

THE EFFECT OF PERCEIVED EASE OF USE THROUGH PERCEIVED ENJOYMENT ON BEHAVIORAL INTENTION AMONG GOPAY E-WALLET USERS (CASE STUDY OF WARMADEWA UNIVERSITY STUDENTS)

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Volume: 4
Number: 3
Page: 772 - 777

Article History:

Received: 2025-11-25

Revised: 2025-12-13

Accepted: 2026-01-19

Abstract:

This study aims to analyze the effect of Perceived Ease of Use on Behavior Intention through Perceived Enjoyment on Behavior Intention in GoPay e-wallet users, a case study of Warmadewa University students. E-wallet has become an increasingly popular digital payment method among the younger generation because of the ease and convenience it offers. The research method used is quantitative with a stratified random sampling technique, resulting in 67 respondents from various study programs at Warmadewa University. Data analysis was carried out using Structural Equation Modeling (SEM), Partial Least Squares (PLS) with SmartPLS software. The results of the study show that: (1) Perceived Ease of Use has a positive and significant effect on Perceived Enjoyment. (2) Perceived Ease of Use has a positive and significant effect on Behavior Intention. (3) Perceived Enjoyment is proven to partially mediate the relationship between Perceived Ease of Use and Behavior Intention. These findings indicate that the ease of use of the GoPay application increases user convenience, which ultimately drives their intention to continue using the application.

Keywords: E-wallet, GoPay, Perceived Ease of Use, Perceived Enjoyment, Behavior Intention.

INTRODUCTION

The digital era will continue to experience development, especially in the field of information technology, with advances that can attract public attention with technological sophistication. It is based on technological developments that certainly make people's desires accessible simply, so that all community activities can run effectively. Internet usage due to digitalization in Indonesia also continues to increase from year to year (Humaidi, 2022). With the large number of internet users in Indonesia, this presents opportunities for developing e-business. This opportunity has given rise to various online trading systems and also financial technology, which continues to develop so that it has become a necessity and lifestyle for every community. Recognizing the important role of technology and finance, innovation has given rise to financial technology, also known as FinTech (Setyawati, 2020).

Financial technology/FinTech is the result of a combination of financial services and technology that ultimately changes the business model from conventional to modern, which initially required face-to-face payments and carrying a certain amount of cash, and now can conduct remote transactions by making payments that can be done in seconds (Bank Indonesia 2020). E-wallets or digital wallets are one of the main innovations in the world of FinTech. The rapid development of FinTech in Indonesia certainly also encourages the growth of the e-wallet industry in Indonesia. E-wallets are software on online smartphones that can store nominal electronic money and be used for several online transactions easily and quickly, Monica & Japarianto (2022). Currently, e-wallets, also



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called server-based electronic money, are widely circulated in Indonesia, such as Sakuku, Dana, ShopeePay, OVO, GoPay, LinkAja, Dokupay, Paytren, I.saku, Uangku, and so on. E-wallets, or digital wallets, have become an integral part of Gen Z's daily lives. For this generation, transactions must be fast, practical, and hassle-free, and this is where e-wallets emerge as the primary solution. From buying trendy coffee, paying for online motorcycle taxis, to hunting for concert tickets, everything can be done with just a few taps on a smartphone screen. Ease of use is a key reason why Gen Z relies so heavily on digital wallets (Heykal et al., 2024).

GoPay is a lightweight digital wallet application for transfers to any bank, paying for anything, and many other online transaction features. With the tight competition in e-wallets in Indonesia, GoPay, as an e-wallet service provider, continues to innovate to improve service quality by increasing ease of use (Perceived Ease of Use) to support increased user comfort (Perceived Enjoyment), which in turn influences user intentions (Behavior Intention) to maintain user loyalty and attract more users. Perceived Ease of Use in using the GoPay e-wallet is a very important thing for the company to pay attention to. Perceived Ease of Use is defined as the extent to which someone believes that using a technology will be free of effort. If someone feels confident that a product is easy to use, then he or she will use it (2022). Perceived Ease of Use is a major determinant that influences the acceptance of certain products according to Davis et al. (1989: 319-340).

The relationship between Perceived Ease of Use, Perceived Enjoyment, and Behavioral Intention shows that ease of use of the application not only has a direct impact on the user's intention to continue using the GoPay application, but is also strengthened by the comfort factor felt when using it. The influence of Perceived Ease of Use through Perceived Enjoyment on Behavioral Intention was also stated by Marbun & Panjaitan (2022) who stated that individuals who feel pleasure or enjoyment (Perceived Enjoyment) from the ease of use (Perceived Ease of Use) of an information system are more likely to have the intention to use it (Behavior Intention) widely than those who do not.

With the shift in payment methods, where many people have switched to using e-wallets or electronic wallets compared to cash payments due to the reasons of convenience, practicality, and speed, e-wallet use among Warmadewa University students is also increasing. However, amid the rise in e-wallet use, not all Warmadewa University students necessarily use GoPay as their primary payment method. It raises the question of what factors influence Warmadewa University students' intention to choose and continue using GoPay as one of their payment options. Therefore, researchers are interested in conducting research on the Influence of Perceived Ease of Use through Perceived Enjoyment on Behavioral Intention among GoPay e-wallet users, a case study of Warmadewa University students.

E-Wallet. According to Lavinda (2022), a digital wallet or e-wallet is defined as an electronic service that functions as a fund storage and payment gateway, similar to electronic money. With the ease and speed of transactions they offer, digital wallets have become an essential part of everyday life, especially among the younger generation who prioritize convenience in transactions.

Behavioral Intention. Davis (1989: 319-340) states that behavioral intentions are the strength of a person's intention to perform a specific action, namely, using an information system. Behavioral intention is a direct determinant of technology use and potential users, and is necessary before actual use occurs.

Perceived Ease of Use. Davis (1989: 319-340) states that perceived ease of use is the extent to which a consumer believes that a system's perceived ease of use can increase interest in using and learning about the system's features.

Perceived Enjoyment. Perceived Enjoyment is a key factor in the adoption of new technology, in this case, the use of e-wallet online payment technology. When people perceive a technology as easy to use and enjoyable, they are more likely to adopt and use it continuously. Davis (1989: 319-340) states that perceived enjoyment explains how an individual can experience feelings of comfort and enjoyment when using a particular system and perceive their involvement in the technology as a pleasurable activity.

METHODS

Research Location and Object. The research location is Warmadewa University, located at Jalan Terompong No. 24, Sumerta Kelod, East Denpasar District, Denpasar City, Bali. The research object is marketing management, focusing on Perceived Ease of Use and Perceived Enjoyment in increasing Behavioral Intention among GoPay e-wallet users.

Research Population and Sample. The population in this study was 10,580 active undergraduate students at Warmadewa University across 15 study programs who use the GoPay e-wallet. The sample size was determined using the Stratified Random Sampling method. The Isaac and Michael formula was used to calculate the sample size, with a 10% margin of error. The sample size was 67 students.

Data Types and Sources. The data types used in this study are quantitative and qualitative data, based on their nature. The data sources include primary and secondary data. To obtain the necessary data, the data collection methods used were questionnaires and interviews. This study employed a testing tool that comprehensively examined the relationships between all research variables. After tabulation, the data obtained from the research results were then analyzed using inferential statistics. The analysis technique used was a variance-based Structural Equation Model (SEM), also known as Partial Least Squares, which was tested using Smart PLS software.

RESULT AND DISCUSSION

The path coefficient value indicates the magnitude and direction of the influence between latent variables in the research model. To determine the significance of the influence between latent variables in the research model, the significance value (p-value) is compared with the level of significance (α), which is 0.05. For more details on the influence between latent variables, see Figure 1, Table 1, and Table 2.

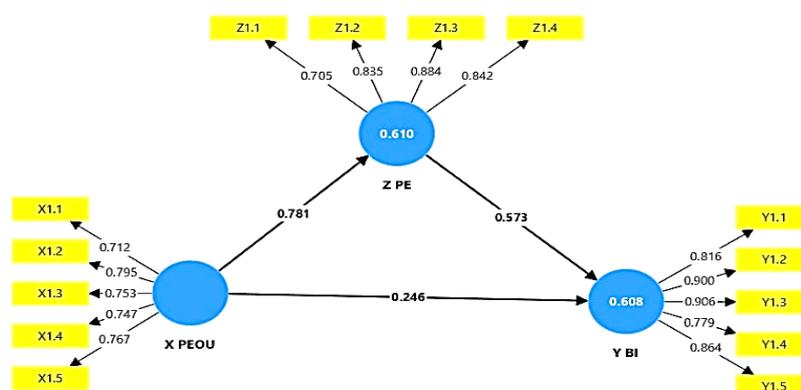


Figure 1. Measurement Model Results

Table 1. Direct Effect

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (Stdev)	T Statistics (O/Stdev)	P Values
Xi-> Z1	0.781	0.791	0.051	15.176	0.000
Xi -> Y1	0.693	0.702	0.070	9.946	0.000

Table 1 explains the following:

1. The t-statistic value of the perceived ease of use variable on perceived enjoyment is 15.17, greater than the t-table value of 1.64 ($15.17 > 1.64$), with the Original Sample (O) value of 0.781, and the P-value ($0.00 < 0.05$). Therefore, perceived ease of use has a positive and significant effect on perceived enjoyment.
2. The t-statistic value of the perceived ease of use variable on behavioral intention is 9.94, greater than the t-table value of 1.64 ($9.94 > 1.64$), with the Original Sample (O) value of 0.693, and the P-value ($0.00 < 0.05$). Therefore, perceived ease of use has a positive and significant effect on behavioral intention.

Table 2. Indirect Effect

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (Stdev)	T Statistics (O/Stdev)	P Values
Xi -> Zi -> Y1	0.447	0.447	0.110	4.072	0.000

Based on Table 2, the following explanation can be obtained: The t-statistic value of the variable perceived ease of use on perceived enjoyment through perceived enjoyment is 4.07, which is greater than the t-table of 1.64 ($4.07 > 1.64$), the Original Sample (O) of 0.447, and the P-value ($0.00 < 0.05$). It can be concluded that perceived ease of use has a positive and significant effect on behavioral intention through perceived enjoyment. Therefore, it is said that Perceived Enjoyment partially mediates the effect of Perceived Ease of Use on Behavioral Intention.

The Effect of Perceived Ease of Use on Perceived Enjoyment. Based on the analysis, Perceived Ease of Use has a positive and significant effect on Perceived Enjoyment. This result indicates that the easier GoPay is to use, the greater the enjoyment and pleasure in using the application. This finding aligns with the theory proposed by Davis (1989:319-340), which states that the easier a technology or system is to use and the greater its ability to relieve users of difficulties, the greater the enjoyment and pleasure experienced by users in using it. Furthermore, this study is consistent with several previous studies, such as those conducted by Arta & Azizah (2020), Rouibah (2016), and Muliadi & Japariato (2021), which found that perceived ease of use has a positive and significant effect on perceived enjoyment.

The Effect of Perceived Ease of Use on Behavioral Intention. Based on the analysis, Perceived Ease of Use has a positive and significant effect on Behavioral Intention. These results indicate that the easier GoPay is to use, the greater the intention to perform actions such as making transactions, recommending, and providing positive reviews of the e-wallet. This finding aligns with the theory proposed by Davis (1989: 319-340), which explains that Behavioral Intention toward a technology can be influenced by Perceived Ease of Use, as ease of use increases acceptance and intention to



continue using the technology. It aligns with previous research conducted by Monica and Japarianto (2022) and Setyawati (2020), which found that Behavioral Intention has a positive and significant effect on Perceived Ease of Use.

The Mediating Role of Perceived Enjoyment in the Influence of Perceived Ease of Use on Behavioral Intention. Based on the analysis, Perceived Ease of Use has a positive and significant effect on Behavioral Intention through Perceived Enjoyment. Therefore, it can be concluded that Perceived Enjoyment partially mediates the influence of Perceived Ease of Use on Behavioral Intention. It indicates that the easier GoPay is to use, the more enjoyment it provides to users, which ultimately increases their intention to take actions, such as making transactions, continuing transactions, recommending, and providing positive reviews of the GoPay e-wallet. This research aligns with research conducted by Monica and Japarianto (2022) and Jasin (2022), which found that Perceived Ease of Use has a positive and significant effect on Behavioral Intention through Perceived Enjoyment. Therefore, it can be concluded that Perceived Enjoyment partially mediates the influence of Perceived Ease of Use on Behavioral Intention.

CONCLUSION

Based on the data analysis and discussion, the following conclusions were drawn from the study.

1. Perceived ease of use has a positive and significant effect on perceived enjoyment among GoPay e-wallet users. It means that the greater the perceived ease of use, the greater the user's enjoyment.
2. Perceived ease of use has a positive and significant effect on behavioral intention among GoPay e-wallet users. It means that the greater the perceived ease of use, the greater the user's intention to use GoPay.
3. Perceived enjoyment partially mediates the effect of perceived ease of use on behavioral intention among GoPay e-wallet users. It means that the greater the perceived ease of use, the greater the user's enjoyment, and thus the greater the intention to use GoPay.

Recommendations. The following recommendations can be made based on the results of this study.

1. For GoPay. To increase Behavioral Intention, attention should be paid to users' Perceived Ease of Use, particularly by using easy-to-use features and providing clear information on how to use the application. Pay attention to users' Perceived Enjoyment by using attractive and convenient features for transactions.
2. For Future Researchers
 - a) Several variables suspected of influencing Behavioral Intention, such as perceived usefulness and e-trust, should be added. This diversity is expected to allow for broader generalization of research results.
 - b) Expanding the research object, beyond just Generation Z, to include homemakers or other generations, thus providing a broader perspective that can be implemented generally.

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