

ABSTRAK

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ANALISIS PERFORMANCE EXPECTANCY, EFFORT EXPECTANCY, SOCIAL INFLUENCE, FACILITATING CONDITION, HEDONIC MOTIVATION, PRICE VALUE, HABIT TERHADAP USE BEHAVIOR MELALUI BEHAVIORAL INTENTION PENGGUNAAN GOPAY DI SURABAYA.

This research aims to explore the acceptance of GoPay in Surabaya City using the Structural Equation Modeling (SEM) method. GoPay, formerly known as GoWallet, is an e-money service integrated into the Gojek Indonesia application ecosystem. This service allows users to store and utilize Gojek Credit in various transactions, ranging from GoRide, GoCar, GoSend, GoFood, and other services. SEM method is employed to identify the relationships among variables influencing GoPay acceptance. Considered variables include performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, behavioral intention, and use behavior. The research findings indicate that among the nine observed variables, habit is the most significant factor influencing behavioral intention. This suggests that users' habits in using GoPay have a substantial impact on their intention to continue using the service. Thus, this research provides a deeper understanding of the factors influencing GoPay acceptance in Surabaya City, highlighting the importance of habits in shaping users' digital wallet usage behavior.

Keywords: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Behavioral Intention, and Use Behavior, Gopay Surabaya