



The Effect of Service Quality and Consumer Trust on Interest in Using ShopeePay on the Shopee Application (Case Study of Regular C Students of Management Study Program at PASIM Bandung National University)

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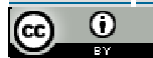
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ABSTRACT

This study's aim was to ascertain how much influence service quality and consumer confidence have on interest in using ShopeePay in the Shopee application. The research methods used are descriptive methods and associative methods. The unit of analysis of this research is regular students and students of Management Study Program C at PASIM Bandung National University. Based on the results of sample calculations using saturated sampling techniques, seventy participants made up the study's sample size. Multiple linear regression analysis are further analysis techniques the t-test and F-test are also carried out. Based on the research results, the independent variables (service quality and consumer confidence) show that there is factor that affects the dependent variable (interest in use) of 75.1%. The effect of service quality variables on usage interest is 17.6%, and the effect of consumer confidence on usage interest is 57.5%. The implication of this research is that companies should continue to improve quality and quality as well as features that are attractive and easy to use. As well as continuing to innovate and keep up with the era of digitalization so that the ShopeePay service feature can continue to grow and be of interest to many people

INTRODUCTION

Along with the rapid progress in the field of Technology and Information today which participates in various things, people are increasingly using technology in their daily lives (Erpurini & Gunawan, 2022). In the current era of digitalization, technological sophistication is increasingly facilitating human activities, together with the swift growth of Indonesia's e-commerce sector, which has increased the number of companies that produce products with various types of categories, thus creating conditions for intense competition in an effort to capture market share. However, consumers tend to prefer products that are well known and proven to have good quality. (Desfitriady, Della, & Ulfiana, 2020, p. 33).

Competition in various types of *e-commerce* industries also brings changes to the market and technology that affect the business world. For example, the use of electronic money, payments using electronic money have increased every year. This indicates that electronic money is a popular payment tool for Indonesians. One of the features that uses electronic money is ShopeePay. ShopeePay is an electronic money service that is useful for making payments both *online* and *offline* at ShopeePay partners, as well as refunds in the Shopee application or other applications that have collaborated with ShopeePay.

ShopeePay initially only worked with the Shopee app, but starting in 2019, it became more widely accessible. ShopeePay can function as a means of payment for thousands of merchants, consisting of retail, food, beverages and various other types of merchants. (Adiguna, 2020).

This does not stop there, in early 2020 Shopee also won the most visited *e-commerce* in Indonesia. Some of these things support ShopeePay to continue to grow (Ramdhani, 2020). No wonder shopeePay is the electronic money that is experiencing the fastest growth compared to other electronic money service providers.

In January 2023, researchers conducted a pre-survey to 20 respondents. The phenomena that occur regarding service quality, consumer confidence and usage interest include the quality of ShopeePay services in the Shopee application not yet optimal, ShopeePay consumer confidence in the Shopee application is not optimal, and interest in using ShopeePay in the Shopee application is not maximized.

According to the just-started interpretation based on the background, so in general this research is to examine how service quality and consumer confidence and their influence on consumer interest in use, with the sample used in this study being Regular C Management Study Program students and students at PASIM Bandung National University who use ShopeePay.

The researcher is interested in performing study using the title because of the given description "The Effect of Service Quality and Consumer Trust on Interest in Using ShopeePay on the Shopee Application (Case Study of Regular C Students of Management Study Program at PASIM Bandung National University).

LITERATURE REVIEW

Service Quality

Service quality is the sum of a product or service's features and qualities that depend on its capacity to meet explicit or implied demands. (Kotler & Keller, 2016, p. 156).

Service is any action or activity that can be offered by one party to another, basically intangible and does not result in any ownership.

The attempt to purchase any service or product is known as customer purchase interest and it can be influenced by positive attitudes or feelings towards the product/service. The usage interest in order to purchase by the customer may change depending on the location, time and which brand is actually sold there. Moreover, there are several intrinsic factors such as customer satisfaction, fulfillment and placement of customer needs in a better position that can be factors that can influence customer interest in use or purchase. Good service quality can increase interest in use or purchase.

The following dimensions of service quality are taken based on opinions according to (Kotler & Keller, 2016, p. 284) namely tangible, reliability, responsiveness, assurance, and empathy.

H1: There is an effect of service quality on interest in using ShopeePay in the Shopee application.

Consumer Trust

Consumer trust is the consumer's readiness to rely on a particular product or brand (Kotler & Keller, 2016, p. 225).

Consumer trust can be created by the honesty of producers in conveying the composition or ingredients used in a product, or the delivery of side effects for the use of the product or service in question.

In several previous studies, trust has been widely accepted as a key factor for continued use of digital financial technologies. The positive relationship between trust and continuous use intention has been investigated across various online platforms, such as travel apps, online shopping sites and accommodation platforms. In addition, trust propensity has been found to positively influence purchase intention in some contexts.

The following are the dimensions of consumer trust according to (Kotler & Keller, 2016, p. 225) namely benevolence, ability, integrity and willingness to depend.

H2: There is an effect of consumer trust on interest in using ShopeePay in the Shopee application.

Interest in Use

Interest in use is the propensity to continue utilizing a technology. From the user's attentive attitude toward the technology, such as the desire to add supporting peripherals, the incentive to keep using, and the desire to inspire other users, it is possible to anticipate the level of usage of a technology in a person (Pandaleke, 2017, p. 33).

Interest grows because of the encouragement that a person has because of a desire after seeing, studying and comparing and taking into account the needs desired by the individual, when someone sees that something will be useful, then he will become interested so that it will bring encouragement to achieve this satisfaction. Interest grows because of the encouragement that a person has because of a desire after seeing, studying and comparing and taking into account the needs desired by the individual, when someone sees that something will be useful, then he will become interested so that it will bring encouragement to achieve this satisfaction.

From the explanation of the experts above, it can be concluded that interest in use is a state of behavior and a person's desire to do or use something.

The following are the dimensions of interest in use according to (Pandaleke, 2017, p. 33) namely use to assist activities, use often and use in the future.

H3: There is an effect of service quality and consumer trust on interest in using ShopeePay in the Shopee application.

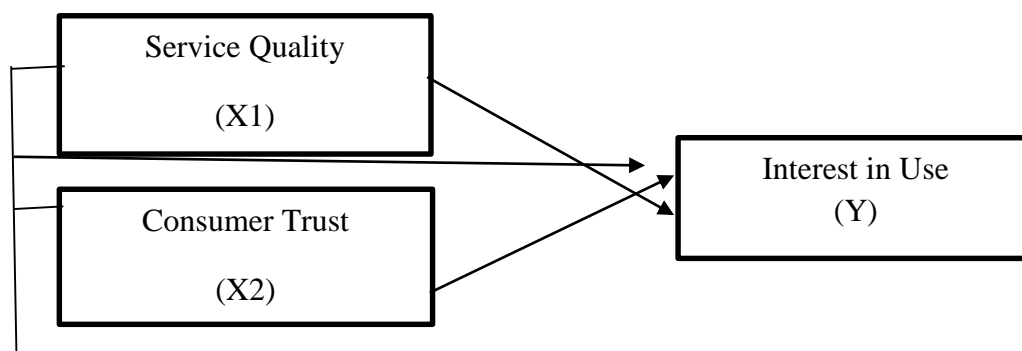


Figure 1. Research Paradigm

METHODOLOGY

Research Design

The writers of this study employed quantitative research techniques together with descriptive and associative methodologies. (Sugiyono, 2017, p. 8) claims that quantitative research methods can be understood as positivist-based research techniques that are used to study particular populations or samples, collect data using research instruments, and analyze that data using quantitative statistics in order to test predetermined hypotheses.

According to (Sugiyono, 2017, p. 35) Descriptive research is a type of research that looks for the presence of independent variables—either one or many (stand-alone variables)—without comparing the variables to one another or searching for links between them. The purpose of using descriptive methods in this study aims to see or identify the description and conditions regarding related variables, namely service quality, consumer confidence, and usage interest.

Meanwhile, according to (Sugiyono, 2017, p. 37) In order to ascertain the association between two or more variables, associative research formulates its study problems. In this study, associative methods are being used to examine the connections between service quality indicators, consumer confidence, and use interest.

Population and Sampling Technique

Population

According to (Sugiyono, 2017, p. 80), a population is a category for generalization made up of objects or subjects with specific attributes and characteristics chosen by researchers for investigation before drawing conclusions. Participants in this study were Regular C Management Study Program students at PASIM Bandung National University who used ShopeePay in the Shopee application, which was 70 people.

Sample

Sample according to (Sugiyono, 2017, p. 81) is a component of the population's size and set of traits. While the sample withdrawal technique according to (Sugiyono, 2017, p. 81) is a method of selecting the sample that will be used in research.

Utilizing nonprobability sampling with saturated sampling, the sample for this investigation was chosen. According to (Sugiyono, 2017, p. 84), nonprobability sampling is a sampling strategy that does not give each component or member of the population an equal chance to be chosen as a sample.

Meanwhile, according to Sugiyono (2017, p. 85), census is another name for the saturation sampling methodology, which uses the entire population as samples. This method is frequently employed when the population is small. Where the entire population is sampled.

Based on the explanation above, because the population in the study was 70 people. Then the authors took 100% of the existing population, namely 70 respondents.

Operational Variables

According to (Sugiyono, 2017, p. 38) the definition of operational in research variables are essentially anything in the form of anything that the researcher decides to study in order to learn more about it and then draw conclusions. Following is a table of variable operationalization in this study, which is based on the preceding description.

Table 1. Variable Operationalization

Variables	Definition	Dimensions	Indicator	Scale	Item No.
Quality Services (X1)	Service quality is the sum of a product or service's features and qualities that depend on its capacity to meet explicit or implied demands. (Kotler & Keller, 2016, p. 156).	<i>Tangible</i>	Provide customer service	Ordinal	1
			Service features are easy to use	Ordinal	2
		<i>Reliability</i>	Easy transaction	Ordinal	3
			Reliable	Ordinal	4
		<i>Responsiveness</i>	Provide fast service	Ordinal	5
			Provide the right service	Ordinal	6
		<i>Assurance</i>	Provide safety assurance	Ordinal	7
			Corresponding feature information	Ordinal	8
		<i>Empathy (Emphaty)</i>	Able to provide solutions	Ordinal	9
			Pay attention to the wishes of consumers	Ordinal	10
Consumer Trust (X2)	Consumer trust is the consumer's readiness to rely on a particular product or brand (Kotler & Keller, 2016, p. 225).	Benevolence	Entrusting financial transactions	Ordinal	1
			Provide the best for consumers	Ordinal	2
		Ability	Has a good security system	Ordinal	3
			Has attractive promos	Ordinal	4
		Integrity	Has a good reputation	Ordinal	5
			Meet consumer expectations	Ordinal	6
		Willingness To Depend	Has a wide range of services	Ordinal	7

Variables	Definition	Dimensions	Indicator	Scale	Item No.
			Willing to accept risk	Ordinal	8
Interests Usage (Y)	Interest in use is the propensity to continue utilizing a technology. From the user's attentive attitude toward the technology, such as the desire to add supporting peripherals, the incentive to keep using, and the desire to inspire other users, it is possible to anticipate the level of usage of a technology in a person (Pandaleke, 2017, p. 33).	Use to assist activities	Assist transaction activities	Ordinal	1
			Transactions become more efficient	Ordinal	2
		Use often	Will often use ShopeePay	Ordinal	3
			Will not use other products	Ordinal	4
		Use in future	Will use again in the future	Ordinal	5
			Would recommend to other customers	Ordinal	6

Source: Created by Researchers, 2023

RESULTS

Descriptive Analysis Results

Based on findings from a study that involved giving questionnaires to 70 participants. There is a standard weight value to describe the data that has been collected. The resulting standard weight value is as follows:

Table 2. Standard Weight Value

Weight Value	Category
70-126	Not very good
127-183	Not good
184-240	Good enough
241-297	Good
298-354	Very good

Source: Process Data, 2023

Table 3. Results of Descriptive Analysis of Service Quality (X1)

Code	Statement		Answer					Total	Index
			1	2	3	4	5		
x1.1	ShopeePay offers customer support	F	5	5	15	29	16	256	3.66
		%	7.14	7.14	21.43	41.43	22.86		
x1.2	Features of the ShopeePay service are simple to use	F	2	5	6	34	23	281	4.01
		%	2.86	7.14	8.57	48.57	32.86		
x1.3	Using ShopeePay, transactions will be simple	F	3	7	14	23	23	266	3.80
		%	4.29	10.00	20.00	32.86	32.86		
x1.4	ShopeePay is a trustworthy payment method	F	6	5	17	26	16	251	3.59
		%	8.57	7.14	24.29	37.14	22.86		
x1.5	ShopeePay offers quick service	F	6	7	15	25	17	250	3.57
		%	8.57	10.00	21.43	35.71	24.29		
x1.6	The ideal service is	F	5	6	24	25	10	239	3.41
		%	7.14	8.57	34.29	35.71	14.29		

	offered by ShopeePay										
x1.7	ShopeePay offers its customers security assurances	F	6	10	12	30	12	242	3.46		
		%	8.57	14.29	17.14	42.86	17.14				
x1.8	It is appropriate to provide details on ShopeePay service features	F	4	12	18	26	10	236	3.37		
		%	5.71	17.14	25.71	37.14	14.29				
x1.9	ShopeePay is able to offer remedies for issues that customers encounter	F	6	8	26	23	7	227	3.24		
		%	8.57	11.43	37.14	32.86	10.00				
x1.10	ShopeePay considers the preferences of its users	F	5	12	21	26	6	226	3.23		
		%	7.14	17.14	30.00	37.14	8.57				
Average								247.40	3.53		

Source: Data Processed by Researchers, 2023

In accordance to the calculated score value, the average score for the service quality variable is 247.40, which falls into the "good" category because it is within the range of 241 to 297. In the results of the table above, there are statements below the average, namely in the 9th statement regarding "ShopeePay is able to provide solutions to problems faced by consumers" with an index number of 227 and in the 10th statement regarding "ShopeePay pays attention to the wishes of its consumers" with an index number of 226. There is a statement with an index number above the average in the 2nd statement, namely regarding "ShopeePay service features are easy to use", namely with an index number of 281.

Table 4. Results of Descriptive Analysis of Consumer Trust (X2)

Code	Statement		Answer					Total	Index
			1	2	3	4	5		
x2.1	I put ShopeePay in charge of all my financial transactions	F	14	21	19	13	3	180	2.57
		%	20.00	30.00	27.14	18.57	4.29		
x2.2	I think ShopeePay offers its customers the greatest services possible	F	4	9	25	24	8	233	3.33
		%	5.71	12.86	35.71	34.29	11.43		
x2.3	I consider ShopeePay's security system to be strong	F	4	12	29	16	9	224	3.20
		%	5.71	17.14	41.43	22.86	12.86		
x2.4	I think ShopeePay frequently offers compelling promotions	F	6	11	17	24	12	235	3.36
		%	8.57	15.71	24.29	34.29	17.14		
x2.5	I think ShopeePay has an excellent standing	F	4	8	17	33	8	243	3.47
		%	5.71	11.43	24.29	47.14	11.43		
x2.6	I think ShopeePay can live up to its users' expectations	F	2	14	15	28	11	242	3.46
		%	2.86	20.00	21.43	40.00	15.71		
x2.7	I think ShopeePay offers a variety of service features	F	3	14	12	26	15	246	3.51
		%	4.29	20.00	17.14	37.14	21.43		
x2.8	I'm prepared to take the risk of	F	8	16	21	18	7	210	3.00
		%	11.43	22.86	30.00	25.71	10.00		

utilizing ShopeePay service elements				
Average			226.63	3.24

Source: Data Processed by Researchers, 2023

Based on the computation of the score value, it is determined that the Consumer Trust variable has an average score of 226.63, which is in the range of 184 to 240. This value is included in the class of "good enough" category. In the results of the table above, there are statements with an actual weight value below the average in the 8th statement regarding "I am willing to accept the risk of using the ShopeePay service feature", namely with an index number of 210, and in the 1st statement regarding "I entrust all financial transactions to ShopeePay", namely with an index number of 180. And there is a statement with a weight value above the average in the 2nd statement, namely regarding "I believe ShopeePay has various service features", which is 246.

Table 5. Descriptive Analysis Results of Interest in Use (Y)

Code	Statement		Answer					Total	Index
			1	2	3	4	5		
y.1	ShopeePay assists me with my transactional needs	F	2	10	16	28	14	252	3.60
		%	2.86	14.29	22.86	40.00	20.00		
y.2	The use of ShopeePay makes transactions more productive	F	3	8	17	27	15	253	3.61
		%	4.29	11.43	24.29	38.57	21.43		
y.3	I'll frequently utilize ShopeePay	F	3	15	24	16	12	229	3.27
		%	4.29	21.43	34.29	22.86	17.14		
y.4	I'll only use ShopeePay items from now on	F	15	25	16	12	2	171	2.44
		%	21.43	35.71	22.86	17.14	2.86		
y.5	In the future, I'll utilize ShopeePay once again	F	4	8	24	24	10	238	3.40
		%	5.71	11.43	34.29	34.29	14.29		
y.6	I'd advise other	F	4	7	24	26	9	239	3.41
		%	5.71	10.00	34.29	37.14	12.86		

customers to use ShopeePay				
Average			230.33	3.29

Source: Data Processed by Researchers, 2023

Compared to the calculated score value, the Use Interest variable has an average score of 230.33, which falls into the "good enough" category because it is within the range of 184-240. In the results of the table above, there are statements with index numbers below the average, namely in the 3rd statement regarding "I will often use ShopeePay" with an index number of 229, and in the 4th statement regarding "I will not use other products besides ShopeePay", namely with an index number of 171. And there is a statement with an index number above the average in the 2nd statement, namely regarding "By using ShopeePay, transactions are more efficient", which is 253.

Results of the Effect of Service Quality and Consumer Trust on Interest in Using ShopeePay on the Shopee Application

To see the significance results can be seen in the multiple linear regression output results below:

Table 6. Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.908	1.348		1.415	.162
	Service Quality	.138	.059	.232	2.347	.022
	Consumer Trust	.500	.073	.673	6.816	.000

a. Dependent Variable: Interest in Use

Source: SPSS Software Output Results, 2023

Based on the analysis results in table 6, it is obtained:

$\beta = 1,908$

$X_1 = 0,138$

$X_2 = 0,500$

The equation for multiple linear regression is:

$$Y = 1.908 + 0.138 X_1 + 0.500 X_2$$

These results can be explained as follows:

- a. A positive value of 1.908 can be found for the constant (a). A unidirectional influence between the independent variable and the dependent variable is shown by the positive sign. This shows that if all independent variables including Service Quality (X1) and Consumer Trust (X2) are 0 percent or have not changed, then the value of Interest in Use is 1.908.

- b. The regression coefficient of the Service Quality variable (X1) on Usage Interest is obtained at 0.138, meaning that Service Quality (X1) has a positive direction or is in the same direction as Usage Interest, which means it demonstrates how improved customer service could spur more interest in ShopeePay.
- c. The coefficient of regression for the Consumer Trust variable (X2) on Interest in Use was obtained at 0.500. This positive direction indicates that greater consumer confidence will potentially increase interest in using ShopeePay.

The model above shows that all regression coefficients have the expected direction. Furthermore, these results can be interpreted for the value of each regression coefficient.

Table 7. Simultaneous Determination Coefficient Analysis Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.867 ^a	.751	.744	2.66813

- a. Predictors: (Constant), Consumer Trust, Service Quality
 Source: SPSS Software Output Results, 2023

The regression model's coefficient of determination (R Square) was calculated at 0.751, meaning that the independent variables of service quality and consumer trust can jointly account for 75.1% of the variation in interest in using ShopeePay, with other factors accounting for the remaining 25.6% of interest in use.

Table 8. Analysis Results of the Coefficient of Determination Pearson Correlation

Correlations				
		Service Quality	Consumer Trust	Interest in Use
Service Quality	Pearson Correlation	1	.787 ^{**}	.761 ^{**}
	Sig. (2-tailed)		.000	.000
	N	70	70	70
Consumer Trust	Pearson Correlation	.787 ^{**}	1	.855 ^{**}
	Sig. (2-tailed)	.000		.000
	N	70	70	70
Interest in Use	Pearson Correlation	.761 ^{**}	.855 ^{**}	1
	Sig. (2-tailed)	.000	.000	
	N	70	70	70

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Software Output Results, 2023

Then it can be seen that the *Pearson Correlation* value of Service Quality is 0.761 and Consumer Trust is 0.855.

Table 9. Partial Determination Coefficient Analysis Results

Variables	Standardized Coefficients	Correlation
	Beta	Zero-Order
Service Quality	0,232	0,761
Consumer Trust	0,673	0,855

Source: Data Processed By Researchers, 2023

The following computations are then performed in order to determine the partial influence on each variable:

1. Service Quality (X1) = $0.232 \times 0.761 \times 100\% = 0.176552$ (17.6%)
2. Consumer Trust (X2) = $0.673 \times 0.855 \times 100\% = 0.575415$ (57.5%)

Therefore, 0.176552 (X1) + 0.575415 (X2) = 0.751967 (75.1%)

Based on the results of the calculations above, it can be determined which the partial R value on the Service Quality variable (X1) is obtained at 0.176552, which indicates that the independent variable Service Quality can account for 17.6% of the variation in Interest in Using ShopeePay. And the partial R² value on the Consumer Trust variable (X2) is obtained at 0.575415, which indicates that the independent variable Consumer Trust can account for 57.5% of the variation in Interest in Using ShopeePay, based on the findings of the simultaneous determination coefficient test of 75.1%.

Results of the Effect of Service Quality and Consumer Trust on Interest in Using ShopeePay on the Shopee Application

After carrying out the regression test and the coefficient of determination test, the hypothesis test is then carried out, namely the t-test and F-test as follows:

Table 10. T-test Results

	Model	t	Sig.
1	(Constant)	1.415	.162
	Service Quality	2.347	.022
	Consumer Trust	6.816	.000

a. Dependent Variable: Interest in Use (Y)

Source: Results of SPSS Software Output Version 25, 2023

The regression coefficient of the Service Quality variable on Interest in Use obtained the t value of 2.347 with a significance of 0.022. The significance value of the result is smaller than 0.05. This shows that hypothesis 1 in this study is accepted, which means that Service Quality has a significant positive effect on Usage Interest in a positive direction.

The regression coefficient of the Consumer Trust variable on Interest in Use obtained a t value of 6.816 with a significance of 0.000. The significance value of the result is smaller than 0.05. This shows that hypothesis 2 in this study is accepted, which means that Consumer Trust has a significant positive effect on Usage Interest in a positive direction.

Table 11. F-test Results

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1440.404	2	720.202	101.167	.000 ^b
	Residuals	476.968	67	7.119		
	Total	1917.371	69			

a. Dependent Variable: Interest in Use

b. Predictors: (Constant), Consumer Trust, Service Quality

Source: SPSS Software Output Results, 2023

101.167 is the obtained F value, and 0.000 is the significance level. The sig F value is discovered to be less than 0.05 when examined from the F significance value. Thus, it can be demonstrated that Hypothesis 3, which states that factors affecting service quality and consumer trust can explain their impact on interest in adopting ShoppeePay, is correct.

DISCUSSION

The Effect of Service Quality on Interest in Using ShopeePay on the Shopee Application

Based on the results of testing the first hypothesis proposed in this study, it is proven that there is a positive and significant effect of service quality on interest in using ShopeePay of 0.138. The direction of the regression coefficient is positive, which means that good service quality makes an effective contribution to increasing interest in use. With the results of partial testing (t-test) it is known that the t value is 2.347 and has a significance value of $0.022 < 0.05$, which means that hypothesis 1 in this study is accepted.

The Service Quality variable has a *standardized coefficients* beta value of 0.232 and a zero-order value of 0.761 so that an amount of 0.176552 (17.6%) is obtained, which means that the effect of Service Quality on Usage Interest is 17.6%.

Empirical research data shows that most respondents have a positive assessment of the quality of service provided by ShopeePay. This is indicated by the average score which is in the good range. Even so, with this high service quality, the interest in using ShopeePay is still not too high.

This study found that service quality has a positive effect on usage interest. Satisfaction with products and services refers to the status of satisfaction by customers, including the inherent quality and service aspects provided by marketers. Among ShopeePay customers, hedonic and utilitarian expectations play a role between the prospect of use by customers after initial use and subsequent use of various products.

Service satisfaction refers to service actions taken at various stages of the product life cycle before, during, and after product sales to satisfy customers. This is mainly because at each step of the service process, marketers can put themselves in the position of thinking for customers, so as to facilitate customer benefits.

The attempt to purchase any service or product is known as customer purchase interest and it can be influenced by positive attitudes or feelings towards the product/service. The usage interest in order to purchase by the customer may change depending on the location, time and which brand is actually sold there. Moreover, there are several intrinsic factors such as customer satisfaction, fulfillment and placement of customer needs in a better position that can be factors that can influence customer interest in use or purchase. Good service quality can increase interest in use or purchase.

The Effect of Consumer Trust on Interest in Using ShopeePay on the Shopee Application

Based on the results of testing the second hypothesis proposed in this study, it is proven that consumer confidence has a significant effect on interest in using ShopeePay of 0.500 with the direction of the regression coefficient being positive, which means that great consumer confidence has a large contribution in increasing interest in use. With the results of partial testing (t-test) it is known that the t value is 6.816 and has a significance value of $0.000 < 0.05$, which means that hypothesis 2 in this study is accepted.

The Consumer Trust variable has a *standardized coefficients* beta value of 0.673 and a zero-order value of 0.855 so that an amount of 0.575415 (57.5%) is obtained, which means that the effect of Consumer Trust on Usage Interest is 57.5%.

The empirical data shows that most respondents have an assessment of the condition of trust in ShopeePay which is at a fairly good level. Conversely, interest in use also shows that it is at the same level.

The ability to accept others without monitoring or control over their behavior is referred to as trust, which is a significant component of human behavior. A person's consistent inclination to believe in or trust others is reflected in their trust propensity as a personality feature. Although trust tendency and trustworthiness are not the same, there is a strong correlation between the two. To put it another way, someone with a high level of trust propensity is more likely to trust or believe that other people are essentially nice and purposefully honest. People with low trust propensity, on the other hand, frequently have doubts about the intentions or actions of others.

Sharing digital financial systems entails greater risks and unpredictability than traditional trade, which may make customers less likely to use them. However, it has been discovered that building trust is helpful in lowering risk and overcoming ambiguity. In order to increase customer usage interest and preserve long-term partnerships, trust is crucial. The likelihood of someone trusting the platform is higher for people with high trust tendencies than for those with low trust tendencies.

Trust has been generally recognized in earlier research as a crucial element for maintaining use of digital monetary systems. The correlation between trust and the intention to use a platform repeatedly has been studied across a number of online platforms, including travel apps, e-commerce sites, and lodging platforms. Additionally, in some circumstances, it has been discovered that trust propensity influences purchase intention favorably.

The Effect of Service Quality and Consumer Trust on Interest in Using ShopeePay on the Shopee Application

Based on the results of simultaneous testing (f test), the F value is 101.167 with a significance level of 0.000. When viewed from the F significance value, it is found that the sig F value is smaller than 0.05. This means that Hypothesis 3 which shows that the variables of service quality and consumer trust together can explain their influence on interest in using ShopeePay can be proven.

In accordance to the results of the correlation test, the coefficient of determination (R Square) test on the regression model is obtained at 0.751, which means that 75.1% of the variation in ShopeePay Usage Interest can be simultaneously explained by the independent variables of Service Quality and Consumer Trust, with the remaining 25.6%.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

From the results of data analysis and discussion that has been carried out in this study and in accordance with the research objectives, it can be concluded as follows:

1. The quality of ShopeePay services obtained has received a positive assessment from respondents where on average the respondents assess that ShopeePay has provided good service.
2. Trust in ShopeePay is obtained has received a not too high assessment from respondents where on average respondents assess that their trust in ShopeePay is in the good enough category.
3. The interest in using ShopeePay by respondents was found to have received a not too high assessment from respondents where on average the respondents considered that their interest in using ShoppeePay was in the good enough category.
4. The test results found that Service Quality has a positive and significant effect on Usage Interest. This means that better service quality will potentially increase interest in its use.
5. The test results found that Consumer Trust has a positive and significant effect on Usage Interest. This means that better consumer confidence in ShoppeePay will potentially increase their interest in using it.
6. Together, service quality and consumer confidence have a significant influence on interest in using ShopeePay.

Recommendations

The following recommendations can be made based on the foregoing conclusions and the findings, analysis, and discussion in this study, specifically as follows:

1. ShopeePay is thought to have offered good service, according to the respondents' positive assessments of the quality of its services. To ensure that ShopeePay remains the community's preferred service feature, businesses must uphold and enhance service quality.
2. It is hoped that the company needs to improve the quality and quality and security so that consumers can trust and be interested in using the ShopeePay feature.
3. This research can help sharing platforms realize the value they create for society, such as contributions to social sustainability, can foster consumers' positive attitudes towards them and in turn help increase sustainable usage intentions, even for consumers who tend to distrust others. Therefore, digital payment platforms should focus on further social value creation and create marketing strategies that help consumers understand their social impact.
4. The government should make policies to encourage and control the emergence of more trusted digital platforms. In this case, such platforms can promote overall efficiency.
5. It is hoped that the company can make consumers interested and interested in using this ShopeePay feature, either by using *Brand Ambassadors*, attractive promos and offers, and making the application efficient so that it is easy for consumers to use.

6. The company should continue to improve quality and quality as well as features that are attractive and easy to use. As well as continuing to innovate and keep up with the era of digitalization so that ShopeePay service features can continue to grow and be of interest to many people.

FURTHER STUDY

Researchers are aware of the various flaws in this study, and they are of the opinion that more research on the effects of service quality, client confidence, and usage interest is still required.

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