

Research Article

How Convenience, Usefulness, and Security Drive User Interest in Applications

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Abstract

This research aims to determine whether convenience, usefulness and security have an individual and simultaneous influence on interest in using the GoPay application in the district. Cengkareng, West Jakarta. The independent variables of this research include convenience, usefulness and safety, while the dependent variable is interest in use. This research was carried out using quantitative methods. This research uses multiple linear regression analysis as a data analysis method with a significant level of 5%. The results of the analysis in this research explain that convenience, benefits and security positively and significantly and simultaneously influence interest in using the GoPay application in the district area. Cengkareng, West Jakarta. Managerial implications suggest that to attract and retain users, companies must focus on enhancing user convenience through intuitive design and seamless navigation, ensuring that the application offers valuable and practical features that meet user needs, and providing robust security measures to protect user data and build trust. By aligning application development and marketing strategies with these key user priorities, businesses can significantly increase user engagement and satisfaction, ultimately driving higher adoption rates and customer loyalty.

Keywords: Convenience, Usefulness, Security, Interest in Use.

JEL Classification: M31, D83, O33

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1. Introduction

Technology plays a crucial role in planned development. Without advancements in technology, the pace and sophistication of change in our era would not be as remarkable as it is today. The technological achievements we enjoy now are the result of a long historical process that spans tens, if not hundreds, of years. The Financial Technology (Fintech) industry represents one of the most significant innovations in financial services that is gaining traction in the current digital era. Particularly in Indonesia, the digitalization of payment systems is among the most rapidly evolving sectors within the Fintech industry. This sector is highly anticipated by both the government and society, as it aims to broaden access to financial services for more individuals.

The adoption of e-money as an alternative method of non-cash payment across various countries demonstrates a significant potential to slow the growth of cash usage, particularly for micro and retail transactions. In this context, a Digital Wallet (e-wallet) refers to an online application that users utilize to facilitate transactions (Usman, 2017). During the period from Q2 2019 to Q2 2020, GoPay, a digital payment solution developed by Gojek, emerged as the leading Fintech for payments, followed by OVO in second place and Dana in third.

This finding is in line with research conducted in the title *Evolution of Digital Wallets Towards Business Sustainability* in February 2020. Based on Ipsos' research, there are four main players in the Indonesian digital wallet industry, namely GoPay, Ovo, Dana, and LinkAja. Of the three market leadership indicators (number of first transactions, number of transactions of those who have used digital wallets, number of repeat transactions), the research results found that GoPay ranks first in all these indicators.

A service product will be in demand and used by the wider community if the service product has benefits and convenience in helping with payments in everyday life. In line with that, Prathama (2019) stated that consumers will make online transactions when they know the benefits, convenience and certainty of the service products they need. Before deciding to use a digital wallet application, apart from looking at the convenience factor for customers, they also consider the benefit factor. If the user decides to use a digital service, the user will, of course, think about what benefits they will get from using the digital service (Robaniyah and Kurnianingsih, 2021).

Seen convenience alludes to the degree to which a person accepts that utilizing a particular framework will improve their work execution. A framework that provides noteworthy benefits is thought to emphatically impact clients, in this way encouraging their work forms. Also, the more noteworthy the security of a framework, the more certainty customers will have in utilizing it, which can increment their intrigued. Furthermore, recognitions of belief within the items utilized can affect individuals' eagerness to embrace electronic cash for advanced installments. Open belief plays a vital part in setting up and keeping up connections between clients and benefit suppliers.

Concurring to Ernawati and Noersanti (2020), believe is an individual's evaluation after getting, preparing and synthesizing data and creating different judgments and presumptions. The intrigued that emerges in making a buy makes inspiration in a person's intellect and gets to be a really solid movement. Within the conclusion, when a shopper must fulfill his needs will actualize what is in his intellect (Khotimah et al., 2018). Behavioral intrigued or utilize is characterized as the level of how solid a people crave or encourage is to carry out a certain behavior.

Based on the comes about of the investigation that has been conducted, this think about recognizes holes within the writing related to components that impact client intrigued in utilizing advanced wallet applications, particularly GoPay. In spite of the fact that different considerations have inspected the part of convenience, usability, and security within the adoption of monetary innovation, there are still irregularities within the comes about of past thinks about and impediments in understanding how these components contribute at the same time to client intrigued. In this manner, this ponders points to observationally analyze the impact of comfort, convenience, and security on the intrigued in utilizing the GoPay application in Cengkareng, West Jakarta, utilizing the numerous straight relapse strategy. This ponder contributes by providing unused experiences into methodologies that fintech benefit suppliers can execute to extend the engaging quality of their applications, as well as improving the writing on variables that drive the appropriation of monetary innovation in Indonesia.

2. Literature Review and Hypothesis

Literature Review

Digital Wallet (E-Wallet)

Digital wallets exist in two primary forms: computer networks and digital systems. An e-wallet represents an evolution in non-cash payment tools; it is a system designed to facilitate e-money transactions. Essentially, a digital wallet is an application that allows individuals to store and

conduct payment transactions with money in electronic form rather than physical currency. In Indonesia, a wide variety of application-based digital wallets have emerged. To utilize a digital wallet application, users must have a smartphone that is connected to the internet.

Theory of Reasoned Action (TRA)

The Hypothesis of Contemplated Activity (TRA) was created by Icek Ajzen and Martin Fishbein in 1980 and is broadly recognized as one of the foremost conspicuous hypotheses for foreseeing and clarifying different human behaviors. TRA sets that an individual's purposeful to perform or abstain from a behavior essentially impacts their real behavior. In quintessence, a more grounded deliberate to lock in in a behavior increments the probability of its execution.

Technology Acceptance Model (TAM)

The Innovation Acknowledgment Demonstrate (TAM) demonstrate was embraced and created from The Hypothesis of Contemplated Activity (TRA) show, specifically the hypothesis of contemplated activity created by Fishbein and Azjen in 1980 with the preface that a person's response and recognition of something will decide their demeanor and the person's behavior. The Innovation Acknowledgment Demonstrate (TAM) was to begin with presented. TAM may be a show framework utilized to analyze and get it the components that impact the acknowledgment of innovation utilize, in more detail clarifying innovation acknowledgment with certain measurements that can effortlessly impact the acknowledgment of innovation by clients (Ardianto and Azizah, 2021).

Interest in Use

Interest is an individual's attention to the existence of an object, person, problem or situation that is related to him or herself, which is carried out consciously, followed by feelings of pleasure. According to Ernawati & Noersanti (2020), interest in using information technology is a person's desire to use information technology continuously and assuming that someone has access to that information technology. Interest is described as an individual's state before carrying out an action, which will be used as a basis for predicting that behavior or action. Interest in use is a desire that is driven after seeing, observing, comparing and considering the needs one wants to have in using something.

Convenience

Convenience is based on the extent to which users expect the new system to be used to be free from difficulties. Convenience will have an impact on behavior; namely, the higher a person's perception of the ease of using the system, the higher the level of use of the technology. States that convenience is the extent to which someone can easily complete a job because they utilize a system or technology. Ease of use is one of the things that is taken into consideration by online buyers, ease is how much personal computer technology is felt to be relatively easy to understand and use. This convenience factor is related to how online transactions operate. Likewise, the perception of ease of use is as follows: "The extent to which innovative technology is believed to be not difficult to learn, understand and operate. This concept includes clarity of the purpose of using information technology (IT) and ease of using the system for purposes in accordance with the user's wishes." Apart from that, convenience is a level or situation where a person believes that using a certain system does not require a lot of effort. The opinion of the experts above is that convenience is an innovative technology that is easy to use so that it feels comfortable to use and makes consumers comfortable (Mahardika et al., 2019).

Expediency

Perceived usefulness is a perception regarding the benefits of an activity. Based on a person's point of view, an activity is said to be beneficial if the person can feel the positive impact of the activity (Nurmalia and Wija, 2018). Pratama and Suputra (2019) explained that perceived benefit is a user's subjective view of the benefits they obtain from using an electronic money service. Perceived usefulness, is a person's belief in the benefits that arise from using technology. Consumers evaluate their behavior through perceived benefits and determine their desired choices based on the benefits (Punwatar and Verghese, 2018).

Security

Security is the level of confidence that consumers have in the technology they use in transactions (Dirwan and Latief, 2020), meanwhile. Security is a procedure and program for verifying the source of information and ensuring the confidentiality of information requirements. Defines perceived security as a user's feeling of security that their data will not be seen, stored, or misused by other unauthorized users or by online payment service providers when making payment transactions. Security is an important factor in forming consumer trust. Security discusses consumer information and personal data that must be protected. By controlling privacy regarding consumers' data it will make consumers feel comfortable, thereby influencing their intention to use the technology (Sarjita, 2020)

Hypothesis

Ease of interest in using digital wallets

States that ease of utilize is characterized as the level of desire with respect to the level of exertion that must be used to utilize something. Seen consolation is one of the pointers utilized to decide the level of goodness or disagreeableness of a data framework, counting e-wallets. At that point, seen ease of utilize is the individual's conviction that when utilizing the data framework, it'll not be a bother and will not require much exertion. Ease of utilize is a vital perspective in impacting the utilize of digital wallets. Usually since the easier something is to utilize, the more intrigued in utilizing it'll increase. If customers feel a item is simple to utilize, they will be inquisitive about using the item. From the a few definitions over, the meaning of seen ease of utilize is when an innovation features a level of believe and certainty in somebody that the innovation is simple to use and does not require exertion. Past investigate conducted by Mawardi and Dwijayanti (2021), Angelina and Mashariono (2020), and Normayanti and Usman (2021) appears that comfort includes a positive and noteworthy impact on intrigued in utilize. In any case, inquire about conducted by Aristiana (2019) appears that comfort does not influence intrigued in utilize. Based on the comes about of a few pasts considers, it is clarified that there's still a negative impact on the seen comfort variable, in this way pulling in researchers intrigued in investigating comparative factors. By alluding to hypothesis and upheld by past investigate, the taking after speculation can be defined:

H1: Convenience has a positive and significant effect on interest in using digital wallets.

Benefits of interest in using digital wallets

Perceived benefit is the user's belief that using a technology will provide benefits and improve performance at work. Perceived usefulness here is defined as the extent to which a person believes that technology can make it easier for him or her to do work. From this definition, it is known that perceived benefits can influence a person's decision to use a technology. If someone believes and believes that the technology used has a use or benefit, it will increase the level of use. Likewise, if someone believes that a technology does not provide benefits, then the level of use is low. From the definitions above, perceived benefits are a person's or user's belief that the technology used can provide benefits and can also improve performance. Previous research conducted by Robaniyah and Kurnianingsih (2021) shows that usefulness has a positive and significant influence on interest in use. However, research conducted by Halim et al. (2020) shows that usefulness does not affect interest in use. Based on the results of several previous studies, it is explained that there is still a negative influence on the perceived usefulness variable, thus attracting researchers' interest in researching similar variables. By referring to theory and supported by previous research, the following hypothesis can be formulated:

H2: Perceived usefulness has a positive and significant effect on interest in using digital wallets.

Security for interest in using digital wallets

Perceived security is the possibility of trust that users have. Users trust that all their personal data and information will not be seen, stored and manipulated by other parties so that they can increase their confidence in using a technological system. Thus, perceived security is a person's belief that when they use technology, they trust and feel safe that their data and information are not misused and are protected from fraud. The higher the security of a product, the higher a person's interest in continuing to use that product. By referring to theory and supported by previous research, the

following hypothesis can be formulated:

H3: Security has a positive and significant effect on interest in using digital wallets.

Research Conceptual Framework

A conceptual framework is a framework for how a theory relates to various factors that have been identified as important to the research problem. The use of digital wallets has several influencing and interrelated factors. The first factor is expediency, followed by convenience and security. Based on this brief description, the conceptual framework for this research is shown in Figure 1.

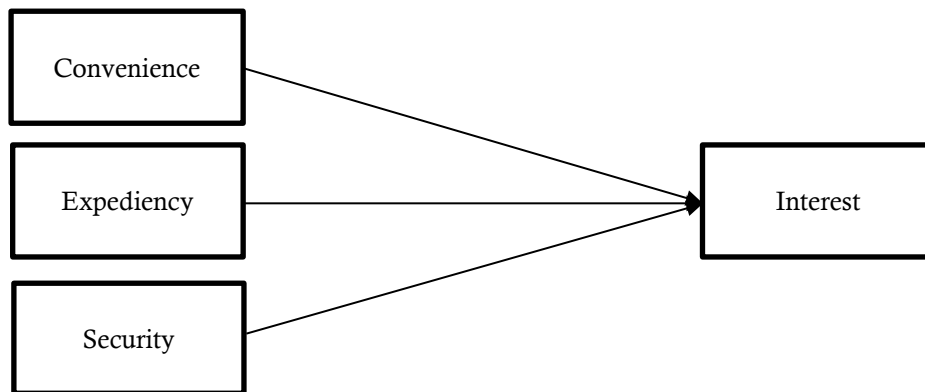


Figure 1. Conceptual Framework

3. Data and Method

Types of research

The sort of investigation utilized in this inquire about is inquiry about that clarifies cause and impact between factors (illustrative), which points to clarify the position of the factors examined by knowing the impact of one variable on other factors through theory testing. This investigation was carried out to decide the impact of the factors Comfort, Convenience and Security on Intrigued in Utilize. This investigation may be a quantitative approach, to be specific inquire about by getting information within the shape of numbers or summed subjective information.

Population and Sample

Population

Populace is the totality of units of examination that have certain qualities and characteristics decided by analysts to be examined and conclusions drawn. This inquiries about will center on the populace of individuals who utilize the Gopay application within the area. Cengkareng, West Jakarta.

Sample

This inquiry about employment is a non-probability examining method, which could be an inspecting procedure that does not give break even with openings for each component or part of the populace to be chosen as a test. This investigates employments inadvertent examining, namely an inspecting method based on chance; that's, anybody who happens to meet the analyst can be utilized as a test in the event that it is considered that the individual they happen to meet is appropriate as a information source (Santosa & Hidayat, 2014). The number of tests taken in this investigation involves employment the Lemeshow equation since the populace estimate is obscure or interminable, so it is vital to decide how numerous tests will be taken).

Data collection

Data Types and Data Sources

The sort of information utilized in this investigate is subject information, which is within the frame of conclusions, demeanors, encounters or characteristics of the respondents. The information source in this inquiry is essential information, namely data gotten from the first source, a survey.

Data collection technique

The information collection strategy is by overview employing a questionnaire instrument. A survey could be a strategy of collecting information and dispersing sheets containing composed articulations, almost truths and truths known to the subject. Surveys were conveyed straightforwardly to clients who utilize Gopay as an electronic installment apparatus in their exchange exercises in Jakarta.

Data analysis method

Analysts utilize a quantitative clear approach; specifically, they need to know the relationship between the factors to be examined. At that point, they utilize measurable strategies with the assistance of computer programs such as SPSS (Factual Product and Service Arrangements), which is able be required by analysts to create it less demanding to calculate information gotten from Go Pay clients within the Cengkareng zone, West Jakarta.

Multiple Linear Regression Analysis

This investigation is to decide the course of the relationship between the autonomous variable and the subordinate variable, whether each free variable is emphatically or contrarily related, and to anticipate the esteem of the subordinate variable if the esteem of the autonomous variable increments or diminishes. The numerous straight relapse condition is as takes after:

$$Y = \alpha + \beta_1 C + \beta_2 E + \beta_3 S + e \quad (1)$$

4. Results

Validity Test Analysis Results

Validity is used to show the extent to which the statement can measure what it should measure. Validity testing is carried out using corrected items - total correlation. For the level of validity, a significance test was carried out by comparing the calculated r_h value with the r -table value. The results of validity testing of each variable measurement are obtained as follows:

Table 1. Instrument Validity Test Results

Variable	Corrected items- total correlation	r-table	Information
Convenience	.907	0.178	Valid
Expediency	.744	0.178	Valid
Security	.821	0.178	Valid
User Interests	.736	0.178	Valid

Source: Data Processed (2022)

Reliability Test Analysis Results

Reliability testing was carried out on question items that were declared valid. A variable is said to be reliable or reliable if the respondent's answers to questions are always consistent and test the reliability of the calculation instrument using SPSS 24. The results of the reliability testing can be seen in the following table:

Table 2. Instrument Reliability Test Results

Variable	Cronbach's Alpha	r-critical	Criteria
Convenience	.817	0.060	Reliable
Expediency	.816	0.060	Reliable
Security	.759	0.060	Reliable
User Interests	.823	0.060	Reliable

Source: Data Processed (2022)

From the table information above, each variable has a Cronbach Alpha > 0.60. Thus, the variables (convenience, usefulness, safety and interest in use) are reliable.

Normality Assumption Test Results

The normality test is used to test whether in the regression model, the residual variables have a normal distribution. Thus, the residual value is divided normally. Probability sig. < 0.05, then H_0 is not accepted. Thus, the residual value is normally distributed. The test results are shown in Figure 2.

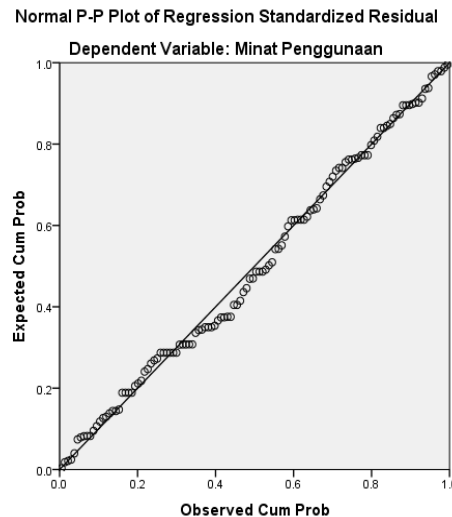


Figure 1. Probability Plot

Referring to the probability plot in Figure 2 above, the distribution of data points is around the regression line. These results indicate that the residuals are normally distributed.

Heteroscedasticity Assumption Test Results

The heteroskedasticity test aims to test whether in a regression model, there is an inequality in the variance of the residuals from one observation to another. The heteroscedasticity assumption test can be seen using the Scatterplot and Glejser test. The results of the Heteroscedasticity test are as follows:

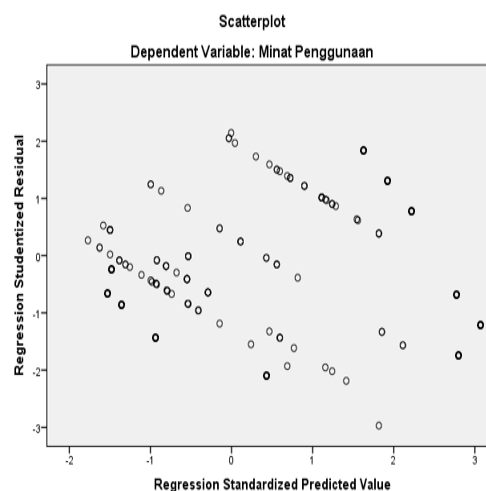


Figure 3. Scatter Plot

Based on Figure 3, the heteroscedasticity test using a Scatter Plot produces residual points that are spread randomly in both models and do not form a particular pattern. This result means that the heteroscedastic assumption can be met.

Multicollinearity Assumption Test Results

The multicollinear test is used to find out whether there is a relationship between independent variables. The multicollinear test is applied by studying the VIF value of each independent variable. The test criteria reveal that there is no sign of multicollinearity if the VIF value is less than 10. The following table shows the results of the multicollinear test.

Table 3. Multicollinear Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	Convenience	.929	1.077
	Expediency	.306	3.266
	Security	.308	3.242

Source: Processed SPSS output (2022)

Table 7 shows that all independent variables obtained tolerance results above 0.1 and VIF below 10. This shows that the model does not have multicollinear symptoms, and this data is used to complete the multicollinear hypothesis.

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis is carried out if the number of independent variables is at least two. The influence of convenience, usefulness and safety variables on interest in use can be determined by applying multiple linear regression analysis through the equation below:

Table 4. Results of Multiple Linear Analysis

Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficient Beta
1	(Constant)	4.455	1.932	
	Convenience	.294	.062	.286
	Expediency	.333	.098	.353
	Security	.482	.153	.328

Source: Processed SPSS output (2022)

T-Test Results

The t-statistic test essentially shows how remote the impact of one free variable mostly clarifies the variety of the subordinate variable. In this consideration, a centrality level of 0.05 ($\alpha = 5\%$) was utilized for comfort, value and security. In case t-count t-table, at that point the free variable somewhat influences the subordinate variable (theory is acknowledged). The quality of the relationship that happens between each autonomous variable and the subordinate variable is as takes after:

Table 5. Partial Test Results (t-Test)

Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	4.455	1.932		2.305
	Convenience	.294	.062	.286	4.778
	Benefits	.333	.098	.353	3.380
	Security	.482	.153	.328	3.156

Source: Processed SPSS output (2022)

The comes about of the fractional test (t-test) appear that all autonomous factors, to be specific comfort, benefits, and security, have a positive and critical impact on intrigued in utilize. The

relapse coefficient esteem for comfort is 0.294 with a t esteem of 4.778, benefits are 0.333 with a t esteem of 3.380, and security is 0.482 with a t esteem of 3.156, all of which are noteworthy. This result appears that advancements within the ease of utilization, benefits gotten, and application security components independently can increase client intrigued in utilizing computerized wallet applications.

Simultaneous Significance Test Results (F Test)

The F Importance Test fundamentally appears whether all the expecting free factors have a joint impact on the subordinate variable. In this think about, the strategy utilized is to compare the F-calculation and F-table values. If F-calculation F-table, at that point the free factors at the same time influence the subordinate variable (speculation acknowledged).

Table 6. Simultaneous Test Results (F Test)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	612.671	3	204.224	60.560	.000 ^b
	Residual	397.927	118	3.374		
	Total	1010.598	121			

Source: Processed SPSS output (2022)

Based on the information over, the F-count esteem is 60,560. Within the F-table, the comes about are gotten with the condition $F\text{-table} = F(k; n-k)$, = $F(3; 119)$, which produces an F-table of 2.68. The esteem clarifies that the F-count esteem > F-table, so it can be concluded that the autonomous factors of comfort, convenience and security at the same time influence the subordinate variable of intrigued in utilize.

Results of the Determination Coefficient Test (R^2)

The Determination Coefficient (R^2) is used to determine the percentage change in the dependent variable caused by the independent variable.

Table 7. Results of the Determination Coefficient Test (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.779 ^a	.606	.596	1.83637

Source: Processed SPSS output (2022)

Based on the yield over, the R square esteem is 0.596, which suggests that the impact of the factors of comfort, value and security at the same time on the variable of intrigued in utilize is 59.6%. In comparison, the remaining 40.4% is the commitment of other factors not included within the think about. This finding implies that comfort, convenience and security have a adequate commitment to the intrigued in utilizing advanced wallets.

5. Discussion

Convenience has a positive and significant effect on interest in using digital wallets.

Through the comes about of calculations that have been carried out within the test. noteworthy esteem for the impact of comfort on intrigued in utilize. Hence, the results of testing the primary theory have demonstrated that there's a positive and critical impact between ease of utilization and intrigued in utilization. The results of this investigation are in line that comfort incorporates a positive and noteworthy impact on intrigued in utilizing advanced wallets. Siti and Inaya Sari (2020) appear that comfort contains a positive and critical impact on intrigued in utilizing advanced wallets. More over appeared that comfort encompasses a positive and noteworthy impact on intrigued in utilizing computerized wallets. The results of this investigation appear that the higher the comfort given by the Gopay computerized wallet service, the more noteworthy the intrigued in

utilizing computerized wallet application clients. The highlights within the GoPay application are user-friendly, making it less demanding to memorize and utilize the GoPay application.

Usefulness has a positive and significant effect on interest in using digital wallets.

Through the comes about of calculations that have been carried out within the test. Critical esteem for the impact of value on deliberate to utilize. Hence, the comes about of testing the moment hypothesis have demonstrated that there's a positive and critical impact between convenience and intrigued in utilize. The comes about of this inquire about are in line with past inquire that value encompasses a positive and significant effect on intrigued in utilizing computerized wallets. Yap and Ng (2019) appear that convenience features a positive and noteworthy impact on intrigued in utilizing advanced wallets. At that point Latifah Robaniyah and Henry (2021) appear that value incorporates a positive and noteworthy impact on intrigued in utilizing computerized wallets. The comes about of this investigation appear that the higher the seen value of a Gopay computerized wallet benefit, the more prominent the intrigued in utilizing the Gopay computerized wallet application. The categorization of value in this inquire about is in line with inquire, which appears that respondents survey that the GoPay computerized wallet gives different benefits within the shape of exchange speed when utilizing the GoPay advanced wallet additionally precision in installments down to the littlest ostensible sum so that no the require for more refunds, as well as the common sense and proficiency of utilize when compared to utilizing cash.

Security has a positive and significant effect on interest in using digital wallets.

Through the calculations carried out within the t test, the t esteem is gotten. In this way, the comes about of testing the third hypothesis have demonstrated that there's a positive and critical impact between security and intrigue in use. This impact is since shoppers don't feel stressed around the security and administrations of the GoPay advanced wallet, or buyers are certain around the security of the GoPay advanced wallet benefit. The results of this investigate are in line that security features a positive and noteworthy impact on intrigued in utilizing computerized wallets. Appear that security encompasses a positive and noteworthy impact on intrigued in utilizing advanced wallets. Too appeared that security encompasses a positive and noteworthy impact on intrigued in utilizing advanced wallets. The comes about of this inquire about appear that the higher the security given by a GoPay computerized wallet benefit, the more prominent the intrigued in utilizing the Gopay computerized wallet application. This result is in line with the conclusion made by Mahardika and Mardi (2021). A few security highlight improvement methodologies by GoPay have made strides. GoPay is continuously committed to progressing the security highlights of its administrations so that clients are more comfortable when making exchanges with GoPay. One of them is by propelling unique finger impression and facial verification features to approve each GoPay exchange other than Stick. Separated from being secure, this includes that utilizes biometric identity or physiological characteristics moreover makes the exchange prepare more viable. No less vital, the Gojek company too makes account and gadget confinements, so that clients can be more alarm when a user's account is suddenly logged out. Separated from that, it moreover guarantees that transactions with GoPay are more secure.

6. Conclusion

ased on the examination of the inquire about talk, it can be concluded that comfort, value, and security altogether impact intrigued in utilizing the GoPay computerized wallet. Each figure applies a positive and noteworthy impact: comfort upgrades intrigued, value contributes emphatically, and security moreover plays a basic part. When considered at the same time, comfort, convenience, and security collectively have a critical effect on client intrigued within the GoPay computerized wallet.

The managerial implications are substantial. This underscores the need for management to adopt user-centric design strategies that prioritize convenience and usefulness, while also upholding strong security measures. By concentrating on these critical factors, companies can effectively increase user interest and engagement, which in turn can lead to higher retention rates and a competitive edge in the market. Management should also invest in continuous user feedback mechanisms and data-driven decision-making to ensure that the application remains aligned with evolving user needs, ultimately driving sustained user satisfaction and business growth.

Recommendation

Based on the discoveries of this think about, it is prudent for future analysts to examine extra components that will influence client intrigued in advanced wallet applications. These variables might incorporate client encounter, believe in benefit suppliers, and the impact of controls on the selection of monetary innovation. Moreover, future inquire about might attempt a comparative investigation of different digital wallet applications to distinguish the foremost viable methodologies for improving client engagement. A subjective approach may moreover be utilized to pick up more profound bits of knowledge into the inspirations and boundaries experienced by clients of advanced wallet applications.

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