

ABSTRACT

The development of digital technology has revolutionized financial transaction systems, one of which is the emergence of digital wallets like GoPay. To enhance efficiency and user convenience in public transportation services, GoPay has been integrated into Gojek's GoTransit feature as a payment method. This study aims to evaluate user acceptance of GoPay usage in the GoTransit service using a modified Technology Acceptance Model (TAM), which includes variables such as Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Customer Attitude (CA), and Continuance Intention (CI).

This study adopts a quantitative approach using a survey technique by distributing questionnaires to GoTransit users in the Jabodetabek area. The collected data were analyzed using Partial Least Square - Structural Equation Modeling (PLS-SEM) to determine the relationships between variables. The sample consisted of 169 respondents, mostly aged 23–28 years, employed in the private sector, and had used GoPay for more than three years.

The results show that PEOU positively influences PU, CA, and CI. Nevertheless, the statistical test results indicate that the effect of Perceived Ease of Use (PEOU) on Continuance Intention (CI) is not sufficiently strong to reach statistical significance. PU positively influences CA and CI; and CA significantly influences CI. These findings indicate that the perceived ease and usefulness of using GoPay directly affect users' positive attitudes and their intention to continue using the service in the future.

This research contributes theoretically by extending the application of TAM in the context of digital payment systems in public transportation. Practically, the findings serve as a reference for Gojek and similar service providers in designing strategies to enhance user experience and customer loyalty.

The researcher recommends that GoTransit developers continue to improve ease of use and strengthen perceived usefulness through innovative features to support users' long-term continuance intention.

Keywords: Technology Acceptance Model, GoPay, GoTransit, Perceived Usefulness, Perceived Ease of Use, Customer Attitude, Continuance Intention