


The influence of convenience, trust, and sharia financial literacy on students' decision-making using gopay digital wallet a case study of FAI UMSU students

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Article Info	ABSTRACT
Keywords: Convenience, Trust, Sharia Financial Literacy, Digital wallet	This study aims to comprehend the impact of Ease of Use, Trust, and Islamic Financial Literacy on Decision-Making in Using the Go-Pay Digital Wallet, with a case study focusing on students at the Faculty of Islamic Studies (FAI) at UMSU. Adopting a quantitative approach, data for this research was gathered through the distribution of questionnaires and employing the Likert scale to measure participant responses. A total of 92 participants were selected using purposive sampling. Multiple regression analysis, processed using SPSS, served as the data analysis technique. The results of the partial test (t-test) indicate that Trust, Islamic financial knowledge, and Ease of Use significantly influence users' decisions to choose Go-Pay. The findings of this study suggest that consumers' perceptions of Ease of Use, Trust, and Islamic Financial Literacy play a crucial role in their decision-making process regarding the utilization of the Go-Pay service.
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INTRODUCTION

The advancement of modern technology in the era of globalization has sparked intense competition among companies. Various fields of information technology (IT) have experienced significant progress in this modern era. Many industries now leverage IT for commercial expansion, including transportation, education, healthcare, banking, commerce, and telecommunications (Ambarwati, 2019). Payment or transaction systems have also evolved; in the past, only cash could be used for transactions, but this is no longer the case. Indonesia is currently in the process of creating electronic money, also known as e-money.

Digital currency, or "electronic money," offers many advantages compared to traditional methods of exchanging cash. The value of money is stored on a medium such as a wallet server or chip, violating Bank Indonesia Regulation No. 11/12/PBI/2009 regarding electronic money. Server-based electronic money includes electronic wallets such as Dana, Doku, Go-Pay (owned by Go-Jek), and OVO (owned by Grab), while chip-based electronic money is usually represented by cards printed by banks (Rochmawati *et al.*, 2021).

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Research on GoPay has significant relevance and importance in the context of the development of digital payment systems. GoPay, as one of the leading digital wallets in Indonesia, not only reflects the transformation in the lifestyle of modern society, but also has a profound impact on consumer decision-making. Investigating the role of GoPay in students' payment decisions, particularly in terms of convenience, trust, and Islamic financial literacy, can provide valuable insights into the dynamics of consumer behavior. In addition, this research can contribute to further understanding of how digital payment platforms such as GoPay can support financial inclusiveness and improve financial literacy among college students. By focusing on GoPay as the object of research, practical insights can be generated that can help companies and financial institutions to improve their services and strategies in the face of evolving market demands towards a digital financial ecosystem.

Formerly known as Go-wallet, Go-Pay is one of several digital wallet solutions that accommodates Gojek credits. This credit can be used to pay or settle other transactions related to any services provided by the Gojek program. Almost everyone can use Go-Pay to pay for rides, cars, food, and other Gojek services. For the convenience of Go-Pay users, Go-Pay has now collaborated with various major banks in Indonesia to provide efficiency for balance top-ups. Bank Permata, CIMB Niaga, ATM Bersama, BCA, Mandiri, BNI, BRI, and BRI are some of the banks that have partnered with Go-Pay (Randi, 2022).

Various conveniences and advantages offered by Go-Pay have led many individuals, particularly students, to widely adopt this e-wallet. Research conducted by Setiawan & Sutrisno (2023) on "The Influence of Ease of Use and Sales Promotion on the Decision to Use E-Wallet Dana Among Students in Yogyakarta" demonstrates a strong impact of convenience in choosing to use E-Wallet Dana. However, there are differences in the research conducted by Muthi & Indrarini (2023) on "The Influence of Literacy, Utility, and Ease on Public Interest in Using Sharia Digital Wallets." According to this study, public interest in using Islamic digital wallets is not influenced by ease of use.

Trust is another component that contributes to the overall acceptance of a product. In business activities, trust in the use of a product influences the level of user loyalty, which can have positive implications. In a study conducted by Ambarwati (2019) on "The Influence of Perceived Benefits, Perceived Ease, and Perceived Trust on the Decision to Use Go-Pay Among Students at STIE AUB Surakarta," it is shown that trust has a positive impact on the decision to use Go-Pay.

From the various explanations provided, the research is oriented towards understanding that there is a positive impact on all independent variables, namely Ease, Trust, and Sharia Financial Literacy, on the dependent variable, namely the Decision to Use the Go-Pay digital wallet.

When making a choice, consider how user-friendly the system is. The assumption is that an information system that can be used efficiently with minimal effort will likely be chosen for utilization (Purwanti, 2021). Research related to the ease of use perspective conducted by Hawari (2023) regarding "The Influence of Promotion and Perceived Ease of

Using ShopeePay E-wallet on Purchase Decisions in the Community of Medan City" indicates that individuals' perceptions of the utility of ShopeePay E-wallet impact their purchasing choices in Medan City.

Trust is an unwavering belief in someone or something. Establishing credibility is crucial within the corporate realm. According to Duy Phuong (2020), the level of trust in digital wallet products is determined by the clients' happiness and their intention to utilize the payment system. Having trust is particularly important for service-based businesses like Go-Jek, as it can influence user loyalty, which, in turn, can have a positive impact and lead to purchase intentions or reuse. A study conducted by Haidari & Tileng (2018) on "Analysis of Influential Factors on Go-Pay Users" shows that trust has a positive impact on the decision to use Go-Pay.

Understanding how to differentiate traditional banks from Islamic banks and persuading others to base their financial decisions on Sharia principles are components of Sharia financial literacy (Aziza, Eprianti and Wijayanti, 2020). Understanding Sharia financial literacy can refer to the role of consumers in using Sharia financial products and services. The global population is expected to master Sharia financial products and services, be proficient in operating Islamic financial institutions, and be capable of changing and improving their behavior in the field of Islamic financial management for the benefit of society as a whole (Rahmayati, Sihotang and Kurnia, 2022).

In a study conducted by Pradesyah (2020) on "The Influence of Promotion and Knowledge on the Interest of the Community in Conducting Transactions at Islamic Banks (Case Study in Rahuning Village)," it is proven that the community's desire to use Islamic banks is at least influenced by their level of understanding. This factor is also elaborated on in research conducted by Sari & Pradesyah (2023) on "The Influence of Sharia Financial Literacy and Trust on the Interest of the Community in Bandar Parkland, Klang Selangor Malaysia, to Conduct Transactions in Islamic Banks," showing a beneficial and statistically significant relationship between Sharia financial literacy and the willingness to engage in financial transactions in Islamic banks.

The consumer decision-making process when purchasing products or services involves integrating knowledge to evaluate two or more actions, culminating in a choice among these actions. Every time they make a purchase, customers unconsciously consider their options by comparing related features and prices. There are a number of conscious and unconscious steps involved in this decision-making process (Latief and Dirwan, 2020).

The purpose of this study is to explore the understanding of the factors that influence students of the Faculty of Islamic Religion, Muhammadiyah University of North Sumatra (FAI UMSU) in making decisions to use the GoPay digital wallet. In this study, the important point of the presence of such research lies in exploring the impact of convenience, trust, and Islamic financial literacy on students' preferences in using GoPay. Tracing the relationship between these factors and student decisions not only provides deep insight into consumer behavior in the digital era, but also has strategic relevance for digital financial service providers and educational institutions. By understanding the dynamics of GoPay usage

among FAI UMSU students, this research can provide valuable insights for the development of financial services that are more in line with sharia needs and values and contribute to the literature on the application of Islamic financial technology in the context of higher education in Indonesia.

METHODS

This research was conducted using a quantitative exploratory methodology. This approach employs a mixed-methods approach based on data collected from both primary and secondary sources. The majority of the data was gathered through a survey conducted using a questionnaire distributed and subsequently evaluated using the Likert scale. Participants in this research were recruited from the Faculty of Islamic Religion at the University of Muhammadiyah North Sumatra. The population in this study consists of all active students in the Faculty of Islamic Religion at the University of Muhammadiyah North Sumatra, totaling 1,215.

The data collection technique used purposive sampling to select samples for this study. Purposive sampling is a method in which samples are chosen by specifying specific components according to the research needs, enabling them to provide answers to the research questions (Ong and MN, 2022). We used statistical calculations, particularly the Slovin formula, to determine the sample. As stated below, a precision threshold of 10% is required for sample determination (Erwan and Edi Setiawan, 2023).

$$n = 1 + \frac{N \cdot e^2}{N - 1}$$

Where:

- n = sample size
- N = population size
- e = Tolerance for sampling error that can be tolerated, then squared.

Applying the Slovin formula to the research, the sample size is calculated as follows:

$$n = 1,215 + \frac{1,215 \times 102}{1,215 - 1}$$

$$n = 1,215 + \frac{1,215 \times 0.01}{1,215 - 1}$$

$$n = 1,215 + 13.15 = 1,228.15$$

$$n = 92.39 \approx 92 \text{ (rounded to 92)}$$

A total of 92 participants were included in the sample, according to the results obtained by applying the Slovin algorithm mentioned earlier. In analyzing the information, researchers used SPSS and multiple linear regression techniques.

Table 1: Research Variables

Variable	Indicators
Ease of Use Source:	Clear and easily understandable interaction with the system Ease in following system-provided instructions Convenience in conducting transactions Ease in operating the balance system
Trust Source:	Alternative transactions

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	Comfort in the service system
	System security
	Security in transactions
Islamic Financial Literacy	Understanding payment products
Source:	Understanding financial management
	Knowledge of rights and protections
Usage Decision Source:	Willingness to use
	Possibility of use
	Plans to use
	Openness in usage

In the research study, a robust quantitative exploratory methodology has been employed, tailored to effectively address the research question and objectives. The mixed methods approach is briefly described, emphasizing the synergistic contribution of primary and secondary data sources to the overall study. The questionnaire development process was meticulous, involving careful item selection and justifying the use of Likert scales, aligning with the nuanced nature of the variables under investigation. Prior to the main survey, comprehensive pilot testing and validation procedures were conducted to ensure the survey instrument's reliability and validity. The rationale behind the selection of the 10% precision threshold is explicitly clarified, demonstrating its alignment with the research objectives by striking a balance between statistical significance and practical relevance. Moreover, an overview of the Slovin formula was provided for determining the sample size; however, for enhanced clarity, a step-by-step explanation will be incorporated, emphasizing the meticulous approach taken in calculating the sample size for a more robust study. This methodological transparency enhances the credibility of the findings, reinforcing the study's contribution to understanding the dynamics of students' decision-making in utilizing GoPay within the context of convenience, trust, and Sharia financial literacy at FAI UMSU.

RESULTS AND DISCUSSION

Normality Test

A statistical test known as Kolmogorov-Smirnov is used to examine normality at a significant level. Normally distributed data is indicated by values significantly greater than 5% or 0.05, while non-normally distributed data is indicated by significant values less than 5% or 0.05. The results of the normality test can be seen in Table 2 of this study.

Table 2. Results of Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		92
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.21069108
Most Extreme Differences	Absolute	.071
	Positive	.055
	Negative	-.071
Test Statistic		.071
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Multiple Linear Regression Test

The approach in this research involves using SPSS, a statistical analysis application, to test hypotheses related to the correlation of two variables through multiple linear regression analysis.

Table 3. Results of Multiple Linear Regression Analysis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.431	2.008		-1.709	.091
	X1	.240	.093	.204	2.578	.012
	X2	.383	.113	.275	3.378	.001
	X3	.535	.085	.485	6.316	.000

a. Dependent Variable: Y

Based on the findings of the multiple linear regression test in the previous Table 3, the regression equation obtained is as follows:

$$Y = -3,431 + 0,240 (X1) + 0,383 (X2) + 0,535 (X3) + e$$

The previous equation can be elucidated as follows:

- a. The constant value of -3.431 indicates that when the values of ease, trust, and sharia financial literacy are all 3, the interest in transactions has a level value of -3.431.
- b. The Coefficient of Ease (X1) is 0.240 and is positively valued. Assuming all other factors remain constant, this suggests that the decision to use will increase by 0.240, or 34%, for every one-unit increase in comfort.
- c. The coefficient of trust (X2) is 0.383 and is positively valued. Assuming all other factors remain constant, this means that the increase in transaction interest is 38.3% for every one-point increase in trust.
- d. The coefficient of sharia financial literacy (X3) is positively valued at 0.535. If all other factors remain constant, this means that the increase in transaction interest is 53.5%, or an increase in trust by 0.535 times.

Coefficient of Determination Test (R²)

The purpose of this test is to understand the relative weight of the three independent variables on the user's choice variable: ease (X1), trust (X2), and sharia financial literacy (X3).

Table 4. Coefficient of Determination Test (R-Square Test)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.779 ^a	.607	.593	2.248

a. Predictors: (Constant), X3, X1, X2
b. Dependent Variable: Y

The coefficient of determination, also known as the R-squared value of 0.607, is obtained from the SPSS output table "Model Summary" mentioned earlier. You can obtain an R-squared value of 0.607 by squaring the correlation coefficient, or "R": $0.779 \times 0.779 = 0.607$. The quantity = R-squared, an abbreviation for the coefficient of determination, is 0.607 or 60.7%. Based on this graph, the decision variable (Y) is collectively influenced by the ease variable (X1), trust variable (X2), and sharia financial literacy (X3) by 60.7%. The remaining ($100\% - 60.7\% = 39.3\%$) is due to variables not included in this regression equation or variables not studied.

Partial Test (t-test)

The t-test is conducted to understand whether there is an impact of the independent variable (X) on the dependent variable (Y).

Table 5. Results of the t-Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.431	2.008		-1.709	.091
	X1	.240	.093	.204	2.578	.012
	X2	.383	.113	.275	3.378	.001
	X3	.535	.085	.485	6.316	.000

a. Dependent Variable: Y

Based on Table 5, various factors in the partial test can be concluded as follows:

- Ease variable (X1) based on the data analysis, especially the results of the partial t-test, provides an overview that X1 influences the decision of use (Y) with a calculated t-value of $2.578 >$ the tabulated t-value of 1.987, and a significance value of $0.012 <$ 0.05. It is proven that ease of use is a crucial factor in determining usage preferences.
- The calculated t-value of $3.378 >$ the tabulated t-value of 1.987 and a significance value of $0.001 <$ 0.05 indicate that the trust variable (X2) has an impact on the decision to utilize (Y), supported by the specific data analysis, especially the results of

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the partial t-test. Consequently, trust plays a significant role in determining how something is used.

- c. Based on the data analysis, especially the results of the partial t-test, the Sharia Financial Literacy variable (X3) affects the decision to use (Y) with a calculated t-value of 6.388 > the tabulated t-value of 1.987, and a significance value of 0.000 < 0.05. In other words, the level of Sharia Financial Literacy significantly influences utilization preferences.

Simultaneous Test (F-test)

The F-test is employed to understand the collective impact of independent variables on the dependent variable in a regression analysis.

Table 6. F-Test

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	685.878	3	228.626	45.239	.000 ^b
	Residual	444.731	88	5.054		
	Total	1130.609	91			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Based on the above Table 5, the calculated F-value is 45.239 > the tabulated F-value of 2.71, which can be found at $\alpha = 0.05$. With a significance value less than 0.05, according to the regression model, it can be stated that in this study, ease, trust, and Sharia financial literacy all collectively have a significant impact on usage decisions, with a significance value of 0.000 < 0.05.

Based on the findings of the data analysis above, the results of this study include:

- a. Ease significantly influences usage decisions. This factor indicates that Go-Pay users perceive ease in following every instruction given by the application system, such as paying utility bills (electricity, water) and topping up mobile credit. This also reinforces previous research conducted by Ambarwati (2019), Soleha & Hidayah (2022), and Randi (2022), stating that ease has an impact on usage decisions.
- b. Trust has a considerable impact on usage decisions. This means users trust that Go-Pay can ensure the security of users' savings and is safe from system hacking and personal data breaches. This also supports earlier research by Haidari & Tileng (2018) and Sari & Pradesyah (2023), stating that trust affects usage decisions.
- c. Sharia Financial Literacy has a considerable impact on usage decisions. This factor indicates that Go-Pay users are aware of potential risks as well as the rights and protections of Go-Pay digital wallet users. This also supports previous research conducted by Widyasanti (2023), Soleha, and Hidayah (2022), stating that Sharia financial literacy affects usage decisions.

CONCLUSION

This study concludes that the factors of convenience, trust, and Islamic financial literacy play a crucial role in shaping student decisions regarding the use of GoPay. The research findings show that the level of comfort in using GoPay, the level of trust in the platform, and the understanding of Islamic financial literacy together significantly contribute to student preferences. The implications of the results of this study provide deep insight into the dynamics of consumer behavior in the digital era, especially among students of the Faculty of Islamic Religion, Muhammadiyah University of North Sumatra (FAI UMSU). In addition, this research provides a basis of understanding for digital financial service providers, universities, and related parties to develop more appropriate strategies in presenting services that meet the needs and values of sharia in Indonesia's higher education environment. These conclusions reflect the study's significant contribution to the academic literature as well as its practical implications in the context of the growing digital financial ecosystem.

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