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The Influence of Perceived Usefulness, Perceived Ease of Use and Perceived Security on Behavioral Intention to *Use* ShopeePay in Surabaya

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Abstract

Rapid digital change has brought significant changes to people's activities, especially in conducting financial transactions that have shifted to digital wallets such as ShopeePay. There are inconsistencies in the results of various previous studies regarding security factors, thus indicating the need for a more in-depth study of the relationship between variables in technology acceptance. Therefore, this study aims to specifically determine the effect of Perceived Usefulness (PU), Perceived Ease of Use (PEU), and Perceived Security (PS) on Behavioral Intention to Use (BIU) or the intention to use the ShopeePay application in Surabaya City. This study uses a quantitative approach with a survey method through questionnaire data collection measured with a 5-category Likert Scale. Sampling involved 126 respondents who are ShopeePay application users domiciled in the Surabaya City area. The data were then analyzed using multiple linear regression statistical testing with the help of the Statistical Package for the Social Sciences (SPSS) instrument. Based on the results of partial testing (T-Test), the results showed that the variables Perceived Usefulness and Perceived Ease of Use have a positive and significant influence on Behavioral Intention to Use. On the other hand, the Perceived Security variable was shown to have no significant effect on Behavioral Intention to Use. However, based on simultaneous testing (F-test), Perceived Usefulness, Perceived Ease of Use, and Perceived Security all had a significant effect on Behavioral Intention to Use.

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Keywords:Digital Payment, Perceived Usefulness, Perceived Ease of Use, Perceived Security, Behavior Intention to Use.

INTRODUCTION

Rapid digital change has had a significant impact on people's activities, particularly in transactions. Along with the times, technology and information systems continue to innovate, particularly in the financial sector. Indonesia is leveraging technology to transform its economic system, focusing on the transition from conventional to digital transactions through innovations called Financial Technology.(Diva & Anshori, 2024)There are many types of financial technology, such as e-wallets, Quick Response Code Indonesian Standard (QRIS), and mobile banking. However, e-wallets are the most popular. A 2025 survey by GoodStats showed that e-wallets, or digital wallets, were the most widely used payment method, with 80% of respondents using them.(Izzul Wafa, 2025).

*E-wallet*is a financial technology application used by users to store, manage and carry out financial transactions(Rosaria Marbun et al., 2025)E-wallets offer various advantages, such as convenience and benefits, to their users.(Wahyuningsih & Nirawati, 2022)In Indonesia, there are many digital payment service providers such as Gopay, OVO, Dana, Link Aja, Doku, and Shopeepay. One of the most frequently used e-wallet platforms is Shopeepay. Besides simplifying transactions, Shopeepay also offers various benefits for users, such as cashback, promotions, vouchers, and installment options.(Sari & Fasa, 2025)ShopeePay app users are spread across almost all regions of Indonesia, including Surabaya.

Surabaya is the main center of trade and economic activity in East Java, with the second largest population in Indonesia after Jakarta. According to data from the Central Statistics Agency (BPS), the city's population is projected to reach 3 million by 2025.(Surabaya City Statistics Agency, 2025)This makes Surabaya a strategic location to assess the dynamics of e-wallet adoption. E-wallet adoption is also supported by the Surabaya City Government's policy of expanding the implementation of digital parking payments based on the Quick Response Code Indonesian Standard (QRIS), thereby increasing the potential use of digital payment applications such as ShopeePay.(Surabaya City Government, 2024).

However, a person's intention to use an e-wallet application is not only influenced by technological advances, but also by the user's perception of the application's perceived usefulness, ease of use, and security. In the context of technology acceptance, the

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Technology Acceptance Model (TAM) is the most frequently used theory. TAM has two main factors: perceived usefulness and perceived ease of use.(Davis, 1989)However, in addition to the two TAM factors, this study uses perceived security as an additional variable to further understand a person's intention to use an application from a security perspective. Perceived security also influences a person's attitude and intention to use technology.(Mulandari & Asyhari, 2025).

Research conducted bySyah et al., (2024), showing that perceived ease of use, perceived usefulness, and perceived security simultaneously influence customer satisfaction. Unlike previous research, Kerans' research shows that perceived security has a positive and significant influence on trust. Furthermore, trust has a significant influence on continuance intention. However, perceived usefulness and perceived ease of use do not directly influence continuance intention.(Kerans et al., 2025).

Inconsistencies in the results of previous studies indicate a gap in the research. This gap indicates the need for a more in-depth study of the relationships between these variables. This study also offers novelty by applying the framework model specifically to the ShopeePay application, targeting the community in Surabaya.

Therefore, this study aims to determine the influence of perceived usefulness, perceived ease of use, and perceived security on behavioral intention to use ShopeePay in Surabaya. Specifically, the research objectives include: first, to determine the influence of perceived usefulness on behavioral intention to use. Second, to determine the influence of perceived ease of use on behavioral intention to use. And third, to determine the influence of perceived security on behavioral intention to use.

METHOD

This study uses a quantitative approach with a survey method to determine the extent of public user intention in using the ShopeePay application. Quantitative methods prioritize the collection and analysis of numerical data to measure variables, with the aim of investigating the relationship between variables by testing hypotheses using statistical techniques.(Sambodo et al., 2024)This approach was chosen because it allows researchers to obtain and analyze data that can be measured statistically.

Data was collected using a questionnaire consisting of valid and reliable questions to measure user perceptions of application usage intentions. The Likert scale is used to measure individual or group attitudes, opinions, and perceptions toward certain social phenomena.(Prof. Dr. Sugiyono, 2013). Measurements in this study were conducted using a 5-category Likert Scale. The reason the researcher chose this Likert Scale was

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that it was able to accommodate respondents' answers that were neutral or uncertain.(Hertanto, 2017).

The population in this study were ShopeePay app users domiciled in Surabaya. The indicators in the study consisted of 18 statement items, with each questionnaire containing 6 statement items for perceived usefulness, 6 statement items for perceived ease of use, 3 statement items for perceived security, and 3 question items for behavioral intention to use. To determine the sample size, this study referred to Hair et al.'s measure, which states that the minimum sample size is 7 x the number of statement items. There are 18 question items in the research questionnaire, so the planned sample size is 126 respondents.(Jr. et al., 2017).

The collected data will be analyzed using the Statistical Package for the Social Sciences (SPSS) analysis tool. This tool is used to analyze quantitative data obtained from questionnaires, including analyzing the relationships between the variables being studied through statistical tests.

Table1Research Indicators

Variables	Definition	Indicator	Source
Perceived Usefulness (X1)	*User perception that using the application can improve performance or effectiveness during transactions*	*1. Speed up work*	*Fred D. Davis (1989)*
		2. Makes Work Easier	
		3. Increase Productivity	
		4. Increase Effectiveness	
		5. Job Performance	
		6. Useful	
Perceived Ease of Use (X2)	*User perception that the application is easy to understand and use without excessive effort*	*1. Clear and Easy to Understand*	*Fred D. Davis (1989)*
		2. Easy to Learn	
		3. Easy to Use	
		4. Controllable	
		5. Flexibility	
		6. Easy to Become Proficient	
Perceived Security (X3)	*User perception that using the application*	*1. Security*	
		2. Confidentiality	

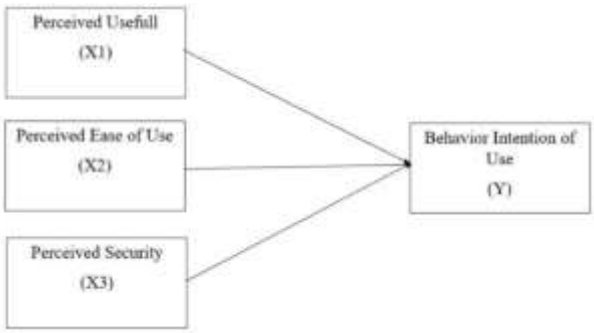
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	provides privacy & security (personal data)	*3. Privacy*	*Kumar et al. (2018)*
Behavioral Intention to Use(Y)	*The level of user desire and tendency for continued use of the application in the future.*	*1. Desire to Use* *2. Desire to Continue Using* *3. Desire to Continue Using in the Future*	*Timothy Teo (2011)*

Framework

The conceptual framework of the research explains the relationships between the variables studied in the discussion. The framework aims to illustrate the relationship between the influencing independent variables and the dependent variables they influence. The conceptual framework of the research is presented in the following figure:



Picture1.Conceptual Research

From the image above, it can be concluded that the hypothesis of this research is as follows:

H.1 *Perceived Usefulness*(PU) has a significant influence on Behavior Intention to Use (BIU) ShopeePay in Surabaya City

H.2 *Perceived Ease of Use*(PEU) has a significant influence on Behavior Intention to Use (BIU) ShopeePay in Surabaya City

H.3 *Perceived Security*(PS) has a significant influence on Behavior Intention to Use (BIU) ShopeePay in Surabaya City

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Research Stages

The research stages are a series of systematic processes undertaken to solve research problems based on pre-planned methods. In this study, a quantitative approach was employed, utilizing a questionnaire as the data collection method. To achieve the research objective, which is to determine the influence of perceived usefulness, perceived ease of use, and perceived security on behavioral intention to use ShopeePay in Surabaya, this study followed several stages as follows:

1. **Research Planning**

The first stage in the research process is the planning stage. At this stage, the researcher formulates the research problem, establishes the research objectives, and determines the variables to be studied. Next, the researcher formulates a hypothesis based on relevant theoretical foundations and determines the research methods and data collection techniques to be used.

2. **Research Instrument Design**

After the planning stage was completed, the researcher prepared a research instrument in the form of a questionnaire consisting of statements to measure respondents' perceptions of the three independent variables studied, namely perceived usefulness, perceived ease of use, and perceived security, as well as the dependent variable behavioral intention to use.

3. **Data collection**

The next stage is data collection from respondents who have been determined based on the research criteria. At this stage, researchers used sampling techniques to select a representative sample of the ShopeePay user population in Surabaya. The prepared questionnaire will be distributed to respondents who meet certain criteria. The data obtained is derived from respondents' answers to each statement item.

4. **Data processing**

After all the data was collected, the researchers processed the data using the Statistical Package for the Social Sciences (SPSS) software. At this stage, descriptive analysis was conducted to describe the characteristics of the respondents and the general distribution of the data. Next, inferential analysis was conducted using multiple linear regression statistical techniques.

5. **Conclusion Drawing**

Based on the data analysis, researchers drew conclusions about the influence of perceived usefulness, perceived ease of use, and perceived security on behavioral

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intention to use ShopeePay in Surabaya. They then compiled the research results, interpreted the findings, and provided recommendations for future research.

DISCUSSION

Instrument Test

1. Validity Test

Table2.Validity Test Results

Variables	Indicator	R-Count	R-Table	Information
Perceived Usefulness	X1.1	0, 768	0.1736	Valid
	X1.2	0.705	0.1736	Valid
	X1.3	0.666	0.1736	Valid
	X1.4	0.744	0.1736	Valid
	X1.5	0.778	0.1736	Valid
	X1.6	0.747	0.1736	Valid
Perceived Ease of Use	X2.1	0.700	0.1736	Valid
	X2.2	0.699	0.1736	Valid
	X2.3	0.642	0.1736	Valid
	X2.4	0.713	0.1736	Valid
	X2.5	0.700	0.1736	Valid
	X2.6	0.686	0.1736	Valid
Perceived Security	X3.1	0.866	0.1736	Valid
	X3.2	0.807	0.1736	Valid
	X3.3	0.868	0.1736	Valid
Behavioral Intention to Use	Y1.1	0.797	0.1736	Valid
	Y1.2	0.812	0.1736	Valid
	Y1.3	0.804	0.1736	Valid

Source: SPSS Data Processing Results 2026

Table 2 shows that each statement indicator in the variables perceived usefulness (X1), perceived ease of use (X2), perceived security (X3), and behavioral intention to use

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(Y) is declared valid. This is because the variables used have a correlation coefficient greater than the R-Table = 0.1736.

2. Reliability Test

Table3.Reliability Test Results

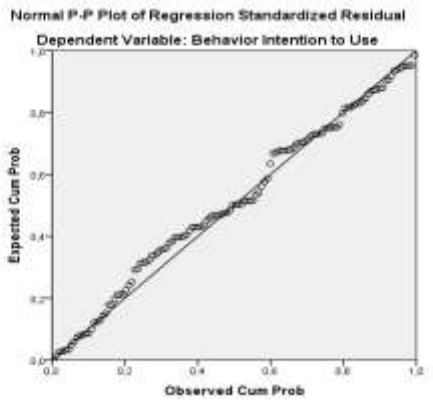
Research Variables	Chronbach Alpha Coefficient	Reliability Standard	Information
Perceived Usefulness(X1)	0.829	0.70	Reliable
Perceived Ease of Use(X2)	0.778	0.70	Reliable
Perceived Security(X3)	0.803	0.70	Reliable
Behavioral Intention to Use(Y)	0.727	0.70	Reliable

Source: SPSS Data Processing Results 2026

Based on table 4, it shows that all research variables have a Chronbach Alpha Coefficient value > 0.70, so it can be concluded that all research indicators for each variable are reliable.

3. Classical Assumption Test

A. Normality Test



Picture2.Normality Test Results

Source: SPSS Data Processing Results 2026

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Based on Figure 2, it can be seen that the points are spread around the diagonal line and follow the diagonal direction. This can be stated that the data used in the study is normal.

Table4.One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		126
Normal Parametersa,b	Mean	,0000000
	Standard Deviation	1.24094964
Most Extreme Differences	Absolute	,073
	Positive	,041
	Negative	-,073
Test Statistics		,073
Asymp. Sig. (2-tailed)		,093c

Source: SPSS Data Processing Results 2026

Based on the results from the table, it is known that the Asymp. Sig. (2-tailed) c value is 0.073 > 0.05. So it can be concluded that the tested data is normally distributed.

B. Multicollinearity Test

Table5.Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1,494	1,153		1,295	,198		
Perceived Usefulness	,151	,040	,302	3,777	,000	,734	1,363
Perceived Ease of Use	,231	,044	,395	5,374	,000	,835	1,198
Perceived Security	,118	,065	,141	1,819	,071	,775	1,290

a. Dependent Variable: Behavior Intention to Use

Source: SPSS Data Processing Results 2026

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Based on table 5, it shows that the tolerance value of each independent variable has a value above 0.10 and the Variance Inflation Factor (VIF) value is below 10, so it can be concluded that the variables in this study do not experience multicollinearity.

C. Heteroscedasticity Test

Table6.Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,462	,731		1,985	,049
Perceived Usefulness	-,039	,025	-,160	-1,542	,126
Perceived Ease of Use	,030	,028	,104	1,067	,288
Perceived Security	-,024	,041	-,060	-.594	,553

a. Dependent Variable: Abs_RES

Source: SPSS Data Processing Results 2026

Based on table 6, all variables are declared not to have heteroscedasticity because the significance value of all variables is more than 0.05. This study uses the Glesjer Test to test for the presence of heteroscedasticity symptoms, if the significance value is more than 0.05, it means that heteroscedasticity does not occur.

D. Multiple Linear Regression

Table7.Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std. Error	Beta		
(Constant)	1,494	1,153		1,295	,198
Perceived Usefulness	,151	,040	,302	3,777	,000
Perceived Ease of Use	,231	,044	,395	5,374	,000
Perceived Security	,118	,065	,141	1,819	,071

a. Dependent Variable: Behavior Intention to Use

Source: SPSS Data Processing Results 2026

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Based on Table 7, it shows the results of multiple linear regression analysis between the variables perceived usefulness (X1), perceived ease of use (X2), perceived security (X3), and behavioral intention to use (Y). The equation values are:

$$Y = 1.494 + 0.151X1 + 0.231X2 + 0.118X3 + e$$

The interpretation of the results of the regression equation can be explained as follows:

a. A constant value of 1.494 indicates the state when the behavioral intention to use variable has not been influenced by other variables, namely perceived usefulness (X1), perceived ease of use (X2), and perceived security (X3). If the independent variable is absent, the Behavior Intention to Use variable does not change.
b. The regression coefficient (X1) value of 0.151 indicates that the perceived usefulness variable has a positive influence on behavioral intention to use. This means that each unit increase in the perceived usefulness variable will affect behavioral intention to use by 0.151.
c. The regression coefficient (X2) value of 0.231 indicates that the perceived ease of use variable has a positive and significant influence on behavioral intention to use. This means that each unit increase in the perceived ease of use variable will affect behavioral intention to use by 0.231.
d. The regression coefficient (X1) value of 0.118 indicates that the perceived security variable has a positive influence on behavioral intention to use. This means that each unit increase in the perceived security variable will affect behavioral intention to use by 0.118.

E. Hypothesis Testing

a. Partial Test (T-Test)

Table8. T-Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std. Error	Beta		
(Constant)	1,494	1,153		1,295	,198
Perceived Usefulness	,151	,040	,302	3,777	,000

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Perceived Ease of Use	,231	,044	,395	5,374	,000
Perceived Security	,118	,065	,141	1,819	,071

a. Dependent Variable: Behavior Intention to Use

Source: SPSS Data Processing Results 2026

Based on table 8, the t-table result is 1.980. T-table = (a/2;nk) = (0.05;126-4) = (0.05;122) = 1.980, then it can be explained as follows:

1) Based on Table 8, it shows that the perceived usefulness variable has a t-count value of 3.777 > t-table 1.980 with a significance value of 0.000 < 0.05. Therefore, perceived usefulness has a significant effect on behavioral intention to use.
2) Based on Table 8, it shows that the perceived ease of use variable has a t-value of 5.374 > t-table of 1.980 with a significance value of 0.000 < 0.05. Therefore, perceived ease of use has a significant effect on behavioral intention to use.
3) Based on Table 8, it shows that the perceived security variable has a t-value of 1.819 < t-table of 1.980 with a significance value of 0.071 > 0.05. Therefore, perceived security does not significantly influence behavioral intention to use.

4. F test

Table 9. F Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	144,720	3	48,240	30,574	,000b
Residual	192,495	122	1,578		
Total	337,214	125			

a. Dependent Variable: Behavior Intention to Use

b. Predictors: (Constant), Perceived Security, Perceived Ease of Use, Perceived Usefulness

Source: SPSS Data Processing Results 2026

Based on table 9, the calculated F value is 30.574 with a significance value of 0.000. Since the significance value is less than 0.05, it can be concluded that perceived

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usefulness, perceived ease of use, and perceived security simultaneously have a significant effect on behavioral intention to use. Although partially perceived security has no effect, when tested simultaneously, all three have a significant influence in influencing the behavioral intention to use of the people of Surabaya.

5. Coefficient of Determination (R)

Table10.Results of the Coefficient of Determination

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,655a	,429	,415	1,256

a. Predictors: (Constant), Perceived Security, Perceived Ease of Use, Perceived Usefulness

b. Dependent Variable: Behavior Intention to Use

Source: SPSS Data Processing Results 2026

Based on Table 10, the R-square value is 0.429, or 42.9%. This means that the behavioral intention to use variable can be explained by three independent variables: perceived usefulness, perceived ease of use, and perceived security. The remaining 57.1% is explained by variables outside the research model that were not examined in this study. The Adjusted R Square value of 0.415 indicates that after adjusting for the number of variables and samples, the model's ability to explain the dependent variable is 41.5%.

CONCLUSION

This study found that perceived usefulness and perceived ease of use significantly increased user intention to use ShopeePay in Surabaya City, while perceived security did not have a significant partial effect even though all three variables simultaneously influenced usage intention. This finding indicates that Surabaya residents are more sensitive to the usability and ease of interaction aspects with the ShopeePay application compared to the data security aspect, which remains positive but is not strong enough to drive usage intention alone. The coefficient of determination also indicates that around 41–43 percent of the variation in usage intention can be explained by these three variables, while the remainder is influenced by other factors outside the model such as trust, attitude, interface design, promotion, and usage habits.

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As a limitation, this study only involved 126 ShopeePay user respondents in Surabaya, thus limiting the regional coverage and the diversity of respondent characteristics. It also did not examine other variables such as trust, habits, or social factors that are also relevant in technology acceptance. Furthermore, the measurements were cross-sectional, so the obtained relationships are associative and do not fully reflect changes in long-term intention. For future research, it is recommended to expand the sample to various regions in East Java, add intervening variables such as trust and attitude, and use a longitudinal approach or SEM to gain a more comprehensive understanding. The practical implication is that service providers and business actors in Surabaya need to consistently strengthen the utility and ease of use of ShopeePay, while the security dimension still needs to be improved as a strengthener of image and trust, not just as a sole stimulus for intention to use.

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