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The Impact of Perceived Ease of Use and Perceived Usefulness towards Actual System Usage through Behavioral Intention as an Intervening Variable on ShopeePay E-Wallet Users (Study on ShopeePay E-Wallet Users in Semarang City)

Rahma Fitriyani[1], Hari Susanta Nugraha[2], Widayanto[3]
[123]Department of Business Administration, Diponegoro University, Semarang, Indonesia-1269
Email address: rahmafitriyani01@gmail.com

Abstract**—** *The rapid growth of technology nowadays has driven the era of digital disruption by using e-wallets as a transaction tool. ShopeePay, one of the players in this industry has had an extreme decrease due to the use percentage in the past few years. This research aims to reveal the impact of perceived ease of use and perceived usefulness on actual system usage through behavioral intention as an intervening variable. The research adopted an explanatory research design and used data collection techniques in questionnaires with 97 respondents and a nonprobability sampling technique. The criteria for the respondents were that they must be aged at least 17, currently or temporarily reside in Semarang, and have conducted at least 1 ShopeePay transaction in the past six months. The research used SmartPLS 4.1.0.6 as a statistical tool. The result showed that perceived ease of use and perceived usefulness positively and significantly affect actual system usage, both directly and indirectly. Behavioral intention, as an intervening variable, has a partial mediation effect on both independent variables. Further suggestions that Shopee can carry out include management optimization regarding error systems, user-interface repairment, and expanding merchant collaboration with business owners.*

Keywords**—** *Actual system usage, behavioral intention, perceived ease of use, perceived usefulness, technology acceptance model.*

I. INTRODUCTION

The exponential growth of technology has led to substantial shifts in the behaviors and lifestyles of the global population, Indonesians being no exception. As a cornerstone of modern technology, the internet has permeated various facets of daily life, providing unprecedented opportunities and conveniences.

Based on the data presented in Figure 1, China ranks first as the country with the largest number of internet users globally, with a total of 1.05 billion individuals. India follows closely in second place with 692 million users, followed by the United States in third place with 311.3 million. This data reveals that Indonesia ranks fourth worldwide in terms of internet users, with 212.9 million individuals. Other countries in the top ten include Brazil (181.8 million), Russia (127.6 million), Nigeria (122.5 million), Japan (102.5 million), Mexico (100.6 million), the Philippines (85.16 million), Egypt (80.75 million), and Vietnam (77.93 million). The surge in global internet usage can be attributed to the advent of smartphones.

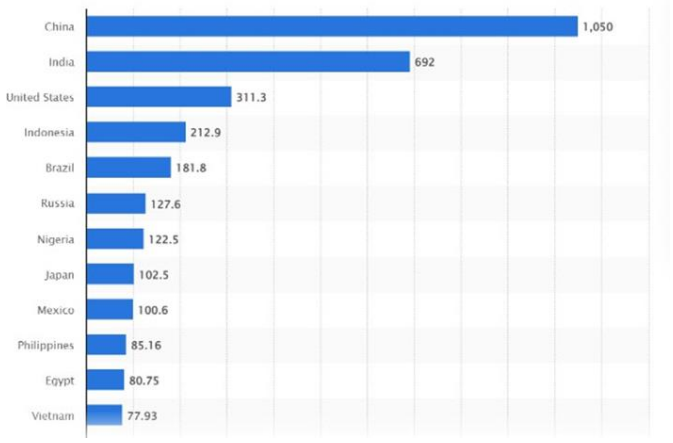

Figure 1: Countries with the Largest Number of Internet Users Worldwide in 2023

Recent technological advancements have facilitated a digital disruption era in transactions with the emergence of e-wallets or electronic wallets. This development is also supported by the increasing number of internet users, transforming consumer behavior from cash-based to cashless transactions. E-wallets or electronic wallets are applications or services that function as a platform for user-to-user transactions, facilitating public access. According to Mulyana and Wijaya (2018), E-wallets are server-based electronic media used as a digital payment instrument through an internet connection [1]. In Indonesia, various types of e-wallets or digital wallets are commonly used by consumers, including OVO, Gopay, Dana, ShopeePay, and others. One popular digital wallet among Indonesian consumers is ShopeePay. ShopeePay is a digital wallet owned by the e-commerce platform Shopee. ShopeePay was first launched in January 2019. ShopeePay is an electronic money service that can be used for both online and offline payments at ShopeePay partners, as well as for refunds in the Shopee application.

Figure 2 presents a graph illustrating the percentage of e-wallet users in Indonesia from 2020 to 2022, specifically focusing on ShopeePay. In its second year of launch, 2020,

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ShopeePay ranked first as the most widely used e-wallet among Indonesians, capturing a 30% market share, surpassing other e-wallets such as OVO, GoPay, Dana, and LinkAja. However, in the subsequent years, 2021 and 2022, ShopeePay experienced a decline in its user percentage among the Indonesian population. In 2021, ShopeePay dropped to the third position regarding user preference for e-wallet transactions. In 2022, it further declined to the fourth position. In conclusion, it is evident that ShopeePay has experienced a significant decline in its user percentage, as evidenced by the drop from the leading position with a 30% usage rate in its initial year, 2020, to the fourth position in 2022 with a mere 5.2% usage rate.

Figure 2: Chart of Percentage of E-wallet Users in Indonesia from 2020 to 2022

ShopeePay is a type of electronic wallet. To measure user acceptance of ShopeePay, the Technology Acceptance Model (TAM) can be employed. According to Davis, Bagozzi and Warshaw (1989), TAM elucidates the change in attitudes towards accepting and using technology as a form of transition [2]. In its initial formulation by Davis, Bagozzi and Warshaw (1989), TAM posits that perceived ease of use and perceived usefulness are primary determinants of information system acceptance, which can be manifested in actual system usage through the formation of attitudes towards using the system, ultimately leading to behavioral intention to use. This is supported by a study by Alifiardi (2019) that examines the Gojek app, showing that effectiveness, ease of use, trust and perceived risk have a significant impact on behavioral intention. Furthermore, behavioral intention to use was shown to have a significant positive influence on actual usage [3].

Drawing on the Technology Acceptance Model (TAM), which posits that consumers consider perceived ease of use and perceived usefulness as primary factors in their behavior and response to technology, it can be inferred that the ease of use and usefulness of a technology determines consumer behavior. According to Kotler and Keller (2008), consumer behavior is the study of how individuals or groups select, purchase, and use products or services to satisfy their needs and wants [4].

Table 1 presents the results of a preliminary survey conducted among Diponegoro University students regarding the challenges they face when using ShopeePay. The data reveals that users encountered several issues with the Shopee platform, particularly when using ShopeePay. These challenges include slow system access, inferior user experience compared to competitors, an excessive number of features that are difficult to understand, slow system loading, unattractive user interface design, and a heavier application compared to competitors.

TABLE 1: Preliminary Survey Results of E-Wallet Users Among Diponegoro University Students Regarding Challenges in Using ShopeePay

No.	Problem	Count	Percentage (%)
1	Slow system access	14	46.67
2	Inferior user experience compared to competitors	6	20
3	Too many features, making it difficult to understand	4	13.33
4	Slow system loading	3	10
5	Unattractive UI design	2	6.67
6	App is too heavy compared to competitors	1	3.33
Total		**30**	**100**

These factors have led some consumers to opt for other e-wallet options such as Dana, GoPay, OVO, and mobile banking services (Livin Mandiri, BRImo, etc.) for their cashless transactions. The table also shows that the majority of respondents experienced difficulties with slow system access, with 14 out of 30 respondents (46.67%) reporting this issue. This means that nearly half of the respondents encountered the same problem with system access. Based on the findings above, this study aims to examine and explain the relationship between Perceived Ease of Use and Perceived Usefulness on Actual System Usage through Behavioral Intention among ShopeePay users in Semarang.

II. Materials And Methods

A. Consumer Behavior

Kotler & Keller (2015) define consumer behavior as the actions individuals, groups, or organizations take in selecting, purchasing, using, and disposing of goods, services, ideas, or experiences to satisfy their needs and wants [5]. Furthermore, Arianty & Andira (2021) define consumer behavior as the actions taken by consumers to make decisions based on their desires and to obtain benefits after consuming based on those decisions [6].

B. Technology Acceptance Model

The TAM, as proposed by Lee, Kozar, & Larsen (2003), suggests that individuals' decisions to adopt a technology are primarily influenced by their perceptions of the technology's ease of use and usefulness [7].

C. Perceived Ease of Use

Davis, Bagozzi and Warshaw (1989) defines perceived ease of use as the degree to which a person believes that using a particular system would be free of effort. Agustian, Wiwin and Syafari (2014) further elaborate that perceived ease of use is a measure of a person's belief that a technology or computer is easy to understand and use [8].

D. Perceived Usefulness

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Jogiyanto (2007) defines perceived usefulness as the degree to which a person believes that using a particular system will improve their job performance [9]. Wibowo (2007) adds that perceived usefulness is a measure of the extent to which a person believes that using a technology will provide them with benefits [10].

E. Behavioral Intention

Kotler and Keller (2008) define behavioral intention as a state where a customer has a passion or loyalty toward a brand, product, or company and willingly shares its advantages with others. Ajzen and Fishbein (1980) describe behaviorism as the extent to which a person has a conscious plan to perform a behavior in the future [11].

F. Actual System Usage

Davis, Bagozzi and Warshaw (1989) states that actual system usage is an observable, external psychomotor response that consists of the actual use of a system. Venkatesh and Davis (2000) suggest that individuals are more likely to be satisfied with a system if they believe it is easy to use and can increase productivity, as evidenced by their actual use of the system [12].

III. RESEARCH METHOD

This study employs a quantitative research method with an explanatory research approach. The population of this study is ShopeePay e-wallet users in Semarang City, with a total sample of 97 respondents. This research uses primary and secondary data. The measurement scale used is an ordinal rating scale. In this study, the Partial Least Square (PLS) technique with SmartPLS 4.1.0.6 software is applied. According to Abdillah and Hartono (2015), PLS is one of the variance-based structural equation modeling (SEM) statistical methods designed to solve multiple regression problems when specific data problems occur, such as small sample sizes, missing data, and multicollinearity [13]. The analysis techniques used in this study are evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). Evaluation of the measurement model is conducted through validity and reliability tests, while evaluation of the structural model is conducted through model fit tests, R-square tests, F-square effect size tests, and path coefficient tests.

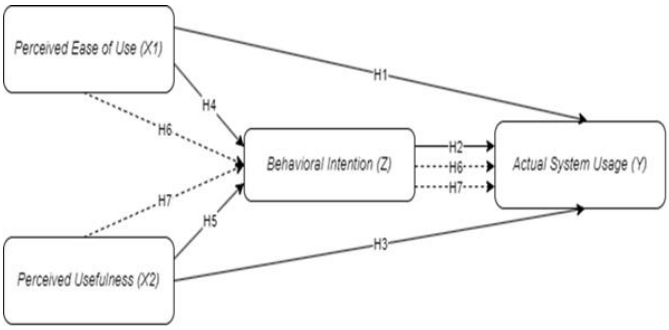

Figure 3: Hypothesis Model

Hypothesis 1: There is a hypothesized relationship between perceived ease of use and actual system usage among ShopeePay users.

Hypothesis 2: There is a hypothesized relationship between behavioral intention and actual system usage among ShopeePay users.

Hypothesis 3: There is a hypothesized relationship between perceived usefulness and actual system usage among ShopeePay users.

Hypothesis 4: There is a hypothesized relationship between perceived ease of use and behavioral intention among ShopeePay users.

Hypothesis 5: There is a hypothesized relationship between perceived usefulness and behavioral intention among ShopeePay users.

Hypothesis 6: There is a hypothesized relationship between perceived ease of use and actual system usage, mediated by behavioral intention, among ShopeePay users.

Hypothesis 7: There is a hypothesized relationship between perceived usefulness and actual system usage, mediated by behavioral intention, among ShopeePay users.

IV. RESULT

1. *Evaluation of Measurement Model (Outer Model)*

The measurement or outer model is evaluated to determine the relationship between each indicator and its latent variable.

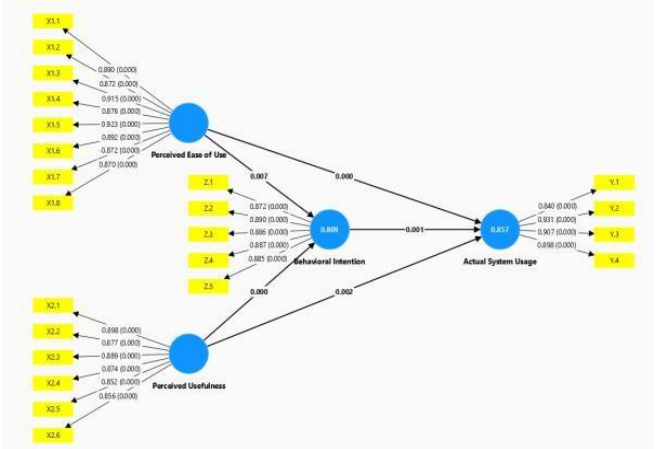

Figure 4: PLS Model Algorithm

a. Convergent Validity

Table 2 indicates that the outer loadings for the variables perceived ease of use, perceived usefulness, actual system usage, and behavioral intention have met the rule of thumb of >0.7. This leads to the conclusion that the questionnaire items distributed to 97 respondents have demonstrated adequate validity.

Table 3 presents the Average Variance Extracted (AVE) scores for the variables Actual System Usage, Behavioral Intention, Perceived Ease of Use, and Perceived Usefulness. The results demonstrate that all variables have exceeded the established threshold of AVE > 0.5. This indicates that each variable is considered to have adequate convergent validity.

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TABLE 2: Outer Loadings Result

	Actual System Usage	Behavioral Intention	Perceived Ease of Use	Perceived Usefulness	Indicator	Description
X1.1			0.890		Reflektif	Valid
X1.2			0.872		Reflektif	Valid
X1.3			0.915		Reflektif	Valid
X1.4			0.876		Reflektif	Valid
X1.5			0.923		Reflektif	Valid
X1.6			0.892		Reflektif	Valid
X1.7			0.872		Reflektif	Valid
X1.8			0.870		Reflektif	Valid
X2.1				0.898	Reflektif	Valid
X2.2				0.877	Reflektif	Valid
X2.3				0.889	Reflektif	Valid
X2.4				0.874	Reflektif	Valid
X2.5				0.852	Reflektif	Valid
X2.6				0.856	Reflektif	Valid
Y.1	0.840				Reflektif	Valid
Y.2	0.931				Reflektif	Valid
Y.3	0.907				Reflektif	Valid
Y.4	0.898				Reflektif	Valid
Z.1		0.872			Reflektif	Valid
Z.2		0.890			Reflektif	Valid
Z.3		0.886			Reflektif	Valid
Z.4		0.887			Reflektif	Valid
Z.5		0.885			Reflektif	Valid

TABLE 3: Result of Average Variance Extracted

	Average variance extracted (AVE)
Actual System Usage	0.801
Behavioral Intention	0.782
Perceived Ease of Use	0.790
Perceived Usefulness	0.765

b. Discriminant Validity

TABLE 4: Result of Heterotrait-Monotrait

	Actual System Usage	*Behavioral Intention*	*Perceived Ease of Use*	*Perceived Usefulness*
Actual System Usage				
Behavioral Intention	0.832			
Perceived Ease of Use	0.721	0.871		
Perceived Usefulness	0.655	0.795	0.861	

Table 4 shows that all Heterotrait-Monotrait ratio of correlations (HTMT) values are less than 0.9. Therefore, based on the HTMT calculations, all constructs exhibit discriminant validity.

c. Reliability Test

TABLE 5: Cronbach's Alpha and Composite Reliability Result

	Cronbach's alpha	Composite reliability (rho_c)
Actual System Usage	0.916	0.941
Behavioral Intention	0.930	0.947
Perceived Ease of Use	0.962	0.968
Perceived Usefulness	0.939	0.951

As shown in Table 5, the composite reliability scores for all variables exceeded the recommended threshold of 0.7, indicating high internal consistency and reliability levels of the measurement instrument. Therefore, it can be concluded that the instrument demonstrates adequate reliability. The lowest Cronbach's alpha score was obtained for the variable Actual System Usage at 0.916, while the highest score was for Perceived Ease of Use at 0.962. Similarly, the lowest composite reliability score was found for Actual System Usage at 0.941, and the highest for Perceived Ease of Use at 0.968.

B. Evaluation of Structural Model (Inner Model)

According to Ghozali (2017), evaluation of the structural model or inner model is conducted to assess the causal relationships among latent variables that have been established based on theoretical foundations [14].

TABLE 6: Model Fit Result

	Saturated model	Estimated model
SRMR	0.048	0.048
d_ULS	0.646	0.646
d_G	0.801	0.801
Chi-square	389.162	389.162
NFI	0.856	0.856

Table 6 presents the model fit indices. The SRMR value of 0.048 indicates a good fit according to Hair, Sarstedt, Hopkins, and Kuppelwieser (2014) [15]. Furthermore, the NFI value of 0.856 indicates that the model has good fit, as it falls within the range of 0 to 1.

TABLE 7: R-Square Result

	R-square
Actual System Usage	0.857
Behavioral Intention	0.809

Table 7 shows that the R-squared value for the effect of Perceived Ease of Use and Perceived Usefulness on Actual System Usage is 0.857. This indicates that 85.7% of the variance in Actual System Usage can be explained by Perceived Ease of Use and Perceived Usefulness, while the remaining 14.3% is accounted for by other variables not included in this study. Similarly, the R-squared value for the effect of Perceived Ease of Use and Perceived Usefulness on Behavioral Intention is 0.809, meaning that 80.9% of the variance in Behavioral Intention can be explained by these two variables, with the remaining 19.1% attributed to other unaccounted factors.

Table 8 presents the f-squared values for each effect between variables. The results indicate weak to moderate effects for Behavioral Intention on Actual System Usage (f^2 = 0.130) and Perceived Usefulness on Actual System Usage (f^2 =

0.132). A moderate effect was found for Perceived Ease of Use on Behavioral Intention ($f^2 = 0.170$) and Perceived Ease of Use on Actual System Usage ($f^2 = 0.249$). Additionally, a strong effect was observed for Perceived Usefulness on Behavioral Intention, with an f^2 value of 0.659.

TABLE 8: F-Squared Values

	Actual System Usage	Behavioral Intention	Perceived Ease of Use	Perceived Usefulness
Actual System Usage				
Behavioral Intention	0.130			
Perceived Ease of Use	0.249	0.170		
Perceived Usefulness	0.132	0.659		

C. Hypothesis Testing

TABLE 9: Path Coefficient

	Original sample (O)	*T statistics (|O/STDEV|)*	*P values*	Description
Perceived Ease of Use -> Actual System Usage	0.357	3.700	0.000	**H1 Accepted**
Behavioral Intention -> Actual System Usage	0.312	3.318	0.001	**H2 Accepted**
Perceived Usefulness -> Actual System Usage	0.310	3.094	0.002	**H3 Accepted**
Perceived Ease of Use -> Behavioral Intention	0.316	2.722	0.007	**H4 Accepted**
Perceived Usefulness -> Behavioral Intention	0.622	5.277	0.000	**H5 Accepted**
***Perceived Ease of Use* (X1) -> *Behavioral Intention* (Z) -> *Actual System Usage* (Y)**	0.098	2.087	0.037	**H6 Accepted**
***Perceived Usefulness* (X2) -> *Behavioral Intention* (Z) -> *Actual System Usage* (Y)**	0.194	2.746	0.006	**H7 Accepted**

The path coefficient results in Table 9 present the hypothesis test results for Hypotheses 1, 2, 3, 4, and 5. Hypothesis 1 indicates a positive influence of perceived ease of use on actual system usage. This is shown by a path coefficient value of 0.357, a t-statistic value of 3.700 (greater than the critical t- value of 1.66), and a p-value of 0.000 (less than the significance level of 0.05), thus supporting Hypothesis 1. Similarly, Hypotheses 2, 3, 4, and 5 also show positive and significant influences, leading to the acceptance of these hypotheses. The indirect effect tests for Hypotheses 6 and 7 also indicate positive and significant influences, with a partial mediation effect occurring in both hypotheses, thus supporting Hypotheses 6 and 7.

V. DISCUSSION

Perceived ease of use can be interpreted as a predictor factor for the acceptance of technology by its users through actual system usage. When individuals perceive a technology to be easy to use with minimal effort, they are more likely to use it repeatedly. This is supported by research conducted by Haryani, Septia, and Pujani (2014) which found that perceived ease of use has a significant positive influence on actual system usage [16]. Based on the results of the first hypothesis test, it can be concluded that perceived ease of use has a significant positive influence on actual system usage among ShopeePay e-wallet users in Semarang City. This means that when individuals believe that a technology is easy to use, they are more likely to adopt it. Conversely, if a consumer believes a system is difficult to operate, they are less likely to use it.

In their research, Venkatesh and Davis (2000) revealed that there is ample empirical evidence suggesting that perceived ease of use and perceived usefulness lead to behavioral intention, which in turn drives individuals to use a technology system. Based on the results of the second hypothesis test, it can be concluded that behavioral intention has a significant positive influence on actual system usage among ShopeePay e-wallet users in Semarang City. The influence of behavioral intention on actual system usage is in line with research conducted by Anggoro (2019) on the OVO e-wallet application, which stated that behavioral intention has a significant positive influence on actual system usage of the OVO e-wallet application [17]. These results imply that the intention to behave in terms of technology usage can drive individuals to engage in actual usage, in this case, the intention to use the ShopeePay e-wallet will drive the actual usage of the ShopeePay e-wallet.

Perceived usefulness has a strong correlation with actual system usage. This aligns with Davis, Bagozzi and Warshaw (1989) assertion that when individuals utilize a technology system, it implies their belief in the system's ability to provide benefits and enhance efficiency, thereby improving their job performance. This, in turn, fosters confidence in the decision-making process. The hypothesis test for the third hypothesis revealed a significant positive correlation between perceived usefulness and actual system usage. This finding is consistent with Pambudi's (2019) research, which demonstrated that perceived usefulness exerts a significant positive influence on actual system usage in the OVO app, primarily attributed to users perceiving time savings from its use [18]. According to Adiyanti (2016), it is consistent with the theory of perceived usefulness, a user's decision to adopt or reject a technology is contingent on their perception of its benefits and ability to facilitate tasks [19]. In this context, perceived usefulness of ShopeePay e-wallet drives system adoption.

Ease of use describes a person's belief that a technology product is easy to use and requires effort (Davis, Bagozzi, & Warshaw, 1989). The easier a technology product is to use, the more likely individuals are to adopt it. The hypothesis test for the fourth hypothesis showed a positive and significant relationship between ease of use and behavioral intention. This is supported by Anggoro's (2019) research, which found that perceived ease of use has a significant positive impact on behavioral intention regarding the OVO e-wallet. Perceived ease of use positively affects people's behavioral intention because it is consistent with ease of use theory, which states that when people believe technology is easy to use, they will more use.

The main purpose of utility is the visible results of using a technical system. Perceived usefulness measures the extent to which a technology system provides value or benefits to its users. Jogiyanto (2007) defines perceived usefulness as the degree to which an individual believes that using a particular

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system will improve their job performance. When individuals use a technology system, they inherently believe that it will offer benefits, such as increased efficiency and improved job performance. This belief subsequently fosters a behavioral intention. The results of the fifth hypothesis test indicate a positive relationship between perceived usefulness and behavioral intention. This finding is supported by Aprilia & Santoso's (2020) study on the OVO app, which demonstrates that perceived usefulness significantly influences behavioral intention. The greater the benefits of using a technology system, the more likely people intend to use it [20].

The Technology Acceptance Model (TAM) is a technology-based theory that examines the extent to which individuals are willing to use and accept information technology. It posits that an individual's reactions to technology will influence their attitudes and behaviors and that individuals consciously control their behaviors and consider the use of information technology. According to Davis & Venkatesh (2000), two dominant factors influence the adoption of information systems: ease of use and perceived usefulness. The results of the sixth hypothesis test indicate that both the direct and indirect effects of perceived ease of use on actual system usage are positive and significant, suggesting a partial mediation effect. This finding is supported by Anggoro's (2019) research, which showed that perceived ease of use significantly impacts behavioral intention. Furthermore, Heryanta's (2019) study confirms that behavioral intention significantly influences actual system usage [21].

Perceived usefulness is one of the two primary factors influencing the adoption of information systems. The technology adoption process begins with the emergence of perceived usefulness, which subsequently influences behavioral intention. The results of the seventh hypothesis test indicate that both the direct and indirect effects of perceived usefulness on actual system usage are positive and significant, suggesting a partial mediation effect. This finding is supported by Anggoro's (2019) research, which showed that perceived usefulness significantly impacts behavioral intention. Furthermore, Heryanta's (2019) study confirms that behavioral intention significantly influences actual system usage. When individuals perceive that using a technology system will provide significant benefits, this perception translates into behavioral intention. This behavioral intention, in turn, leads to actual system usage, which represents the end-point construct where individuals have adopted the technology, as measured by their actual use of the system.

VI. Conclusions

- Perceived Ease of Use (X1) positively and significantly influences Actual System Usage (Y) of ShopeePay e-wallet. This shows that users' ease of using the ShopeePay e-wallet is related to the actual use of the e-wallet.
- Behavioral Intention (Z) positively and significantly influences Actual System Usage (Y) of the ShopeePay e-wallet. This shows that the intention to use the e-wallet as a cashless payment method directly impacts the actual usage of the e-wallet.
- Perceived Usefulness (X2) positively and significantly influences Actual System Usage (Y) of ShopeePay e-wallet. This indicates that the perceived benefits of using the ShopeePay e-wallet directly impact its actual usage.
- Perceived Ease of Use (X1) positively and significantly influences Behavioral Intention (Z) of using ShopeePay e-wallet. This shows that users' perceived ease of use has a direct impact on their intention to use ShopeePay e- wallet as a cashless payment method.
- Perceived Usefulness (X2) positively and significantly influences Behavioral Intention (Z) of using ShopeePay e-wallet. This indicates that the perceived benefits of using the ShopeePay e-wallet directly impact the intention to use the e-wallet for cashless payments.
- Perceived Ease of Use (X1) positively and significantly influences Actual System Usage (Y) through Behavioral Intention (Z) of using ShopeePay e-wallet, with a partial mediation effect. This shows that users' perceived ease of use can shape their intention to use the e-wallet, which in turn impacts the actual usage of ShopeePay e-wallet for cashless payments.
- Perceived Usefulness (X2) positively and significantly influences Actual System Usage (Y) through Behavioral Intention (Z) of using ShopeePay e-wallet, with a partial mediation effect. This shows that the perceived benefits of using the ShopeePay e-wallet can shape people's intention to use it, which in turn impacts the actual usage of the ShopeePay e-wallet for cashless payments.

VII. Recommendations

Based on the findings of this research, the following recommendations are proposed to enhance Shopee's e-wallet system, ShopeePay:

- Streamlining the Onboarding Process: Shopee should simplify the user verification process by providing clear and concise tutorials. Additionally, the company should consider reducing the verification time to improve the overall user experience.
- Improving Technical Support: Shopee must conduct regular system maintenance to ensure optimal performance and responsiveness. Furthermore, enhancing customer service responsiveness is crucial. As an additional consideration, Shopee may evaluate the top-up fee policy and explore alternative incentives such as Shopee Coins.
- Expanding Merchant Partnerships: Shopee should expand its partnerships with various businesses to increase service reach and offer more choices for users. Moreover, providing promotions and incentives like vouchers and Shopee Coins can stimulate transaction frequency.
- Diversifying Promotional Offers: To differentiate itself from competitors, Shopee should develop more varied and attractive promotional programs beyond free shipping and time-bound promotions.
- Further Research: Future research can deepen the understanding of factors influencing ShopeePay usage by incorporating the "attitude towards using" variable within the Technology Acceptance Model framework. This variable can help identify potential issues or opportunities impacting actual system use.

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