ANALYSIS OF BEHAVIORAL INTENTION TO USE GOPAY E-WALLET AMONG GENERATION Z IN SAMARINDA

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Abstract: The rapid progression of technology has significantly transformed human life, particularly in the realm of digital payments. This study analyzes the behavioral intention of Generation Z in Samarinda to use the GoPay e-wallet, a popular digital payment platform in Indonesia. According to recent surveys, GoPay has emerged as the preferred choice for 71% of users for financial transactions, supported by its recognition as the most popular digital wallet among Generation Z. Utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) model, this study identifies key factors influencing the acceptance of GoPay, including Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. This research employs quantitative methods, data collection methods including observation and the distribution of questionnaires to a sample of 100 respondents. The result of this study show that Performance Expectancy and Social Influence significantly and positively affect the behavioral intention to use the GoPay e-wallet, while Effort Expectancy and Facilitating Conditions do not have a significant positive impact on this intention.

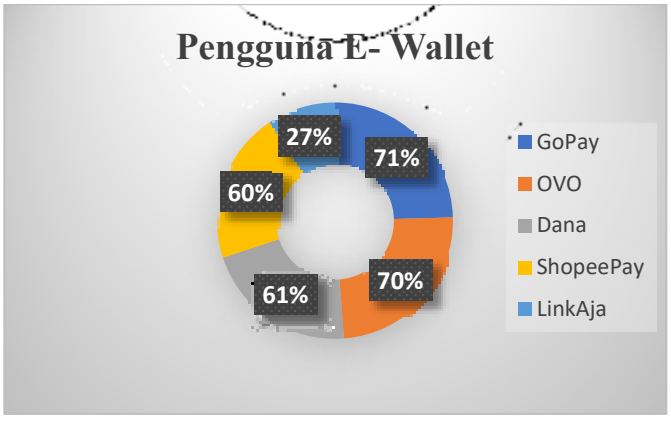
INTRODUCTION

The development of technology has a significant impact on human life today. From the 1980s to the early 1990s, computers, cell phones, and facsimile machines were considered luxurious and expensive items for most people. The rapid advancement of technology affects all activities in society, influencing everything from waking up to going to sleep (Nuryanto, 2012). This convenience has made technology nearly ubiquitous in people's lives, particularly in systems such as e-government, e-commerce, e-education, and digital payment systems. Digital payment refers to a payment system conducted through electronic media, such as internet banking, mobile banking, SMS banking, and electronic wallets. This system can only be operated using electronic devices like smartphones (Handayani & Soeparan, 2022). Initially, payments could only be made using cash or checks; however, with the development of digital technology, the payment system has undergone a significant transformation. The advancement of information and communication technology has led to the emergence of digital wallets, which became very popular among the public a few years ago. (Databooks, 2024). In the past,

financial transactions were conducted conventionally; now, e-wallets make it easier for users to transact and manage money digitally, make payments, and transfer funds through mobile devices. The convenience and security offered by e-wallets have made them increasingly popular among the public, making them a primary alternative for conducting transactions.

One e-wallet that has been successfully welcomed by the public is GoPay. The GoPay e-wallet is an application developed by the nation's youth under PT Dompet Anak Bangsa, which was founded in 2016 to provide electronic money services that facilitate digital transactions for users. As a financial technology integrated with Gojek, an application-based on-demand company in Southeast Asia, the GoPay e-wallet aims to help millions of individuals in Indonesia access a variety of financial services and products. GoPay e-wallet Marketing Head Kiki Apriani also revealed that the GoPay e-wallet is the only electronic money service with the most comprehensive top-up methods. This initiative was launched in response to the growth in the number of users conducting transactions using the GoPay e-wallet, allowing top-ups to be done easily anywhere (Putri, 2023). According to a report from the official GoPay website on July 25, 2023, research results show that the GoPay e-wallet has become the choice of 71% of people for financial transactions over the last five years. The popularity of the GoPay e-wallet is further evidenced by a survey conducted by Insight Asia in 2023, which found that GoPay occupies the top position among e-wallets with the most users. The survey titled E-Wallet Industry Outlook 2023 from Insight Asia was conducted with 1.300 citizens aged 18-55 years in several cities across Indonesia. According to the same source, GoPay is the most popular e-wallet in the community, with 71% of users typically using it for online shopping payments (79%), credit purchases (78%), and activities such as checking transaction history.

Figure 1. Results of the e-Wallet User Survey conducted by Insight Asia in 2023



Source: jubelio.com, 2024

The Indonesian people's acceptance of technology, particularly regarding the development of e-wallets, can be described as very positive, especially during the COVID-19 pandemic. According to the official website of Bank Indonesia, people have become more technologically literate during the pandemic. Research by Neurosensum Indonesia indicated that the number of digital wallet users surged by 44% throughout 2020 (Bank Indonesia, 2023). The favorable public response to this development is closely linked to the results of the financial literacy and inclusion survey in Indonesia, which reported national financial literacy and inclusion levels of 49.68% and 85.10%, respectively, in 2022. According to the survey results, the level of financial literacy among the Indonesian people falls into the "Sufficiently Literate" category, indicating that people possess adequate knowledge related to financial institutions, products, and services (DepositoBPR, 2024), This is inversely proportional to the financial inclusion rate, suggesting a significant difference between the two. According to Otoritas Jasa Keuangan, this indicates that many Indonesians have access to various financial products but overlook the benefits and risks, which can be detrimental.

The development of technology always goes hand in hand with how people respond to it. In the last ten years, technological advancements have progressed rapidly and have impacted all aspects of society, including payment systems. The technology-based payment system that is proliferating in society today is the digital wallet (e-wallet). A survey titled "Consumer Preference Towards Banking and e-Wallet Apps" conducted by Populix in 2022 states that the main reason the GoPay e-wallet is popular among the public is the convenience it offers when making transactions, as it is integrated with e-commerce. This convenience reflects the application's performance, which meets the expectations of the community, resulting in the continued use of e-wallets. In research conducted by Davis (1989), it was recognized that it is essential to understand why people choose to use a particular technology, leading to the creation of the Technology Acceptance Model (TAM). Since then, the Technology Acceptance Model has evolved significantly, resulting in the emergence of a theory that combines eight previous models: the Unified Theory of Acceptance and Use of Technology (UTAUT). In this theory, the technology acceptance process is measured by four main variables: Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions.

According to the results of the 2020 census conducted by Badan Pusat Statistik, Indonesia experienced a significant demographic transformation compared to the results of the previous ten years, leading many experts to believe that the country is facing a demographic bonus until 2035. A demographic bonus is a situation characterized by a high proportion of

individuals in the productive age group, specifically those aged 15-64 years (DATAin, 2023). An interesting aspect of the census results is the significant number of Generation Z, which accounts for 27.94% of the population—2 percent greater than the number of millennials, who are predicted to be the future of the nation. In the Generation Theory coined by Graeme Codrington in the book *Millennial Teachers for Gen Z* (Farida, 2022), Generation Z is defined as those born between 1995 and 2012. One of the socio-historical characteristics of Generation Z is its dependence on technology, particularly the internet.

In the Gen Z Report by IDN Research Institute in 2024, the majority of Generation Z prefer to watch movies on online streaming platforms compared to traditional methods such as television or cinemas, particularly in the action and drama genres. For activities such as listening to music, Generation Z prefers to use online streaming applications like Spotify. Additionally, 56% of Generation Z earns below 2.5 million rupiah per month, and a survey related to emergency funds shows that only about 36% have them. Furthermore, when shopping, Generation Z prefers to shop online at e-commerce platforms, with Shopee being particularly popular among them; 77% of female users and 64% of male users shop there. The development of technology, which goes hand in hand with the growth of Generation Z, has made them very adept at operating gadgets and using the internet for remote communication. To this day, almost all aspects of Generation Z's lives involve the internet.

The development of technology, which goes hand in hand with the growth of Generation Z, has made this generation very adept at operating gadgets and using the internet for remote communication. To date, almost all aspects of Generation Z's lives involve the internet. According to a report from Kompas.com, GoPay is the most popular digital wallet among Generation Z, having won the highest award in the E-Money category at the 2022 Youth Choice Award (YCA) by Marketers. Furthermore, a survey conducted by Populix in 2022, involving 1,000 respondents aged 18-55 years in several major cities in Indonesia, revealed that GoPay ranked first among the five digital wallets with the most users, achieving a value of more than 80 percent.

Based on this data, several key reasons individuals choose certain e-wallets include popularity, ease of transactions, connectivity with e-commerce, and user-friendliness. Consequently, the GoPay e-wallet is considered to fulfill these criteria, leading the majority of people to choose it for digital transactions. Therefore, the researchers selected Generation Z, particularly in the city of Samarinda, as the population for this study to analyze the interest in using the GoPay e-wallet using the UTAUT model.

RESEARCH METHODS

The approach employed in this research is quantitative. Quantitative research is a method of collecting data in the form of numbers, aimed at examining certain populations or samples. It involves collecting data with research instruments, and the data analysis is statistical, aimed at testing hypotheses (Sugiyono, 2013). The sampling technique used in this study was purposive sampling with predetermined criteria. The determination of the number of samples was conducted using the Slovin formula, resulting in a total of 100 samples. The research was conducted in the city of Samarinda, East Kalimantan, involving 100 Generation Z GoPay users, with the condition that they have used GoPay for transactions more than once. Data collection was carried out by observing objects through questionnaires and literature studies related to the research. The data analysis techniques used are descriptive statistics and inferential statistics, utilizing SPSS as the analysis software. Descriptive statistics are employed to provide an initial description of the data through the mean, median, mode, variance, standard deviation, sum, maximum, minimum, range, kurtosis, and skewness of the data (Wahyuni, 2020). Inferential statistics consist of research instrument tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing.

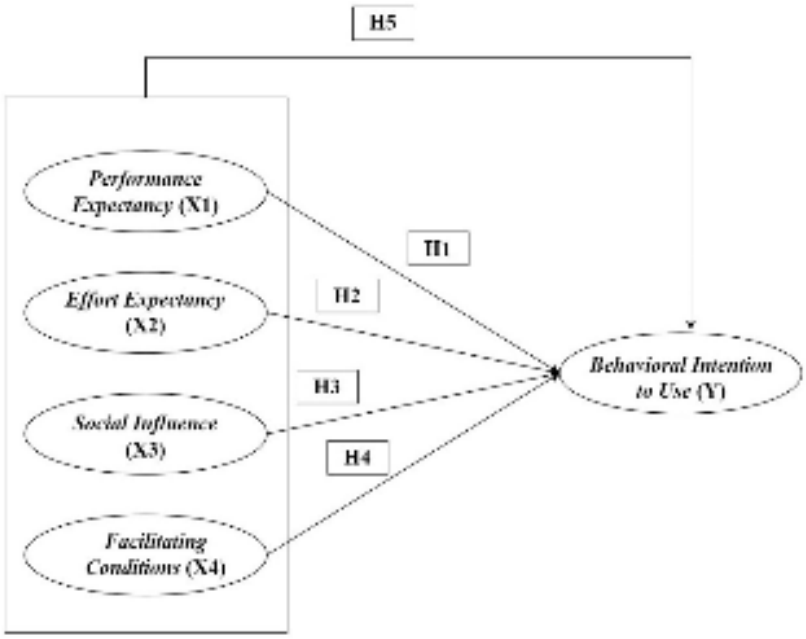
Table 1. Research Constructs and Indicators

No.	Construct	Indicators	References
1	Performance Expectancy	Perceived Usefulness Extrinsic Motivation Job Fit Relative Advantage Outcome Expectation	Venkatesh et al., (2003)
2	Effort Expectancy	Perceived Ease of Use Complexity Ease of Use	Venkatesh et al., (2003)
3	Social Influence	Subjective Norm Social Factors Image	Venkatesh et al., (2003)
4	Facilitating Condition	Perceived Behavioral Control Facilitating Conditions Compatibility	Venkatesh et al., (2003)
5	Behavioral Intention to Use	Intention Plan Prediction	Naufaldi, (2020)

This study will measure five variables: performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioral intention to use. Performance expectancy refers to the extent to which an individual believes that utilizing the system will enhance their job performance. Effort expectancy indicates the level of ease associated with

using the system. Social influence relates to the degree to which a person perceives that important others think they should embrace the new system. Facilitating conditions refer to the extent to which a person believes that the required organizational and technical resources are in place to support the use of the system. Lastly, behavioral intention to use reflects the user's willingness to engage with or utilize something. (Naufaldi, 2020).

Flow 1. Research Model and Hypotheses



RESULTS AND DISCUSSION

This study examines the technology acceptance of Generation Z in Samarinda by testing the variables in the UTAUT theory. Based on the characteristics of the respondents who participated in the study, a total of 100 Generation Z individuals completed the research questionnaire. The results of the analysis of the respondents' characteristics revealed that 51% were male, with the majority aged 20-24 years and holding an undergraduate program educational background. The respondents were predominantly from the Samarinda Kota sub-district. In this study, most of the Generation Z participants are students with an income of less than Rp 500,000.

Inferential statistical testing, which includes instrument testing, classical assumption testing, multiple linear regression analysis, and hypothesis testing, was conducted in this study using SPSS. In the instrument testing, the statements on the questionnaire met the validity and reliability requirements, as well as other tests conducted in this study. Hypothesis testing in this

study was performed by comparing the t count and t table, following the rule that if t count ≥ t table, then the alternative hypothesis is accepted, and the null hypothesis is rejected.

Table 2. Hypothesis Test Results (t-test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.110	1.024		-2.061	.042
	Performance Expectancy	.217	.081	.250	2.668	.009
	Effort Expectancy	.120	.098	.080	1.217	.226
	Social Influence	.634	.083	.627	7.672	.000
	Facilitating Condition	.029	.079	.021	.372	.711
a. Dependent Variable: Behavioral Intention to Use						

Based on Table 2, the t value is 2.668, which is more than the t table value of 2.467, and the significance value is less than 0.05. This demonstrates that there is a positive and significant influence of performance expectancy on behavioral intention to use. Furthermore, the effect of effort expectancy on behavioral intention to use can be seen from the t value of 1.217, which is less than the t table value, and the significance is more than 0.05. This means that there is no influence of effort expectancy on the relationship with behavioral intention to use. The impact of social influence on behavioral intention is both positive and significant, as evidenced by the calculated t value exceeding the t table value, along with a significance level below 0.05. In contrast, facilitating conditions do not have an effect on behavioral intention to use, as indicated by a t value that is lower than the t table value and a significance level that exceeds 0.05.

The analysis of the data presented in Table 2 reveals several critical understandings about the factors affecting behavioral intention to use a product or service. Firstly, the significant positive influence of performance expectancy on behavioral intention is particularly noteworthy. With a calculated t value of 2.668, which exceeds the t table value of 2.467, and a significance level below 0.05, it is evident that users are more disposed to adopt a product when they perceive it to deliver high performance and meet their expectations. This finding underscores the importance of ensuring that products not only function effectively but also

provide tangible benefits that resonate with users' needs and desires. Organizations should prioritize enhancing the performance features of their offerings, as this can lead to increased user satisfaction and a stronger intention to use the product.

Table 3. Hypothesis Test Results (F-test)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	519.309	4	129.827	83.289	.000[b]
	Residual	148.081	95	1.559		
	Total	667.390	99			
a. Dependent Variable: Y						
b. Predictors: (Constant), X4, X3, X2, X1						

The same principle holds for the simultaneous hypothesis test, where the alternative hypothesis is accepted if the calculated F value exceeds the F table value. This statistical technique is crucial for assessing the overall impact of several independent variables on a dependent variable. Based on Table 3, it is noted that the calculated F value is 83.289, which significantly exceeds the F table value of 1.984. Therefore, performance expectancy, effort expectancy, social influence, and facilitating conditions together have an effect on the behavioral intention to use. This substantial difference shows a strong connection between the independent variables and the dependent variable. In examining the individual contributions of each factor, the company can obtain deeper insights into user behavior.

CONCLUSIONS AND RECOMMENDATION

Based on these findings, several strategic recommendations can be made to enhance the adoption and engagement of GoPay among Generation Z users. First, GoPay should focus on maintaining and enhancing performance expectancy by continuously improving the functionality and effectiveness of the app. This can involve investing in research and development to innovate and refine features that align with the specific needs and preferences of Generation Z users. Second, GoPay should maintaining social influence aspect with actively engage to user community and encourage the sharing of experiences. This can be achieved through social media campaigns, user-generated content, and referral programs that encourage current users to promote the app within their networks.

In light of the findings regarding effort expectancy, it is advisable for GoPay to conduct further research to understand the specific challenges Generation Z users face when interacting

with the app. Even if effort expectancy does not directly influence intention, improving the user experience can lead to higher satisfaction and retention rates among Generation Z users. Finally, while facilitating conditions did not demonstrate a significant impact, GoPay should still ensure that users have access to adequate support and resources. This can include providing comprehensive onboarding processes, user manuals, and responsive customer service. By creating a supportive environment, GoPay can enhance user confidence and satisfaction, which may lead to positive word-of-mouth and increased adoption over time.

In conclusion, the results of this analysis highlight the importance of evaluating multiple factors when assessing user intentions. In examining the individual contributions of each factor, we can gain deeper insights into user behavior. Performance expectancy refers to the degree to which users believe that using the system will enhance their job performance. Effort expectancy pertains to how easy the system is to use, while social influence involves the effect of colleagues and social networks on users' choices. Finally, facilitating conditions pertain to the available resources and assistance. that users have access to for the effective use of the system. By understanding the relationship among performance expectancy, effort expectancy, social influence, and facilitating conditions, stakeholders can create focused strategies to improve user adoption. This comprehensive approach not only fosters a more favorable environment for users but also contributes to the overall success of the GoPay system or service.

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