

THE EFFECT OF PERCEIVED EASE OF USE ON USER INTEREST IN THE SHOPEEPAY DIGITAL WALLET AMONG GENERATION Z IN SURABAYA

Annisya Dellia Safitri¹

Universitas Pembangunan Nasional “Veteran” Jawa Timur, Surabaya, Indonesia
anisvadelia@gmail.com

Zawawi²

Universitas Pembangunan Nasional “Veteran” Jawa Timur, Surabaya, Indonesia
zawawi.ma@upnjatim.ac.id



Abstract

The purpose of this study is to find out how Generation Z in Surabaya is influenced by the perception of ease of use of the ShopeePay digital wallet and the promotion of cashback vouchers to their interest in using it. Quantitative methods are used in this study. Since the size of the population cannot be determined with certainty, the method of sample selection is based on the guidelines for measuring the sample by specifying parameters. 96 respondents who are Generation Z and ShopeePay digital wallet users in the city of Surabaya were given a questionnaire as part of the data collection process. Structural Equation Modeling (SEM) based on variance is then used to analyze the data obtained. Partial Least Square (PLS SEM) software is used in this technique, which is also referred to as the alternative SEM method. The results of this study show that generation Z in the city of Surabaya is significantly more interested in using the ShopeePay digital wallet because it is considered easy to use and offers cashback vouchers.

Keywords: Perception of Convenience, Cashback Voucher Promotion, ShopeePay, Generation Z

INTRODUCTION

Science and technology (IPTEK) is developing very rapidly along with modernization. The payment system used in financial technology or fintech is an example that allows non-cash transactions (Pambudi, 2019). According to Bank Indonesia, fintech is a combination of technology and financial services that changes the way of transactions (Ramadhanty et al., 2021). The use of the internet supported by technological devices makes it easier to access information and economic transactions. Indonesian internet users increased from 173 million in 2022 to 212.9 million in 2023, according to databoks.id (Annur, 2023). The internet also facilitates buying and selling activities with efficient electronic payment systems, such as e-money (Brahmanta & Wardhani, 2021).

This development brought changes in payment methods which are called electronic payments. In 2018, the official and most popular digital wallets in Indonesia consisted of DANA, OVO, Go-Pay, and ShopeePay. ShopeePay is a digital wallet or e-wallet that has official permission from Bank Indonesia which is useful for fulfilling user transactions whether carried out in cash or non-cash (Attaqi et al., 2022). ShopeePay provides various conveniences to its users, topping up ShopeePay balances or top-ups is available via M-Banking, ATM machines, Alfamart outlets, Indomart, and others. ShopeePay also collaborates with many partners, many sellers who have collaborated to make direct payments, making it easier for users to make transactions. It cannot be denied that the large number of ShopeePay users cannot be separated from the many conveniences provided. However, research was conducted to determine the interest in using ShopeePay among Generation Z in the city of Surabaya (Afendi et al., 2022).

Behind the convenience offered in using the ShopeePay payment method, there are also drawbacks that influence consumers when using it. Not everyone or consumers can top up ShopeePay, namely consumers who use the Shopee application who live in rural areas, they cannot use this digital payment method because there are no parties in the area that provide services to top up. Another drawback is that it cannot be used for other payments outside Shopee, this makes consumers reluctant to top up ShopeePay too often (Kusuma & Asmoro, 2020).

To support all features and increase convenience in transactions, Shopee also has their own digital wallet (e-wallet), namely Shopeepay (Azlin et al., 2022). The payment method via the digital wallet features Shopeepay and Shopeepaylater is included as a payment condition for using Vouchers because these two digital wallet features are Shopee's direct payment features which are used to make it easier for users to shop without having to make cash payments. So, it cannot be denied that the provision of convenience in terms of payment through the non-cash payment feature to be able to use free shipping and cashback vouchers on Shopee can make people interested in using Shopeepay (Ericaningtyas & Minarso, 2022).

REVIEW OF LITERATURE

Interest in Use

Interest in using information technology is a motivation to continue using information technology, as long as he has access to information technology. Jogiyanto in Laloa et al., (2023) revealed that user interest is a person's desire or reason to act in a certain way if he is really determined to do so. Interest in use can be one of the reasons why a person intends to behave or perform a certain action. One of the things that makes a person intend to act or do a certain thing is his interest in using. Interest is something that arises after receiving stimuli from the product they see, then an interest arises to try the product and finally the desire to buy and be able to own the product arises (Ika K. et all, 2020).

According to Leon (2018), there are several indicators whether someone is interested in using a system in the long term. This includes users' interest in the system, their tendency to use it in different types of transactions, their tendency to encourage the desire to use the system as a transaction tool in their daily lives, and their desire to use it frequently.

Perception of User Convenience

According to Davis in Sulmi et al., (2021), the perception of ease of use shows a person's belief that computers are easy to understand and operate. This can be understood as an individual's belief that a certain technology can be understood and able to be used appropriately. The extent to which a person assumes that the application of technology will ease their task, by definition, is known as the perception of ease of use. Thus, when

technology is user-friendly , people will be more interested in using it, and vice versa. Ease of use perception refers to the extent of user interest in using a system because they feel that the system is easy to use (Mirah & Purwanto, 2024).

According to Davis in Sulmi et al., (2021): The indicators of ease of use perception are; Easy to learn, easy to control, easy to use, flexible, clear and understandable.

Cashback Voucher Promotion

According to Kotler and Keller in Handyaani et al., (2022) Promotion is the process of explaining the advantages of a product and persuading potential buyers to buy it. Promotion aims to influence and persuade customers to buy a product. By promoting a product, people can be interested in the product so that they feel the desire to get the product. One type of sales promotion is a *cashback* promotion. *Cashback* can be real money, virtual money, goods, points, or coins. *Cashback* coupons are a type of purchase promotion. *Cashback* is the amount of money a business offers to customers after they purchase goods or services from the business. Promotion as part of the marketing mix is an important aspect of the preparation of marketing strategies. Through promotion, the company will convey information about the product with the aim of attracting consumer interest in using it (Miftahul & Soebiantoro, 2022).

Indicators of *cashback voucher promotion* according to Alamsyah and Saino (2021): large amount of funds, promise suitability, and speed of refund.

The influence of user perception of convenience on user interest

Perceived ease is defined as information technology that is able to reduce a person's effort, both time and energy, to learn or use it because basically every individual believes that information technology is easy to understand and does not make it difficult for users to do their work (Novrita, 2020).

The relationship between ease of use and interest in using the ShopeePay digital wallet is supported by research from Fitri Mawardani et al., (2021) which shows that perceived ease of use has a positive effect on students' interest in using the ShopeePay digital wallet on the Shopee application, so it is proven that there is a simultaneous positive influence Perception of ease of use on student interest in using the ShopeePay digital wallet on the Shopee application.

The Influence of Promotion on Interest in Use

The development of the ShopeePay e-wallet in society cannot be separated from various promotions including cashback and discounts as well as the use of Shopee coins which can be used for transactions again so that you can save expenses. According to Jefkins (in Yanti & Adhiyani, 2020) advertising is information media that is created in such a way as to attract the interest of the audience, is original, and has certain characteristics and is persuasive, so that consumers are voluntarily encouraged to take action in accordance with what the advertiser wants. The relationship between promotions and interest in using the ShopeePay digital wallet is supported by research from Putri Avrinia et al., (2023) which shows that promotions have a significant effect on interest in using ShopeePay among people in the city of Surakarta.

RESEARCH METHOD

The type of data used in this research is quantitative. Quantitative research methods are methods based on the philosophy of positivism which are used to conduct research on certain populations or samples, collecting data using research instruments and statistical analysis which aims to test predetermined hypotheses. This research uses an ordinal scale with a measurement technique using a Likert scale. The population of this research is generation Z in the city of Surabaya who use the ShopeePay digital wallet. The sampling method used in this research used a purposive sampling method. The researcher's process for collecting data is by distributing questionnaires to people who have used ShopeePay.

In this study, the research population criteria are ShopeePay digital wallet users in generation Z in the city of Surabaya. Since the size of the population cannot be ascertained, the sample selection method relies on sample measurement guidelines to establish parameters. Multiplying the research indicators by five to ten estimated parameters will result in the number of samples. This study has a sample of 96 respondents who used the ShopeePay digital wallet in generation Z in the city of Surabaya. This writing uses a quantitative methodology. The data source comes from a questionnaire survey distributed directly to 96 respondents, website links and journals.

RESULTS AND DISCUSSION

Measurement Model (Outer Model)

This paper measures the exogenous variables of Ease of Use Perception (X1) and Cashback Voucher Promotion (X2) with reflective indicators, as well as the endogenous variable of Usage Interest (Y). The validity of the indicator is measured using the outer loading table, by looking at the value of the factor loading because all indicators are reflective.

Table 1
Outer Loadings

	Factor Loading (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1.1 <-X1	0.725195	0.686368	0.119704	0,119704	0.000
X1.2 <-X1	0.709872	0.709085	0.101330	0,101330	0.000
X1.3 <-X1	0.687554	0.665847	0.127570	0,127570	0.000
X1.4 <-X1	0.666682	0.654755	0.097604	0,097604	0.000
X1.5 <-X1	0.733585	0.726460	0.089161	0,089161	0.000
X2.1 <-X2	0.740764	0.717978	0.092429	0,092429	0.000
X2.2 <-X2	0.844440	0.842355	0.051499	0,051499	0.000
X2.3 <-X3	0.748739	0.735273	0.085335	0,085335	0.000
Y.1 <-Y	0.685945	0.679741	0.085446	0,085446	0.000
Y.2 <-Y	0.700542	0.690956	0.081655	0,081655	0.000
Y.3 <-Y	0.804723	0.797771	0.047431	0,047431	0.000
Y4 <- Y	0.775517	0.772032	0.073530	0,073530	0.000

Factor Loading and T-Statistic values are used to evaluate indicators. The indicator is considered valid if the Factor Loading is greater than 0.5 and the T-Statistic is greater than 1.96 (Z value at $\alpha = 0.05$). Factor Loading is the correlation between indicators and variables, while T-Statistics shows significance.

Based on the outer loading table, all reflective indicators on the variables Ease of Use Perception (X1), Cashback Voucher Promotion (X2), and Usage Interest (Y) show that

the Loading Factor is greater than 0.5 and/or the T-Statistic is greater than 1.96, which means that the indicator meets the convergence validity.

Table *Cross Loading* It can also be used to determine the validity of the indicator. If the value of the loading factor of each indicator for each variable is greater than for the other variables, then the indicator is considered valid.

Table 2
Cross Loading

	Interest in Use (Y)	Ease of Use Perception (x1)	Cashback Voucher Promotion (x2)
X1.1	0,211567	0,725195	0,421829
X1.2	0,349003	0,709872	0,370803
X1.3	0,283284	0,687554	0,335538
X1.4	0,279292	0,666682	0,424865
X1.5	0,288914	0,733585	0,373225
X2.1	0,270102	0,337642	0,740764
X2.2	0,413685	0,482945	0,844440
X2.3	0,278492	0,434068	0,748739
Y.1	0,685945	0,232235	0,160155
Y.2	0,700542	0,338502	0,242588
Y.3	0,804723	0,307858	0,360037
Y.4	0,775517	0,325401	0,422007

The results show that all loading factor values (shaded) generated by each indicator, with higher loading factor values on the variables of Interest in Use (Y), Perception of Ease of Use (X1), and Cashback Voucher Promotion (X2) when compared to the load of indicator factors from other variables, which shows that all indicators in this study have been well validated.

Table 3
Discriminant Validity

	AVE
Interest in Use (Y)	0,552571
Ease of Use Perception (x1)	0,597034
Cashback Voucher Promotion (x2)	0,607474

The amount of variance of the latent variable indicator is indicated by the Average Variance Extracted (AVE) value. A validity score higher than 0.5 indicates good validity. Based on the test results, the AVE of each variable is 0.597034 for Perception of Ease of Use (X1), 0.607474 for Cashback Voucher Promotion (X2), and 0.552571 for Interest in Use (Y). The three variables are suspected to have good validity because the AVE value is greater than 0.5.

Table 4
Comosite Reability

	Composite Reliability
Interest in Use (Y)	0,831018
Ease of Use Perception (x1)	0,831509
Cashback Voucher Promotion (x2)	0,822249

The results of the *Composite Reliability* test show that the Perception of Ease of Use (X1) variable is 0.831509, the Cashback Voucher Promotion variable (X2) is 0.822249, and the Interest in Use (Y) is 0.831018, these three variables show a *Composite Reliability value* above 0.70 so that 0.879291 can be said to be all variables in this study reliable.

Table 5
Latent Variable Correlations

	Interest in Use (Y)	Ease of Use Perception (x1)	Cashback Voucher Promotion (x2)
Interest Usage (Y)	1,000000		
Ease of Use Perception (x1)	0,410716	1,000000	
Cashback Voucher Promotion (x2)	0,624376	0,543412	1,000000

In PLS, there is a possibility that variables or constructs correlate with each other, either between exogenous variables or between exogenous and endogenous variables, as illustrated in the latent variable correlation table. The correlation coefficient between variables can reach a maximum of 1, meaning that it is closer to the number 1. This table shows that there is a moderate correlation between variables based on the average value of the correlation. The highest correlation was between the Promo Voucher Cashback (X2) variable and Usage Interest (Y) of 0.624376, indicating that the relationship between Promotional Voucher Cashback (X2) and Usage Interest (Y) was stronger than other variables, and indicating that Usage Interest was more influenced by Promotional Voucher Cashback (X2) than Perception of Ease of Use.

PLS Model Analysis

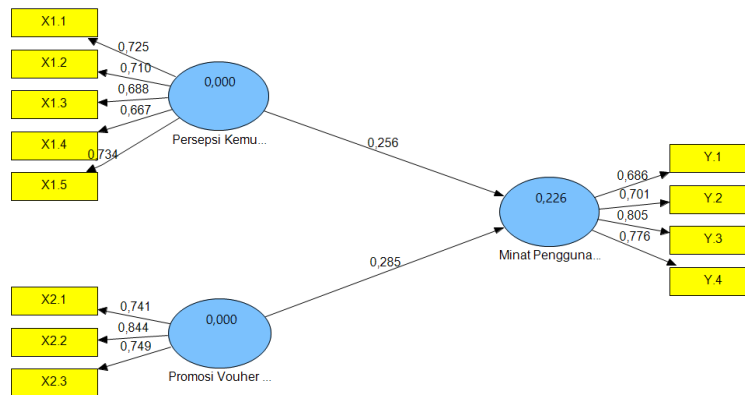


Figure 1
PLS Model Analysis

The PLS output image above displays the value of the fill factor of each indicator, located above the arrow connecting the variable and the indicator. On the other hand, it can be seen the magnitude of the path coefficient, above the arrow that connects the endogenous and exogenous variables, as well as the variables and indicators, and the size of the R-Square is seen right inside the circle of the endogenous variable used (the variable of interest is used).

Table 6
R-Square

	R Square
Interest in Use (Y)	0,226125

An R^2 value of 0.226125 shows that the model explains 22.61% of the usage interest variance which is influenced by the perception of ease of use and Cashback Voucher Promotion, while 77.39% of the variance is explained by other variables outside this study. The Goodness of Fit Model is also measured by Q^2 to assess how well the model predicts observations and estimates parameters. A Q^2 value of > 0 indicates that the model has predictive relevance, while a Q^2 of ≤ 0 indicates the opposite. Q^2 is calculated by the formula: $Q^2 = 1 - (1 - R_{12}) (1 - R_{22}) \dots (1 - R_{p2})$ where $R_{12}, R_{22} \dots R_{p2}$ is the *R-square* of the endogenous variable. The Q^2 value ranges from $0 < Q^2 < 1$, the closer to 1 the better the model is. In this study, the Q^2 is 0.226125, so the model can be said to have predictive relevance.

The Effect of Perceived Ease of Use on User Interest in the ShopeePay Digital Wallet

The results of this research show that perceived ease of use has a significantly positive effect on interest in using the ShopeePay digital wallet. The positive influence is directly proportional to the coefficient value so it assumes that if the perception of ease of use increases then interest in using the ShopeePay digital wallet will also increase. This also shows that the first hypothesis which states "Perceived ease of use has a significant positive effect on interest in using the ShopeePay digital wallet" is acceptable.

Perception of ease of use has a positive influence on interest in using the ShopeePay digital wallet, because the perception of ease can convince the public that the technology used is easier to use and avoids various problems. This convenience lies in the system contained in ShopeePay, so that it can attract Generation Z's interest in using ShopeePay.

The results of this research are in line with Putri Avrinia's previous research (2023), concluding that ease of use has a positive and significant effect on interest in using ShopeePay.

The Effect of Cashback Voucher Promotion on Interest in Using ShopeePay Digital Wallet

The results of this research show that the cashback voucher promotion has a significantly positive effect on interest in using the ShopeePay digital wallet. The positive influence is directly proportional to the coefficient value, so it is assumed that if the cashback

voucher promotion increases, interest in using the ShopeePay digital wallet will also increase. This also shows that the second hypothesis which states "cashback voucher promotions have a significant positive effect on interest in using the ShopeePay digital wallet" is acceptable.

Cashback voucher promotions have a positive influence on interest in using the ShopeePay digital wallet, due to the expected nominal recovery rate. If so, then Gen Z will make transactions according to the expected nominal reward because Gen Z can calculate how much cash they will receive later and use it to make purchase or return transactions.

The results of this research are in line with previous research by Fitri M. (2021), concluding that the Cashback Voucher Promotion has a positive and significant effect on student interest in using the ShopeePay digital wallet.

CONCLUSION

Based on the findings of research and data analysis, generation Z in the city of Surabaya is significantly more interested in using the ShopeePay digital wallet because they feel that the digital wallet is easy to use. So it can be said that consumer interest in the ShopeePay digital wallet among Generation Z will be affected if they consider the platform to be easy to use, flexible, easy to learn, control, and understand. In addition, the Cashback Voucher promotion has a significant positive effect on the interest in using the ShopeePay digital wallet among Generation Z in the city of Surabaya. So that with the cashback voucher provided by ShopeePay, such as the amount of *cashback*, the suitability of the promise and the speed of *refund*, it will affect the interest of Generation Z in using ShopeePay.

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