

THE IMPACT OF PERCEIVED USEFULNESS, PERCEIVED EASE-OF-USE AND PERCEIVED VALUE ON USER'S INTENTION TO CONTINUE USING SHOPEEPAY

DAMPAK PERCEIVED USEFULNESS, PERCEIVED EASE-OF-USE DAN PERCEIVED VALUE TERHADAP NIAT PENGGUNA UNTUK TERUS MENGGUNAKAN SHOPEEPAY

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Abstract: The purpose of this study was to determine the effect of Perceived Usefulness, Perceived Ease-of-Use, and Perceived Value on User's Intention to Continue using ShopeePay. Data analysis methods used is Multiple Regression Analysis. The sample in this research are young consumers in Manado who have used the ShopeePay. For this reason, this research requires around 100 Respondents. Sampling in this study is to use the Non-Probability Sampling technique by Purposive Sampling. The results are (1) Perceived Usefulness affects ShopeePay User Continuance Intention among young consumers in Manado. (2) Perceived Ease-of-Use affects ShopeePay User Continuance Intention among young consumers in Manado. (3) Perceived Value affects ShopeePay User Continuance Intention among young consumers in Manado, and (4) Simultaneously, Perceived Usefulness, Perceived Ease-of-Use and Perceived Value affects ShopeePay User Continuance Intention among young consumers in Manado.

Keyword: perceived usefulness, perceived ease-of-use, perceived value, user's intention to continue

Abstrak: Tujuan dari penelitian ini adalah untuk mengetahui pengaruh Perceived Usefulness, Perceived Ease-of-Use, dan Perceived Value terhadap User's Intention to Continue dari ShopeePay. Metode analisis data yang digunakan adalah Analisis Regresi Berganda. Sampel dalam penelitian ini adalah konsumen muda di Manado yang pernah menggunakan ShopeePay. Untuk itu, penelitian ini menggunakan sekitar 100 Responden. Pengambilan sampel dalam penelitian ini menggunakan teknik Non-Probability Sampling yaitu Purposive Sampling. Hasilnya mengungkapkan bahwa (1) Perceived Usefulness berpengaruh User's Intention to Continue dari ShopeePay di kalangan konsumen muda di Manado. (2) Persepsi Kemudahan Penggunaan mempengaruhi User's Intention to Continue dari ShopeePay di kalangan konsumen muda di Manado. (3) Perceived Value berpengaruh terhadap User's Intention to Continue ShopeePay pada konsumen muda di Manado, dan (4) Secara simultan, Perceived Usefulness, Perceived Ease-of-Use, dan Perceived Value berpengaruh pada User's Intention to Continue dari ShopeePay pada konsumen muda di Manado.

Kata Kunci: perceived usefulness, perceived ease-of-use, perceived value, user's intention to continue

INTRODUCTION

Research Background

The online payment system that is currently booming is the E-Wallet application or it can also be called an electronic wallet.). An E- Wallet is a digital form of a physical wallet. Just like the wallet function in general, users can place funds (top up) a certain amount of money, connect with credit cards and/or debit cards to applications that have been installed and can then be used for transactions with fellow consumers, consumers with business merchants, even consumers to machines (Purwanto, 2020). According to a recent study by Populix in Goodstats (2022), GoPay, Dana, OVO and ShopeePay are the top four leader based on use frequency with close numbers between 76%-88%. This concludes that E-Wallet providers need to identify what factors affecting how consumers keep on continue using their product, and become loyal, as having loyal users is the key of winning

the competition. User Continuance Intention is the key variable that has influencing factors. User Continuance Intention is an intention to buy products or services continually after consumers had bought the products or services once. This means that User Continuance Intention, as a behavior is affected by experience after using the platform.

In practice, Perceived Usefulness has already proven to have effect towards e-wallet platform use behavior. In several research, it has been proven that perceived usefulness creates more positive behavior in Go-Jek platform. Priyono (2017) said that perceived usefulness describes subjective judgment of its usefulness offered by the Go-Pay application for makes it easier to get services a particular user wants. Perceived Ease of Use also shown several influences on e-wallet platform. In the case of OVO e-wallet platform, Perceived Ease of Use is proven as determining factor of users purchase intention as stated by Almira, Pradekso, and Ulfa (2022). This case is also supported by Wiwoho (2019) by stating that Ease of Use contributes to repurchase intention. In practice, Perceived Value has a positive influence in influencing repurchase intention, but not as high as expected, because in this study it was found that several cases of customer satisfaction from the product did not affect repurchase intention, there were so many customer considerations to make repeat purchase of the same product (Sastrawan and Sastrawati, 2021).

ShopeePay itself is a digital payment platform that is very much used by young people today. This is quite interesting because ShopeePay itself is still relatively young compared to its other competitors such as OVO, GoPay, Dana and LinkAja, but since its launch on August 2020, ShopeePay users have continued to grow. With the rise of places that provide payments with ShopeePay, ShopeePay dominates the digital wallet market in Indonesia. It managed to rank first in digital payments in Indonesia then followed by OVO, GoPay then LinkAja. Research on technology acceptance has indeed been widely researched, but acceptance of ShopeePay payment services is still very little studied, as Gusni, Hurriyati, and Dirgantari (2019) stated that perceived value affect use (actual usage) of ShopeePay, but not directly.

In another study, Ikram, Zulkarnain, and Alwie (2019) states that perceived ease-of-use has a positive effect on the use of Lazada. Brilliana, Prasetio, and Monica (2020) stated that perceptions of ease-of-use and perceived value affect Go-Food users in the Go-Jek application. Kumala, Pranata, and Thio (2020) state that perceived value, perceived usefulness, trust and security simultaneously have a positive effect on interest in using GoPay. Rahmiati and Putri (2019) stated that perceived usefulness and perceived ease-of-use have a positive effect on the use of E-Money. Gunawan, Ali, and Nugroho (2019) stated that perceived usefulness and perceived ease-of-use had no effect, perceived benefits had a positive effect on purchases at Tokopedia. Trisnawati, Assegaff, and Rohaini (2019) stated that perceived ease-of-use and perceived value did not have a ffect on Grab. Based on the inconsistencies in previous research, this study will examine the effect of Perceived Ease-Of-Use, Perceived Usefulness, and Perceived Value on ShopeePay User Continuance Intention. Based on the discussed problem background, this research is expected to explain what factors affects how consumer choose to keep on using a particular E- Wallet platform, in this case, ShopeePay. The affecting factors are based on the Technology Acceptance Model. Thus, the title of this research is The Impact of Perceived Usefulness, Perceived Ease-Of-Use and Perceived Value on User's Intention to Continue Using ShopeePay.

Research Objectives

Based on the research problems, the objective of this research are:

1. Analyzing the effect of Perceived Usefulness on User's Intention to Continue using ShopeePay.
2. Analyzing the effect of Perceived Ease-of-Use on User's Intention to Continue using ShopeePay.
3. Analyzing the effect of Perceived Value on User's Intention to Continue using ShopeePay.
4. Analyze the simultaneous effect of Perceived Usefulness, Perceived Ease-of-Use, and Perceived Value on User's Intention to Continue using ShopeePay.

THEORETICAL FRAMEWORK

Marketing

Kotler and Armstrong (2018) define marketing as a process by which companies engage customers, build strong customer relationships in order to capture value from customers in return. The definition explains if marketing is a stage where the company creates value for consumers as well build strong relationships with consumers aiming to capture value from consumers in return. Marketing is a scientific concept in strategy business that aims to achieve sustainable satisfaction for stakeholders (Customers, employees, and shareholders). Consumer behavior is a part of human behavior and therefore cannot be separated from that part. In the field of

marketing, the study of consumer behavior aims to determine the ever-changing tastes of consumers and to influence them to be willing to buy goods and services from companies when they need them. Consumer behavior is a study about how individuals, groups, and organizations select, buy, use and how goods and services, ideas, or experiences to satisfy their needs and wants (Kotler and Keller, 2018). Consumer behavior is the mental and physical activity carried out by final consumers and business customers who make decisions to pay for, buy and use certain products and services

Consumer Behavior

Kotler and Keller (2018) explain that consumer behavior is a study about how the actions of individuals, organizations, and groups in buying, selecting and using ideas, products and services to satisfy needs and want. The concept of the consumer behavior approach teaches so that marketers tend to have a more customer orientation and not simply selling what the company produces. Consumer behavior are the things that underlie consumers to make decisions purchase. When deciding to buy an item or product, consumers always think about what to buy first. Starting from the price, quality, function or use of the goods, and so forth.

E-Wallet

Schneider (2011) explains that a digital wallet or E-wallet is a device electronics, services, or even software programs (applications) allows its users to make transactions online with other users to buy goods and services. The money or balance that is inside e-Wallet is money that has previously been stored in a digital wallet the. In other cases, you can also top up your e-wallet in this way linking a bank account to his digital wallet account. E-wallet is also defined as digital currency, where there is convenience in shopping without the need to carry money in physical form (non-cash) and can be distributed during activities other.

Perceived Usefulness

Aditama and Lestari (2020) states the definition of perceived usefulness as believe possessed by users that using an information system or a particular application will help improve performance within an organization. Wang and Li (2016) explain that every user will be able to feel the perceived usefulness when the technology used can be used anywhere and anytime. Wang and Li (2016) also argue that perceived usefulness has several dimensions which include ubiquity, convenience, and time savings. Perceived usefulness shows that if users have a sense of trust in that a technology platform can be easily used and not difficult to understand, then perceived usefulness will have a positive impact on interest in using a technology,

Perceived Ease-of-Use

Davis (1993) perceived ease of use is defined as a perception that explains how much a person has confidence that by using technology, that person will be free from all forms of effort. Davis in Maharani, Osman dan Marsofiyati (2021) also states that perceived ease of use is a level of how far a person believes that technology is something that is easy to understand. While Wang et al. (2019) argues that the definition of perceived ease of use is the use that is used as a measure of the extent to which future users perceive that the system has no obstacles.

Perceived Value

Perceived value has been studied from four different angles. First, the value was the price. In other words, the value could be regarded the same as price. Second, the value was what I got for what I paid. Thirdly, the value was the trade-off between the quality of the goods and the price. The second and third meanings represented the fundamental role of value in the process of exchange and described the tradeoff between cost and benefit. Finally, the value was an overall evaluation of a target of subjective judgment with the attention of evaluation criteria (Pan and Kang, 2017).

Previous Research

Larasetiati and Ali (2019) examined and analysed the effect of perceived usefulness and security on consumer trust towards repurchases intention in online travel agent industry. Research data is primary data derived from online questionnaires sent to consumers which at least had done transaction in Tiket.com Online travel agent. Sampling numbers in this research are 132 respondents and the analysis method used is SEM (Structural Equation Modelling) with AMOS 24 Software. The result reveals trust is able to mediate perceived usefulness and security with repurchase intention in online travel agent industry.

Lukito and Ikhsan (2020) investigated the repurchase intention of online customers at e-commerce merchants. The study investigates three factors: perceived risk, perceived usefulness, and online trust through collecting samples from 128 college students in the Online Learning program in Jakarta. The analysis technique used is SEM-PLS, with the guidance of the SmartPLS 3.0 program. The results of the study confirm that perceived risk had a negative effect on online trust and repurchase intention. Perceived usefulness has a positive impact on online trust and repurchase intention. Lastly, online trust influences repurchase intention in e-commerce merchants.

Ashghar and Nurlatifah (2020) determined the effect of Perceived Ease of Use, Perceived Usefulness, Perceived Risk through E Trust, E Satisfaction, on Online Repurchase Intention on Gopay users who transact at UMKM. Data analysis methods used are descriptive analysis, and path analysis. The sample of this research is Go-Jek application users on Go-Pay services who have used MSME transactions in the area around Al Azhar University in Indonesia within 1 month. For this reason, this research requires around 150 Respondents. Sampling in this study is to use the Non Probability Sampling technique by Purposive Sampling. From the results of the study using path analysis on these variables. Sub-structure I shown that Perceived Ease of Use, Perceived Usefulness, and Perceived Risk has a significant relationship to E Trust. Sub-structure II shown that Perceived Ease of Use, Perceived Usefulness, and Perceived Risk has a significant relationship to E Satisfaction. Sub Structure III shown that Perceived Ease of Use and Perceived Usefulness has significant relationship to Online Repurchase Intention, while Perceived Risk, e-Trust, and e-Satisfaction has no significant relationship to Online Repurchase Intention. Keywords - Perceived Ease of Use, Perceived Usefulness, Perceived Risk, E Trust, E Satisfaction, Online Repurchase Intention

Conceptual Framework

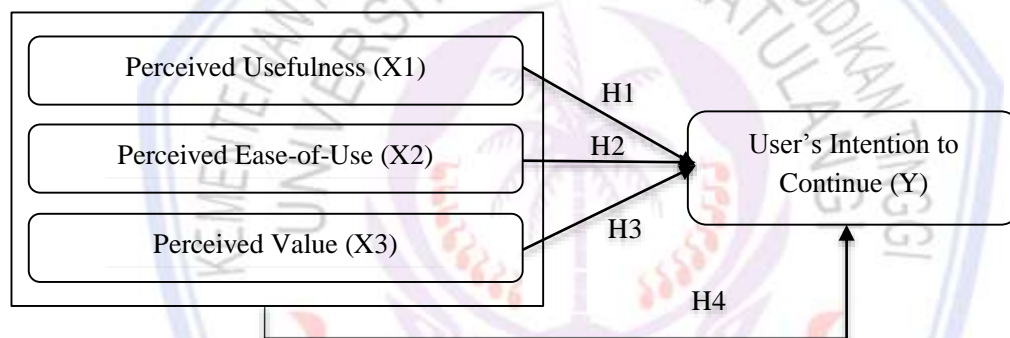


Figure 2. Conceptual Framework

Source: Theoretical Review, 2023

Research Hypothesis

Based on conceptual framework above, there are four research hypotheses as follows:

H1: Perceived Usefulness affects User's Intention to Continue Using ShopeePay.

H2: Perceived Ease-of-Use affects User's Intention to Continue Using ShopeePay.

H3: Perceived Value affects User's Intention to Continue Using ShopeePay.

H4: Simultaneously, Perceived Usefulness, Perceived Ease-of-Use and Perceived Value affects User's Intention to Continue Using ShopeePay.

RESEARCH METHOD

Research Approach

In this research the author uses a quantitative approach method. The quantitative method is a research method that can be interpreted as a research method based on an understanding of positivism, used to examine certain populations or samples, collecting data using research instruments, analyzing quantitative data with the aim of testing established hypotheses. This research is also a Causal type of research where it will investigate the Effect of Perceived Usefulness (X1), Perceived Ease-of-Use (X2) and Perceived Value (X3) on User's Intention to Continue Using (Y) of ShopeePay Users in Manado

Population and Sampling Technique

The population in this research are people who have installed and used the ShopeePay platform software. In determining sample size, by considering the unknown number of populations, the researcher uses Lemeshow formula. By using the Lemeshow formula above, the value the sample (n) obtained was 96.04 which was later rounded up to 100 people. Thus, this research will obtain at least 100 respondents.

Data Collection Method

Data collection techniques used in this study are first, questionnaire, a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer (Sugiyono, 2019). Library Studies also done to conduct a search of books, journals and research results related to this research.

Operational Definition of Research Variable

The definition of research variables are as follows:

Table 1. Operational Definition and Indicators

Variable	Definition	Indicators
Perceived Usefulness (X1)	User's perception on how useful (accurate, helping and time-saving) the ShopeePay application when used.	1. Makes task easier 2. Increase productivity 3. Enhance effectiveness 4. Improving task performance (Tukiran et al., 2022; Usman et al., 2022)
Perceived Ease-of-Use (X2)	User's perception of the how much efforts are needed in order to use ShopeePay application.	1. Controllable 2. Clear and understandable 3. Flexibility 4. Easy to use (Tukiran et al., 2022; Usman et al., 2022)
Perceived Value (X3)	User's overall assessment of the utility of ShopeePay based on perceptions of what is received and what is given.	1. Emotional Value 2. Social Value 3. Quality/Performance 4. Price/Value for Money (Kotler and Keller, 2018)
User's Intention to Continue (Y)	User's intention to continue using ShopeePay.	1. Referential interest 2. Preferential interest 3. Explorative interest (Rohman and Abadi, 2019)

Source: Previous Studies

Data Analysis Method

Validity and Reliability Tests

Validity indicates the extent to which the measuring device is able to be used to measure what is being measured. As for the way is by correlating between the scores obtained on each item with individual total scores (Corrected Item-total Correlation calculation). In this study, validity testing was carried out on 134 respondents. For reliability test, the technique used for reliability testing is Cronbach's Alpha. The questionnaire can be said to be reliable if the value of Cronbach's Alpha more than 0.6 Taking decisions based on if r-count values (Corrected Item-Total Correlation) of each question item is greater than r-table of 0.142, then the item/question is valid or vice versa.

Classical Assumption Test

Normality Test

The normality test aims to determine whether the data is normally distributed or not. A good regression model is normally distributed, to determine whether there is normality in the regression model, namely by using the Kolmogorov-Smirnov test. The conclusion to determine whether a data is normally distributed or not is by assessing the significance of greater than 5% (> 0.05), then the variable is normally distributed, and vice versa if it is Sig value is less than 5% (< 0.05) then the variable is not distributed normal (Ghozali, 2018).

Multicollinearity Test

Multicollinearity is used to test whether the model's regression found no correlation between the independent variables. If there is a correlation, then there is a problem called multicollinearity. One to determine the presence/absence multicollinearity is to use variance Inflation Factors and Tolerance. If the VIF value is less of ten and the value of Tolerance more than 0.1 and less or equal to 1, meaning there is not multicollinearity. Conversely, if known VIF value of more than ten and the Tolerance is less than 0.1 and more than 1, meaning there is multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test is a condition where in the regression model there is an unequal variance of the residuals from one observation to another. A good regression model is that there is no heteroscedasticity.

1. In this study, to detect the existence of heteroscedasticity in the data, it is done by looking at the scatterplot graph. Basis for decision making in heteroscedasticity test with scatterplot graph: If there is a certain pattern on the scatterplot graph, such as dots that form a regular pattern (wavy, spread then narrow), then heteroscedasticity occurs.
2. If there is no clear pattern and the points spread, then the indication is that there is no heteroscedasticity.

Autocorrelation Test

The autocorrelation test is to see whether there is a correlation between the t period and the previous period (t-1). In simple terms, the regression analysis is to see the effect of the independent variables on the dependent variable, if there is no correlation between observations and previous observations. In the regression analysis, autocorrelation is not expected to occur. The way to detect autocorrelation in this study is by using Durbin-Watson. Broadly speaking, the benchmarks for concluding whether there is autocorrelation or not are as follows:

- 1) A D-W number below -2 means that there is a positive autocorrelation.
- 2) D-W numbers between -2 to +2 means that there is no autocorrelation.
- 3) A D-W number above +2 means that there is a negative autocorrelation.

Multiple Linear Regression Analysis

Multiple linear regression analysis is meant to analyze the effect of the variables Perceived Usefulness (X1), Perceived Ease-of-Use (X2), and Perceived Value (X3) on User Continuance Intention (Y) with the following equation:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e$$

Where:

- Y = User's Intention to Continue
 a = Constant
 b₁, b₂, b₃ = Coefficient
 x₁ = Perceived Usefulness
 x₂ = Perceived Ease-of-Use
 x₃ = Perceived Value
 e = Error

Hypothesis Testing (T-test and F-Test)

T-test aims to test how the partial effect of the independent variable on the dependent variable is by comparing t-table and t-count. Each t result of this calculation is then compared with the t table obtained using an error level of 0.05. The significance test for the hypothesis is determined through the t test with the following testing criteria:

1. H₀: rejected if Sig t-test < α (significance level used)
2. H₀: accepted if Sig t-test > α (significance level used)

If H₀ is accepted, then this means that the effect of the independent variable partially on the dependent variable is considered to have no effect. While the rejection of H₀ indicates that there is an influence from the independent variable partially on a dependent variable.

For the F-test (simultaneous test) is to see whether the independent variables jointly (simultaneously) affect the dependent variable. In simultaneous testing, the effect of the two independent variables together on the dependent variable will be tested. For F the criteria used are:

1. H_0 : rejected if $\text{Sig Fcount} < \alpha$ (significance level used)

2. H_0 : accepted if $\text{Sig Fcount} > \alpha$ (significance level used)

The assumption that if there is a rejection of H_0 can be interpreted as the influence of the independent variables jointly (simultaneously) on the dependent variable. But if there is acceptance of H_0 , it can be interpreted as no influence from the independent variables together (simultaneously) on the dependent variable.

RESULTS AND DISCUSSION

Results

This section shows all statistical test results. All results including validity test results, reliability test results, f-test results, t-test and coefficient of determination results. Each item the income variable question has r-count greater than r-table (0.142) and results positive values. So that all the question items are declared valid. The variable has Cronbach Alpha is quite large (0.918), which is above 0.60. This indicates that all can be said the measuring concept of each variable from the questionnaire is reliable, so that all the items on each variable are suitable to use as a measuring tool.

Classical Assumption Test Results

Normality Test

Normality test aims to test whether in the model regression of the dependent variable and the independent variable both have normal distribution or not.

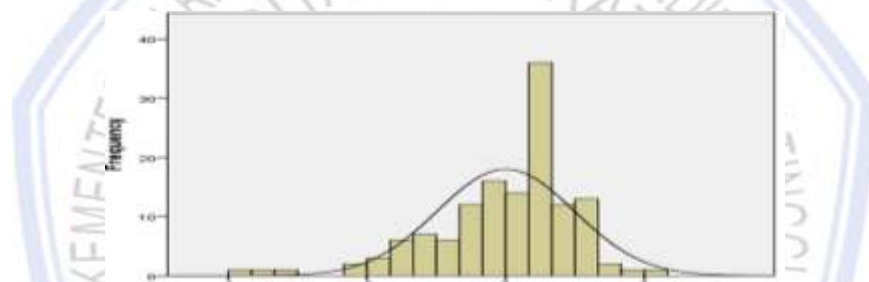


Figure 2. Normality Histogram
Source: Data Processed, 2023

Figure 2 shows the normal probability histogram used in normality test. By looking at the display of histogram graphic images in Figure 4.5 above, it can be concluded data on all variables are distributed normally. Figure 4.5 displays that histogram graphs are in a symmetrical distribution. Thus, the results concluded that the regression model does not violate the assumption of normality.

Heteroscedasticity Test Results

The heteroscedasticity test aims to test whether it is in the regression model there is an inequality of variance from the residual one observation to another other.

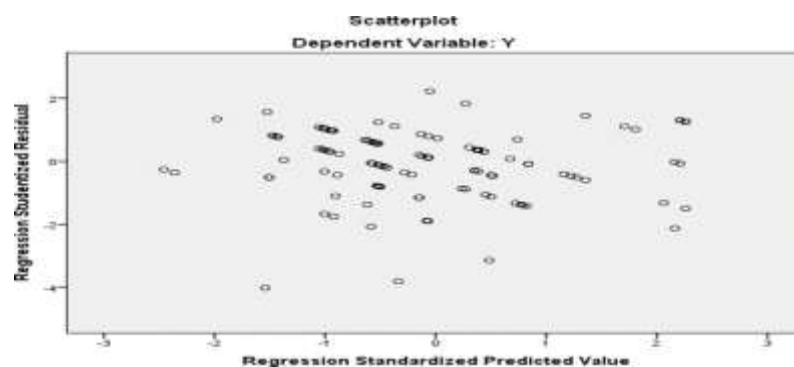


Figure 3. Heteroscedasticity Test Results
Source: Data Processed, 2023

Figure 3 above displays heteroscedasticity results for the model. From the figure of the heteroscedasticity test, it can be seen that the points spread randomly and are spread both above and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity in the regression model, so the regression model is suitable to be used in this research.

Multicollinearity Test Results

Multicollinearity test aims to test whether in the regression model there are any correlation between the independent variables.

Table 5. Multicollinearity Test Results

Variable	VIF
Perceived Usefulness (X1)	2.613
Perceived Ease-of-Use (X2)	2.245
Perceived Value (X3)	2.755

Source: Data Processed, 2023

From the results of the multicollinearity test conducted, it is known that the variance inflation factor (VIF) value for all variables is smaller than 10, so it can be assumed that there is no multicollinearity between the independent variables in the regression model.

Autocorrelation Test Results

Autocorrelation test is done to test whether a model is between the confounding variables of each independent variable are mutually exclusive.

Table 6. Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin- Watson
1	.698 ^a	.488	.476	1.494	1.953

Source: Data Processing

Based on the value of the Durbin–Watson statistical test in the study, the test score as shown in Table 4 is above one and below three (1,953). This indicates that no autocorrelation occurs.

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.673	1.155		4.046	.000
	X1	-.048	.096	-.051	-.498	.619
	X2	.071	.107	.062	.662	.509
	X3	.652	.098	.691	6.630	.000

Source: Data Processing

- Constant = 4.673 is a constant or condition when the employee engagement variable has not been influenced by other variables, namely Perceived Usefulness, Perceived Ease-of-Use and Perceived Value. If there is no independent variable, the User's Intention to Continue will not change.
- The regression coefficient value of Perceived Usefulness is -.048, indicating that Perceived Usefulness has negative influence on User's Intention to Continue, which means that every increase of 1 unit price variable will affect User's Intention to Continue by -.048, assuming that other variables are not examined in this study.
- The regression coefficient value of Perceived Ease-of-Use is .071, indicating that Perceived Ease-of-Use has a positive influence on User's Intention to Continue, which means that every 1-unit price increase will affect User's Intention to Continue by .071, assuming that other variables are not examined in this study.
- The regression coefficient value of Perceived Value is .652, indicating that Perceived Value has a positive influence on User's Intention to Continue, which means that every 1-unit price increase will affect User's Intention to Continue by .652, assuming that other variables are not examined in this study.

Hypothesis Testing**Table 5. F-Test Results**

F	Sig.
41.223	.000

Source: *Data Processed, 2023*

From the results of F-Test, the calculated significance value is 0.000. Since the probability is much smaller than 0.05, it is concluded that Perceived Ease-of-Use (X2) Perceived Usefulness (X1) and Perceived Value (X3) jointly affects User's Intention to Continue (Y). Therefore, the H4 hypothesis is accepted.

Table 6. T-Test Results

Model	t	Sig.
1 (Constant)	4.046	.000
X1	-.498	.619
X2	.662	.509
X3	6.630	.000

Source: *Data Processed, 2023*

To determine the influence of these three variables on the User's Intention to Continue (Y) at the 5% (0.05) level, the model is tested as follows (based on each hypothesis).

1. For H1 Hypothesis Testing, the results of the estimation of the Perceived Usefulness (X1), a significance value (Sig.) obtained is 0.619. A significance value far above 0.05 indicates that the variable Perceived Usefulness (X1) has no effect on User's Intention to Continue (Y). Thus, the H1 hypothesis is rejected.
2. For H2 Hypothesis Testing, the estimation results of the Perceived Ease-of-Use (X2), a significance value of 0.509 is obtained. A significance value far above 0.05 indicates that the Perceived Ease-of-Use (X2) has no effect on the User's Intention to Continue (Y). Thus, it means that the H2 hypothesis is rejected.
3. For H3 Hypothesis Testing, the estimation results of the Perceived Value (X3) a significance value of 0.000 is obtained. A significance value below 0.05 indicates that the Perceived Value (X3) affects User's Intention to Continue (Y). Thus, it means that the H3 hypothesis is accepted.
4. The coefficient of determination is used to test the goodness-fit of the model regression. The value of adjusted R² for the dependent variables is 0.476, which means the variability of the dependent variable (User's Intention to Continue) which can be explained by the variability of the independent variables is 47.6%. While the remaining 52.4% is explained by other variables not included in this research.

Discussion**Influence of Perceived Usefulness towards User's Intention to Continue Using ShopeePay**

Results shows that Perceived Usefulness do not affect User's Intention to Continue Using ShopeePay among young consumers in Manado. This should mean that the platform's perceived usefulness – ShopeePay's efficiency, its ability to increase effectiveness, and to improve task performance is not the perceived affecting factors of why the consumers want to use the application continuously. This is probably caused by the reality that almost all e-wallet applications, for example OVO, Dana, LinkAja, GoPay, and many others are offering nearly similar usefulness. Meaning that their performance, compared ShopeePay's usefulness, those apps are not that different. So, there is nothing extraordinary on ShopeePay's usefulness to take role in user's desire to keep using ShopeePay. Overallly, there are no difference of effect in each aspect contributing in Perceived Usefulness. Descriptive results of each indicator in this variable also does not display any substantial differences between how each indicators impact users' intention to continue using. Indicators such as users' perception of how ShopeePay helps their transaction becoming more convenient, fulfilling their transaction needs, saving their time and feature usefulness, are not substantially different each other in impacting users' intention to continue. This concludes that besides no impact of Perceived Usefulness towards User's Intention to Continue, factors (indicators) that shapes the usefulness do not have any substantial difference compared to each other. There are similar previous literatures that came up with the similar results. This results also supported by the findings of Hapsoro and Kismiatun (2022) that Perceived Usefulness do not have any direct effect towards continuance intention of ShopeePay Users in Demak City, Indonesia. These consistent findings lead into conclusion that most of the times, Perceived Usefulness does not have any effects on User's Intention to Continue using ShopeePay or other E-wallet platform.

Influence of Perceived Ease-of-Use towards Users' Intention to Continue Using ShopeePay

Results shows that Perceived Ease-of-Use also provide no impact on User's Intention to Continue Using ShopeePay among young consumers in Manado. This may mean that the platform's perceived ease-of-use – ShopeePay's easiness to learn, easiness to use and clarity of the interface do not act as the strong reason for consumers to keep on using the application. This is probably caused by the fact that most of the major e-wallet applications are offering nearly similar easiness of use. Meaning that ShopeePay's easiness of use, compared to other major apps, are not that different. Thus, there is nothing unique on ShopeePay's easiness of use to be a determining factor that shapes user's desire to continue using ShopeePay. Overall, there are no difference of effect in each aspect contributing in Perceived Ease-of-Use. Descriptive results of each indicator in this variable also does not display any substantial differences between how each indicators impact users' intention to continue using the platform. Indicators such as users' perception of whether ShopeePay menus are easy to learn, easy to use, easy to troubleshoot and easy to update, are not substantially different each other in impacting User's Intention to Continue. Thus, this finding shows that besides no effect of Perceived Usefulness on ShopeePay User's Intention to Continue, indicators that shapes that variable do not have any substantial difference compared to each other in impacting User's Intention to Continue. There are similar previous literatures that came up with the similar results. First, Widiar, Yuniarinto, dan Yulianti (2023) also states that Perceived Ease-of-Use has no effect on e- banking service users' behavioral intention. Second, Hapsoro and Kismiatun (2022) also concludes that Perceived Ease-of-Use do not have any effect towards continuance intention of ShopeePay Users in Demak City, Indonesia. These consistent findings lead into conclusion that most of the times, Perceived Ease-of-Use does not have any effects on User's Intention to Continue using ShopeePay or other E-wallet platform.

Influence of Perceived Value towards Users' Intention to Continue Using ShopeePay

Hypothesis test results shows that Perceived Value affects User's Intention to Continue Using ShopeePay among young people in Manado. This should mean that the platform's perceived value – ShopeePay's efficiency, its emotional value, social value, quality, performance, and its price-value for Money are the affecting factors of why the consumers want to use the application continuously. This proves that young people loyal to ShopeePay because how its value appeal to young people and how its performance provide value to consumers. Generally, this might be caused by the phenomena that almost all e-wallet applications, for example OVO, Dana, LinkAja, GoPay, and many others are offering nearly similar usefulness. Meaning that their performance, compared ShopeePay's usefulness, those apps are not that different. So, there is nothing extraordinary on ShopeePay's usefulness to take role in user's desire to keep using ShopeePay. In this study, Perceived value are formed by four aspects contributing on its impact on Users' Intention to Continue. First, consumers' feeling of benefit gained from using this application become the most determining aspect of Perceived Value. Feeling of benefit is the most important indicator of Perceived Value. As Perceived Value is related to the subjective benefit received by the customer related to the total cost (Pan and Kang, 2017), users are willing to use these applications because of the benefit gained compared to cost (time, energy in accessing the apps). Managers of ShopeePay should pay attention to this aspect by focusing on developing features to make ShopeePay more valuable (more features, more benefits gained in such a simple application) in keeping users on using ShopeePay. The second most important aspect of Perceived Value is the feeling of satisfaction after using ShopeePay leads to intention to continue using. This feeling of satisfaction is related on what users expect and what they really gain, which further trigger their want to continue using. Managers of ShopeePay should also focus on this aspect by providing value beyond expectations, compared to other E-Wallet apps. Managers should always surprise users with great benefits compared what they may expect. This could further increase their intention to continue using ShopeePay. The third most important aspect of Perceived value in affecting Intention to Continue is the application performance. As stated by Pan and Kang (2017), value is a subjective perception of benefits of certain criteria. In this case, the criteria are a benefit felt by users, in the form of application performance. Quick accessibility, stable performance from time-to-time, less problems when used in every device, provide trust in ShopeePay users to keep using it in the long-term. Showing great performance is like a promise to users that this application could be used continuously without problem in the future. Thus, managers in ShopeePay should maintain stability and focus on improving the performance, to increase users' Intention to Continue. The fourth most important aspect of Perceived Value is the feeling of up-to-date. Based on the finding, this factor is the least impacting aspect in this variable. The feeling of up-to-date is a sign of social value, that by using this application, user might want to feel or be seen as a person who keep up with current trend or what most people are using. As stated by Pan and Kang (2017), value is a subjective perception of benefits. Tjiptono (2019) adds that one form of benefit is social value, which related to how users see their self, by using the applications, and how it affects their behavior. The existence

of this indicator in impacting users' Intention to Continue Using ShopeePay means that such intention of users also affected by what apps other people are using currently. What most people are using (especially friends, families) impact their behavior of continuing using ShopeePay. Managers of ShopeePay also needs to tackle this finding by keeping the applications be used by as many users as possible, and features that makes people easily connected, so users will always be affected to continue using the application. There are similar previous literatures that came up with the similar results Sutarso (2021) stated that Perceived Value affects consumers' usage behavior, moreover, their continuance intention in the e-payment service context. This results also supported by the findings of Pratiwi, Sadat dan Monoarfa 2023) that states that in e-Marketplace context, Perceived Value affects Users' Continuance Intention, since value experienced by users will lead to user satisfaction, and satisfaction is an important predictor of their intention behavior. These consistent findings lead into conclusion that most of the times, within the context of E-service industry, the most important determining factors of User's Intention to Continue is value perceived by the use

CONCLUSION AND RECOMMENDATION

Conclusion

Based on results in previous chapter, the conclusion of this research is as follows:

1. Perceived Usefulness affects ShopeePay User Continuance Intention among young consumers in Manado.
2. Perceived Ease-of-Use affects ShopeePay User Continuance Intention among young consumers in Manado.
3. Perceived Value affects ShopeePay User Continuance Intention among young consumers in Manado.
4. Simultaneously, Perceived Usefulness, Perceived Ease- of-Use and Perceived Value affects ShopeePay User Continuance Intention among young consumers in Manado

Recommendation

Recommendation given for further research are as follows:

1. This research is limited to young consumers (Millennials and Generation- Z) in Manado, Indonesia. Further research may be done in various demographics of population (i.e., older age group) and other cities with lower minimum wage and educational-social level so that the findings will be even more various and comparable, so the effect of Perceived Usefulness, Perceived Ease-of-Use and Perceived Value towards ShopeePay User Behavior could be analyzed in a more complete manner.
2. Further research may include variables that could possibly increase the user desire to be loyal on the applications. The next studies should be able to include more variable.
3. This research did not completely analyze the dimension of Technology Acceptance. In next researches, Technology Acceptance may be merged with other technology use related variables
4. Considering that the important factor impacting ShopeePay User's Intention to Continue Using is Perceived Value, this research also recommends several important inputs to solve the problem:
 - a) Managers of ShopeePay should pay attention to this aspect by focusing on developing features to maket ShopeePay more valuable (more features, more benefits gained in a such a simple application) in keeping users on using ShopeePay.
 - b) Managers should always surprise users with great benefits compared what they may expect. This could further increase their intention to continue using ShopeePay.
 - c) Thus, managers in ShopeePay should maintain stability and focus on improving the performance, to increase users' Intention to Continue.
 - d) Managers of ShopeePay also needs to tackle this finding by keeping the applications be used by as many users as possible, and features that makes people easily connected, so users will always be affected to continue using the application.

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