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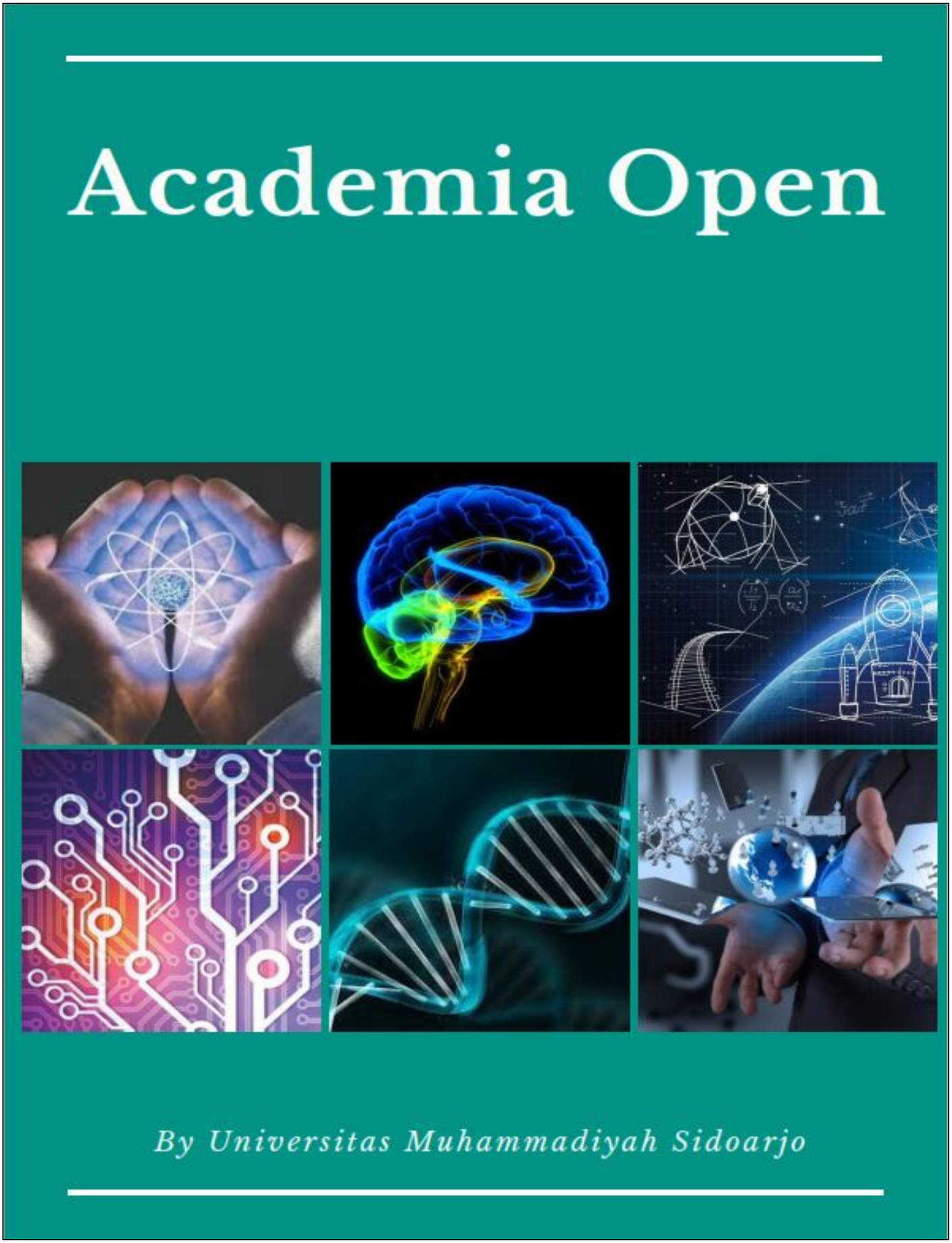

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Convenience, Trust, Sharia Literacy, and Features in Gopay Usage Decisions

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Abstract

General Background: The rise of digital financial services has transformed consumer behavior, particularly among younger demographics. **Specific Background:** Among Muslim students, the adoption of e-wallets like GoPay is influenced not only by general usability factors but also by alignment with Islamic financial principles. **Knowledge Gap:** However, limited research explores the integration of sharia financial literacy with other adoption drivers in the context of digital wallets. **Aims:** This study investigates the influence of convenience, trust, sharia financial literacy, and service features on the decision to use the GoPay e-wallet among students at FEBI UINSU. **Results:** Using a quantitative method with multiple linear regression analysis and a purposive sample of 85 respondents, the study found that all four variables significantly and positively affect GoPay usage decisions, with regression coefficients of 0.373 (convenience), 0.245 (trust), 0.275 (sharia financial literacy), and 0.316 (service features). The adjusted R^2 of 0.759 indicates that these factors explain 75.9% of the variation in usage decisions. **Novelty:** This research uniquely integrates Islamic financial literacy into the model of technology adoption in a Muslim student population. **Implications:** The findings suggest that increasing awareness of sharia-compliant financial practices and enhancing service features may boost digital financial inclusion among Muslim users.

Highlights:

- Integrates Islamic financial literacy into e-wallet adoption analysis.
- Identifies key drivers: convenience, trust, features, and sharia literacy.
- Explains 75.9% of usage decision variation among FEBI UINSU students.

Keywords: GoPay, Sharia Financial Literacy, E-Wallet Adoption, Muslim Students, Digital Finance

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Introduction

The massive digital transformation that has occurred in recent years has significantly altered many aspects of human life, including the way people conduct economic transactions. One of the most notable innovations is the emergence of digital financial technology (fintech), particularly digital wallets (e-wallets). E-wallets offer a practical solution for facilitating cashless transactions, which have become a central trend in the digital economy era [1]. The presence of e-wallets is believed to accelerate payment processes, enhance transaction efficiency, and create new opportunities for developing an inclusive financial ecosystem in Indonesia [2].

Among the various e-wallet service providers in Indonesia, GoPay part of the Gojek application ecosystem has emerged as one of the dominant platforms in the market. GoPay is not only used to pay for Gojek services such as GoRide, GoCar, and GoSend, but also for settling bills (electricity, mobile credit, education) and purchasing digital vouchers. This convenience has made GoPay a favorite among users, as shown by a DailySocial survey indicating that 87% of respondents use GoPay, outperforming OVO (80.4%), DANA (75.6%), ShopeePay (53.2%), and LinkAja (47.5%) [3]. The survey respondents were from major cities including Jabodetabek, Bandung, Medan, and Makassar, and were primarily aged between 18 and 55 years, most of whom belonged to the upper-middle socioeconomic class.

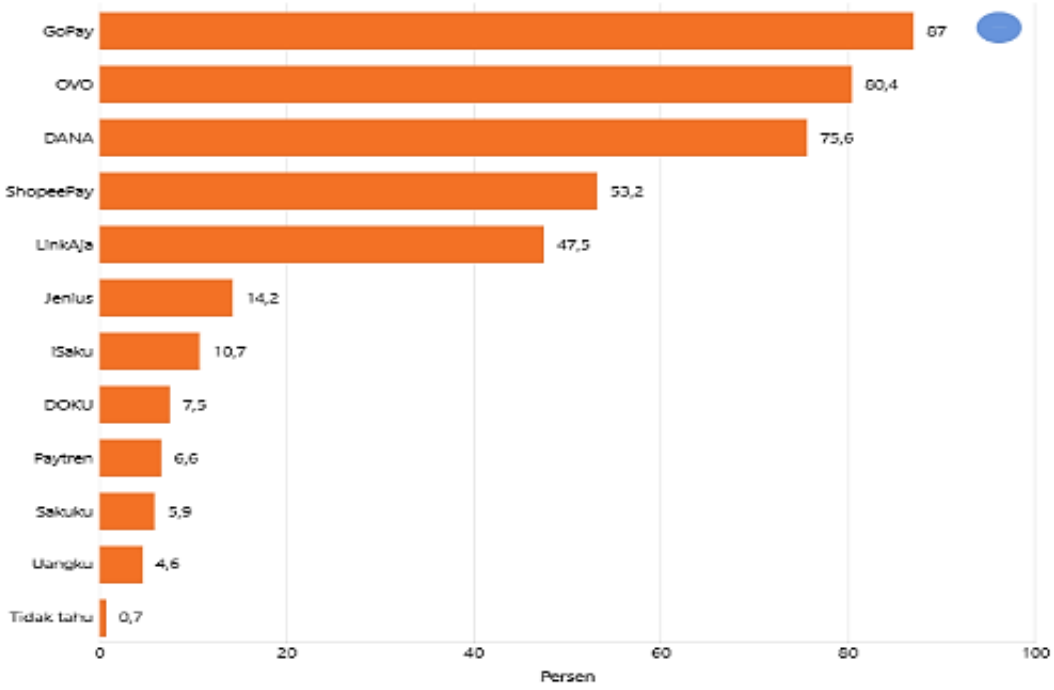

Figure 1. *E-Wallet User Data***.**

However, the high adoption rate of e-wallets does not necessarily reflect full acceptance across all segments of society. Some individuals remain hesitant to use services like GoPay. Preliminary interviews with two respondents revealed that they feel more comfortable using conventional payment methods such as cash. Their primary concerns include the security of personal data, transaction privacy, and the potential for hidden fees. Although they acknowledge the practicality of GoPay, both respondents emphasized the importance of education on security, cost transparency, and attractive promotions to reach new users.

The adoption of e-wallets such as GoPay can be conceptually anchored in the Technology Acceptance Model (TAM), which posits that perceived ease of use and perceived usefulness are primary determinants of user acceptance of technology [4]. However, in the context of financial technology, particularly among users with specific socio-religious backgrounds, the TAM framework must be expanded to accommodate external factors like convenience, trust, financial literacy, and service features. Convenience reflects the perceived effortlessness in accessing, learning, and utilizing digital payment platforms. It aligns with the concept of perceived ease of use in TAM, suggesting that higher convenience reduces user resistance and enhances adoption intentions.

Trust, on the other hand, is a critical moderating variable in the acceptance of financial technologies, as it directly influences perceptions of security, reliability, and risk mitigation. Trust theory emphasizes that users are more likely to adopt and continuously use digital services when they believe the system is secure and the provider is credible [5]. In the case of GoPay, users' concerns about data privacy, transaction security, and hidden costs highlight the centrality of trust in influencing adoption decisions.

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Meanwhile, Sharia Financial Literacy serves as a contextual enhancement to the traditional financial literacy concept by incorporating knowledge of Islamic financial principles such as riba (usury), gharar (uncertainty), and halal-haram consumption. Grounded in the Theory of Planned Behavior (TPB), literacy shapes attitudes, perceived behavioral control, and subjective norms, which ultimately affect behavioral intentions [6]. Among Muslim students, higher sharia financial literacy can strengthen the intention to use digital financial services that are perceived as sharia-compliant, including GoPay features aligned with halal consumption.

Lastly, Service Features refer to the tangible and intangible attributes of the platform, such as user interface design, transaction speed, integration with other services, and added-value programs (promotions, cashback, donation features). Drawing from the Unified Theory of Acceptance and Use of Technology (UTAUT), performance expectancy represented by service features is a decisive factor in shaping user acceptance. Superior service features can enhance user satisfaction, reduce perceived complexity, and differentiate GoPay from competitors.

By integrating these four variables Convenience, Trust, Sharia Financial Literacy, and Service Features into an expanded TAM and TPB framework, this study provides a more comprehensive explanation of why and how these factors influence decision-making in the adoption of e-wallets like GoPay. This theoretical grounding not only strengthens the conceptual foundation of the research but also addresses existing gaps in understanding financial technology adoption within a sharia-compliant user segment.

Theoretically, the adoption of technology such as GoPay can be analyzed using the Technology Acceptance Model (TAM) developed by [4], which suggests that technology acceptance is influenced by two main factors: perceived ease of use and perceived usefulness. These factors directly affect an individual's attitude and intention to use the technology. In addition to TAM, external factors such as user trust, financial literacy, and service feature characteristics also play a critical role in shaping decisions to adopt financial technologies [7].

Previous studies have examined various factors affecting interest and decisions to use e-wallets, yet the findings are inconsistent. For example, Rodiah & Melati (2020) found that ease of use significantly influenced e-wallet adoption among millennials in Semarang. [8]found that perceived usefulness and ease of use positively affected interest in using GoPay in Jakarta. [9] in Palembang discovered that trust had a significant effect on user satisfaction with e-money. However, [10] found that trust had no significant effect on interest in using telecom-based e-wallets.

Furthermore, a study by [11] showed that financial literacy positively influenced the decision to use GoPay among economics education students. On the other hand, research by [12] on Generation Z indicated that financial literacy did not significantly influence interest in using digital wallets, with a p-value of $0.720 > 0.05$ and a t-statistic of 0.358. These differences highlight the need for further research, especially by considering specific educational contexts and targeted user segmentation.

Based on these studies, several research gaps remain: (1) a lack of consensus on the roles of trust and financial literacy in influencing e-wallet adoption decisions; (2) the absence of research focusing specifically on students of the Faculty of Islamic Economics and Business (FEBI) at UIN Sumatera Utara, whose population of 4,300 falls within the dominant age range of e-wallet users (18–24 years); and (3) the need for a contextual approach that incorporates sharia values in digital financial literacy and decision-making, considering the academic background of FEBI UINSU students.

Moreover, most prior research still relies heavily on conventional quantitative methods, without delving into the dynamics of user perceptions and preferences. In practice, the decision to use e-wallets is influenced by experiences, expectations, and even socio-cultural factors tied to specific user groups. Among FEBI UINSU students, preferences for financial technologies may also be shaped by the integration of sharia financial values in daily consumption and financial behavior.

This study aims to address these gaps by investigating the influence of convenience, trust, sharia financial literacy, and service features on the decision to use the GoPay e-wallet among FEBI UINSU students. The main focus is to re-examine the roles of commonly studied variables such as convenience, trust, and service features while introducing sharia financial literacy as a more contextual and relevant variable for the study population.

The novelty of this research lies in two key aspects. First, it integrates the Technology Acceptance Model with a sharia-based financial literacy framework to provide a more comprehensive understanding of digital financial behavior among Muslim students. Second, it explores a previously unstudied subject population FEBI UINSU students contributing original insights to the literature on financial technology adoption in Islamic higher education environments.

Given the rapid development of financial technology, the widespread use of GoPay in Indonesia, and the need to understand determinants of user decisions from a sharia perspective, this research is expected to make significant contributions theoretically, practically, and in terms of policy. Theoretically, it expands the technology adoption model by incorporating sharia financial dimensions. Practically, the findings can help providers like GoPay craft marketing strategies aligned with Muslim student values and preferences. From a policy perspective, it may inform educational institutions and Islamic financial regulators in enhancing digital financial literacy and inclusion among

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the younger generation.

Method

The method chosen by this researcher is quantitative. Using statistics to analyze data and convert it into numerical values is the basis of quantitative research [13]. However, data analysis is quantitative and aims to prove the established research hypothesis [14]. This study specifically uses a quantitative analysis method called multiple linear regression analysis with SPSS 2.6 software. Participants in this study were FEBI UINSU students who used the Gopay electronic wallet application. To select sample members, a purposive sampling method was used combined with non-probability sampling. To determine the sample size, the Hair et al. formula was used. The minimum sample size is 5–10 times the variable indicator suggested by the Hair formula, which is used because the population size is not yet known with certainty. Thus, 17 indicators are multiplied by 5 (17x5=85). So based on this calculation, the number of respondents was 85 respondents for research.

Result and Discussion

Quality research is research that follows scientifically recognized stages. In the academic world, one of the crucial steps is to test research instruments, especially those using primary data. This testing can be seen through two aspects, namely validity testing and reliability testing.

Respondent Data	Total	Percentage
Age		
a. 19 year	4	4%
b. 20 year	17	17%
c. 21 year	34	34%
d. 22 year	20	20%
e. > 22 year	10	10%
Major		
a. Economics	24	24%
b. Banking	15	15%
c. Insurance	14	14%
d. Accounting	17	17%
e. Management	16	16%
Income		
a. Rp.5.000.000	23	23%
b. Rp.1.000.000	22	22%
c. Rp.1.500.000	17	17%
d. Rp.2.000.000	7	7%
e. >Rp.2.000.000	16	16%
Purpose of Use		
a. Transfer	45	45%
b. Number of Promotions	12	12%
c. E-Commerce Paymentsc	37	37%
d. Installment/Credit Payments	1	1%
Frequency of Use		
a. 1-5 Kali	61	61%
b. 6-10 Kali	15	15%
c. > 10 Kali	10	10%

Table 1. *Respondent Data*

1. Research Instrument Test

a. Validity Test

Variables	Question Items	R Tabel	Pearson Correlation	Information

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Convenience (X1)	1	0,211	0,911	Valid
	2	0,211	0,909	Valid
	3	0,211	0,918	Valid
	4	0,211	0,921	Valid
	5	0,211	0,921	Valid
Trust (X2)	1	0,211	0,910	Valid
	2	0,211	0,88	Valid
	3	0,211	0,882	Valid
	4	0,211	0,890	Valid
Sharia Financial Literacy (X3)	1	0,211	0,916	Valid
	2	0,211	0,860	Valid
	3	0,211	0,945	Valid
	4	0,211	0,899	Valid
	5	0,211	0,800	Valid
Service features (X4)	1	0,211	0,928	Valid
	2	0,211	0,807	Valid
	3	0,211	0,834	Valid
Usage Decision (Y)	1	0,211	0,878	Valid
	2	0,211	0,920	Valid
	3	0,211	0,863	Valid
	4	0,211	0,749	Valid

Table 2. *Validity Test*

Based on the table above, the validity test results show that all items in the questionnaire are valid, as the calculated r-values exceed the critical r-table values. This indicates that all the questions are suitable for use in the actual research.

b. Uji Reliabilitas

Reliability testing evaluates the consistency and stability of research instruments such as tests or questionnaires in producing similar data under comparable conditions. When an instrument demonstrates a high level of reliability, it can be trusted to yield consistent results over time.

No	Variables	Croncbach Alpha	Information
1	Convenience (X1)	0,950	Reliabel
2	Trust (X2)	0,901	Reliabel
3	Sharia Financial Literacy (X3)	0,931	Reliabel
4	Service features (X4)	0,819	Reliabel
5	Usage Decision (Y)	0,871	Reliabel

Table 3. *Reliability Test.*

Based on the reliability test results above, all variables included in the questionnaire items are considered appropriate and can be used in the actual research, as the Cronbach's Alpha values are greater than 0.06, indicating that the results are reliable and accountable.

2. Classical Assumption Test

a. Normality Test

One of the statistical methods to determine whether quantitative data is regularly distributed or not is the normality test. This test is very important because various statistical analysis techniques, such as regression analysis and t-tests, assume that the data is normally distributed. 0.05 = 5% is the significance threshold for the one-sample Kolmogorov-Smirnov test, which is used in the normality test.

One-Sample Kolmogorov-Smirnov Test	

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		Unstandardized Residual
N		85
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	2.55288193
Most Extreme Differences	Absolute	.083
	Positive	.054
	Negative	-.083
Test Statistic		.083
Asymp. Sig. (2-tailed)		.200c,d
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Table 4. *Uji Normalitas*

The data function normally, with a significance value of Asymp. Sig (2-tailed) = 0.200 > 0.05, in accordance with the decision-making premise of the one-sample Kolmogorov-Smirnov normality test mentioned above.

b. Multicollinearity Test (Take Tolerance and VIF)

Coefficients a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-5.965	1.859		-3.208	.002		
	Total_X1	.373	.092	.457	4.038	.000	.224	4.457
	Total_X2	.245	.120	.139	2.042	.044	.618	1.618
	Total_X3	.275	.109	.291	2.522	.014	.216	4.620
	Total_X4	.316	.126	.146	2.499	.015	.838	1.193

Table 5. *Multicollinearity Test*

The results show that each variable has a tolerance value greater than 0.10 and a VIF value less than 10, indicating that there is no multicollinearity according to the SPSS analysis presented in the table above.

c. Heteroscedasticity Test

The heteroscedasticity test was carried out using SPSS by looking at the scatterplot graph image

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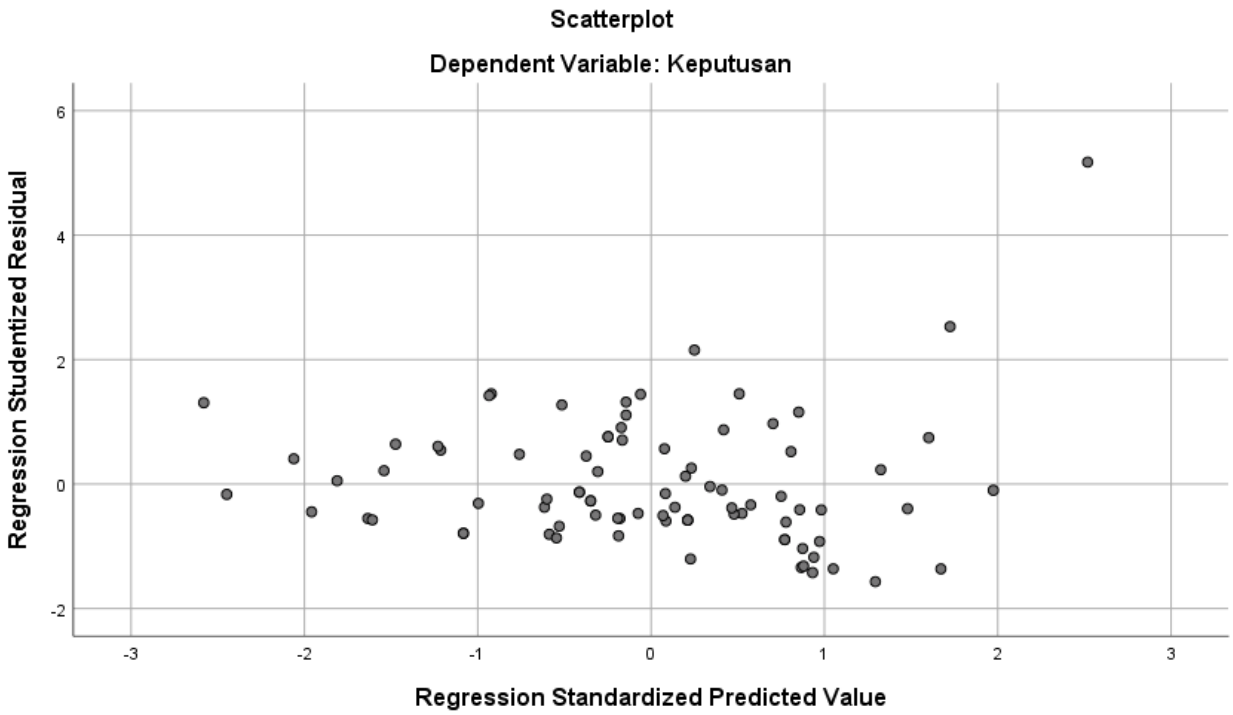

Figure 2. *Heteroscedasticity Test*

The points on the graph are spread erratically and randomly, according to the results of the author's heteroscedasticity test. Therefore, heteroscedasticity does not occur in this study.

3. Model Testing

The coefficient of determination test resulted in an Adjusted R Square value of 0.759 or 75.9%. This indicates that Convenience, Trust, Sharia Financial Literacy, and Service Features contribute to 75.9% of FEBI UINSU students' decision to use GoPay. Meanwhile, the remaining 24.1% is influenced by other factors not examined in this study. This presents a challenge for future researchers to explore.

Model Summary b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.877a	.770	.759	1.91081
A. Predictors: (Constant), Total_X4, Total_X2, Total_X1, Total_X3				
B. Dependent Variable: Total_Y				

Table 6. *Results of the Coefficient of Determination Test (R^2)*

4. Multiple Linear Regression Analysis

Multiple linear analysis is a statistical method used to determine the relationship between one dependent variable and two or more independent variables. The following are the results of data processing:

Variable	Unstandardized Coefficients B	Sig
Constant	-5.967	0.002
Convenience	0.373	0.000
Trust	0.245	0.044
Sharia Financial Literacy	0.275	0.014
Service features	0.316	0.015

Table 7. *Multiple Linear Regression Results.*

$$Y = -5.967 + 0.373\ X1 + 0.245\ X2 + 0.275\ X3 + 0.316$$

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The multiple linear regression equation is explained as follows:

1) Convenience (X1), Trust (X2), Sharia Financial Literacy (X3), and Service Features (X4) are assumed to be zero, as indicated by the constant value of -5.967. Thus, the initial Usage Decision (Y) = -5.967.

2) The regression coefficient for Convenience is 0.373, indicating that, assuming the variables Trust, Sharia Financial Literacy, and Service Features remain constant, an increase of one unit in Convenience will increase the Usage Decision by 0.373.

3) Based on the regression coefficient for Trust (0.245), if the variables Convenience, Sharia Financial Literacy, and Service Features remain constant, an increase of one unit in Trust will raise the Usage Decision by 0.245, and vice versa.

4) The regression coefficient for Sharia Financial Literacy is 0.275, meaning that, if the variables Convenience, Trust, and Service Features are held constant, an increase of one unit in Sharia Financial Literacy will increase the Usage Decision by 0.275.

5) The regression coefficient for Service Features is 0.316, suggesting that, assuming the variables Convenience, Trust, and Sharia Financial Literacy remain unchanged, each one-unit increase in Service Features will increase the Usage Decision by 0.316.

5. Hypothesis Testing

The hypothesis testing method is a decision-making approach based on data analysis. The tests conducted include the t-test and the F-test.

a. T-Test (Partial Test)

By examining the t-values at a 5% significance level, the partial test is used to determine the individual effect of each independent variable on the dependent variable.

Variable	T	Sig
Constant	-3.208	0.002
Convenience (X1)	4.038	0.000
Trust (X2)	2.042	0.044
Sharia Financial Literacy (X3)	2.522	0.014
Service features (X4)	2.499	0.015

Table 8. *T-Test Results*

The table above can be explained as follows:

1) The coefficient value for Convenience (X1) is 0.000 < 0.05. The fact that H1 is accepted while H0 is rejected indicates that the decision to use (Y) is significantly influenced by Convenience (X1).

2) The coefficient value for Trust (X2) is 0.004 < 0.05. Since H1 is accepted and H0 is rejected, Trust (X2) significantly affects the choice to use (Y).

3) The coefficient value for Islamic financial literacy (X3) is 0.014 < 0.05. Given that H1 is accepted and H0 is rejected, the decision to use (Y) is significantly influenced by Islamic financial literacy (X3).

4) The coefficient value for service features (X4) is 0.015 < 0.05. Considering that H1 is accepted and H0 is rejected, Service features (X4) significantly influence the choice to use (Y).

b. F Test

The simultaneous test attempts to ascertain how financial knowledge, Convenience of use, and Trust can influence transaction choices.

ANOVA a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	977.904	4	244.476	66.958	.000b
	Residual	292.096	80	3.651		
	Total	1270.000	84			

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a. Dependent Variable: TOTAL_Y
b. Predictors: (Constant), Total_X4, Total_X2, Total_X1, Total_X3

Table 9. *F Test*

The p-value and F-statistic obtained are 0.000. This shows that the F-statistic value is smaller than 0.05. The fact that H1 is accepted and H0 is rejected shows that the dependent variables are significantly influenced by the independent variables, namely Convenience, Trust, Islamic financial literacy, and Service features.

B. Discussion

The hypothesis testing results indicate that convenience is the dominant factor influencing FEBI UINSU students' decision to use GoPay. The t-value of 4.038 with a significance level of 0.000 (< 0.05) reflects a very strong relationship, consistent with the Technology Acceptance Model (TAM), particularly the concept of perceived ease of use, which is a key determinant of technology adoption. This finding confirms that the easier a technology is to use, the higher the likelihood of its acceptance. For FEBI students, convenience is not limited to the app's interface design but also encompasses integration with daily needs such as tuition payments, e-wallet top-ups, and fast-paced everyday transactions.

Interestingly, this result also reveals an interaction between convenience and trust. As explained by [15] and [3], the perception of ease of use reinforces users' trust in a system. For students, a platform perceived as easy to use is often automatically associated with being secure and reliable, even if not necessarily supported by a high level of digital security literacy. In other words, subjective perceptions of convenience often serve as an initial gateway to building trust, regardless of users' technical understanding of data security.

In terms of trust, the t-test shows a significant influence on the decision to use GoPay (t = 2.045; sig. 0.044). Although its impact is not as strong as convenience, this finding is important as it indicates that FEBI UINSU students consider GoPay to be trustworthy, particularly in terms of data protection and transaction security. This aligns with the Trust in Technology Adoption framework [16], which emphasizes trust as a crucial factor in the adoption of financial technologies. However, contrasting findings from other regions, such as Solo [17], suggest that trust is a contextual factor, influenced by local culture, payment habits, and user expectations regarding digital risks.

Furthermore, Sharia financial literacy is also found to have a significant influence (coefficient 0.275; sig. 0.014), indicating that students' understanding of Islamic financial principles affects their preference for using GoPay. This supports the Theory of Planned Behavior (TPB), where financial literacy, especially within the Sharia context, shapes attitudes and behavioral intentions. FEBI students, with their Islamic educational background, tend to prioritize Sharia compliance in their financial activities, including selecting e-wallet services that align with halal and transparent practices [18].

The factor of service features also contributes significantly and positively (coefficient 0.316; sig. 0.015). In this context, service features refer not only to technical aspects but also to added benefits such as cashback, ZISWAF payment convenience, and integration with transportation and shopping services. According to the Unified Theory of Acceptance and Use of Technology (UTAUT), performance expectancy driven by service features is a rational reason for users to choose one platform over another [19]. This finding shows that FEBI students are not only concerned with religious values (Sharia compliance) but also seek practical features that are relevant to their lifestyle.

The F-statistic test with a significance value of 0.000 (< 0.05) further reinforces the finding that the four variables convenience, trust, Sharia financial literacy, and service features simultaneously influence the decision to use GoPay. The research model explains 75.9% of the variation in usage decisions (Adjusted R Square = 0.759), indicating a strong predictive capability regarding FEBI UINSU students' e-wallet usage behavior. However, there remains 24.1% of unexplained variation, suggesting the need for future research to explore other potential factors such as social influence, community engagement, aggressive promotional strategies, or psychological factors like habit and perceived risk.

Overall, these findings imply that e-wallet adoption among Muslim students is not solely determined by technological factors but also by religious values and perceived service benefits. Therefore, the integration of technological convenience with contextual Sharia financial literacy will be essential in enhancing digital financial inclusion within Islamic educational environments.

Conclusion

Several conclusions can be drawn from the results of the study and further discussion, including the following: A number of factors, including Convenience, Trust, understanding of Islamic finance, and Service features, greatly

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influence the decision of FEBI UINSU students to use Gopay E-Wallet simultaneously. 2) Convenience, Trust, knowledge of Islamic finance, and Service features are some of the factors that significantly influence the decision of FEBI UINSU students to use Gopay E-Wallet. The recommendations that can be given are: 1) Improving Financial Literacy Education such as e-wallet service providers, such as GoPay, should hold educational programs about Sharia Financial Literacy. This will help students understand products and services that are in accordance with sharia principles, as well as increase their Trust in using e-wallets. 2) Improving Transaction Security, To build user Trust, GoPay must ensure that its security system is always updated and transparent. Communicating the security measures taken to users will help reduce their concerns.

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