EFFECT OF EASY PERCEPTION, PERCEPTION BENEFITS AND RISK PERCEPTIONS OF USE OF THE GOPAY PAYMENT SYSTEM

(Case Study of Gopay Users in the District Cempaka Putih DKI Jakarta)

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Abstrack *- This study aims to determine: the effect of perceived ease of use of the gopay payment system, perceived benefits of using the gopay payment system, perceived risk of using the gopay payment system, and the effect of perceived convenience, perceived benefits, and perceived risk simultaneously on the use of the gopay payment system.*

This research uses descriptive research with a quantitative approach. The population in this study is the people of Cempaka Putih District, Central Jakarta who have used the gopay payment system. The sample collection technique used multiple linear regression using SPSS version 26. The sample was determined based on the purposive sampling method, with a total sample of 185 respondents. The data used in this study are primary data and secondary data. The primary data collection technique used a survey method on the community in Cempaka Putih, the secondary data collection technique used the documentation method on the official website of the Jakarta City Statistics Agency:www.jakpuskota.bps.go.id

The results prove that: Perception of convenience has a significant positive effect on the use of the GoPay payment system, perceived benefits have a significant positive effect on the use of the GoPay payment system, perceived risk has no effect on the use of the GoPay payment system, perceived convenience, perceived benefits, and perceived risk simultaneously have an effect on use of the gopay payment system.

Keywords: Perception of Ease, Perception of Benefits, Perception of Risk, Use of Gopay

PRELIMINARY

The development of information technology, telecommunications and the internet led to the emergence of internet-based applications. Especially in the application system and social media, it has given birth to various new creative industries, one of which is in the services and transportation sectors. Information and communication technology makes all human activities easier, both in the economic and social fields.

According to Bank Indonesia Regulation No.18 / 40/2016, the development of technology and information systems continues to give birth to various innovations, especially those related to financial technology (fintech) in order to meet the needs of society, including in the field of payment system services, both in terms of instruments and operators. , mechanisms and infrastructure for implementing payment transaction processing (Bank Indonesia, 2016).

However, according to Arner et al. (2015) in Rahayu (2018) in a public lecture on Financial Technology*(fintech)*by the chairman of the OJK Board of Commissioners, Muliaman D. Hadad, Ph.D at the Indonesia Banking School, Fintech refers to the use of technology to provide financial solutions. "So that Fintech is a software-based business line to provide financial services. The existence of Fintech in Indonesia continues to optimize the role of the financial services sector in supporting the acceleration of national economic growth, maintaining stability in the financial system as a foundation for sustainable development, and opening access to finance so as to improve the welfare of the community "

Gojek then made many innovations in services and services, such as (GO-RIDE) online motorcycle taxi services, delivery of goods or packages (Go-Send), food delivery services (Go-Food), shopping services for both online and offline stores (Go -Mart). Over time, Gojek has added services and services to make it easier for customers. These services are GO-Massage, Go-Box, GO-Clean, GO-Tix, Go-Car, Go-Auto, Gopay and others that are in great demand by consumers.

In research (Davis, 2010) and modified by Budiman (2019) that *Technology Acceptance Model*(TAM) is an information system theory designed to explain how users understand and apply information technology. The basic model of TAM states that Perceived Ease Of Use and Perceived Usefulness are the main factors that influence the intention to use technology.

In the first basic model is *perceived ease of use*defined as the extent to which a person believes that using a technology will be free from effort. The second basic model is perceived usefulness is the extent to which a person believes that using a technology system will improve their performance. In research (Chun Liu, 2015 in Regyna, 2018) so that if users use the Gopay service intensively, it can be said that users know the Gopay payment system well.

According to Pratama and Suputra's research (2019), it shows that perceived benefits, perceived ease of use, and levels of trust have a positive and significant effect on the interest of students of the Faculty of Economics and Business, Udayana University to use electronic money. Meanwhile, Rahayu (2018) shows that perceived benefits, perceived convenience, and technological innovation have a significant positive effect on interest in using GoPay. Meanwhile, risk perception has a negative and insignificant effect on interest in using GoPay. The results of the research by Marchelina and Pratiwi (2016) show that perceived benefits have no positive effect on interest in use*e-money*, perceived convenience, perceived risk and service features have partially positive effects on interest in using e-money.

Meanwhile, Sakti and Astuti's research results (2017) show that the perceptions of information technology users, convenience, service features affect the interest of bank customers in using ATMs. Meanwhile, the perception of Bank customers' interest in using ATMs has an effect on ATM usage. Then the risk perception does not have a significant effect on ATM use. Meanwhile, research by Bayu Pratama and Suputra (2019) shows that perceived benefits, perceived ease of use, and level of trust have a positive and significant effect on student interest in using electronic money.

RESEARCH PURPOSES

The purpose of this study was to determine and analyze the effect of perceived convenience, perceived benefits, and perceived risk of using the gopay payment system in Cempaka Putih District, Central Jakarta.

LITERATURE REVIEW

1. Accounting Information Systems

In this era of globalization, manual data processing is no longer relevant and accurate for companies, because it is no longer able to neutralize the errors that occur within the company. As a result, the information generated is no longer accurate for decision making. One of the developments in information technology that is often used by companies to carry out their current operational activities is information systems.

Accounting information systems not only process financial data, non-financial data is also included because decision making is not only necessary financial information, non-financial information about a condition and situation can also be used as a consideration in making decisions to provide relevant and reliable financial reports can be used as information and the basis for decision making is an effort to improve individual performance from an accounting point of view (Putra, 2016).

2. Perceived Ease

According to Davis in Wibowo (2012: 55) the perception of the ease of use of a technology is defined as a measure by which a person believes that information systems can be easily understood and used. The intensity and interaction between the user and the system can also show ease. Based on the definition it is known that the perceived ease of use *(perceived ease of use)* is a belief about the decision making process.

According to Amijaya (2010: 49) says that convenience will have an impact on behavior, namely the higher a person's perception of the ease of using the system, the higher the level of information technology utilization. The perception of convenience shows how far an online application technology user is of the view that the technology does not require a lot of complicated efforts.

In Harlan (2014: 39) ease is defined as individual trust where if they use certain technology it will be free from effort. As we know that in this modern era, the role of information technology in everyday life is of course very influential. . So that the perceived convenience variable indicates that a system was created with the aim of making it easy for its users. A system that is frequently used will be more familiar, and easier to use by users. Ease of use reduces customers' efforts to study the origins of interacting behavior.

Thakur and Mala (2012) in Adiutama and Santika (2015) found that the perceived ease of use has a positive and significant impact on the intention to use an information technology system that is greater than the perceived usefulness. This is in line with existing research, showing that perceptions of ease of use, perceived usefulness, and level of education can increase return shopping intentions.

3. Perceived Benefits

Perceptions of benefits can influence a person's attitude towards the use of technology because a system that is easy to use does not take a long time to learn so that someone has the

opportunity to do something else. The well-known magazine The Economist (2015) states that technological advances in financial services have the potential to democratize finance. At the very least, a number of technologies together with access devices that are in the palm of consumers. Technological innovation in financial services is developing rapidly and in new ways and utilizing different business models (Jogiyanto, 2014: 30).

Kadek (2018) states that perceived benefits become the next reason for basic needs such as Maslow's motivational need theory, namely Human needs are arranged according to a hierarchy, from the most urgent to the least urgent (psychological, security, social, self-esteem and self-actualizing needs) . So when an urgent need is satisfied, that need ceases to be a motivator and the person will then try to satisfy the most important need.

Consumers no longer receive change in the form of goods because the merchant does not have change of small value. In developing the work performance, the benefits with an estimate of two factors are divided into two more categories, namely benefit and effectiveness, with each dimension being grouped. So in this hypothesis the perception of benefits in Gopay is the view of business actors regarding the benefits they get from using the payment systemGopay. This concept also relates to productivity, task performance or effectiveness, its importance to the task, and overall usefulness.

4.   Perceived Risk

Consumers' perceptions are faced with unpredictable and uncertain consequences, some of which tend to be unpleasant. Environmental uncertainty stems from technological communication networks that are beyond the user's control. In fact, information technology operators are difficult to control (Priyono, 2017). Another factor that can affect a person's interest is related to the use of electronic wallets that can be caused by*human* errors, system failures or hackers' actions that result in harm to users.

According to Fahmi (2012: 56) explains that in simple terms risk perception is called a field of science that discusses how an organization applies measures in mapping various existing problems by placing various approaches in a comprehensive and systematic manner. Where the perception of risk is systematic in understanding, evaluating and managing these risks to maximize the chances of the goals being achieved and to ensure that organizations, individuals and communities are sustainable.

Kotler and Keller (2010: 42) state that high-risk products have limitations regarding the extent to which buyer loyalty will continue. So, in general, it can be concluded that risk is a factor that must be considered for consumers if they want to use something that will result in loss, because risk is always associated with the possibility of something harmful and unexpected or undesirable. The higher the level of risk felt by the individual, the lower the level of individual confidence. Conversely, the lower the level of risk felt by the individual, the higher the level of individual confidence.

The results of research conducted by Maghfira (2018) state that perceived ease has a significant positive effect on use *Gopay*. Sitinjak (2019) states that perceived convenience has a positive influence on interest in using Gopay. Sitinjak and Pratama (2019) state that perceived convenience has a positive influence on the use of Gopay. When someone believes that technology can be used easily or with minimal effort, that person's interest in using technology will also increase.

H_1: Perception of ease of use has a significant positive effect on the Gopay payment system.

The results of research conducted by Maghfira (2018) state that perceived benefits have a significant effect on the use of the payment system *Gopay*. Diptha (2017) states that perceived benefits have a significant positive effect on the satisfaction level of using the FLAZZ BCA card. Bayu and Suputra (2019) state that perceived benefits have a positive and significant effect on student interest in using electronic money. From the definition above, it is known that the usefulness of perceived usefulness is a belief about the decision-making process. Where if someone believes that information systems are useful then he will use them. Conversely, if someone believes that an information system is less useful then he will not use it.

H_2: Perception of benefits has a significant positive effect on the use of the Gopay payment system.

The results of research conducted by Marchelina and Pratiwi (2019) state that risk perception has a positive effect on interest in use *e-money*. Then the results of research produced by Priyono (2017) show that risk perception has a negative effect on the acceptance of electronic wallet technology. According to Octaviani's research (2019), risk perception has a negative effect on the interest in transacting using Internet Banking.

H_3: Perception of risk has no effect on the use of the Gopay payment system

RESEARCH METHODS

The research object used in this study is the result of filling out questionnaires by all people who use the Gopay payment system. The location of this research is in the Cempaka Putih Barat sub-district in Central Jakarta. The object of this research is the influence of perceived ease of use, perceived benefits, and perception of risk on the use of the Gopay Payment System which was carried out for the study in December 2019 for data collection and data analysis.

The population in this study were people in Cempaka Putih District who used the Gojek application. The population selection in this study is because the researchers saw the number of Gojek users in Cempaka Putih District. The sample of this research is all people in Cempaka Putih District who have transacted using*Gopay*The authors chose to be a sample of 185 respondents with criteria based on age, gender, income and occupation levels. The sampling method used in this study was purposive sampling technique. Purposive sampling is a technique for determining research samples with certain considerations aimed at making the data obtained later to be more representative (Sugiyono, 2017: 85). The data collection method used in this study was questionnaire distribution using google forms. Questionnaire data collection techniques were carried out by providing a set of written statements to respondents to be answered which were sent either directly or via the internet (Sugiyono, 2017: 99). This research data was obtained by accessing the official website of Bank Indonesia, The Financial Services Authority (OJK), the Association of Indonesian Internet Service Providers (APJII) and Central Jakarta BPS for the Cempaka Putih District area. The results of the respondent's answers are then measured using a range scale (1-5 points Likert scale).

The validity test is used to measure whether a questionnaire is valid or valid, a questionnaire is declared valid when the questions on the questionnaire are able to reveal something that will be measured by the questionnaire (Sugiyono 2017: 202).

Table 1.
Skala Likert

Positive Statement		Negative Statements	
Answer	Score	Answer	Score
Strongly agree	5	Strongly agree	1
Agree	4	Agree	2
Neutral	3	Neutral	3
Disagree	2	Disagree	4
Strongly Disagree	1	Strongly disagree	5

Tabel 2.
Indikator Penelitian

No.	Variable	Indicator	Item Number
		1. Easy to learn	1
		2. Easy Transaction	2
1	Perceived ease	3. Easy Top-up	3
	(X1)	4. Practical	4
		5. Easy to operate	5
		1. Safe	6
		2. Be fast	7
2	Perceived benefits	3. Effectiveness	8
	(X2)	4. Efficiency	9
		5. Helpful	10
		6. Close to where I live	11
		1. High Risk	12
		2. transaction security	13
		3. System security	14
3	Perceived Risk (X3)	4. Financial constraints	15
		5. There is no guarantee to User	16
		6. There is a mistake	17
		1. Perform a top-up if the balance runs out	18
		2. Use in all transactions Gopay	19
	System Usage	3. Using Gojek services	20

4	Gopay Payments	4. Using because it doesn't refund required	21
		5. Use more than once	22
		6. Uses as many	
			23
		Promo	

The form of the statement that the author provides is a closed statement. According to Sugiyono (2017: 200) a closed statement is a statement that expects a short answer or expects the respondent to choose an alternative answer from each available statement. Therefore, closed statements are able to provide definite answers. Freedom of expression.

Multiple linear regression analysis is used to solve existing problem formulations using the SPSS version 26 program, which is to determine and analyze the effect of perceived convenience, perceived benefits, and perceived risk on the use of the payment system. *Gopay*both simultaneously and partially. In this study the regression equation used is as follows: The multiple regression equation can be as follows:

$$Y = a + \beta1X1 + \beta2X2 + \beta3X3 + e\ldots\ldots\ldots\ldots.$$

Where:

Y = Use of the Gopay Payment System

a = Constant

β1,2,3 = Variable coefficient

X1,2,3 X1 = Perceived ease

X2 = Perceived usefulness

X3 = Perceived risk

ε = Prediction error

RESULTS AND DISCUSSION

Descriptive statistics are presented in Table 4. Provide information about the characteristics of the research variables consisting of the number of observations, the minimum, maximum, mean, and standard deviation values. The results of the categorization are presented as follows:

Table 3.
Descriptive Statistics Results

	N	Minimum	Maximum	Mean	Std. Deviation
Perception of Ease	185	5.00	25	21.51	2.64171
Perceived Benefits	185	11.00	30	24.65	4.01211
Perception of Risk	185	6.00	30	20.45	5.47319
System Usage					
Gopay Payments	185	10.00	30	22.94	4,72819
Valid N (listwise)	185				

Based on table 4. It can be seen that the number of observations (N) from this study were as many as 185 people who were in Cempaka Putih District in Central Jakarta. The variable use of the Gopay payment system is the dependent variable, while the perceived convenience, perceived benefits and perceived risk are independent variables in this study.

The Ease of Perception variable has a minimum value of 5.00 and a maximum value of 25.00 so that an average value of 21.51 is obtained which when divided by the number of statement instruments of 5 items the average value of the statement instrument is 4, meaning that overall respondent gave 4 points (agree) on each statement instrument. Average value*(mean)*of 21.51 with a standard deviation of 2.641, which indicates that the standard deviation is lower than the average value. This means that there is a low variation in data so that it shows that the effect of perceived convenience from respondents is similar.

The perceived benefit variable has a minimum value of 11.00 and a maximum value of 30.00 so that an average value of 20.45 is obtained which, if divided by the number of statement instruments of 6 items, the average value of the statement instrument is 4, meaning that overall the respondent gave 4 points (agree) on each statement instrument. Average value*(mean)*amounted to 24.65 with a standard deviation of 4.0121 which indicates that the standard deviation is lower than the average value. This means that there is low data variation, so it shows that the effect of perceived benefits from one respondent to another ampere same.

The Risk Perception variable has a minimum value of 6.00 and a maximum value of 30.00 so that an average value of 20.45 is obtained which, if divided by the number of statement instruments of 6 items, the average value of the statement instrument is 4, meaning that overall respondent gave 4 points (agree) on each statement instrument. Average value*(mean)*of 20.45 with a standard deviation of 5.4731 which indicates that the standard deviation is lower than the average

value. This means that there is a low data variation, so it shows that the influence of the risk perception of the respondents is similar.

The variable use of the Gopay Payment System has a minimum value of 10.00 and a maximum value of 30.00 so that an average of 22.94 is obtained which, if divided by the number of statement instruments of 6 items, the average value of the statement instrument is 4, meaning that Overall, the respondents gave 4 points (agree) on each statement instrument. The average value (mean) is 22.94 with a standard deviation of 4.7281, which indicates that the standard deviation is lower than the average value. This means that there is low data variation, so it shows that the influence of the use of the Gopay payment system from respondents is similar.

The normality test in this study was conducted to determine whether the data was normally distributed or not. The normality test was tested on each research variable, namely perceived ease of use, perceived benefits, and perceived risk.

Figure 1.
Graph Analysis Results
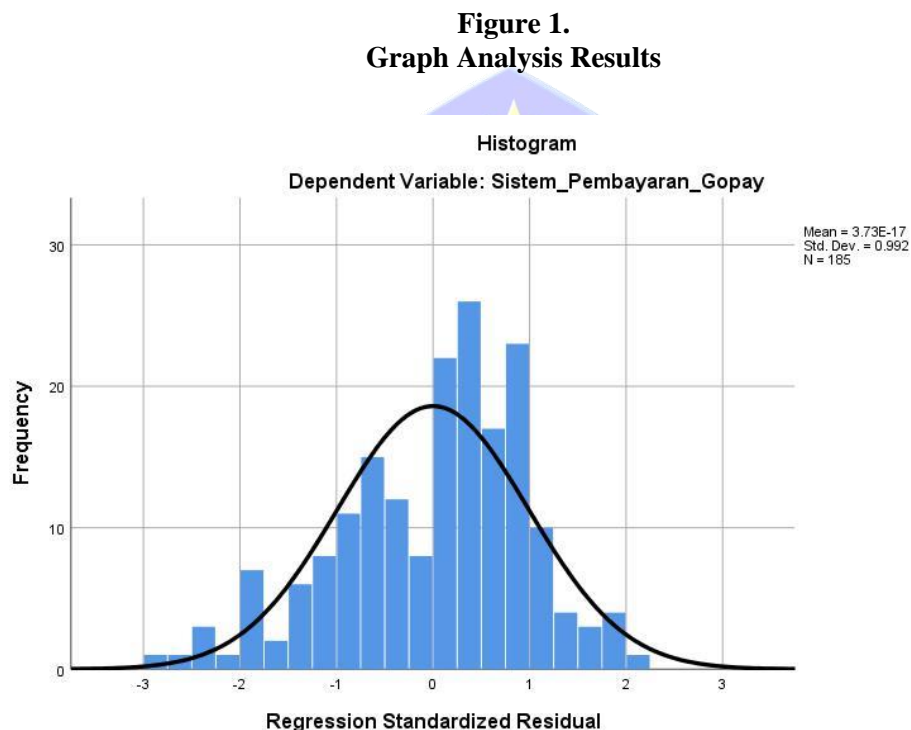
Based on Figure 4. above, using the histogram normality test that the data is said to be normal if the curve is perfectly curved.

Multicollinearity test aims to test whether the regression model found a correlation between the independent variables. A good regression model should not have a correlation between the independent variables. To test the presence or absence of multicollinearity in the regression model, it can be seen through the Variance Factor (VIF) value and tolerance. Is VIF <10 and the tolerance value above 0.10.

Tabel 4.
Multicollinearity Test Results

	Coefficients[a]						
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	.916	1.792		.511	.610		
Ease_ Perception	.239	.107	.184	2.243	.026	.426	2.345
Perception_ Benefit	.616	.096	.523	6.414	.000	.432	2.314
Perception_Risk	.083	.047	.097	1.774	.078	.970	1.031

Based on table 4.2 above, it can be seen that each of the independent variables has a VIF value of not more than 10 and a value *tolerance* more than 0.10. So it can be concluded that between each independent variable there is no multicollinearity symptom in the regression model.

Heteroscedasticity test was carried out to test for differences *variance* residual from one observation period to another observation period. If the residuals have the same variance, it is called homoscedasticity or heteroscedasticity does not occur. The regression equation is good if there is no heteroscedasticity. How to predict the presence or absence of heteroscedasticity in a model can be seen from the following scatterplot pattern.

Figure 2
Scatterplot Graph of Heteroscedasticity Test
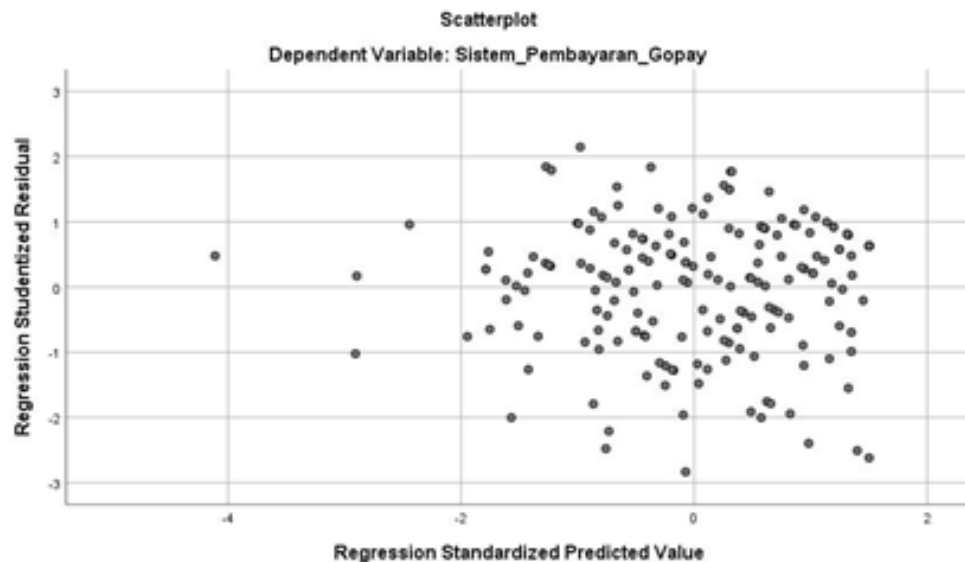
Based on the graph *scatterplot* In Figure 4.4 above, it can be seen that the dots spread randomly, and are spread either above or below the zero on the Y axis. It can be assumed that heteroscedasticity does not occur in the regression model, so the regression model is feasible to use.

Multiple linear regression analysis is used to determine the effect of the independent variable on the dependent variable, while the results of the multiple linear regression analysis are as follows:

Table 5.

Multiple Linear Regression Test Results

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.916	1.792		.511	.610		
	Ease_ Perception	.239	.107	.184	2.243	.026	.426	2.345
	Perception_ Benefit	.616	.096	.523	6.414	.000	.432	2.314
	Perception_Risk	.083	.047	.097	1.774	.078	.970	1.031

Based on the regression output above, the regression equation model can be determined as follows:

$$PSPG = a + b1.PK + b2.PM + b3.PR + e$$

$$PSPG = 0.916 + (0.239\ PK) + 0.616PM + 0.083PR + e$$

The regression equation shows a constant value of 0.916. This means that in the absence of independent variables (perceived convenience, perceived benefits, and perceived risk), the use of the Gopay payment system has reached a value of 0.916. Which means that if the variables of perceived convenience (X_1), perceived benefits (X_2), and perceived risk (X_3) are assumed to be zero, then the interest in using the payment systemGopay(Y) will increase. The value of the perceived convenience variable coefficient (X_1) obtained a positive value of 0.239, meaning that if the perceived convenience increases by one unit, the interest in using the Gopay payment system will increase. The coefficient value of the perceived benefit variable (X_2) has a negative value of 6.414, meaning that if the perceived benefit decreases, the interest in using the Gopay payment system will decrease. The coefficient value of the risk perception variable (X_3) has a negative value of 1.714, meaning that if the risk perception decreases, the interest in using the Gopay payment system will increase.

Partial test (t test) was conducted to determine the effect of each independent variable on the dependent variable. Based on the results of the partial test table statistical test results obtained by the variable perception of the ease of obtaining t value$_{count}$amounted to 2.243 which means greater than the value of t table which is equal to 1.97316 or (tcount> ttable). The significance value in the table above is 0.026, which means it is smaller than 0.05, so it can be concluded that the perception of convenience has a positive effect on the use of the Gopay payment system.

The F test is conducted to determine whether the independent variable used is suitable for use or not as an explanatory or predictor variable. Based on the table of the results of the f test, the value of the f test is 0.000 which means less than 5% (0.05) and the value of fcount> Ftable is 55.855> 2.65 and with a significant value of 0.000 is less than 0.05 (0.000 <0 , 05) it can be concluded that perceived ease of use, perceived benefits, and perceived risk simultaneously influence the use of the Gopay payment system.

The coefficient of determination is used to measure the percentage of the influence of the independent variable (independent) on the dependent variable (dependent). The coefficient of determination ranges from 0 to 1. If the coefficient of determination approaches zero, the smaller the percentage of the independent variable explains the effect on the dependent variable. Conversely, if the coefficient of determination tends to approach one, the greater the percentage of the independent variable explaining the dependent variable. Based on the test results table *Model Summary* obtained Adjusted R Square (R2) value of 0.472 or 47.2%. This means that the variables of perceived convenience, perceived benefits, and perceptions of risk affect the use of the Gopay payment system by 47.2%. While the remaining 0.528 or 52.8% is explained by other variables which are not researched.

Based on the description above, it can be concluded that H_1 accepted and H0 rejected, meaning that the perceived convenience variable in this study has a significant positive effect on the use of the Gopay payment system. Therefore this research has succeeded in proving the first hypothesis which states that there is a positive influence on perceived ease of use of the Gopay payment system. This is also in accordance with the results of research conducted by Rahayu (2018) which states that perceived convenience has a significant positive effect on interest in using GoPay. The perception of convenience positively affects interest in using the gopay payment system because people tend to use online applications more because it is more flexible and time efficient because it is easy to reach and has a lot to do with transportation such as the busway, KRL, and Gojek.

Based on the description above, it can be concluded that H_2 accepted and H0 rejected, meaning that the perceived benefit variable in this study has a significant positive effect on the use of the Gopay payment system. thus means the hypothesis H2 accepted because it is proven by the research that has been done. This is in line with the research of Bayu Pratama (2019) which states that perceived benefits have a significant positive effect on the interest in using electronic money. Before taking a decision, someone has many considerations, one of which is to consider the benefits of a product or service to be taken or used, someone will use the product or service that can provide benefits and benefits to support their job performance to be more effective and also in other ways. other.

Based on the description above, it can be concluded that H_3 accepted and H0 rejected, meaning that the risk perception variable in this study has a result that does not affect the use of the Gopay payment system. Thus, it means the hypothesis H3accepted because it is proven by the research that has been done. Because the higher the risk, the use of GoPay decreases. And everyone will use the Gopay service for their daily needs. This is in line with Sakti and Astuti's (2017) research which states that risk perception does not have a significant effect on ATM use. The uncertainty that consumers experience can occur when a service or product that features technology is unpleasant. Some consumers also have their own views on something that is still relatively new. But on the other hand, users also think about gopay's weaknesses such as an unsupported system or when we are in a small town we don't find outlets with a scanner to use GoPay.

CONCLUSIONS AND RECOMMENDATIONS

1. Perceived convenience has a significant positive effect on the use of the Gopay payment system in the Cempaka Putih sub-district community. The results of this study have succeeded in proving the first hypothesis which states that there is a positive influence on the use of the Gopay payment system. This shows that the higher the perception of convenience, the higher the interest of the Cempaka Putih community in using the Gopay payment system. If the Cempaka Putih community understands using Gopay correctly, then these users can use the Gopay service for their daily or personal needs.

2. Perceived benefits have a significant positive effect on the use of the Gopay payment system in the Cempaka Putih sub-district community. The results of this study have succeeded in proving the first hypothesis which states that there is a positive influence on the use of the Gopay payment system. This shows that the higher the perception of benefits, the higher the interest of the Cempaka Putih community in using the Gopay payment system.

3. Perceptions of risk do not affect the use of the Gopay payment system in the Cempaka Putih sub-district community. The results of this study have succeeded in proving the first hypothesis which states that there is a positive influence on the use of the Gopay payment system. This shows that the lower the risk perception, the higher the interest of the Cempaka Putih community in using the Gopay payment system. Due to the needs of people who use Gopay a lot.

4. Based on the results of the hypothesis in this study, it shows that the variables of perceived convenience, perceived benefits, and perceived risks have a simultaneous effect on the use of the Gopay payment system generated by users in Cempaka Putih District. The results of this study indicate that the easier it is to use in the Gopay payment system, the more it is used. Conversely, When someone judges that something will have a benefit, then he will become interested, then it will bring satisfaction. Despite the increasing level of risk, the people of Cempaka Putih still use the Gopay payment system on the grounds that Gopay often holds good promos and increases their productivity.

SUGGESTION

1. Gojek companies to add services that can be done at Gojek. Because considering that Gopay technology has truly been accepted as a cutting-edge payment method, it would be a shame if the service options available at Gojek were only limited.

2. Hopefully with this research Gojek company will still pay attention to security. Friendliness and punctuality in picking up and maintaining the courtesy that has been maintained so far in order to make users more comfortable and confident in using Gojek as an online transportation service.

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