



**THE INFLUENCE OF PERCEPTIONS OF CONVENIENCE, BENEFITS,
AND RISKS ON INTEREST IN USING FINANCIAL TECHNOLOGY
(GOPAY) IN GEN Z IN BANDAR LAMPUNG CITY**

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Abstract

This study aims to determine the effect of perceptions of convenience, benefits, and risks to the interest of Generation Z in using financial technology (GoPay) in the city of Bandar Lampung. This study uses a descriptive quantitative approach with sampling techniques through the Slovin formula, which resulted in 100 respondents from Generation Z in the region. Data analysis was conducted using PLS-SEM method through SmartPLS 4 application, covering validity, reliability, hypothesis test, and coefficient of determination. Overall, this study consistently shows that perceptions of ease, benefit, and risk have a positive and significant influence on Gen Z's interest in using GoPay fintech in Bandar Lampung City. The three proposed hypotheses proved to be accepted, with benefit perception and risk perception showed a stronger influence than the perception of ease based on the value of T-statistics and f-square. Specifically, the R-Square value of 0.673 confirms that this model is very good at explaining the 67.3% variation in interest in GoPay use by Gen Z. These results support the validity of the Technology Acceptance Model (TAM) and provide practical implications for fintech service providers to prioritize improving perceived benefits and effective risk management, while maintaining ease of use, to drive continued adoption and interest among the Gen Z segment.

Keywords: Ease Perception, Benefit Perception, Risk Perception, Interest, Gopay, Fintech



INTRODUCTION

The development of fintech in Indonesia has changed the way people transact, with technological advances having a significant impact every year. One of the main changes was the innovation in payment systems, which shifted the role of cash as a means of payment (Afriza, 2020). The response to the perception of ease of use of technology is a measure of the belief that technology can be used effectively without great effort, but still be easily accessible (Olivia & Marchyta, 2022). The development of technology forms a Gen Z lifestyle that is attached to gadgets and the internet, supported by digital services that facilitate activities. Born between 1997-2012, they grew up with easy access to technology and prefer practical, secure and efficient platforms, making this topic important. Different from previous generations, Gen Z is more adaptive to technology and prioritizes practical solutions (Yanto and Marina, 2020).

Fintech is growing rapidly in Indonesia, especially with digital wallets such as GoPay, OVO, and DANA, which facilitate digital financial transactions, especially for the younger generation. GoPay, as one of the largest platforms, is becoming relevant to research in understanding fintech adoption patterns especially in Generation Z who are increasingly turning to e-wallets for cashless or card transactions. Fintech is an innovation that makes finance easier, with e-wallets as online payment services in accordance with Bank Indonesia Regulation Number 18/40/PBI/2016. Now, many companies provide digital wallets that only require a smartphone and the internet (Rahmawati, 2023). Especially in Bandar Lampung where Generation Z in Bandar Lampung has been using e-wallets, especially Go-Pay, supported by data sources from the Central Statistics Agency (BPS) of Bandar Lampung city.

Table 1

No	Age	Total
1	15-19	91.439
2	20-24	91.753
3	25-30	90.298
Total		273.490

Based on the Generation Z data, it can be compared that Generation Z in Bandar Lampung has reached 273,490 people. InsightAsia's "Consistency that Leads 2023 E-Wallet Industry Outlook " research shows digital wallets as people's preferred payment method, with 74% of respondents actively using them. E-wallet usage outperforms cash (49%), bank transfers (24%), QRIS (21%), paylater

(18%), and other transfers (16%)(Bank Indonesia, 2023). Some of the popular digital wallets in Indonesia include GoPay, OVO, DANA, LinkAja, Doku, and TCash.

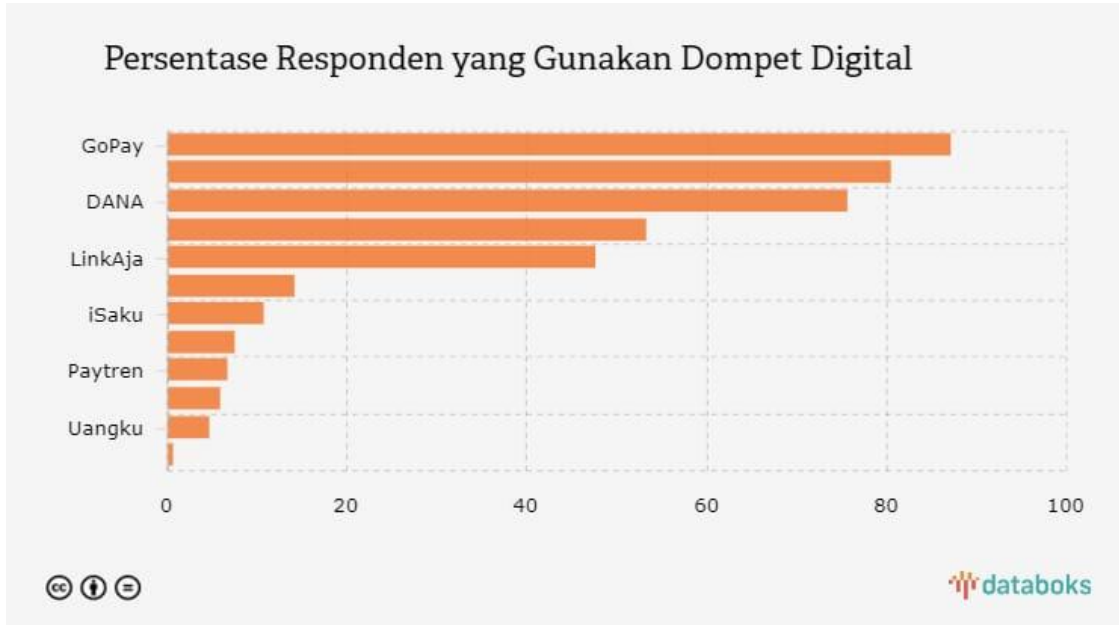


Figure 1
Percentage of Respondents Who Use This Type of Digital Wallet

Source: Databoks

Gojek, an Indonesian start-up that has reached Decacorn status, developed an e-wallet service called GoPay. Launched in 2016, GoPay was initially used solely for internal transactions within the Gojek app, but has since evolved into a widely accepted general transaction tool (Munawarah & Lanniari HS, 2023). As one of Indonesia's most popular digital wallets, GoPay has been adopted by millions. GoTo Financial, a business unit under PT GoTo Gojek Tokopedia Tbk (GOTO), officially released the standalone GoPay application in July 2023. By October 2024, the application had been downloaded by over 30 million users. According to Kelvin Timothy, Head of GoPay Wallet, GoPay now has more than 30 million users and ranks among the top three financial applications in the country. GoPay is also accepted in a wide range of e-commerce platforms including Gojek and Tokopedia (Rozza & Lestari, 2024). Technological advancements support various sectors, from cloud computing for data storage, Gojek and Grab for transportation, to digital commerce through Tokopedia and Shopee. Gen Z, known for prioritizing convenience, considers GoPay a preferred payment option, influenced by their perceptions of ease of use, benefits, and risk



aligned with technology acceptance theory, which explains that users tend to prefer technologies that are easy to use and carry minimal perceived risk.

According to (Abrilia, 2020) the perception of ease refers to the belief that computer technology can be learned and used easily, forming a positive outlook for consumers in their decision-making process. The more clearly the benefits of a technology are conveyed, the more confident users become in its ease of use. Among Gen Z, this ease of use is especially crucial, as they seek smooth and frictionless user experiences in digital tools. According to research (Davis, 1989), supports this, stating that ease of use boosts the likelihood of technology adoption. GoPay meets these expectations with its intuitive design and simple interface, fulfilling Gen Z's desire for fast, hassle-free transactions. Ananda (Ananda, 2022) also highlights that the perception of ease significantly impacts user decisions. GoPay allows users to transact without cash or cards, simply using their smartphones offering both efficiency and practicality that align with Gen Z's digital lifestyle. In addition, the integration of GoPay with various digital platforms increases its value, allowing seamless transactions across ecosystems like Gojek, Tokopedia, and Shopee, reinforcing convenience for the younger generation.

Generation Z in Bandar Lampung takes advantage of various GoPay promotions, including cashback and exclusive discounts, which drive higher usage frequency and help optimize spending. These incentives encourage loyalty and consistent use of the platform. Moreover, GoPay adoption in Bandar Lampung contributes to the growth of the digital economy, with more MSMEs and local businesses accepting digital payments, enhancing financial inclusion. Gen Z users enjoy the flexibility of cashless payments and freedom from traditional methods. However, despite the convenience, perceived risk is also a key factor influencing the use of fintech. While GoPay offers numerous advantages, concerns about data privacy and fraud remain barriers for some users. Research (Wang et.al., 2018) found that perceived risks can pose a challenge for service providers like GoPay. According to (Setiawan et al., 2020), risk as the customer's perception of uncertainty and potential losses associated with product or service use. Users are more likely to seek additional information when facing perceived risks. Ariani (Ariani, 2017) adds that the higher the perceived potential loss, the greater the level of risk experienced by users, which may deter adoption.

The Technology Acceptance Model (TAM), developed by Davis and cited by Jogiyanto in (Pratiwi et al., 2021), explains user acceptance of new technologies based on perceived ease of use and usefulness. In line with Bank Indonesia



Regulation No. 18/40/PBI/2016, e-wallets are defined as electronic services that store payment data, serving as a digital replacement for physical wallets. In this study, TAM is relevant in analyzing how perceptions of ease, benefits, and risks shape Gen Z's interest in adopting GoPay (Fatmawati, 2015). The study emphasizes understanding how these variables simultaneously and individually influence fintech usage in Bandar Lampung. It also acknowledges the importance of social and cultural contexts like education, peer influence, and social norms in shaping technology perceptions (Sari M, Listiawati R, Novitasari N, 2019). While existing research has often centered on large cities like Jakarta and Surabaya, studies specifically focused on Gen Z in medium-sized cities such as Bandar Lampung remain scarce. Previous studies (Sati, Ratna Asri Saras, 2020) and M. Ramaditya (2020), examined perceptions of usefulness, ease, trust, and risk, yet did not focus on Gen Z in this specific location. Research (Aisyah, 2022) studied millennials in Wonogiri and found that ease and usefulness had a negative, insignificant effect, while risk had a significant positive effect. This study differs by focusing on Gen Z in Bandar Lampung and examining the nuanced role of local factors such as digital literacy and access to technology. Thus, further research is essential to fully understand how ease, benefit, and risk perceptions impact Gen Z's interest in using GoPay in this specific urban context.

The results showed that the perception of convenience and expediency had a negative and insignificant influence on the decision to use e-wallets by millennials in Wonogiri, while the risk had a positive and significant effect. This study differs from previous studies in the focus of the analyzed variables, highlighting ease and risk versus perceived usefulness and experience. The findings showed that risk had no significant effect on user interest, different from previous studies that identified a variety of factors. In addition, this study is more specific to Generation Z in the city of Bandar Lampung, so the results may not be generalizable to other regions. Local factors such as financial literacy, access to technology, and perceptions of safety can also play a different role than other cities. Therefore, further studies are needed to understand how perceptions of convenience and benefits affect Generation Z's interest in using GoPay in Bandar Lampung.

Previous studies have extensively examined the factors that influence interest in the use of financial technology (fintech), including GoPay, focusing on variables such as perceived ease and benefits adapted from the Technology Acceptance Model (TAM). However, there is a significant research gap related to how the perception of risk, especially among Generation Z (Gen Z) who are known to be adaptive to technology but also increasingly aware of data security



and Privacy, interacts with the perception of convenience and benefits in shaping their interest in using GoPay. Although some studies have touched on risk aspects in general, there is still a lack of in-depth exploration of the specific influence of risk perception on Gen Z interests in the context of GoPay use in specific geographic areas such as Bandar Lampung City, which may have unique demographic and digital literacy characteristics compared to other more heterogeneous or large urban populations. Therefore, this study aims to fill this gap by comprehensively analyzing the simultaneous and partial influence of perceptions of convenience, benefits, and risks on Gen Z interest in Bandar Lampung City in using GoPay.

This study aims to analyze and understand in depth the influence of perceptions of convenience, benefits, and risks on the interest in using financial Technology (Fintech) GoPay among Gen Z in Bandar Lampung City. Specifically, the study sought to identify the extent to which the ease of use of GoPay, the perceived benefits of its features, as well as the perceived level of risk influenced Gen Z's decision to adopt and actively use this digital payment service. The results of the study are expected to contribute to Fintech service providers in developing marketing strategies and products that are more relevant to attract the Gen Z segment, as well as provide insight for academics and the general public on the factors driving the adoption of financial technology in the digital age.

LITERATURE REVIEW

Technology Acceptance Model

Technology Acceptance Model (TAM), introduced by Davis (1989), is a framework developed to explain and predict user acceptance of new information technologies or systems. TAM posits that two main factors perceived ease of use and perceived usefulness determine a user's intention to adopt a technology. Perceived usefulness refers to the degree to which a person believes that using a system will enhance their job performance, while perceived ease of use is the degree to which one believes that using the system would be free of effort (Afifah et al., 2024). In essence, TAM suggests that user acceptance is influenced by two main factors, namely the perception of usability and the perception of ease of use. Usability perception refers to the degree to which a user believes that using a particular system will improve the performance of his work. Meanwhile, the perception of ease of use refers to the extent to which the user believes that using the system will be free from Effort or difficulty. These two perceptions then



influence the user's attitude towards the use of technology, which will ultimately shape the intention to use and, directly, the actual use behavior. TAM is often used as a diagnostic tool to identify areas that need improvement in the design and implementation of technological systems in order to be widely accepted by users.

TAM is very relevant in explaining the influence of perceptions of convenience, benefits, and risks on Gen Z's interest in Bandar Lampung City in using Financial Technology. Within the TAM framework, the perception of Ease of use of GoPay is directly in line with the concept of perceived ease of use where the easier Gen Z operate the GoPay application for example, the simple top-up process, intuitive interface, then the higher their interest in using it. Meanwhile, the perception of GoPay benefits such as discounts, cashback, ease of payment for various transactions in parallel represents perceived usefulness, where Gen Z will be interested in using GoPay if they feel there are significant benefits they get. Although Tam has traditionally not explicitly included risk perception factors such as data security concerns or potential fraud may implicitly moderate the relationship between perceived ease/benefit and interest in use, as high risk may reduce positive attitudes and intentions to use GoPay despite high perceptions of ease and benefit. As such, TAM provides a powerful lens to understand how perceived convenience and benefits directly shape Gen Z's interest in GoPay, with risk as a potential inhibiting factor.

Effect of Risk

Valence Risk is defined as “the uncertainty faced by consumers when they are unable to predict the consequences of a purchase decision.” The definition of perceived risk encompasses two key dimensions: uncertainty and consequences. This definition underscores that consumers are influenced by their perception of risk, regardless of whether the risk actually exists. The concept of risk originates from the field of psychology and was initially defined by Bauer (Bettman, 1973; Stone & Gronhaug, 1993; Wu et al., 2011, as cited in Vo & Nguyen, 2015). Bauer 1967 (as cited in Vo & Nguyen, 2015) explained that every consumer action entails consequences that cannot be predicted in advance, some of which are likely to be undesirable. In other words, this concept refers to situations in which buyers face uncertainty regarding new products that may lead to both favorable and unfavorable outcomes (Stone & Gronhaug, 1993; Sheau-Fen et al., 2012, as cited in Vo & Nguyen, 2015). Therefore, if consumers perceive a typical product as risky, they may reduce their purchase intention (Vo & Nguyen, 2015).

Perception Of Ease



The perception of ease is the degree to which a person believes that the use of a system or technology will not require much effort, whether physical or mental (Noviyanti & Erawati, 2021). This is one of the key factors in the acceptance of Technology, where the easier the system is perceived, the more likely a person is to use it. This concept is closely related to efficiency and simplicity, reflecting how individuals value their experience in interacting with an innovation.

Perception of ease is one of the central constructs in the Technology Acceptance Model (Tam) developed by Davis. In the TAM framework, Perceived Ease of Use (PEOU) is defined as the degree to which a person believes that using a technological system will be free from Effort or difficulty. That is, if users feel that the technology is easy to learn, easy to operate, and does not require great effort, then they will most likely have a positive attitude towards the technology and ultimately intend to use it. PEOU also directly or indirectly affects Perceived Usefulness (PU) or perception of benefits, where easy-to-use systems are often also perceived as more useful because they can save time and effort, thus strengthening the intention to use technology as a whole.

Benefits

Benefit refers to everything that provides benefits, benefits, or positive value for individuals, groups, and systems (Pradani & Widat, 2024). These can be concrete results that improve well-being, efficiency, or progress, as well as intangible impacts such as satisfaction, knowledge, or security. Understanding and maximizing the benefits of an action, product or service is essential to achieve goals and improve the overall quality of life.

In the context of the Technology Acceptance Model (Tam) theory developed by Davis, the relationship between "benefits" and acceptance of technology is fundamental. Perceived Usefulness, or perceived Usefulness, is defined as the degree to which a person believes that using a technological system will improve his or her job performance or provide a significant benefit. According to TAM, if users perceive that a technology (for example, GoPay) will make their tasks easier, increase productivity, or generally provide added value, then they will have a stronger intention to use the technology. In other words, the higher the perceived benefit perception, the more likely individuals are to accept and adopt technology, because they see a clear value proposition from its use.

Risks

In the context of Finance and business, risk can be defined as the potential occurrence of undesirable events in the future that could cause losses or a



negative impact on the objectives set (Judijanto et al., 2025). Risk involves uncertainty about the end result of an action or decision, and can arise from a variety of factors such as market changes, economic conditions, internal operations, or even natural disasters. Understanding and managing risks is essential to ensure the sustainability and success of an entity, as it allows for more informed decision-making and effective mitigation strategies.

Although the Technology Acceptance Model (TAM) has traditionally focused on perceived Ease of Use and perceived Usefulness in predicting technology usage intentions, risk factors play a crucial role as external variables that can moderate or even directly influence those perceptions and ultimately behavioral intentions. Perceived risks, such as concerns about data security, privacy, or potential financial loss when using a technology (e.g. Fintech), can significantly reduce perceptions of perceived benefits or even discourage users from adopting the technology, even if the technology is considered easy to use. Therefore, in a broader context, an understanding of how risk perceptions interact with TAM constructs is important to more accurately predict technology adoption, especially on services involving users' sensitive trusts and assets.

Interests

Interest is a strong impulse or inclination of the heart towards an object, activity or idea, which gives rise to a feeling of pleasure and a desire to get involved or learn more about it (Suharyat, 2009). This drive is personal and can vary from individual to individual, and is often the main driver of a person to achieve goals or develop their potential. In short, interest is what keeps you interested and motivated to do something.

The relationship between interest and The Theory of Planned Behavior (TPB) is very close, where interest acts as a direct antecedent of behavioral intention within the framework of TPB. According to TPB, a person's interest or inclination to perform a behavior (in this context, interest in using GoPay) is shaped by three main determinants: attitude toward the behavior (positive or negative evaluation of GoPay use), subjective norms (perceived social pressure from important people to use GoPay), and perceived behavioral control (perceived ease or difficulty in using GoPay). Thus, the stronger the positive perception of the ease and benefits of GoPay (building good attitudes), the greater the social support for using it (reinforcing subjective norms), and the higher the confidence in one's own ability to use it (increasing perceived behavioral control), the higher one's interest in actually using GoPay, which will ultimately increase the likelihood of actual usage behavior.

RESEARCH METHOD



The focus of this study is to examine the effect of convenience perception, benefit perception, and risk perception on the interest of Generation Z to use GoPay technology financial services. This study was conducted to the people of Bandar Lampung, especially Generation Z who use GoPay. In this study, the interaction between the author and the sample was conducted online using a questionnaire.

This study uses a type of quantitative research by utilizing the application of Structural Equation Modeling Partial Least Squares (SmartPLS). Quantitative methods can be interpreted as methods based on philosophy that are useful for researching on a certain population or sample, collecting data using research instruments that aim to test established hypotheses. The SmartPLS application is used to analyze complex structural models with relatively small data samples. Compared with conventional SEM methods, PLS-SEM is more flexible and does not require strict data distribution assumptions.

This study uses the Slovin formula because the number of Generation Z population is known through BPS data Bandar Lampung City, with a population of 273,490 inhabitants.

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{273.490}{1 + 273.490(0,1)^2}$$

$$n = \frac{273.490}{1 + 273.490 (0,01)}$$

$$n = \frac{273.490}{2.735,9}$$

$$n = 99,9 \text{ rounded to } 100$$

By using Slovin, the number of samples used in this study is 100 people who have used GoPay and domiciled in the city of Bandar Lampung.

Table 2
Variables and Variable Definition

Variable	Definition	Indicators	Measurement
Perception of Ease (X ₁)	Perception of ease refers to the extent to which users feel that the use of GoPay does not require great effort and is	<ol style="list-style-type: none"> 1. Convenience in using the GoPay application. 2. Transaction speed using GoPay. 3. Availability of clear information on use. 	Likert Scale



	easy to use (Putri, 2021).		
Benefits (X ₂)	The perception of benefits refers to the advantages that Generation Z feels in using GoPay, including practicality, efficiency, ease of transactions, and increased financial literacy.	<ol style="list-style-type: none"> 1. Efficiency and speed of transactions. 2. Financial benefits and promotions. 3. Integration with the digital ecosystem. 	Likert Scale
Risks (X ₃)	Risk perception is the user's perception of the potential loss or danger that may arise from the use of GoPay (Putri, 2021).	<ol style="list-style-type: none"> 1. Concerns about the security of personal data when using GoPay. 2. Uncertainty about the costs that may arise when using GoPay. 3. Previous negative experience in using fintech services. 	Likert Scale
Interest in Using Fintech GoPay (Y)	Interest in using GoPay refers to the user's desire or intention to take advantage of GoPay services in the future (Basalamah et al., 2022).	<ol style="list-style-type: none"> 1. The desire to use GoPay in the future. 2. Plan to recommend GoPay to others. 3. GoPay usage frequency in daily transactions. 	Likert Scale

RESULTS AND DISCUSSION

In this study, the results of the validity test are shown by the following table 3:



**Table 3
Validity Test**

Indicators	Perception of Ease	Perception of Benefits	Risk Perception	Interest in Using GoPay	Status
X 1.1	0,860				Valid
X 1.2	0,801				Valid
X 1.3	0,813				Valid
X 1.4	0,731				Valid
X 1.5	0,774				Valid
X 1.6	0,778				Valid
X 2.1		0,822			Valid
X 2.2		0,774			Valid
X 2.3		0,736			Valid
X 2.4		0,778			Valid
X 2.5		0,848			Valid
X 2.6		0,788			Valid
X 3.1			0,841		Valid
X 3.2			0,860		Valid
X 3.3			0,818		Valid
X 3.4			0,849		Valid
X 3.5			0,840		Valid
X 3.6			0,835		Valid
Y.1				0.822	Valid
Y.2				0.860	Valid
Y.3				0.839	Valid
Y.4				0.788	Valid
Y.5				0.840	Valid
Y.6				0.848	Valid

Source: primary data processed by SmartPLS

Based on the data shown in the table above, it is known that each item in the study has met the minimum limit, which is more than 0.6.

Here is a picture of the results of the questionnaire validity test using software tools Smart PLS 4.

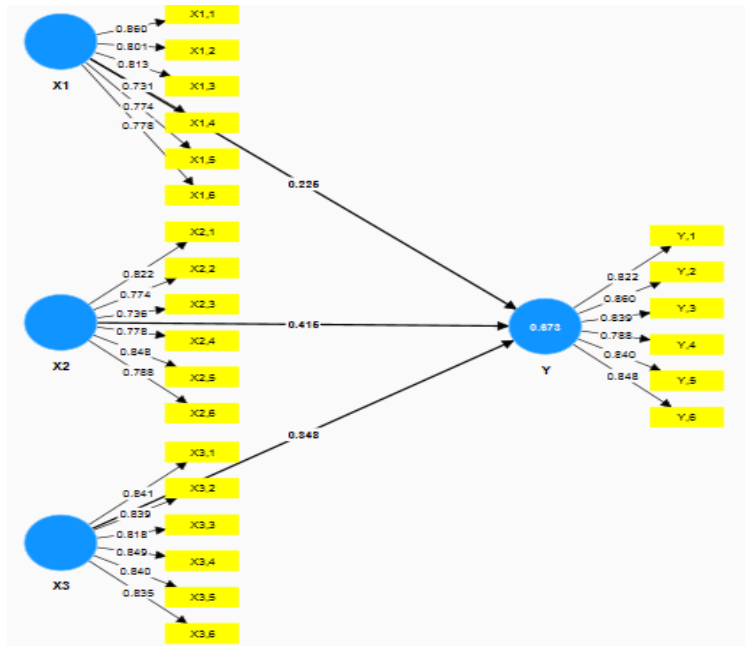


Figure 2
Validity Test Results

The calculation results using SmartPLS 4 for the variables of convenience perception, benefit perception, risk perception and interest of Generation Z using Gopay are described in Table 4 below:

Table 4
Cronbach's Alpha and Ave

Variable	Cronbach's Alpha	Ave
Perception Of Ease (X1)	0,882	0,630
Perception Of Benefits (X2)	0,880	0,627
Risk Perception (X3)	0,915	0,701
Interest In Using Gopay (Y)	0.912	0.694

Data source: data processed by SmartPLS 4

Based on the above data, it can be seen that the value of Cronbach's Alpha for all variables more than 0.7 this shows that each variable has a high level of reliability. In addition, the average Variance Extracted (AVE) value for each construct is also more than 0.5 thus, all variables are declared reilabel.



Hypothesis Test Results

In this study, hypothesis testing was conducted to see the effect of ease perception variables (X1), benefit perception (X2), and risk perception (X3) on interest in using financial technology (Y).

Table 5
T Test Results

Hypothesis	Variable	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T-Statistics	P-Value
H1	X1 – Y	0,225	0,222	0,082	2,751	0,006
H2	X2 – Y	0,425	0,420	0,091	4,551	0,000
H3	X3 – Y	0,348	0,348	0,070	4,933	0,000

Data Source: SmartPLS 4

Based on the results of statistical tests in Table 5, the variable perception of ease (X1) showed a positive and significant effect on interest in using financial technology (Y), with a T-statistical value of $2.751 < 1.98$ and p-value of $0.006 > 0.05$. This suggests that the first hypothesis (H1) is accepted. Meanwhile, the perception of benefits (X2) has a positive and significant effect on interest in using financial technology (Y), shown by the T-statistic value of $4,551 > 1.98$ and p-value of $0,000 < 0.05$. Thus, the second hypothesis (H2) is accepted. Furthermore, risk perception (X3) also has a positive and significant influence on the interest in using financial technology (Y), with a statistical t-value of $4.933 > 1.98$ and a p-value of $0.000 < 0.05$, so that the third hypothesis (H3) is accepted.

In addition to the T test, the coefficient of determination test (R2) is also performed to determine the extent to which the independent variable (X1, X2, X3) is able to explain the dependent variable (Y). The following are the results of the coefficient of determination test obtained.

Table 6
Coefficient of Determination Test Results

Matrix	R Square	R Square Adjusted
Y	0,673	0,668

Data source: data processed by SmartPLS 4

The results of the analysis showed the value of R Square of 0.673, which means 67.3% variation in interest in using financial technology (Y) can be explained by the variable perception of convenience, benefit perception, and risk perception, while the remaining 32.7% explained by other variables outside the



research model. R Square Adjusted value of 0.668 reinforces that this model has been adjusted with a number of variables, thus showing the ability of a good model.

In addition to T test and determination coefficient test, this study also conducted F test. F-square test (f-square) gives an idea of how much contribution each independent variable in forming interest using GoPay, so that it can be known which variable gives the strongest influence.

Table 7

F test result (f-square)

Variable	f-square	Category Effects
X1 – Y (Perception of Ease)	0,056	Weak/Small
X2 – Y (Perception of Benefits)	0,175	Medium
X3 – Y (Risk Perception)	0,301	strong

Data Source: SmartPLS 4

Based on SmartPLS calculation, the F-square value for ease perception (X1) of interest in using GoPay (Y) is 0.056, including the category of weak effects because it is below 0.02. F-square value for benefit perception (X2) of 0.175, including the category of moderate effects and risk perception (X3) of 0.301, including the category of strong effects.

The results of the T-test, coefficient of determination, and F-test showed that this model is able to explain the interest in the use of GoPay in Generation Z in Bandar Lampung well.. The value of R Square 0.673 indicates all three variables explain most of the variation in interest. This finding is in line with TAM, so service providers should focus on improving benefits and managing risks, while still paying attention to the convenience aspect.

Synthesis of Subject Matter

Influence of perceived convenience on interest in using fintech GoPay

Based on the results of data analysis using SmartPLS, the first hypothesis (H1) which states that the perception of convenience has a positive effect on interest in using fintech GoPay shows a positive and statistically significant effect. This is indicated by the T-statistic value of 2.751 which is greater than the critical value of 1.98 and the p-value of 0.006 which is smaller than 0.05. Thus, this hypothesis was accepted. This result is relevant to the Technology Acceptance Model (Tam) theory of Davis (1989), which states that perceived ease of use is a major factor in determining the intention to use technology. A previous study by Adhi Prakosa (2020) also showed that the perception of convenience affects the



interest in using GoPay.. The results of the questionnaire showed that the majority of respondents agreed and strongly agreed with the indicators of perception of convenience, which reinforces that the perception of convenience is practically important in forming interests. Based on the results of the coefficient of determination test, the R Square value of 0.673 shows that 67.3% of the variation in interest in using fintech GoPay can be explained by a combination of convenience, benefit, and risk perception variables.

In addition, the results of this analysis also provide important implications for the development of strategies to increase interest in the use of fintech GoPay. This can serve as a basis for service providers to continue simplifying features, improving user interfaces, and providing clearer guidance for a more intuitive user experience. With the strengthening of the convenience aspect, it is expected that the perception of convenience can make a greater contribution to user interest in the future, so that the level of acceptance of technology can increase sustainably.

Effect of perception of benefits on interest in using fintech GoPay

The results of the second hypothesis test (H2) showed that the perception of benefits has a positive and significant effect on the interest in using fintech GoPay. This is indicated by the statistical t-value of 4.551 which is greater than 1.98 and the p-value of 0.000 which is smaller than 0.05, so this hypothesis is accepted. These findings reinforce a fundamental concept in the Technology Acceptance Model (TAM), that perceived usefulness plays a major role in influencing an individual's intention to use a technology. GoPay is considered to provide many benefits by respondents, such as transaction efficiency, ease of payment, attractive promos, and integration with various digital platforms. This result is also in line with the results of Adhi Prakosa's (2020) research and is reinforced by the responses of questionnaire respondents who mostly agree with the benefits provided by GoPay. With an R Square value of 0.673, it can be concluded that the perception of benefits is one of the main contributors in shaping Generation Z's interest in using GoPay fintech.

Influence of risk perception on interest in using fintech GoPay

The third hypothesis (H3) in this study states that risk perception has a positive and significant effect on interest in using fintech GoPay. The results of the analysis showed that this hypothesis was accepted, with a statistical t-value of 4.993 greater than 1.98 and a p-value of 0.000 smaller than 0.05. Although the third hypothesis (H3) posits that perceived risk has a positive and significant effect on the intention to use GoPay, this finding is consistent with the risk



perception theory proposed by Bauer (Bauer, 1967), which states that uncertainty and the negative consequences of risk can influence consumer decisions. It assumes that the higher the perceived risk, the greater the users' intention to continue using GoPay, possibly because users perceive risk as an opportunity to obtain benefits or due to other motivating factors that encourage them to keep using the service.

Previous research has shown that perceived risk and consumer trust positively influence the intention to reuse ShopeePay (Pebriantje & Sulaeman, 2023). Specifically, perceived risk has a positive and significant effect on users' intention to continue using ShopeePay, while consumer trust likewise exerts a positive influence on this intention. Thus, in their research, perceived risk shows a positive contribution in explaining usage intention, which is also incorporated into the model with an R Square value of 0.673.

CONCLUSION

This study concludes that the perception of convenience, perception of benefits, and perception of risk have an important role in shaping the interest of Generation Z to use fintech GoPay in Bandar Lampung City. The results of the analysis showed that the perception of convenience has a positive and statistically significant effect on the interest in using GoPay. Perception of benefits proved to be a positive and significant effect, indicating that the greater the perceived benefits, the higher the interest of users. Risk perception also has a positive and significant effect, indicating that the perceived risk is still acceptable because the perceived benefit is greater. This research Model has a coefficient of determination (R^2) of 0.673, which means 67.3% variation in interest in the use of GoPay can be explained by these three variables.

These findings support the concept of Technology Acceptance Model (TAM) which emphasizes the importance of perceived ease and benefit in technology adoption. the perception of convenience and the perception of benefits proved to be the main factors driving interest in the use of GoPay among Generation Z. In addition, the perception of risk, which is usually considered an obstacle, actually showed a positive contribution to the study. Overall, the study provides insights for fintech service providers to continue to improve ease, benefit, and risk management to drive higher user interest in the future.

Based on the finding that perceptions of convenience, benefit, and risk significantly influence Gen Z's interest in using GoPay, further research could broaden the scope by investigating other factors beyond the TAM model that may



play a role, such as social influence (e.g., friend recommendations or influencers), GoPay's latest feature innovations, or Gen Z's level of digital financial literacy. In addition, it will be very relevant to conduct comparative research by comparing the interest in the use of GoPay or other fintech platforms in Gen Z in other cities or between different demographic groups (for example, millennials or Gen X) to understand differences in adoption patterns. Analyzing GoPay's actual usage behavior (not just interest) and the factors that influence it after initial adoption could also be an interesting research direction. Lastly, a qualitative approach through in-depth interviews can provide a richer understanding of the reasons behind positive risk perception and how it is interpreted by Gen Z.

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