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Literature Study on Go-Pay Service Acceptance Model for Consumers

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Abstract

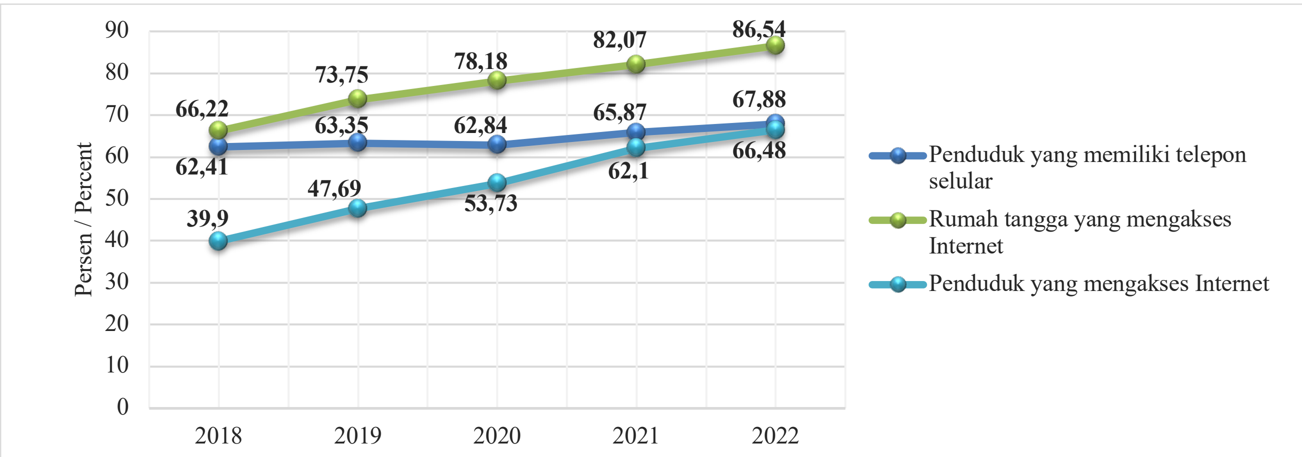
This study investigates the influence of Perceived Ease of Use and Perceived Usefulness on consumer interest in using Go-Pay digital wallet services through a structured quantitative literature review. Drawing from 15 relevant empirical studies published in the last decade, this research synthesizes theoretical and empirical insights, particularly within the framework of the Technology Acceptance Model (TAM). The analysis confirms that both perceived ease of use and perceived usefulness consistently have a positive and significant impact on consumer intention to adopt Go-Pay services. Consumers tend to favor technologies that are intuitive and provide tangible benefits, such as efficiency, convenience, and incentives. Furthermore, while not the primary focus, supporting factors such as trust, perceived risk, and system security were also acknowledged in prior studies as influential. The findings underscore the importance of user-centered design and value-driven innovation in promoting digital payment adoption in Indonesia. This research contributes to the growing body of knowledge on fintech acceptance and provides actionable insights for digital wallet providers to enhance consumer engagement and loyalty.

1. Introduction

The development of information and communication technology (ICT) in the era of the Industrial Revolution 4.0 has brought significant changes in various aspects of life, including in payment systems. The shift from cash transactions to digital payment systems is becoming an increasingly common phenomenon, especially with the increase in smartphone ownership and internet access. A BPS survey shows that internet usage in Indonesian households reached 86.54% in 2022, a rapid increase from 39.9% in 2018. Similarly, mobile phone ownership reached 67.88% in the same year.

One form of innovation that is growing rapidly in the financial sector is Financial Technology (Fintech), which provides technology-based financial services. Fintech brings various conveniences, such as payment efficiency, transaction security, and wider service accessibility. One of the most popular fintech services in Indonesia is digital wallet (e-wallet), including GoPay, OVO, DANA, ShopeePay, and others.

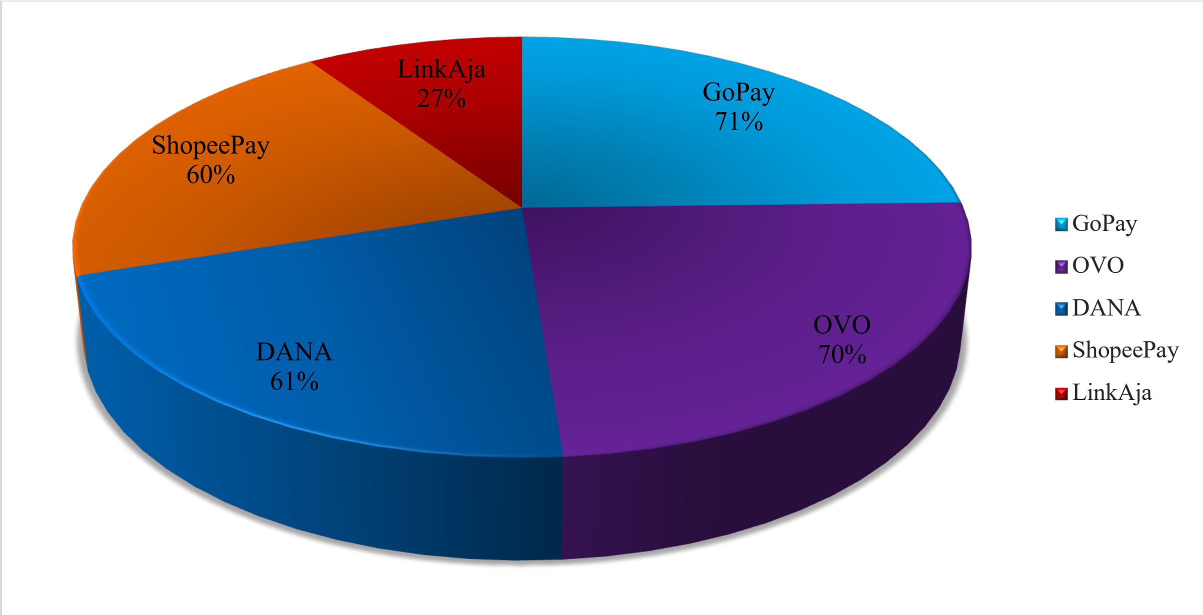
Chart 1. Population of ICT users in Indonesia (%)



Source: National Socio-Economic Survey (various years), BPS

According to the E-Wallet Industry Outlook 2023 survey by Insight Asia, 74% of respondents in major Indonesian cities have used digital wallets, with GoPay as the most widely used platform (71%), followed by OVO (70%). Users tend to utilize e-wallets for various needs, such as online transactions, top-ups, money transfers, and household bill payments.

Chart 2. Survey of Digital Wallet Users



Source: databoks.katadata.co.id

In adopting new technology, the two main factors that influence user interest according to Davis (1989) in the Technology Acceptance Model (TAM) are:

a. Perceived Ease of Use, and
b. Perceived Usefulness.

When a system is considered easy to use and provides real benefits, it will encourage individuals to use it. Based on this, this study aims to analyze the effect of these two variables on consumer interest in using GoPay services.

This research is important given the rapid development of digital payment services and their role in supporting financial inclusion in Indonesia.

2. Literature Review

The Technology Acceptance Model (TAM) model developed by Davis (1989) is a basic theory that explains how a person accepts and uses technology. In this model, there are two main elements that influence user decisions, namely perceived ease of use and perceived usefulness.

Perceived Ease of Use

This is the extent to which a person believes that using a system or technology will not require great effort. If users feel that the technology is easy to understand and run, then the likelihood of adopting it will be greater.

Perceived Usefulness

Is the level of individual belief that the use of certain technologies will improve their performance. In the context of digital services such as GoPay, benefits can be seen from transaction speed, time efficiency, ease of access, to financial incentives such as cashback or discounts.

These two perceptions influence Attitude Toward Using, which then leads to Behavioral Intention To Use, and ultimately affects Actual System Use (actual use of technology). This model is very relevant to studies related to the adoption of digital technology-based systems, including in the context of Financial Technology (fintech) and digital wallets. TAM is widely used because it is flexible and has been proven to be used in various technological environments, including information systems, mobile applications, e-commerce platforms, and e-wallet services.

Supporting Theories

In addition to TAM, some studies also include additional external factors that are believed to influence the intention to use technology, such as:

a. Perceived Risk: The extent to which users feel there is potential for financial or personal data loss when using a particular technology.
b. Trust: The user's belief that the system or service provider will operate reliably and responsibly.
c. User Experience: The quality of interaction users experience when accessing technology services.

If users feel that a technology is easy to use and provides real benefits, then they tend to have a greater interest in using it on an ongoing basis. This model is widely used in research to understand user behavior towards digital services, including in the context of using digital wallets such as GoPay. Perceptions of convenience and benefits are important factors that drive consumer decisions to adopt these services.

Previous studies relevant to the variables in this study show that both perceptions significantly influence a person's interest or intention in using financial technology. Various previous studies have examined the effect of perceived ease of use and perceived benefits on user interest or satisfaction in various contexts of information technology and digital services.

For example, Setyowati and Respati (2017) suggest that perceived ease of use and perceived benefits have a significant influence on user satisfaction with accounting information systems among employees of a coffee shop in Sleman Regency.

In addition, Cut Nurul A'la (2021) shows that perceived ease of use, effectiveness, and risk simultaneously contribute to interest in transactions through fintech in Medan City. Similar findings were also found by Achadi and Winarto (2020) who examined interest in using GoPay services, where perceived benefits and risks are important factors in consumer decision making.

Purnomo and Hidayat (2021) revealed that perceived benefits significantly influence online purchasing decisions, indicating that the benefits perceived by consumers play a major role in the use of digital technology. Research by Anifa et al. (2020) supports this by stating that the convenience and benefits perceived by consumers directly affect the demand for the use of GoPay services in Indonesia.

In the context of e-learning, Yulianto (2011) also confirmed that perceived convenience and benefits together have a positive influence on the utilization of learning technology. Priambodo and Prabawani's (2016) study adds that risk perception also enriches the analysis of interest in using electronic money services, with all three variables having a significant influence.

In addition, research by Devina and Waluyo (2016) found that perceived usefulness and convenience play a significant role in the use of tax e-filing, while security and speed factors have no significant effect. This strengthens the assumption that perceived convenience and benefits are the main variables in determining the use of digital services.

In line with that, research by Nurmalia and Wijayanti (2016), Joan and Sitinjak (2019), and Ningsih et al. (2020) consistently show that perceived convenience and benefits simultaneously have a positive effect on interest or decisions to use digital services, such as GoPay and QRIS electronic money.

Broader research by Dewi and Warmika (2016) and Mariam et al. (2021) also confirm the crucial role of perceived convenience and benefits in increasing the intention to use mobile commerce and digital payment services. This is also supported by Akbar's research (2019) which adds service quality as a supporting factor for user satisfaction with digital communication applications.

Furthermore, Robaniyah and

Kurnianingsih's (2021) research confirms that perceived convenience, benefits, and security positively influence interest in using the OVO application, while Purba and Siregar (2022) expand the scope by examining the influence of perceived convenience, benefits, consumer knowledge, and promotions on the use of cryptocurrency as an investment instrument.

From this series of studies, it can be concluded that the variables of perceived ease of use and perceived benefits are key factors that consistently influence interest and decisions to use digital technology services, especially in the context of fintech and digital wallets such as GoPay. Therefore, this study will focus on analyzing these two variables in the context of using GoPay services as a form of development of previous research.

Table 1. List of Relevant Previous Research

No	Researcher	Year	Variable	Method	Main Finding
1	Setyowati & Respati	2017	Perceived ease-of-use & usefulness	Quantitative	Both variables have a significant effect on user satisfaction of accounting information systems.
2	Cut Nurul A'la	2021	Perceived ease-of-use, effectiveness & risk	Quantitative	These variables contribute significantly to interest in fintech transactions in Medan
3	Achadi & Winarto	2020	Perceived ease-of-use & risk	Quantitative	Perceived benefits and risks are important in the decision to use GoPay
4	Purnomo & Hidayat	2021	Perceived ease-of-use	Quantitative	Perceived benefits influence online purchasing decisions
5	Anifa et al.	2020	Perceived ease-of-use & usefulness	Quantitative	Both variables have a direct effect on the demand for GoPay usage
6	Yulianto	2011	Perceived ease-of-use & usefulness	Quantitative	Both variables have a positive effect on the utilization of learning technology
7	Priambodo & Prabawani	2016	Perceived risk, ease-of-use & usefulness	Quantitative	All three variables significantly influence interest in using electronic money
8	Devina & Waluyo	2016	Perceived ease-of-use & usefulness	Quantitative	Both variables play a significant role in the use of tax e-filing
9	Nurmalia & Wijayanti	2016	Perceived ease-of-use & usefulness	Quantitative	Variables have a positive effect on interest in using digital wallets
10	Joan & Sitinjak	2019	Perceived ease-of-use & usefulness	Quantitative	Both variables have a positive effect on interest in using GoPay
11	Ningsih et al.	2020	Perceived ease-of-use & usefulness	Quantitative	Both variables have a positive effect on the use of QRIS
12	Dewi & Warmika	2016	Perceived ease-of-use & usefulness	Quantitative	Positive influence on intention to use mobile commerce
13	Mariam et al.	2021	Perceived ease-of-use & usefulness	Quantitative	Both variables support the adoption of digital payment services

No	Researcher	Year	Variable	Method	Main Finding
14	Akbar	2019	Perceived service, ease-of-use & usefulness	Quantitative	Service quality and perceived convenience/benefit affect application user satisfaction
15	Robaniyah & Kurnianingsih	2021	Perceived security, ease-of-use & usefulness	Quantitative	All three variables have a positive effect on interest in using the OVO application

3. Research Method

This research uses a descriptive quantitative approach with a literature review method, which is to examine, analyze, and synthesize various scientific sources relevant to the research topic. The purpose of this method is to gain an in-depth understanding of the effect of perceived ease of use and perceived benefits on consumer interest in using digital wallet services, especially GoPay, based on the results of previous research.

Research Design

The research design used is non-experimental because no direct data collection is carried out from the field or respondents. Researchers collect secondary data from scientific articles, national and international journals, survey reports, and official publications that can be academically accounted for.

Research Subjects

The subjects in this study are the results of previous studies that discuss the use of financial technology (fintech), especially digital wallets, with a focus on the variables of perceived convenience, perceived usefulness, and interest in use. The previous studies analyzed came from various populations, such as students, workers, the general public, and GoPay application users in several regions of Indonesia.

Research Instruments

The main instrument in this study was a literature review sheet prepared based on inclusion criteria, such as:

a. Articles that contain variables of perceived ease of use, perceived usefulness, and behavioral intention.
b. Relevant quantitative or qualitative studies published in the last 10 years.
c. Research that uses statistical analysis or deductive logic in drawing conclusions.

Data Collection Procedure

Data is collected by searching scientific databases such as Google Scholar, Garuda Ristekbrin, DOAJ, and university journal portals. Articles found were selected based on topic, year of publication, research method, and variable relevance. Each article that meets the criteria is then analyzed to draw general conclusions regarding the relationship between perceived convenience, benefits, and interest in using GoPay services.

4. Results and Discussion

Based on a review of a number of previous studies, it is found that perceived ease of use and perceived usefulness are two variables that consistently influence consumer interest in using digital wallet services, especially GoPay.

Of the 15 studies reviewed, the majority show a significant relationship between these two variables and interest in using financial technology-based services:

Perceived Ease of Use: Refers to the ease with which consumers can access, understand, and execute the features in the GoPay application. Most studies, such as those conducted by Joan and Sitinjak (2019) and Mariam et al. (2021), state that the easier a service is to use, the higher the likelihood that someone will be interested in using it regularly.

a. Perceived Benefits: Describes the extent to which consumers feel the benefits and added value of using GoPay, such as time efficiency, ease of transactions, and cashback or promos. Anifa et al. (2020) and Dewi and Warmika (2016) concluded that high perceived benefits have a positive impact on increasing interest in use.

b. Research by Setyowati and Respati (2017) and Priambodo and Prabawani (2016) shows that the combination of perceived convenience and benefits simultaneously has a significant influence on user behavior in choosing a digital service.

Analysis of Findings

The findings from the literature review support the Technology Acceptance Model (TAM) theory developed by Davis (1989), that a person's intention to use technology is strongly influenced by how much they find the technology easy and useful.

In the context of GoPay, users tend to consider whether or not the application is practical to use in everyday life, as well as what benefits can be obtained. The more positive the perception of these two aspects, the higher their intention to continue using GoPay.

Interestingly, some studies also suggest that other factors such as risk, trust, and security also play a role as supporting variables, although they are not the main focus in this study. This shows that perceived convenience and benefits are the main foundation, but still need to be combined with other external factors in forming a strong interest in digital services.

Taking into account the results of various previous studies, it can be concluded that in the development of digital wallet services, the strategy of improving user experience and promoting benefits directly to users is an important step to increase adoption. GoPay, as one of the leading digital wallet services in Indonesia, can continue to strengthen user loyalty by ensuring a user-friendly application interface and providing tangible benefits such as cashback, promotions, and integration with various other services in the GoTo ecosystem.

This research also confirms that the literature approach can provide a complete picture of digital consumer behavior trends, even though it does not use primary data.

5. Conclusion

This study aims to analyze the effect of perceived ease of use and perceived usefulness on interest in using GoPay digital wallet services. Based on the results of the analysis of the reviewed literature studies, it shows that the two independent variables have a positive and significant influence on the dependent variable, namely interest in using GoPay.

These results indicate that the easier a technology is to use, and the greater the benefits felt by users, the higher a person's interest in using it on an ongoing basis. In other words, users tend to be encouraged to utilize GoPay services when they feel that the service is not complicated and provides added value in daily financial activities, such as fast, safe, and efficient transactions.

These findings support the Technology Acceptance Model (TAM) framework proposed by Davis (1989), and are in line with various previous studies that emphasize the importance of perceived convenience and benefits in driving digital technology adoption, especially in the technology-based financial sector (fintech).

Recommendation

For GoPay developers, it is important to continue to prioritize a simple, user-friendly interface design, and provide clear guidance for key features so that new users do not experience obstacles when using the service.

Tangible benefits for users such as cashback, discounts, transaction speed, and personal data security need to be continuously strengthened, so that users feel that GoPay is not only a payment tool, but also an efficient and reliable financial solution.

For future researchers, it is recommended to consider additional variables such as risk perception, user trust, or promotional influence, so that understanding of the factors that influence interest in using digital wallets can be more comprehensive and in-depth.

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