

THE INFLUENCE OF PERCEIVED CONVENIENCE, TRUST, AND ADVERTISING APPEAL ON INTEREST IN USING SHOPEEPAY ON ACCOUNTING STUDENTS UPN "VETERAN" JAWA TIMUR



Arabela Fidelia Masnal Pabadakayo¹
Universitas Pembangunan Nasional "Veteran" Jawa Timur, Surabaya, Indonesia
arabelafideliaa@gmail.com

Sri Trisnaningsih²
Universitas Pembangunan Nasional "Veteran" Jawa Timur, Surabaya, Indonesia
trisna.ak@upnjatim.ac.id

Abstract

The development of information technology encourages the rapid growth of Financial Technology (FinTech) services, including digital wallets such as ShopeePay. Ease of use, trust, and advertising appeal are the main factors that influence the adoption of this service, especially among students as Generation Z who are known to be adaptive to technology. ShopeePay is one of the popular digital wallets among students, especially accounting students at UPN "Veteran" Jawa Timur. This study aims to analyze the effect of perceived convenience, trust, and advertising attractiveness on interest in using ShopeePay. This research uses quantitative methods with Partial Least Squares (PLS) based Structural Equation Modeling (SEM) analysis techniques. Primary data was collected through an online questionnaire distributed to 78 Accounting students of the 2021 batch of UPN "Veteran" Jawa Timur. The data were analyzed using SmartPLS 4.0 software. The results showed that perceived convenience, trust, and advertising attractiveness had a positive and significant effect on interest in using ShopeePay among students.

Keywords: Perceived Ease, Trust, Advertising Attractiveness, Interest in Use, ShopeePay

INTRODUCTION

In the era of the Industrial Revolution 4.0, the internet plays a crucial role in enabling interaction between humans and machines, and among humans themselves, unrestricted by geographical or temporal boundaries (Pratolo, 2020). The existence of the internet at this time can have a significant impact on society, the business world, the industrial sector, and government agencies. Technological developments in this digital era have given birth to the latest technology-based innovations, including in the financial sector, which is marked by the presence of financial technology (fintech) (Putri et al., 2023). Digitalization in the economic sector in Indonesia has resulted in increasingly significant impacts on various aspects of national development and growth (Setyaningtyas & Suranto, 2024). As a result, it can help drive the development of a financial system based on the provision of financial technology services.

The emergence of financial technology is in line with the National Non-Cash Movement (GNNT) spearheaded by Bank Indonesia. Through its role as the central bank, the government is advancing a standardized electronic payment system, in line with the goals of GNNT. GNNT hopes to realize a cashless society. It is expected that increased efficiency, convenience, and inclusion from digital economic and financial integration can support strong, balanced, and sustainable economic growth. The presence of Financial Technology (fintech) is used for various services, such as payments, money transfers, fund management, and money storage and others. This phenomenon is clear evidence that there is a shift in people's habits from traditional financial systems to financial systems that utilize technology.

In Indonesia, e-wallets have become the most popular and widely used payment tool by the public (Angelina & Rahadi, 2020). E-wallet is often considered as one of the most practical and efficient payment methods because it allows users to make payments at online and offline stores, store virtual cash, get promotional offers, make cash withdrawals, and also transfer money to various sources (Syifa & Tohang, 2020).

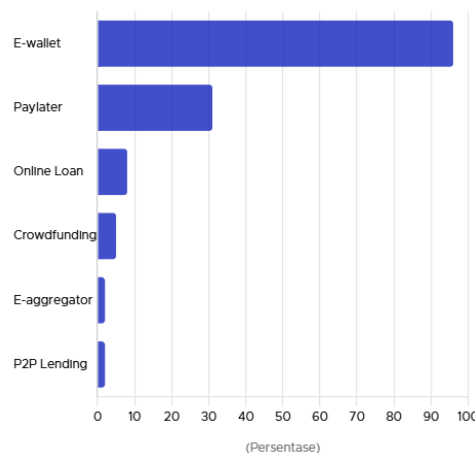


Figure 1
Increase in E-Wallet Usage
Source: Jajak Pendapat (JakPat)

Based on a survey conducted by Jajak Pendapat (JakPat) on Fintech Trends in Indonesia 2024, 96% of people asked claimed to have used or owned an e-wallet. Factors

from the government and private companies play a role in this increase in e-wallet usage. The number of online stores and merchants that now offer payment options through e-wallets is a clear indicator of the increasing adoption of financial technology in society.

The rapid development of e-wallet usage in Indonesia is inseparable from the rapid growth of e-commerce and digital marketplaces, such as Shopee, which also encourages the digitization of financial transactions (Bella et al, 2024). The rise of Shopee, a leading e-commerce platform in Indonesia, has further stimulated the use of ShopeePay, a digital wallet integrated within its ecosystem. ShopeePay is not only used for in-app transactions but also across merchants accepting QRIS. Its appeal lies in user-centric features such as cashback offers and seamless integration with online shopping behavior, making it particularly attractive to younger demographics like university students.

Security, however, remains a pressing concern. The 2023 data breach involving the DANA e-wallet, where users reported unauthorized fund withdrawals (Kontan.co.id, 2023), raised a significant alarm regarding fintech vulnerabilities. Although this incident involved a competing platform, it underscores the critical importance of trust and data protection across all digital payment services. Unfortunately, the introduction fails to sufficiently contrast this with ShopeePay's security measures or reputation. A clearer comparison could strengthen the argument for why ShopeePay merits focused investigation, particularly in terms of how it fosters trust among its users amid broader market skepticism.

The growth in the number of ShopeePay users is influenced by a number of factors supporting them in deciding to use the service to complete payment transactions. This encourages the author to analyze the aspects that influence the tendency of a person's interest in using ShopeePay. In this study, the theoretical approach used is the Technology Acceptance Model (TAM), which focuses on understanding the behavioral patterns of users accepting and using technology (Rachmawati & Trisnaningsih, 2023). Especially in the context of digital payment technologies such as ShopeePay, the trust factor becomes increasingly crucial given the security cases that occur on other fintech platforms, such as those experienced by DANA users.

In the context of digital payment technologies such as ShopeePay, one of the important aspects of TAM is perceived ease of use. Information that can optimize the efficiency of the time and energy required for individuals to understand or use is known as perceived ease. Based on research conducted by Basalamah et al., (2022), Putri Lumita Sari et al., (2024) dan Alifia (2024) stated that convenience has a positive and significant effect on interest in using e-wallets. Meanwhile, research conducted by Anjasari & Pamikatsih (2023) states that convenience has a negative and insignificant effect on interest in using e-wallets.

The development of the digital financial sector in Indonesia is reflected in the increasing number of people who adopt ShopeePay as a means of payment. Trust is a belief inherent in one party to another in a relationship, where this belief is based on fulfilling obligations in accordance with predetermined expectations (Nurdin et al., 2021). Based on research conducted by Putri Lumita Sari et al., (2024) dan stated that trust has a positive and significant effect on interest in using ShopeePay. Meanwhile, research conducted by Alifia (2024) states that trust has a negative and insignificant effect on interest in using ShopeePay.

The development of the ShopeePay E-wallet was also driven by public interest in the advertisements that were aired. These advertisements present attractive visuals regarding

cashback offers, discounts, and points that can be reused in the transaction process. This makes people feel that they can reduce their spending costs. Based on research conducted by Aisha & Kurnia (2022) the attractiveness of advertising has a positive effect on interest in using e-wallets. In line with research conducted by Alghifari (2020), which indicates that attractive promotions contribute to increasing interest in using e-wallets.

The increase in ShopeePAY users can be attributed to the growth of non-cash payment methods, which are now increasingly in demand by teenagers, especially Generation Z (Gen Z). Gen Z is defined as the generation most familiar with the internet and technology when compared to other generational groups (Oxford Economics, 2021). Most of the current undergraduate students are part of Gen Z. The selection of 2021 accounting students as research subjects is supported by several specific reasons, namely because students in that generation have completed courses related to accounting information systems and financial management. In the accounting information system course, they learn about how to combine accounting knowledge with information technology (Amin, 2021), as well as understand the types of information required by users of financial information. Meanwhile, financial management courses provide students with the skills to manage money and make financial decisions (Bilal Abdillah Rasyid & Fahrullah, 2022). This relationship is crucial when students want to use the knowledge and skills they have learned to assess how ShopeePAY affects their financial strategies.

The description above explains the significant increase in the volume of electronic money transactions, but there is still fluctuating growth and inconsistencies in the results of several variables between one researcher and another. This study aims to test whether the variables of the Effect of Perception of Ease, Trust, and Advertising Attractiveness can have an Interest in using Financial Technology ShopeePAY among Accounting Students of UPN Veteran Jawa Timur.

REVIEW OF LITERATURE

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a model developed by Davis et al in 1989. The Technology Acceptance Model (TAM) includes three main components, namely perceived usefulness, intensity of use (intention), and user behavior relationships. This model reflects various end-user behaviors towards information technology across different contexts and user groups. Perceived ease of use refers to the extent to which a person believes that using a particular system will be free of effort, while perceived usefulness reflects the belief that the system will enhance task performance. By providing a clear framework, TAM helps in understanding how external factors can influence the psychological aspects of accepting technology. Research on the elements that play a role in the acceptance and behavior of using information systems often refers to TAM (Cheong & Park, in Kumala et al., 2020).

Perceived Ease of Use

According to Davis, in Perceived convenience is "the degree to which a person believes that using a particular system would be free of physical and mental efforts". Perceived ease refers to individual beliefs that information technology is easy to understand and not difficult, so that it can reduce effort, both in terms of time and energy, in learning and using it (Anjasari & Pamikatsih, 2023). Indicators of perceived ease that can be used to

measure the impact of perceived ease on customers according to Vankatesh and Davis in (Aisha & Kurnia, 2022) include: 1) Individual transactions with the system are clear and easy; 2) The system is easy to use; 3) It is easy to operate the system according to what individuals want to do.

Empirical findings on this variable, however, are inconsistent. While Basalamah et al., (2022) and Putri Lumita Sari et al., (2024) report a significant positive influence of perceived ease on interest in using e-wallets, Anjasari & Pamikatsih (2023) found a negative and insignificant relationship. This inconsistency suggests the influence of contextual or demographic factors, such as digital familiarity or personal motivation, which warrant deeper investigation within a specific user group like accounting students.

Trust

Mamesah et al., (2023) define trust as a positive belief that users have in the reliability, credibility, and integrity of a product or service. In this context, trust is extended to include the use of online payment services. A transaction carried out online can only occur if there is a sense of trust when using the service (Dayan, 2020). There are several indicators of trust, namely as follows (Nurdin et al., 2021): 1) Reliability, meaning the ability to provide services to clients in a timely, accurate, and in accordance with their wishes; 2) Care, which is a high empathetic attitude that can be felt by users, where the service provider is considered capable of providing solutions to problems or obstacles experienced by users; 3) Credibility, which means that the implementation of digital transaction operational mechanisms is carried out honestly, transparently, and can be trusted by users.

Several studies, such as those by Basalamah et al., (2022), Putri Lumita Sari et al., (2024) and Ramadya Sari et al., (2022), highlight a strong positive correlation between trust and usage intention. However, Alifia (2024) presents a contradictory finding where trust does not significantly affect the intent to use ShopeePay. These divergent results underline the complexity of trust formation and the need to examine its role more closely in contexts like campus-based fintech usage, where peer influence and security perception may differ from the general population.

Advertising Appeal

According to Stephanie in (Aisha & Kurnia, 2022) advertising appeal is an approach used to attract consumers' attention and influence them towards a product. In this case, the structure, style, and attractiveness of the message need to be considered to determine the core or topic of the message conveyed (Suheri et al., 2022:113). Aisha & Kurnia (2022) state that the indicators of attractiveness are: 1) Rational Appeal is the appeal of advertising as a message that includes facts and arguments that make sense and make sense to buy a product. Relatively cheap prices, diverse flavor choices, and enjoyment are signs of rational appeal; 2) Emotional Appeal is this type of advertising appeal emphasizes psychological demands, as well as measures of prestige and fulfillment of emotional appeal.

Research by Alghifari (2020) and Aisha & Kurnia (2022) shows that advertising that is visually appealing and emotionally resonant can significantly boost interest in using e-wallets. However, these studies often do not distinguish between short-term promotional response and long-term brand loyalty. The present study seeks to bridge this gap by analyzing whether advertising appeal directly influences sustained interest among university students who may be drawn to digital wallet services through both emotional and practical incentives.

Usage Interest

According to Chandra in (Abrilia & Tri, 2020)) interest in using is a condition in which a person focuses on the needs in the activity being carried out, so that he does not think about the next steps that must be taken. In other words, it can be concluded that if someone feels happy with the technology they use, they will tend to want to use it more often. According to Leoni Joan (2021) the following are indicators that measure interest in use: 1) Will transact, a situation where customers will pay to get access to something they want to use; 2) Will recommend, a situation where customers will recommend something that is considered suitable or good to others; 3) Will continue to use, a condition where a consumer will always use something repeatedly or continuously because his experience using a product is in accordance with what is expected.

In this study, usage interest serves as the dependent variable, shaped by perceptions of ease, trust, and advertising appeal. The inconsistent results across previous studies regarding these predictors further support the need to analyze how these factors interact specifically within the academic student population.

RESEARCH METHOD

This study uses a quantitative approach with the type of primary data obtained through distributing online questionnaires to active students of the Accounting Study Program of UPN "Veteran" Jawa Timur class of 2021. The population consisted of 351 students, and the sampling technique used the simple random sampling method with the Slovin formula, so that a sample of 78 respondents was obtained. The research instrument was arranged in the form of a questionnaire using a 5-point Likert scale, namely: Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1), which is used to measure respondents' attitudes or responses to statements in the questionnaire. The data analysis technique was carried out using Partial Least Square (PLS) with the help of SmartPLS 4.0 software. PLS was chosen because it is able to test the relationship between constructs simultaneously and is suitable for prediction-based research. Model evaluation was carried out through convergent validity, discriminant validity, and composite reliability tests, while hypothesis testing was carried out using the bootstrapping method to determine the significance of the relationship in the model.

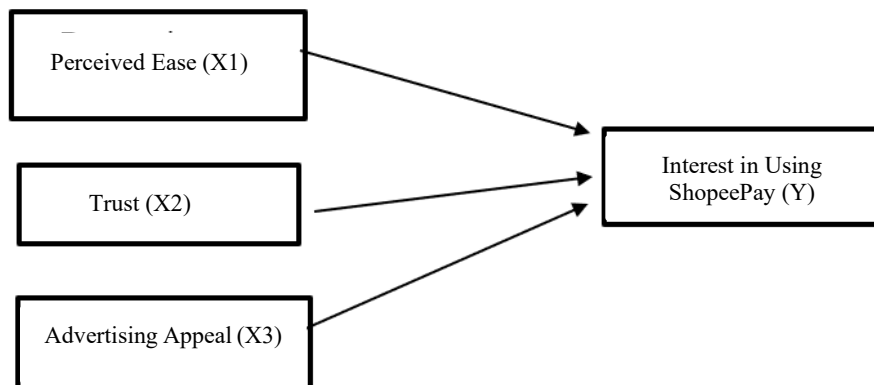
Research Hypothesis

This study aims to analyze the influence of responsiveness, empathy, and interpersonal communication on customer satisfaction in telecommunication services. Based on the review of the literature and previous research, the hypothesis proposed in this study is as follows:

- H1: Perceived ease has a significant positive effect on interest in using ShopeePay.
- H2: Trust has a significant positive effect on interest in using ShopeePay.
- H3: Advertising appeal has a significant positive effect on interest in using ShopeePay.

Research Model

This research model describes the relationship between independent variables (perceived convenience, trust, and advertising appeal) and the dependent variable (interest in using ShopeePay). This model can be illustrated as follows:



The image of the model of this study shows that the three independent variables have a direct relationship to the interest in using ShopeePay, which will be tested using SPSS software. This study uses a quantitative approach with a survey method, where data is collected through a questionnaire using a Likert scale. The data analysis technique employed is SPSS to examine the effect of each variable on the interest in using ShopeePay. The results of this study are expected to provide deeper insights into fintech adoption among Generation Z by supporting the Technology Acceptance Model (TAM) framework and offering practical guidance for enhancing user interest through convenience, trust, and emotionally resonant advertising.

RESULTS AND DISCUSSION

Outer Model Evaluation

Explains the outer model test or instrument test, which aims to measure the level of validity and reliability of indicators on research variables. Related to the validity test can refer to discriminant validity and convergent validity. Meanwhile, reliability testing can use internal consistency reliability. The following is a PLS program model scheme analyzed by testing the outer model presented in Figure 2 as follows:

Convergent Validity

A high outer loading value indicates a strong level of similarity between the indicator and the construct being measured. The test is declared valid if the outer loading is > 0.70.

Table 1
Outer Loading Value

	Perceived Ease (X1)	Trust (X2)	Advertising Attractiveness (X3)	Interest in Using ShopeePay (Y)
X1.1	0,772			
X1.2	0,859			
X1.3	0,917			
X2.1		0,866		
X2.2		0,781		
X2.3		0,820		
X3.1			0,806	

X3.2	0,821	
X3.3	0,832	
X3.4	0,710	
X3.5	0,770	
Y.1		0,824
Y.2		0,892
Y.3		0,760

Source: Data processed by researchers, 2025

As shown in Table 1, all indicators in this study were recorded as having an outer loading value > 0.70, which means that they all meet the criteria for convergent validity.

Average Variance Extracted

Convergent validity testing can be done by evaluating the Average Variance Extracted (AVE) value. Then, the variable indicator can be said to be valid if the AVE value is > 0.50. Details of the AVE values for all variables and their dimensions are shown in the table below:

Table 2
AVE Value

	Average Variance Extracted (AVE)	Description
Perceived Ease (X1)	0,73	Valid
Trust (X2)	0,68	Valid
Advertising Attractiveness (X3)	0,62	Valid
Interest in Using ShopeePay (Y)	0,68	Valid

Source: Data processed by researchers, 2025

Referring to Table 2, all variables used in this study were recorded as having an Average Variance Extracted (AVE) value > 0.50. Thus, it can be understood that each measurement indicator used is valid.

Discriminant Validity

Tests related to discriminant validity are based on the cross-loading value. Testing can be said to be valid if the cross-loading value of the indicator against the variable is the largest value when compared to other variables. The cross-loading value in this study can be displayed as follows:

Table 3
Cross Loading Value

Indicator	Perception of Ease	Trust	Advertising Attractiveness	Interest in Use
X1.1	0,772	0,098	0,147	0,336
X1.2	0,859	0,160	0,285	0,485
X1.3	0,917	0,171	0,238	0,562

X2.1	0,210	0,866	0,260	0,512
X2.2	0,043	0,781	0,198	0,434
X2.3	0,162	0,820	0,193	0,492
X3.1	0,188	0,191	0,806	0,330
X3.2	0,167	0,190	0,821	0,461
X3.3	0,354	0,238	0,832	0,473
X3.4	0,031	0,373	0,710	0,306
X3.5	0,264	0,094	0,770	0,404
Y.1	0,586	0,449	0,344	0,824
Y.2	0,435	0,624	0,481	0,892
Y.3	0,349	0,341	0,454	0,760

Source: Data processed by researchers, 2025

Based on Table 3, after testing all indicators in the study, it can be concluded that these indicators are following the requirements of discriminant validity. This is evidenced by the highest cross-loading value, which is always found in the original variable, compared to the cross-loading value on other variables. Thus, it can be stated that all indicators are able to clearly distinguish between one construct and another, so that they have met the criteria for discriminant validity.

Internal Consistency Reliability

This test is carried out through the Cronbach's Alpha value and composite reliability. Variable measurements can be said to be reliable if the value of Cronbach's Alpha and composite reliability > 0.60. The Cronbach's Alpha and composite reliability values in this study are described in the following table:

Table 4
Cronbach's Alpha dan Composite Reliability Values

Variable	Cronbach's Alpha	Composite Reliability	Description
Perceived Ease (X1)	0,812	0,859	Reliable
Trust (X2)	0,761	0,768	Reliable
Advertising Attractiveness (X3)	0,849	0,865	Reliable
Interest in Using ShopeePay (Y)	0,767	0,792	Reliable

Source: Data processed by researchers, 2025

Referring to the data listed in Table 4, all latent variables have met the reliability testing standards. This is based on the Cronbach's Alpha and Composite Reliability values of each latent variable, which all have values above 0.6.

Inner Model Evaluation

The next evaluation stage, carried out after the measurement model is declared valid and reliable, is Structural Model Assessment, or what is commonly called Inner model evaluation. Inner model evaluation consists of several stages of testing, namely path

coefficients, coefficient of determination, effect size, and cross-validated redundancy.
Coefficients of Determination (R²)

The coefficient of determination is a test that aims the aim of measuring the level of accuracy of the dependent variable explained by the independent variable. The R² value is in the range between 0 and 1, where getting closer to 1 indicates that the independent variable has a stronger predictive ability of the dependent variable. The R² values for each dependent variable, including the mediating variable, are presented as follows:

Table 5
Coefficient of determination value

Variable	Coefficient
Interest in Using ShopeePay (Y)	0,627

Source: Data processed by researchers, 2025

Referring to Table 5, the R Square value obtained is 0.63 or 63% of the variance in interest in using ShopeePay is explained by perceived convenience, trust, and advertising appeal, suggesting a moderately strong model fit. However, the analysis could have benefited from a comparison with similar studies using TAM to contextualize whether this level of explanatory power is common in digital finance adoption among students.

Path Coefficients

Path coefficients are tests to know the direction of influence of the independent variable on the dependent variable. Path coefficients have a range of values from (-1) and (+1). The value of path coefficients can be displayed as follows:

Table 6
Path Coefficients Value

	Path Coefficients
Perceived Ease (X1) → Interest in Using ShopeePay (Y)	0,404
Trust (X2) → Interest in Using ShopeePay (Y)	0,438
Advertising Attractiveness (X3) → Interest in Using ShopeePay (Y)	0,287

Source: Data processed by researchers, 2025

All path coefficient values obtained show that they are positive or more than 0. So it can be interpreted that the direction of the independent variable on the dependent variable is positive. This reflects the priority that Gen Z students place on platform reliability and ease of use over promotional content. However, the discussion misses a chance to explore the psychological or contextual reasons for these differences such as the role of security awareness following publicized fintech breaches or the saturation of promotional messaging in digital media.

Effect Size (f²)

The f-square value is classified in three ranges, namely (≥ 0.02) low, (≥ 0.15) medium, and (≥ 0.35) high. Through this test, it can be seen that the magnitude of the contribution of the omitted independent variable to the dependent variable is based on the F-squared value.

Table 7
Effect Size Value

Interest in Using ShopeePay (Y)	
Perceived Ease (X1)	0,401
Trust (X2)	0,472
Advertising	0,194

Source: Data processed by researchers, 2025

The f^2 value for the variable Perception of Ease (X1) on Interest in Using ShopeePay (Y) was recorded at 0.401, which indicates that the contribution of this variable is included in a high level, indicating that Perception of Ease has a major contribution in explaining changes in value in Interest in Using ShopeePay. Furthermore, the f^2 value for Trust (X2) is 0.472, also included in the high category, which indicates that Trust makes a strong contribution directly to the dependent variable. The f^2 value for Advertising Attractiveness (X3) is 0.194, which is at a moderate level, therefore it can be concluded that this variable shows a moderate contribution to changes in Interest in Using ShopeePay. These distinctions deserve deeper interpretation, particularly in light of Gen Z's digital nativity and critical attitudes toward online advertising. Future research could explore whether repeated exposure to promotions leads to diminishing returns in engagement levels.

Hypothesis Testing

Hypothesis testing aims to determine the effect between variables by comparing the calculated t value with the statistical T value > 1.96 and the P-value.

Table 8
Hypothesis Testing

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (O/STDEV)	P-Value	Description
X1→Y	0,404	0,403	0,095	4,234	0,000	Reliable
X2→Y	0,438	0,428	0,091	4,785	0,000	Reliable
X3→Y	0,287	0,300	0,088	3,278	0,001	Reliable

Source: Data processed by researchers, 2025

Referring to Table 8 in this study, it is known that all hypothesis test results are accepted. The test results of each hypothesis can be interpreted as follows:

Perceived Ease (X1) has a significant positive effect on Interest in Using ShopeePay (Y) on accounting students of UPN Veteran Jawa Timur, with a coefficient value of 0.404, a T-count value of 4.234 > 1.96, and a P-value of 0.000 < 0.05. This means that users' perceptions that the service is easy to use will significantly increase their interest in using it. Therefore, it can be interpreted that **H1 is accepted.**

Trust (X2) has a significant positive effect on Interest in Using ShopeePay (Y) on UPN Veteran Jawa Timur Accounting students, with a coefficient value of 0.438, a T-count value of 4.785 > 1.96 and a P-value of 0 < 0.05 This means that the higher the level of user trust in the ShopeePay service, the greater their interest in using it. Therefore, it can be interpreted that **H2 is accepted.**

Advertising appeal (X3) has a significant positive effect on Interest in Using ShopeePay (Y) on UPN Veteran Jawa Timur Accounting students, with a coefficient value

of 0.287, a T-count value of $3.278 > 1.96$, and a P-value of $0.001 < 0.05$. This shows that the more attractive the advertisements displayed, the greater the user's interest in using the ShopeePay service. Therefore, it can be interpreted that **H3 is accepted**.

The Effect of Perceived Ease of Use on Interest in Using ShopeePay

The Technology Acceptance Model (TAM) developed by Davis et al. (1989) describes the process of how individuals accept and utilize information technology. This model highlights that perceived ease of use is one of the main factors that play a role in shaping system usage intentions. The research findings show that perceived ease of use has an impact on interest in using ShopeePay. Students who feel that ShopeePay services are easy to understand and operate, will be more open to continuing to use and recommend the service. This research is in line with previous research conducted by Basalamah et al., (2022), Putri Lumita Sari et al., (2024) and stated that convenience has a positive and significant effect on interest in using e-wallets. This research contradicts research conducted by Anjasari & Pamikatsih (2023) stating that convenience has a negative and insignificant effect on interest in using e-wallets.

The Effect of Trust on Interest in Using ShopeePay

The Technology Acceptance Model (TAM) explains that the behavior of accepting and using information technology is influenced by several psychological factors, one of which is trust. Users who have confidence that a system or application is safe, reliable, and able to meet their needs, tend to show a positive attitude and intention to continue using it. In relation to TAM, trust underlies perceived usefulness and strengthens user intentions to accept and utilize technology. Based on the results of the study, there is an influence given by trust on interest in using ShopeePay. This result shows that the higher the level of user trust in ShopeePay, the greater their interest in using it. This research is in line with previous research conducted by Putri Lumita Sari et al., (2024) and Ramadya Sari et al., (2022) which states that trust has a positive and significant effect on interest in using ShopeePay. The results of this study contradict research conducted by Alifia (2024) which states that trust has a negative and insignificant effect on interest in using ShopeePay.

The Effect of Advertising appeal on Interest in Using ShopeePay

The Technology Acceptance Model (TAM) suggests that the adoption of a technology by users is influenced not only by perceptions of its convenience and benefits, but also by external factors, such as advertising attractiveness. Ads compiled by in an attractive and informative manner have a significant role in shaping users' initial perceptions of the technology offered. Based on the results of hypothesis 3 testing, it shows that there is an influence of advertising attractiveness on interest in using ShopeePay. This shows the more attractive the advertisements displayed by ShopeePay both rationally and emotionally, the greater the user's interest in using the service. This research agrees with previous research conducted by Aisha & Kurnia (2022) advertising attractiveness has a positive effect on interest in using e-wallets.

CONCLUSION

This study found that perceived convenience, trust, and advertising appeal significantly influence the interest in using ShopeePay among Accounting students at UPN "Veteran" Jawa Timur. These findings affirm the relevance of the Technology Acceptance Model (TAM) in explaining fintech adoption among Gen Z users. Practically, the results

suggest that fintech providers should focus on user-friendly design, trust-building features, and emotionally engaging advertising to attract young users. Theoretically, the study highlights the potential of integrating marketing-related variables like advertising appeal into established technology adoption models. However, the study's scope is limited to 2021 Accounting students, which may not reflect the broader Gen Z population. Future research should involve more diverse samples and consider additional factors such as user experience and social influence to improve generalizability and depth.

REFERENCES

- Abrilia, N. D., & Tri, S. (2020). Pengaruh Persepsi Kemudahan Dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet Pada Aplikasi Dana Di Surabaya. *Jurnal Pendidikan Tata Niaga*, 8(3), 1006–1012.
- Aisha, N., & Kurnia, E. (2022). *Pengaruh Persepsi Kemudahan dan Daya Tarik Iklan Terhadap Keputusan Menggunakan Dompot Digital "OVO."* <http://www.djkn.kemenkeu.go.id>
- Alghifari, M. F. (2020). Pengaruh Daya Tarik Promosi, Persepsi Kemudahan, Persepsi Kemanfaatan Terhadap Minat Menggunakan Go-Pay Di Kota Bandung. *Jurnal Manajemen*, 7(1), 1265–1280.
- Alifia, F. D. (2024). Pengaruh persepsi kemudahan penggunaan, kepercayaan, harga, dan daya tarik promosi, terhadap intensi penggunaan e-wallet shopeepay sebagai sistem pembayaran digital pada generasi z di kota semarang. *Jurnal Ilmiah Ilmu Manajemen Dan Kewirausahaan*, 4(2), 499–523.
- Amin, A. N. (2021). Dampak Privasi, Keamanan, Kepercayaan, dan Pengalaman terhadap Niat Mahasiswa Akuntansi untuk Bertransaksi di E-Commerce. *AKUNSIKA: Jurnal Akuntansi Dan Keuangan*, 2, 85–92. <https://doi.org/10.31963/akunsika.v2i2.2740>
- Angelina, C., & Rahadi, R. A. (2020). *A CONCEPTUAL STUDY ON THE FACTORS INFLUENCING USAGE INTENTION OF E-WALLETS IN JAVA , INDONESIA*. 19–29.
- Anjasari, P. A., & Pamikatsih, T. R. (2023). PENGARUH PERSEPSI KEMUDAHAN, PERSEPSI MANFAAT DAN PROMOSITERHADAP MINAT PENGGUNAAN SHOPEEPAY PADA MASYARAKAT DIKOTA SURAKARTA. *SENTRI: Jurnal Riset Ilmiah*, 2 No. 8, 3293–3303. <https://doi.org/https://doi.org/10.55681/sentri.v2i8.1396>
- Basalamah, R., Nurdin, N., Haekal, A., Noval, N., & Jalil, A. (2022). PENGARUH PERSEPSI KEMUDAHAN DAN RISIKO TERHADAP MINAT MENGGUNAKAN FINANCIAL TECHNOLOGY (FINTECH) GOPAY PADA GENERASI MILENIAL DI KOTA PALU. In *Jurnal Ilmu Ekonomi dan Bisnis Islam-JIEBI* (Vol. 4, Issue 1). <https://iprice.co.id/insights/mapofecommerce>
- Bella, Y. C., Dwiaryanti, R., & Hasanah, L. (2024). Analysis of Microfinancing in the Development of MSME Customers. *Danadyaksa: Post Modern Economy Journal*, 1(2), 164–172. <https://doi.org/10.69965/danadyaksa.v1i2.40>
- Bilal Abdillah Rasyid, M., & Fahrullah, A. (2022). Pengaruh Penggunaan Debit Card Dan E-Money Terhadap Perilaku Konsumtif. *Jurnal Ilmu Manajemen Saburai (JIMS)*, 8(2), 111–122. <https://doi.org/10.24967/jmb.v8i2.1708>
- Dayan, M. T. (2020). Pengaruh Persepsi Konsumen, Gaya Hidup dan Kepercayaan terhadap

- Penggunaan Aplikasi Pembayaran Digital. *Jurnal Transaksi*, 12(1), 40–50.
- Kumala, D. C., Pranata, J. W., & Thio, S. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use, Trust, Dan Security Terhadap Minat Penggunaan Gopay Pada Generasi X Di Surabaya. *Jurnal Manajemen Perhotelan*, 6(1), 19–29. <https://doi.org/10.9744/jmp.6.1.19-29>
- Leoni Joan. (2021). PENGARUH PERSEPSI KEBERMANFAATAN DAN PERSEPSI KEMUDAHAN PENGGUNAAN TERHADAP MINAT PENGGUNAAN LAYANAN PEMBAYARAN DIGITAL GO-PAY. *Jurnal Manajemen*, 2(2), 86–90. <https://doi.org/10.23960/jbekh.v2i2.117>
- Mamesah, J., Mangantar, M., & Rumokoy, J. L. (2023). Analysis of Consumer Perceived Quality and Trust To Usage Intention of Qris At Coffeeshops Transaction in Manado. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 11(4), 1395–1407. <https://doi.org/10.35794/emba.v11i4.52531>
- Nurdin, Rukma Ningrum, Sofyan Bacmid, & Abdul Jalil. (2021). Pengaruh Manfaat, Kepercayaan Dan Kemudahan Penggunaan Terhadap Minat Nasabah Menggunakan Mobile Banking Di Bank Mega Syariah Cabang Palu. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, 3(1), 30–45. <https://doi.org/10.24239/jipsya.v3i1.37.30-45>
- Oxford Economics. (2021). Gen Z's role in shaping the digital economy. *Oxford Economics.Com, March*. <https://www.oxfordeconomics.com/resource/Gen-Z-role-in-shaping-the-digital-economy/>
- Pratolo, S. (2020). Bedukmawa: Marketplace and Fintech Design for Student Entrepreneurship in the Industrial Revolution 4.0 Era. *Journal of Accounting and Investment*, 21(1). <https://doi.org/10.18196/jai.2101141>
- Putri, G. A., Widagdo, A. K., & Setiawan, D. (2023). Analysis of financial technology acceptance of peer to peer lending (P2P lending) using extended technology acceptance model (TAM). *Journal of Open Innovation: Technology, Market, and Complexity*, 9(1), 100027. <https://doi.org/10.1016/j.joitmc.2023.100027>
- Putri Lumita Sari, W., Trisnarningsih, S., & Vendy, V. (2024). Pengaruh Persepsi Kemudahan, Gaya Hidup, Dan Kepercayaan Terhadap Minat Penggunaan QRIS Pada Mahasiswa Akuntansi UPN “Veteran” Jawa Timur. *Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi*, 8 No. 2, 285–293.
- Rachmawati, D. A., & Trisnarningsih, S. (2023). Pengaruh Efektivitas, Manfaat dan Gaya Hidup terhadap Minat Penggunaan E-Wallet pada Kalangan Mahasiswa Akuntansi UPN “Veteran” Jawa Timur dengan Pendekatan Technology Acceptance Model. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 5(5), 2730–2741. <https://doi.org/10.47467/alkharaj.v5i5.4267>
- Ramadya Sari, L., Anggraini, R., Sri Kencanawati, M., & Sularto, L. (2022). Dampak Keamanan, Manfaat, Kepercayaan, Promosi, serta Kemudahan pada Keputusan Pemanfaatan Dompot Elektronik ShopeePAY. *Metik Jurnal*, 6(1), 59–69. <https://doi.org/10.47002/metik.v6i1.335>
- Setyaningtyas, R., & Suranto, S. (2024). The Influence of Perceived Benefits, Perceived Ease of Use, And Perceived Risk on MSME Decisions in Using QRIS as a Digital Payment System in Surakarta. *Indonesian Interdisciplinary Journal of Sharia Economics (IJSE)*, 7(1), 4611-4626. <https://doi.org/10.31538/ijse.v7i3.4914>
- Syifa, N., & Tohang, V. (2020). The Use Of E-Wallet System. *2020 International*

Conference on Information Management and Technology (ICIMTech), 342–347.
<https://doi.org/10.1109/ICIMTech50083.2020.9211213>