ABSTRAK

Pengaruh Persepsi Kemudahan, Persepsi Manfaat, Perilaku Konsumtif, Keamanan Layanan Dan Promosi Terhadap Keberlanjutan Penggunaan *E-Wallet* Pada Aplikasi Gopay Dengan Pendekatan TAM

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Penggunaan teknologi finansial berbasis digital semakin berkembang dan memberikan perubahan dalam pola transaksi masyarakat, khususnya pada penggunaan dompet digital atau *e-wallet*. Salah satu layanan *e-wallet* yang banyak digunakan adalah GoPay. Aplikasi GoPay menawarkan kemudahan, efisiensi, serta berbagai fitur pendukung transaksi. Penelitian ini dilakukan untuk mengetahui pengaruh persepsi kemudahan penggunaan, persepsi manfaat, perilaku konsumtif, keamanan layanan, dan promosi terhadap keberlanjutan penggunaan *e-wallet* GoPay dengan menggunakan pendekatan teori Technology Acceptance Model (TAM).

Subjek dalam penelitian ini adalah mahasiswa Program Studi Akuntansi Fakultas Ekonomi Universitas Sanata Dharma angkatan 2022–2025 yang pernah maupun sedang menggunakan aplikasi GoPay. Penelitian ini menggunakan metode kuantitatif dengan teknik purposive sampling. Data penelitian diperoleh melalui penyebaran kuesioner secara daring menggunakan *Google Form*. Jumlah responden yang dianalisis sebanyak 263 orang. Dan analisis data menggunakan metode Partial Least Square (PLS).

Hasil penelitian menunjukkan bahwa persepsi kemudahan penggunaan, persepsi manfaat, perilaku konsumtif, keamanan layanan, dan promosi memiliki pengaruh positif terhadap keberlanjutan penggunaan *e-wallet* GoPay. Hasil tersebut menunjukkan bahwa semakin tinggi tingkat kemudahan, manfaat, keamanan, serta promosi yang dirasakan pengguna, maka semakin tinggi pula kecenderungan pengguna untuk terus menggunakan layanan GoPay dalam aktivitas transaksi sehari-hari.

Kata Kunci: Technology Acceptance Model (TAM), persepsi kemudahan penggunaan, persepsi manfaat, perilaku konsumtif, keamanan layanan, promosi, keberlanjutan penggunaan, GoPay.

ABSTRACT

The Influence of Perceived Ease of Use, Perceived Usefulness, Consumptive Behavior, Service Security, and Promotion on the Continuance Intention to Use E-Wallets in the GoPay Application Using the Technology Acceptance Model (TAM) Approach

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The use of digital-based financial technology is growing and changing people's transaction patterns, particularly in the use of digital wallets or e-wallets. One widely used e-wallet service is GoPay. The GoPay application offers convenience, efficiency, and various transaction support features. This study was conducted to determine the influence of perceived ease of use, perceived usefulness, consumer behavior, service security, and promotions on the continued use of the GoPay e-wallet using the Technology Acceptance Model (TAM) theoretical approach.

The subjects in this study were students of the Accounting Study Program, Faculty of Economics, Sanata Dharma University, intakes of 2022–2025 who had or were currently using the GoPay application. This study used a quantitative method with purposive sampling. Data were obtained through an online questionnaire distributed using Google Forms. A total of 263 respondents were analyzed. Data analysis used the Partial Least Squares (PLS) method.

The results showed that perceived ease of use, perceived usefulness, consumer behavior, service security, and promotions had a positive influence on the continued use of the GoPay e-wallet. These results show that the higher the level of convenience, benefits, security, and promotions perceived by users, the higher the tendency of users to continue using GoPay services in their daily transaction activities.

Keywords*: Technology Acceptance Model (TAM), perceived ease of use, perceived usefulness, consumptive behavior, service security, promotion, continuance intention, GoPay.*