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The Influence of Trust, Perceived Ease of Use, and Promotion on the Intention to Use ShopeePay Among Generation Z in Kalianda District

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Abstract

This research uses a quantitative approach with survey methods. The study population consisted of Generation Z ShopeePay users who live in Kalianda District, with a sample of 136 respondents who were selected using a non-probability sampling technique in the form of purposive sampling. Primary data were collected through a 5-point Likert scale questionnaire distributed online, and analyzed using validity and reliability tests, classical assumption tests, multiple linear regression, multiple correlations, coefficient of determination, and hypothesis tests (t test and F test) using IBM SPSS Statistics version 25 at a 5% significance level. The results show that Trust has a positive and significant effect on Intention to Use (t-value 3.617 > t-table value 1.978; sig. 0.000 < 0.05). Perception of ease has a positive and significant effect on interest in using (t-value 8.171 > t-table value 1.978; sig. 0.000 < 0.05). Promotion has a positive and significant effect on Intention to Use (t-value 6.145 > t-table value 1.978; sig. 0.000 < 0.05). Simultaneously, Trust (X1), Perceived Ease (X2), and Promotion (X3) have a positive and significant effect on Intention to Use (Y) with a F-value value of 68.452 > F-table value 2.67, a significance value of 0.000 < 0.05, and degrees of freedom df1 = 3 and df2 = 132. These results indicate that all research hypotheses (H1, H2, H3, and H4) are statistically supported.

Keywords: Trust, Perceived Ease of Use, Promotion, Intention to Use, ShopeePay, Generation Z.

INTRODUCTION

The advancement of digital technology has fundamentally altered the global economic landscape. This global digital economic transformation has fostered more efficient

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market integration while revolutionizing how people interact, produce, and transact. One of the most tangible manifestations of this transformation is the emergence of the "cashless society" phenomenon—a shift in societal lifestyles from cash usage toward non-cash payment instruments. With its large population and expanding internet penetration, Indonesia has become a promising center for digital economic growth, bolstered by regulatory policies such as Bank Indonesia Regulation No. 11/12/PBI/2009 on Electronic Money and the standardization of the Quick Response Code Indonesian Standard (QRIS).

The impact of this transformation is evident in the surge of e-commerce transactions in Indonesia; according to Bank Indonesia data, transaction values rose from IDR 205.5 trillion in 2019 to IDR 487.01 trillion in 2024, with the most substantial increase occurring in 2021 due to shifts in shopping behavior during the COVID-19 pandemic. This massive e-commerce growth has served as a primary catalyst for the adoption of digital wallet (e-wallet) services. Shopee, one of Southeast Asia's largest e-commerce platforms, launched ShopeePay in early 2019 as an integrated payment solution managed by PT Airpay International Indonesia. Amidst intense competition within the national e-wallet industry—featuring players such as ShopeePay, GoPay, DANA, OVO, and LinkAja—a 2023 Populix survey revealed that ShopeePay leads the Generation Z segment with an adoption rate of 77%, outperforming GoPay (74%), DANA (74%), OVO (58%), and LinkAja (14%).

Generation Z—individuals born between 1997 and 2012—represents a cohort of "digital natives" who are highly intuitive regarding technology, demand speed, and are sensitive to financial incentives such as cashback and promotional incentives. While national data highlights ShopeePay's strong dominance among Generation Z, the dynamics of technology adoption at the local level—specifically in Kalianda District, South Lampung Regency—present an relevant context for this study. Kalianda serves as a hub of government and economic growth, rapidly transitioning from a suburban community to a digital one; here, Generation Z—comprising mostly school students, university students, and young entrepreneurs—is increasingly integrating ShopeePay into their daily economic activities.

However, preliminary observations indicate that ShopeePay adoption among Generation Z in Kalianda is still faces several challenges. Regarding trust, concerns persist regarding personal data security risks, fraud involving Shopee accounts, and transaction failures. Regarding perceived ease of use, issues such as unstable internet connections, complex identity verification (KYC) processes, and administrative fees create the impression that the application is complicated to use. Regarding promotions, some users complain that the terms and conditions are complex, making the promotional benefits seem disproportionate to the effort involved.

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Previous research supports the existence of relationships between promotion, ease of use, trust, and the intention to use e-wallets. Regarding the trust variable, Syafitri and Lestari (2023) as well as Nizar and Yusuf (2022) found a positive and significant influence on the intention to use digital wallets, whereas Hanifah and Mukhlis (2022) found the opposite. Regarding the perceived ease of use variable, Aprilia and Susanti (2022) found a positive influence, while Ernawati and Noersanti (2020) found no significant effect. Regarding the promotion variable, Endriyanto and Indrarini (2022) found that promotions and service features positively influenced the intention to use LinkAja. These findings underscore the need to test a model that specifically integrates trust, perceived ease of use, and promotion among Generation Z users in Kalianda District. Based on this context, this study aims to determine: (1) the influence of trust on the intention to use ShopeePay; (2) the influence of perceived ease of use on the intention to use ShopeePay; (3) the influence of promotions on the intention to use ShopeePay; and (4) the simultaneous influence of these three variables on the intention to use ShopeePay among Generation Z in Kalianda District.

THEORETICAL REVIEW

The Technology Acceptance Model (TAM), introduced by Davis (1986), serves as the primary theoretical framework for this study. TAM is one of the most widely used frameworks in technology adoption studies and is considered relevant for analyzing individual acceptance of the the adoption of fintech solutions (Stewart & Jürjens, 2018). TAM posits that user acceptance of technology is shaped by perceived usefulness and perceived ease of use, which in turn influence attitudes and the intention to use the technology (Mahande, 2023). In this study, Trust, Perceived Ease of Use, and Promotion are positioned as external factors influencing the intention to use ShopeePay.

Several prior studies support the relationships between the variables in this model. Endriyani and Indrarini (2022) found that promotion has a positive and significant effect on the intention to use the LinkAja e-wallet. Segoro and Ferdiansyah (2023) found that trust and perceived ease of use have a positive and significant effect on the intention to use the DANA electronic wallet. Anisa et al. (2023) found that perceived ease of use and trust positively influence the intention to use ShopeePay for payment transactions. Putri et al. (2025) found that perceived ease of use has a positive and significant effect on the intention to use the DANA e-wallet among Generation Z. Pabadakayo and Trisnaningsih (2025) found that ease of use and trust have a positive and significant effect on the intention to use ShopeePay among university students, while Hidayat and Mansah (2025) found that trust and promotion significantly and positively influence the intention to use trust-based

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financial services. Based on this theoretical review and prior research, this study tests the following hypotheses:

H1: Trust has a positive and significant effect on the intention to use ShopeePay among Generation Z in Kalianda District.
H2: Perceived ease of use has a positive and significant effect on the intention to use ShopeePay among Generation Z in Kalianda District.
H3: Promotion has a positive and significant effect on the intention to use ShopeePay among Generation Z in Kalianda District.
H4: Trust, perceived ease of use, and promotion simultaneously have a positive and significant effect on the intention to use ShopeePay among Generation Z in Kalianda District.

METHOD

Research Design

This study employs a quantitative approach using a survey method to determine the relationship between the independent and dependent variables. The independent variables in this study are Trust (X1), Perceived Ease of Use (X2), and Promotion (X3), while the dependent variable is Intention to Use (Y).

Setting and Study Population

The study was conducted in Kalianda District, South Lampung Regency. The study population comprised individuals belonging to Generation Z (born between 1997 and 2012) who use the ShopeePay application and reside in Kalianda District.

Sampling Technique Procedure

The sampling technique employed was non-probability sampling using the purposive sampling method—selecting samples based on specific criteria aligned with the research objectives. The sample size was determined based on the guidelines of Hair et al. (2010), resulting in 136 respondents for the 17 questionnaire items.

Instruments

The research instrument consisted of an online questionnaire (Google Forms) developed based on the indicators for each variable and measured using a 5-point Likert scale: Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1).

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Trust was measured using indicators of sincerity/genuineness, competence, integrity, and willingness to rely on the other party. Perceived Ease of Use was measured using indicators of ease of learning, controllability, clarity and understandability, ease of becoming skilled, and ease of use. Promotion was measured using indicators of advertising, sales promotion, public relations, personal selling, and customer relations. Intention to Use was measured using indicators of the desire to use, the tendency to try using, and the intention to continue using in the future.

Data Collection

Primary data were collected by distributing online questionnaires to prospective respondents who met the sample criteria. A total of 136 valid questionnaires were collected and included in the analysis. Secondary data were obtained through a literature review comprising journals, articles, and books relevant to the research topic.

Data Analysis

The data were analyzed using IBM SPSS version 25. The analysis stages included validity testing, reliability testing, and classical assumption testing—comprising the Kolmogorov-Smirnov normality test, multicollinearity test, and heteroscedasticity test—as well as multiple linear regression analysis, multiple correlation analysis (R) and the coefficient of determination (Adjusted R^2), and hypothesis testing via the t-test (partial) and F-test (simultaneous) at a 5% significance level.

RESULTS

Validity Test

The validity test assesses whether the measurement items accurately represent the variables being studied. This test determines whether each item in the research instrument is valid. Validity was assessed by correlating each item score with the total score (Sugiyono, 2016).

Table 1: Validity Test Results

No.	Variables and Indicators	r-hitung	r-tabel	Information
1.	**Trust (X1)**			
	Item 1	0.634	0.1684	Valid
	Item 2	0.666	0.1684	Valid
	Item 3	0.693	0.1684	Valid

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No.	Variables and Indicators	r-hitung	r-tabel	Information
	Item 4	0.804	0.1684	Valid
2.	**Perceived Ease of Use (X2)**			
	Item 1	0.691	0.1684	Valid
	Item 2	0.681	0.1684	Valid
	Item 3	0.688	0.1684	Valid
	Item 4	0.774	0.1684	Valid
	Item 5	0.712	0.1684	Valid
3.	**Promotion (X3)**			
	Item 1	0.762	0.1684	Valid
	Item 2	0.606	0.1684	Valid
	Item 3	0.736	0.1684	Valid
	Item 4	0.785	0.1684	Valid
	Item 5	0.657	0.1684	Valid
4.	**Intention to Use (Y)**			
	Item 1	0.789	0.1684	Valid
	Item 2	0.752	0.1684	Valid
	Item 3	0.733	0.1684	Valid

Data Source: SPSS 25 output

Based on Table 1, it is evident that all indicators measuring the variables in this study have correlation coefficients greater than the r-table value (0.1684) for a sample size of 136. The calculated r-values presented in the table indicate that all the indicators used are valid.

Reliability Test

Reliability testing is conducted to assess the extent to which a measurement instrument is reliable or trustworthy. Reliability aims to measure the consistency of a research construct or variable; a questionnaire is considered reliable if an individual's responses to the statements remain consistent or stable over time. Cronbach's alpha is used to measure reliability, with a variable considered reliable if its Cronbach's alpha value exceeds 0.6. The results of the reliability tests for each variable are presented in the following table.

Table 2. Reliability Test Results

No.	Variabel	Cronbach Apha	Standar Reabilitas	Keterangan
1.	Trust	0.654	0.6	Reliabel
2.	Perceived Ease of Use	0.751	0.6	Reliabel
3.	Promotion	0.753	0.6	Reliabel

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4.	Intention to Use	0.651	0.6	Reliabel

Data Source: SPSS 25 output

Based on Table 2, it is evident that all variables have alpha coefficients above 0.6, indicating that the instruments are reliable for measuring the variables. Thus, the questionnaire was considered reliable for data collection.

Classical Assumption Test

Normality Test

The results of the Kolmogorov-Smirnov normality test calculations for the variables Trust, Perceived Ease of Use, Promotion and Intention to Use, are presented below.

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		136
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.57714119
Most Extreme Differences	Absolute	.068
	Positive	.064
	Negative	-.068
Test Statistic		.068
Asymp. Sig. (1-tailed)		.200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Data Source: SPSS 25 output

Based on Table 3, the significance value (Sig) is 0.200, which is greater than 0.05; therefore, the data are considered to be normally distributed.

Multicollinearity Test

Multicollinearity testing was conducted to determine the tolerance and VIF (Variance Inflation Factor) values in the regression model, with the following results.

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Table 4. Multicollinearity Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	1.969	.457			
	Trust	.139	.039	.214	.379	2.639
	Perceived Ease of Use	.250	.031	.454	.431	2.319
	Promotion	.169	.028	.342	.431	2.319
a. Dependent Variable: Intention to Use						

Data Source: SPSS 25 output

Based on Table 4, with tolerance values greater than 0.10 and VIF values less than 10, the multicollinearity test results indicate that the variables Trust, Perceived Ease of Use, and Promotion do not indicate multicollinearity.

Heteroskedasticity Test

The heteroskedasticity test examines whether the residual variance is constant across observations.

Table 5. Heteroskedasticity Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.684	.275		6.117	.000
	Trust	-.010	.023	-.058	-.439	.661
	Perceived Ease of Use	-.033	.018	-.219	-1.778	.078
	Promotion	-.018	.017	-.133	-1.077	.284
a. Dependent Variable: ABS_RES						

Data Source: SPSS 25 output

Based on Table 5, the results show significance values greater than 0.05 for the variables Trust (X1), Perceived Ease of Use (X2), and Promotion (X3); therefore, the Glejser test indicates that heteroscedasticity is not present.

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Multiple Linear Regression Test

Multiple linear regression analysis is used to examine the effect of—Trust, Perceived Ease of Use, and Promotion—on the intention to use ShopeePay among Generation Z in Kalianda District. The results of the multiple linear regression test are presented in the table below.

Table 6. Multiple Linear Regression Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	1.969	.457			
	Trust	.139	.039	.214	.379	2.639
	Perceived Ease of Use	.250	.031	.454	.431	2.319
	Promotion	.169	.028	.342	.431	2.319
a. Dependent Variable: Intention to Use						

Data Source: SPSS 25 output

Based on Table 6, the results of the multiple linear regression analysis produce the following regression equation:

$$Y = 1.969 + 0.139\ X1 + 0.250\ X2 + 0.169\ X3 + e$$

The independent variables (Trust, Perceived Ease of Use, and Promotion) positively affect the dependent variable (Intention to Use).

a. The constant value is 1.969; this value represents the expected value of Intention to Use when the independent variables are zero.
b. Based on the multiple linear regression analysis, the regression coefficient for the Trust variable (X1) is 0.139; this indicates that a one-point increase in Trust is associated with a 0.139-point increase in Intention to Use.
c. Based on the multiple linear regression analysis, the regression coefficient for the Perceived Ease of Use variable (X2) is 0.250; this indicates that a one-point increase in Perceived Ease of Use is associated with a 0.250-point increase in Intention to Use.
d. Based on the multiple linear regression analysis, the regression coefficient for the Promotion variable (X3) is 0.169; this indicates that a one-point increase in Promotion is associated with a 0.169-point increase in Intention to Use.

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Multiple Correlation Analysis Test

The multiple correlation coefficient is used to assess the strength of the relationship between a single dependent variable (criterion variable) and two or more independent variables (predictor variables). The strength of the relationship between the dependent and independent variables is expressed by the multiple correlation coefficient, denoted as R. The interpretation criteria are as follows: 0.80–1.000 (very strong), 0.60–0.799 (strong), 0.40–0.599 (moderately strong), 0.20–0.399 (low), and 0.00–0.199 (very low).

Table 7. Multiple Correlation Analysis Test Results

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.908a	.824	.820	.584
a. Predictors: (Constant), Kepercayaan, Persepsi Kemudahan dan Promosi				
b. Dependent Variable: Intention to Use				

Data Source: SPSS 25 output

Based on Table 7, the multiple correlation test results show a correlation value (R) of 0.908. Thus, the combined relationship between Trust (X1), Perceived Ease of Use (X2), Promotion (X3), and Intention to Use (Y) is very strong.

Table 8. Simple Correlation Analysis Test Results

Correlations					
		Total_X1	Total_X2	Total_X3	Total_Y
Trust	Pearson Correlation	1	.721**	.721**	.788**
	Sig. (1-tailed)		.000	.000	.000
	N	136	136	136	136
Perceived Ease of Use	Pearson Correlation	.721**	1	.673**	.839**
	Sig. (1-tailed)	.000		.000	.000
	N	136	136	136	136
Promotion	Pearson Correlation	.721**	.673**	1	.802**
	Sig. (1-tailed)	.000	.000		.000
	N	136	136	136	136
Intention to Use	Pearson Correlation	.788**	.839**	.802**	1

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	Sig. (1-tailed)	.000	.000	.000	
	N	136	136	136	136
**. Correlation is significant at the 0.01 level (1-tailed).					

Data Source: SPSS 25 output

Based on Table 8, the Pearson product-moment correlation results from SPSS 25 are interpreted as follows:

1. Based on the calculated Pearson correlation coefficient, the relationship between Trust (X1) and Intention to Use (Y) is 0.788. According to the correlation coefficient interpretation guidelines, this value falls within the 0.60–0.799 range (Table 3.3), indicating a strong relationship between Trust (X1) and Intention to Use (Y). The sig. (1-tailed) value from the output table shows that the significance level between Trust (X1) and Intention to Use (Y) is 0.000 (< 0.05), indicating a significant correlation between the Trust (X1) variable and the Intention to Use (Y) variable.
2. Based on the calculated Pearson correlation coefficient, the relationship between Perceived Ease of Use (X2) and Intention to Use (Y) is 0.839. According to the correlation coefficient interpretation guidelines, this value falls within the 0.80–1.000 range (Table 3.3), indicating a very strong relationship between Perceived Ease of Use (X2) and Intention to Use (Y). The sig. (1-tailed) value from the output table shows that the significance level between Perceived Ease of Use (X2) and Intention to Use (Y) is 0.000 (< 0.05), indicating a significant correlation between the Perceived Ease of Use (X2) variable and the Intention to Use (Y) variable.
3. Based on the calculated Pearson correlation coefficient, the relationship between Promotion (X3) and Intention to Use (Y) is 0.802. According to the interpretation guidelines for correlation coefficients, this value falls within the 0.80–1.000 range (Table 3.3), indicating a very strong relationship between Promotion (X3) and Intention to Use (Y). Furthermore, the output table shows that the sig. (1-tailed) value for the relationship between Promotion (X3) and Intention to Use (Y) is 0.000 (which is less than 0.05), indicating a significant correlation between the Promotion (X3) variable and the Intention to Use (Y) variable.

Coefficient of Determination Test (Adjusted R^2)

Table 9. Results of the Coefficient of Determination (Adjusted R^2) Test

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

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1	.908a	.824	.820	.584
a. Predictors: (Constant), Trust, Perceived Ease of Use and Promotion				
b. Dependent Variable: Intention to Use				

Data Source: SPSS 25 output

Based on Table 9, the coefficient of determination (Adjusted R^2) is 0.820 (or 82.0%); this indicates that 82.0% of the variance in Intention to Use can be explained by the variables Trust (X1), Perceived Ease of Use (X2), and Promotion (X3), while the remaining 18.0% is influenced by other variables not examined in this study.

Hypothesis Testing

Partial Test (t-test)

The t-test is conducted to determine whether each independent variable has a significant effect on the dependent variable by comparing the calculated t-value with the t-table value.

Table 10. Partial Test Results (t-test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	1.969	.457			
	Trust	.139	.039	.214	.379	2.639
	Perceived Ease of Use	.250	.031	.454	.431	2.319
	Promotion	.169	.028	.342	.431	2.319
a. Dependent Variable: Intention to Use						

Data Source: SPSS 25 output

Based on Table 10, the t-table value at a 5% significance level with degrees of freedom (df) = N - 3 (i.e., df = 136 – 3 = 133) is 1.65639.

a) The Effect of Trust (X1) on Intention to Use (Y)
Based on the test results for Trust (X1), the calculated t-value is 3.617 and the significance level is 0.000; at a 5% significance level, the t-table value is 1.65639. Since the calculated t-value is greater than the t-table value, Hypothesis 1 (H1) is accepted.

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Therefore, the positive and significant regression coefficient indicates that Trust positively affects Intention to Use.

b) The Effect of Perceived Ease of Use (X2) on Intention to Use (Y)
Based on the test results for Perceived Ease of Use (X2), the calculated t-value is 8.171 and the significance level is 0.000; at a 5% significance level, the t-table value is 1.65639. Since the calculated t-value is greater than the t-table value, Hypothesis 2 (H2) is accepted. Therefore, the positive and significant regression coefficient indicates that Perceived Ease of Use positively affects Intention to Use.

c) The Effect of Promotion (X3) on Intention to Use (Y)
Based on the test results for Promotion (X3), the calculated t-value is 6.145 and the significance level is 0.000; at a 5% significance level, the t-table value is 1.65639. Since the calculated t-value is greater than the t-table value, Hypothesis 3 (H3) is accepted. Therefore, the positive and significant regression coefficient indicates that Promotion positively affects Intention to Use.

Simultaneous Test (F-test)

The simultaneous test determines whether the independent variables (X) collectively affect the dependent variable (Y). The criteria for the F-test (simultaneous test) are are presented below.

Table 11. Simultaneous Test Results (F-test)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	210.672	3	70.224	206.140	.000b
	Residual	44.967	132	.341		
	Total	255.640	135			
a. Dependent Variable: Intention to Use						
b. Predictors: (Constant), Trust, Perceived Ease of Use and Promotion						

Data Source: SPSS 25 output

Based on the results of the F-test (simultaneous test) presented above, the calculated F-value (F-count) is 206.140, with a significance level of 0.000 (< 0.05) and degrees of freedom df1 = 3 and df2 = 132. The F-table value is 2.67. Thus, it is concluded that F-count > F-table. This conclusion is supported by the significance value of 0.000 (< 0.05). Therefore, the three variables—Trust (X1), Perceived Ease of Use (X2), and Promotion (X3)—

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simultaneously exert a significant positive influence on Intention to Use, indicating that the regression model is statistically significant.

DISCUSSION

The results demonstrate that Trust, Perceived Ease of Use, and Promotion have a positive and significant influence on the Intention to Use ShopeePay among Generation Z in Kalianda District. These findings indicate that users' intention to use ShopeePay is influenced not only by the security and reliability of the payment service but also by ease of use and the promotional benefits offered

The Effect of Trust on Intention to Use

Trust has a positive and significant effect on Intention to Use ShopeePay, with a t-value of 3.617 > 1.65639 and significance of 0.000 < 0.05, therefore, H1 is accepted. This finding is consistent with the findings of Ida Ayu Kade Setia Putri et al. (2024). Trust in data and transaction security strengthens Generation Z's intention to use ShopeePay.

The Effect of Perceived Ease of Use on Intention to Use

Perceived Ease of Use has a positive and significant effect on Intention to Use, with a t-value of 8.171 > 1.65639 and significance of 0.000 < 0.05, therefore, H2 is accepted. This finding is consistent with the findings of Ida Ayu Kade Setia Putri et al. (2022). The simple payment process, easy top-up, and QR payments encourage Generation Z to use ShopeePay.

The Effect of Promotion on Intention to Use

Promotion has a positive and significant effect on Intention to Use, with a t-value of 6.145 > 1.65639 and significance of 0.000 < 0.05, therefore, H3 is accepted. This finding is consistent with the findings of Hidayat and Mansah (2025). Cashback, vouchers, and discounts provide economic benefits that encourage Generation Z to use ShopeePay.

The Simultaneous Effect of Trust, Perceived Ease of Use, and Promotion on Intention to Use

Trust, Perceived Ease of Use, and Promotion simultaneously have a positive and significant effect on Intention to Use ShopeePay, with an F-value of 206.140 > 2.67 and a significance value of 0.000 < 0.05. Therefore, H4 is accepted. The combination of security, convenience, and attractive promotions increases Generation Z's intention to use ShopeePay in Kalianda District.

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CONCLUSION

This study aimed to determine the influence of Trust, Perceived Ease of Use, and Promotion on the intention of Generation Z in Kalianda District to use ShopeePay. Based on the data analysis using IBM SPSS Statistics version 25 at a 5% significance level, Trust has a positive and significant effect on the intention to use ShopeePay. This is supported by a calculated t-value of 3.617 (exceeding the t-table value of 1.65639) and a significance value of 0.000 (less than 0.05); thus, H1 is accepted.

Perceived Ease of Use also has a positive and significant effect on the intention to use ShopeePay, with a calculated t-value of 8.171 (exceeding the t-table value of 1.65639) and a significance value of 0.000 (less than 0.05). Therefore, H2 is accepted. Furthermore, Promotion has a positive and significant effect on the intention to use ShopeePay, as indicated by a calculated t-value of 6.145 (exceeding the t-table value of 1.65639) and a significance value of 0.000 (less than 0.05); thus, H3 is accepted.

Simultaneously, Trust, Perceived Ease of Use, and Promotion have a positive and significant effect on the intention of Generation Z in Kalianda District to use ShopeePay. This is supported by a calculated F-value of 206.140 (exceeding the F-table value of 2.67) and a significance value of 0.000 (less than 0.05); thus, H4 is accepted. Therefore, Generation Z's intention to use ShopeePay is influenced by a combination of: trust in the service, transaction convenience, and the attractiveness of the promotions offered.

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