

Analysis of the Influence of E-WOM, Brand Image, and Perceived Ease of Use on Gopay E-Wallet Usage Decisions in South Jakarta

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ABSTRACT

E-Wallets, or digital wallets, have become an integral part of everyday life in today's digital era. One e-wallet platform that is increasingly popular is GoPay. Increasingly tight competition in the digital payments industry encourages GoPay to routinely observe consumer behavior by considering factors that influence the usage decision process. This research aims to determine, prove, and analyze the influence of E-WOM, Brand Image, and Perceived Ease of Use on the Usage Decision of GoPay e-wallet in South Jakarta. The population in this study were Gopay service users in South Jakarta who were over 17 years old. The sampling method uses non-probability sampling with purposive sampling technique. The sample used was 100 respondents taken using the lemeshow formula. Data processing was analyzed using SmartPLS4.0 software and showed an Adjusted R Square result of 0.9260, which means that the independent variables were able to jointly explain 92.60% of the dependent variable, while the remaining 7.40% was caused by other factors outside the model. this research, the following results: (1) E-WOM has a positive and significant effect of 0.181 on GoPay e-wallet usage decisions in South Jakarta, (2) Brand Image has a positive and significant effect of 0.687 on GoPay e-wallet usage decisions in South Jakarta , (3) Perceived Ease of Use has a positive and significant influence of 0.135 on GoPay e-wallet usage decisions in South Jakarta.

Keywords: *E-WOM, Brand Image, Perceived Ease of Use, Usage Decision, Gopay.*

**Analisis Pengaruh E-WOM, Brand Image, Dan Perceived Ease Of Use
Terhadap Usage Decision E-Wallet Gopay Di Jakarta Selatan**

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ABSTRAK

E-Wallet, atau dompet digital, telah menjadi bagian integral dari kehidupan sehari-hari di era digital saat ini. Salah satu platform e-wallet yang semakin populer adalah GoPay. Persaingan yang semakin ketat di industri pembayaran digital mendorong GoPay rutin mengamati perilaku konsumen dengan mempertimbangkan faktor-faktor yang mempengaruhi proses keputusan penggunaan. Penelitian ini bertujuan untuk mengetahui, membuktikan, dan menganalisis pengaruh E-WOM, Brand Image, serta Perceived Ease of Use berpengaruh terhadap Usage Decision e-wallet GoPay di Jakarta Selatan. Populasi dalam penelitian ini adalah pengguna layanan Gopay di Jakarta Selatan yang berusia lebih dari 17 tahun. Metode pengambilan sampel menggunakan *non-probability sampling* dengan teknik *purposive sampling*. Sample yang digunakan sebanyak 100 responden yang diambil menggunakan rumus *lemeshow*. Pengolahan data dianalisis menggunakan *software* SmartPLS4.0 dan menunjukkan hasil Adjusted R Square sebesar 0,9260 yang berarti variabel bebas sudah mampu secara bersama-sama menjelaskan variabel terikat sebanyak 92,60%, sedangkan sisanya sebesar 7,40% disebabkan oleh faktor lain diluar model penelitian ini, hasil selanjutnya: (1) E-WOM berpengaruh positif dan signifikan sebesar 0,181 terhadap *usage decision* e-wallet GoPay di Jakarta Selatan, (2) Brand Image berpengaruh positif dan signifikan sebesar 0,687 terhadap *usage decision* e-wallet GoPay di Jakarta Selatan, (3) Perceived Ease of Use berpengaruh positif dan signifikan sebesar 0,135 terhadap *usage decision* e-wallet GoPay di Jakarta Selatan.

Kata Kunci: *E-WOM*, Citra Merek, Persepsi Kemudahan, Keputusan Penggunaan, Gopay