Influence of Perceived Usefulness, Ease of Use, User Satisfaction, and Security Against Intentional Behavior Using GoPay E-Wallet

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Abstract

This research aims to analyze the population of Batam City, especially application-based GoPay e-wallet users from Gen Z and Millennials (20-30 years). This research was also conducted to complement research on behavioral intentions when using the GoPay e-wallet by developing replication of previous research. This study investigates perceived value, perceived ease of use, perceived user satisfaction, and perceived security as independent variables, with behavioral intention as the dependent variable. The population of this study consisted of residents of the city of Batam, and a purposive sampling method was used, resulting in a sample of 100 respondents. A quantitative descriptive analysis was conducted using SmartPLS 3.29 software. The results indicate that perceived usefulness, ease of use, and user satisfaction significantly influence the intention to use GoPay e-wallet. However, perceived security does not have a significant impact on the intention to use GoPay.

Keywords: Perceived Usefulness, Ease of Use, User Satisfaction, Security, Behavioral Intention to Use, GoPay

1. Introduction

The rapid advancement of technology has transformed various aspects of modern life, and the financial sector is no exception. Fintech, a technological innovation in the financial industry, has emerged as a new business model that caters to the evolving needs of today's society. Unlike traditional banking, which relies on physical branches and traditional banking systems, fintech companies leverage technology to provide innovative financial services without requiring customers to maintain a traditional bank account (Rahma, 2018).

In the digital era, people can easily pay with cash. The payment system has shifted from non-cash to legal and E-Wallet is a cashless transaction that makes it easy to send money and make payments to individuals and merchants, and you can save money from your bank account using a debit or credit card via online transfer using your banking system. (Ariffin et al., 2021). According to a study by Kandence International, 44% of 1,000 respondents make exchanges through e-wallet four times a week. A recent survey by Insight Asia revealed that 74% of 1,300 urban residents have adopted or are actively using digital wallets. The most widely used e-wallet platform is GoPay, whose services are used by 71% of respondents.

Users typically favor applications with a user-friendly interface. This makes it easier for consumers to use an keeps them interested in using the application. With the rapid growth of e-wallets, it cannot be ignored that there are obstacles that affect interest in using this product. In addition, there are still many similar products from several other competing companies. The security of e-wallets is a significant factor in shaping consumer behavior. Given the prevalence of online fraud and data breaches, consumers are becoming more discerning when selecting digital payment services. The increasing number of users of various digital spaces, including e-wallet services, has contributed greatly to the ease of digital currency transactions in Indonesia.

However, when using a digital wallet, you must consider its security system (Raninda et al., 2022).

The GoPay application currently has the largest user segment. GoPay, part of the Gojek company, is an

electronic money platform primarily designed to send money to Gojek. In addition, GoPay can be used independently by customers or drivers, both for online purchases and payments to Gojek partners. Gopay's success in capturing public attention is evidenced by the large number of people who download Go-Jek using the GoPay feature as a payment method. GoPay is one of the best digital wallets with 71% of 1,300 users in the Insight Asia 2023 survey (EDITORIAL, 2023).

Interest is a person's interest so that when they see a new product, they feel the desire to use the product. In general, the interest of e-wallet users is influenced by several factors, including perceived usefulness. Perceived usefulness is a belief about the decision-making process (Jogiyanto, 2007). Therefore, individuals who believe that information technology is useful will use it. Users will use a system or product if the technology or product provides benefits to them. Conversely, if a technology does not provide adequate value or benefits, then the technology will not be in demand. The possibility of someone being interested in using an e-wallet product will increase if the product provides benefits that are considered very valuable for transaction purposes.

User perception of ease of use significantly influences e-wallet adoption. As defined by Davis (1989), perceived ease of use refers to the belief that a technology is simple to learn and operate. In the context of e-wallets, this involves the ease of learning, using, and mastering the e-wallet application. Users who perceive the system as user-friendly are more likely to adopt it, while those who perceive it as difficult are less inclined to do so (Mawardani et al., 2021). By focusing on ease of use, e-wallet providers can improve user experience, improve their satisfaction, and ultimately encourage increased use of e- wallets.

This study was conducted to add to the research on behavioral intentions to use the GoPay e-wallet through the development of a replication of past inquire about conducted by (Raninda et al., 2022) which inspected the presence of different components that influence behavioral intentions to use the Dana e-wallet. This study aims to identify the factors that influence the behavioral intention to use the GoPay e-wallet.

2. Literatur Review

Technology of Acceptance Model (TAM)
Building on the Theory of Reasoned Action (TRA), Davis proposed the Technology Acceptance Model (TAM) in 1989. The Technology Acceptance Model (TAM) is a model that explains the factors that influence people's acceptance of new technologies (Jogiyanto, 2007). TAM variables are particularly relevant for making decisions about adopting new technologies (Karim et al., 2020). The model explores the relationship between technology theory and behavior, user goals and needs, and the actual use of information systems.

In deciding a person's "intrigued" or "deliberate" to utilize a modern data innovation, the TAM model refers to two convictions: "seen convenience" and "seen ease of utilize". Seen value is characterized when a individual genuinely feels that employing a modern innovation will make his or her assignments simpler or make strides his or her execution, while perceived ease of use is defined when a person truly feels that using a new technology will make his or her tasks easier or improve his or her performance. It is characterized as the organize where a individual feels that no exertion is required to attain something (Winarno et al., 2021). According to the TAM model, people's intentions and attitudes towards adopting unused innovation are impacted by two key components: seen value and seen ease of utilize (To & Trinh, 2021).

Behavioral Intention
Behavioral intention, as defined by Jogiyanto (2007), is an individual's inclination to engage in a specific behavior. It reflects a conscious decision and commitment to future action (Winarno et al., 2021). To evaluate the factors influencing GoPay e-wallet usage, the researcher adapted the Technology Acceptance Model (TAM) by introducing a comfort awareness variable, reflecting current trends in user behavior.

Perceived Usefulness
Perceived usefulness is how confident a person is that the use of technology will improve their work results (Karim et al., 2020). E-wallet products are accepted if they offer more benefits in transactions and make transactions more efficient, fast, easy and convenient (Yogananda & DIrgantara, 2017). According to researchers, seen convenience can be deciphered as the user's conviction that Gopay is useful for various financial activities such as: the more users are aware of the benefits of Gopay, the more likely they are to use Gopay regularly. If users feel Gopay is useful, they will be more willing to use it in their daily lives. Like research conducted by (Priyono, 2017) research shows that seen convenience includes a positive affect on intrigued in utilizing Go-Pay. Investigate conducted by (Vhistika & Yushita, 2017) appears that seen value includes a positive impact on intrigued in utilizing electronic cash. Research shows (Elsa & Prabawani, 2019) and (Saraswati & Purnamawati, 2020) that conviction in value incorporates a positive and noteworthy impact on the deliberate to utilize e-wallet applications.

Perceived Ease of Use
To & Trinh (2021) define perceived ease of use as the degree to which individuals believe a technological

system is user-friendly. Users are more likely to adopt systems they perceive as easy to use and less likely to adopt those they perceive as complex (Mawardani et al., 2021). Although the efforts of each individual vary, overall, information technology is expected to be easy to access and use.

User Satisfaction
User satisfaction is the reaction felt by customers towards a product or service, which can be a positive or negative response. Dissatisfaction occurs when a product or service does not meet expectations, while satisfaction occurs when a product or service meets expectations. Expectations can be influenced by personal experience, recommendations from others, or other sources. (Lishobrina et al., 2023). According to research conducted by (F. M. A, 2020) appears that the quality of GoPay is impacted by client fulfillment, and there are a few components that impact users crave to proceed utilizing the GoPay e-wallet.
According to researchers, users who are satisfied with the GoPay e-wallet are more likely to continue using the GoPay e-wallet. This is based on the idea that user satisfaction leads to a positive experience that strengthens the intention to continue using the GoPay e- wallet. Research on the relationship between user satisfaction and behavioral intentions when using the GoPay e-wallet has important implications for the GoPay e-wallet and other e-wallet companies. The results of this study can be used to improve user satisfaction by understanding the factors that influence their satisfaction.

Security
Security is a fundamental requirement that e-wallet providers must focus on to form positive buyer eagerly (Karim et al., 2020). Subsequently, framework security is an critical figure that impacts the behavioral eagerly of framework clients. Seen security could be a subjective esteem of electronic exchanges decided by shoppers (Ahmad et al., 2021). In general, the term security refers to the ability to protect against all forms of threats, including potential criminal activity. However, in today's digital environment, security is defined as the ability of an organization to protect user information and data so that it is safe during all activities carried out with the e-wallet application when used to protect user rights in transactions. According to research (Raninda et al., 2022), The perception of security has a significant positive impact on the intention to adopt the DANA e-wallet in the Special Region of Yogyakarta. Therefore, the framework of thought used in this study is as follows:
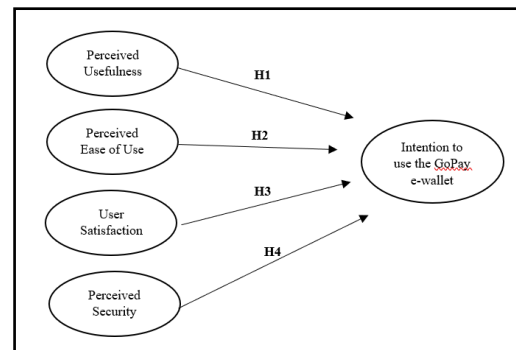

Figure 1: Framework of Thought

Source: Information prepared by analysts, 2024.

Hypothesis

Referring to the literature review and the framework that has been presented, the hypothesis can be formulated as follows:

The Technology Acceptance Model (TAM) theory explains that perceived usefulness refers to the user's belief that using a technology can improve their performance or effectiveness in achieving their goals. The more benefits a technology gets when used, the more users want to use it. Perceived usefulness is how confident a person is that using technology will improve their work effectiveness (Karim et al., 2020). Like the research conducted by (Priyono, 2017) based on the finding that perceived usefulness has a positive impact on interest in using Go- Pay, the hypothesis in this study is:

H1: Perceived Usefulness has a positive and significant effect on behavioral intentions to use the GoPay e-wallet.

The Technology Acceptance Model (TAM) theory is one of the most popular models for explaining and predicting individual intentions and behavior when adopting new technology. Agreeing to the Innovation Acknowledgment Demonstrate (TAM) hypothesis, a user's decision to accept or use technology is influenced by how the user perceives the technology system, the easier the technology is to use, the more likely the user is to use the technology. According to To & Trinh, (2021) seen ease of utilize is the degree to which individuals accept that a innovation framework is simple to utilize. People who consider this system easy to use will use it. Research conducted by (Fahrudi et al., 2024) shows that beliefs about ease of use have a positive and significant effect on the purposeful to utilize the Gopay e-wallet. Therefore, the hypothesis in this study is:

H2: Perceived ease of use has a positive and significant effect on the intention to use the GoPay

e-wallet.

The Technology Acceptance Model (TAM) theory is a model that describes the factors that influence how a person accepts and uses technology. Client fulfillment could be a user's feeling of joy or dissatisfaction with innovation. User satisfaction is an important factor that influences a user's willingness to continue using technology. User satisfaction acts as a link between seen convenience, seen ease of utilize, and behavioral intentions. This means that the higher the user's satisfaction with technology, the stronger the relationship with perceived usefulness, perceived ease of use, and behavioral intentions.

Client fulfillment is an enthusiastic reaction felt by clients to a item or benefit, which can be within the frame of delight or dissatisfaction. User expectations can be influenced by personal experiences, recommendations from others, or information from other sources. (Lishobrina et al., 2023). Research on the relationship between client fulfillment and behavioral eagerly when using GoPay e- wallet has important implications for GoPay e-wallet and other e-wallet companies. According to research conducted by (F. M. A, 2020) Shows that user satisfaction affects the perception of GoPay quality, and there is more than one factor that influences user intention to consistently use the GoPay e-wallet. Therefore, the hypothesis in this study is:

H3: User satisfaction has a positive and significant effect on behavioral intention to use the GoPay e-wallet.

The Technology Acceptance Model (TAM) theory is relevant to security in several aspects, which ultimately affects users' behavioral intentions. Security is an important factor that can affect the acceptance and use of technology by the public. By integrating the concept of security into the TAM, we can better understand how security affects users' behavioral intentions.

The Technology Acceptance Model (TAM) theory emphasizes that seen value and seen ease of utilize are the most variables that impact the purposeful to utilize innovation. This behavioral intention will then affect the actual use of technology and user satisfaction. Security is a fundamental requirement that e-wallet providers must focus to form positive buyer eagerly (Karim et al., 2020). In general, the term security refers to the ability to protect against all forms of threats, including potential criminal activity. According to research (Raninda et al., 2022), recognitions of security have a positive and critical effect on the purposeful to use the DANA e-wallet within the Uncommon Locale of Yogyakarta. Therefore, the hypothesis in this study is:

H4: Perceived security has a significant effect on the

intention to use the GoPay e-wallet.

3. Research Methods

This investigate was created employing a quantitative approach and will be used as a tool to analyze and review research, especially those related to the research topic as explained by Sugiyono in 2015. (Sukmawati & Kowanda, 2022). The information utilized is primary information collected through a overview utilizing a web survey conveyed through Google Form. Referring to the results of the Central Statistics Agency, in 2021 the population of Batam City reached 1,193,099 people with the majority of the population inhabited by the millennial generation and generation Z were selected as the research population and through the Lemeshow formula with a margin of error of 10% 100 respondents were determined as the research sample.

The test was chosen utilizing the Purposive Inspecting strategy with the criteria of being domiciled in Batam City, especially the millennial generation and generation Z, GoPay users, having made transactions at least 2 times in the last month, and an age run of 20 a long time - > 30 a long time. the information collected was analyzed utilizing SmartPLS. The research indicators are as follows:

TABLE I

THE RESEARCH INDICATORS

VARIABEL	INDIKATOR	KODE	SUMBER
Perceived Usefulness	Trust Level	**X1.1**	Winarno et al., (2021).
	Makes Task Completion Easier	**X1.2**	
	Convenient to Use	**X1.3**	
	Increases Efficiency	**X1.4**	
	Can Benefit from It	**X1.5**	
Perceived Ease Of Use	To What Extent Does One Believe That E-wallets Spare a Parcel of Time	**X2.1**	To & Trinh, (2021).
		X2.2	
		X2.3	
	The E-wallet is Evident, Simple to Get it, and Simple to Utilize	**X2.4**	
		X2.5	
User Satisfaction	Efficiency	**X3.1**	Winarno et al., (2021).
	Effectiveness	**X3.2**	
	Satisfaction	**X3.3**	
	Proudness	**X3.4**	
Security	Accuracy and timeliness of credit or service performance	**X4.1**	Sari et al., (2020).
		X4.2	
	Data Reliability or Security	**X4.3**	
		X4.4	
Intention to Behave	Using E-Wallet In The Future	**Y1**	To & Trinh, (2021).

4. Result and Discussion

Result

The following are the results of descriptive statistical tests:

TABLE II

DESCRIPTIVE STATISTICS

Var.	Items	Mean	Median	Min	Max	Std.
PU (X1)	X1.1	4.41	5	2	5	0.694
	X1.2	4.32	4	2	5	0.691
	X1.3	4.4	4	2	5	0.678
	X1.4	4.28	4	2	5	0.776
	X1.5	4.13	4	2	5	0.73
PEOU (X2)	X2.1	4.47	5	3	5	0.591
	X2.2	4.4	4	3	5	0.632
	X2.3	4.46	5	3	5	0.607
	X2.4	4.26	4	2	5	0.73
	X2.5	4.35	4	3	5	0.698
KP (X3)	X3.1	4.22	4	2	5	0.701
	X3.2	4.28	4	2	5	0.679
	X3.3	4.36	4	2	5	0.641
	X3.4	4.25	4	2	5	0.684
K (X4)	X4.1	4.1	4	1	5	0.806
	X4.2	4.18	4	2	5	0.767
	X4.3	4.26	4	2	5	0.673
	X4.4	4.19	4	2	5	0.717
NB (Y)	Y1	4.13	4	1	5	0.702
	Y2	4.08	4	2	5	0.796
	Y3	4.02	4	1	5	0.883
	Y4	4.18	4	2	5	0.805

TABLE III

CHARACTERISTICS OF RESPONDEN

Characteristics	Information	Amount
Gender	Male	19
	Female	81
Age	20-22 Years Old	63
	23-25 Years Old	30
	26-29 Years Old	7
	>30 Years Old	-
Employment Status	Student	57
	Worked	43
Use of GoPay	2-5 Times	58
E-Wallet in the Last Month	5-10 Times	18
	>10 Times	24

In this study, outer model and inner model testing was carried out using SmartPLS 3.29 measurement software. Based on Ghozali & Latan, (2015) measurement using SmartPLS is divided into two, namely:

1) Outer Model Test: the first time a test is carried out on each research indicator to see the relationship between the factors and their markers. Legitimacy and unwavering quality testing is carried out through 3 tests, specifically: focalized legitimacy, discriminant legitimacy test, and composite unwavering quality.

2) Inner Model Test: then the indicators that have been declared valid and reliable will be tested to see the significance between variables. There are 2 stages in testing the significance of variables, namely: R square and T-statistics.

Outer Model Test

The results of the outer model data processing will be seen in table IV and table V below.

TABLE IV
VALIDITY TEST RESULT

VARIABLE	ITEM	LOADING FACTOR	INFORMATION	AVE	INFORMATION
Perceived Usefulness	TKP1	0.720	Valid	0.670	Valid
	MPT	0.849	Valid		
	ND1	0.828	Valid		
	ME1	0.841	Valid		
	DMM1	0.848	Valid		
Perceived Ease Of Use	MBW1	0.836	Valid	0.728	Valid
	MBW2	0.906	Valid		
	MBW3	0.898	Valid		
	MD1	0.835	Valid		
	MD2	0.785	Valid		
User Satisfaction	EF1	0.876	Valid	0.790	Valid
	EFF1	0.879	Valid		
	ST1	0.905	Valid		
	PN1	0.895	Valid		
Security	KW1	0.823	Valid	0.670	Valid
	KW2	0.863	Valid		
	KD1	0.795	Valid		
	KD2	0.790	Valid		
Intention to Behave	DD1	0.750	Valid	0.684	Valid

KSH1	0.886	Valid		
LSM1	0.905	Valid		
MKT1	0.754	Valid		

TABLE V
RELIABILITY TEST RESULT

	CRONBACH'S ALPHA	INFO	COMPOSITER	INFO
Perceived Usefulness	0.877	Reliable	0.910	Realibel
Perceived Ease of Use	0.906	Reliable	0.930	Realibel
User Satisfaction	0.912	Reliable	0.938	Realibel
Security	0.835	Reliable	0.890	Realibel
Intention to Behave	0.843	Reliable	0.896	Realibel

The loading factor value will be considered valid if it exceeds 0.70, while the Average Variance Extracted (AVE) value can meet the valid criteria if it exceeds 0.50. Based on table 1, The outer loading factor for each indicator of perceived usefulness, perceived ease of use, user satisfaction, security, and behavioral intention exceeds the threshold of 0.70, indicating that all indicators are valid for further analysis. Meanwhile, the Average Variance Extracted (AVE) esteem of all factors has met the necessities, to be specific a esteem of > 0.50. Referring to the results of the calculation of the loading factor and AVE, it is considered to have met the convergent validity criteria.

The unwavering quality test is based on the comes about of the Cronbach's alpha and Composite Immovable quality tests. A variable is said to be solid in case its esteem is more prominent than 0.70 (Ghozali & Latan, 2015). Based on Table 2, it can be concluded that the Cronbach's alpha and Composite Unwavering quality values for all factors in this think about are > 0.70, demonstrating that all factors in this think about are considered solid.

Inner Model Test

TABLE VI
R-SQUARE

	R Square	R Square Adjusted
Intention to Behave	0.731	0.719

Based on table 3, it can be concluded that the exactness of the R Square demonstrate estimation for the Behavioral Deliberate variable is 0.731 or 7.31%. Concurring to (Hamid & Anwar, (2019) the R Square

esteem between 0.50 and 0.75 is considered to be within the direct or center run. Hence, the behavioral purposeful variable is considered to have direct precision estimation.

TABLE VII
HYPOTHESIS TESTING

	T Statistics (|O/STDEV|)	Information
(X1) PU -> (Y) NBP	**3.461**	**Accepted**
(X2) PEOU -> (Y) NBP	**1.966**	**Accepted**
(X3) KP -> (Y) NBP	**3.962**	**Accepted**
(X4) K -> (Y) NBP	**1.792**	**Rejected**
	P Values	**KET**
(X1) PU -> (Y) NBP	**0.001**	**Significant**
(X2) PEOU -> (Y) NBP	**0.050**	**Significant**
(X3) KP -> (Y) NBP	**0.000**	**Significant**
(X4) K -> (Y) NBP	**0.074**	**Not Significant**

Structural model coefficient analysis is used to test the hypothesis by assessing the influence and significance of the relationship between the variables involved. Hypothesis test results can be determined based on the T-statistic value. If the T-statistic value is > 1.96 then there is an influence relationship. If the T-statistic <1.96 then the opposite occurs, no significant relationship is found. Next, the results of the hypothesis test can be determined based on the P-value. A P value > 0.50 is declared not significant. Conversely, a P value <0.50 indicates a significant effect (Hamid & Anwar, 2019).

Discussion

Perceived usefulness towards behavioral intention to use GoPay e-wallet. The calculation results in Table 4 show that the t-statistic is 3.461> 1.96. It can be concluded that the variable of seen value has an impact on behavioral purposeful to utilize GoPay e-wallet. The same thing also happens in the calculation results of P-value of 0.001> 0.05. It can be concluded that the variable of seen utility features a critical impact on behavioral purposeful to utilize GoPay e-wallet. Based on the results of the analysis, it can be concluded that H1 is accepted, It can be concluded that the variable of seen utility contains a critical impact on behavioral deliberate to utilize GoPay e-wallet.

The Innovation Acknowledgment Show (TAM) hypothesis clarifies that seen convenience refers to the user's belief that the use of a technology can improve their performance or effectiveness in achieving their goals. The more benefits a technology gets when used, the more users want to use it. Millennials and Generation Z tend to adopt a digital lifestyle in various aspects of life, including finance. Through digital financial transactions, the Millennial

and Generation Z generations believe that their use can provide more flexibility in completing transactions and also provide better benefits in managing their financial management. With the GoPay e-wallet, it is possible to apply technology that provides many different benefits in the transaction process, one of which is helping to increase financial efficiency when used. This is certainly a motivation for the millennial and generation Z generations to decide to use the GoPay e- wallet as a means of daily digital financial transactions.

This may be because the respondents in this study already know the benefits and uses of the GoPay e-wallet and the more e-wallet users feel the benefits of increased performance, the more their e-wallet usage behavior increases. These comes about are in understanding with the thinks about conducted by (Fahrudi et al., 2024) and (Sari et al., 2020) which appear that conviction in value features a positive and critical effect on the purposeful to utilize the GoPay e-wallet.

Perceived ease of use on behavioral intention to use GoPay e-wallet.

The calculation results in Table 4 show that the t-statistic value is 1.966> 1.96. It can be concluded that the variable of perceived ease of use has an effect on behavioral intention to use Gopay e-wallet. The same thing also applies if the calculated P value is 0.050 > 0.05. It can be concluded that the perception of ease of use significantly affects the intention to use GoPay e- wallet. Based on the analysis of the results, it can be concluded that H2 is accepted, indicating that the perception of ease of use has a positive and significant impact on the intention to use GoPay e-wallet.

The Technology Acceptance Model (TAM) theory is one of the most popular models for explaining and predicting individual intentions and behavior when adopting new technology. According to the Technology Acceptance Model (TAM) theory, the user's decision to accept or use technology is influenced by how the user perceives the technology system, the easier the technology is to use the more likely the user is to use the technology. The nearness of e-wallets is developing quickly in Indonesia, the millennial era and era Z are considered the most bunches that impact the utilize of e- wallets, particularly GoPay. As a group accustomed to digital technology, the ease of using e-wallets is one of the reasons why millennials and Gen Z decide to use them. The presence of the GoPay e-wallet is considered to facilitate the control or use of finances in real time. The GoPay e-wallet application, which is simple to memorize and simple to utilize, is the most calculate affecting the choice to utilize e-wallets for the millennial and Gen Z eras.

This may be because the respondents in this study have experienced various facilities offered by GoPay before. GoPay is considered a payment system that is not only easy to use, but also easy to learn and understand, and its appearance can be easily adjusted to user preferences, thus saving users time and energy. The comes about of this think about are steady with investigate conducted by (Fahrudi et al., 2024) The perception that the utilize of the GoPay e-wallet is simple to utilize includes a positive and critical impact on client eagerly to receive it.

User satisfaction with behavioral intention to use GoPay e-wallet.

The calculation results in Table 4 show that the t-statistic value is 3.962> 1.96. It can be concluded that the user satisfaction variable has an impact on behavioral purposeful to utilize GoPay e-wallet. The greater the t-statistic, the stronger the influence between the variables. The calculation results also show a P value <0.000. 0.05. User satisfaction is a key determinant of the intention to use GoPay e-wallet.

The Technology Acceptance Model (TAM) explains the factors that influence technology adoption. User satisfaction, which is a measure of user contentment, is a significant factor in determining continued use. It serves as a bridge between perceived usefulness, perceived ease of use, and behavioral intention. Higher levels of user satisfaction strengthen the relationship between these factors.

TAM hypothesis can offer assistance clarify the fulfillment of GoPay e-wallet clients among Millennials and Gen Z. Millennials and Gen Z have a high perception of the usefulness and ease of use of technology, and in general there is a high level of user satisfaction with the GoPay e-wallet. Wallet. Businesses and organizations must understand the needs and expectations of Millennials and Gen Z in order to develop products and services that satisfy and retain their customers. Millennials are generally very satisfied with the technology they use. They appreciate the benefits of technology and believe that technology has improved their quality of life. Generation Z is more satisfied with technology than Millennials. They have higher expectations of technology and are more easily impressed by new features and innovations.

These results are in line with research conducted by Putra in 2020 (Lishobrina et al., 2023), which showed that Go- Pay quality has a direct and significant influence on the intention to continue using the application. In addition, customer satisfaction has been shown to influence Go- Pay quality and user purposeful to utilize the application encourage. According to users, there is more than one factor that makes them continue to use GoPay consistently.

The influence of security perception on behavioral

intention to use GoPay e-wallet.

The calculation results in table 4 show that the t-statistic value on this path is 1.792 <1.96. As a result, it can be concluded that there is no influence between security perception and behavioral intention. This means that the positive perception of behavioral intention is not based on the security of using the e-wallet application. Furthermore, the calculation results show that the P- Value on this path is 0.074> 0.050. As a result, it is concluded that the security perception variable does not have a significant effect on behavioral intention to use GoPay e-wallet. So, it can be concluded that H4 is rejected. This implies that security recognition does not have a noteworthy impact on behavioral deliberate to utilize GoPay e-wallet.

The Technology Acceptance Model (TAM) theory is relevant to security in several aspects, which ultimately affects user behavioral intention. Security is an important factor that can influence the acceptance and use of technology by the public. By integrating the concept of security into TAM, we can better understand how security affects user behavioral intention. The The TAM model highlights perceived usefulness and ease of use as crucial factors driving technology adoption. These behavioral intentions will then influence actual technology use and user satisfaction.

Security considerations significantly impact perceived usefulness, ease of use, and ultimately user satisfaction. While younger generations often embrace technology, even tech-savvy individuals may not always prioritize security. This is due to several factors, such as: Lack of understanding of security risks: Many Millennials and Generation Z do not understand the cybersecurity risks associated with using technology.

They may not realize that their personal data can be hacked or misused. More relaxed attitudes towards security: Millennials and Generation Z may have a more relaxed attitude towards security issues related to safety than previous generations. They may be more willing to take risks for the sake of convenience or ease of use. Different ways of using technology: Millennials and Generation Z use technology in different ways than previous generations. They may be more likely to use social media platforms and mobile applications, which often pose higher security risks. The results indicate a negative correlation between perceived security and the intention to use the GoPay e-wallet. Users who perceive the e-wallet as less secure are less likely to adopt it.

These results are in accordance with research conducted by Fahrudi et al., (2024) which states that the perception of security does not have a significant impact on the intention to utilize an e-wallet. This is likely due to the lack of experience of respondents with the security features offered by GoPay in this study. as an electronic money application that has benefits for money transfer facilities. In addition, respondents are still concerned about the security of information when using the Gopay e-wallet, are less confident if the provider increases their information, and are less sure about the security of the money they store.

5. Conclusions

The data analysis indicates that perceived comfort, perceived ease of use, and user satisfaction positively influence the intention to use the GoPay e-wallet. However, security concerns do not significantly impact the behavioral intention of Batam City's millennial and Gen Z population.

The study employed SmartPLS, a suitable tool for analyzing complex data. The PLS method, implemented in SmartPLS, enables the examination of relationships between latent and manifest variables, even with relatively small datasets. Additionally, SmartPLS offers flexibility in data analysis and interpretation, and provides tools for rigorous validation of constructs. By using SmartPLS, the researchers were able to conduct a thorough and accurate analysis, contributing valuable insights to the field of scientific linguistics.

The study reveals that perceived convenience, ease of use, user satisfaction, and security are key factors influencing the intention to use GoPay e-wallet. As e-wallet usage becomes more prevalent, users should carefully consider the benefits, ease of use, and security features of existing technologies to maximize their experience. Future research could explore additional variables within the Technology Acceptance Model to gain a deeper understanding of the factors affecting GoPay adoption. Additionally, expanding the survey to a larger and more diverse sample would enhance the generalizability of the findings.

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