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The Effect of UTAUT Factors and Trust on GoPay Use Behavior: The Mediating Influence of Behavioral Intention

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Abstract

This study is motivated by the rapid growth of digital payment services in Indonesia, particularly the increasing adoption of e-wallets that has shifted consumer transaction behavior toward digital platforms. However, high download rates do not always translate into active usage, indicating the importance of understanding the factors influencing actual use behavior. This research aims to analyze the effects of performance expectancy, effort expectancy, social influence, and trust on behavioral intention and use behavior in the context of GoPay adoption. A quantitative survey approach was applied using purposive sampling, involving 130 non-merchant GoPay users in DKI Jakarta. Data were collected through an online questionnaire and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The results show that performance expectancy, social influence, and trust have positive and significant effects on behavioral intention and use behavior, while effort expectancy has a positive but non-significant effect. Behavioral intention is identified as the strongest predictor and a key mediating variable influencing actual usage. These findings imply that strengthening perceived benefits, trust, and social-driven engagement is essential to encourage sustained e-wallet usage, beyond merely improving ease of use or increasing application downloads.

Keywords

Behavioral Intention, Performance Expectancy, Social Influence, Trust, Use Behavior.

1. Introduction

The rapid advancement of information technology has reshaped how individuals interact, conduct transactions, and access financial services, especially with increased internet penetration and smartphone use in Indonesia (Minarni, 2025). Digital payment technologies, particularly e-wallets, have become integral to daily economic activities, enabling faster, more practical, and secure alternatives to cash transactions. This shift is in line with broader digital transformation trends, where technology adoption not only enhances transactional efficiency but also fosters financial inclusion and supports economic competitiveness in emerging markets (Nuswantoro et al., 2024; Limanan & Keni, 2025).

Empirical data show that Indonesia's adoption of digital payments is growing rapidly. According to the Indonesian Payment System Association (ASPI), the nominal value of domestic shopping transactions using electronic money reached IDR 231.65 trillion in the second quarter of 2025, increasing by 12% compared to the first quarter and rising 69% compared to the same quarter in 2024. Transaction volumes in the second quarter of 2025 reached 4.59 billion, up 15% quarter-to-quarter and 95% year-on-year. From the first quarter of 2022 to the second quarter of 2025, the nominal value of electronic money shopping transactions consistently increased, with only minor declines observed in the fourth quarter of 2022 and the first quarter of 2023 (Riza & Aditya, 2025). These figures highlight the accelerating shift toward cashless payments in Indonesia and indicate the growing prominence of digital financial services in everyday life.

Despite high adoption rates, there remains a gap between the installation of e-wallet applications and sustained usage. Many users download applications without actively conducting transactions, revealing that technological availability alone is insufficient to ensure engagement (Prawira, 2025). Psychological and behavioral factors, including perceived ease of use, perceived usefulness, trust, and social influence, play crucial roles in shaping users' intentions and subsequent usage behavior (Nuswantoro et al., 2024; Al Ansori & Lestari, 2025).

The Unified Theory of Acceptance and Use of Technology (UTAUT) provides a comprehensive framework to explain these dynamics. UTAUT posits that performance expectancy, effort expectancy, and social influence influence behavioral intention, which in turn predicts use behavior (Dian & Ruddy, 2024; Prawira, 2025; Febriani, 2025). Performance expectancy reflects the degree to which users believe that a technology improves transaction effectiveness, while effort expectancy captures perceived ease of use. Social influence refers to the extent to which individuals are affected by recommendations and usage behaviors within their social circles.

In the financial technology context, trust is also essential, given concerns about data privacy, financial security, and system reliability. Trust enhances confidence, reduces perceived risk, and strengthens behavioral intention to use digital payment platforms (Nuswantoro et al., 2024; Zulfansyah & Dermawan, 2024; Priyadi, 2025). Integrating trust into UTAUT provides a more complete understanding of e-wallet adoption, particularly among non-merchant users who may be more sensitive to risk.

Among Indonesia's e-wallet services, GoPay, integrated with the Gojek ecosystem, has achieved extensive market penetration. As of October 2025, GoPay had been installed 50 million times via Google Play, reflecting broad adoption. Nevertheless, active usage does not always follow installation, especially among non-merchant users, suggesting a disconnect between intention and actual behavior (Zulfansyah & Dermawan, 2024). This pattern highlights the importance of understanding how psychological and social factors, along with trust, influence behavioral intention and, subsequently, use behavior.

While prior studies confirm that performance expectancy, effort expectancy, social influence, and trust significantly affect behavioral intention in digital payment adoption, empirical evidence on how these factors translate into actual use behavior through behavioral intention remains limited in Indonesia, particularly for GoPay among non-merchant consumers (Riza & Aditya, 2025). Addressing this gap is critical to understanding sustained engagement and providing actionable insights for service providers.

Given these trends and gaps, this study aims to analyze the influence of effort expectancy, performance expectancy, social influence, and trust on use behavior through behavioral intention as a mediating variable among non-merchant GoPay users. Specifically, the study seeks to clarify how these factors shape users' intentions and how intentions translate into actual usage behavior, providing both theoretical and practical contributions for digital payment adoption strategies in Indonesia.

2. Literature Review and Hypothesis Development

2.1. Factors Influencing Use Behavior

Usage behavior refers to the frequency and intensity with which individuals apply a technology in their daily activities, and it is closely related to habitual patterns that develop through repeated use over time (Khoirunnisak, 2016; Nofiantoro & Wildan, 2020). Users tend to feel more comfortable and continue using a technology when it provides clear benefits and positively supports their tasks. Within the UTAUT framework, use behavior is defined as the actual level and intensity of technology utilization by individuals (Venkatesh et al., 2003). Prior studies have identified several key determinants that influence this behavior. Performance expectancy, for instance, has been shown to have a moderate and significant positive effect on actual usage, as individuals are more likely to use a system when they believe it can improve their performance outcomes (Alblooshi & Hamid, 2022). Similarly, effort expectancy is also associated with actual usage, as users who perceive a system as easy to operate and free from excessive mental effort are more likely to increase their level of engagement (Moya et al., 2017; Duong et al., 2024).

In addition to performance and effort-related perceptions, social and psychological factors also play a substantial role in shaping usage behavior. Social influence becomes more significant among users who already have higher levels of experience with technology, particularly in environments where technology adoption can enhance social status or acceptance (Shen et al., 2011; Lee & Shin, 2018). Empirical findings by Nugraha et al. (2025) further confirm that social influence has a significant effect on technology usage. Trust is another critical determinant, especially in the context of digital financial services. Shareef et al. (2018) emphasized that trust plays an essential role in shaping individuals' acceptance and adoption of e-wallets. Supporting this view, Azzahra and Supriyadi (2022) found that trust has a significant positive influence on decisions to use e-wallet services. Together, these findings indicate that usage behavior is influenced by a combination of perceived benefits, ease of use, social encouragement, and confidence in the reliability of the technology.

H1: Effort expectancy has a significant effect on use behavior.
H2: Performance expectancy has a significant effect on use behavior.
H3: Social influence has a significant effect on use behavior.
H4: Trust has a significant effect on use behavior.

2.2. The Effect of Behavioral Intention on Use Behavior

In the context of consumer behavior and the adoption of technology, behavioral intention is a significant predictor of use behavior. While use behavior represents

the actual engagement and utilization of a technology or service after the intention has been formed, behavioral intention refers to the degree to which an individual has consciously developed a plan to perform or not perform a specific action (Ajzen, 1991; Venkatesh et al., 2003). Numerous prior studies have extensively documented the relationship between these two constructs, demonstrating that a person's intention to use a technology has a significant impact on their actual usage behavior. The likelihood that a person will actually engage in a behavior increases with the strength of their intention to do so.

Behavioral intention is a direct antecedent of use behavior, according to research, which suggests that people are more likely to actively interact with a technology when they intend to use it. Findings from Pratama et al. (2025), which show that behavioral intention greatly influences use behavior by motivating users to access services more frequently and maximize their utilization, support this. The frequency and intensity of use behavior are directly impacted by positive behavioral intention, which is shaped by satisfaction with user experience, feature quality, and convenience. As a result, intention plays a critical role in determining how and how frequently a technology is used.

H5: Behavioral intention has a significant effect on use behavior.

2.3. Factors Influencing Behavioral Intention

Effort expectancy refers to the perceived ease of using a technology, conceptually aligned with Davis's (1989) perceived ease of use. Technologies that are simple to learn and operate tend to be adopted more quickly, particularly during the early stages. In the context of e-wallet services, perceived simplicity reduces psychological barriers and encourages usage. Empirical studies in Indonesia support this, with Keni (2022), Laksono and Magnifera (2024) and Putra (2025) reporting that effort expectancy significantly influences behavioral intention to use digital payment platforms such as GoPay. Performance expectancy reflects the extent to which users believe that a technology provides benefits and enhances task performance by Venkatesh et al. (2003), extending Davis's (1989) concept of perceived usefulness. For e-wallets, users are more likely to intend to use the service when they perceive tangible advantages such as time efficiency, convenience, and financial benefits. Tusyanah et al. (2021) and Safitri and Sari (2024) confirm that performance expectancy positively and significantly affects behavioral intention in the Indonesian e-wallet context, highlighting perceived utility as a central driver of adoption.

Social influence describes the degree to which individuals feel encouraged or pressured by their social environment to adopt a technology, aligning with Ajzen's (1991) subjective norm. Recommendations from friends, family, and peers can strengthen users' confidence in e-wallet usage. Evidence from Tusyanah et al. (2021) and Safitri and Sari (2024) shows that social influence positively shapes behavioral intention. Trust is included as a critical factor in digital financial services, defined as users' belief in the provider's competence, integrity, and benevolence in managing systems and transactions (Gefen et al., 2003). Clarissa and Keni (2022) demonstrate that trust significantly enhances behavioral intention, indicating its role in reducing uncertainty and increasing willingness to adopt e-wallet platforms.

H6: Effort expectancy has a significant effect on behavioral intention.
H7: Performance expectancy has a significant effect on behavioral intention.
H8: Social influence has a significant effect on behavioral intention.
H9: Trust has a significant effect on behavioral intention.

2.4. Mediating Effect of Behavior Intention

Effort expectancy, defined as the perceived ease of using technology, plays a crucial role in shaping users' behavioral intention rather than directly determining actual usage. Empirical studies confirm this mechanism: Pratama et al. (2025) found that effort expectancy significantly influences behavioral intention, indicating that users are more willing to adopt technology perceived as simple and easy to operate. Similarly, performance expectancy, or the belief that technology enhances performance outcomes, is a strong predictor of behavioral intention. Ekaimi et al. (2024) demonstrated that higher perceived benefits increase intention, which in turn drives actual usage through the mediating role of behavioral intention.

Social influence operates through a similar indirect pathway, reflecting how individuals' decisions are shaped by perceived expectations, recommendations, and social norms. Pratama et al. (2025) confirmed that social influence significantly affects behavioral intention, suggesting that external encouragement strengthens adoption willingness.

Trust is another critical antecedent, especially in digital financial services, where security and transaction reliability are concerns. Trust reflects users' confidence in service providers' ability, integrity, and reliability (Gefen et al., 2003). Rather than directly affecting use behavior, trust primarily strengthens behavioral intention, consistent with UTAUT and the Theory of Planned Behavior. Empirical evidence supports this mediating role: Clarissa and Keni (2022) found that trust influences behavioral intention, which subsequently affects e-wallet usage. Safitri and Sari (2024) also confirmed that behavioral intention mediates the effect of psychological factors on actual usage. Additional research further reinforces that trust functions as an antecedent of intention rather than a direct determinant of behavior (Ansori & Nugroho, 2024).

H10: Behavioral intention mediates the effect of effort expectancy on use behavior.
H11: Behavioral intention mediates the effect of effort performance expectancy on use behavior.
H12: Behavioral intention mediates the effect of social influence on use behavior.
H13: Behavioral intention mediates the effect of trust on use behavior.

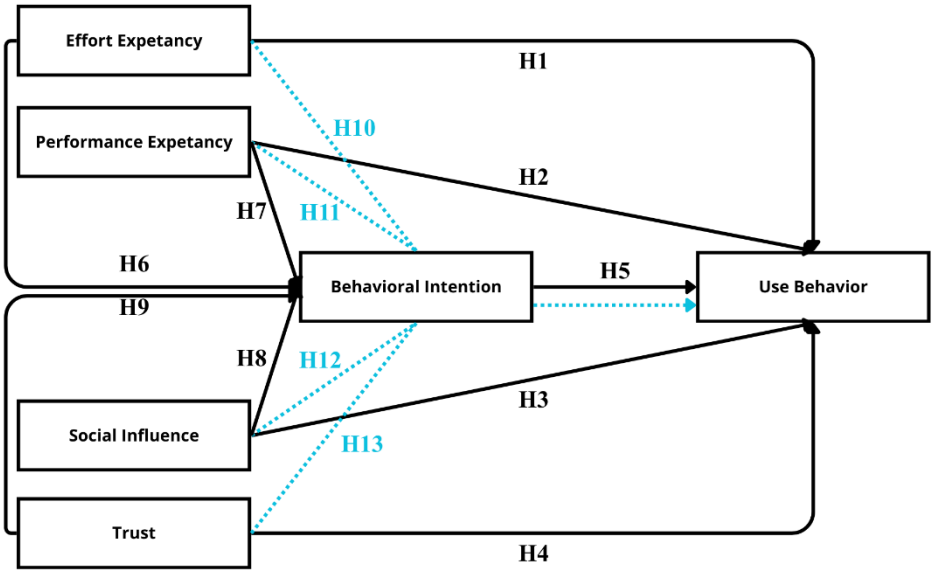

Figure 1. Conceptual Framework

Figure 1 illustrates a research model examining the effects of effort expectancy, performance expectancy, social influence, and trust on the use behavior of GoPay, both directly and indirectly through behavioral intention. The model shows that performance expectancy and social influence influence both behavioral intention and use behavior, while effort expectancy primarily affects use behavior. Trust is positioned as a determinant of both behavioral intention and use behavior. Behavioral intention itself directly influences use behavior and also serves as a mediating variable linking the independent variables to actual usage. The dotted paths indicate the mediating relationships, highlighting that behavioral intention plays a central role in explaining how UTAUT factors and trust translate into actual system usage.

3. Methods

This study used a quantitative survey approach with the goal of using hypothesis testing to investigate causal relationships between the study variables. The complex relationships between performance expectancy, effort expectancy, social influence, trust, behavioral intention, and use behavior in the context of e-wallet adoption were examined using Structural Equation Modeling (SEM) as the analytical framework. The entire population of DKI Jakarta's non-merchant GoPay users was the target population. In accordance with Hair et al. (2019)'s minimum sample size recommendation, the number of respondents was determined by multiplying the total number of indicators by five. The study had 26 indicators, so a minimum sample size of 130 respondents was needed. Respondents were chosen using a purposive, non-probability sampling technique based on the following criteria: they had downloaded the GoPay application, used it at least once, and were not registered as GoPay merchants.

A five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), was used to measure each item in the online survey that was distributed via Google Forms. In this study, the dependent variable was use behavior, the mediating variable was behavioral intention, and the independent variables were performance expectancy, effort expectancy, social influence, and trust. Each construct was operationalized using established indicators: effort expectancy was assessed through perceived ease of use, complexity, and ease of learning; performance expectancy via perceived usefulness, extrinsic motivation, job-fit relevance, relative advantage, and outcome expectations; social influence through subjective norms, social factors, and image-related perceptions; trust via ability, benevolence, and integrity; behavioral intention through intention to use, plans to use, and willingness to use; and use behavior by frequency, intensity, and actual transaction activity.

Descriptive statistics were used in conjunction with SEM-PLS for data analysis. Outer loadings, Average Variance Extracted (AVE), Composite Reliability (CR), Cronbach's Alpha (CA), and discriminant validity evaluated using the Fornell–Larcker criterion, cross-loadings, and Heterotrait–Monotrait ratio (HTMT) were used to assess the measurement model (outer model) (Chin, 1998). To ascertain the importance and strength of the relationships between the variables, the structural model (inner model) was analyzed using effect size, R-squared values, Goodness of Fit (GoF), predictive relevance, Standardized Root Mean Square Residual (SRMR), and hypothesis testing.

4. Results

This part presents the study's findings, beginning with the descriptive statistics of the respondents and concluding with the assessment of the measurement model and the structural model. The results provide empirical evidence in favor of the relationships among performance expectancy, effort expectancy, social influence,

trust, behavioral intention, and use behavior among non-merchant GoPay users. Each phase of the analysis is planned to examine the hypotheses proposed in the research framework and aligns with the objectives of the study.

Table 1. Respondent Characteristics

Category	Characteristics	Frequency	Percentage (%)
Gender	Male	103	42.0
	Female	142	58.0
Age	> 40 years old	24	9.8
	31 - 40 years old	69	28.2
	21 - 30 years old	110	44.9
	< 20 years old	42	17.1
Domicile	DKI Jakarta	245	100.0
Education	Diploma/Bachelor's	162	66.1
	High School	78	31.8
	Other	5	2.0
Job	Private Employees	200	81.6
	Self-employed	5	2.0
	Student	37	15.1
	Others	3	1.2
Gopay's Active User	Yes	245	100.0
Intensity	< 3 Months	66	26.9
	3 - 6 Months	93	38.0
	6 - 12 Months	54	22.0
	> 12 Months	32	13.1

Table 1 shows that, based on the characteristics of the research respondents, it can be concluded that the majority were female, aged 21–30 years, and held a Diploma or Bachelor's degree. In terms of occupation, most respondents were private-sector employees, reflecting a need for quick and practical transactions in daily activities. Additionally, the majority had used GoPay for less than six months, indicating that respondents were at the early to intermediate stages of adoption. Overall, these respondent characteristics align with the objectives of the study, making them relevant for examining the factors influencing behavioral intention and use behavior in GoPay e-wallet usage.

Table 2. Validity and Reliability Test

Variable	Item	Factor Loading	AVE	CR	CA
Behavioral Intention	BI_1	0.850	0.716	0.868	0.868
	BI_2	0.864			
	BI_3	0.861			
	BI_4	0.808			
Effort Expectancy	EF_1	0.793	0.686	0.772	0.771
	EF_2	0.857			
	EF_3	0.834			
Performance Expectancy	PE_1	0.820	0.661	0.875	0.872
	PE_2	0.829			
	PE_3	0.833			
	PE_4	0.807			
	PE_5	0.775			
Social Influence	SI_1	0.852	0.655	0.870	0.867
	SI_2	0.824			
	SI_3	0.840			
	SI_4	0.800			
	SI_5	0.725			

Variable	Item	Factor Loading	AVE	CR	CA
Trust	TS_1	0.910	0.847	0.911	0.909
	TS_2	0.930			
	TS_3	0.920			
Use Behavior	UB_1	0.810	0.672	0.904	0.902
	UB_2	0.794			
	UB_3	0.782			
	UB_4	0.835			
	UB_5	0.830			
	UB_6	0.865			

All of the research model's constructs and indicators meet the validity and reliability requirements, according to Table 2. The Average Variance Extracted (AVE) values, which all exceeded the 0.50 threshold, also showed strong convergent validity, as did the outer loading values of the 26 indicators, which ranged from 0.725 to 0.93. Each construct sufficiently explains the variation of its indicators, as evidenced by the highest AVE of 0.847 for trust and the lowest AVE of 0.655 for social influence. The Composite Reliability (CR) values range from 0.772 to 0.911, indicating strong internal consistency, with Trust demonstrating the highest reliability. This robustness is further supported by Cronbach's Alpha (CA) coefficients, which range from 0.771 to 0.909, confirming the reliability of the measurement instrument. These findings show that the study tool is reliable, consistent, and appropriate for additional structural investigation.

Table 3. Fornell-Larcker Criterion and HTMT

Test	Variable	BI	EE	PE	SI	T	UB
Fornell -Lacker	Behavioral Intention (BI)	0.846					
	Effort Expectancy (EE)	0.521	0.828				
	Performance Expectancy (PE)	0.683	0.551	0.813			
	Social Influence (SI)	0.654	0.486	0.655	0.809		
	Trust (T)	0.624	0.505	0.604	0.596	0.920	
	Use Behavior (UB)	0.754	0.426	0.610	0.660	0.548	0.820
HTMT	Effort Expectancy (EE)	0.635					
	Performance Expectancy (PE)	0.783	0.674				
	Social Influence (SI)	0.753	0.593	0.755			
	Trust (T)	0.701	0.601	0.678	0.673		
	Use Behavior (UB)	0.845	0.512	0.687	0.751	0.606	

The results of the discriminant validity assessment, presented in Table 3, indicate that all constructs in the research model are both conceptually and empirically distinct. Using the Fornell–Larcker Criterion, the diagonal values representing the square root of AVE for each construct (behavioral intention = 0.846; effort expectancy = 0.828; performance expectancy = 0.813; social influence = 0.809; use behavior = 0.820) exceed the corresponding inter-construct correlations, with Trust demonstrating the strongest discriminant validity (0.920). Complementing this, the HTMT analysis confirms that all values are below the 0.85 threshold, indicating satisfactory discriminant validity and confirming that each construct maintains its conceptual distinctiveness despite moderate correlations with related constructs.

Table 4. Cross Loading

Variable	Item	BI	EE	PE	SI	T	UB
Behavioral Intention (BI)	BI_1	0.850	0.440	0.553	0.542	0.484	0.598
	BI_2	0.864	0.458	0.602	0.580	0.540	0.610
	BI_3	0.861	0.427	0.597	0.566	0.522	0.642
	BI_4	0.808	0.438	0.560	0.522	0.562	0.697
Effort Expectancy (EE)	EF_1	0.422	0.793	0.389	0.373	0.346	0.303
	EF_2	0.406	0.857	0.489	0.400	0.427	0.418
	EF_3	0.462	0.834	0.488	0.431	0.475	0.339
Performance Expectancy (PE)	PE_1	0.564	0.527	0.820	0.529	0.438	0.470
	PE_2	0.584	0.416	0.829	0.544	0.595	0.560
	PE_3	0.588	0.376	0.833	0.548	0.483	0.512
	PE_4	0.541	0.490	0.807	0.460	0.457	0.430
	PE_5	0.496	0.439	0.775	0.590	0.478	0.508
Social Influence (SI)	SI_1	0.556	0.406	0.584	0.852	0.496	0.552
	SI_2	0.505	0.380	0.508	0.824	0.461	0.529
	SI_3	0.567	0.408	0.533	0.840	0.480	0.594
	SI_4	0.517	0.458	0.568	0.800	0.508	0.492
	SI_5	0.494	0.311	0.453	0.725	0.467	0.500
Trust (T)	TS_1	0.575	0.431	0.539	0.573	0.910	0.539
	TS_2	0.596	0.474	0.554	0.515	0.930	0.512
	TS_3	0.550	0.490	0.575	0.559	0.920	0.461
Use Behavior (UB)	UB_1	0.644	0.317	0.432	0.458	0.493	0.810
	UB_2	0.683	0.380	0.520	0.478	0.434	0.794
	UB_3	0.544	0.328	0.497	0.656	0.488	0.782
	UB_4	0.566	0.376	0.518	0.592	0.484	0.835
	UB_5	0.637	0.334	0.528	0.571	0.398	0.830
	UB_6	0.611	0.356	0.503	0.518	0.406	0.865

According to Table 4, the cross-loading analysis results show that all of the research model's indicators have discriminant validity. Each indicator confirms that it measures the intended concept accurately by displaying the highest outer loading on its corresponding latent construct in comparison to other constructs. Indicator BI_2, for example, has the highest loading on behavioral intention (0.864) in comparison to other constructs, and all indicators show a similar pattern. These results indicate that there is no multicollinearity between constructs and show that the measurement model has a strong conceptual clarity.

Table 5. Effect Size Test

Variable	Behavioral Intention	Usage Behavior
Behavioral Intention		0.754
Effort Expectancy	0.106	0.080
Performance Expectancy	0.321	0.242
Social Influence	0.260	0.196
Trust	0.223	0.168

The effect size (f^2) analysis in Table 5 highlights variations in the influence of exogenous variables on endogenous variables. Behavioral intention exerts the largest impact on use behavior ($f^2 = 0.754$), reflecting a strong and substantial effect based on Cohen's and Wills (1985) criteria. Performance expectancy shows a moderate effect on use behavior ($f^2 = 0.242$), while social influence moderately affects behavioral intention ($f^2 = 0.196$). In contrast, effort expectancy and trust exhibit smaller effect sizes on behavioral intention, indicating a limited but still meaningful contribution within the structural model. Collectively, these results confirm that the model demonstrates acceptable discriminant validity and that the magnitudes of influence among constructs vary as theoretically expected.

Table 6. R Square and Predictive Relevance (Q^2)

Variable	R-square	R-square adjusted	Q^2predict	RMSE	MAE
Behavioral Intention	0.583	0.576	0.560	0.667	0.507
Use Behavior	0.569	0.567	0.461	0.740	0.594

According to Table 6, the examination of the coefficient of determination (R^2) shows that the structural model is highly predictive. With an R^2 value of 0.569, the use behavior construct shows that effort expectancy, performance expectancy, social influence, trust, and behavioral intention account for 56.9% of its variance. Similarly, behavioral intention has an R^2 of 0.583, which indicates that effort expectancy, performance expectancy, social influence, and trust explain for 58.3% of its variance. The model's great explanatory power is confirmed by the fact that both values are classified as considerable.

Additionally, strong predictive accuracy is indicated by the predictive relevance (Q^2) values. The model can predict 46.1% and 56.0% of the variation in each construct, respectively, according to the Q^2 values for use behavior and behavioral intention. These findings demonstrate the model's robustness and usefulness in describing user behavior in the context of e-wallets by showing that it performs better predictively than a baseline method based only on mean values.

Table 7. Standardized Root Mean Square Residual (SRMR)

Variable	Saturated model	Estimated model
SRMR	0.063	0.075
d_ULS	1.394	1.967
d_G	0.812	0.837
Chi-square	1131.364	1154.573
NFI	0.764	0.759

Table 7 demonstrates that the SRMR analysis confirms good goodness of fit with a value of 0.063, which is below the 0.08 threshold and indicates an excellent model fit. According to the same SRMR values of 0.063 for both the estimated and saturated models, the estimated model reproduces the empirical correlation matrix equally well. This outcome demonstrates that the structural model accurately depicts the relationships between the examined constructs and is in good agreement with the empirical data.

Table 8. Direct Effect

Path	Original Sample	Sample Mean	Std. dev	t-statistics	p-values
Effort Expectancy → Use Behavior	0.080	0.080	0.044	1.809	0.071
Performance Expectancy → Use Behavior	0.242	0.242	0.056	4.291	0.000
Social Influence → Use Behavior	0.196	0.198	0.055	3.555	0.000
Trust → Use Behavior	0.168	0.167	0.045	3.747	0.000
Behavioral Intention → Use Behavior	0.754	0.756	0.035	21.417	0.000
Effort Expectancy →Behavioral Intention	0.106	0.107	0.059	1.803	0.072
Performance Expectancy → Behavioral Intention	0.321	0.321	0.074	4.351	0.000
Social Influence → Behavioral Intention	0.260	0.262	0.070	3.695	0.000
Trust → Behavioral Intention	0.223	0.220	0.056	3.955	0.000

Path	Original Sample	Sample Mean	Std. dev	t-statistics	p-values
Effort Expectancy → Behavioral Intention → Use Behavior	0.022	0.021	0.038	0.579	0.564
Performance Expectancy → Behavioral Intention → Use Behavior	0.263	0.261	0.062	4.242	0.000
Social Influence → Behavioral Intention → Use Behavior	0.187	0.189	0.046	3.667	0.000
Trust → Behavioral Intention → Use Behavior	0.176	0.174	0.046	3.826	0.000

According to Table 8's total effects analysis, the majority of variables significantly affect behavioral intention and use behavior. Performance expectancy (β = 0.242; p = 0.000), social influence (β= 0.196; p = 0.000), and trust (β = 0.168; p = 0.000) all contributed significantly to the favorable and significant overall effects of these factors on usage behavior. Behavioral intention had the largest overall impact on use behavior (β= 0.754; p = 0.000) of all the variables, highlighting its crucial mediating function in explaining actual usage. On the other hand, there is a positive but non-significant overall effect of effort expectancy on use behavior (β= 0.080; p = 0.071).

In terms of behavioral intention, effort expectancy once more exhibits a positive but non-significant effect (β= 0.106; p = 0.072), whereas performance expectancy (β= 0.321; p = 0.000), social influence (β= 0.260; p = 0.000), and trust (β= 0.223; p = 0.000) all significantly predict intention. These findings highlight behavioral intention's dominating mediating role and validate that the main factors influencing users' intentions and actual use behavior are trust, social influence, and performance expectancy.

Table 8 presents the results of the indirect effect analysis, showing that behavioral intention serves as a mediator in several relationships with use behavior. Performance expectancy, social influence, and trust each exhibit positive and significant indirect effects on use behavior through behavioral intention, with coefficients of β= 0.263 (p = 0.000), β= 0.187 (p = 0.000), and β= 0.176 (p = 0.000), respectively. These findings indicate that improvements in these variables enhance actual usage by strengthening users' intentions. In contrast, effort expectancy shows a positive but non-significant indirect effect on use behavior via behavioral intention (β= 0.022; p = 0.564), suggesting that its impact is insufficient to influence usage behavior through intention.

The results confirm that behavioral intention effectively mediates the effects of performance expectancy, social influence, and trust on use behavior, while it does not significantly mediate the relationship between effort expectancy and use behavior. This highlights the central role of behavioral intention in translating key psychological and social factors into actual e-wallet usage.

5. Discussion

This study provides empirical evidence on the determinants of GoPay usage, examining effort expectancy, performance expectancy, social influence, trust, and behavioral intention. The results show that not all factors equally shape actual usage: behavioral intention is the strongest predictor, followed by performance expectancy, social influence, and trust, while effort expectancy has no significant effect. This indicates that users' engagement with e-wallets is driven mainly by perceived benefits, social context, and trust rather than ease of use (Hidayat et al., 2020).

The results show that effort expectancy has a positive but non-significant effect on use behavior and does not significantly influence behavioral intention. Although users perceive the application as easy to operate, this alone is insufficient to drive intention or sustained usage, indicating a disconnect between perceived simplicity and motivation for future transactions. While users generally find the system manageable, ease of use does not necessarily translate into long-term adoption. These findings contrast with Rhois et al. (2024) and Shiddiq et al. (2025) who reported a significant influence of effort expectancy on use behavior via behavioral intention, suggesting that the impact of perceived ease may vary across demographic and contextual factors and highlighting a research gap in understanding usability interpretations among different user groups.

Performance expectancy has a strong and significant effect on both behavioral intention and use behavior. Users perceiving GoPay as enhancing efficiency, productivity, and convenience are more likely to intend to use it, leading to actual usage. This supports the importance of perceived functional value in technology adoption and aligns with Auliya (2024), though it contrasts with Yoga et al. (2025), who found no such relationship in a different regional context, highlighting the contextual nature of technology acceptance.

Social influence is also shown to significantly affect both behavioral intention and use behavior. The presence of encouragement, recommendations, or expectations from family, friends, and important social groups contributes to shaping users' intention to adopt GoPay and ultimately supports actual usage. This result aligns with findings from Ismail et al. (2024) and Saraswati and Nugraha (2024), all of whom highlight the importance of the social environment in strengthening intention and behavior in digital financial technology usage. The consistency of these findings confirms that social pressure and normative beliefs remain influential factors in technology adoption, particularly in collectivist societies where group opinion plays a central role in decision-making.

Trust is another variable that shows a significant positive effect on both behavioral intention and use behavior. Users who perceive GoPay as secure, reliable, and managed with integrity are more likely to develop confidence in the platform and demonstrate a stronger intention to use it. This intention then translates into actual transactional behavior. The findings are consistent with Harjimen et al. (2025), who found that ability, benevolence, and integrity significantly influence usage through intention, as well as Kilani et al. (2023), who confirmed the importance of trust in strengthening technology adoption. These results highlight that psychological assurance, particularly in terms of data security and financial reliability, remains a fundamental factor in encouraging digital payment usage.

Among all variables, behavioral intention shows the strongest and most significant total effect on use behavior, confirming its role as the main driver of actual adoption. This finding is consistent with the core assumptions of the UTAUT framework, which positions intention as the primary determinant of technology usage. The results support previous studies by Auliya et al. (2024) and Pratama et al. (2025), all of which demonstrate that stronger intention leads to higher frequency and intensity of fintech usage. The consistency across different studies and contexts reinforces the theoretical position that behavioral intention functions as a central mediating mechanism linking perceptions, attitudes, and actual behavior.

The discussion confirms that functional value, social encouragement, and trust are the most influential drivers in shaping both intention and usage of GoPay, while ease of use alone is insufficient to ensure continued adoption. These findings strengthen the theoretical understanding of digital payment behavior and highlight that in increasingly mature technology environments, users may prioritize performance and reliability over simplicity.

6. Conclusion

This study examined the determinants of e-wallet use behavior among non-merchant GoPay users in DKI Jakarta using SEM-PLS. The findings demonstrate that performance expectancy, social influence, and trust have positive and significant effects on both behavioral intention and actual use behavior, while effort expectancy shows positive but non-significant effects. Behavioral intention emerges as the strongest predictor of use behavior and significantly mediates the relationships between performance expectancy, social influence, trust, and use behavior. However, it does not significantly mediate the effect of effort expectancy. These results indicate that perceived benefits, social environment, and trust in security and service reliability are the primary drivers of sustained GoPay usage, rather than perceived ease of use alone.

The study reinforces the relevance of the UTAUT framework in digital financial services while highlighting the importance of incorporating trust to better explain e-wallet adoption. The findings suggest that GoPay should prioritize strengthening functional benefits, enhancing transparency and data protection to build trust, and leveraging social influence through community-based and referral strategies, with a focus on cultivating behavioral intention rather than merely increasing application downloads. Nevertheless, this research is limited by its cross-sectional design, non-probability sampling, and focus on users in DKI Jakarta, which may restrict generalizability. Future studies are recommended to expand the model by including additional variables such as habit, perceived value, facilitating conditions, or perceived security; apply longitudinal designs to capture behavioral dynamics over time; broaden the research context to other regions or user segments; and consider combining survey data with actual usage data or alternative analytical approaches, such as covariance-based SEM, to enhance robustness.

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The data that support the findings of this study are available from the corresponding author upon reasonable request.