use is a person's desire to carry out a certain behavior or a person's tendency to continue using certain technologies, someone can do a behavior if they have the desire or interest to do so. There are four indicators of Behavioral Intention to Use which are used to evaluate variables (Naufaldi, 2020). These indicators are: 1) Desire to Use in the Future, 2) Desire to Use Often, 3) Desire to Use in Daily Life, 4) Desire to Use it Routinely.

The Effect of Perceived Ease of Use on Behavioral Intention to Use

Research conducted by Rena Eka Setyawati (2020), examined the relationship between Perceived Ease of Use by customers feels on Behavioral Intention to Use and confirmed that Perceived Ease Of Use has a positive and significant effect on Behavioral Intention to Use. When customers have a positive experience, they will be satisfied and have the intention to buy or reuse the product (Chaffey & Chadwick, 2019). Similar research conducted by Fadlan (2018) shows that the Perceived Ease of Use variable has a positive and significant effect on interest in online transactions. The ease felt by technology users will increase their interest in using technology. Consumers want convenience of the transaction activities they carry out. The research journal conducted by Le-Hoang (2020) states that Perceived Ease of Use has a positive effect on Behavioral Intention to Use bike-booking applications.

H1 : Perceived Ease of Use has a positive and significant effect on Behavioral Intention to Use GoPay Digital Wallet in Surabaya City.

The Effect of Brand Trust on Behavioral Intention to Use

Research conducted by Ni Ketut Srie Ratna Yudhayani, Putu Yudy Wijaya, & Made Dian Putri Agustina (2022), shows that the Brand Trust variable has a significant influence on Behavioral Intention to Use BNI QRIS. Research conducted by Soraya Aini Triyono (2020) shows that the Brand Trust variable is the dominant variable that influences Behavioral Intention to Use. Delgado in Ferrinadewi (2008), Brand Trust is the brand's ability to be trusted (brand reliability), which is based on consumer believe that the product is able to fulfill the promised value and good brand intentions (brand intentions) which are based on consumer belief that the brand is able to prioritize consumer interests. It can be concluded that Brand Trust is the willingness of consumers to trust a brand at all costs because of the hope in their minds that the brand will provide positive results to consumers so that it will generate interest in reuse.

H2 : Brand Trust has a positive and significant effect on Behavioral Intention to Use GoPay Digital Wallet in Surabaya City.

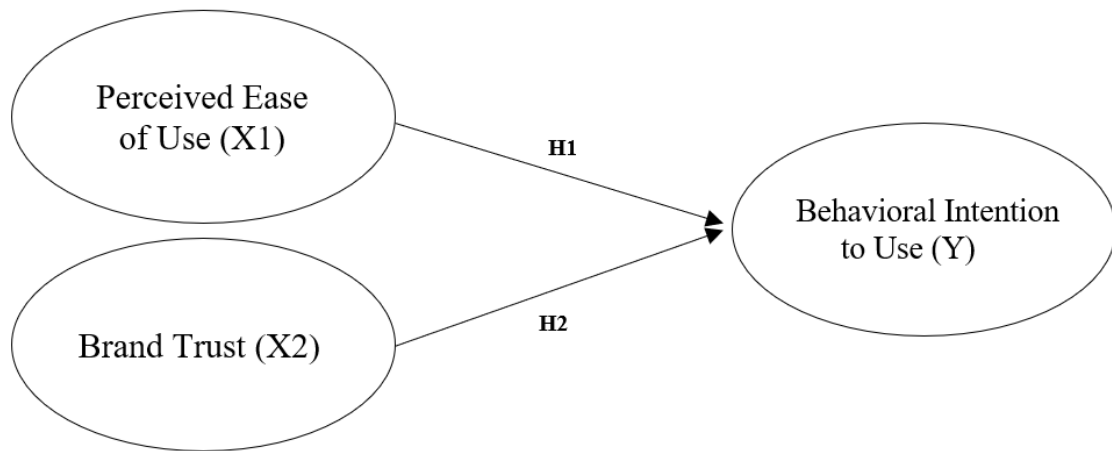


Figure 1. Conceptual Framework

METHODOLOGY

The research method in this study uses quantitative methods using Smart-Partial Least Squares (PLS) software for data analysis. To get data, use weighting with a Likert scale. The population in this study consisted of GoJek service users who had used the GoPay payment system for payment of GoJek services in Surabaya City. Sampling using non-probability sampling method with purposive sampling technique, namely determining the sample with certain considerations (Sugiyono, 2014). The sample used must have the following characteristics: First, Respondents know GoPay as one of the digital wallet platforms in Indonesia. Second, respondents are active users of digital wallets and have more than one platform as a virtual payment option. There are three variables used in this study, namely: independent variables: Perceived Ease of Use (5 indicators), Brand Trust (4 indicators), and the dependent variable: Behavioral Intention to Use (4 indicators). There are 15 indicators. Because the population is unknown and unlimited, the minimum sample is determined using the unknown population formula (Ferdinand in Saripa, 2019). The calculation results showed a sample size of 96 and in order to get results that had accuracy and representation, the researchers took a sample of 100 respondents who used the Gopay digital wallet in Surabaya City.

Population and Sample

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions (Sugiyono, 2009). The population taken in this study are GoJek service users who have used the GoPay payment system for GoJek service payments in Surabaya City. The research method used in this research is quantitative method and the number of samples used is 100 respondents.

Data Collection Technique

This study used a questionnaire as a data collection technique. The questionnaire is a data collection method that uses written statements and questions to respondents (Sugiyono, 2016). The sample collection technique used nonprobability sampling with purposive sampling method, the questionnaire in this study was given to each respondent as the main instrument for primary data collection. Researchers distributed questionnaires online via Google Form as a delivery medium and still paid attention to their validity.

RESULTS

Respondent Characteristics

The results of data collection through questionnaires, it is known that the number of respondents in this study were 100 people, with the majority of respondents aged less than 25 years, namely 82 respondents or 82% of the total 100 respondents, and ages 25-45 years as many as 13 respondents or 13% of the total 100 respondents, and ages over 45 years as many as 5 respondents or 5%.

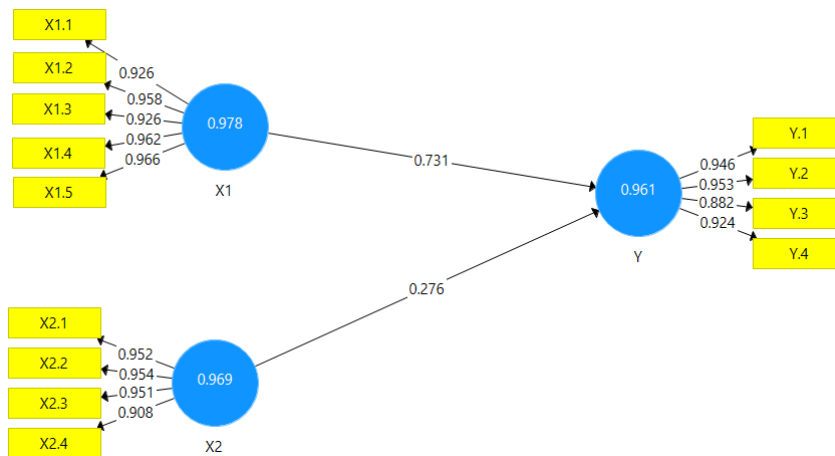


Figure 2. PLS Model Test Results

Source: Primary Data (Data Processed), 2023

Outer Model

Table 1. Cross Loading

INDICATOR	PERCEIVED EASE OF USE (X1)	BRAND TRUST (X2)	BEHAVIORAL INTENTION TO USE (Y)
X1.1	0.926	0.782	0.926
X1.2	0.958	0.854	0.930
X1.3	0.926	0.851	0.872
X1.4	0.962	0.779	0.943
X1.5	0.966	0.828	0.965
X2.1	0.782	0.952	0.865

X2.2	0.856	0.954	0.860
X2.3	0.786	0.951	0.854
X2.4	0.827	0.908	0.835
Y.1	0.946	0.778	0.960
Y.2	0.953	0.807	0.970
Y.3	0.813	0.882	0.960
Y.4	0.841	0.826	0.924

Source: Primary Data (Data Processed), 2023

From the results of data processing using SEM-PLS, it can be seen in the cross loading table that all loading factor values on each indicator (shaded) show a loading factor value that is greater than the loading factor indicators of other variables, so it can be said that all indicators in this study have fulfilled their validity or good validity. It can be seen from the largest loading factor in the Perceived Ease of Use indicator, namely (X1.5) with a value of 0.966, and the largest loading factor in the Brand Trust indicator, namely (X2.2) with a value of 0.954, as well as the largest loading factor in the Behavioral Intention to Use indicator, namely (Y2) with a value of 0.970.

Inner Model

Table 2. R - Square

	R Square
PERCEIVED EASE OF USE (X1)	
BRAND TRUST (X2)	
BEHAVIORAL INTENTION TO USE (Y)	0.959

Source: Primary Data (Data Processed), 2023

The R-square value in the table above is 0.959. With a variation of 95.9%, this model can explain uncontrolled variables such as Perceived Ease of Use and Brand Trust that can influence Behavioral Intention to Use. Then most of the most of the variance of 4.1% is caused by variables outside the scope of this study.

Path Analysis

Table 3. Path Coefficients (Mean, STDEV, T - Values, P - Values)

	Path Coefficients (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STERR)	P Values
PERCEIVED EASE OF USE (X1) -> BEHAVIORAL INTENTION TO USE (Y)	0.731	0.741	0.085	8.583	0.000
BRAND TRUST (X2) -> BEHAVIORAL	0.276	0.267	0.093	2.958	0.003

INTENTION TO USE (Y)					
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Source: Primary Data (Data Processed), 2023

From the table above, it can be concluded that the hypothesis states:

1. H1: Perceived Ease of Use has a positive effect on Behavioral Intention to Use Gopay Digital Wallet in Surabaya City, with path coefficients 0.731, and a T-statistic value of $8.583 > 1.96$ (from the table value $Z\alpha = 0.05$) or a P-Value of $0.000 < 0.05$.
2. H2: Brand Trust has a positive effect on Behavioral Intention to Use Gopay digital wallets in Surabaya City, with path coefficients 0.276, and a T-statistic value of $2.958 > 1.96$ (from the table value $Z\alpha = 0.05$) or a P-Value of $0.003 < 0.05$.

DISCUSSION

The Effect of Perceived Ease of Use on Behavioral Intention to Use

Based on the results of the research that has been conducted and the results of data processing using SEM-PLS, it is known that the Perceived Ease of Use has an impact on users interest in Behavioral Intention to Use GoPay digital wallet in Surabaya City and can be accepted. It can be interpreted that the Perceived Ease of Use has a contribution to users when the desire arises to reuse a platform that provides online payment services. It can be stated that GoPay digital wallet users in Surabaya City feel a positive impact when using it. This is supported by the results of hypothesis testing using Path Coefficients and T-statistics which show that the hypothesis in this study can be accepted, namely regarding H1. This research can be accepted, namely regarding H1 which suspects that Perceived Ease of Use has an influence on Behavioral Intention to Use.

The results of the significant influence of the Perceived Ease of Use variable on the Behavioral Intention to Use variable are supported by the results of the analysis of several indicators contained in the Perceived Ease of Use variable on each questionnaire statement item. One of the indicators with the greatest influence, namely "Easy to Get When to Use (X1.5)". The analysis reflected in the high indicator refers to the majority of respondents who realize that using GoPay helps them make payments more easily than using cash, so that in terms of time efficiency it will speed up the transaction process carried out. This is in line with one of GoPay's main concepts, namely speed, where users make their financial transactions faster to support their daily activities. The positive impact will create an interesting and satisfying experience for users, when the conventional payment mechanism becomes a habit of society, there the presence of GoPay is a solution to facilitate this habit..

Based on the interpretation of data processing in the context of this study, the majority of respondents feel that the GoPay payment system has good usability and does not waste time because respondents believe using the GoPay payment system is faster than cash. Apart from providing cheaper price promos, GoPay also has an easier transaction process compared to cash. This

shows that the usefulness of a technology can encourage Behavioral Intention to Use the technology.

This is in accordance with the concept of Perceived Ease of Use which explains the desire possessed by consumers to determine what is considered simple, but can provide effectiveness in every use. Therefore, considering the aspect of convenience is a strategic step that can be chosen in an effort to maintain and increase consumer interaction towards the choice of using the GoPay digital wallet in the midst of competition between similar platforms.

The results of this study are in accordance with research conducted by (Elsa Silaen & Bulan Prabawani, 2019) that Perceived Ease of Use has a significant and positive influence on Repurchase Interest in OVO e-wallet balances for users in Semarang. Research (Sari & Endy Saputro, 2019) shows that Perceived Ease of Use and Trust have a positive and significant influence on Behavioral Intention to Use. So it can be concluded that the Perceived Ease of Use can influence the Behavioral Intention to Use GoPay application in Surabaya City, because the more features in the GoPay application are easy to understand and the better the system is. GoPay application that is easy to understand and a clear layout will make users repeatedly use the GoPay digital wallet when they want to make transactions.

The Effect of Brand Trust on Behavioral Intention to Use

Based on the results of the research that has been conducted and the results of data processing using SEM-PLS, it is found that Brand Trust plays an important role in contributing to the Behavioral Intention to Use GoPay digital wallet. The results of this study validate the hypothesis that has been formulated, namely that there is a significant relationship between Brand Trust and Behavioral Intention to Use. This study reveals that Brand Trust has a significant influence on Behavioral Intention to Use. This is evidenced by the results of hypothesis testing using Path Coefficients and T-statistics which show that the hypothesis in this study can be accepted, namely regarding H2 which assumes that Brand Trust has an influence on Behavioral Intention to Use can be accepted.

The results of the analysis of the Brand Trust variable show that the indicator that has the most influence on Behavioral Intention to Use is "Brand Competence". The concept of "Brand Competence" in this context refers to the existence of GoPay which not only has a positive impact on consumers, but is also felt by various business people to facilitate the receipt of funds paid by consumers. With the many payment services that can be done electronically, a supporting platform is needed, and the existence of a digital wallet, namely GoPay, provides reliable services for payments for various types of transactions, such as GoJek services, shopping transactions, purchasing transportation and electricity tickets because the application is always being developed in terms of increasingly complete services. In addition, the implementation of payment via Quick Response Code Indonesian Standard (QRIS) speeds up the transaction process compared to cash payments and minimizes the possibility of overpayment or underpayment.

The context of the ability and reliability of a brand is one of the determining factors for success to increase consumer choice in making their choices, the Brand Trust variable serves as a strong tool in influencing consumer behavioral interest preferences in reusing a service. Brand competence can make a positive contribution in forming emotional and cognitive bonds between consumers and the GoPay brand. Thus, the important point that can be taken is that the GoPay digital wallet further enhances the capabilities and security of its services and always prioritizes ease of operation, with the aim of strengthening the relationship between consumer interest and the GoPay brand. operation, with the aim of strengthening the relationship of Behavioral Intention to Use in the minds of consumers towards GoPay digital wallets.

The results of this study are in accordance with the results of research by Pratama & Saputra (2019) which state that Brand Trust has a positive effect on interest in using e-money. According to (Chauhan, 2015), Brand Trust can influence a person in positive behavior. From the discussion that has been presented, it can be concluded that Brand Trust can influence Behavioral Intention to Use on the GoPay digital wallet in Surabaya City, because the more transaction services that can be carried out will increase user belief to make repeated purchase or transactions.

CONCLUSIONS AND RECOMMENDATIONS

Based on the research and the results of the Partial Least Squares (PLS) analysis conducted on the collected questionnaire data, it was found that Perceived Ease of Use and Brand Trust have a positive and significant influence on Behavioral Intention to Use GoPay digital wallet in Surabaya City. From the research that has been done, it can be concluded that:

1. In developing digital wallet-based application services as an electronic payment instrument, it must have advantages, convenience, and maximum functional value in terms of its use mechanism.
2. The reliability offered by digital wallet services is quite complex and can attract the interest of many people, especially teenagers, and this will have a positive impact on GoPay digital wallet service providers as long as there are minimum obstacles felt by users and the many conveniences provided during the use of these services.
3. As long as the confidentiality and personal data of GoPay digital wallet users can be kept confidential, Brand Trust will arise and provide a sense of security for its users. In addition, with the lack of crime cases such as breaking into user accounts will increase confidence to remain loyal to using the GoPay digital wallet, this factor is one of the concerns for users and those who will use the GoPay digital wallet application service. Therefore, maintaining a reputation as a GoPay digital wallet service provider is part of an important aspect that needs attention. Thus, the relationship between Perceived Ease of Use and Brand Trust has a positive and significant influence in causing Behavioral Intention to Use GoPay digital wallet in Surabaya City.

Based on the problems identified and the results of the data analysis presented, the following are some recommendations that can be taken into consideration in making decisions :

1. GoPay digital wallet should pay more attention to the Perceived Ease of Use, because along with the times and technology, changes in the way of transacting or payment methods are shifting to a more modern way through smartphone devices, so fast and easy application services are needed.
2. GoPay digital wallet should also have to maintain and increase consumer usage interest by paying attention to its good reputation in order to meet the needs of supporting various types of transactions, providing application performance that can ensure the security of its users accounts, and maintaining all services provided properly, considering that there are quite a number of similar digital wallet platforms with their respective advantages that can affect the sustainability of the number of active users of the current GoPay digital wallet.

FURTHER STUDY

For future researchers, it is recommended to develop ideas with other variables, increase the category of respondents, conduct research related to the variables to be selected in conducting similar research, and reference other relevant research journals regarding the effect of Perceived Ease of Use and Brand Trust on Behavioral Intention to Use, in order to achieve maximum research results.

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