

Research Article

The Influence of Perceived Benefit, Perceived Ease of Use, and Perceived Security on GoPay User Satisfaction (A Case Study of Students at Universitas Muhammadiyah Pontianak)

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ABSTRACT

This study aims to analyze the effect of perceived benefit, perceived ease of use, and perceived security on GoPay user satisfaction among students of Universitas Muhammadiyah Pontianak. The study employs a quantitative approach with an associative design. Data were collected through the distribution of questionnaires using a Likert scale to 100 respondents selected using purposive sampling, with the criteria that respondents were students who had used GoPay at least once. Data were analyzed using instrument testing, classical assumption tests, and multiple linear regression analysis. The results show that simultaneously perceived benefit, perceived ease of use, and perceived security have a positive and significant effect on GoPay user satisfaction. Partially, all three variables also have a significant effect, with perceived security being the most dominant variable, followed by perceived ease of use and perceived benefit. The research model is able to explain more than half of the variation in user satisfaction, indicating that these three factors are important determinants in shaping the user experience of digital wallet services. These findings provide a theoretical contribution by strengthening the understanding that fintech user satisfaction is formed by simultaneous evaluations of benefits, ease of use, and security. Practically, the results can serve as a basis for GoPay service providers to prioritize strengthening security aspects without neglecting ease of use and perceived benefits. Future research is recommended to include additional variables and to expand the research objects and respondent characteristics in order to enrich studies on user satisfaction in digital payment services.

Keywords: Perceived Benefit; Perceived Ease of Use; Perceived Security; User Satisfaction

1. INTRODUCTION

The development of digital technology over the past decade has transformed consumption patterns and the way people conduct transactions. Activities that previously relied on cash and manual processes have shifted toward application-based transactions, along with the increasing penetration of the internet, the growth of the e-commerce ecosystem, and innovations in digital financial services. In this context, digital wallets (e-wallets) have become one of the most prominent payment instruments because they offer transaction processes that are fast, practical, and integrated with various daily needs.

This strong shift is reflected in GoodStats (2025) data regarding digital payment methods used by the Indonesian population in the first semester of 2025. During this period, e-wallets became the most dominant method with a usage percentage of 80 percent, followed by banking platforms at 45 percent and paylater at 23 percent ([Jakpat in GoodStats, 2025](#)). This dominance confirms that e-wallets are no longer merely an alternative, but have become the primary preference for non-cash transactions. However, dominance in usage does not automatically mean that all e-wallet platforms are perceived equally by users. In the increasingly competitive fintech industry, the most frequently used service is not necessarily the most satisfying for certain segments, as satisfaction is strongly influenced by user experience, perceived benefits, and a sense of security.

Differences among platforms are also evident in GoodStats (2024) data on the usage of selected e-wallet services in Indonesia in 2024. GoPay recorded the highest usage rate at 88 percent, followed by OVO at 79 percent, ShopeePay at 77 percent, Dana at 71 percent, and Doku at 48 percent ([IDN Research Institute in GoodStats, 2024](#)). At the national level, these findings indicate GoPay's very strong position in the digital payment ecosystem. However, relying solely on national data risks oversimplifying reality, because the adoption of payment services is often influenced by local contexts, including user characteristics, merchant ecosystems, transaction habits, and the strength of platform promotion in specific regions.

At the regional level, the dynamics of the shift from cash to non-cash transactions in West Kalimantan during 2022–2024 further reinforce the picture that society is becoming increasingly accustomed to digital payment instruments. Bank Indonesia (2025) data show an increase in non-cash transactions from year to year, and electronic money or e-wallets are among the components that demonstrate a stable upward trend. Although the growth rate is not as large as that of QRIS, this consistent trend indicates that e-wallets remain an important part of changes in public payment behavior ([Bank Indonesia, 2025](#)). This means that as non-cash transactions grow, the key question shifts from whether people use e-wallets

to what factors make users feel satisfied and remain loyal to a particular platform.

Theoretically, one of the main factors influencing user satisfaction with digital services is perceived benefit. [Ramadhan & Tamba \(2022\)](#) state that perceived benefit represents an individual's perception of the advantages obtained from using a system, which is reflected in transaction speed, convenience, and efficiency. This view is reinforced by [Setyaningrum & Waluyo \(2025\)](#), who emphasize that benefits include the added value perceived by users during the usage process. When users experience tangible benefits that are relevant to their needs, their evaluation of the service tends to be positive and leads to satisfaction ([Kencanawati et al., 2024](#)).

In addition to benefits, perceived ease of use is also an important factor in shaping user experience with e-wallet services. [Salsabila et al. \(2023\)](#) explain that perceptions of ease arise when a system is designed with an interface that is easy to understand and operate. This ease allows users to conduct transactions intuitively without requiring significant technical effort ([Simangunsong & Simanjorang, 2025](#)). [Hapsoro & Kismiatun \(2022\)](#) emphasize that systems that are easy to use reduce usage barriers and increase comfort, which ultimately contributes to user satisfaction. In the context of GoPay, ease of application navigation, clarity of features, and smooth transaction processes are important aspects that influence user perceptions.

Besides benefits and ease of use, perceived security plays a very crucial role in digital financial services. [Suryati & Yoga \(2021\)](#) state that perceived security is a user's subjective perception of the system's ability to ensure the security of information and transactions. This sense of security is related to the protection of personal data, prevention of fraud, and system reliability in maintaining transaction integrity ([Wiratama et al., 2025](#)). [Sambung et al. \(2023\)](#) add that security includes aspects of privacy and data protection, which indirectly influence the behavior of fintech service usage. When users feel secure, concerns about usage risks decrease, so satisfaction with the service tends to increase ([Afifah & Indarto, 2023](#)).

User satisfaction itself is a subjective evaluation of the overall service usage experience. [Subiansyah & Matoati \(2023\)](#) state that user satisfaction reflects the extent to which a service is able to meet user needs and expectations. This evaluation is formed from user interaction experiences with the system, including transaction quality, interface, and usage convenience ([Putra & Putra, 2025](#)). [Ramma et al. \(2025\)](#) emphasize that satisfaction emerges when services are perceived as efficient, secure, and capable of providing an overall positive experience.

Based on the description of empirical phenomena and theoretical foundations above, it can be concluded that the relatively low preference for GoPay in Pontianak City, particularly among students, may be influenced by perceptions of benefits, ease of use, and service security. Therefore, this study is important to empirically examine the effect of perceived benefit, perceived ease of use, and perceived security on GoPay user satisfaction among students of Universitas Muhammadiyah Pontianak.

Based on this background, the researcher is interested in conducting a study entitled "The Influence of Perceived Benefit, Perceived Ease of Use, and Perceived Security on GoPay User Satisfaction (A Case Study of Students at Universitas Muhammadiyah Pontianak)".

2. RESEARCH METHOD

This study uses a quantitative approach with an associative design, which is a type of research aimed at determining the relationship or influence between two or more variables ([Siregar, 2017](#)). Thus, this study aims to determine the effect of perceived benefit, perceived ease of use, and perceived security on GoPay user satisfaction among students of Universitas Muhammadiyah Pontianak. The population in this study consists of students of Universitas Muhammadiyah Pontianak who have used GoPay in transactions. The sample size was determined using the Rao Purba formula in [Sujarweni \(2019\)](#) with a margin of error of 10 percent, resulting in a minimum sample size of 96 respondents, which was then set at 100 respondents. The sample was selected using purposive sampling based on criteria, namely students of Universitas Muhammadiyah Pontianak who have used GoPay at least once.

Data were collected through primary and secondary data, where primary data were obtained by distributing questionnaires to respondents as a technique for collecting information to study user attitudes, beliefs, and behavior ([Siregar, 2017](#)), while secondary data were obtained from official publications related to digital payment usage, electronic money transactions, and e-wallet popularity trends ([Siregar, 2017](#)). The research variables consist of independent variables, namely perceived benefit, perceived ease of use, and perceived security, and a dependent variable, namely user satisfaction. The measurement scale used in this study is the Likert scale. According to [Sugiyono \(2023\)](#), the Likert scale is used to measure attitudes, opinions, and perceptions of individuals or groups regarding social phenomena. Data analysis was conducted through instrument testing in the form of validity and reliability tests to ensure the accuracy and consistency of measurement tools ([Siregar, 2017](#)), classical assumption tests including normality testing using Kolmogorov-Smirnov, linearity testing, and multicollinearity testing ([Sahir, 2021](#)), and hypothesis testing using multiple linear regression analysis to determine the effect of independent variables on the dependent variable ([Sahir, 2021](#)), which was reinforced by correlation coefficients ([Sugiyono, 2023](#)), coefficients of determination ([Sahir, 2021](#)), simultaneous tests (F-test), and partial tests (t-test) with a significance level of 5 percent ([Sahir, 2021](#)).

The indicators used to measure perceived benefit according to [Firmansyah et al. \(2021\)](#) include: (1) Ease of use, namely feeling comfortable using this service without extra assistance, (2) Time efficiency, namely the time required to use this service is shorter compared to conventional services, (3) Cost savings, namely this service provides discounts or promotions that make expenses smaller. The indicators used to measure perceived ease of use according to Davis & Venkatesh in [Sumiyati & Zabella \(2023\)](#) are: (1) The interaction between the individual and the system is clear and easy to understand, (2) Not much effort is needed to interact with the system, (3) The system is easy to use, (4) Easy to operate the system according to what the user wants to do. According to [Marianus & Ali \(2021\)](#), there are several indicators used to measure perceived security as follows: (1) Confidentiality, namely the level of protection of personal data from access by unauthorized

parties, (2) Availability, namely assurance that the system can be accessed safely whenever needed, (3) Non-repudiation, namely there is no denial of transactions that have been carried out, (4) Privacy, namely protection of user information from misuse by other parties. The indicators of user satisfaction according to [Kotler & Keller \(2016\)](#) are as follows: (1) Repurchase, namely buying again, where the customer will return to the company to seek goods/services, (2) Creating word of mouth, in this case the customer will say good things about the company to others, (3) Creating brand image, the customer will pay less attention to competitors' brands and advertisements, (4) Creating purchase decisions within the same company, namely buying other products from the same company.

3. RESULTS AND DISCUSSION

3.1 Test Research Instruments

3.1.1 Validity Test

The validity test is conducted to ensure that each item on the questionnaire accurately measures the variables being studied. The test is conducted by correlating the score of each item with the total score and comparing the r-count values with the r-table value. With a sample size of 100, $df = 98$ and the table r value is 0.196 at a significance level of 0.05. The validity test results for all variables are shown in [Table 1](#).

Table 1. Validity Test Results

Variable	Indicator	r-count	r-table	Description
Perceived Benefit (X1)	X1.1	0.355	0.196	Valid
	X1.2	0.513		
	X1.3	0.495		
	X1.4	0.574		
	X1.5	0.511		
	X1.6	0.633		
	X1.7	0.627		
	X1.8	0.537		
	X1.9	0.617		
Perceived Ease of Use (X2)	X2.1	0.518	0.196	Valid
	X2.2	0.546		
	X2.3	0.510		
	X2.4	0.559		
	X2.5	0.581		
	X2.6	0.419		
	X2.7	0.459		
	X2.8	0.725		
	X2.9	0.686		
Perceived Security (X3)	X3.1	0.574	0.196	Valid
	X3.2	0.650		
	X3.3	0.635		
	X3.4	0.494		
	X3.5	0.444		
	X3.6	0.648		
	X3.7	0.680		
	X3.8	0.647		
	X3.9	0.522		
User Satisfaction (Y)	Y.1	0.645	0.196	Valid
	Y.2	0.723		
	Y.3	0.644		
	Y.4	0.631		
	Y.5	0.646		
	Y.6	0.635		
	Y.7	0.621		
	Y.8	0.495		
	Y.9	0.670		

Source: Processed Data, 2025

Based on the validity test results conducted on all variables shown in **Table 1**, it is known that all statement items have r-count value that exceeds the r-table value of 0.196. With these test results, all statement items in all variables can be declared valid and suitable for use in this study.

3.1.2 Reliability Test

The reliability test is conducted to assess the internal consistency of the statement items in the questionnaire. This study uses Cronbach's Alpha method, where the instrument is considered reliable if the alpha value reaches a minimum of 0.60. The reliability test results for all variables are shown in **Table 2**.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Description
Perceived Benefit (X1)	0.698	Reliable
Perceived Ease of Use (X2)	0.721	
Perceived Security (X3)	0.761	
User Satisfaction (Y)	0.814	

Source: Processed Data, 2025

Based on the reliability test results for all variables shown in **Table 2**, Cronbach's Alpha values > 0.60 are obtained. Therefore, it can be concluded that all items in all variables are reliable and suitable for use in this study.

3.2 Classic Assumption Test

3.2.1 Normality Test

The normality test is conducted to ensure that the research data is normally distributed. The test uses the Kolmogorov-Smirnov method through SPSS, and the results are shown in **Table 3**.

Table 3. Normality Test Results

Test	Value
N (Sample)	100
Test Statistic	.074
Asymp.Sig.(2-tailed)	.194 ^c

Source: Processed Data, 2025

Based on the normality test results shown in **Table 3**, the Asymp. Sig. (2-tailed) value is 0.194, which exceeds the minimum normality significance value of 0.05. With these results, it can be concluded that the data in this study is normally distributed.

3.2.2 Linearity Test

The linearity test is conducted to ensure a linear relationship between the independent and dependent variables. The test uses the Test for Linearity through SPSS, and the results are shown in **Table 4**.

Table 4. Result of Linearity

Variable	Deviation from Linearity	Description
User Satisfaction * Perceived Benefit	0.325	Linear
User Satisfaction * Perceived Ease of Use	0.243	
User Satisfaction * Perceived Security	0.202	

Source: Processed Data, 2025

Based on the linearity test results for all variables shown in **Table 4**, a Deviation from Linearity significance value of > 0.05 is obtained, so it can be concluded that the relationship between these variables is linear.

3.2.3 Multicollinearity Test

The multicollinearity test is conducted to assess whether the independent variables are excessively correlated, as this condition can interfere with the accuracy of the regression coefficient estimation. The multicollinearity analysis using SPSS produces the output shown in **Table 5**.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF
Perceived Benefit	.505	1.979
Perceived Ease of Use	.585	1.710
Perceived Security	.470	2.129

Dependent Variable: User Satisfaction

Source: Processed Data, 2025

Based on the results of the multicollinearity test shown in **Table 5**, the results can be described as follows:

1. The Tolerance value for the Perceived Benefit variable (X1) is 0.505, which is greater than 0.10. It also has a VIF value of 1.979, which is less than 10.00.
2. The Tolerance value for the Perceived Ease of Use variable (X2) is 0.585, which is greater than 0.10. It also has a VIF value of 1.710, which is less than 10.00.
3. The Tolerance value for the Perceived Security variable (X3) is 0.470, which is greater than 0.10. It also has a VIF value of 2.129, which is less than 10.00.

Based on the explanation above and referring to the basis for decision making, because all three variables show a Tolerance value above 0.10 and a VIF below 10.00. With these results, it can be concluded that there are no symptoms of multicollinearity between the three independent variables in the regression model in this study.

3.3 Multiple Linear Regression Analysis

Multiple regression analysis is used to identify the influence of several independent variables on the dependent variable, both simultaneously and partially, as well as to form a predictive model of the relationship between variables. The results of the regression coefficient calculations using SPSS are shown in **Table 6**.

Table 6. Multiple Linear Regression Analysis Results

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.026	3.886	.000
Perceived Benefit	.159	2.258	.026
Perceived Ease of Use	.225	2.431	.017
Perceived Security	.299	3.520	.001

Dependent Variable: User Satisfaction

Source: Processed Data, 2025

Based on the results of the multiple linear regression analysis shown in **Table 6** and referring to the multiple linear regression coefficient equation, the results can be explained as follows:

$$Y = 1.026 + 0.159 X_1 + 0.225 X_2 + 0.299 X_3$$

- a. The constant (a) is 1.026, which means that if the variables Perceived Benefit (X1), Perceived Ease of Use (X2), and Perceived Security (X3) are zero. Then User Satisfaction (Y) will increase by 1.026 units.
- b. The regression coefficient (b1) value for the Perceived Benefit (X1) variable is 0.159 with a positive direction, indicating that every one-unit increase in Perceived Benefit will cause an increase of 0.159 in User Satisfaction.
- c. The regression coefficient (b2) for the Perceived Ease of Use (X2) variable is 0.225 with a positive direction, indicating that every one-unit increase in Perceived Ease of Use will cause an increase of 0.225 in User Satisfaction.
- d. The regression coefficient value (b3) for the Perceived Security (X3) variable is 0.299 with a positive direction, indicating that every one-unit increase in Perceived Security will cause an increase of 0.299 in User Satisfaction.

3.4 Correlation Coefficient Analysis (R)

The correlation coefficient is used to determine the strength and direction of the relationship between variables. In this study, the Product Moment correlation is used, and the results are shown in **Table 7**.

Table 7. Correlation Coefficient Test Results (R)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.722 ^a	.521	.506	.56231

Predictors: (Constant), Perceived Security, Perceived Ease of Use, Perceived Benefit

Dependent Variable: User Satisfaction

Source: Processed Data, 2025

Based on the correlation coefficient test results shown in **Table 7**, a correlation coefficient (R) value of 0.722 is obtained.

With these results, it can be concluded that the relationship between Perceived Benefit, Perceived Ease of Use, and Perceived Security towards User Satisfaction is in the Strong category, because the value is in the range of 0.60-0.799.

3.5 Analysis of the Coefficient of Determination R^2

Based on the results of the coefficient of determination (R^2) test shown in **Table 7**, an R-Square value of 0.521 is obtained. This result can be interpreted as meaning that the relationship between the variables of Perceived Benefit, Perceived Ease of Use, and Perceived Security in influencing User Satisfaction is 52.1%. Meanwhile, the remaining 47.9% is influenced by other variables outside the scope of this study.

3.6 Simultaneous Test (F Test)

The simultaneous test (F-test) is used to see whether all independent variables collectively have a significant influence on the dependent variable. The test results using SPSS are shown in **Table 8**.

Table 8. Simultaneous Test Results (F Test)

Model	Sum of Squares	Mean Square	F	Significance
Regression	33.003	11.001	34.792	.000 ^b
Residual	30.355	.316		

Dependent Variable: User Satisfaction

Predictors: (Constant), Perceived Security, Perceived Ease of Use, Perceived Benefit

Source: Processed Data, 2025

Based on the results of the simultaneous test (F test) in **Table 8**, the calculated F value is $34.792 > F$ table 2.70 and the significance value is $0.000 < 0.05$. With these results, it can be concluded that there is a simultaneous positive and significant influence between the variables of Perceived Benefit, Perceived Ease of Use, and Perceived Security on User Satisfaction.

3.7 Partial Test (t Test)

The partial test (t-test) is used to assess the influence of each independent variable on the dependent variable separately. The test results using SPSS are shown in **Table 9**.

Table 9. Partial Test Results (t Test)

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.026	3.886	.000
Perceived Benefit	.159	2.258	.026
Perceived Ease of Use	.225	2.431	.017
Perceived Security	.299	3.520	.001

Dependent Variable: User Satisfaction

Source: SPSS Output, 2025

Based on the partial test results (t-test) shown in **Table 9**, the calculated t-test results will then be compared with the t-table. The t-table value is 1.660. The t-test (partial) results can be explained as follows:

1. The Perceived Benefit variable (X1) has a t-value of $2.258 > t$ -table of 1.660 and a significance value of $0.026 < 0.05$, so it can be concluded that H_0 is rejected and H_a is accepted. Based on these test results, it can be interpreted that, partially, the Perceived Benefit variable has a positive and significant influence on User Satisfaction.
2. The Perceived Ease of Use variable (X2) has a t-value of $2.431 > t$ -table of 1.660 and a significance value of $0.017 < 0.05$, so it can be concluded that H_0 is rejected and H_a is accepted. Based on these test results, it can be interpreted that the Perceived Ease of Use variable has a positive and significant partial influence on User Satisfaction.
3. The Perceived Security variable (X3) has a t-value of $3.520 > t$ -table of 1.660 and a significance value of $0.001 < 0.05$, so it can be concluded that H_0 is rejected and H_a is accepted. Based on the test results, it can be interpreted that the Perceived Security variable has a positive and significant partial influence on User Satisfaction.

4. CONCLUSION

This study demonstrates that Perceived Benefit, Perceived Ease of Use, and Perceived Security have a positive and significant effect on GoPay User Satisfaction among students of Universitas Muhammadiyah Pontianak, both simultaneously and partially. Collectively, the three variables are able to explain 52.1 percent of the variation in user satisfaction ($R^2 = 0.521$) with a relationship strength classified as strong ($R = 0.722$), while the remaining variation is influenced by other factors outside the model. In the partial testing, each variable was also proven to be significant, with the largest contribution shown by Perceived Security ($\beta = 0.299$; $p = 0.001$), followed by Perceived Ease of Use ($\beta = 0.225$; p

= 0.017), and Perceived Benefit ($\beta = 0.159$; $p = 0.026$). These findings confirm that in digital wallet services such as GoPay, a sense of security related to data protection and transaction safety is the main driver of user satisfaction, while interface convenience and perceived benefits continue to play an important role in shaping the user experience. From a theoretical perspective, the results strengthen the understanding that user satisfaction in fintech services is influenced by users' evaluations of benefits, ease of use, and security simultaneously rather than in isolation. From a practical standpoint, GoPay service providers need to prioritize strengthening security, for example through enhanced account protection mechanisms, stronger authentication, faster complaint handling responses, and more consistent transaction security education. At the same time, improvements in ease of use remain relevant, particularly in terms of transaction flow clarity, consistency of feature displays, and minimizing technical barriers that may disrupt user convenience. From a policy perspective, these findings provide a strong rationale for relevant stakeholders to promote consumer protection standards and transaction security in digital payment services, as security aspects have been proven to be the most decisive factor in user satisfaction. For future research, it is recommended to expand the scope by adding other variables that may explain the remaining variation in satisfaction, such as service quality, perceived risk, trust, promotions, or user experience, as well as considering cross platform comparisons among e wallet services or more diverse respondent groups in order to obtain a more comprehensive understanding of user satisfaction in digital payment services.

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