

# ***The Influence of Electronic Service Quality, Perceived Ease of Use, and Perceived Usefulness on the Decision to Use the GoPay Application among Management Students at Gunadarma University***

## ***Abstract***

*The rapid advancement of digital technology in the financial sector has significantly transformed the way people conduct transactions, particularly among university students. One of the most prominent innovations is the emergence of digital wallets or e-wallets such as GoPay, which provide convenience, speed, and efficiency in financial transactions. The increasing use of GoPay among students reflects a growing interest in technology-based financial services but also raises questions about the factors influencing their decision to continue using the application.*

*This study aims to analyze the influence of electronic service quality, perceived ease of use, and perceived usefulness on the decision to use the GoPay application among Management students at Gunadarma University. The research employed a quantitative approach with purposive sampling involving 150 active GoPay users as respondents. Data were collected using a Likert-scale questionnaire and analyzed through multiple linear regression with the help of SPSS version 27. Each variable was tested both simultaneously and partially to determine its level of influence on the decision to use GoPay.*

*The results indicate that electronic service quality, perceived ease of use, and perceived usefulness simultaneously have a significant effect on the decision to use GoPay. Partially, all three variables also show a positive and significant influence, with perceived usefulness being the most dominant factor. These findings emphasize that perceived benefits play a vital role in motivating students to continue using GoPay. This study is expected to contribute to the development of e-wallet service strategies, particularly in enhancing user experience through efficient, secure, and value-driven digital financial solutions for young consumers.*

*Keywords: Electronic service quality, perceived ease of use, perceived usefulness, usage decision, GoPay.*

*( xii + 63 + Appendices)*

*References (1988 – 2024)*