

Faktor-Faktor yang Mempengaruhi *Intention to Use E-Wallet Gopay* pada Generasi Z di Surabaya

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ABSTRAK

Penggunaan *e-wallet* di Indonesia mengalami pertumbuhan pesat, terutama di kalangan generasi Z yang dikenal sebagai *digital native*. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi niat generasi Z di Surabaya dalam menggunakan Gopay . Penelitian ini menganalisis hubungan antara *Perceived Ease Of Use*, *Perceived Usefulness*, *Social Influence*, *Perceived Trust*, *Perceived Security*, *Attractiveness of Alternatives*, dan *Perceived Value* terhadap *Intention to Use Gopay* di Surabaya. Berdasarkan analisis yang dilakukan menggunakan metode SEM yang memanfaatkan Amos Graphics Series 23 dan SPSS Statistics 24, hasil penelitian menunjukkan bahwa *Perceived Ease Of Use*, *Perceived Usefulness*, *Social Influence*, *Perceived Trust*, *Perceived Security*, *Perceived Value* berpengaruh positif signifikan terhadap *Intention to Use* dan *Attractiveness of Alternatives* berpengaruh negatif signifikan terhadap *Intention to Use*.

Kata Kunci: *Perceived Ease Of Use*, *Perceived Usefulness*, *Social Influence*, *Perceived Trust*, *Perceived Security*, *Attractiveness of Alternatives*, *Perceived Value*, *Intention to Use*.

Factors Influencing the Intention to Use E-Wallet Gopay Among Generation Z in Surabaya

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ABSTRACT

The use of e-wallets in Indonesia has experienced rapid growth, particularly among Generation Z, who are widely recognized as digital natives. This study aims to analyze the factors influencing the intention of Generation Z users in Surabaya to use Gopay . The research examines the relationships between Perceived Ease Of Use, Perceived Usefulness, Social Influence, Perceived Trust, Perceived Security, Attractiveness of Alternatives, and Perceived Value on the Intention to Use Gopay in Surabaya. Based on the analysis conducted using the Structural Equation Modeling (SEM) method with AMOS Graphics Series 23 and SPSS Statistics 24, the results show that Perceived Ease Of Use, Perceived Usefulness, Social Influence, Perceived Trust, Perceived Security, and Perceived Value have a positive significant effect on Intention to Use and Attractiveness of Alternatives have a negative significant effect on Intention to Use.

Keywords: Perceived Ease Of Use, Perceived Usefulness, Social Influence, Perceived Trust, Perceived Security, Attractiveness of Alternatives, Perceived Value, Intention to Use.