

THE INFLUENCE OF PERCEIVED EASE OF USE AND PERCEIVED RISK ON THE DECISION TO USE THE GOPAY APPLICATION IN MEDAN CITY

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Abstract

The potential impact of perceived ease of use and perceived risk on a user's choice to either continue using or switch from the Gopay app is being investigated in this study. The main objective of this research is to establish how perceived ease of use and perceived risk affect the decision to use the Gopay app within Medan City. This study utilises a quantitative research methodology with an associative perspective. The target population for this research consists of Gopay app users in Medan City, and the sample size is 96 respondents, selected using purposive sampling. Obtaining primary data involved directly distributing questionnaires, while secondary data was collected through studying literature. The findings of the study indicate that beliefs about how easy it is to use and the level of risk perceived both have a significant and positive impact, either partially or together, on the decision to utilise the Gopay application in Medan City. The Adjusted R Square value, at 0.846 or the determinant coefficient, underscores that the variables of perceived ease of use (X1) and perceived risk (X2) in relation to the decision to use (Y) account for 84.6% of the variance, with the remaining 15.4% influenced by factors not considered in this research model.

Keywords: Perceived Ease of Use, Perceived Risk, Decision to Use, Gopay, E-wallet

INTRODUCTION

Currently, technological developments are increasingly sophisticated so that they can support various increasingly complex human activities. Technological developments in various sectors have progressed rapidly, the use of e-payments being one of them (Pasaribu & Siregar, 2022). With the rapid growth of the digital economy, e-wallets have become a popular solution for individuals and making payments (Nibra & Siregar, 2025). Entering the 2010s, e-wallet or e-payment in Indonesia began to gain significant momentum. The year 2012 marked the emergence of OVO, which was one of the pioneers in the e-wallet landscape in the country. OVO capitalised on the rapid growth of smartphone and internet users to offer a platform that allows users to make digital payments with ease. In line with OVO, Gopay which was launched in 2014 is also a significant milestone in the development of e-wallets in Indonesia. Gopay was initially designed as a payment method for Gojek's ride-hailing service, but over time, Gopay evolved into a multifunctional e-wallet that allows users to perform various types of transactions.

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Entering the 2020s, Gopay experienced very rapid growth, mainly influenced by the COVID-19 pandemic. The pandemic accelerated the adoption of digital payments as many people switched from cash to digital payment methods to minimise physical contact (Daragmeh et al., 2021). Gopay responded to this change by launching various new features and offering promotions to attract more users. Additional features such as bill payments, money transfers between users, and integration with e-commerce platforms became an important part of Gopay's offering. QR code technology is also being integrated into the platform to ease the payment process at various points of sale and expand Gopay's reach.

This research was conducted in Medan City which is one of the largest cities on the island of Sumatra, Indonesia, the development of Gopay also reflects the same trend. Medan City, with its growing population and increasing smartphone usage and internet access, is an important market for Gopay. Since its launch, Gopay has started to gain traction in Medan, especially as many Gojek users utilise the e-wallet to pay for transport services. This can be proven by the results of a survey conducted by E-Wallet Industry Outlook (2023), from Insight Asia of 1,300 Medan City residents surveyed, 74% of whom have used the following digital wallets:

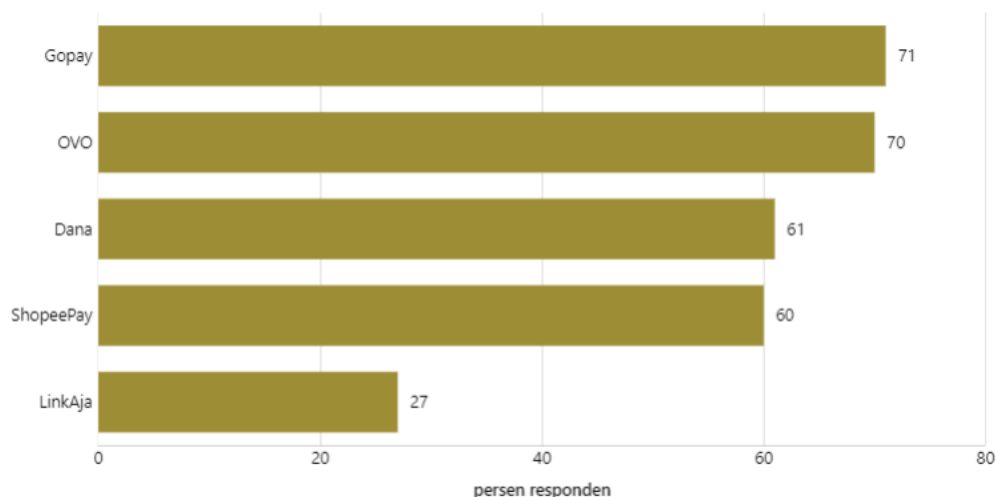


Figure 1. Graph of the Most Favorite E-Wallets in Medan City

Source: databoks.katadata.co.id (2023)

According to the data presented in Figure 1, residents of Medan City are well-versed in using digital wallet technology, particularly Gopay. Approximately 61% of individuals in this demographic utilise multiple digital wallet applications simultaneously. The most popular

choice among users is Gopay, with 71% of the market share. However, Gopay faces stiff competition from OVO, which boasts a user base of 70%. On the other hand, alternative digital wallet platforms like Dana, ShopeePay, and LinkAja have a smaller user base compared to Gopay and OVO, as indicated in the graph.

E-wallet adoption is influenced by various factors, including perceived ease of use and perceived risk. The adoption of digital payment applications such as Gopay in Medan city faces various challenges that affect the perceived ease of use to adopt it. These issues are not only related to technology and infrastructure, but also to social and psychological factors that influence how individuals interact with new technologies. Although Gopay has made various efforts to expand the network of merchants who accept payments through e-wallets, researchers found that there are still many places in Medan that have not participated in this system such as non-cash payments.

This limitation may hinder Gopay users. If users cannot use Gopay in places they frequent or in everyday situations, they may find the app not useful enough. Limitations in merchant acceptance may affect users' decisions to continue using e-wallets such as Gopay and potentially hinder the adoption of the app at the local level (Hadi et al., 2022).

Perceived ease of use is how users believe that using a certain technology or application will not require much effort or be challenging. In the context of the Gopay app, ease of use includes various aspects such as an intuitive user interface, simple registration and verification processes, and smoothness in making transactions. Users who feel that the Gopay application is easy to use tend to be more confident and more likely to adopt the technology. Based on Silalahi's research (2023), it is known that business actors in Medan City who adopt e-wallets such as Gopay have greater profits, so this is one of the factors driving the people of Medan City to use Gopay in financial transactions. There are still problems regarding the perceived ease of use of the Gopay application in Medan City, such as a lack of understanding of how the Gopay application works and its benefits are also important problems. The results of the research by Daragmeh et al. (2021), state that the lack of education on how to operate the application and additional benefits such as loyalty programs, cashback, or ease of bill payment are inhibiting factors for generation X in making maximum use of e-wallet applications.

Perceived risk, however, relates to the level of concern users have about the dangers or disadvantages they may face when using a specific technology or application. Perceived risks may include concerns about the security of personal data, vulnerability to fraud, and

possible errors in transactions. In the context of Gopay, these risks may involve concerns about the security of credit card information, possible transaction errors, or risks related to financial loss. While Gopay has implemented various security measures, including data encryption and two-factor authentication, these concerns remain. Users who feel that the security risks are too high may be reluctant to utilise the app, even if they are aware of the benefits it offers. This is as stated in research conducted by Ramadhani and Prihatini (2018) which states that the more able a consumer is to anticipate the uncertainty and consequences of the product being purchased, the lower the perception of risk will be in the eyes of consumers. The aim of this research is to delve deeper into the impact of perceived ease of use and perceived risk on the adoption of the Gopay application in Medan City by analysing current trends and issues in the area.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

There is a theory that is very influential when it comes to the application of technology and information formation which is quite common when faced with various forms of applications, the theory is called the technology acceptance model or the so-called Theory Acceptance Model (TAM) pioneered by Fred D. Davis in 1989 (Subowo, 2020).

Consumer behaviour

According to Anita et al. (2023), consumer behaviour refers to the decisions made by individuals, groups, and businesses when evaluating, acquiring, and using products and services during the transaction process. Examining consumer behaviour in today's digital era is an important step for academics, marketers, and entrepreneurs, so it is not just about understanding how consumers shop or interact with brands, but also about how new technologies can be used to improve the consumer experience (Siregar & Nasution, 2023b). Consumer behaviour is the things that underlie consumers to make purchasing decisions (Irwansyah et al., 2021). Siregar and Nasution (2023), reveal that consumer behaviour is dynamic because consumers' mindsets, feelings, and actions are always changing, so companies must adapt and innovate regularly to understand and satisfy their consumers.

Perceived Ease of Use

According to Firmansyah (2019) perception involves the way people choose, structure, and understand the information they receive to form a mental image. According to Septiani et al. (2017), the perception of how easy it is to use a technology system is based on one's confidence in its ability to simplify tasks and make work easier, without requiring much

effort. Ramadhani and Siregar (2022) explain that a person's behaviour in using information technology starts from the emergence of perceptions of the ease and benefits of this technology. According to Muliadi and Japariato (2021), there are various cues that indicate the perceived simplicity of use, such as being quick to pick up, manageable, transparent and coherent, as well as adaptable.

Perceived Risk

Perceived risk is an assumption regarding uncertainty and undesirable consequences when carrying out activities (Andriyano & Rahmawati, 2016). Risk perception depends on the high and low risks faced by users because the higher the risk perception faced by users, the lower the user's interest in using technology systems (Nenandha & Mayangsari, 2022). According to Ariwibowo and Nugroho (2013), perceived risk refers to how consumers perceive the uncertainty and potential negative outcomes associated with buying a product or service. According to Gbongli et al. (2016), in the realm of technology, there are four markers that indicate perceived risk: performance risk, financial risk, time risk, and privacy risk.

Usage Decision

Styarini (2021) defines decision making is seen as a holistic process that involves gathering information, weighing multiple options, and ultimately reaching a conclusion. Another opinion according to Kim et al. (2008), the decision to use a technology is a decision made by a consumer regarding something to be used, which one will be run, when it will be run and how the use is carried out. According to Peter and Olson (2013), decision-making is a process of amalgamating information to assess multiple options and ultimately selecting one. The indicators used in decision making according to Aisyiah et al. (2023), namely recognising needs, seeking information, evaluating other alternatives, and post-decision evaluation.

Previous Research

Based on a study conducted by Andini and Himawan (2023), the study demonstrates that each variable has an impact on the interest in using the Pospay application, particularly on perceived ease of use, perceived security, perceived risk, and trust. Surprisingly, researchers discovered a positive effect instead of a negative one on the perceived risk variable. Furthermore, the combined effect of perceived ease of use, perceived security, perceived risk, and trust on interest in using the Pospay application among participants in this study was 41.5%. Based on Ghassani's research (2019), trust has been found to have a

beneficial impact on the willingness to make online purchases, whereas perceived risk has been linked to a decrease in the inclination to conduct e-commerce transactions. In addition, research conducted by Indriani et al. (2023) illustrate that the Halodoc application is influenced by how useful, easy to use, trustworthy, and risky it is perceived to be when making usage decisions.

RESEARCH METHODS

The form of research used in this research is quantitative research with an associative approach. The population in this study were users of the Gopay application in Medan city. The number of samples in this study were 96 respondents with sampling techniques using purposive sampling. The sample criteria in this study are having made transactions using the Gopay application at least once and being at least 40 years old or belonging to the generation X group. The main information utilised in this research was collected through the distribution of surveys, with additional information gathered from reviewing literature.

RESULTS AND DISCUSSION

Research Results

Table 1. Partial Significance Test Results (T Test)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-7.136	1.657		-4.307	.000
Perceived Ease of Use	.562	.101	.441	5.576	.000
Perceived Risk	.643	.099	.514	6.497	.000

a. Dependent Variable: Usage Decision

Source: Results of Researcher Data Processing (2025)

According to the results of the T test presented in table 1, it is possible to infer that:

Within the relationship between Perceived Ease of Use (X1) and Usage Decision (Y), the t-value stands at 5.576, exceeding the threshold of 1.985 with a significance level of 0.000, indicating a significant positive impact of Perceived Ease of Use (X1) on Usage Decision (Y) as evidenced by the regression coefficient of 0.562.

Similarly, the association between Perceived Risk (X2) and Usage Decision (Y) reveals a t-value of 6.497, surpassing the threshold of 1.985 with a significance level of 0.000,

reflecting a significant positive influence of Perceived Risk (X2) on Usage Decision (Y) supported by a regression coefficient of 0.643.

Table 2. Simultaneous Test Results (F Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2569.446	2	1284.723	261.793	.000 ^b
	Residual	456.388	93	4.907		
	Total	3025.833	95			

a. Dependent Variable: Usage Decision

b. Predictors: (Constant), Perceived Risk, Perceived Ease of Use

Source: Results of Researcher Data Processing (2025)

According to the findings from the analysis presented in table 2, it is evident that the F-value recorded is 261.739, which surpasses the threshold of 3.09 or based on the significance value of 0.000, which is less than 0.05. This suggests that the variables Perceived Ease of Use (X1) and Perceived Risk (X2) collectively influence the decision-making process (Y).

Table 3. Determination Coefficient Test Results (R²)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.922 ^a	.849	.846	2.21526

a. Predictors: (Constant), Perceived Risk, Perceived Ease of Use

b. Dependent Variable: Usage Decision

Source: Results of Researcher Data Processing (2025)

Based on table 3, it can be explained as follows:

- 1) Achieved a correlation coefficient (R) value of 0.922, indicating a strong association between the Perceived Ease of Use (X1) and Perceived Risk (X2) factors on Usage Decisions (Y) at 92.2%, suggesting a very tight connection between these variables.
- 2) According to the Adjusted R Square value of 0.846, around 84.6% of the Usage Decision (Y) can be explained by the Perceived Ease of Use (X1) and Perceived Risk (X2) variables. The remaining 15.4% is attributed to factors not considered in this study.
- 3) The connection between the variables that stand alone and those that rely on them can be illustrated in the subsequent diagram of stars.

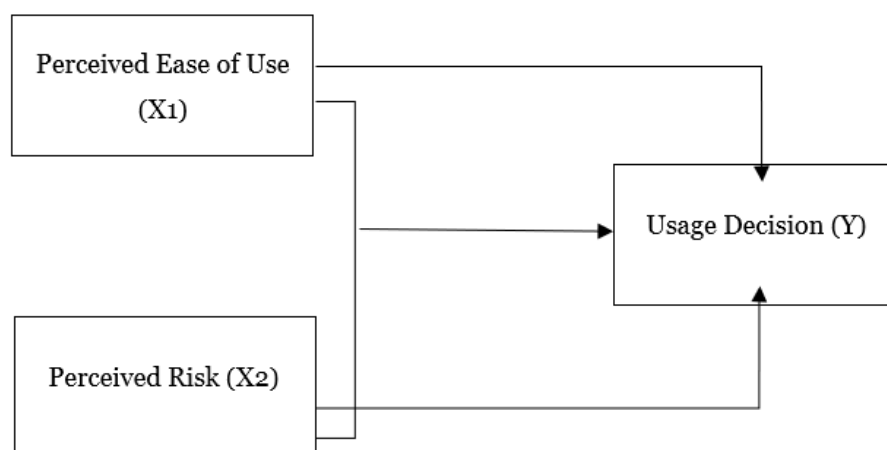


Figure 1. Research model

Source: Author (2025)

Research Hypothesis:

- 1) H1: There is an effect of Perceived Ease of Use (X1) on Usage Decision (Y)
- 2) H2: There is an effect of Perceived Risk (X3) on Usage Decision (Y)
- 3) H3: There is an effect of Perceived Ease of Use (X1) and Perceived Risk (X3) on Usage Decision (Y).

Discussion

1) The Effect of Perceived Ease of Use on Usage Decisions

According to the findings from the SPSS analysis, the Perceived Ease of Use (X1) factor significantly influences Usage Decision (Y) as seen from the t-value of 5.576 which is greater than 1.985 and a significance level of 0.000 which is less than 0.05. Additionally, the regression coefficient value is 0.562, indicating a positive impact on Usage Decision (Y). As a result, hypothesis H1 is supported.

Perception of usability, or how easy a technology or system is believed to be to use, plays a crucial role in determining whether an individual will choose to utilise it, particularly when it comes to business and the integration of new technologies. Originally proposed in 1989 by Davis in the Technology Acceptance Model (TAM), perceived ease of use examines the degree to which an individual perceives that adopting a new technology will be straightforward and not overly demanding. Thus, the ease of usage becomes a fundamental factor in influencing the embracing of innovative technologies.

The influence of perceived ease of use is particularly pronounced in the early stages of technology adoption. When individuals or organisations are introduced to new technology, they tend to consider how easy the technology is to operate. If the technology is perceived as simple and intuitive, users will be more likely to accept it without hesitation. Conversely, if the technology is perceived as complicated or takes a long time to learn, people will tend to reject it or at least delay its use.

In addition, perceived ease of use strongly influences users' initial experience. If users feel that the technology is easy to learn, they will have a positive experience, which in turn increases the desire to continue using the technology. This positive experience contributes to the decision to stick with the technology in the long run. Conversely, difficult and challenging experiences tend to reduce interest in continued use.

Ease of use also has a direct impact on productivity and operational efficiency, especially in an organisational context. If a technology is perceived as easy to use, employees can complete tasks faster and with fewer errors. This increases overall efficiency and productivity, which in turn makes companies more likely to maintain the use of the technology. In many cases, companies opt for easier-to-use technologies even if there are alternatives that offer more features, as simple technologies are faster to implement and easier for employees to use.

In addition, perceived ease of use often spreads through social influence. Users who have positive experiences with technology are likely to recommend it to their peers. In organisations, these recommendations can accelerate the technology adoption process across teams or departments.

In general, the perceived level of ease in using technology greatly influences whether a person or organisation chooses to utilise it. The simpler the technology is to operate, the higher the chances of it being embraced and utilised in the long run by both individuals and organisations.

2) The Effect of Perceived Risk on Usage Decisions

According to the findings from the SPSS analysis, the Perceived Risk (X2) factor in relation to the Usage Decision (Y) has a t-value of 6.497, which is greater than 1.985, with a significance level of 0.000, less than 0.05. Additionally, the regression coefficient value is 0.643, indicating a substantial positive impact of Perceived Risk (X2) on Usage Decision (Y). Therefore, it can be concluded that the hypothesis H2 is confirmed based on these results.

Perceived risk, or perceived risk, is one of the important factors that influence usage decisions in a business context, especially when a person or organisation is considering adopting a new technology or service. This risk perception refers to the level of concern or uncertainty felt by consumers regarding the potential losses or unexpected results of using a product or technology. This uncertainty can relate to various aspects, such as potential financial loss, data security, privacy, or failure of the technology's functionality.

When perceived risk is high, the decision to use technology tends to be delayed or even avoided. This is because users prefer stability and security over potential benefits, especially if they feel that there is a high likelihood of problems or losses. For example, in the adoption of new technologies, such as digital payment systems or cloud platforms, concerns related to data security and potential privacy breaches may deter adoption, even if the technology offers great operational benefits.

Perceived risk also has a direct influence on consumer or user trust in new products or technologies. If the perceived risk is high, user trust will be reduced, ultimately slowing down technology adoption. Trust is a key element in usage decisions, and when perceived risk is high, it can undermine the trust needed to drive rapid adoption.

In addition, perceived risk often encourages users to seek more information before making a decision. Consumers who perceive greater risk will do more research, seek reviews, recommendations or assurances from others to reduce their perceived uncertainty. In an organisational context, this means that companies may require more evidence about the safety and reliability of a technology before deciding to adopt it.

A concrete example can be seen in the adoption of digital banking or digital wallet applications. Many users are concerned about the security of their personal data and the risk of failed or unsecured transactions. While these technologies offer convenience, the perceived high risk of privacy and security is one of the main barriers to the adoption of financial technology in some circles.

Overall, perceived risk has a major influence on the decision to use a new technology or service. The higher the perceived risk, the more likely users are to delay adoption or seek more information to reduce uncertainty. Therefore, for companies developing new technologies or services, it is crucial to reduce the perceived risk through assurance of security, transparency, and reliability that users can rely on.

3) The Effect of Perceived Ease of Use and Perceived Risk on Consumer Purchase Intention

According to the data from the SPSS analysis, the F-value of 261.739 is greater than 2.70, and the significance value of 0.000 is less than 0.05. This indicates that the independent variables, Perceived Ease of Use (X1) and Perceived Risk (X2), collectively impact the dependent variable, Use Decision (Y). Consequently, the hypothesis H3 can be deemed as valid. Moreover, the correlation coefficient (R) of 0.922 reveals a strong association between Perceived Ease of Use (X1), Perceived Risk (X2), and Usage Decision (Y), amounting to 92.2%. This suggests a very significant connection between these variables. Furthermore, the Adjusted R Square value of 0.846 implies that 84.6% of the variability in Usage Decision (Y) can be explained by Perceived Ease of Use (X1) and Perceived Risk (X2), while the rest (15.4%) is determined by external factors not accounted for in this study.

In the field of business management, the choice to adopt a certain technology or service is largely influenced by two key factors: perceived ease of use and perceived risk. Perceived ease of use entails the belief that the technology in question will be straightforward to understand and use. When someone feels that a technology is easy to use, they tend to adopt it more quickly because they feel comfortable and not burdened with a complicated learning process. The easier the technology is, the more positive the user experience will be, so the decision to use the technology will be easier to make.

In contrast, perceived risk is a factor that can hold a person or organisation back from using a new technology. This perception refers to the perceived level of concern or uncertainty about potential losses, whether in terms of finances, privacy, or functionality. High perceived risk can make users more cautious or even delay the decision to adopt a technology, even if the technology offers benefits. This concern can arise, for example, in the adoption of financial technology, where users may have doubts about the security of personal data or the potential leakage of financial information.

In the process of making decisions, the perception of how easy something is to use and the level of risk involved influence each other. The ease of use can lessen the perceived risk, as users who find a technology simple to operate are likely to feel more assured and less hesitant. For example, although users are initially concerned about the security risks of the technology, if they find that the technology is intuitive and not difficult to operate, their concerns may be reduced. On the other hand, if the technology is perceived to be difficult

to use, risk perception may increase as users feel more anxious about potential errors or losses that may occur.

In general, the choice to implement technology is largely determined by the balance between how easy it is to use and the potential risks involved. While ease of use tends to encourage technology adoption by creating a positive experience, perceived risk may hinder adoption decisions due to fear of potential losses. For this reason, companies that want to encourage the adoption of new technologies must ensure that the technology is easy to use, while providing adequate security guarantees to reduce the perceived risk that may be perceived by users.

CONCLUSION

The results of the study and subsequent analysis show that the perceived ease of use variable (X1) has a notable impact on the decision to use the Gopay application in Medan City. This is due to the ease of use promoting comfort, reducing obstacles, and boosting user confidence in adopting the technology. The Perceived Risk variable (X2) has a positive and significant effect on the Use Decision variable (Y) of the Gopay application in Medan City, this is because the higher the perception of risk, such as financial loss, privacy, or security, the lower the likelihood of someone using a particular technology or service. Moreover, the variables that stand alone, such as the perception of how easy it is to use the application (X1) and the perceived level of risk (X2), work together to impact the decision to use Gopay in Medan City. This is because a sense of ease when using the technology can lead to a higher inclination to adopt it, while a high perceived risk may create doubts and fears about potential negative outcomes, thus affecting the decision-making process.

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