

User Satisfaction Evaluation of ShopeePay: A Technology Acceptance Model (TAM) Approach in Analyzing Digital Wallet Service Acceptance

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Abstract

This study aims to evaluate ShopeePay user satisfaction by using the Technology Acceptance Model (TAM) approach to analyze the factors that influence the acceptance of digital wallet services. Specifically, this study assesses the impact of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Attitude Toward Using (ATU) on Behavioral Intention (BI) as well as user satisfaction in carrying out transactions through ShopeePay. The research method uses a quantitative approach by distributing questionnaires to active ShopeePay users, and data analysis is conducted using validity tests, reliability tests, multiple linear regression, and Structural Equation Modeling (SEM) to examine the relationships between variables in the model. The research results show that PU and PEOU have a significant effect on ATU and BI, while BI has been proven to be the main predictor of ShopeePay user satisfaction. These findings indicate that perceptions of ease of use and usefulness are crucial aspects in the acceptance of digital wallet services among young users. This study has several limitations, including the scope of respondents being limited to certain regions, so the results cannot yet be generalized nationally, as well as the use of basic TAM variables that do not include external factors such as security risks or application promotions. The novelty of this research lies in the integration of the TAM model to directly link behavioral intention with user satisfaction, which has not been widely studied in the context of the ShopeePay digital wallet in Indonesia. In addition, this study provides empirical contributions in mapping the psychological factors that influence the continued use of e-wallet services in the digital era.

Keywords: Perceived Ease of Use; Perceived Usefulness; ShopeePay; Technology Acceptance Model; User Satisfaction.

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1. Introduction

The growth of digital wallet services in Indonesia has shown a rapid increase, especially after the era of transaction digitalization and the widespread use of e-commerce.

ShopeePay is one of the rapidly growing digital wallet (e-wallet) services in Indonesia as part of the financial technology (fintech) ecosystem, and it is changing the way people make cashless and instant payment transactions (Puspitasari, 2022). Digital wallets like ShopeePay are becoming increasingly relevant as the adoption of electronic services in daily activities grows, especially among the younger generation and active users of e-commerce platforms and digital services.

Based on the results of a survey conducted by an independent research institute, ShopeePay has a relatively high user satisfaction rate compared to other e-wallets in Indonesia. Ipsos in Indonesia reported that about 82% of respondents were satisfied with ShopeePay's services, making it one of the digital wallets with the highest satisfaction levels. The survey measured several aspects of the user experience, such as ease of use, ease of balance top-up, real-time responsiveness, and promotions offered by the platform.

In addition, survey results also show that ShopeePay has a significant market share in e-wallet transactions in Indonesia, as well as a relatively high user loyalty score, which is reflected in the higher percentage of loyal users compared to several other e-wallets. Local scientific studies also confirm that the perception of convenience and benefits are the main factors influencing ShopeePay users' experience and satisfaction. For example, research using usability methods also found that aspects such as efficiency and ease of use significantly contribute to the level of user satisfaction with ShopeePay.

ShopeePay, as one of the largest e-wallets in Indonesia, has successfully attracted a significant number of users through the integration of services within the Shopee ecosystem, ease of transactions, and various promotional incentives (Nadia, 2025). However, a high number of users does not automatically indicate that users are satisfied or optimally embrace the technology. The rapid growth of the fintech industry creates an urgent need to understand the psychological and technological factors that determine the success of adopting digital services. Users now have many alternative e-wallets (GoPay, OVO, DANA), so a service's ability to maintain user satisfaction is key to its competitiveness. Thus, this research is rational to conduct in order to provide a scientific contribution in enriching the literature related to user satisfaction evaluation based on the TAM model in the context of digital wallets, while also providing practical input for ShopeePay service developers to improve user experience.

The Technology Acceptance Model (TAM) has been widely used to understand user behavior toward new technology, focusing on two main constructs: perceived usefulness and perceived ease of use. TAM helps explain how users' perceptions of the benefits and ease of use of an information system or digital application shape attitudes, usage intentions, and ultimately affect overall user satisfaction (Sahbani et al., 2025). Although most previous TAM studies have focused on behavioral intention or early adoption, there is an increasing need to evaluate the comprehensive relationship between TAM variables and actual user satisfaction, especially in the context of fully integrated services like ShopeePay.

The problem formulation in this study focuses on three main aspects, namely: (1) to what extent Perceived Usefulness has a significant effect on ShopeePay user satisfaction; (2) to what extent Perceived Ease of Use influences ShopeePay user satisfaction; and (3) how the Technology Acceptance Model (TAM) framework can explain the relationship between user perceptions and the level of satisfaction with the use of ShopeePay digital wallet services.

Most previous research on digital wallets has focused only on behavioral intention or usage interest, rather than actual user satisfaction. Studies on ShopeePay are still limited and generally do not use the TAM model comprehensively to explain the influence of perceived usefulness and perceived ease of use on satisfaction. In addition, previous studies tended to use small samples, which did not adequately represent the current users' conditions. This study fills that gap by analyzing ShopeePay users' satisfaction using the TAM model directly and based on a larger sample data.

This study aims to analyze the influence of Perceived Usefulness and Perceived Ease of Use on ShopeePay user satisfaction, as well as to comprehensively evaluate the level of satisfaction through the Technology Acceptance Model (TAM) approach. Through this analysis, the study seeks to provide a deeper understanding of the factors that affect user acceptance, experience, and satisfaction in using the ShopeePay digital wallet service. This research provides benefits both theoretically and practically. Theoretically, this study enriches the literature on technology acceptance by integrating the concepts of Perceived Usefulness, Perceived Ease of Use, and user satisfaction within the framework of the Technology Acceptance Model (TAM), particularly in the context of digital wallet services in Indonesia, which has rarely been studied in depth. Practically, the results of this study can serve as input for ShopeePay developers to improve service quality based on users' perceived benefits and ease of use, thereby enhancing satisfaction and maintaining user loyalty amidst the fierce competition in the fintech industry. Additionally, the results of this study can be used by academics, researchers, and policymakers as a reference in designing more effective and user experience-oriented digital service development strategies.

The novelty of this research lies in the integration of the Technology Acceptance Model (TAM) to directly measure the influence of Perceived Usefulness and Perceived Ease of Use on user satisfaction, rather than just on usage intention as was dominant in previous studies. In addition, this study specifically focuses on ShopeePay as one of the digital wallets experiencing rapid growth, yet it is still rarely researched using a TAM-based satisfaction evaluation approach. By using a large sample size and a comprehensive quantitative analysis approach, this study provides new empirical contributions to understanding how users' perceptions of the benefits and ease of a service affect their actual satisfaction, thereby enriching the literature related to the adoption and continued use of digital wallet services in Indonesia.

2. Literature Review

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM), which was introduced by Davis (1989), is the most influential theoretical model in explaining technology acceptance by users. TAM states that the intention and behavior of technology use are influenced by two main constructs, namely Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) (Febriantika et al., 2025). The TAM model is designed to predict the adoption of information systems and technology based on users' beliefs about the benefits and ease of use of the technology (Afifah et al., 2024). In the context of digital wallets like ShopeePay, TAM is used to understand how users' perceptions of functionality and ease of service affect satisfaction and user experience.

Main Variables in the TAM Model

The main variables in the TAM Model:

1. Perceived Usefulness (PU)

Perceived Usefulness (PU) refers to the level of a user's belief that using a particular technology will enhance their performance, productivity, and effectiveness in carrying out certain activities (Damayanti et al., 2024). In the context of ShopeePay, PU is reflected in the assumption that this service can simplify the transaction process, speed up payments, provide additional benefits such as cashback, and increase efficiency in online shopping. Within the framework of the Technology Acceptance Model (TAM), PU becomes the variable that most strongly influences Behavioral Intention (BI) (Siregar, 2024). The higher the users' perception of ShopeePay's usefulness, the greater their intention to continue using the digital wallet service.

2. Perceived Ease of Use (PEOU)

Perceived Ease of Use (PEOU) is the degree of a user's belief that a technology can be used easily, does not require much effort, and does not need high technical skills (Wufron et al., 2025). In the context of ShopeePay, PEOU is reflected in an easily understandable app interface, a quick top-up process, simple menu navigation, and transactions that can be completed without complicated steps. In the TAM model, PEOU plays an important role because it not only directly affects Behavioral Intention (BI) but also influences Perceived Usefulness (PU); the easier a technology is to use, the greater the perception that the technology is beneficial for its users.

3. Attitude Toward Using (ATU)

Attitude Toward Using (ATU) or attitude toward usage is a positive or negative evaluation by users regarding the use of a technology, reflecting feelings of liking, agreeing, or reluctance to utilize it (Rahmawati, 2025). In the context of ShopeePay, a positive attitude arises when users feel comfortable, safe, satisfied, and believe that ShopeePay's features provide benefits such as fast transactions, cashback, or payment convenience. In the TAM model, ATU is influenced by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), and in turn affects Behavioral Intention (BI). However, in the development of models like TAM2 and TAM3, this variable is sometimes omitted because research shows that PU and PEOU can influence BI directly, without needing to go through attitude as an intervening variable.

4. Behavioral Intention to Use (BI)

Behavioral Intention to Use (BI) is the level of a user's desire or commitment to continue using a technology in the future, reflecting their tendency to make it part of their routine activities (HARIANTO, 2025). In the context of ShopeePay, BI is reflected in users' desire to make ShopeePay their primary payment method, regularly top up, and take advantage of various available features and promotions. Within the TAM framework, BI is a key predictor of Actual Use, which is the actual use of the technology, and is influenced by Perceived Usefulness (PU) as the strongest factor, followed by Perceived Ease of Use (PEOU) and Attitude Toward Using (ATU).

5. Actual Use (AU)

Actual Use (AU) refers to the level of realization of a user's intention to utilize a technology, which is reflected through the frequency, intensity, and consistency of actual use (Rani, 2025). In the context of ShopeePay, AU can be seen from how frequently users make transactions using ShopeePay, the amount of transactions made, and their frequency of accessing the app for top-ups, payments, or using other features. In the TAM model, AU becomes the final output reflecting the success of technology acceptance, and this variable is entirely influenced by Behavioral Intention (BI), which serves as a direct predictor of the actual usage behavior by users.

Research on user acceptance and satisfaction with digital wallet services has been widely conducted, especially using the Technology Acceptance Model (TAM) framework. (Artina, 2021) found that Perceived Usefulness and Perceived Ease of Use have a significant influence on OVO user satisfaction, indicating that the ease and benefits of the service are key factors in enhancing the user experience. Another study by (Qomarudin, 2025) for GoPay users also reinforces that Perceived Ease of Use plays a significant role in shaping users' positive attitudes, which then impacts loyalty and satisfaction. Meanwhile, (Hapsari, 2024) In the context of DANA, it is stated that Perceived Usefulness can increase usage frequency because users feel that the service supports their daily transaction needs.

In the context of ShopeePay, research by (Elfira, 2025) stating that the integration of ShopeePay features within the Shopee e-commerce ecosystem strengthens the perceived benefits, but the study only focuses on the intention to use, not the actual user satisfaction after using the service. In addition, (RIZKY, 2024) found that promotions and cashback affect ShopeePay user satisfaction, but their study did not use the TAM framework, so it has not provided an in-depth theoretical explanation regarding technology acceptance. Furthermore, (Masruroh, 2024) emphasizes that research based on TAM on fintech services in Indonesia still needs to expand outcome variables, especially user satisfaction variables as an indicator of continued use.

Based on the study, it can be concluded that although there has been much research on e-wallets in Indonesia, studies examining user satisfaction with ShopeePay directly using the TAM model are still limited. Therefore, this research fills that gap by presenting an empirical analysis of how perceived usefulness and ease of use can influence ShopeePay users' satisfaction as one of the fastest-growing digital wallet services in Indonesia.

3. Methods

Research Stages

The research stages are conducted to ensure that the analysis process of ShopeePay user acceptance and satisfaction runs systematically, measurably, and in accordance with scientific principles. Each stage is designed to build a strong research foundation, starting with problem identification to understand the phenomenon and the urgency of the research, followed by a literature review to obtain relevant theoretical foundations. The research stages can be seen in Figure 1 below:

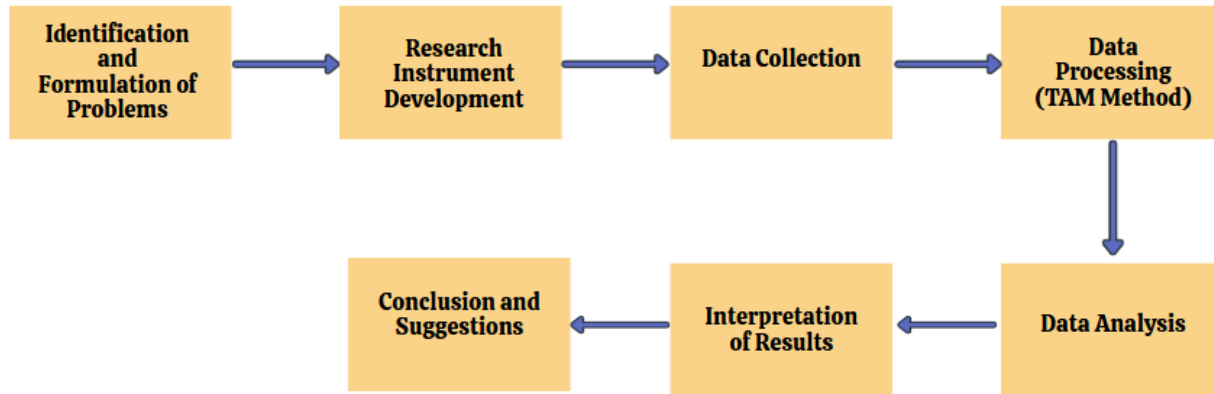


Figure 1. Research Stages

1. Identification and Formulation of Problems

The stage of problem identification and formulation aims to recognize the main issues that need to be addressed and to clearly establish the focus of the research. At this stage, the researcher observes the phenomenon of ShopeePay usage, identifies gaps between actual usage and the influencing factors, and clarifies the core problems that need to be studied, such as low actual usage despite the availability of features and convenience. The result of this stage is a problem formulation that is specific, directed, and empirically testable.

2. Research Instrument Development

The stages of developing research instruments are carried out to produce measurement tools that are valid and reliable in measuring the variables contained in the TAM model. At this stage, the researcher composes questionnaire items based on the standard indicators of the variables Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Attitude Toward Using (ATU), Behavioral Intention (BI), and actual usage or user satisfaction. Each indicator is translated into statements with a 1–5 Likert scale to quantitatively capture respondents' perceptions. The development of the instrument also involves adjusting the context to ShopeePay's services so that each question is relevant and easy for users to understand. The instrument that has been developed is then tested for validity and reliability to ensure that all question items can measure the intended variables consistently and accurately.

3. Data Collection

The data collection stage was carried out to obtain empirical information from respondents, which serves as the basis for research analysis. At this stage, the researcher distributed online questionnaires to active ShopeePay users using purposive sampling, which involves selecting respondents who meet certain criteria, such as being at least 17 years old and having used ShopeePay in the last three months. The questionnaire contained statements representing TAM variables using a 1–5 Likert scale so that users' perceptions could be measured quantitatively. The data collection process was conducted online to facilitate distribution and reach the required sample size of 310 respondents. The collected data was then compiled, checked for completeness, and prepared for the next stage of analysis.

4. Data Processing with the TAM Method

The data processing stages using the TAM method are carried out after the data from respondents has been collected and deemed valid and reliable. At this stage, the researcher processes the data by analyzing the relationships between the main variables in the TAM model, namely Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Toward Using (ATU), and Behavioral Intention (BI). Processing was carried out using statistical analysis techniques such as linear regression to test the strength of the influence of each variable, the significance of the relationships, and the model's ability to explain users' technology acceptance of ShopeePay. This stage also includes calculating the coefficient of determination, hypothesis testing, and evaluating the structural model so that the research results can provide a clear empirical picture of the factors that most determine user acceptance and satisfaction. Thus, data processing through the TAM method ensures that the research findings are organized systematically, measurable, and in accordance with the established theoretical framework.

5. Data Analysis

The data analysis stage is carried out to interpret the results of data processing and to test the research hypotheses based on the Technology Acceptance Model (TAM) framework. At this stage, the researcher assesses the relationships between variables such as Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Toward Using (ATU), Behavioral Intention (BI), as well as additional variables such as satisfaction or actual usage. The analysis was conducted using statistical techniques such as regression or SEM-PLS to assess the significance of effects, the strength of relationships, and the feasibility of the model. The results of the analysis were then compared with theory and previous research findings to examine consistency, differences, or new contributions. This stage ensures that the processed data can produce empirical findings that are valid, relevant, and able to comprehensively answer the research problem formulations.

6. Interpretation of Results

The stage of result interpretation is the process of interpreting research findings by relating them to theory, research objectives, and the context of the problem being studied, so that the meaning of the data that has been analyzed can be comprehensively understood. At this stage, the researcher explains the significance of the patterns, relationships, or differences found in the analysis, and assesses whether the results support the hypothesis or answer the research questions. In addition, researchers compare the findings with previous studies, identify practical and theoretical implications, and provide an overview of the research's contribution to the development of knowledge or problem-solving. The interpretation stage also includes an explanation of factors that may influence the results, including research limitations, so that readers can understand the findings more objectively and comprehensively.

7. Conclusion and Suggestions

The conclusion and recommendation stage is the final part of the research, which functions to summarize the main findings based on the results of data analysis and interpretation, thereby providing answers to the formulated research questions. At this stage, the researcher presents the essence of the research results in a concise, clear manner, and focused on the research's contribution to both theory and practice. In addition, the researcher provides constructive suggestions, both for the implementation of the research results in the field and for future research, taking into account the existing limitations. These suggestions may include recommendations for method development, improvement of instruments, expansion of research subjects or variables, as well as steps that can be taken by relevant parties to enhance the effectiveness or sustainability of research in the future.

4. Results

Population and Sample

The population in this study consists of ShopeePay users over the age of 17. This study uses purposive sampling because the researchers need respondents who have specifically used ShopeePay and have actual experience in transacting using the service. In the context of the Technology Acceptance Model

(TAM), the variables Perceived Usefulness, Perceived Ease of Use, Behavioral Intention to Use, and Attitude Toward Using Technology can only be accurately measured if the respondents truly have experience using ShopeePay.

Questionnaire Draft

Based on the indicators obtained from the research model, a total of 20 indicators were obtained, where these indicators determine the statements that will be asked in this questionnaire. Table 1 shows the indicators of this research questionnaire:

Table 1. Question Indicators

Variable	Code	Question Indicator
<i>Perceived Ease of Use (PEOU)</i>	PEOU1	I find ShopeePay easy to use for making transactions.
	PEOU2	The payment process using ShopeePay is easy to understand.
	PEOU3	The features on ShopeePay are easy to find and access.
	PEOU4	I didn't need much effort to understand how ShopeePay works.
	PEOU5	ShopeePay makes it easy for me to complete transactions without any hassle.
<i>Perceived Usefulness (PU)</i>	PU1	ShopeePay helps me make transactions faster.
	PU2	Using ShopeePay increases my efficiency when shopping online.
	PU3	ShopeePay makes the payment process more convenient.
	PU4	ShopeePay provides additional benefits such as cashback or promotions.
	PU5	Overall, ShopeePay improves my performance in carrying out digital transactions.
<i>Attitude Toward Using Technology (ATU)</i>	ATU1	I feel comfortable using ShopeePay for transactions.
	ATU2	I have a positive perception of using ShopeePay.
	ATU3	Using ShopeePay is an enjoyable experience for me.
	ATU4	I believe that using ShopeePay is the right choice.
	ATU5	In general, I like using ShopeePay as a digital wallet.
<i>Behaviour Intention to Use (BITU)</i>	BITU1	I intend to continue using ShopeePay in the future.
	BITU2	I want to make ShopeePay my primary payment method.
	BITU3	I plan to use ShopeePay more often for online transactions.
	BITU4	I would recommend using ShopeePay to others.
	BITU5	I am willing to increase my use of ShopeePay if new features are offered.

The questionnaire design for the variables PEOU, PU, ATU, and BITU uses a 1-5 Likert scale (1 = Strongly Disagree, 5 = Strongly Agree).

Data Analysis

The method used in data analysis is the statistical method. The use of statistical methods in this research is based on the need to objectively measure the relationships between variables in the Technology Acceptance Model (TAM), which consists of quantitative constructs such as Perceived Ease of Use, Perceived Usefulness, Attitude Toward Using, and Behavioral Intention to Use. Statistics allow researchers to test the validity and reliability of instruments, analyze patterns of relationships between variables, and empirically test the significance of models. This approach ensures that research results are measurable, rational, and scientifically accountable, while also adhering to the methodological standards commonly used in TAM-based research in the field of Information Technology and Systems.

Respondent Data

The population in this study consists of users of the ShoppePay application, where a sample that can represent the entire population was taken from the total population of ShoppePay application users using simple random sampling. The distribution of the questionnaire was carried out using Google Forms with 310 respondents. The following are the questionnaire results from the sample.:

1. Response results based on age
Overall, the respondents showed that 74.4% of users are aged 20-30 years, 21.4% of users are aged 30-40 years, 2.9% of users are over 40 years old, and 1.3% of users are under 20 years old.
2. Response results based on gender
52.3% of users are male, and 47.7% are female.

Validity and Reliability Test

Validity testing is conducted to determine the validity of the questionnaire data. Validity testing is done by comparing the calculated r with the table r . To calculate the calculated r value, the Pearson Correlation formula is used. A decision is considered valid if the calculated $r >$ table r . The results of the validity test for the variables in this study can be seen in Table 2 below:

Table 2. Validity Test

Statement	Calculate R	R table (5%; N=310)	Description
PEOU1	0,559	0,112	Valid
PEOU2	0,556	0,112	Valid
PEOU3	0,563	0,112	Valid
PEOU4	0,565	0,112	Valid
PEOU5	0,56	0,112	Valid
PU1	0,486	0,112	Valid
PU2	0,488	0,112	Valid
PU3	0,486	0,112	Valid
PU4	0,488	0,112	Valid
PU5	0,486	0,112	Valid
ATU1	0,575	0,112	Valid
ATU2	0,571	0,112	Valid
ATU3	0,567	0,112	Valid
ATU4	0,583	0,112	Valid
ATU5	0,561	0,112	Valid
BITU1	0,516	0,112	Valid
BITU2	0,523	0,112	Valid
BITU3	0,521	0,112	Valid
BITU4	0,513	0,112	Valid
BITU5	0,525	0,112	Valid

Next, a reliability test was conducted. The results of the reliability analysis were obtained from data processing in Excel and are indicated by the alpha value. The decision on the reliability of responses to variables is determined based on the assumption that if the Cronbach's alpha value $>$ 0.60, then the statement items on the variables studied are considered reliable. Table 3 shows the results of the reliability test of the variables in this study.

Table 3. Reliability Test

Variable	R Alpha	Alpha Cronbach	Description
PEOU	10,07	0,6	Reliable
PU	9,95	0,6	Reliable
ATU	9,67	0,6	Reliable
BITU	10,02	0,6	Reliable

Variable Classical Assumption Test

The Normality Test is conducted to determine whether the residual values of all variables are normally distributed or not. In this study, the Normality Test was carried out by observing the Kolmogorov-Smirnov value with the testing criteria being that if the significance value <0.05, the data is not normally distributed, but if the significance value >0.05, the data is normally distributed. The results of this study's normality test can be seen in the following Table 4:

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			310
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		1.58839611
Most Extreme Differences	Absolute		.228
	Positive		.177
	Negative		-.228
Test Statistic			.228
Asymp. Sig. (2-tailed) ^c			.000
Monte Carlo Sig. (2-tailed) ^d	Sig.		.000
	99% Confidence Interval	Lower Bound	.000
		Upper Bound	.000
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.			

Based on Table 4, it can be seen that the value of (Asymp. Sig) is 0.0, which is less than 0.05. This means that the residual values of the overall data are normally distributed.

Multicollinearity Test

Multicollinearity Test is used to determine whether the independent variables in the model are the same. It is also used to avoid making decisions based on assumptions about the partial influence of each independent variable on the dependent variable. Tolerance values and the variance inflation factor (VIF) are used to test for multicollinearity. If the tolerance value is greater than 0.10 or the VIF is less than 10, then multicollinearity does not exist. The results of the multicollinearity test are shown in Table 5 below:

Table 5. Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.855	.697		1.228	.221		
	X1	.148	.056	.133	2.631	.009	.312	3.208
	X2	.268	.061	.252	4.417	.000	.244	4.103
	X3	.543	.053	.537	10.292	.000	.293	3.413
a. Dependent Variable: Y								

Based on Table 5, it can be seen that the tolerance value for the variable Perceived Ease of Use is 2.631 and the VIF value is 3.208; the tolerance value for the variable Perceived Usefulness is 4.417 and the VIF value is 4.103; and the tolerance value for the variable Behavioral Intention to Use is 10.292 with a VIF value of 3.413. All three independent variables have tolerance values higher than 0.10 and VIF values

less than 10, meaning there is no strong correlation and no multicollinearity occurring in the three independent variables.

Heteroskedasticity Test

The Heteroscedasticity Test is used to determine whether there is a variance inequality among the residuals of several observations in regression. The test can be conducted by observing a scatterplot; if nothing is apparent and the points are spread above and below the 0 on the Y-axis, then heteroscedasticity does not occur. The results of the Heteroscedasticity Test are shown in Figure 2 below:

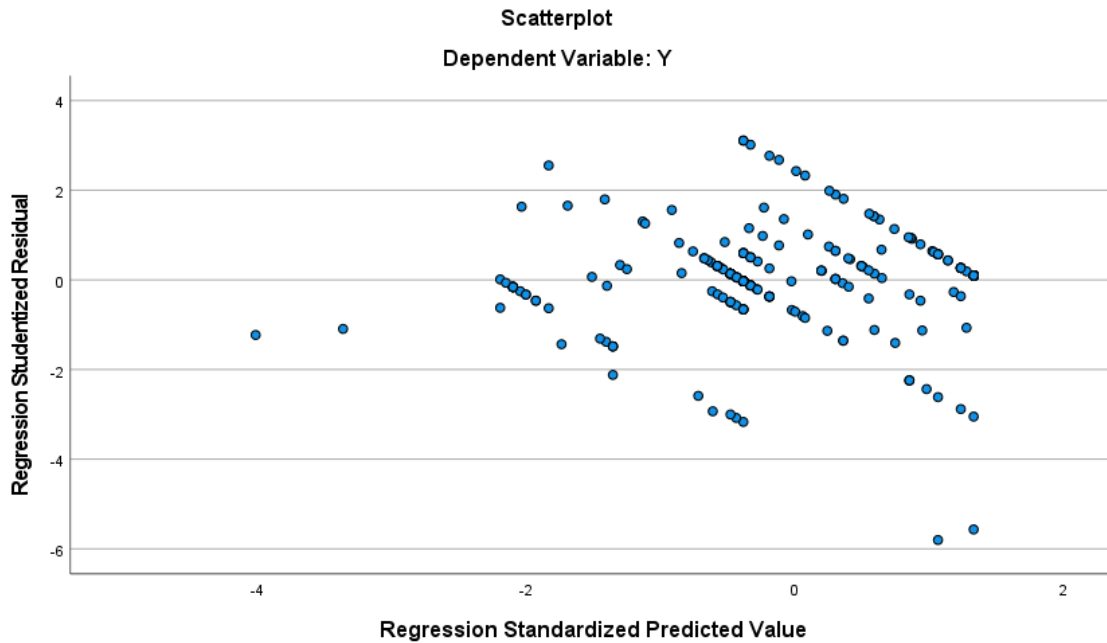


Figure 2. Results of the Heteroscedasticity Test

Figure 2 shows that on the Y-axis, the data points are spread above and below zero, but the distribution of data points does not form a clear pattern, so it can be concluded that there is no heteroscedasticity.

Hypothesis Testing

T-Test

The T-test is conducted to determine whether there is a partial effect of the independent variable (X) on the dependent variable (Y). Table 6 shows the results of the T-test:

Table 6. T-Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.855	.697		1.228	.221
	X1	.148	.056	.133	2.631	.009
	X2	.268	.061	.252	4.417	.000
	X3	.543	.053	.537	10.292	.000

a. Dependent Variable: Y

Hypothesis 1

Ho: Perceived Ease of Use has no effect on Attitude Toward Using

H1: Perceived Ease of Use affects Attitude Toward Using

It can be seen that the t-value of Perceived Ease of Use Towards Using is 2.631 and the significance value is 0.09. Since the t-value < and the significance value > 0.05, Ho is accepted and H1 is rejected, so it is

concluded that there is no significant effect of the Perceived Ease of Use variable on Attitude Toward Using.

Hypothesis 2

Ho: perceived usefulness (PU) has no effect on the attitude toward use (ATU).

H2: perceived usefulness (PU) affects the attitude toward use (ATU).

It can be noted that the t-value for perceived usefulness (PU) is 4.417 with a significance value of <.001. Since the t-value < and the significance value > 0.05, Ho is rejected and H2 is accepted, therefore it is concluded that there is a significant effect of the perceived usefulness (PU) variable on the attitude toward use (ATU).

Hypothesis 3

Ho: Behavior Intention to Use has no effect on Attitude Toward Using

H3: Behavior Intention to Use affects Attitude Toward Using

It can be seen that the t-value for Behavior Intention to Use is 10.292 and the significance value is <.001. Because the t-value <and the significance value > 0.05, Ho is rejected and H3 is accepted, thus it is concluded that there is a significant effect of the variable Behavior Intention to Use on Attitude Toward Using.

F Test

The F test is conducted to determine whether there is a simultaneous effect of all independent variables (X) on the dependent variable (Y). Table 7 shows the results of the F test:

Table 7. F-Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2419.879	3	806.626	316.605	.000 ^b
	Residual	779.608	306	2.548		
	Total	3199.487	309			
a. Dependent Variable: Y						
b. Predictors: (Constant), X3, X1, X2						

Based on Table 7, the results of hypothesis 4 testing are as follows:

Ho: All variables of Perceived Ease of Use, Perceived Usefulness, and Behavioral Toward to Use have no effect on the variable Attitude Toward Using.

H4: All variables of Perceived Ease of Use, Perceived Usefulness, and Behavioral Toward to Use have an effect on the variable Attitude Toward Using.

The calculated F value in Table 35 is 316.605 with a significance value of 0.000b. Based on these results, since the calculated F value > significance value < 0.05, Ho is rejected and H4 is accepted, indicating that there is a significant effect of the variables Perceived Ease of Use, Perceived Usefulness, and Behavioral to Use on the variable Attitude Toward Using.

R-squared Test

This test was conducted to determine the influence of how strong the simultaneous relationship is between the variables of perceived ease of use (X1), perceived usefulness (X2), behavioral intention to use (X3) on attitude toward using (Y) and to determine the extent of the influence from other variables not originating from the study. Table 8 shows the results of the R-square Test:

Table 8. R-square Test Results

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.870 ^a	.756	.754	1.59616	.756	316.605
a. Predictors: (Constant), X3, X1, X2						
b. Dependent Variable: Y						

Based on Table 8, the R-square value is 0.756, which means that Perceived Ease of Use (X1), Perceived Usefulness (X2), and Behavioral Intention to Use (X3) simultaneously influence Attitude Toward Using (Y) by 0.756, or when converted to a percentage, 75.6%. The remaining effect is influenced by other variables outside this research model, which is $1 - 0.756 = 0.244$, or when converted to a percentage, 24.4%.

5. Discussion

The results of this study indicate that perceived ease of use does not affect the attitude toward using. After conducting hypothesis testing with a t-test, a significance value of 0.09 was obtained, thus it was stated that there is no significant effect.

The results of this study indicate that perceived usefulness does not affect the attitude toward using. After conducting a hypothesis test using the t-test, a significance value of less than 0.01 was obtained, indicating that it has no significant effect.

The research results show that the behavioral intention to use affects the attitude toward using. After conducting a hypothesis test with a t-test, a significant value of 0.01 was obtained, indicating a significant effect.

The research results indicate that perceived ease of use, perceived usefulness, and attitude toward using have an impact. After conducting an F test, an F value of 316.605 was obtained with a significance value of 0.000, and an R-square test showed a result of 75.6%, thus indicating a significant effect.

6. Conclusion

This study examines user satisfaction with ShopeePay using the Technology Acceptance Model (TAM) approach through four main variables, namely Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Toward Using (ATU), and Behavioral Intention to Use (BITU). Based on data analysis of 310 respondents, the study found that the PU and BI variables have a significant effect on ATU, while PEOU does not show a significant influence on usage attitude. Furthermore, simultaneous testing indicates that the three variables PEOU, PU, and BI together have a significant effect on ATU, contributing 75.6%, which demonstrates that the TAM model is capable of explaining the majority of the variation in ShopeePay usage attitude. These findings confirm that perceived benefits and behavioral intentions play a more dominant role compared to perceived ease of use in shaping a positive attitude toward using ShopeePay. In general, this study provides an overview that user satisfaction and acceptance of ShopeePay are influenced by the practical value and benefits of the service, as well as the intention to continue using it, which are important factors in the sustainability of digital wallet usage in Indonesia.

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