

**THESIS**

**THE INFLUENCE OF E-SERVICE QUALITY,  
SERVICE FEATURES, AND PERCEIVED SECURITY  
ON INTEREST IN USING THE GOPAY DIGITAL  
WALLET (CASE STUDY OF Z- GENERATION  
INDONESIA)**



**By:**

**Maslakhatusholikhah**

**42.2021.42.8033**

**Supervisor:**

**Mohammad Zaenal Abidin, S.E., M.Pd.**

**DEPARTMENT OF MANAGEMENT**

**FACULTY OF ECONOMICS AND MANAGEMENT**

**UNIVERSITY OF DARUSSALAM GONTOR**

**1446 H/2024 M**

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ON INTEREST IN USING THE GOPAY DIGITAL  
WALLET (CASE STUDY OF Z- GENERATION  
INDONESIA)**

**UNDERGRADUATE THESIS**

Submitted in fulfillment of the requirement for the degree of Bachelor of  
Management

**By**

**Maslakhatusholikhah**

422021428033

**UNIDA  
GONTOR**

**DEPARTMENT OF MANAGEMENT  
FACULTY OF ECONOMICS AND MANAGEMENT**

**UNIVERSITY OF DARUSSALAM GONTOR**

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## **ABSTRAK**

### **Pengaruh E-Service Quality, Fitur Layanan, dan Persepsi Keamanan Terhadap Minat Menggunakan Dompot Digital GoPay (Studi Kasus Pada Generasi Z Indonesia)**

**Maslakhatusholikhah**

**42.2021.42.8033**

Kemajuan teknologi digital telah memberikan kemudahan dalam berbagai aspek kehidupan, termasuk dalam aktivitas keuangan melalui dompet digital. Salah satu dompet digital yang populer di Indonesia adalah GoPay, yang menawarkan berbagai fitur inovatif. Penelitian ini bertujuan untuk menganalisis pengaruh E-Service Quality, Fitur Layanan, dan Persepsi Keamanan terhadap Minat Menggunakan GoPay pada Generasi Z di Indonesia. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Data dikumpulkan melalui kuesioner berbasis skala Likert yang disebarakan secara daring kepada 400 responden Generasi Z, yang dipilih menggunakan teknik purposive sampling. Responden yang terlibat adalah pengguna aplikasi GoPay yang pernah melakukan transaksi minimal satu kali. Analisis data dilakukan dengan menggunakan metode Partial Least Squares-Structural Equation Modeling (PLS-SEM) melalui software SmartPLS versi 3.2.9. Hasil penelitian menunjukkan bahwa variabel Fitur Layanan memiliki pengaruh signifikan terhadap minat menggunakan, dengan nilai t-hitung sebesar 18,425, sedangkan variabel E-Service Quality dan Persepsi Keamanan tidak menunjukkan pengaruh signifikan. Nilai R-Square Adjusted sebesar 0,579 menunjukkan bahwa 57,9% variasi minat menggunakan dapat dijelaskan oleh ketiga variabel independen dalam penelitian ini. Fitur layanan, seperti kemudahan navigasi, kelengkapan fungsi, dan inovasi produk, menjadi faktor dominan yang menarik perhatian dan meningkatkan minat Generasi Z untuk menggunakan aplikasi GoPay. Sementara itu, aspek keamanan cenderung dianggap sudah memenuhi ekspektasi dasar sehingga tidak menjadi penentu utama dalam keputusan pengguna. Penelitian ini menekankan pentingnya pengembangan fitur layanan yang relevan, kreatif, dan inovatif untuk menarik perhatian Generasi Z yang dikenal akrab dengan teknologi. Selain itu, hasil penelitian juga menggarisbawahi pentingnya strategi pemasaran yang efektif untuk meningkatkan adopsi dan loyalitas pengguna terhadap aplikasi dompet digital di pasar yang semakin kompetitif.

**Kata kunci:** kualitas layanan elektronik, fitur layanan, persepsi keamanan, minat penggunaan, GoPay

## **ABSTRACT**

### **The Influence of E-Service Quality, Service Features, and Perceived Security on Interest in Using the GoPay Digital Wallet (Case Study of Z- Generation Indonesia)**

**Maslakhatusholikhah**

**42.2021.42.8033**

Advances in digital technology have made things easier in various aspects of life, including financial activities through digital wallets. One of the popular digital wallets in Indonesia is GoPay, which offers various innovative features. This research aims to analyze the influence of E-Service Quality, Service Features, and Security Perceptions on Interest in Using GoPay among Generation Z in Indonesia. This research uses a quantitative approach with a survey method. Data was collected through a Likert scale-based questionnaire distributed online to 400 Generation Z respondents, who were selected using a purposive sampling technique. The respondents involved were GoPay application users who had made a transaction at least once. Data analysis was carried out using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method via SmartPLS software version 3.2.9. The research results show that the Service Feature variable has a significant influence on interest in using, with a t-value of 18.425, while the E-Service Quality and Security Perception variables do not show a significant influence. The Adjusted R-Square value of 0.579 indicates that 57.9% of the variation in interest in using can be explained by the three independent variables in this study. Service features, such as ease of navigation, completeness of functions and product innovation, are the dominant factors that attract attention and increase Generation Z's interest in using the GoPay application. Meanwhile, security aspects tend to be considered to have met basic expectations so they are not the main determinant in user decisions. This research emphasizes the importance of developing relevant, creative and innovative service features to attract the attention of Generation Z who are known to be familiar with technology. Apart from that, the research results also underline the importance of effective marketing strategies to increase user adoption and loyalty towards digital wallet applications in an increasingly competitive market

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**Keywords:** e-service quality, service features, perceived security, usage interest, GoPay



**DECLARATION**

Name : Maslakhatusholikhah  
Registered No : 422021428033  
Faculty : Economic and Management  
Department : Management  
Title : The Influence of E-Service Quality, Service Features, And  
Perceived Security on Interest in Using The Gopay Digital Wallet  
(Case Study Of Z-Generation Indonesia)

I hereby declare that this undergraduate thesis is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or currently submitted as a whole for any other degrees at University of Darussalam Gontor or other institutions.

Mantingan, Sya'ban 9<sup>th</sup> 1446 H  
February 8<sup>th</sup> 2025 M

Author,



Maslakhatusholikhah

NIM. 422021428033

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**The Fountain of Wisdom Economics**

Head Office: Main Campus, University of Darussalam Gontor, Jl. Raya Siman, Ponorogo, East Java, 63471  
Phone: (+62852)36932666, (+62352) 3574562 Fax: (+62352) 488182,  
Website: <http://unida.gontor.ac.id>, Email: [fem@unida.gontor.ac.id](mailto:fem@unida.gontor.ac.id), [femunidagontor@gmail.com](mailto:femunidagontor@gmail.com)

APPROVAL OF SUPERVISOR

To Honorable,  
Dean of Faculty of Economics and Management  
University of Darussalam Gontor

*Bismillahirrahmanirrahim,  
Assalamu 'alaikum Wr, Wb*

I certify that I have supervised and read this thesis, written by:

Name : Maslakhatusholikhah

Reg. Number : 422021428033

Title : The Influence Of E-Service Quality, Service Features, And  
Perceived Security on Interest in Using the Gopay Digital  
Wallet (Case Study of Generation Z Indonesia)


In my opinion, it conforms to acceptable standards of scholarly presentation  
and is fully adequate, in scope and quality, as an undergraduate thesis for degree of  
Bachelor of Management Department.

*Wassalamu 'alaikum Wr, Wb.*

Ponorogo, 02 Rajab 1446 H

January 02<sup>nd</sup>, 2025 M

Supervisor,

  
**Mohammad Zaenal Abidin, S.E., M.Pd.**  
NIDN. 0702088903

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**THESIS EXAMINATION COMMITTEE APPROVAL**

The examination committee declared that the thesis written by:

Name : Maslakhatusholikhah

Reg. Number : 422021428033

Title : The Influence of E-Service Quality, Service Features, And Perceived Security on Interest in Using the Gopay Digital Wallet (Case Study Of Z-Generation Indonesia)

It has passed the thesis examination and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor in Department of Management, Faculty of Economics and Management, University of Darussalam Gontor.

Chairman,

Secretary,

  
Mohammad Zaenal Abidin, S.E., M.Pd.

  
Suyanto, S.Ag., M.M.

The Team of Thesis Examination

1<sup>st</sup> Examiner: Hamidah Tussifah, S.E., M.Si.

2<sup>nd</sup> Examiner: Suyanto, S.Ag., M.M.

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GONTOR  
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APPROVAL OF DEAN

The Faculty of Economics and Management University of Darussalam Gontor has received the thesis by:

Name : Maslakhatusholikhah  
Reg. Number : 422021428033  
Title : The Influence Of E-Service Quality, Service Features, And Perceived Security On Interest In Using The Gopay Digital Wallet (Cash Study Of Z-Generation Indonesia)

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Mantingan, Sya'ban 9<sup>th</sup>, 1446 H

February 8<sup>th</sup>, 2025 M

Dean of  
Faculty of Economic and Management



**Dr. Hartomi Maulana, S.E., M.Sc.**  
NIDN. 0704108005

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UNIVERSITAS DARUSSALAM GONTOR

The Fountain of Wisdom Economics

Head Office: Main Campus, University of Darussalam Gontor, Jl. Raya Siman, Ponorogo, East Java, 63471  
Phone: (+62852)36932666, (+62352) 3574562 Fax: (+62352) 488182,  
Website: <http://unida.gontor.ac.id>, Email: [fem@unida.gontor.ac.id](mailto:fem@unida.gontor.ac.id), [femunidagontor@gmail.com](mailto:femunidagontor@gmail.com)

**MOTTO**

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ

عَدُوٌّ مُبِينٌ ﴿١٦٨﴾

(Q.S Al-Baqarah: 168)

“O humanity! Eat from what is lawful and good on the earth and do not follow Satan’s footsteps. He is truly your sworn enemy.”

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## DEDICATION

Bismillahirrahmanirrahim

Assalamu'alaikum warahmatullahi wabarakatuh.

Praise be to Allah SWT who has given His grace and guidance so that the author can complete the thesis entitled “The Effect of E-Service Quality, Service Features, and Perceived Security on Interest in Using the Gopay Digital Wallet (Case Study of Z- Generation Indonesia)”. Shalawat and salam do not forget to send to the great Prophet Muhammad SAW who is an example for all Muslims, to his family, friends, and followers.

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3. Al-Ustadz Dr. Hartomi Maulana, M.Sc., as the Dean of the Faculty of Economics and Management, Universitas Darussalam Gontor.
4. Al-Ustadz Yayan Firmansyah, M.Psdm., as the Head of Management Department of Universitas Darussalam Gontor.
5. Al-Ustadz Mohammad Zaenal Abidin, S.E., M.Pd., as the advisor.
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8. My fellow classmates in the Department of Management class of 2021.
9. All parties who cannot be mentioned one by one who have provided support both morally and materially for the implementation of this thesis.

The author realizes that the writing of this thesis is far from perfect, therefore the author really hopes for criticism and suggestions from readers. Finally, I hope this thesis can be usefu for writers, readers, and all parties in need.



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May this thesis be beneficial to the readers and contribute meaningfully to the development of knowledge in the future.

Ponorogo, 02 Rajab 1446 H

January 02<sup>nd</sup>, 2025 M

Author,



**Maslakhatusholikhah**

NIM 422021428033