

## **GOPAY'S STRATEGY TO SUPPORT A CASHLESS SOCIETY BY UNDERSTANDING THE E-WALLET USERS' BEHAVIOR**

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### **Abstract**

There is a great potential for growth in the digital payment acceptance market in Indonesia, which makes it a promising country for the mobile wallet industry. Indonesia is one of countries that are rapidly shifting away from a cash-based economy and toward one that relies more on digital payments. The adoption of mobile wallets in Indonesia, a country with a remarkably low credit card penetration rate, is drawing new consumers of digital commerce at a rapid pace. Moreover, the current Covid-19 outbreak has also had an impact on the constantly changing preferences of customers in terms of payment options. Therefore, following the growth of mobile wallet players in Indonesia, consumers are gradually shifting toward cashless behaviors. The number of mobile or electronic wallets is growing as a result of the increasing popularity of digital payment methods as well as the massive change in the consumers preferences of payment systems. Furthermore, GoPay is considered to be one of the five largest electronic wallet providers in the Indonesian market. GoPay basically has a large user base across the country. The usage characteristics and behavior of mobile wallet users are discussed in this study. The goal of this study was to develop the best strategy for GoPay, one of Indonesia's leading mobile wallet providers, to encourage the use of cashless transactions. An online survey was conducted, and a total of 263 respondents participated and submitted their responses. The data was gathered not just from primary sources but also from secondary sources. This study used descriptive research to describe the outcomes of both quantitative and qualitative data. For the purpose of gaining insight into the users' and GoPay's perspectives, qualitative data was collected. The findings of this study revealed that users of different age generations had substantially different behavior. According to the findings of this study, users typically have more than two electronic wallets installed on their device and use them more than once per week. This study helps GoPay as the leading mobile wallet provider to have better understanding of the users behavior of using electronic wallets. The findings can be used to develop competitive advantage strategies that are sustainable and to support the use of e-wallets in a cashless society.

**Keywords:** E-Wallet, Mobile Wallet, Financial Technology, Consumer Behavior.

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