

ABSTRACT

Today the development of technology has changed the way of life of a person from time to time. Technology is indispensable in supporting the lives of modern people who are accustomed to speed, convenience, practicality, security and comfort. Technological industry innovation with the increasing growth of fintech that converts cash into non-cash, one of which is the Gopay digital wallet which is the most widely used and in demand digital wallet. However, there are still problems regarding the complaints that consumers feel when using Gopay, through reviews, articles or pre-survey results, there are still many bad services that consumers find when using Gopay services. If left unchecked, it will affect consumer interest in using it and this will harm Gopay. This study aims to determine how the influence of trust, perceived risk, perceived usefulness and perceived ease of use on the intention to use the gopay service. Data was collected through the distribution of questionnaires.

Data analysis in this study is quantitative. The research method used in this research is descriptive and causal methods. The sampling technique used is non-probability with purposive sampling method. The sample obtained is 127 respondents. The analytical tool in this study used SPSS version 26 with the analytical method of multiple linear regression analysis.

The results of multiple linear regression analysis show that the variables of trust, perceived usefulness and perceived ease of use have a positive and significant effect on intention to use. Meanwhile perceived risk has a negative influence on intention to use Gopay services. variable trust (X_1), perceived risk (X_2), perceived usefulness (X_3), perceived ease to use (X_4) have a high influence on intention to use (Y) with a determinant result of 70.6% while the remaining 29.4% is influenced by variables not examined in this study.

Keywords: Trust, Perceived Risk, Perceived Usefulness, Perceived Ease To Use, Intention To Use.