

The influence of performance expectancy, effort expectancy, and social influence on behavioral intention to use ShopeePay

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ARTICLE INFO

Received 15 May 2023
Accepted 12 June 2023
Published 30 August 2023

Keywords:

Performance expectancy;
effort expectancy; social
influence; behavioral
intention to use; trust

ABSTRACT

The purpose of this study is to analyze the dimensions of Performance Expectancy, Effort Expectancy and Social Influence on Behavioral Intention to Use mediated by Trust on the ShopeePay e-wallet in Padang City. The population used in this study are all consumers who have used ShopeePay in Padang City. There were 200 responders in the study's samples. Online questionnaires were used to collect data, and sophisticated PLS (Partial Least Square) software was used to process the data. The analysis of the data revealed the following: (1) Performance expectancy has a favorable and considerable impact on consumers' trust in ShopeePay. (2) The trust of ShopeePay consumers is positively and significantly impacted by effort expectation. (3) Social Influence has a favorable and considerable impact on consumers' trust in ShopeePay. (4) The behavioral intention to use ShopeePay is positively and significantly impacted by trust. (5) Performance expectancy, which is mediated by trust, has a favorable and significant impact on behavioral intention to use ShopeePay. (6) The behavioral intention to use ShopeePay is positively and significantly influenced by effort expectancy, which is mediated by trust. (7) The behavioral intention to use ShopeePay is significantly and favorably influenced by social influence, which is mediated by trust.

How to cite: Risman, U., & Budiarti, A. P. (2023). The influence of performance expectancy, effort expectancy, and social influence on behavioral intention to use ShopeePay. *Operations Management and Information System Studies* 3 (2), 109-120. <https://doi.org/10.24036/omiss.v3i2.110>



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INTRODUCTION

Increasingly advanced digital developments have made more and more technologies emerge in aspects of life, one of which is in the field of payments, such as the rise of fintech (financial technology) products that have sprung up in Indonesia. One of them is an e-wallet or also known as a digital wallet. Especially in the era of the internet of things, it has made changes in people's lives, one of which is in the economic sector which has resulted in the phenomenon of a cashless society, namely an economic situation where people's financial transactions are no longer dependent on paper currency and physical currency. E-wallets exist as an alternative in the field of payments to save money in electronic form and can make it easier for every user to make transactions more easily, effectively, safely and comfortably and can receive and send money using applications on smartphones and internet networks.

The Association of Indonesian Internet Service Providers (APJII) survey, which was performed from 2015 to 2022, indicated an annual growth in the number of internet users. In the last period, namely in 2021-2022 there were 210.03 million internet users in Indonesia. This number increased by

6.78% from the previous year, which was 196.71 million people. This makes the internet penetration rate in Indonesia to 77.02%. Based on the total population of Indonesia, which is 272.7 million people, 77.02% of them are connected to the internet network.

A significant increase in the development of digital wallet (e-wallet) applications can also be seen from the increasing number of electronic money transactions in Indonesia. Bank Indonesia recorded the number of electronic money transactions in July 2022 of IDR 35.51 trillion. This amount increased by 9.22% when compared to the previous month of IDR 32.51 trillion. The volume of electronic money transactions was 606.96 million times in July 2022. This number increased by 6.81% when compared to June 2022 which were 568.26 million times.

One of the official e-wallet applications in Indonesia is ShopeePay. ShopeePay is an online payment tool that is used in the Shopee application or used as an offline payment tool at ShopeePay merchants, then can store refunds that can be used to pay for subsequent orders. Based on the results of a Jakpat survey conducted on 2,292 respondents in 25 Indonesian provinces on April 9, 2021, it shows that ShopeePay is the most favorite e-wallet for consumers in Indonesia to look for various promotional programs with a percentage of 75%. Gopay is in second place with a percentage of 66%. OVO is in third place with a percentage of 56%. Meanwhile, LinkAja and DANA are in fourth and fifth positions with percentages of 49% and 42% respectively.

Based on research results from Neurosum, ShopeePay will dominate the Indonesian digital wallet market in early 2021. ShopeePay gets the highest percentage, namely 68%. Then, followed by OVO 62%, DANA 54%, Gopay 53% and LinkAja 23%. ShopeePay dominates the e-wallet market share in Indonesia because it is integrated with Shopee e-commerce which makes it easier for consumers to shop online. However, in 2022 ShopeePay will no longer dominate the digital wallet market share in Indonesia. ShopeePay is in fourth place which was beaten by Gopay, OVO, and DANA.

There are quite a lot of e-wallet or digital wallet providers in Indonesia, such as Gopay, OVO, DANA, ShopeePay, and so on. The rivalry between service providers in Indonesia is becoming more intense due to the abundance of e-wallets. With a variety of options available in Indonesia, the author decided to focus his investigation on ShopeePay. Based on the issues that appeared, namely the declining number of users on ShopeePay and complaints from ShopeePay users regarding problematic vouchers that could not be used for transactions.

Behavioral intention is a behavioral tendency to continue using a technology (Davis, 1989). Where someone believes that using the system will increase their intention and, in the end, they will use the system in their work. Factors that can influence behavioral intention to use are performance expectancy, effort expectancy, and social influence through trust.

LITERATURE REVIEW

Behavioral intention to use

Behavioral intention to use is a behavioral tendency to continue using a technology (Davis, 1989). Interest in using a system is the user's interest in using the system continuously with the assumption that they have access to the system (Venkatesh et al., 2003). According to (Venkatesh et al., 2003) behavioral intention to use has several indicators namely use for the future, using for everyday and will continue to use.

Performance expectancy

A UTAUT component called performance expectation is designed to gauge an individual's degree of assurance that utilizing a system would enable them to execute their job effectively (Venkatesh et al., 2003). According to (Venkatesh et al., 2003), there are a number of factors that may be used to gauge performance expectancy, including perceived usefulness, extrinsic motivation, work fit, relative advantage, and outcome expectancies.

Effort expectancy

According to (Venkatesh et al., 2003) effort expectancy is the level of individual convenience in using a technology. Effort expectancy is defined as the level of convenience that consumers feel when using electronic payment systems in online transactions on e-commerce sites. It is also concerned with systems that are easy to understand and use without certain skills (Venkatesh et al., 2003). According to (Venkatesh et al., 2003), perceived ease of use, complexity, and ease of use are three indications that may be used to gauge effort expectation.

Social influence

Social influence is the influence felt by other important parties that encourage consumers to use electronic payment systems in transactions. Important other people are family, spouse and organization (Venkatesh et al., 2003). According to (Venkatesh et al., 2003) social influence can be measured by several indicators namely subjective norm (subjective norm), social factors and image.

Trust

Trust or trust can be defined as a feeling of confidence in one's self to another party that the other party is trusted as expected and they can be relied upon. (Alalwan et al., 2017) revealed that trust is an accumulation of customer beliefs on integration, benevolence and ability that can increase a person's willingness to do something. Meanwhile, (Merhi et al., 2019) defines trust in the use of technology as certain perceptions and emotional provisions that will affect users' trust in technology. (Mayer & Davis, 1995) contend that a number of factors, including aptitude, goodness, and honesty, may be used to quantify trust.

Hypothesis

Performance expectancy is a variable that can be referred to as the ability to obtain significant benefits after using a system (Kasim, 2015). Trust is used because it is an important key to building customer loyalty and maintaining continuity in buyer and seller relationships (Anderson & Weitz, 1989). According to (Widyanto & Kusumawardani, 2020) performance expectancy has a significant effect on trust.

H1: Performance expectancy has a positive and significant effect on the trust of ShopeePay users.

Davis (1989) states that information technology users believe that information technology that is flexible, easy to understand and easy to operate will generate interest in using this information technology. Someone will tend to use a technology system that is free of effort which means it is easy to use. This convenience will lead to someone's belief that the system has benefits so that a feeling of comfort arises when using it. According to (Namahoot & Jantasri, 2022) which shows that effort expectancy has a significant effect on trust.

H2: Effort expectancy has a positive and significant effect on the trust of ShopeePay users.

Social influence significantly increases consumer desire to use mobile payments (Peng et al., 2017). Potential influences for consumers to use e-wallets are family members, friends, colleagues and neighbors (Sarika & Vasantha, 2019). Trust indicates a person's willingness to be vulnerable to the actions of others, because an important element of electronic transactions is the existence of a trusting relationship between an organization and its customers. Therefore, social influence indicates that the influence of environmental factors that consumers believe will encourage these consumers to buy a new product or try a new system.

H3: Social influence has a positive and significant impact on the trust of ShopeePay users.

Trust is the accumulation of customer beliefs about integrity, benevolence and ability that can increase a person's willingness to do something (Alalwan et al., 2017). On the other hand, behavioral intention to use is defined as a person's intention to perform a behavior (Jogiyanto, 2007:25). (Merhi et al., 2019) proves that trust has a significant influence on behavioral intention to use Gopay. Previous research

revealed that there is a positive and significant effect of trust on behavioral intention (Alalwan et al., 2017; Eneizan et al., 2019) found that trust has no positive effect on behavioral intention.

H4: Trust has a positive and significant effect on behavioral intention to use ShopeePay.

In research (Venkatesh et al., 2003) it is proven that performance expectancy are the most powerful factor in influencing the use of technology or information systems. This study is backed by research by (Widyanto et al., 2020), which demonstrates a substantial link between behavioral intention to employ trust as a mediating variable and performance expectancy.

H5: Performance expectancy, which is mediated by trust, has a favorable and significant impact on behavioral intention to use ShopeePay.

According to (Sanny, 2017) trust is able to mediate the relationship between effort expectancy and behavioral intention. Furthermore, research conducted by (Namahoot & Jantasri, 2022) also shows that there is a significant effect of effort expectancy on behavioral intention to use which is mediated by trust.

H6: The behavioral intention to use ShopeePay is positively and significantly influenced by effort expectancy, which is moderated by trust.

According to (Sanny, 2017) said that trust is able to mediate the relationship between social influence on behavioral intention. Research conducted by (Namahoot & Jantasri, 2022) shows that there is a significant relationship from social influence to behavioral intention to use which is mediated by trust.

H7: The behavioral intention to use ShopeePay is significantly and favorably influenced by social influence, which is mediated by trust.

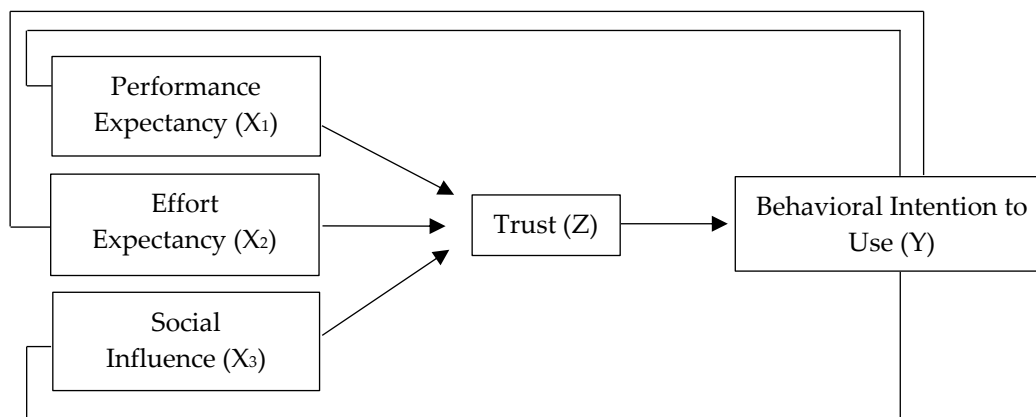


Figure 1. Conceptual Framework

METHOD

Quantitative descriptive research is the name given to this kind of study. Primary data are those that are directly gathered by researchers for use in study. Through the use of Google forms, surveys were disseminated online in order to gather research data. A statistical model is used in the data calculation. To classify measurement models and measurement structures in measuring data using PLS (Partial Least Square). Validation in the measurement model uses a validity measuring instrument that is measured by convergent validity and discriminant validity. Reliability will be evaluated and carried out based on a structural model that evaluates r squared after validation checks. The strength and direction of the link between the variables may be determined using the findings of the p value before a hypothesis test is conducted.

RESULTS AND DISCUSSION

The key data that we acquired using the questionnaire tool has been transmitted via the google form. The study's samples included 200 respondents. Out of the total number of surveys distributed, all respondents responded to the ones that met the criteria. Characteristics of respondents based on gender showed that out of 200 respondents there were 29 people or 14.5% men who used ShopeePay, while those who used ShopeePay the most were women as many as 171 people or 85.5% in Padang City. The characteristics of respondents based on age in this study were dominated by respondents aged 17-25 years with a total of 191 people or 95.5%, respondents aged 26-35 years amounted to 9 people or 4.5%. Characteristics of respondents based on educational level in this study were dominated by respondents with the last education SMA/SMK with a total of 98 people or 49%, respondents with a Diploma education level totaling 45 people or 22.5%, respondents with an undergraduate education level totaling 55 people or 27.5 % and finally the respondents with a master's degree education amounted to 2 people or 1%. The characteristics of respondents based on work in the study were dominated by respondents with jobs as students with a total of 132 people or 66%, respondents with jobs as civil servants totaling 4 people or 2%, respondents with jobs as entrepreneurs totaling 7 people or 3.5%, respondents with jobs as private employees totaled 16 people or 8% and respondents with other jobs amounted to 41 people or 20.5%. The characteristics of respondents based on monthly expenses in this study were dominated by respondents with expenditures <Rp. 1,000,000 with a total of 105 people or 52.5%, respondents with expenditures of Rp. 1,000,000-Rp. 3,000,000 totaling 90 people or 45% and respondents with spending IDR 3,000,000-IDR 5,000,000 totaling 5 people or 2.5%. The characteristics of respondents based on spending using ShopeePay monthly in this study were dominated by respondents spending using ShopeePay monthly < IDR 500,000 with a total of 180 people or 90% and respondents spending using ShopeePay monthly > IDR 500,000 totaling 20 people or 10%. The characteristics of respondents based on the frequency of using ShopeePay per month in this study were dominated by respondents who used ShopeePay <2 times a month with a total of 154 people or 77% and respondents who used ShopeePay > 2 times a month totaling 46 people or 23%.

The accuracy and dependability of the equipment are checked by measurements in the measurement model test (outer model). The outer loading is > 0.7 and the Average Variance Extract (AVE) value is > 0.5. Taking into account the outcomes of the outer loading test, there are two invalid question items contained in the effort expectancy variable on the complexity indicator. Therefore, these two question items were omitted in this study. Since all indicators except those that were excluded have values over 0.7, convergent validity may be said to be true without the need for additional estimation.

Table 1. Average Varians Extract

Variable	Average variance extracted (AVE)
Behavioral Intention _to Use (Y)	0.805
Effort _Expectancy (X2)	0.548
Performance _Expectancy (X1)	0.711
Social _Influence (X3)	0.583
Trust (Z)	0.777

Source: Research Results, 4.0 SmartPLS Processed (2023)

The convergent validity of the variable is supported by the fact that all of the AVE values for the variables in Table 1 are higher than 0.5.

To confirm that each construct's or variable's indication is bigger than the other variables, discriminant validity test is next applied. According to the discriminant validity test findings, there is a stronger link between variables and some indicators than there is between variables and other indicators. The fourth construct of the effort expectancy variable, however, is a false construct. The value in the fourth construct of the effort expectancy variable shows a lower correlation value than the

correlation value with the other constructs. So, it can be concluded that the discriminant validity test in this study contained one invalid construct, while the other constructs were declared valid.

Table 2. Test of Reliability

	Cronbach's alpha	Composite reliability
Behavioral Intention to Use (Y)	0.919	0.943
Effort Expectancy (X2)	0.735	0.837
Performance Expectancy (X1)	0.898	0.925
Social Influence (X3)	0.768	0.848
Trust (Z)	0.857	0.913

Source: Research Results, 4.0 SmartPLS Processed (2023)

It is clear from the data processing findings that each construct's Cronbach's alpha and composite reliability scores are higher than 0.7. The values of Cronbach's alpha and composite reliability are both more than 0.7, according to the generalization. As a consequence, it has been determined that all of the study's variables are dependable.

Table 3. R Square

	R-square	R-square adjusted
Behavioral Intention_to Use (Y)	0.527	0.520
Trust (Z)	0.676	0.672

Source: Research Results, 4.0 SmartPLS Processed (2023)

Table 3 shows that the variables performance expectation, effort expectancy, and social influence may explain for 52.7% of the variation in the behavioral intention to use variable, which has a R Square value of 0.527. While several factors that were not looked at in this study are responsible for the remaining 47.3%. The trust variable's R Square value of 0.676 may be explained by 67.6% each by the performance expectation, effort expectancy, and social impact variables, and 32.4% by other factors not included in this study.

Table 4. Path Analysis (Direct Effect)

	Original sample (O)	T statistics (O/STDEV)	P values
Performance_Expectancy (X1) -> Trust (Z)	0.300	4.304	0.000
Effort_Expectancy (X2) -> Trust (Z)	0.367	5.470	0.000
Social_Influence (X3) -> Trust (Z)	0.290	5.708	0.000
Trust (Z) -> Behavioral Intention_to Use (Y)	0.224	2.850	0.004

Source: Research Results, 4.0 SmartPLS Processed (2023)

The following conclusion may be drawn from the data presented above on the outcomes of the hypothesis test:

Hypothesis 1: Trust is significantly impacted by performance expectancy

The analysis in Table 8 reveals that the original sample variables X1 and Z have a score of 0.300, indicating a positive relationship between the two, and that the t-statistic has a score of 4.304, which is > 1.96, and the p value has a score of 0.000, which is 0.05. The first hypothesis is accepted since the study's findings show that performance expectations on trust has favorable and substantial outcomes.

Hypothesis 2: Trust is significantly impacted by Effort expectancy

The original sample variables X2 and Z have a score of 0.367 in Table 8's analysis, indicating a positive relationship between the two variables. The t-statistic has a score of 5.470, which is > 1.96 , however the p value has a score of 0.000, which is 0.05. The second hypothesis is accepted since the study's findings show that the effort expectation on trust has positive and meaningful effects.

Hypothesis 3: Trust is significantly impacted by Social Influence

The original sample variables X3 and Z have a score of 0.290 according to the analysis of table 8, showing a favorable relationship between the two variables. The p value is 0.000, which is 0.05, and the t-statistic has a score of 5.708, which is > 1.96 . The third hypothesis, which is that social effect on trust, has good and substantial outcomes, is accepted as a result of the study's findings.

Hypothesis 4: Behavioral intention to use is significantly influenced by trust.

According to the analysis of table 8, the original sample variables Z and Y have a score of 0.224, indicating a positive relationship between the two. The t-statistic value has a score of 2.850, which is > 1.96 , and the p value has a score of 0.004, which is 0.05. The fourth hypothesis, which is faith in behavioral intention to use, is accepted as a consequence of the study's findings, which show that it has positive and substantial effects.

Table 5. Path Analysis (Indirect Effect)

	Original sample (O)	T statistics (O /STDEV1)	P values
Performance_Expectancy (X1) -> Trust (Z) -> Behavioral Intention_to Use (Y)	0.067	2.200	0.028
Effort_Expectancy (X2) -> Trust (Z) -> Behavioral Intention_to Use (Y)	0.082	2.530	0.011
Social_Influence (X3) -> Trust (Z) -> Behavioral Intention_to Use (Y)	0.065	2.593	0.010

Source: Research Results, 4.0 SmartPLS Processed (2023)

The following conclusion may be drawn from the data presented above on the outcomes of the hypothesis test:

Hypothesis 5: Performance expectancy, which is mediated by trust, has a favorable and significant impact on behavioral intention to use

The original sample variables X1 and Y, which were mediated by Z, had a score of 0.067 in the research in Table 9, which indicates a positive connection between the two variables. The t-statistic value has a score of 2.200, which is > 1.96 , and the p value has a score of 0.028, which is 0.05. The fifth hypothesis is accepted since the study's findings show that performance expectancy on behavioral intention to use, which is mediated by trust, has positive and substantial outcomes.

Hypothesis 6: Effort expectancy, which is mediated by trust, has a favorable and significant impact on behavioral intention to use

The original sample variables X2 and Y, which were mediated by Z, had a score of 0.082, indicating a positive correlation between the two variables. The t-statistic value has a score of 2.530, which is more than 1.96, and the p value has a score of 0.011, which is 0.05, based on the analysis in Table 9. The sixth hypothesis is accepted since the study's findings show that effort expectation on behavioral intention to use, which is mediated by trust, has positive and substantial outcomes.

Hypothesis 7: Social influence, which is mediated by trust, has a favorable and significant impact on behavioral intention to use

The original sample variables X3 and Y, which were mediated by Z, had a score of 0.065 in the research in Table 9, which indicates a positive connection between the two variables. The t-statistic value has a score of 2.593, which is > 1.96 , and the p value has a score of 0.010, which is < 0.05 . The seventh hypothesis, which states that social effect on behavioral intention to use is mediated by trust, has favorable and substantial outcomes according to the study's findings, hence the seventh hypothesis is accepted.

Discussion

Performance expectancy effect on users' trust in ShopeePay

Based on the results of path analysis (direct effect), performance expectancy has a positive and significant effect on trust. The outcomes of determining the path coefficient value of 0.300 with a t-statistic value of 4.304, where this value is more than 1.96, serve as proof of this. This is consistent with study findings of (Widyanto & Kusumawardani, 2020), which demonstrate that performance expectancy significantly influences trust. Widyanto et al.'s research (2020), which demonstrates that performance expectation has a major impact on trust, also lends credence to this research. Additionally, Widyanto and Kusumawardani's research indicates that performance expectancy has a major impact on trust. Additionally, research (Singh et al., 2017) demonstrating that performance expectancy has a major impact on trust lends credence to this study.

Performance expectancy in this study is intended as the level at which users believe that using ShopeePay will provide benefits in conducting financial transactions. The advantage in this case is the advantage in the form of convenience obtained from the various features available in ShopeePay which will ultimately be useful for increasing efficiency in completing financial transactions. If the user has experienced the benefits provided by ShopeePay, the user's trust will appear to continue using ShopeePay in their daily activities.

The effect of effort expectancy on the trust of ShopeePay users

According to the findings of the route analysis (direct impact), effort expectancy significantly and favorably influences trust. The calculation results of the path coefficient value of 0.367 with a t-statistic value of 5.470, where the value is more than 1.96, serve as evidence for this. These findings are corroborated by study by (Namahoot & Jantasri, 2022), which demonstrates that effort expectancy significantly affects trust. Research by (Chang et al., 2017), which demonstrates that effort expectancy has a large impact on trust, also supports this study.

The effort expectancy used in this study refers to the degree of ease compared to the effort consumers experience while using ShopeePay to complete financial transactions. ShopeePay is an innovation from the financial industry that is still quite new to meet the increasingly complex needs of society. The presence of ShopeePay can be a solution for the public to be able to complete various financial transactions via smartphones that can be done anywhere and anytime in a relatively short time. The logic in this study is that if the user feels that ShopeePay is easy to use and does not require much effort to use it, a user's sense of trust will appear to use ShopeePay.

The effect of social influence on the trust of ShopeePay users

The path analysis's findings (direct effect) indicate that social influence has a positive and significant impact on trust. The calculation results of the path coefficient value of 0.290 with a t-statistic value of 5.708, where the value is more than 1.96, serve as evidence for this. These findings are consistent with studies by (Namahoot & Jantasri, 2022), which demonstrates that social influence significantly affects trust. Research by (Widyanto & Kusumawardani, 2020) that demonstrates the strong impact of social influence on trust lends more credence to this study.

Social influence in this study is intended as the extent to which an individual considers the trust of other people to be important for that individual in using ShopeePay. This means that an individual considers the trust of other people who have been ShopeePay users previously to be a consideration for that individual to use the same service. The logic of thought in this study is when

someone gets a positive assessment from other people or certain social groups regarding their experience in using ShopeePay, it will increase that person's sense of trust to use ShopeePay.

The effect of trust on behavioral intention to use ShopeePay

According to the findings of the path analysis (direct effect), trust significantly and favorably influences behavioral intention to use. The calculation results of the path coefficient value of 0.224 with a t-statistic value of 2.850, where the value is more than 1.96, serve as evidence for this. Research (Namahoot & Jantasri, 2022) demonstrating that trust has a considerable impact on behavioral intention to use supports the findings of this study. This is also in line with research conducted by (Alalwan et al., 2017), (Hidayat et al., 2020) and (Merhi et al., 2019) which shows that trust has a significant influence on behavioral intention to use.

Trust in this study is intended as a person's trust in ShopeePay services that the system or technology used can be trusted. Trust is an important factor in predicting consumer behavior. Trust can be built because of personal experience or the trust of other parties (Gefen et al., 2003). The logic in this study is that if users think that ShopeePay is trusted and supervised by the Financial Services Authority, then ShopeePay users will have confidence and trust in carrying out various financial transactions through ShopeePay. The user's behavioral intention to use ShopeePay increases with their level of confidence in the service. This means that when a user has put their trust in ShopeePay, it will make the user have an interest in continuing to use ShopeePay.

The effect of performance expectancy on behavioral intention to use ShopeePay: the mediating role of trust

Performance expectancy has a favorable and substantial impact on behavioral intention to use through trust as a mediating variable, according to the findings of the path analysis (indirect effect). The calculation results of the path coefficient value of 0.067 with a t-statistic value of 2.200, where the value is larger than 1.96, serve as evidence for this. According to study by (Widyanto et al., 2020), which is used to support this research, which shows that there is a significant relationship between performance expectancy and behavioral intention to use through trust as a mediating variable. The results of another study conducted by (Sanny, 2017) showed that trust mediates the relationship between performance expectancy and behavioral intention.

This study demonstrates that trust is able to mediate the relationship between performance expectancy and behavioral intention to use ShopeePay. This indicates that the higher ShopeePay provides benefits and benefits in improving the user's work performance, the higher the user's trust that ShopeePay helps him get benefits in his work performance, therefore the higher the individual's interest in using ShopeePay.

The mediating role of trust in the effect of effort expectancy on behavioral intention to use ShopeePay

Using trust as a mediating variable, effort expectancy has a positive and substantial impact on behavioral intention to use, according to the findings of the path analysis (indirect effect). The calculation results of the path coefficient value of 0.082 with a t-statistic value of 2.530, where the value is larger than 1.96, serve as evidence for this. Research by (Sanny, 2017) serves as evidence for this study which shows that trust mediates the relationship between effort expectancy and behavioral intention. According to research by (Namahoot & Jantasri, 2022), trust serves as a strong mediator between effort expectancy and behavioral intention to use. Effort expectancy is closely related to the level of ease generated in using a technology. Davis (1989) argues that an individual's intention to accept a new system includes not only a system that is determined by how much the system is valued positively, but also how much the individual uses the system easily and does not require great effort in using it. In this study, it can be seen that trust is able to mediate the relationship between effort expectancy and behavioral intention to use ShopeePay. If an individual feels that ShopeePay is easy to use, then the individual will feel confident to use ShopeePay. The results of this study also show that effort expectancy plays an important role in determining consumer interest in using ShopeePay.

The effect of social influence on behavioral intention to use ShopeePay: the mediating role of trust

Using trust as a mediating variable, social influence significantly and favorably influences behavioral intention to use, according to the findings of the path analysis (indirect impact). The calculation results of the path coefficient value of 0.065 with a t-statistic value of 2.593, where the value is larger than 1.96, serve as evidence for this. The study's findings are corroborated by research by (Sanny, 2017) which shows that trust mediates the relationship between social influence and behavioral intention. Research conducted by (Namahoot & Jantasri, 2022) shows that there is a significant relationship from social influence to behavioral intention to use which is mediated by trust.

In this study, it was demonstrated that the link between social influence and behavioral intention to use can be mediated by trust. Opinions and recommendations from those who have important influences such as family, friends and so on have an influence on the intention to use ShopeePay. If people who are important to the individual recommend and provide positive reviews of ShopeePay, then there will be a sense of confidence in the individual to use ShopeePay. Because social influence is perceived as having more credibility than other sources of information, each positive word of mouth recommendation proves to be a greater motivator for people trying out a new technology or system.

CONCLUSION

In this study, the authors used performance expectancy, effort expectancy, and social influence as independent factors and trust as a mediator variable to analyze behavioral intention to use ShopeePay in Padang City. The results of the study support the assertion that performance expectancy has a favorable and significant impact on trust. This implies that the benefits offered to enhance user productivity may have an impact on consumers' faith in ShopeePay. The higher the benefits provided, the higher the trust of ShopeePay users in making transactions. Effort expectancy has a positive and significant effect on trust. This means that the easier ShopeePay is to use and does not require much effort to use it, the higher the user's trust in ShopeePay. Trust is positively and significantly impacted by social influence. This implies that if others who are significant to him use ShopeePay and have great things to say about it, then he will be more likely to trust it. Trust has a positive and significant effect on behavioral intention to use. This means that with trust, it will generate interest in using ShopeePay. Performance expectancy has a positive and significant effect on behavioral intention to use which is mediated by trust. This means that the existence of trust in mediating can increase the effect of performance expectancy on behavioral intention to use ShopeePay in Padang City. Effort expectancy has a positive and significant effect on behavioral intention to use which is mediated by trust. This means that the existence of trust in mediating can increase the effect of effort expectancy on behavioral intention to use ShopeePay in Padang City. Social influence has a positive and significant effect on behavioral intention to use which is mediated by trust. This means that the existence of trust in mediating can increase the influence of social influence on behavioral intention to use ShopeePay in Padang City.

The limitations in this research are that this research was only conducted in Padang City, so it only describes consumer intentions to use ShopeePay in Padang City. for further research should be expanded to research sites and research samples. Next In the data collection process, the information provided by the respondent through a questionnaire sometimes does not show the opinion of the respondent actually, this happens because sometimes different thoughts, assumptions and different understanding of each respondent, as well as other factors such as honesty factor in filling out the opinions of respondents in the questionnaire.

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