

# The Influence of Perceived Ease of Use and Perceived Benefits on the Interest in Using ShopeePay Among Accounting Education Students at Muhammadiyah University Surakarta

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## ABSTRACT

This study aims to examine the influence of perceived ease of use and perceived usefulness on the interest in using ShopeePay among accounting education students. This study uses a quantitative approach with a comparative causal design. The study population consists of students of the Accounting Education Study Program at the Faculty of Teacher Education and Training, Muhammadiyah University Surakarta, who use ShopeePay. This study used a sample size of 111 student respondents. The sample was obtained using random sampling techniques. The tool used in this study was a questionnaire distributed through Google Forms. The findings of this study indicate that both the simultaneous F test, regression coefficient, and partial t-test show that the perception of ease of use has a negative and insignificant effect on the interest in using ShopeePay, while the perception of benefits has a positive and significant effect on the interest in using ShopeePay. Both variables together have a significant influence on the interest in using ShopeePay, contributing 63.5% to that interest. The data shows that service benefits are the main method of generating interest in using ShopeePay.

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## **INTRODUCTION**

The development of information technology has changed the lifestyle of Indonesians, both in rural and urban areas. Individuals now tend to use mobile phones in their daily routines. (Putra et al., 2022) . Rapid technological advances are now considered a means of improving information accessibility and optimizing the efficiency and effectiveness of resource management. Technological advances, especially in the use of the internet, have attracted public interest. Fintech, through the combination of financial services and technology, has revolutionized business processes from conventional to informal. (Arkan et al., 2024) . Individuals continue to use mobile phones for connection and communication, both through mobile channels and social media. Almost all daily activities are intrinsically linked to smartphones due to their internet connectivity. Public activities carried out via smartphones include making calls, sending text messages, interacting on social media, conducting business, and carrying out online financial transactions.

Non-cash or electronic payment systems are developing rapidly in line with advances in payment system technology. Simpler and more effective non-cash payments have the potential to replace cash as a payment method in the future (Pangesti et al., 2024) . In the face of an ever-evolving digital financial landscape, modern individuals must have financial intelligence, which includes effective management of personal financial assets. By applying the right financial management techniques, individuals are expected to maximize the benefits obtained from their monetary resources (D. E. Sari, 2018) . Driven by more advanced technological developments, users and providers of non-cash payment systems continue to refine these systems to improve their ease of use for customers. This technology has transformed consumers' lifestyles, particularly their consumption patterns and ways of living. Electronic money is a highly promising alternative for enhancing financial inclusion (Mustofa, 2019) .

The development of payment instruments has increased rapidly, in line with technological advances in contemporary payment systems. The use of contemporary technology as a non-cash payment method, both nationally and globally, has

grown rapidly, accompanied by several advances that improve its efficiency, security, speed, and convenience (Hendarsyah, 2016) . The latest impact of technological developments in payment systems is the emergence of payment instruments known as electronic money (e-money) and virtual money. Electronic money emerged to meet the demand for micro payment tools capable of facilitating fast transactions at relatively low costs, considering the value of the funds stored.

The transition of society from cash to non-cash payments in all aspects of life is called the phenomenon of a cashless society. Society has begun to use various non-cash payment methods, ranging from cards to digital wallets (Jatmika et al., 2024) . The existence of this non-cash payment system makes it easier for the public, especially students, to make transactions (Ramadani, 2016) . Systems that are considered complicated will not be used frequently by their users, as the criteria for adopting a system are always evaluated based on its usage (Tirtana & Sari, 2014) . The government's focus on electronic currency is crucial to facilitating successful and efficient adoption. The use of electronic currency is an integral part of the government's National Cashless Movement (GNNT) initiative, which aims to raise public awareness of non-cash instruments and gradually develop a society that increasingly relies on non-cash methods in economic activities, especially in transactions (Fitriana et al., 2017) .

Electronic money has been introduced in Indonesia since 2009, in accordance with Bank Indonesia regulations. Based on Bank Indonesia Regulation Number: 11/12PBI/2009, electronic money is a payment method that includes the following elements: 1) Issued based on funds that have been deposited in advance by the holder to the issuer. 2) These funds are stored electronically in media such as servers or chips. 3) Used as a method of payment to merchants who do not issue electronic money, and The value of electronic money owned by holders and managed by issuers is not included in the definition of deposits according to banking regulations (Situmorang, 2021) . Given the inherent risks associated with electronic payment instruments, it is crucial to establish adequate protections for service providers and users to mitigate concerns regarding financial system

stability and monetary economic stability. Therefore, Bank Indonesia, as the regulatory authority for the payment system, has issued Bank Indonesia Regulation Number 20/6/PBI/2018 on Electronic Money. This regulation covers the entire process, from licensing to the implementation of electronic money. Bank Indonesia also announced that 12 banks and 30 technology and communication companies have been registered and licensed as electronic money operators (Wibisono, 2020).

Many online stores now offer electronic payment systems, including the Shopee marketplace platform. Shopee is a regional platform that offers a convenient, secure, and fast online shopping experience, supported by a robust payment and logistics system. Shopee provides a digital money service called ShopeePay. ShopeePay is an electronic money service that uses servers to conduct transactions. ShopeePay falls under the category of digital wallets or e-wallets, launched by PT Airpay International Indonesia on November 28, 2018, and has received official approval from Bank Indonesia in August 2018. ShopeePay meets customers' cashless transaction needs by utilizing stored balances. ShopeePay can also be used at physical stores or e-commerce platforms that are already partners. ShopeePay has established itself as a leading e-wallet program since its launch, outperforming its competitors. In ShopeePay, the ease of use is related to users' understanding of the application's features, the ease of topping up account balances, and the effectiveness of conducting transactions smoothly (Brahmanta & Wardhani, 2021).

The development of digital technology has profoundly changed the global financial sector, with advances in financial technology (fintech) being the main catalyst for the evolution of payment systems to improve efficiency, speed, and convenience (Paramita & Hidayat, 2023). One form of fintech that is growing rapidly is the digital wallet (*e-wallet*), which allows users to make cashless transactions using only a mobile device. The presence of digital wallets such as OVO, GoPay, DANA, and ShopeePay has accelerated the formation of a *cashless society* as envisioned by Bank Indonesia (Farmania & Elsyah, 2023).

ShopeePay, as a *digital wallet* service integrated with the Shopee e-commerce platform, has experienced rapid user growth. According to iPrice

data (2024), ShopeePay ranks among the top three digital wallets with the highest number of active users in Indonesia. This success is inseparable from its integration with the Shopee app and various attractive promotional programs. However, despite the increasing number of ShopeePay users, there is still an imbalance in the level of interest and intensity of use among different user categories. (Fathonah et al., 2023). Therefore, research is needed to examine the psychological factors and perceptions that influence a person's interest in using ShopeePay on an ongoing basis.

The Technology Acceptance Model (TAM), introduced by Davis, (1989), states that an individual's acceptance of technology is influenced by two main cognitive evaluations: Perceived Ease of Use and Perceived Benefits. Perceived ease of use refers to the belief that operating the system requires little effort, while perceived usefulness relates to the extent to which users believe that the technology will improve their efficiency or productivity (Anjani & Fitria, 2023).

In the context of ShopeePay, the perception of ease of use refers to users' understanding of the application's features, the ease of topping up accounts, and the effectiveness of conducting transactions smoothly (Saputra et al., 2024). Meanwhile, the perception of benefits relates to the advantages gained by users, including time efficiency, transaction security, cashback incentives, and smooth engagement with the Shopee ecosystem (Anidew et al., 2025). Previous research has shown a significant correlation between these two perceptions and the intention to use digital services (Putri et al., 2022; Ulansari & Yudiantara, 2021).

Research on the adoption of digital payment technology shows that perceived benefits are often the main factor influencing users' interest in using the application (Nasih et al., 2024; Rayhan et al., 2025). However, perceptions of ease of use can indirectly influence perceptions of benefits, meaning that the easier the technology is to use, the greater the benefits perceived by users (Rismalia & Sugiyanto, 2022). These findings reinforce the relevance of using the TAM model to explain ShopeePay adoption behavior among Indonesians.

Additionally, previous research by Andiani & Sari, (2024) and Fathonah et al.,(2023) highlights that convenience and superiority are two critical factors in the intention to use digital wallets. However, the level of influence may vary depending on user attributes, such as age, digital literacy, and fintech experience. (Lisana, 2021) . This research is important to evaluate the influence of perceived ease of use and perceived benefits on the tendency to use ShopeePay in Indonesia, thereby providing theoretical contributions to the development of technology adoption models and practical insights for stakeholders in the fintech sector.

This study aims to determine the influence of perceived ease of use and perceived usefulness on the interest in using ShopeePay among students majoring in Accounting Education at the Faculty of Teacher Training and Education, Muhammadiyah University Surakarta. Many previous studies have examined aspects that influence the behavior of using digital services. However, most of these studies focus on the use of ShopeePay in general, without paying special attention to Accounting Education students who have different characteristics and transaction needs.

This study presents a new contribution by highlighting the behavior of students in the Accounting Education Study Program, Faculty of Teacher Training and Education, Muhammadiyah University Surakarta, in using ShopeePay, a group that has not been specifically studied in the literature. This more focused approach allows for the identification of factors that predominantly influence perceptions of ease of use and perceived benefits on the interest in using ShopeePay in the context of academic and daily transactions of students.

By focusing on a more specific and understudied population, this research provides added value in the form of a deeper understanding of e-money adoption patterns among educated young people, so that the results can be used as a reference for the development of digital payment services and further research.

Although various studies on the adoption of digital wallets and ShopeePay have been conducted, most

previous studies still focus on general usage and have not paid special attention to the characteristics of accounting students who have different usage patterns and transaction needs. In addition, there are inconsistencies in the findings regarding the influence of perceived ease and perceived benefits on the interest in using e-wallets, so further research is needed to strengthen the empirical evidence. This study presents a novelty by re-testing the technology adoption model in the context of students majoring in Accounting Education at the Faculty of Teacher Training and Education, Muhammadiyah University Surakarta, and combining the variables of perceived ease of use and perceived usefulness in the TAM theoretical framework for ShopeePay products, which continue to develop their features and services. Thus, this study provides a theoretical contribution in expanding the understanding of factors that influence interest in using digital wallets, as well as a practical contribution to the development of strategies to increase the use of ShopeePay among students.

## **LITERATURE REVIEW**

### **1. Perceived Ease of Use**

Perceived ease of use is a key concept in the Technology Acceptance Model (TAM), which explains that a technology will be more easily adopted if users feel that it is easy to understand, operate, and does not require extra effort (Davis, 1989) . Jogyanto(2007) , defines perceived ease of use as the extent to which individuals believe that using the technology requires minimal effort. In research related to e-wallet usage, perceived ease of use has been proven to be an important factor influencing the intention to use digital payment services.

Research by Lee and Thoo (2022) shows that perceived ease of use significantly influences interest in using digital wallets, as users who perceive the application as user-friendly develop positive views of its benefits.

Research by Purwanto et al.,(2024) found that the ease of navigating the application and the speed of the transaction process significantly contribute to interest in using ShopeePay. In the context of students, the ease of use of the

application is an important factor because students tend to choose technology that is efficient and quick to use.

Based on these findings, the variable of perceived ease in this study is considered to have a strong influence on interest in using ShopeePay among Accounting Education students at Muhammadiyah University Surakarta.

## **2. Perceived Benefits**

The concept of perceived benefits is very important in technology adoption, especially in the Technology Acceptance Model (TAM). This concept relates to a person's belief about the extent to which the use of technology can improve their performance or work results (Saifudin et al., 2025).

Perceived benefits are the belief that the use of information technology can improve performance and provide advantages for its users. Research results by Anidew (2025) on ShopeePay users in Indonesia also show that the higher the perceived benefits, the greater the interest of students in using ShopeePay continuously. (Wingdes & Fitriana, 2017)

In this study, perceived benefits are considered as variables that have a significant theoretical and empirical relationship with students' interest in using ShopeePay, especially since students tend to prioritize efficiency and practical advantages in their financial activities.

## **3. Interest in using**

Interest in using technology is influenced by evaluations of perceived ease of use and perceived benefits of the technology, as explained in the TAM model and other technology adoption theories.

Research by Kotler (et al., 2015) states that interest arises when exposed to a product, which then triggers a desire to try it, and ultimately leads to an aspiration to buy and own the commodity. User interest reflects the extent to which individuals want to continue using or supporting digital wallet services.

According to Ghozali (2021), user interest in usage is influenced by their perception of the ease of use and benefits of the system.

In the context of Accounting Education students at Muhammadiyah University Surakarta, interest in using ShopeePay can be influenced by campus transaction patterns, online shopping needs, and the tendency to use more practical payment methods. Therefore, the variable of interest in using becomes relevant to use as a basis for analysis in this study.

Previous studies have shown inconsistent findings regarding the influence of perceived ease of use and perceived benefits on interest in using digital wallets. Some studies found a positive and significant influence (Anidew et al., 2025; Putri et al., 2022), but other studies showed a weak or insignificant influence or an indirect influence (Laloan et al., 2023). In addition, most previous researchers have focused more on general usage and have not specifically reviewed groups of students, particularly Accounting Education students who have different economic needs. Thus, this study attempts to fill this gap by re-examining the relationship between the variables of perceived ease of use and perceived usefulness in the context of students and placing it within the TAM theoretical framework.

## **RESEARCH METHOD**

### **Type and Design of Research**

This study is a causal comparative study with a quantitative approach. A causal comparative approach is a research method used to investigate the cause-and-effect relationship between two or more variables (Sugiyono, 2019). The data in this study aims to show the effect of perceived ease of use and perceived benefits on the interest in using electronic money on ShopeePay.

### **Population, Sample, and Sampling**

The population of this study consists of ShopeePay users who are students of the Accounting Education Study Program, Faculty of Teacher Training and Education, Muhammadiyah University Surakarta, specifically from the Faculty of Teacher Training and Education from the 2016 to 2023 cohorts.

The sampling technique used in this study was simple random sampling, which is a form of probability sampling that gives equal opportunity for every member of the population to be selected as a sample. This technique was chosen because it meets the principle of objectivity and allows the generalization of research results to the entire population.

The sample selection was conducted randomly based on the list of students included in the research population. The randomization process was done manually, namely by selecting prospective respondents randomly from the list without considering the order, batch, or specific characteristics. From this process, 111 respondents were obtained as the research sample.

### Operational Definition of Variables

This study identifies the level of interest in using ShopeePay as the dependent variable. In addition, there are two independent variables: perceived ease of use and perceived benefits. The operational definitions and metrics for each variable are described as follows:

#### 1. Interest in Using ShopeePay

Interest is a feeling of liking and being attracted to something or an activity without being forced to do it (S. W. Sari, 2021) . Interest in using the ShopeePay digital wallet is an attraction that arises from each individual based on considerations of shopping needs on the Shopee e-commerce platform using ShopeePay, after experiencing the benefits offered by ShopeePay.

Ferdinand,(2014) identifies the following indicators of interest in usage:

- a. Transactional,
- b. Referential,
- c. Preferential,
- d. Exploratory

#### 2. Perceived Ease of Use

Perceived ease of use refers to an individual's

opinion that the use of technology will be easy and not burdensome (Sulfini et al., 2021)

Venkatesh and Davis (2016) identified the following indicators of Perceived Ease of Use:

- a. Easy to learn
- b. Controllable
- c. Clear and easy to understand
- d. Flexible
- e. Easy to become skilled/proficient.

#### 3. Perceived benefits

Perceived benefits are the belief that the use of information technology can improve performance and provide benefits to its users (S. W. Sari, 2021) .

Venkatesh and Davis (2016) identify the following indicators of perceived benefits:

- a. Facilitating payment transactions.
- b. Accelerating payment transactions.
- c. Providing additional benefits when completing transactions.
- d. Providing a sense of security when conducting payment transactions.
- e. Improving efficiency in payment transactions.

### Data Analysis Techniques

This study used the Statistical Package for the Social Sciences (SPSS) for data analysis, a tool specifically designed for statistical data processing in scientific research. Data in the SPSS Data Editor is arranged in rows (cases) and columns (variables), where each case represents one unit of analysis and each variable contains information collected from those cases. Data analysis in this study was performed using SPSS version 27, which includes IBM SPSS Data Collection for data collection and analysis.

### Instruments

The factors studied in this research cannot be measured directly; instead, they are evaluated indirectly through appropriate indicators. Table 1 lists the indicators corresponding to each variable.

**Table 1.** Instrument Grid

Variable.	Indicators	Reference
Perception of Ease of Use	1. easy to learn 2. controllable 3. clear and easy to understand,	Venkatesh and Davis (2016)

	4. flexible 5. easy to become skilled/proficient.	
Perceived Benefits	1. Facilitates payment transactions. 2. Speeds up payment transactions. 3. Provides additional benefits when completing transactions. 4. Providing a sense of security when making payment transactions. 5. Improves efficiency in payment transactions.	Venkatesh and Davis (2016)
Interest in Using ShopeePAY	1. transactional 2. referential 3. preferential 4. exploratory	(Ferdinand, (2014)

Table 1 above displays the instrument grid, which explains the specifications for each variable used in this study. Data was then collected through questionnaires distributed via Google Forms.

#### **Instrument Validity and Reliability Assessment**

A pilot test was conducted before distributing the research instrument to actual respondents to evaluate the validity and reliability of each questionnaire item. This pilot test involved individuals with characteristics similar to the target population, but their responses were not included in the main research sample. This pilot test involved 30 respondents, in accordance with standard practice in quantitative research. The

pilot test data was analyzed using the SPSS program in two stages: validity evaluation and reliability evaluation. The validity test evaluates the authenticity of the research instrument; after each item has been declared valid, the instrument is considered to function as a . The reliability test aims to determine the extent to which the research instrument produces consistent results when administered at different intervals. This test is very important in quantitative research because it evaluates the reliability of each item in the instrument. The level of consistency will be evaluated during retesting in different places and times. The level of consistency will be assessed during retesting in varying locations and times

**Table 2. Validity and Reliability Tests**

Variable	Indicators	R (number)	R (Table)	Results	Alpha	Results
Perceived Ease (X1)	Easy to learn	0.782	0.361	Valid	0.931	Valid
		0.794	0.3610	Valid		
	Controllable	0.525	0.3610	Valid		
		0.751	0.3610	Valid		
	Clear and easy to understand	0.712	0.3610	Valid		
		0.859	0.3610	Valid		
	Flexible	0.582	0.3610	Valid		
		0.548	0.3610	Valid		
		0.559	0.3610	Valid		
	Easy to become	0.855	0.3610	Valid		

	skilled or proficient	0.810	0.3610	Valid		
Perceived Benefits (X2)	Facilitates transactions	0.765	0.3610	Valid	0.903	Valid
		0.818	0.3610	Valid		
	Accelerated payment transactions	0.764	0.3610	Valid		
		0.650	0.3610	Valid		
	Provides additional benefits when making transactions	0.742	0.3610	Valid		
		0.493	0.3610	Valid		
	Provides a sense of security when making payment transactions	0.626	0.3610	Valid		
		0.710	0.3610	Valid		
	Improving efficiency in payment transactions	0.733	0.3610	Valid		
		0.556	0.361	Valid		
Interest in Using ShopeePay (Y)	Transactional	0.803	0.361	Valid	0.846	Valid
		0.660	0.3610	Valid		
	Referential	0.667	0.3610	Valid		
		0.365	0.3610	Valid		
	Preferential	0.711	0.3610	Valid		
		0.514	0.3610	Valid		
	Exploratory	0.707	0.3610	Valid		
		0.464	0.3610	Valid		

Source: Data processed with SPSS 27

Table 2 shows that the validity and reliability test results produced an R value of 0.3610 at a significance level of 5% with  $n = 30$ , indicating a strong correlation between the validity and reliability test results, thus confirming the validity of the indicators in this study. A questionnaire is considered reliable if the Cronbach's Alpha value is equal to or exceeds 0.70, indicating that each variable is reliable. Therefore, the results of the instrument test in this study show that each item in the questionnaire effectively measures the variables under study and can therefore be

considered reliable.

#### Data Collection Techniques

This study used a data collection method by distributing questionnaires to participants. The questionnaire was compiled using indicators for each research variable, including perceptions of ease of use, perceptions of benefits, and interest in using ShopeePay. Study participants were required to be students who had used ShopeePay, so that they were relevant to the research. The survey was distributed via WhatsApp in this study. This study

used a 1-4 point Likert scale for each variable. The values were 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, and 4 = Strongly Agree. This scale was used to assess the level of agreement of respondents to each question related to the research variables.

#### Data Analysis Techniques

This study conducted quantitative data analysis using SPSS (Statistical Package for the Social Sciences) software. This analysis aimed to evaluate the effect of independent variables, namely the perception of ease of use ( $X_1$ ) and perceived benefits ( $X_2$ ), on the dependent variable, namely interest in using ShopeePay. The stages of data analysis included descriptive analysis, validity and reliability evaluation, basic assumption testing, classical assumption exploration, application of multiple linear regression techniques, t-test, F-test, and coefficient of determination ( $R^2$ ) (Syah, 2018).

This study did not include moderator variables, such as gender, because the focus of the study was directed at testing the main relationship between perceived ease of use and perceived benefits on the intention to use ShopeePay within the framework of the Technology Acceptance Model (TAM). Additionally, the sample size of this study is

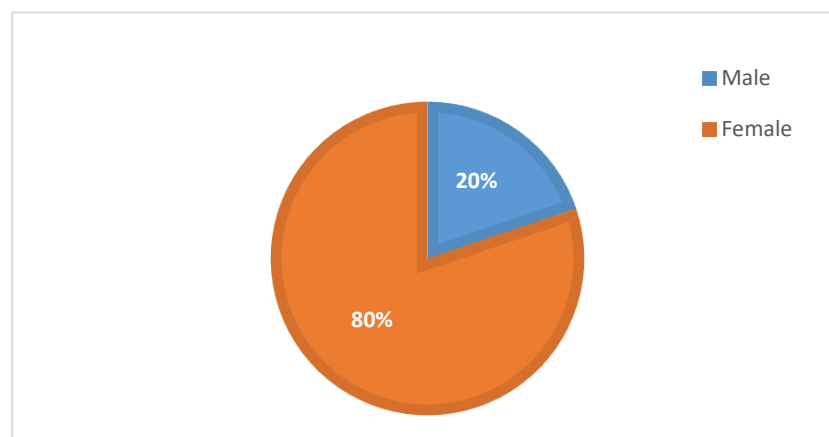
focused on multiple linear regression analysis, so the addition of moderator variables has the potential to reduce the statistical power of the model and is not in line with the main objective of the study.

#### DATA RESULTS AND DISCUSSION

##### Demographic Characteristics of Respondents

Respondents in this study had various attributes, particularly gender, generation, and whether they had ever shopped using ShopeePay. Figure 1 shows that the majority of respondents in this study were female (80%), while males accounted for 20%. The dominance of female respondents indicates that the use of ShopeePay among students is more prevalent among female users. This difference in gender composition is relevant in the study of technology adoption because previous literature shows that technology usage behavior can differ based on gender. However, this study has not conducted further gender-based analysis, so the results obtained represent the general trends of respondents as a whole. Gender differences in this study are presented as respondent characteristics and are not analyzed further because the study focuses on testing the influence of perceived ease of use and perceived benefits on interest in using ShopeePay.

**Figure 1.** Gender Composition of Respondents



#### Descriptive Analysis

The independent variables analyzed in this study include perceptions of ease of use and perceptions of benefits. Data representing the dependent

variable relates to individuals' interest in using ShopeePay. Data for this study was obtained through a questionnaire and analyzed using SPSS software, resulting in the following conclusions.

**Table 3.** Descriptive Statistical Test Results

Variable	N	Mean	Median	Mode	Standard deviation
Perceived Ease of Use	111	37.86	39	44	6,357
Perceived Benefits	111	33.12	34	30	5,669
Interest in Using ShopeePay	111	24.69	24	24	4,778

Source: Data processed with SPSS 27

Table 3 above shows that the variable of perceived ease of use has an average value of 37.86, a median of 39, a mode of 44, and a standard deviation of 6.357. The fairly high average value indicates that some respondents consider ShopeePay easy to use. The relatively small standard deviation indicates that respondents' perceptions of ease of use tend to be consistent. Thus, it can be concluded that the perception of ShopeePay's ease of use is in the high category.

The perceived benefit variable has an average of 33.12, a median of 34, a mode of 30, and a standard deviation of 5.669. This shows that ts perceive significant benefits when using ShopeePay, such as ease of transaction, time efficiency, and convenience in the payment process. The standard deviation is not too large, indicating that the respondents' perceptions are within a relatively homogeneous range. Overall, the perceived benefits fall into the high category.

The variable of interest in using ShopeePay shows an average of 24.69, a median of 24, a mode of 24, and a standard deviation of 4.778. The high average

value indicates that respondents have a strong interest in continuing to use ShopeePay for payment activities. The same median and mode values indicate a stable data distribution, while the relatively small standard deviation indicates uniformity among respondents. Thus, interest in using ShopeePay is in the high category.

Overall, the results of the descriptive analysis show that respondents have a high level of perceived ease, perceived benefits, and interest in using ShopeePay, which illustrates good acceptance of this digital wallet service.

#### Basic Assumption Test

The normality test assesses whether the data used to predict a construct follows a normal distribution, thereby fulfilling one of the basic assumptions in linear regression analysis. The normality test in Table 4 uses the Kolmogorov-Smirnov (K-S) method. The Kolmogorov-Smirnov test results show that the significance value (Asymp. Sig. 2-tailed) is 0.200, which is above the significance threshold of 0.05.

**Table 4.** Normality Test and Homogeneity Test

Model	Sign
Perceived Ease of Use	0.144
Perceived Benefits	0.355
Kolmogorov-Smirnov (K-S)	0.200

Source: Data processed with SPSS 27

The homogeneity test is used to determine whether the data shows uniform variance. Table 4 above shows that the homogeneity test for both

variables produced a significance value greater than 0.05 ( ), indicating that the data is homogeneous and suitable for the difference test.

**Table 5.** Linearity

Model	Item
Perceived Ease of Use	0.619
Perceived Benefits	0.387

Source: Data processed with SPSS 27

The linearity test assesses whether there is a significant linear relationship between the independent and dependent variables. This test serves as a prerequisite for performing linear regression analysis. Table 5 shows that the deviation values from linearity have significance values of 0.619 and 0.387, both of which exceed 0.05. Therefore, it can be concluded that the model shows no deviation from linearity, has a linear relationship, and is suitable for regression analysis. Thus, it can be concluded that the relationship between the variables of perceived ease of use and perceived benefits of , as perceived by interest in using ShopeePay, is linear, so that the regression model meets the assumption of linearity and is suitable for use in the next stage of analysis.

#### Classical Assumption Test

The multicollinearity test assesses the existence of significant correlations between independent variables. Table 6 shows that in the multicollinearity assessment, the tolerance value for the perceived ease of use variable is 0.167 or 16.7%, and for the perceived benefit of it is 0.167 or 16.7%, both of which exceed 0.10, indicating no significant correlation between the X variables. In addition, the VIF value for both variables is 5.998, which indicates that the value remains below 10. Thus, it can be concluded that there is no multicollinearity in the regression model, meaning that each independent variable stands alone and is suitable for inclusion as a predictor in multiple regression analysis.

**Table 6.** Classical Assumption Test

Model	Tolerance	VIF	Significance	Durbin-Watson
Perceived Ease of Use	0.167	5.998	0.453	
Perceived Benefits	0.167	5,998	0.622	
.				1.946

Source: Data processed with SPSS 27

The heteroscedasticity test assesses the presence of variance inequality in the regression model. Table 6 shows that the heteroscedasticity test using the Glejser test produced significant values for the variables of perceived ease of use of 0.453 and perceived usefulness of 0.622. All significance values were above 0.05. Thus, it can be concluded that the regression model is free from heteroscedasticity. Thus, the residual variance in the model is considered homogeneous, so the model is declared free of heteroscedasticity and meets the classical assumptions.

The autocorrelation test aims to determine whether there is a correlation between the disturbance error at time t and the error at time t-1 in the linear regression model. Table 6 above shows that in the autocorrelation test, the Durbin-Watson (DW) value is 1.946, so:

DW : 1.946

DU : 1.7273

DL : 1.6540

$$DU < DW < 4 - DU = 1.7273 < 1.946 < 4 - 1.7273 = 1.7273 < 1.946 < 2.2727$$

Thus, the Durbin-Watson value of 1.946 is between DU (1.7273) and 4-DU (1.7273), so it can be

concluded that the regression model does not experience autocorrelation.

This study uses a multiple regression approach to assess how two independent variables affect the dependent variable.

### Multiple Linear Regression

**Table 7.** Summary of Multiple Linear Regression Analysis Results

Variable	B	T	Sig	Description
Constant	2,913	1,171	0.089	Significant
Perceived Ease	-0.101	-1.084	0.281	Not Significant
Perceived Benefits	0.773	7.393	0.001	Significant
F	96.529		0.001	Significant
R <sup>2</sup>			0.635 or 63.5%	

Source: Data processed with SPSS 27

The conclusions drawn from the hypothesis testing, as presented in Table 7, are as follows:

H<sub>1</sub>: There is a negative and insignificant effect of perceived ease of use on interest in using ShupeePay

The analysis results show that the Perceived Ease of Use variable has a regression coefficient value of -0.101 with a t-value of -1.084 and a significance level of 0.281 (p-value > 0.05). The significance value exceeds 0.05, so the first hypothesis is rejected. These results indicate that the Perception of Ease of Use does not have a significant effect on the interest in using ShopeePay. This finding indicates that students do not consider the perception of ease of use as a major factor in determining their interest, possibly because current digital payment users are already accustomed to using various similar applications, so that the level of ease of use is no longer a distinguishing factor.

H<sub>2</sub>: There is a positive and significant effect of perceived benefits on interest in using ShopeePay.

The Perceived Benefit variable has a regression coefficient of 0.773 with a t-value of 7.393 and a significance value of 0.001 (p-value < 0.05). The significance value is below 0.05, so the second hypothesis is accepted. This means that Perceived Benefits have a positive and significant effect on Interest in Using ShopeePay. This theory reinforces

the TAM (Technology Acceptance Model) theory, which states that perceived usefulness is the most powerful factor in shaping behavioral intent. Students feel that ShopeePay provides benefits such as ease of payment, transaction speed, additional profits when transacting, a sense of security when transacting, and transaction efficiency, thereby increasing their interest in using the service. These results are also consistent with previous studies that found that perceived usefulness is the main predictor of interest in using digital services.

H<sub>3</sub> There is a positive and significant influence of perceived ease of use and perceived benefits on the interest in using ShopeePay.

Simultaneous results using the F test show a calculated F value of 96.529 and a significance value of 0.001 (p value < 0.05). A significance value below 0.05 indicates that the second hypothesis is accepted. This indicates that, Perceived Ease of Use, and Perceived Benefits together have a significant effect on Interest in Using ShopeePay. The effect of perceived ease of use and perceived benefits on interest in using ShopeePay is 63.5%. These results show that even though Perceived Ease of Use does not have a significant partial effect, this variable still contributes to the model when combined with Perceived Benefits. This reflects that user behavior is not only determined by one factor, but is a combination of Perceived Ease of Use and Perceived Benefits as a whole.

To provide a more in-depth discussion, the findings of this study need to be described more comprehensively by mapping the level of importance and performance of each variable that influences interest in using ShopeePay.

Based on empirical test results showing that perceived benefits have a dominant influence on interest in using ShopeePay, while perceived ease of use does not have a significant partial influence, the implications of this study can be described as follows

### **Theoretical Implications**

The findings of this study reinforce the literature related to user behavior in the context of financial technology. This confirms that the perception of benefits has a stronger influence than the perception of ease of use in shaping interest in adopting digital services, especially among digital natives. Future research can add variables such as trust, security, or social influence to expand the model and improve theoretical understanding.

### **Practical Implications**

Practically, this research provides input for service providers, especially ShopeePay, to maximize features that truly provide added value to users. Efforts such as improving transaction security, providing relevant promotions, and developing features that improve transaction efficiency can be the main focus. Educational institutions can also use the results of this study as a basis for developing digital financial literacy among students.

### **Social and Societal Implications**

The results of this study have implications for society at large. Increased use of digital wallet services that provide significant benefits can encourage wider adoption of digital payments and support the transformation towards a cashless economy. In addition, these findings can be a reference for policymakers in designing programs aimed at increasing technology-based financial inclusion.

Although this research provides several important

implications, there are a number of limitations that need to be considered. This study was dominated by female respondents, so the results are more representative of the female user perspective. Furthermore, this study did not examine the role of gender as a moderating variable in the relationship between perceived ease of use, perceived benefits, and interest in using ShopeePay. Therefore, future research should involve a more balanced distribution of respondents and include gender-based moderation analysis.

### **Conclusion**

Through a series of research, analysis, and hypothesis testing, the findings of this study obtained through multiple regression show that the first variable, perceived ease of use of , has a negative and statistically insignificant effect on users' interest in using ShopeePay. This means that ease of use does not play a key role in shaping the intention to use the platform. On the other hand, the second variable, perceived benefits, shows a significant and positive effect on users' willingness to use ShopeePay. The second variable, perceived benefits, significantly and positively influences users' desire to use ShopeePay. The greater the benefits perceived by users, including time efficiency, ease of transaction, and promotional incentives such as cashback offered by ShopeePay, the higher the interest of users in using ShopeePay. Perceived ease of use and perceived benefits, when evaluated together, play a significant role in shaping user interest in using ShopeePay. The combined effect of the two explains 63.5% of the variation in user interest. This shows that both factors significantly contribute to how strongly users tend to use the service, but the remaining 36.5% is influenced by external factors not explored in this study, such as marketing, security, and social effects. This study has limitations because the sample was limited to accounting education program students at Muhammadiyah University Surakarta due to time, funding, and personnel constraints. Therefore, future researchers are encouraged to expand the factors and demographic range of participants to obtain more comprehensive results.

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