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Analysis of Interest in Using Shoopepay Among Millenials Using the Technology Acceptance Model

Kraugusteeliana Kraugusteeliana[a,*], Asri Ady Bakri[b], HM. Mudjib Mustain[c], Nugroho Eko Budiyanto[d], & Hadi Sutrisno[c]

[a]*Universitas Pembangunan Nasional Veteran Jakarta, Indonesia*
[b]*Universitas Muslim Indonesia, Makassar, Indonesia*
[c]*Universitas Darul 'Ulum Jombang, Jawa Timur, Indonesia*
[d]*Universitas Wahid Hasyim, Semarang, Indonesia*

Abstract

The objective of this study endeavour is to analyse the impact of perceived expediency, usefulness, risk, and utility on the millennial generation's inclination to utilise ShopeePay. The study's population comprises millennials who are users of ShopeePay or have access to the service. An example of 90 respondents will be selected from this population to participate in the research as subjects. The methodology employed for data analysis in this study is multiple linear regression. This study employs quantitative approaches, specifically Simple Random Sampling and Likert scales, to assess the attitudes, opinions, and perceptions of the participants. Perceived convenience had no positive and statistically significant effect on the influence of ShopeePay usage among millennials, according to the findings. However, the influence of ShopeePay usage on the millennial generation is positively and significantly impacted by the second independent variable, perceived utility, the third independent variable, perceived usefulness, and the fourth independent variable, perceived risk. This study's implication is to concentrate the analysis on a single form of electronic wallet, ShopeePay, through an examination of its impact on interest in utilising the ShopeePay electronic wallet.

Keywords: E-Money; millenials; shoopepay; technology acceptance model; user perception

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1. Introduction

The financial sector, particularly the payment system, is significantly impacted by technological advancements. Money, a means of payment, is still undergoing ongoing evolution. Despite ongoing advancements in payment methods, the fundamental purpose of money remains unchanged: to serve as a medium of trade. Currently, there has been a significant increase in the popularity and demand for electronic forms of payment, such as credit cards, debit cards, and digital wallets(Widjojo, 2020). This can be attributed to the impact of the favourable performance of digital currency and the increasing public inclination towards using financial technology(Admiral & Pauck, 2023; Zahra & Kraugusteeliana, 2023).

Financial Technology (FinTech) is a form of financial service innovation that leverages digital technology in its operations. FinTech combines technology and finance to convert conventional financial systems into technology-driven ones. Financial Technology (Fintech) development in Indonesia provides Indonesian citizens with the opportunity to access a wide range of advantages, as well as convenience and security in their transactions (Arner et al., 2020; Kishnani et al., 2023). Subsequently, a range of services is provided to assist the community. There are multiple service providers available to assist the community, such as electronic money, which functions as a kind of payment where the monetary value is kept electronically on a server or card. Electronic currency has gained widespread popularity due to its growing prevalence in both online and offline retail transactions. An evident manifestation of FinTech's progress is the transformation of currency from physical to digital form (Fauzi et al., 2023; Nur & Gosal, 2021). Conventional currency is transitioning into electronic money, sometimes known as e-money. E-money refers to a payment instrument that

* Corresponding author.
E-mail address: kraugusteeliana@upnvj.ac.id

holds the monetary value in an electronic format. E-money facilitates online transactions and can be utilised at merchants who have established partnerships with e-money providers. E-money can be classified into two categories based on its physical form: physical e-money, which consists of a chip on a card, and server-based e-money, typically in the form of a smartphone application known as an e-wallet (Sudipa et al., 2023; Sudirjo et al., 2023).

Shopee is a type of marketplace in Indonesia that uses electronic money, including through the Shopee application and website. Shopee initially only offered transactions via bank transfer and mobile banking, but then launched a digital wallet or e-wallet called ShopeePay to make it easier for customers to carry out transactions. ShopeePay is an example of an e-wallet that is currently developing rapidly. Technological developments are one of the factors that influence consumption expenditure. Increased use of e-wallets(Handoko et al., 2022), influences consumption habits because various conveniences in transactions make it easier for consumers to spend their money(Anggraeni et al., 2023). It is hoped that the ease of transactions will make a positive contribution to Indonesia's economic growth. It is also hoped that the development of payment system technology will be able to create a cashless society ecosystem.

Reporting from databoks.katadata.co.id (2022), based on the FinTech Transaction survey, the number of users of payments using digital wallets such as Shoopepay among millennials reached 67.8% of the total population, with the frequency of ShopeePay payment transactions reaching 32%. ShopeePay also controls 34% of the market share of total e-wallet transactions in Indonesia with usage dominated by millennials. The consumer behavior of the millennial generation towards using ShoopePay is one of the references in conducting analysis in terms of ease of use of the application(Halim et al., 2023). The various payment application features of the Shoopepay application are one of the important factors influencing the millennial generation's interest in using this service(Septiadi et al., 2022).

The millennial generation, known for its strong tendency towards using digital technology, is an important market segment for the development of e-wallet services. However, acceptance and interest in using ShopeePay among millennials cannot be separated from various factors, which may include perceived ease of use, perceived usefulness, social influence and trust.(Alviansah & Kraugusteeliana, 2019). Therefore, analysis of interest in using ShopeePay using technology acceptance models such as the Technology Acceptance Model (TAM) is very relevant to identify and understand the factors that influence interest and acceptance of this technology among the millennial generation.(Humairoh & Annas, 2023; Pramudito et al., 2023; Rosli et al., 2023; Wardana et al., 2022).

To assess the success of financial technology in the millennial generation, there are several things that can be looked at, including the acceptance aspect which can be assessed using the Technology Acceptance Model (TAM). The Technology Acceptance Model is used to see the influence of the variables perceived usefulness and perceived ease of use on the use of a technology. Apart from that, to find out the effect of using the Shopee application, it is necessary to evaluate and analyze the use of the Shopee application using the Technology Acceptance Model approach. This study uses the TAM approach because TAM is a valid model for testing the acceptability of an information system/system. The implication of this study is to focus the analysis on one type of e-wallet, namely ShopeePay by analyzing its influence on interest in using the ShopeePay e-wallet.

2. Method

2.1. Research Method

Researchers employ quantitative approaches. This investigation aims to elucidate the relationship between hypothesis testing and descriptive research. The objective of descriptive research is to determine the value of each unrelated and independent variable or to compare it to other variables. The present study employs the Simple Random Sampling method, which entails selecting a sample at random from the population irrespective of the similarity between strata (Ibrahim et al., 2023; Sugiyono, 2019; Syafii & Budiyanto, 2022). To ensure that every member of the population has an equal opportunity of being selected as a respondent, random sampling is implemented. This method ensures that the research findings can be extrapolated to a broader population by minimising bias. This study is centred on the millennial demographic that possesses or has utilised ShopeePay. An example of 90 respondents will be selected from this population to participate in the research as subjects. Ninety members of the millennial generation who have utilised the ShopeePay application and meet specific demographic and demographic criteria (e.g., type, gender, age) will be selected at random from a broader population for this purpose. The online administration of questionnaires to participants was conducted via a Google form; responses were evaluated using a Likert scale. Regarding a social phenomenon, attitudes, opinions, and perceptions of an individual or group are measured using the Likert scale. The measurement process employs a Likert scale ranging from 1 to 5, with the following response options: (1) Strongly Disagree (STS), (2) Disagree (TS), (3) Neutral (N), (4) Agree (S), and (5) Strongly Agree (SS) (Jebb et al., 2021; Kurniawan et al., 2023).

This study employs multiple linear regression to examine the impact of independent variables on the dependent variable as its method of data analysis. For data processing, IBM SPSS Statistics 25 was utilised as software.

2.2. Definition of Variable Operation

The dependent variable in this study is the interest in using electronic money on shopeepay. The independent variables in this study are perceived convenience and perceived usefulness. Independent variables are variables that cause an influence on the dependent variable and are the cause of changes or the emergence of the dependent variable. In this study, the independent variables consist of perceived convenience, perceived usefulness, perceived usefulness, and perceived risk.

a. Perceived Ease of Use

Perception of ease of use of a technology is defined as a measure of the extent to which individuals believe that a technological system can be easily understood and used(Farida & Ardiansyah, 2022). A system can be said to be of quality if it is designed to meet user satisfaction through ease of use of the system. Ease of use in this context is not only the ease of learning and using a system, but also refers to the ease of carrying out a job or task, where using a system will make it easier for someone to work compared to doing it manually. It can be explained that convenience can reduce a person's effort (both time and energy) in studying information technology(Bakri et al., 2023).

b. Perceived Usefulness

Perceived usefulness is a person's belief regarding the use of an information system that will facilitate and improve the user's performance. Perceived benefits include individual views on effectiveness, efficiency, quality, benefits, ease of use, and the expected contribution from using the information system(Humairoh & Annas, 2023). In the context of research, perceived usefulness is an important factor influencing user adoption of information systems.

c. Perceived Usability

Perceived usability can be explained as a measurement of the extent to which the use of technology is believed to provide benefits for each individual who uses it. The relationship between Perceived Usefulness and Use is actually stronger than any other construct. According to(Hapsoro & Kismiatun, 2022)also found that Perceived Usefulness had a significant effect on Behavioral Intention. The same is true of Amoroso et al.'s research(Humairoh & Annas, 2023)have also confirmed usability as the most important factor influencing user acceptance with few exceptions. However, Chang, et al. (2005) found that perceived usefulness did not have a direct impact on behavioral intentions but had a significant impact on attitudes, which consequently had an impact on behavioral intentions to use the system.

d. Perceive Risk Use

Risk is a form of uncertain situation that can be faced by someone when that person makes a decision, one of which is the decision to use a new system or technology. Risk perception explains things that are uncertain or consequences that arise from using a product or service even though it is not desired by the user. The importance of risk perception is also related to the user's response to the risk(Rustandi et al., 2023). If users perceive high risk, they may be more cautious or reluctant to use a particular product or service. Conversely, if risk perception is low, users tend to be more open and ready to take the associated risks.

3. Result and Discussion

3.1. Respondent Description

Respondent descriptions provide a detailed description of the characteristics and special characteristics of the individuals who were participants or respondents in this study. The available information covers various aspects, such as age, gender, as well as other relevant factors in the research context. This aims to provide a deeper understanding of the respondents who are research subjects and how their characteristics can potentially influence research results. The classification of respondents based on the respondent's gender is explained in table 1.

Based on the results of the classification that has been carried out (Table 1), the number of respondents with male gender is 34 people or a percentage of 37%. Meanwhile, there were 56 female respondents or a percentage of 67%. The classification of respondents based on age is as shown on Table 2.

Table 1. Number of Respondents Based on Gender

Information	Amount	Percentage
Man	34	37%
Woman	56	53%
Total	90	100%

Table 2. Number of Respondents Based on Age

Information	Amount	Percentage
≤ 18 years – 24 years	30	33%
> 24 years old	60	57%
Total	90	100%

Based on the results of the classification that has been carried out, all respondents have an age range between 18 to > 24 years, and the total percentage is 100%.

3.2. Validity test

Table 3. Validity Test Results

Variable	Indicator	r-count	r-table	Results
Effect of Using ShopeePay (Y)	Y1	0.747	0.198	Valid
	Y2	0.741	0.198	Valid
	Y3	0.697	0.198	Valid
	Y4	0.845	0.198	Valid
	Y5	0.743	0.198	Valid
Perception of Ease (X1)	X1.1	0.765	0.198	Valid
	X1.2	0.766	0.198	Valid
	X1.3	0.740	0.198	Valid
	X1.4	0.701	0.198	Valid
	X1.5	0.713	0.198	Valid
Perceived Usefulness (X2)	X2.1	0.814	0.198	Valid
	X2.2	0.667	0.198	Valid
	X2.3	0.734	0.198	Valid
	X2.4	0.764	0.198	Valid
	X2.5	0.873	0.198	Valid
Persepi Usability (X3)	X3.1	0.650	0.198	Valid
	X3.2	0.720	0.198	Valid
	X3.3	0.753	0.198	Valid
	X3.4	0.666	0.198	Valid
	X3.5	0.716	0.198	Valid
Perception Risk (X4)	X4.1	0.777	0.198	Valid
	X4.2	0.698	0.198	Valid
	X4.3	0.630	0.198	Valid
	X4.4	0.782	0.198	Valid
	X4.5	0.668	0.198	Valid

Based on the validity test results listed in the table 3, the calculated r value is greater than the table r value for all question items in all research variables, so it can be taken from the validity test results of all questions in this study questionnaire that all statements in the items are The item is considered valid, because the calculated r value is greater than the table r value.

3.3. Reliability Test

From the table 4, it can be concluded that the Cronbach's Alpha results for each research variable exceed the specified critical value. In the Influence of Using ShopeePay variable, Cronbach's Alpha reached 0.808, which exceeds the limit of 0.70. Meanwhile, for the Perception of Ease variable (X1), Cronbach's Alpha reached 0.788 which also exceeds the

value of 0.70. The Perceived Usefulness variable (X2) has a Cronbach's Alpha of 0.807, higher than 0.70. The Perceived Usefulness variable (X3) has a Cronbach's Alpha of 0.787, which also exceeds the threshold of 0.70. The Risk Perception variable (X4) has a Cronbach's Alpha value of 0.784, which also exceeds the threshold of 0.70. Thus, it can be concluded that the reliability test results for all research instruments or variables in this questionnaire are considered reliable.

Table 4. Reliability Test Results

Information	Cronbach's Alpha	Critical Value	Results
Effect of Use (Y)	0.808	0.70	Reliable
Perception of Ease (X1)	0.788	0.70	Reliable
Perceived Usefulness (X2)	0.807	0.70	Reliable
Perceived Usefulness (X3)	0.787	0.70	Reliable
Risk Perception (X4)	0.784	0.70	Reliable

3.4. Normality Test

Table 5. Kolmogorov-Smirnov Normality Test

N	Value
Mean	90
Std. Deviation	0.075
Absolute	0.078
Positive	0.073
Negative	-0.70
Statistical Tests	0.075
Asymp. Sig. (2-tailed)	0.200[cd]

Based on the results of the normality test on Table 5, which have been explained in the figure and table above, the conclusion is that the data in the regression model shows a normal distribution. This can be seen from the Asymp value. Sig (2-tailed) is 0.20, which is greater than 0.05. Apart from that, in the normality test results using graphs, the points located around the graph follow a straight line pattern which shows that the research data has a normal distribution.

Table 6. Multicollinearity Test

Coefficients[a]				Results
Model		Collinearity Statistics		
		Tolerance	VIF	
1	Perception of Ease	0.956	1.040	Multicollinearity Free
	Perceived Usefulness	0.973	1.030	Multicollinearity Free
	Perceived Usability	0.978	1.028	Multicollinearity Free
	Risk Perception	0.989	1.007	Multicollinearity Free

a. Dependent Variable: Effect of Using ShopeePay

Based on the results of the multicollinearity test of this study which are presented in the table 6, all variables in the regression model of this study do not have symptoms of multicollinearity, this is indicated by the VIF value < 10 and the Tolerance value > 0.10.

Based on the results of the heteroscedasticity test that occurs in the Figure 1, it can be concluded that each variable in the regression model of this study does not show signs of heteroscedasticity. This can be seen from each variable meeting a significance level that is higher than the Alpha value (0.05). Apart from that, from the image of the results of the heteroscedasticity test using Scatterplot, it can be observed that the points are evenly distributed and do not show a pattern that moves away from the x-axis or y-axis, which indicates that there is no heteroscedasticity in all variables in the regression model of this study.

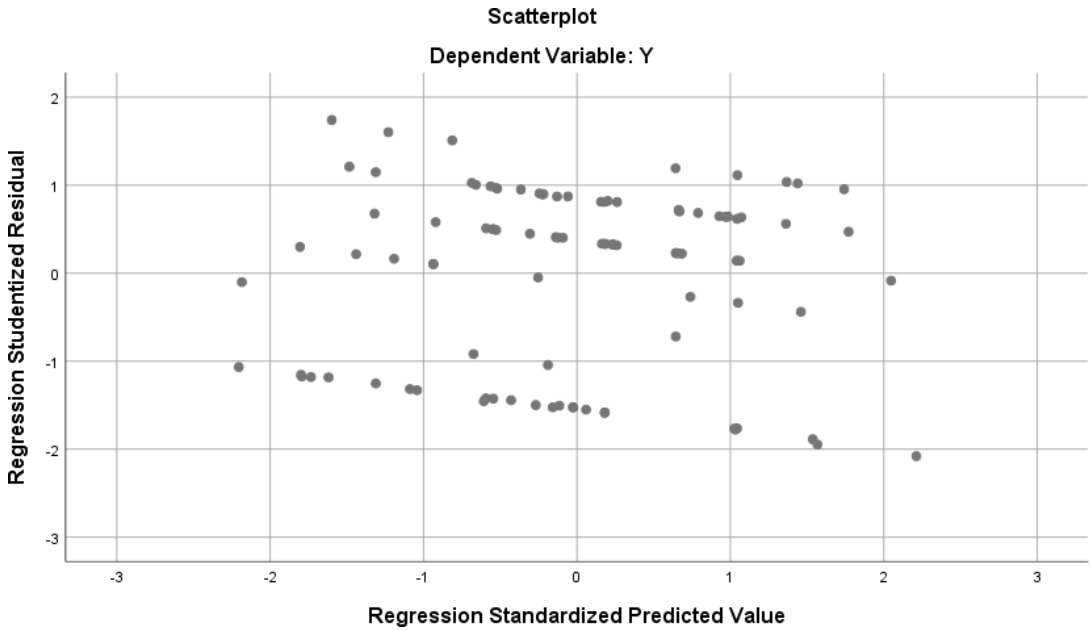

Fig. 1. Heteroscedasticity Test

3.5. Hypothesis Testing

Table 7. Hypothesis Testing

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	12.567	0.651		20.812	0.000
X1	0.008	0.17	0.26	0.484	0.655
X2	-0.56	0.17	-0.172	-3.076	0.004
X3	0.187	0.18	0.646	11.831	0.000
X4	0.177	0.19	0.576	10.578	0.000

Based on the results of the multiple linear regression analysis presented in the table 7, the value used in the multiple linear regression analysis model equation is the unstandardized coefficient B value. So, the equation in the linear regression analysis model in this study is as follows:

$$\mathbf{Y = 12.567 + 0.008X1 + (-0.056)X2 + 0.187X3 + 0.177X4}$$

The constant value of the equation above is 12.567, meaning that when the value of the independent variable perceived ease, usefulness, usefulness and risk is equal to zero (0), then the influence of using ShopeePay among millenials is 12.567.

The regression coefficient on the perceived convenience variable is 0.007, which indicates that the influence of using ShopeePay and perceived convenience have a directly proportional relationship. In other words, when perceived convenience increases, the influence of using ShopeePay also increases, and vice versa. If the perception of user trust decreases, interest in using ShopeePay will also decrease.

The regression coefficient on the perceived usefulness variable is -0.056, indicating a directly proportional relationship between the influence of using ShopeePay and perceived usefulness. This means that when the perception of usefulness increases, the influence of using ShopeePay also increases, and vice versa. If users' perception of usefulness decreases, interest in using ShopeePay will also decrease.

The regression coefficient on the perceived usefulness variable is 0.187, indicating a directly proportional relationship between the influence of using ShopeePay and perceived usefulness. In other words, when perceived usefulness increases, the influence of using ShopeePay also increases, and vice versa. When users' perceived usefulness decreases, interest in using ShopeePay also decreases.

The regression coefficient on the risk perception variable is 0.177, indicating a directly proportional relationship between the influence of using ShopeePay and risk perception. So, if the perception of risk increases, the influence of using ShopeePay will also increase, and vice versa. If the perception of risk among users decreases, the influence of using ShopeePay will also decrease.

3.6. Discussion of Results

3.6.1. The Influence of Perceived Ease of Use on the Influence of Using ShopeePay

The findings of the conducted analysis indicate that the initial independent variable, perceived expediency, does not exert a statistically significant and positive impact on the millennial generation's inclination towards utilising ShopeePay. The SI T-count value of 0.484, which is lower than the T-table value of 2.484, serves as evidence for this. Aside from that, the perceived convenience variable has a significance value of 0.655, which is greater than 0.05. Based on the available data, it can be deduced that the initial hypothesis of this study, "The influence of ShopeePay usage is not influenced negatively by the perception of convenience," is not supported by evidence and cannot be considered proven.

On the basis of the explained results, it can be concluded that there is no correlation between the influence of utilising ShopeePay and the perceived ease of use. In other words, there is no discernible increase or decrease in the influence of utilising ShopeePay as the user's perceived ease of use fluctuates. As per the authors' assertions, pupils who possess prior knowledge of digital payment systems might have encountered a degree of complacency when it comes to utilising said solutions. Although Respondents who are already acquainted with comparable systems might find ShopeePay convenient, they might not have much incentive to experiment with or adopt a novel solution.

3.6.2. The Influence of Perceived Usefulness on the Influence of Using ShopeePay

The impact of ShopeePay usage among the millennial generation is influenced by the second independent variable, perceived utility, according to the findings of the analysis that has been conducted. The observed T-value of -3.076 deviates from the critical T-value of 2.484 from the T-table. However, the perceived usefulness variable's significance value of 0.004 remains below the threshold of 0.05. Based on the findings, it can be inferred that the second hypothesis tested in this study, "The influence of ShopeePay usage is positively impacted by the perception of its usefulness," is corroborated and supported by the available data.

On the basis of the explained results and other aspects of research or analysis, it is concluded that the perceived benefits and the influence of use are related in the sense that an increase or decrease in the perceived benefits of users may result in a corresponding increase or decrease in the influence of using ShopeePay, particularly due to the benefits and its effectiveness in various payment systems. The provision of transaction benefits to users enhances the appeal of ShopeePay, thereby augmenting the sway of users in their adoption of the service. Therefore, the technology adoption model effectively elucidates the relationship between perceived benefits and the impact of ShopeePay usage among the millennial demographic. This model establishes a robust framework for comprehending the determinants that impact the adoption and utilisation of technology.

3.6.3. The Influence of Perceived Usability on the Influence of Using ShopeePay

As determined by the analysis, the influence of Shopeepay usage among the millennial generation is positively and significantly impacted by the third independent variable, perceived usability. This is supported by the fact that the computed T value exceeds the critical T value from the table, which is 2.484. Aside from that, the perceived benefit variable has a significance value of 0.000, which is less than 0.05. Based on the data, it can be inferred that the third hypothesis of this study, "The influence of ShopeePay usage is positively impacted by perception of usability," has been validated and is supported.

On the basis of the explained results, it can be concluded that perceived usability and the impact of use are correlated such that as the user's perception of the usability of ShopeePay increases or decreases, so does the influence of using the platform. Alternatively stated, the degree to which users leverage ShopeePay will be directly correlated with the service's level of utilisation. Users who are more satisfied with the efficacy of ShopeePay are expected to exhibit a greater propensity to engage in active usage of the service. On the contrary, while the perceived efficacy of ShopeePay may decline, its influence tends to diminish as well.

3.6.4. The Influence of Risk Perception on the Influence of Using ShopeePay

The findings of the analysis indicate that the impact of ShopeePay usage among the millennial generation is influenced by the fourth independent variable, specifically risk perception. As evidenced by the T-count value of 10.578 surpassing

the critical value from the T-table (2.484), this is the case. Aside from that, the risk perception variable has a significance value of 0.000, indicating that the loss is greater than 0.05. Thus, based on the data, it can be concluded that the fourth hypothesis of this study, "Perception of risk positively influences the influence of ShopeePay usage," is supported and proven.

On the basis of the results that have been described, it is possible to conclude that risk perception and the impact of use are related in the sense that the influence of ShopeePay use among millennials changes in response to an increase or decrease in the user's risk perception, which in turn affects the influence of ShopeePay use among millenials. It is conceivable that users' inclination to utilise ShopeePay may diminish as they develop a greater awareness of the potential hazards associated with its usage. As a rule, consumers are apprehensive about utilising or testing a product or service that they perceive to be hazardous. On the contrary, when the perception of risk diminishes, the impact of utilising ShopeePay generally grows. This is due to the fact that users are more inclined to engage in and embrace the service without experiencing excessive anxiety or concern. Therefore, the interplay between perceived risk and the impact of utilising ShopeePay generates dynamics that shape users' choices regarding the adoption and utilisation of this digital payment platform.

4. Conclusion

The research findings indicate that various aspects, including risk perception, usability, practicality, and usability, exert an influence on the millennial generation's inclination towards adopting ShopeePay. The findings of the analysis indicate that the influence of ShopeePay is positively and significantly unaffected by perceived convenience. However, there is a direct proportionality between perceived risk and the influence of ShopeePay. Additionally, perceived efficacy and practicality influence ShopeePay usage. Based on the outcomes of the assessments for validity, reliability, normality, and multicollinearity, it is possible to deduce that the data utilised in this investigation exhibit normal distribution, validity, reliability, and lack of multicollinearity. Hence, an additional examination employing technology acceptance models, such as the Technology Acceptance Model (TAM), can yield a more profound comprehension of the determinants that impact millennials' inclination towards utilising ShopeePay. It is recommended that further analysis be conducted utilising technology acceptance models (TAM) in order to gain a more comprehensive understanding of the determinants that impact the millennial generation's inclination towards utilising ShopeePay. Moreover, it is advisable to broaden the research's scope by incorporating additional variables that could potentially impact interest in utilising ShopeePay, including trust and social influence. This can contribute to a more exhaustive understanding of the determinants that impact millennials' inclination towards utilising ShopeePay.

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