

ABSTRACT

In today's rapidly evolving digital landscape, technological innovations are fundamentally reshaping conventional practices many across sectors. This digital transformation integrates advanced technologies into operations, enhancing efficiency and accessibility. From e-commerce to communication, these advancements are altering business operations and individual interactions, creating both opportunities and challenges in this dynamic digital paradigm. The focus of this research is to delve into the impact of Gopay on spending behaviour among Gojek users in Indonesia. By examining the usage patterns and financial decisions influenced by Gopay, this study aims to uncover the factors of how digital payment methods shape consumer behaviour in the Indonesian market. Through a comprehensive analysis of data collected from an expert Interview and a client survey, this research sheds light on the intricate relationship between Gopay and spending habits, providing valuable insights for businesses, and researchers interested in understanding the dynamics of digital payment adoption and its implications on consumer financial behaviour.

Keywords: Gopay, Digital wallet, Spending behaviour, Technology Acceptance Model.