



## The Role of Ease of Use, Security, Benefit, and Discounts on the Decision to Use ShopeePay by the Younger Generation

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### ABSTRACT

The development of digital technology has encouraged the increasing use of digital wallets, including ShopeePay, which is widely used by Generation Z. This study aims to analyze the role of ease of use, security, utility, and discounts on Generation Z's decision in using ShopeePay. The research uses a correlational quantitative method with the PLS-SEM approach. Data was collected through a questionnaire with a purposive sampling technique, and obtained 199 respondents who had used ShopeePay more than once. The results of the study show that security, usefulness, and discounts have a positive and significant effect on the decision to use ShopeePay, while ease of use does not have a significant effect. These findings confirm that Generation Z is more concerned about benefits, security, and discount benefits than the convenience that has become the basic standard of digital applications.

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## **INTRODUCTION**

The development of digital technology and the digital economy has fundamentally changed people's economic and social activities, especially through the use of information and communication technology and the internet in business transactions and information exchange (Sari, 2024). One of the most prominent innovations in the financial sector is digital wallets (e-wallets), which offer the convenience, speed, and efficiency of cashless transactions (Nugraha & Fauzia, 2021; Rahmawati & Yuliana, 2020). In Indonesia, the five e-wallets with the most users are DANA, ShopeePay, OVO, GoPay, and LinkAja (Taqiyuddin, 2022). However, there is a dynamic of user share: ShopeePay, which originally occupied the first position with 68% of users (Hakim et al., 2022), then dropped to fourth position with 76% of users, below GoPay, DANA, and OVO (Rahayu, 2024). This condition indicates a shift in consumer preferences and demands the strengthening of ShopeePay's competitiveness strategy.

Generation Z (born 1997–2012) is the group that uses e-wallets the most compared to other generations (Pratama & Purnomo, 2023), so it is a strategic segment to be analyzed. A number of previous studies indicate that the decision to use e-wallets is influenced by various factors, such as ease of use, security, usefulness, discounts, brand, and the level of trust in the service (Amany et al., 2022; Sari et al., 2022; Arfiansyah et al., 2023). However, most of these studies were conducted in major cities such as Bandung, Greater Jakarta, Makassar, Medan, Palembang, Semarang, and Pekanbaru (Rania, 2024), so there is still limited empirical evidence that simultaneously tests the ease of use, security, usefulness, and discounts in the context of ShopeePay in areas outside the city center. Based on the phenomenon of shifting e-wallet user rankings and the limitations of previous research, this study aims to analyze the role of ease of use, security, usefulness, and discounts on Generation Z's decision to use ShopeePay on Airmadidi. The results of the study are expected to provide strategic input for ShopeePay developers in formulating a more effective marketing strategy mix for the young segment in non-metropolitan areas, as well as enriching the literature on digital consumer behavior in areas outside the city center.

## **LITERATURE REVIEW**

In this study, theoretical foundations are used to build a conceptual framework that explains the relationships between variables. The Theory of Planned Behavior (TPB) by Ajzen (1985) was chosen as the main theory because it is considered the most able to describe the process of forming intentions and decisions of Generation Z in Airmadidi in using ShopeePay. The Theory of Planned Behavior (TPB) explains that a person's decision to behave is influenced by intention, which is formed by positive or negative evaluations of behavior, for example whether the use of ShopeePay is considered beneficial, useful, and safe, as well as the perception of the individual's ability and ease of behavior to behave, which includes the availability of resources and ease of operation. In the context of ShopeePay, users' beliefs in benefits, security, convenience, and discounts are expected to form positive attitudes and internal encouragement that then lead to a decision to use.

In this study, TPB became the foundation to explain how ease of use is strongly correlated with perceived behavioral control, where the easier the application is to use, the higher the intention to use it, while security, usefulness, and discounts contribute directly to a positive attitude, because it is considered to provide a sense of security, time efficiency, fast transactions, and economic benefits. Thus, TPB provides a comprehensive theoretical framework to understand how the combination of convenience, security, utility, and discounts simultaneously shapes the intentions and decisions of Generation Z in Airmadidi in using ShopeePay, so that it is relevant as the main theory of the research

The decision to use a system or product is understood as the choice that a person makes between two or more alternatives (Lazuardy et al., 2025). In the context of the ShopeePay e-wallet, the decision to use is a process when individuals consider various aspects before deciding whether or not to use the service (Khalifah et al., 2021). Operationally, the decision to use is measured through four indicators: stability to the product, the habit of using the product, the tendency to recommend to others, and the intention to reuse it (Ferdiansyah & Nur, 2023).

Ease of use is defined as the extent to which the user is confident that the system is trouble-free and does not require a large effort to operate (Davis, 1986). ShopeePay is considered easy to use if the application is not burdensome, easy to operate, and does not require much effort (Rodiah & Melati, 2020; Afolo & Dewi, 2022). This perception strengthens users' confidence and belief that technology is easy to understand (Ningsih, 2023). Indicators of ease of use include: easy to learn, easy to control, flexible, easy to use, and clear and easy to understand (Davis, 1989).

Technological security refers to the ability of systems to detect threats and protect user data from leaks (Umaningsih & Wardani, 2020). At ShopeePay, security is reflected in policies to prevent unauthorized access, alteration, damage, or data theft (KN & Nasution, 2024). From the user's point of view, security is the belief that the information system is secure, the risk of hacking or data loss is very small, and the confidentiality of data is maintained (Iliyin & Widiartanto, 2020). Security indicators include not worrying about providing information, trusting that information is protected, and trusting that electronic transactions are guaranteed to be secure (Sari, 2019).

Perception of usefulness is defined as the belief that technology can improve the quality and performance of work (Davis, 1989). In the context of ShopeePay, users believe that e-wallets help improve the transaction process and financial recording so that activities become more effective (Alfiana et al., 2022; Latief & Dirwan, 2020). When this added value is felt significantly, the positive attitude and decision to continue using technology will be stronger. Usefulness is measured through four indicators, namely improving performance, increasing productivity, increasing effectiveness, and saving time (Rahmawati & Yuliana, 2020).

Discounts are understood as payments at a lower price than the original price as a form of appreciation to customers who meet the seller criteria (Kotler, 2000). Discounts are one of the determining factors for purchasing decisions and

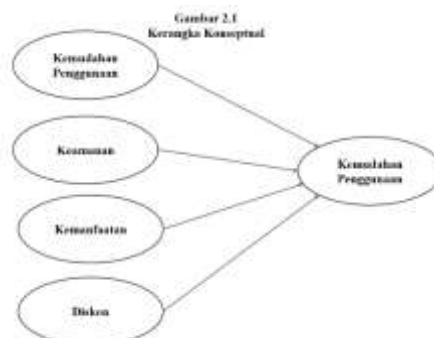
using products or services (Sari et al., 2022), and are relevant as variables in the context of technology and consumer behavior (Prasetya & Purnamawati, 2020; Nugroho et al., 2025). At ShopeePay, the existence of discounts creates a sense of profitability, thus strengthening positive attitudes and encouraging decisions to use (Sari et al., 2022). The discount variable is identified through three indicators: the amount of the discount, the period or period of the discount, and the type of product that receives the discount (Linggavieta, 2022)

### **Hypothesis**

Previous empirical findings show that ease of use, security, usefulness, and discounts in general play a role in determining the decision to use e-wallets, including ShopeePay. The perceived convenience, for example the ease of topping up balances in retail stores, encourages initial interest and sustainability of use (Kinanti & Mukhlis, 2022). A number of studies have found that convenience has a positive and significant effect on the decision to use ShopeePay and other e-wallets (Sibuea et al., 2023; Octafilia et al., 2023; Pitura et al., 2022), in the security dimension, the majority of studies conclude that there is a positive and significant influence on the decision to use e-wallets (Pralytha et al., 2023; Rahmawati & Yuliana, 2020; Harmaningtyas & Susetyarsi, 2023), despite results stating that peace does not have a positive effect (Bitaaqwa, 2024). Meanwhile, the benefits are consistently reported to have a positive and significant effect on the decision to use ShopeePay and e-wallets in general (Panerang & Utami, 2023; Himawati & Firdaus, 2021; Putri & Yennisa, 2023; Saragih et al., 2023). In terms of price promotion, higher discounts have been proven to encourage impulsive buying and increase decisions using e-wallets (Masida & Fauzi, 2022; Islam, 2020; Sari et al., 2022), including ShopeePay.

Referring to the conceptual foundation and empirical evidence, this study formulates the following hypotheses: H1: Ease of use has a positive and significant effect on the decision of generation Z in using ShopeePay at Airmadidi. H2: Security has a positive and significant effect on the decision of generation Z in using ShopeePay at Airmadidi. H3: Usefulness has a positive and significant effect on the decision of generation Z in using ShopeePay at Airmadidi. H4: Discounts have a positive and significant effect on the decision of Generation Z in using ShopeePay at Airmadidi.

Figure 2.1 is a conceptual framework of the study that illustrates the relationship between the variables used.



## METHODOLOGY

This study uses a correlational quantitative survey design to map and test the relationship between the variables of ease of use, security, usefulness, and discount on the decision to use ShopeePay in Generation Z in Airmadidi. The data used were primary data collected through a Likert scale questionnaire of 1–5 (strongly disagree–strongly agree). The research population is Generation Z in Airmadidi who use the ShopeePay e-wallet, while the sample is determined by purposive sampling technique, namely respondents who have used ShopeePay more than once. The sample size was set at a minimum of 115 respondents, referring to the provision of 5 times the number of indicators (23 indicators) as well as the recommendation of the literature that a sample of 100–200 is sufficient for PLS-SEM analysis. The research instrument is in the form of a questionnaire adapted from previous research with indicators that have been tested for validity and reliability: ease of use (5 items), safety (5 items), usefulness (4 items), discount (5 items), and decision to use (4 items), a total of 23 questions. Before being widely disseminated through Google Form, the instrument is tested first through a pilot study to ensure the clarity and relevance of the items, and is consulted with experts with experience in quantitative research and instrument development. Feedback is used to refine the questionnaire. The collected data was then filtered according to the sample criteria and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM was chosen because it is able to accommodate data that is not normally distributed and the sample size is relatively small. The analysis includes testing the outer model to assess the validity (convergent and discriminatory) and reliability of the instrument, and the inner model to test the structural relationship between latent variables and testing the hypothesis of the influence of ease of use, security, usefulness, and discounts on the decision to use ShopeePay.

## RESULT AND DISCUSSION

### *Data Descriptive*

Descriptive testing was carried out with the aim of obtaining an overview of the role of ease of use, security, usefulness and discounts on the decision to use ShopeePay by generation Z in Airmadidi. The research was conducted by sharing a google form link to generation Z in Airmadidi and has been filled in by 338 respondents. From the data that has been collected, the researcher conducted an examination in accordance with the predetermined requirements and found that there were 199 respondents who met and could be used, 5 respondents did not meet the specified birth year standard, 134 respondents did not use ShopeePay. The data obtained was then processed using the SEM-PLS method for further testing. In this study, the descriptive data used included gender, generation, place of residence and had used ShopeePay more than once. Age is not and employment are not included in the descriptive analysis because Generation Z is those who are currently 13 to 28 years old and there is no other age range because in this study, the researcher focuses on Generation Z respondents who use ShopeePay more than once, namely individuals born

between 1997 and 2012 who are currently 13 to 28 years old. majority of students and currently live in Airmadidi.

**Tabel 4.1**  
**Jenis Kelamin**

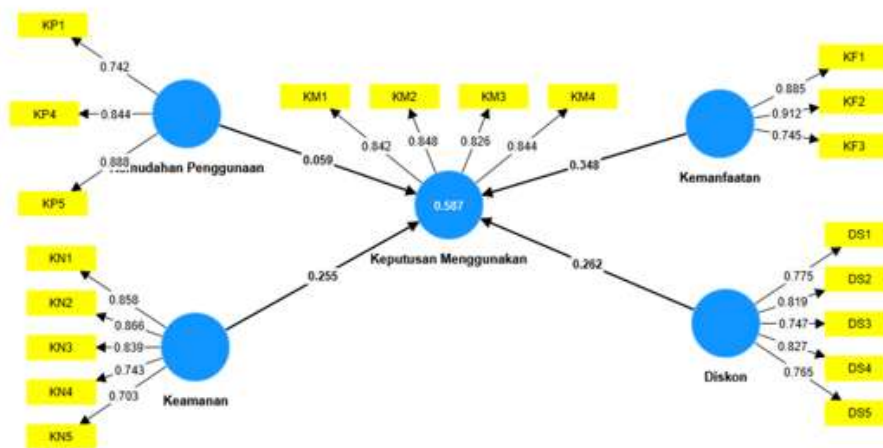
Jenis Kelamin	Jumlah	Presentase
Laki-Laki	62	31,16%
Perempuan	137	68,84%

Sumber : Data diolah 2025

Based on table 4.1, this study shows that women use the ShopeePay application more, namely 137 respondents (68.84%), compared to men as many as 62 respondents (31.16%).

Before conducting tests between variables to find out the causal relationship in a study, we must first make sure that the indicators we use are valid and reliable. Outer model is a measurement used to measure the validity and reliability of a model, meaning that outer analysis is carried out to ensure the feasibility of a measurement for measurement of validity and reliability. The following is an image of the outer model used in this study.

**Gambar 4.1**  
**Outer Model Variabel Keputusan Penggunaan, Keamanan, Kamanfaatan, Diskon dan Keputusan Menggunakan**



Sumber : Data Primer diolah, 2025

**Tabel 4.2**  
**Hasil Validitas Konvergen dengan *Outer Loading* dan *Average variance extracted (AVE)***

Laten Variabel	Indicator	Outer Loading	AVE	Hasil
Diskon	DS1	0,775	0,62	Valid
	DS2	0,819		Valid
	DS3	0,747		Valid
	DS4	0,827		Valid
	DS5	0,765		Valid
Kemanfaatan	KF1	0,885	0,635	Valid
	KF2	0,912		Valid
	KF3	0,745		Valid
Keputusan Menggunakan	KM1	0,842	0,706	Valid
	KM2	0,848		Valid
	KM3	0,826		Valid
	KM4	0,844		Valid
Keamanan	KN1	0,858	0,647	Valid
	KN2	0,866		Valid
	KN3	0,839		Valid
	KN4	0,743		Valid
	KN5	0,703		Valid
Kemudahan Penggunaan	KP1	0,742	0,683	Valid
	KP4	0,844		Valid
	KP5	0,888		Valid

Sumber : Data Primer diolah, 2025

Based on table 4.2 above, the convergent validity can be determined based on outer loading and AVE. The outer loading of the five variables > 0.70 and AVE > 0.50, it can be concluded that the five variables above have met the convergent validity.

**Tabel 4.3**  
**Kriteria *Fornell-Larcker***

Variabel Laten	Diskon	Keamanan	Kemanfaatan	Kemudahan Penggunaan	Keputusan Menggunakan
Diskon	0,787				
Keamanan	0,532	0,805			
Kemanfaatan	0,604	0,63	0,797		
Kemudahan Penggunaan	0,5	0,556	0,514	0,827	
Keputusan Menggunakan	0,626	0,629	0,678	0,488	0,84

Sumber : Data diolah, 2025

Based on Table 4.3, the value of the square root of AVE of each latent variable is higher when compared to other latent variables, so by looking at these results it can be concluded that it meets the discriminant validity for the Fornell-Lacker criterion. In addition to looking at the Fornell-Lacker criterion, discriminant validity is also assessed through cross loading, for the cross loading criterion, it can be stated that discriminant validity is fulfilled if the latent variable cross loading has a higher loading value in the construct itself compared to other constructs.

**Tabel 4.4**  
**Kriteria Cross-Loading**

Indikator	Diskon	Keamanan	Kemanfaatan	Kemudahan Penggunaan	Keputusan Menggunakan
DS1	0,775	0,388	0,393	0,308	0,493
DS2	0,819	0,432	0,551	0,388	0,595
DS3	0,747	0,493	0,5	0,475	0,389
DS4	0,827	0,418	0,493	0,434	0,523
DS5	0,765	0,378	0,431	0,387	0,418
KF1	0,502	0,478	0,853	0,366	0,616
KF2	0,48	0,516	0,872	0,346	0,604
KF3	0,48	0,495	0,764	0,451	0,486
KF4	0,477	0,549	0,685	0,534	0,431
KM1	0,569	0,561	0,625	0,52	0,842
KM2	0,475	0,525	0,55	0,334	0,848
KM3	0,514	0,503	0,524	0,35	0,826
KM4	0,538	0,521	0,572	0,418	0,845
KN1	0,428	0,858	0,458	0,411	0,507
KN2	0,427	0,866	0,513	0,475	0,499
KN3	0,465	0,839	0,604	0,533	0,597
KN4	0,347	0,743	0,476	0,286	0,486
KN5	0,477	0,703	0,466	0,534	0,417
KP1	0,358	0,365	0,337	0,742	0,318
KP4	0,428	0,486	0,433	0,844	0,363
KP5	0,447	0,513	0,486	0,888	0,496

Sumber : Data diolah, 2025

Based on table 4.4, it can be seen that each indicator has a higher loading on its own construct compared to the other constructs so that it can be concluded that the cross loading criteria for discriminant validity are met. For the last criterion, namely HTMT, it is declared acceptable if the HTMT value is < 0.90 (Prasetyo, 2025). For more detailed results, see the following table.

**Tabel 4.5**  
**Heterotrait-Monotrait Ratio of Correlations (HTMT)**

Variabel Laten	Diskon	Keamanan	Kemanfaatan	Kemudahan Penggunaan	Keputusan Menggunakan
Diskon					
Keamanan	0,63				
Kemanfaatan	0,733	0,764			
Kemudahan Penggunaan	0,622	0,675	0,664		
Keputusan Menggunakan	0,715	0,723	0,801	0,575	

Sumber : Data diolah, 2025

Based on table 4.5, the results of the Heterotrait-Monotrait Ratio of Correlations (HTMT) on the five latent variables < 0.90 can be concluded that the Heterotrait-Monotrait Ratio of Correlations (HTMT) criteria are eligible for discriminant validity

**Tabel 4.6**  
***Cronbach's Alpha dan Composite Reliability***

Variabel Laten	Cronbach's alpha	Composite reliability	AVE
Diskon	0,848	0,891	0,62
Keamanan	0,862	0,901	0,647
Kemanfaatan	0,807	0,873	0,635
Kemudahan Penggunaan	0,771	0,866	0,683
Keputusan Menggunakan	0,861	0,906	0,706

Sumber : Data diolah, 2025

Based on table 4.6, it can be seen that the Cronbach's Alpha and Composite Reliability values of each of the variables such as ease of use, security, usefulness, discount and decision to use have a value greater than 0.70 and an AVE value greater than 0.50 so that it can be concluded that all variables used in this study have met the internal reliability criteria. This shows that the data collected is trustworthy and can be used to test the correlation between variables such as ease of use, security, usefulness, discounts and usage decisions.

**Tabel 4.7**  
***Coefficient of Determination (R<sup>2</sup>)***

Variabel Terikat	R-square	R-square adjusted
Keputusan Menggunakan	0.587	0.579

Sumber : Data diolah, 2025

Based on table 4.7 above, the R-square (R<sup>2</sup>) value in the decision variable used has a value of 0.587. This means that 58.7% of the bound variables can be explained by several independent variables in this study, namely, ease of use, security, usefulness and discounts, while 41.3% are explained by other factors that are not included in this study. Therefore, if based on the criteria explained by Hair et al, (2021) which states that there are 3 categories, namely 0.25 weak, 0.50 medium and 0.70 strong, then, it can be concluded that the R-square in this study is moderate.

**Tabel 4.8**  
***Effect Size (F<sup>2</sup>)***

Variabel	F-Square
Diskon → Keputusan Menggunakan	0.096
Keamanan → Keputusan Menggunakan	0.084
Kemanfaatan → Keputusan Menggunakan	0.166
Kemudahan penggunaan → Keputusan Menggunakan	0.005

Sumber : Data diolah, 2025

Based on Table 4.8, it can be seen that the discount variable has an F<sup>2</sup> value of 0.096 which is included in the category of variables with a small influence. The security variable has an F<sup>2</sup> value of 0.084 which is included in the category of values with little influence. The utility variable has an F<sup>2</sup> value of 0.166 which is included in the category of values that have a moderate influence. Then the ease of use variable has an F<sup>2</sup> value of 0.005 which means that the ease of use variable

has a very small effect on the variable of the decision to use. So the results of the effect size (F2) test, the benefit variable is a factor that has a more dominant influence on the decision to use than other free variables, namely discount, security which has a small effect. And the ease of use variable has almost no influence at all on the Deciding to use variable.

**Tabel 4.9**  
**Variance Inflation Factor (VIF)**

Variabel	VIF
Diskon → Keputusan Menggunakan	1.730
Keamanan → Keputusan Menggunakan	1.876
Kemanfaatan → Keputusan Menggunakan	1.775
Kemudahan Penggunaan → Keputusan Menggunakan	1.593

Sumber : Data diolah, 2025

Based on table 4.9, it can be seen that the results of all exogenous (free) variables, namely ease of use, usefulness, safety, and discount, have a VIF value below the tolerance limit value of 5. The variable with the highest VIF value is the safety of 1.876, although having the largest value of the independent variable, is still far from the limit of values that can cause multicollinearity problems. And the variable that has the lowest VIF value is the ease of use variable of 1.593 which means that the ease of use variable has the lowest collinearity value to the decision to use.

**Tabel 4.10**  
**Path Coefficient**

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Hipotesis
Kemudahan Penggunaan -> Keputusan Menggunakan	0,059	0,059	0,061	0,958	0,338	Ditolak
Keamanan -> Keputusan Menggunakan	0,255	0,258	0,074	3,461	0,001	Diterima
Kemanfaatan -> Keputusan Menggunakan	0,348	0,344	0,068	5,133	0,000	Diterima
Diskon -> Keputusan Menggunakan	0,262	0,267	0,066	3,942	0,000	Diterima

Sumber : Data diolah, 2025

Based on the test results shown in table 4.10, it was found that the convenience variable did not have a significant effect on the decision to use ShopeePay in generation Z in Airmadidi, with a t-value of 0.958 ( $< 1.96$ ) and a p-value of 0.338 ( $> 0.05$ ), so the hypothesis was rejected, this is in accordance with research conducted by Alfiansyah et al, (2023) which found that ease of use did not have a significant effect on the people's decision to use ShopeePay, as well as the results of this finding are in accordance with research conducted by Zhou et al., (2022) where for Gen Z who are digital natives, convenience is already a daily default. For this generation, the ease of use of an application is a basic thing that has been inherent so that there is no need for adjustments because they are used to it (Nurqamarani et al., 2021). On the other hand, the security variable had a positive and significant effect on the decision to use ShopeePay, with a t-value of 3.461 ( $> 1.96$ ) and a p-value of 0.001 ( $< 0.05$ ). Similarly, the utility variable

was shown to have a positive and significant effect with a t-value of 5.133 ( $> 1.96$ ) and a p-value of 0.000 ( $< 0.05$ ). Furthermore, the discount variable also had a positive and significant effect on the decision to use ShopeePay by generation Z at Airmadidi, with a t-value of 3.942 ( $> 1.96$ ) and a p-value of 0.000 ( $< 0.05$ ).

## CONCLUSION AND RECOMMENDATION

Based on the results of this study, it can be concluded that the decision to use ShopeePay in Generation Z at Airmadidi is significantly influenced by the perception of security, benefits, and discounts offered, while ease of use has not been shown to have a significant effect. This indicates that for users who are digital natives, ease of use has become a hygiene factor that is considered standard in all digital wallet applications, so that it is no longer the main differentiating factor in decision-making. Simultaneously, the four variables are able to explain the decision to use ShopeePay in the medium category, so that the model built can be considered feasible as a basis for mapping consumer behavior.

The practical implication of these findings is the need for ShopeePay managers to strengthen the value proposition on three main aspects: (1) improvement and more explicit communication regarding transaction security features and guarantees; (2) the development of features that are truly felt to be useful and relevant to the daily financial needs of Generation Z; and (3) the existence of discount and promotional programs that are more targeted, sustainable, and in accordance with the preferences of Generation Z. In addition, further research is suggested to expand the regional context, add other variables such as digital beliefs and lifestyles, and use comparative designs between digital wallet platforms, so that the findings can provide a more comprehensive strategic foundation for decision-making in the realm of digital marketing.

## ADVANCED RESEARCH

Future research is recommended to further analyze the effectiveness of the proposed WO (Weaknesses–Opportunities) strategy in improving the productivity and sustainability of sand lobster cultivation in East Lombok Regency. Subsequent studies could examine the economic feasibility of government-supported infrastructure development, such as cold storage and post-harvest facilities, as well as the impact of improved feed quality on growth rates and survival. In addition, research on market stabilization mechanisms, value chain development, and price risk management may provide deeper insights into reducing the vulnerability of cultivators to market fluctuations. Expanding the scope of research to include environmental carrying capacity and long-term ecological impacts will also support the development of a more resilient and sustainable sand lobster aquaculture industry.

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