

## A Literature Review: The Influence of Perceived Ease of Use on ShopeePay User Transaction Behavior

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### Abstract

This literature review examines 10 empirical studies published between 2022 and 2025 that explore the impact of perceived ease of use (PEOU) on users' digital transaction behavior using ShopeePay. The review aims to identify consistent research patterns, compare findings from various studies, and identify research gaps. The results indicate that perceived ease of use significantly influences users' intention to adopt, reuse, or transact through ShopeePay. Key determinants include interface simplicity, transaction speed, system clarity, and perceived ease of use. While many studies support the Technology Acceptance Model (TAM) framework, findings vary due to demographic differences, other variables (risk, satisfaction, trust), and platform-specific features. This review aims to provide a comprehensive understanding and recommendations for future research.

**Keywords:** *ShopeePay, Perceived Ease of Use, Digital Wallet, User Intention, TAM*

### Introduction

In Indonesia, digital transactions are rapidly expanding, driven by the development of fintech and digital wallet platforms. ShopeePay is one of the most widely used e-wallets, thanks to its seamless integration with the Shopee marketplace and its user-friendly experience. Perceived ease of use (PEOU) is a key component of the Technology Acceptance Model (TAM), which influences user intent and behavior. Several empirical studies have explored the impact of perceived ease of use (PEOU) on user recruitment and transaction frequency. However, due to differences in demographic characteristics, variables, and research methodologies, results vary across studies. This paper reviews 10 relevant studies, summarizes their patterns, compares existing research findings, and identifies research gaps.

According to a Jakpat survey conducted in January 2020, seven out of ten Indonesians prefer using e-wallets as a payment method. Compared to bank cards and other savings methods, e-wallets are considered faster and more convenient. The use of e-wallets has expanded from bank transfers to online shopping and bill payments.

### Review Literature

Table 1. Summary of Review Articles

No	Author (Years)	Title	Variable	Method
1	Hingi S (2023)	Pengaruh Penggunaan ShopeePay Sebagai Alat Pembayaran (Dompet Digital) terhadap perilaku Konsumtif Pengguna Aplikasi Shopee	Digital wallet, ShopeePay, Consumer Behavior	Non-probability sampling
2	Febrianto, R., & Yulianti, D. (2023).	The Effect of Perceived Ease of Use, Perceived Usefulness, and Perceived Security on E-Wallet Continuance Intention of ShopeePay“ (Hapsoro & Kismiatun, 2022)	Perceived Ease of Use, Perceived Usefulness, Perceived Security, ESatisfaction, E-Wallet Continuance Intention	SEM-PLS
3	Safitri (2025)	The Effect of perceived Ease of Use on User	Perception of Convenience, Cashback	SEM-PLS

No	Author (Years)	Title	Variable	Method
		Interest in The ShopeePay Digital Wallet Among Generation Z in Surabaya	Voucher Promotion, ShopeePay, Generation Z	
4	Sulistia N (2020)	Pengaruh Kemudahan Penggunaan, Amnfaat, dan Resiko Minat Transaksi Menggunakan ShopeePay	Ease of use, Benefits, Risks, Interests, and Influence.	Quantitative and Associative methods, Data collection
5	Hayuni D (2022)	Pengaruh Prespsi Kemudahan dan Kemanfaatan terhadap penggunaan ShopeePay sebagai Alat Transaksi pada Mahasiswa Program Studi Ekonomi Syariah UIN Suska Riau	Convenience, Benefits, Use of E-Money	Kuantitatif
6	Slamat N (2024)	Pengaruh Kemudahan Penggunaan, Kemanfaatan dan Keamanan terhadap Minat Penggunaan Berulang pada ShopeePay	Ease of Use, Usefulness, Security, Intention of Repeated Use, ShopeePAY	Multiple regression analysis
7	Yoma & Desiyanti (2024)	Cashback Promotions on Impulsive Purchases of ShopeePAY Users	Financial Literacy, Perceived ease of use, impulse buying, Cashback Promotion, ShopeePay	Purposive sampling
8	Hartono (2023)	The Impact of Perceived usefulness, Perceived Ease-of_Use and Perceived Value on User's Intention to Continue Using ShopeePay	Perceived usefulness, perceived ease-of-use, perceived value, user's intention to continue	Purposive sampling
9	Mertaningrum (2023)	Pengaruh Kemudahan Penggunaan ShopeePAY Terhadap Kepuasan Mahasiswa Dalam Berbelanja Pada Ecommerce Shopee	Trash Talk, Live Streaming, TikTokers Meyden, Consumer Purchase Interest	Linear regression test
10	Ihram & Sabariah (2025)	Pengaruh Kemudahan dan Penggunaan ShopeePay dan Promosi terhadap Perilaku Pengeluaran Konsumtif Masyarakat Usia 18-25 Tahun di RW Kelurahan Sungai Bambu, Tanhung Priok	Ease of Use of ShopeePay, Promoti	Multiple linear regression with SPSS

## Results and Discussion

A literature review shows that various studies indicate that the use of ShopeePay as a digital wallet is strongly influenced by perceived ease of use, usefulness and security. Safitri (2024, 2025) found that Generation Z is more inclined to use ShopeePay when it is perceived as user-friendly and practical. Meanwhile, Sulistia (2020), Hayuni D. (2022) and Slam N. (2024) emphasised that ease of use significantly impacts interest in digital transactions. Hapsoro (2022) and Hartono (2023) added that ease of use influences both the initial decision and the user's intention to continue using the service long term. Furthermore, the usefulness and security of the platform have been shown to increase user interest and loyalty (Slamat, 2024; EMBA, 2023; Wardhana, 2024). Promotional aspects, particularly cashback, play a significant role in driving consumer behaviour and impulsive purchases, as demonstrated by Yoma & Desiyanti (2024) and Ihram & Sabariah (2025). Overall, ease of use, benefits and promotions collectively shape the user experience, influencing interest, transaction decisions and loyalty to ShopeePay. This suggests that enhancing the digital experience and offering promotional incentives are crucial in increasing digital wallet usage, particularly among the younger generation.

a. Trends across studies: Most of the reviewed works support the Technology Acceptance Model (TAM), showing that perceived ease of use (PEOU) significantly influences attitudes, intention, continuance and transaction behaviour. A consistent trend shows that users value simplicity and efficiency in financial apps. b. Comparison between studies: While most studies confirm strong relationships between perceived ease of use (PEOU) and user intention, variations appear when additional variables such as satisfaction, perceived risk and promotional factors are included. Younger users tend to be more influenced by ease of use, whereas working adults may consider security and usefulness to be more important. c. Causes of variations Differences arise due to: (1) respondent demographics (students, workers, Gen Z, the general population); (2) additional variables (risk, security, trust, satisfaction); (3) analysis methods (regression, SEM-PLS); and (4) platform development over the years (ShopeePay features have evolved). d. Research gaps identified: (1) A lack of studies linking PEOU to long-term loyalty or actual transaction data. (2) Limited national-level population samples; many studies focus on students. (3) The need for multi-platform comparisons (ShopeePay vs. OVO vs. DANA). (4) Few studies examine PEOU alongside UI/UX or system quality factors.

## Conclusion

Perceived ease of use is a dominant and consistent factor that influences the adoption of ShopeePay and digital transaction behaviour. Most of the reviewed empirical studies show that ease of use increases user intention, satisfaction, continuance and loyalty. However, despite these consistent findings, variations occur due to demographic and contextual factors. Future research should focus on long-term user behaviour, broader populations and comparisons across different e-wallet platforms.

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