

Influence Perception Convenience , Benefit , and Religiosity Regarding the Interest in Using the Gopay E-Wallet among Gen Z in Jepara

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Abstract

This study aims to analyze the influence of perceived ease, perceived usefulness, and religiosity on the interest in using GoPay e-wallets among Generation Z in Jepara . The study was motivated by the rapid development of financial technology and the increasing use of digital wallets among Gen Z, which is influenced by technological factors and personal values. This study uses a quantitative approach with a survey method by distributing questionnaires to 100 Generation Z respondents in Jepara . The data analysis techniques used include instrument testing, classical assumption testing, multiple linear regression analysis, and hypothesis testing using SPSS software. The results show that perceptions of convenience, perceptions of usefulness, and religiosity have a positive and significant effect on interest in using GoPay e-wallets, both partially and simultaneously. This indicates that the higher the level of ease of use and perceived benefits, and the higher the level of religiosity, the greater the interest of Generation Z in using GoPay . This study is expected to contribute to the development of fintech marketing strategies and serve as a reference for further research related to the adoption of digital financial technology.

Keywords: *perceived ease of use, usefulness, religiosity*

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INTRODUCTION

Developments in financial technology in Indonesia are occurring rapidly. This rapid development has given rise to new innovations, including in payment methods. Along with developments in financial technology, payment methods have begun to shift with the emergence of digital wallets. Digital wallets have become widely used by Indonesians, with the figure reaching 96%. Digital wallets are widely used due to their ability to offer payment flexibility (Ramadhan & Tamba, 2022). Indonesia Fintech Trend (2024) states that the digital payment market is dominated by three digital wallet applications: GoPay, DANA, and OVO. The existence of these three digital wallet applications, or e-wallets, as the digital market leaders indicates a significant number of digital wallet users in Indonesia. This phenomenon makes Indonesia one of the countries with the largest number of digital wallet users. The GoPay, DANA, and OVO applications are the most popular *e-wallet platforms* and are in demand by users as a medium for transactions in the digital space. Populix survey data shows that more than 70% of the e-wallet market industry is controlled by the four largest digital wallet applications in Indonesia, namely GoPay (88%), DANA (83%), OVO (79%), and ShopeePay (76%).

The popularity of digital wallets is inseparable from user interest. User interest can be defined as a feeling of liking or attraction to something or an activity that does not require prior coercion (Basaroh et al., 2025). Public interest in using *e-wallets* like Gopay does not emerge spontaneously; it is influenced by various factors. One widely used theoretical framework for understanding technology adoption is the *Technology Acceptance Model* (TAM), developed by Davis (1989). TAM theory explains that in the technological aspect, a person's intention is closely linked to the perceived ease of use and perceived usefulness of the technology. A person is more likely to intend to use a technology when the effort required is not significant or relatively small. This is then described as a view related to perceived ease of use. A person is also more likely to intend to use a technology when they perceive tangible benefits in its implementation. This is then described as perceived usefulness.

Jogiyanto (2009) states that perceived ease of use is the extent to which users believe that using technology will free them from effort. This definition explains that perceived ease of use forms the basis of trust involved in the decision-making process. Perceived ease of use by users can motivate them to utilize the technology (Natalie & Listen, 2021). Research from (Xaveiryus & Apriyanti, 2023), proves that perceived ease of use significantly influences interest in using the Gopay e-wallet. However, this contradicts the results of research from (Mustofan & Kurniawati, 2024) which states that perceived ease of use has no impact on interest in using e-wallets. This certainly presents a gap that requires comprehensive, concrete results.

The TAM theory not only states that ease of use is a key factor in determining the use of a technology, but it is also reinforced by another aspect, namely perceived usefulness. The Technology Acceptance Model (TAM) introduced by Davis in 1986 explains that perceived ease of use and perceived usefulness are vital factors underlying a person's decision to utilize a technology. Users can learn about the benefits of a technology through the company's efforts to promote its services. This mechanism can stimulate users to place greater trust in the technology being promoted. Public trust in technology is closely linked to its security. Security is crucial for optimally maintaining the privacy of e-wallet users. E-wallet users expect a security system capable of protecting their personal data. This is crucial to minimize and avoid potential criminal threats. These services will be more optimal if coupled with the convenience offered by e-wallet features. This process refers to the perception of ease of use, which forms the basis for decision-making regarding application use. The TAM model is a grand theory that underlies the acceptance of information technology. The presence of TAM theory can provide predictions of user acceptance and usage levels based on perceptions of perceived usefulness of information technology, taking into account perceived ease of use (Sukmawati & Kowanda, 2022). Research from (Adinda Ridhia & Sutarso, 2021) states that perceived and perceived usefulness by users can influence usage intentions. These findings suggest that greater usefulness of a technology can lead to greater intention to use the technology. This also applies to digital wallet technology.

Ease and usefulness are important factors underlying the intention to use a platform. However, user characteristics also need to be understood to predict behavioral patterns of intention to use. Indonesian society generally upholds religious values or those related to religiosity. According to (Sayyidah et al., 2022), religiosity is a religious activity that can range from ritual behavior (worship) to other activities based on supernatural stimuli. These activities can be viewed as both tangible and in-your-face actions of a person with religious beliefs (Basaroh et al., 2025). The intention to use an application is one form of religious behavior formed within the user's heart. According to research from (Rachmasari et al., 2023), religiosity is one factor that has a positive and significant influence on the intention to use technology.

The strong religious beliefs of Indonesian society are also represented in Jepara Regency. As a regency in Central Java Province, Jepara has a unique character. This region is known for its strong religious culture and social life that still upholds traditional values, despite the

massive influx of modernization and digitalization. On the other hand, Gen Z, the younger generation born between 1997 and 2010, is a highly tech-savvy segment of the population, accustomed to the internet from an early age, and strongly inclined to adopt new technologies, including *fintech services*. Gen Z is closely associated with the use of digital interfaces, making them more active in utilizing technology (Aziz et al., 2025). The combination of the religious background of the Jepara community and the progressive characteristics of Gen Z provides an interesting context to study, particularly in understanding how the combination of factors of convenience, usefulness, and religiosity shapes their interest in using *e-wallet services* like Gopay.

The urgency of using GoPay, especially for Generation Z (Gen Z), cannot be ignored. Gen Z, representing those born between 1997 and 2010, is highly adaptable to digital technology and tends to prefer financial solutions that are practical, fast, and integrated with their lifestyle. GoPay is not just a payment tool, but also plays a part in a digital ecosystem that integrates with various daily services such as online transportation, food ordering, and online shopping payments. GoPay's existence makes it easier for Gen Z to conduct transactions within a single application without having to switch platforms.

Gen Z also tends to prefer services that offer convenience and personalization. GoPay meets these needs through features like *cashback*, location-based promotions, and integration with e-commerce and social media. In a microeconomic context, using GoPay also helps Gen Z manage their finances more flexibly, through its automatic transaction recording feature and ease of top-up. With Gen Z's highly digital and fast-paced consumption patterns, *e-wallets* like GoPay have become almost essential tools to support their daily activities, whether in the context of entertainment, education, or the increasingly popular digital entrepreneurship.

Therefore, this study aims to analyze in-depth the influence of perceived ease of use, perceived usefulness, and level of religiosity on the interest in using Gopay among Gen Z in Jepara. By understanding the factors that influence this interest, it is hoped that the research results will contribute to the development of segmented and targeted digital marketing strategies, as well as serve as a reference for policymakers and industry players in designing digital financial products that align with the needs and values of the user community, particularly the younger generation in religious areas.

Interest in Using

(Wardana & Aliyah, 2021) describes interest in using as a condition in which a person will pay attention and have a high tendency to the need for a particular activity which will ultimately result in action as a form of continuation. Interest in using in the technological aspect according to (Putri & Amin, 2024), namely the desire or interest that arises from within a person to access related technology and utilize it in the long term. Interest can also be interpreted as a response that arises as a result of a given stimulus (Parinussa et al., 2024). Interest can arise due to underlying factors. The determinants of interest are classified into two types based on their source. The first factor originates from within the individual, including age, gender, personality, experience, and ability. The second factor originates from outside the individual, including family, school, and community environments. Interest in using a product can be measured through several indicators, including: (Basalamah et al., 2022) :

1. Transactional Interest, namely the desire to make a purchase or the desire to use a product.
2. Referential Interest, namely the desire to provide references or provide advice to other people to use certain products or services.
3. Exploratory Interest, namely a desire that is represented in the form of a person's actions to dig up information related to a product or service that they are interested in.

Perception Convenience

Davis (1989) defines perceived ease of use as the extent to which a person believes that using something will free them from effort. This view aligns with the opinion of (Sihombing & Juliasari, 2022), who explains perceived ease of use as the belief a person has when using a technology due to the ease of use offered, thus minimizing the burden of using the technology. When this occurs, the mechanism for using a technology can be stimulated independently. This demonstrates that a person's perception of the ease of use will impact their acceptance of the technology.

The effort a user will expend will be minimized when they understand and perceive the convenience offered. Someone who perceives the convenience offered by a technology is more likely to use it. In the digital wallet aspect, this behavior can emerge when someone is confident in the ease of using a digital wallet for various transaction purposes. Understanding and communicating the convenience offered is crucial to users, as it is a primary preference when using a technology (Jamiah et al., 2022).

Perceived ease of use indicators according to (Mustofan & Kurniawati, 2024) as follows:

1. easy to understand and learn.
2. very easy and flexible to use.
3. very easy to use anytime and anywhere.

Benefits

According to Davis (1989), usefulness is how the use of a new system can provide benefits to its users. From this explanation, it can be understood that usefulness is a person's belief that will arise as a result of using a technology. (Sari & Anisa 2022).

There are several indicators of benefits in research (Adinda Ridhia & Sutarso, 2021) that is:

1. Superiority
2. Personal benefits
3. Difference between cash and non-cash payments
4. General benefits

Religiosity

A Muslim's adherence to Islamic law reflects their religiosity. *Religiosity* is a crucial construct because it influences a user's decision-making. This mechanism occurs through a learning process that impacts the cognitive domain and stimulates ongoing action (Kotler, 2017:94). *Religiosity* can be viewed through a person's involvement in interpreting their perspective on life. *Religiosity* is the level of conception of a religion or belief and represents a person's level of knowledge of the religion or belief they adhere to. Indicators of religiosity are the level of conceptualization/knowledge and commitment. Conceptualization is a person's level of knowledge of their religion, while the concept of commitment is something that needs to be understood comprehensively, so there are various ways for individuals to become religious (Rachmasari et al., 2023).

According to the aspect of the religious connection in Islam, according to Glock & Stark in Ancok and Suroso (2008), there are indicators of religiosity in research. (Mardiana et al., 2021) :

1. Belief (*ideological*) , the extent to which a person accepts dogmatic things in his religion.
2. Religious Practice (*ritualistic*), the extent to which a person carries out the ritual obligations of his religion.
3. Experiential , feelings or experiences that have been experienced and felt. This dimension refers to the identification of the consequences of a person's religious beliefs, practices, experiences, and knowledge from day to day ;
4. (*intellectual*) knowledge , the extent to which an individual knows and understands Islamic teachings

5. Consequences (*consequentia*), a dimension that measures how far a person's behavior is motivated by Islamic teachings in social life.

METHODOLOGY

This research uses quantitative research methods. The use of quantitative methods is based on the use of various numerical data analyzed statistically. (Sugiyono, 2016) The data collection process was conducted using a questionnaire technique with an online distribution mechanism via Google Forms. The population in this study is not precisely known. (Rofiudin et al., 2022) states that if the population size is not known with certainty, calculations can be made using the Lemeshow formula. Based on the calculations, 100 respondents were required as the research sample. This study used a purposive sampling technique to determine the research sample. Purposive sampling is a sampling process with certain requirements (Sukmawati & Kowanda, 2022). In this study, the requirements were Gopay e-wallet users from the Gen Z community in Jepara Regency. The sample provided answers to each questionnaire that represented each indicator of each research variable. The questionnaire used in the study was a closed-ended questionnaire with a Likert Scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Data analysis techniques were carried out using instrument validity tests, instrument reliability tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing.

RESULTS & DISCUSSION

Instrument Test

Validity Test

Validity test is the test used in analyze whether instrument study can represent what is measured or no. Validity test indicates that something instrument valid and legitimate value in research data collection. Criteria something instrument can declared valid in the validity test is if $r\text{-count results} > r\text{-table}$. On the other hand, if $r\text{-count result} < r\text{-table}$ so can stated invalid.

Table 1. Validity Test Results

Variables	Code	R-Count	R-Table	Information
Perceived Ease of Use (X1)	X1.1	0.650	0.196	Valid
	X1.2	0.686	0.196	Valid
	X1.3	0.747	0.196	Valid
	X1.4	0.639	0.196	Valid
	X1.5	0.651	0.196	Valid
Benefit (X2)	X2.1	0.845	0.196	Valid
	X2.2	0.758	0.196	Valid
	X2.3	0.693	0.196	Valid
	X2.4	0.757	0.196	Valid
Religiosity (X3)	X3.1	0.838	0.196	Valid
	X3.2	0.778	0.196	Valid
	X3.3	0.810	0.196	Valid
	X3.4	0.830	0.196	Valid
	X3.5	0.708	0.196	Valid
Interest in Using (Y)	Y.1	0.720	0.196	Valid
	Y.2	0.772	0.196	Valid
	Y.3	0.817	0.196	Valid
	Y.4	0.765	0.196	Valid

Y.5	0.767	0.196	Valid
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Validity test results show that all question items used in instrument study valid value . Basis for taking his decision is with review all over results from r- count in the validity test . Question items Good from variables perception convenience , usefulness , religiosity until interest use in a way overall value > r- table (0.196). With thus , then can concluded that all question items on the questionnaire declared valid and meets the requirements standard research data collector .

Reliability Test

Reliability testing is used to determine the level of consistency and stability of a research instrument in measuring the variables being studied. A reliable instrument indicates that the questionnaire items can produce consistent results when administered repeatedly. Reliability testing in this study used the Cronbach's Alpha method with the help of SPSS. A variable is considered reliable if its Cronbach's Alpha value is ≥ 0.70 .

Table 1 Reliability Test Results

Variables	Cronbach's Alpha	Reference	Information
Perceived Ease of Use (X1)	0.701	0.70	Reliable
Benefit (X2)	0.763	0.70	Reliable
Religiosity (X3)	0.852	0.70	Reliable
Interest in Using (Y)	0.825	0.70	Reliable

The reliability test results showed that all research variables had Cronbach's Alpha values above 0.70. The perceived ease of use variable had an alpha value of 0.701, perceived usefulness of 0.763, religiosity of 0.852, and intention to use of 0.825. These values indicate that each statement item in each variable has good internal consistency. Thus, the research instrument is considered reliable and suitable for use in data collection.

Assumption Test Classic

Normality Test

A normality test was conducted to determine whether the residual data in the regression model was normally distributed. A good regression model requires a normal residual distribution. The normality test in this study used the Kolmogorov-Smirnov statistical test with the help of SPSS.

Table 2 Results of the Kolmogorov-Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0E-7

		Standard Deviation	1.50737944
Most Differences	Extreme	Absolute	.099
		Positive	.089
		Negative	-.099
Kolmogorov-Smirnov Z			.991
Asymp. Sig. (2-tailed)			.280
a. Test distribution is Normal.			
b. Calculated from data.			

The normality test using the Kolmogorov-Smirnov test yielded a sig. 0.280. This value is >0.05, indicating that the residual data is normally distributed. Thus, the regression model in this study meets the assumption of normality and is suitable for further analysis.

Multicollinearity Test

The multicollinearity test aims to determine whether there is a correlation between independent variables in a regression model. Multicollinearity testing is performed by examining the Tolerance and Variance Inflation Factor (VIF) values. A variable is declared free of multicollinearity if the Tolerance value is > 0.10 and the VIF is < 10.

Table 3 Multicollinearity Test Results

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1 (Constant)	1,133	1,580		.717	.475			
Perception of Ease	.294	.118	.240	2,492	.014	.371		2,694
Perception of Benefit	.345	.128	.272	2,699	.008	.336		2,973
Religiosity	.371	.067	.420	5,507	.000	.588		1,700

a. Dependent Variable: Interest in Use

The results of the multicollinearity test show that the perceived ease variable has a tolerance value of 0.371 and a VIF of 2.694. The perceived usefulness variable has a tolerance value of 0.336 and a VIF of 2.973. The religiosity variable has a tolerance value of 0.588 and a VIF of 1.700. All independent variables show a tolerance value > 0.10 and a VIF value < 10. This indicates that this research model is free from multicollinearity symptoms and is suitable for further analysis.

Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is inequality in residual variance in a regression model. A good regression model is one that does not experience

heteroscedasticity. The test in this study was conducted through a scatterplot analysis of the residual and predicted values.

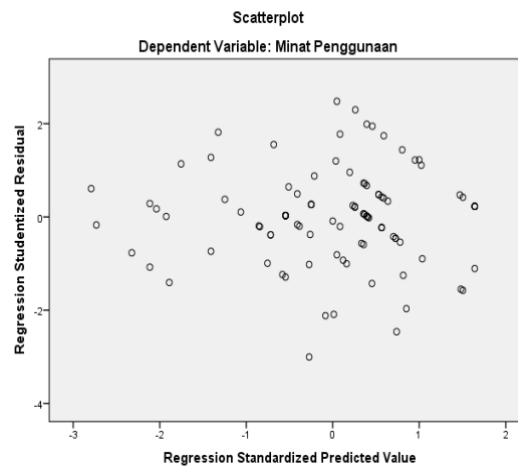


Figure 1. Results of Heteroscedasticity Test

The results of the heteroscedasticity test using a scatterplot show that the residual points are randomly distributed above and below the zero line. The residual points from the multicollinearity test also do not form a specific pattern. These results indicate that the regression model does not experience heteroscedasticity and is suitable for use in hypothesis testing.

Analysis Multiple Linear Regression

Multiple linear regression analysis is used to determine the relationship and magnitude of influence of several independent variables on a single dependent variable. The multiple linear regression analysis in this study aims to analyze the influence of perceived ease of use, perceived usefulness, and religiosity on interest in using the GoPay e-wallet. Data processing was performed using SPSS to obtain the regression equation and coefficients for each variable.

Table 4 Multiple Linear Regression Analysis

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,133	1,580		.717	.475
Perception of Ease	.294	.118	.240	2,492	.014
Perception of Benefit	.345	.128	.272	2,699	.008
Religiosity	.371	.067	.420	5,507	.000

Dependent Variable: Interest in Use

Based on the results of multiple linear regression analysis, the regression equation obtained is $Y = 1.133 + 0.294X_1 + 0.345X_2 + 0.371X_3$. The constant value of 1.133 indicates the magnitude of the value of interest in use if the variables of perceived ease, perceived usefulness, and religiosity are considered constant. The regression coefficient of perceived ease is 0.294, perceived usefulness is 0.345, and religiosity is 0.371. These values are positive, meaning that every one unit increase in each independent variable will be followed by an

increase in the value of interest in use by the coefficient assuming other variables remain constant.

Hypothesis Testing

T-test

The t-test is used to determine the partial effect of each independent variable on the dependent variable. This test aims to assess whether perceived ease of use, perceived usefulness, and religiosity have a significant partial effect on interest in using the GoPay e-wallet. The basis for decision-making is based on reviewing the calculated t-value and significance value. If the calculated t-value > t-table and sig < 0.05, it can be concluded that there is a partial effect of the independent variable on the dependent variable.

Table 5T-Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,133	1,580		.717	.475
Perception of Ease	.294	.118	.240	2,492	.014
Perception of Benefit	.345	.128	.272	2,699	.008
Religiosity	.371	.067	.420	5,507	.000

a. Dependent Variable: Interest in Use

The t-test results show that the perceived ease variable has a t-count value of 2.492 with a significance of 0.014, the perceived usefulness variable has a t-count value of 2.699 with a significance of 0.008, and the religiosity variable has a t-count value of 5.507 with a significance of 0.000. All significance values of each variable are <0.05. The t-count value of each variable is also greater than the t-table (1.984). This indicates that partially each independent variable has a significant effect on usage intention.

F test

The F-test is used to determine the simultaneous or joint influence of independent variables on the dependent variable. Decisions are made by reviewing the calculated f-value and assessing the significance level. If the calculated f-value is greater than the f-table value and sig. <0.05, it can be concluded that there is a simultaneous influence of the independent variables on the dependent variable.

Table 6F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	458,363	3	152,788	65,205	.000 ^b
	Residual	224,947	96	2,343		

Total	683,310	99
a. Dependent Variable: Interest in Use		
b. Predictors: (Constant), Religiosity, Perceived Ease, Perceived Usefulness		

The F-test results show a calculated f-value of 65.205 with a significance level of 0.000. The significance value is < 0.05 and the calculated f-value is $> f$ -table (2.70). This indicates that the variables of perceived ease of use, perceived usefulness, and religiosity simultaneously have a significant effect on user interest.

Coefficient Determination

The coefficient of determination is used to measure the extent to which an independent variable explains the dependent variable. The R^2 value indicates the proportion of variation in user interest that can be explained by perceived ease of use, perceived usefulness, and religiosity in the regression model. The higher the R^2 value, the greater the independent variable's ability to explain the dependent variable in this study.

Table 7 Results of the Determination Coefficient Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	R	Standard Error of the Estimate
1	.819 ^a	.671	.661		1,531
a. Predictors: (Constant), Religiosity, Perceived Ease, Perceived Usefulness					
b. Dependent Variable: Interest in Use					

The coefficient of determination test results showed an R-square value of 0.671. This indicates that 67.1% of the variation in usage intention can be explained by the variables of perceived ease of use, perceived usefulness, and religiosity in the regression model. Meanwhile, the remaining 32.9% is influenced by other variables outside the study that are not included in the model. This indicates that the independent variables' ability to explain the dependent variable is considered strong.

Influence Perception Convenience Regarding the Interest in Using the Gopay E-Wallet among Gen Z in Jepara

Variables perception convenience own t- count value $> t$ - table with level significance < 0.05 . This is show that perception convenience influential significant to interest using the GoPay e-wallet among Gen Z in Jepara . With Thus , the hypothesis states that existence influence perception convenience to interest use can accepted .

The results indicates that the more easy application GoPay used , then the more Gen Z 's interest in take advantage of it . Convenience in use Simple GoPay make users feel No need business big in transact . This is so suitable with Gen Z characteristics that like practicality utilization application . Gen Z has it too characters who like speed accessibility increasingly popular applications strengthen role convenience as factor driver main adoption of GoPay e-wallet .

Research result This in line with research (Xaveiryus & Apriyanti, 2023)that states that perception convenience influential significant to interest using the GoPay e-wallet . This means that the more easy something system used so the more big desire too individual For use it .

However Thus , the results This No in line with study (Mustofan & Kurniawati, 2024)who found that perception convenience No influential to interest using e-wallet. Findings the Can happen Because difference context respondents who can become reason difference results .

Influence Perception Benefits Regarding the Interest in Using the Gopay E-Wallet among Gen Z in Jepara

Variables perception benefits get t- count value $>$ t- table as well as mark significance < 0.05 . This is show that perception benefits influential positive and significant to interest using the GoPay e-wallet among Gen Z in Jepara . With Thus , the hypothesis existence influence perception benefits to interest use can accepted .

Benefits felt users become reason increasing interest usage . Efficiency time , convenience non- cash transactions , integration with various digital services , to promotions and cashback make Gen Z interested in use GoPay . Gen Z assesses GoPay as means supporters style practical and useful digital life . This show the more big the benefits felt , then the more Gen Z also has a high tendency to Keep going use application GoPay .

Research result This in line with study (Adinda Ridhia & Sutarso, 2021)that state that perceived benefits influential positive to intention use return service digital wallet . Research the confirm that the more tall perception benefits received user , then the more high interest use technology . With Thus , the findings study This strengthen relevance that perception benefits will impact on interest on use technology certain .

Influence Religiosity Regarding the Interest in Using the Gopay E-Wallet among Gen Z in Jepara

Variables religiosity show t- count value $>$ t- table with level significance < 0.05 . This is means religiosity influential significant to interest using the GoPay e-wallet among Gen Z in Jepara . With Thus , the hypothesis existence influence religiosity to interest use can accepted .

Influence religiosity can happen Because public Jepara own background behind culture strong religious . Level of religiosity influence method view individual to use technology finance like GoPay . When e-wallet is perceived No contradictory with religious values and even make it easier activity halal economy , then interest use will increase .

Research result This in line with study (Rachmasari et al., 2023)which concludes that religiosity influential positive and significant to interest use service digital finance . Research the explain that the more tall level religiosity someone , then the more big his considerations in choose service appropriate finances mark religious . With Thus , the factors religiosity proven become determinant important in adoption of fintech in religious communities .

CONCLUSION

The results of the study indicate that perceived ease of use, perceived usefulness, and religiosity have a positive and significant influence on the interest in using the GoPay e-wallet among Gen Z in Jepara. Perceived ease of use indicates that the easier the GoPay application is to understand and use, the higher the user's interest in using it for transactions. Perceived usefulness is also proven to increase interest in use, meaning that the greater the perceived benefits, the higher the interest of Gen Z in using GoPay. Religiosity also has a significant influence, indicating that the suitability of e-wallet use with religious values is a consideration

in fostering interest in use. Simultaneously, these three variables together contribute strongly in explaining the interest in using the GoPay e-wallet among Gen Z in Jepara.

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