

THE INFLUENCE OF PERCEPTIONS OF CONVENIENCE, SECURITY, TRUST, E-WOM, AND ATTITUDES AGAINST STUDENTS OF UIN MALANG TO USE THE SHOPEE APPLICATION

ABSTRACT

Current technological developments make activities shift from traditional systems to more modern systems. This change occurs in several aspects, one of which is trade. The existence of digitalization makes activities more effective and efficient, which can be accessed more efficiently using an application. To attract the customer's interest, the company must make a strategy to be trusted. This research examines the influence of several factors on the use of the Shopee application. The sample was taken from Maulana Malik Ibrahim State Islamic University, Malang students. The results of this study revealed that perceptions of convenience, security, trust, and E-WOM did not affect the level of use of the Shopee application by UIN Malang students. Attitude variables influenced the level of use of the Shopee application.

Keywords: Perception of Ease, Perception of Security, Perception of Trust, Electronic Word of Mouth

INTRODUCTION

Technology is now a part of human life. Many human activities are supported by technology. The very rapid development of technology requires humans to keep abreast of existing technological developments so that humans experience digital transformation. Digital transformation is a change in the method of handling work using technology to gain efficiency and effectiveness (Danuri, 2019).

Current technological developments have entered the era of Society 5.0. The era of society 5.0 is a revolution in people's lives by utilizing technology and considering the humanities and human aspects (Bimantoro et al., 2021). Thanks to these developments, the community feels the impact. An example of the impact of technological developments felt by the community is the ease of buying and selling that can be done through e-commerce.

The Technology Acceptance Model (TAM), specifically designed for modelling information system acceptance, is an adaptation of the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen (1975). namely, the theory of action that reasoned with the premise that a person's reaction and perception of something will determine the Attitude and behaviour of that person. Reactions and perceptions of users of information technology will affect their Attitude toward acceptance of the technology. The concept of the Technology Acceptance Model was developed by Davis (1989), a theory that offers a basis for studying and understanding user behaviour in receiving and using information systems. Fadlan & Dewantara (2018) .

Electronic-Commerce (E-Commerce) is a way to sell and buy goods over the Internet (Rehatalanit, 2021). E-commerce is a business carried out online through Internet media, which can be connected to Internet users worldwide (Gazieva, 2021). In e-commerce, sellers and buyers can buy and sell anytime and anywhere, which is one of the advantages that conventional markets do not have.

Shopee is an e-commerce that ranks first as the most downloaded online shopping application, according to App Annie, a mobile application market analysis and research company. Tech in Asia, through the results of its review, also confirmed Shopee as an online shopping application that dominates the market today. The success of offering millions of products at affordable prices with free shipping promotions has made Shopee the first position as e-commerce (Desky et al., 2022). The proportion of e-commerce users comes

from various ages. In 2021, 26-25 is the age that uses e-commerce the most for shopping. This data comes from the results of Kredivo's research and the Insight Center data. Consumer shopping decisions are generally based on factors that influence them, such as perceptions of security, convenience, trust, and so on (Falaahuddin&Widiartanto, 2020).

Security is important in all aspects. Security is the ability of a company or business owner to protect customer data (Nasikah &Fuadi, 2022). This protection is one of the urgency of e-commerce. Current crime can be in the form of digital crime, commonly known as cybercrime. Of course, if an e-commerce company does not pay attention to security elements, it will affect the use of the e-commerce platform. A customer's security perception is the level of one's confidence in technology. That the security of financial transaction data is guaranteed (Desky et al., 2022).

Interest in using certain e-commerce, consumers or customers certainly do not only hope that security is guaranteed, but the convenience provided also affects this. Perception of convenience is the belief that using technology will minimize effort or effort in its operation (Mariam et al., 2021). The convenience provided to consumers will certainly increase interest in using this technology. The reason is that e-commerce users are not only young people aged 18-35, but many aged 40 and over still use e-commerce. If the ease of using the technology exists, the perceived ease of use indicator will be achieved.

Trust is generally defined as a psychological state that builds an intention to accept vulnerability based on expectations of other intentions or behaviours (Kassim & Abdullah, 2010). According to Kassim and Abdullah, trust is important in building and maintaining relationships, although it is also considered difficult to manage. When trust is described in terms of technology, trust has a marked influence on the willingness of users to engage in exchange for money online. Online and the sensitivity of personal information. It is not easy to imagine that consumers will transact with online retailers without trusting a particular vendor. Therefore, the importance the trust earned from consumers has had in the growth of e-commerce. Differences in research results regarding the use of TPB theory to explain the use of the system need to be clarified in this study. In addition, this study also adds two other variables, namely E-WOM and Attitude. E-WOM is used because it is a strategy for consumers to build consumer trust (Yulindasari&Fikriyah, 2022). Attitude is used because if someone carries out an activity that will produce positive things, it will cause a good attitude towards the implementation (Mail & Md Ibharim, 2020)

The benefits of using something are part of the consumer's goal of getting what he wants. The perceived usefulness greatly influences the use of technology so that consumers feel that their performance is increasing. Therefore, the benefits of giving confidence in using technology will bring about an attraction to the use of e-commerce (Mariam et al., 2021). When knowing the benefits that will be obtained, consumers will flock to use e-commerce.

LITERATURE REVIEWS

Theory of Planned Behavior

This study uses the TAM (Technology Acceptance Model) theory developed by Davis (1989). TAM is the development of TRA (*Theory of Reasoned Action*). This theory tries to explain the measurement of attitude and behaviour components. Beliefs and external stimuli in information systems. The variables included in the TAM theory are the influence of perceptions of convenience, security, benefits, and trust (Kholilah et al., 2022)

Apart from the TAM theory, several theories are used in this study, namely TPB (*Theory of Planned*) and *Diffusion of Innovation Theory*. *The theory of Planned Behavior* (TPB) was developed by Martin Fishbein and Icek Ajzen in 1980 to refine the previous

theory known as the theory of planned (*Theory of response action*). Included in the TPB theory is Attitude.

PERCEPTION OF CONVENIENCE

Perceived ease of use measures the degree to which individuals believe technology can be easily understood and used. Perceived convenience is a belief about the decision-making process. The perception of ease is when individuals believe that technology is easy to use, then they are interested in using it (Sulfina et al., 2022)

Perceived ease of use can be interpreted as how far a person believes that using a new technology will be free of effort. Perceived ease of use is inconvenient, and someone believes the technology can be used easily and is free from problems (Desita & Dewi, 2022). Research from Sulfina (2022), Fadlan & Dewantara (2018), and Joan & Sitinjak (2019) shows that there is a significant relationship between ease of use and interest in use.

H₁: Perceived convenience has a significant effect on the decision to use

SECURITY PERCEPTION

The perception of security is a protection in which a person feels protected from the emergence of threats from an information asset (Harminingtyas & Th. Susetyarsi, 2022).

Perception of Security is protection where a person feels protected from the emergence of threats from an information asset. Perception of security related to threats that cause circumstances, conditions, or events that can potentially cause economic difficulties with data sources or networks that damage data collection and modification, denial services, and fraud and abuse of authority. So, efforts to maintain and improve services will satisfy users and create trust. Research from Harminingtyas (2022), Rahmawati & Yuliana (2020), and Aditya & Mahyuni (2022) shows that Perception of Security has a significant influence on usage.

H₂: Perception of safety has a significant effect on the decision to use

PERCEPTION OF TRUST

Trust is a person's trust in another party in carrying out a relationship between the two parties after that person collects various information based on the belief that the party can fulfil the obligations he expects. This result can be interpreted as trust, a person's belief in something. The level of trust is the ability of the manufacturer or service provider to guarantee the security and confidentiality of the instruments consumers use to make their users' trust (Ernawati & Noersanti, 2020). Research from Ernawati & Noersanti (2020), Romadloniyah & Prayitno (2018), and Deliyana et al. (2022) show that Perception of Trust has a significant influence on usage.

H₃: Perceived Trust has a significant effect on the decision to use

ELECTRONIC WORD OF MOUTH

Before the internet spread, people knew about products in the traditional way or by word of mouth. Nevertheless, as the internet developed, word-of-mouth communication began to be replaced by electronic word-of-mouth. Electronic Word of Mouth is a positive or negative opinion of previous consumers regarding a general product or company via the internet media. E-wom positively and significantly influences decisions to use E-Commerce to make purchases. This result aligns with research conducted by Kartika and

Ganarsih(2019) (Priansa, 2016), which states that E-Wom influences the decision to use E-Commerce, which is used to buy goods.

H 4: Electronic Word of Mouth influences the decision to use

ATTITUDE

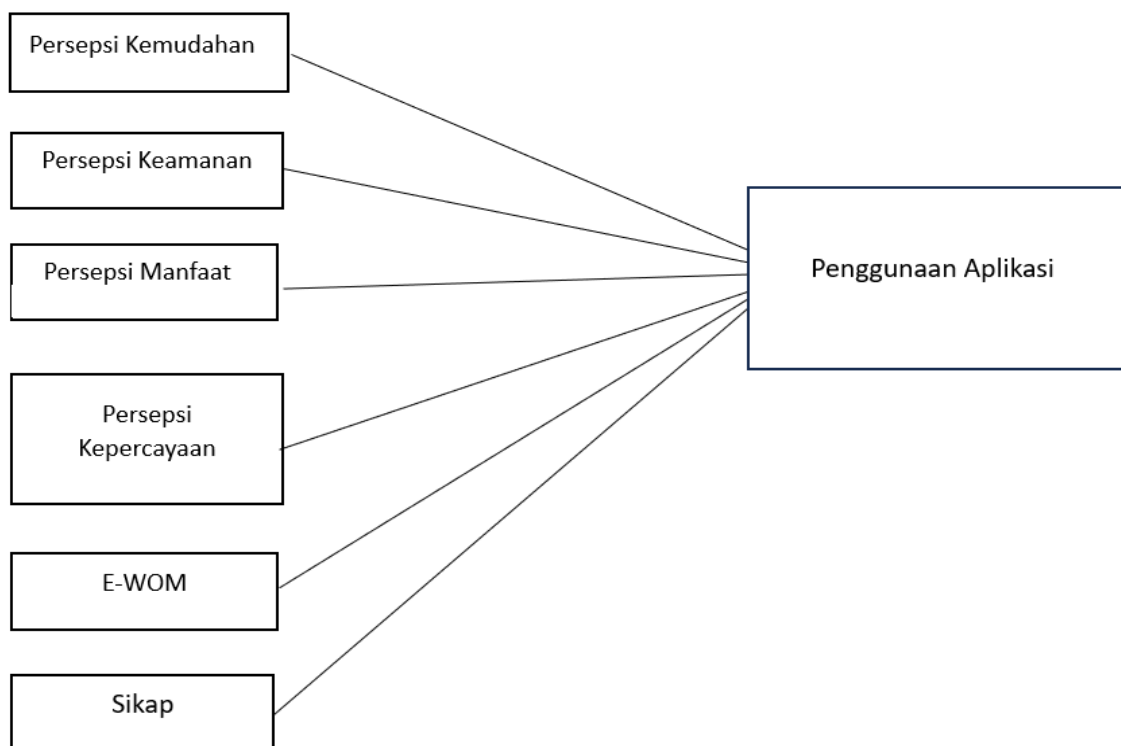
Historically, the term attitude was first used by Spencer in 1862, which he interpreted as "a person's mental status" at that time. Social Psychologists are increasingly using the term attitude in general and Educational Psychologists in particular (Syamaun, 2019). By knowing a person's Attitude, one can predict how the response or behaviour will be taken by the person concerned to a problem or situation that he faces (Syamaun, 2019). Research conducted by Kau (2022) and Tjokrosaputro, 2021) stated that Attitude positively and significantly influences interest in using e-commerce applications to purchase needed items.

H 5: Attitude influences the decision to use

USE DECISION

Several indicators can be used to measure product purchasing decision variables, including (1) buying stability after knowing product information; (2) deciding to buy because of the most preferred brand; (3) buying because it is under the wishes and needs; (4) buy because they get recommendations from other people (Awaludin et al., 2023)

Based on the research by I Gusti (2022), Purba (2020) and (Awaludin et al., 2023) and the gaps from previous research, the model was modified into a framework in the research below:



Gambar 1 Kerangka Berpikir

Sumber : Pengolahan sendiri (2023)

Fig .1 Gambar 1 KerangkaBerpikira

Based on the framework above, research can be arranged with the influence of independent variables, including perceptions of convenience, security, benefits, trust, E-WOM and attitudes towards using applications from *e-commerce* shopee.

RESEARCH METHOD

This research uses quantitative research methods. The sample of this study were students from the State Islamic University of Maulana Malik Ibrahim, Malang, with a total of 112 respondents. The subjects in this study were students. Based on the survey, students were the most populous in using *e-commerce* because they understood more about technology. Students themselves were chosen because, as a generation that understands more about technological developments, they will understand much more about using *e-commerce*. because at that age, students will explore more deeply related to technology so that researchers can dig up information related to the topics studied through questionnaires distributed by students.

Data is a collection of information or facts made with words and searched by observation based on certain sources. The data in this study uses primary data. Primary data is data obtained or collected directly from data sources (Swarjana, 2015). The data collection technique is a strategy in a study to collect the necessary data (Nurdiansyah & Rugoyah, 2021). Data is obtained by creating a questionnaire on Google Forms and distributing it to student contacts. All variables in this study are latent or construct variables that cannot be measured directly (unobserved). Therefore, the existence of these latent variables is measured by statement indicators in the form of a Likert scale.

In this study, the measurement of these statements used a five-level Likert scale: 1: Strongly Disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree. The dependent variable in this study is X1 as Perceived Convenience, X2 as Security, X3 as Benefit, X4 as Trust, X5 as E-Wom, and X6 as Attitude. The independent variable in this study is Y1 as the use of the Shopee application.

The TAM theory reveals that one of the influential variables is usefulness. Several studies have also empirically proven the effect of this variable on the use of certain systems, such as research conducted by Melawati and Wijaksana (2020) showing that perceived benefits significantly influence usage.

Perceived benefit is a measure in which an individual believes that using a technology will increase the individual's performance at work. If an individual believes in a useful technology, he or she will use that technology (Sulfina et al., 2022). Perceived benefit is defined as the extent to which consumers believe that online shopping will improve their transaction performance (Melawati & Wijaksana, 2020)

People will use technology to speed up work and generate physical and non-physical benefits. However, if people feel their technology could be more useful, they will decide not to use it (Sari et al., 2019). However, in this study, we did not use this variable because the results of the reliability test showed insignificant results, namely 0.581

The data processing and analysis technique used in this study is SEM analysis, a multivariate statistical technique combining factor analysis and regression (correlation) analysis, which aims to examine the relationships between variables in a model, both indicators and variables: constructs or the relationship between constructs. The SEM used in this study is a covariance-based SEM (CB-SEM or Covariance Based-Structural Equation Modeling), which intercorrelates or frees its indicators to correlate with each other with indicators and their latent variables (Arta et al., 2021). This study's data processing uses the SmartPLS statistical program/software.

RESULTS AND DISCUSSION

1. Normality Test

It is normal if the sig level value is > 0.05 and vice versa. If it is less than the value, it is not normal. The test results from the Normal P Plot show that the points follow the diagonal line and do not spread. This result shows that the regression model meets the assumption of normality. Results from Asymp. Sig. (2-tailed) The one-sample Kolmogorov-Smirnov test shows the number $.179 > 0.05$, indicating that the data is significant and normally distributed. Kolmogorov-Smirnov (KS) non-parametric statistical test can be known if the sig (2-tailed) value is greater than 5%, then distributed data is normal (Romadloniyah & Prayitno, 2018)

2. Multicollinearity Test

If the VIF is below < 10 and the tolerance value is above > 0.1 , there are no multicollinearity symptoms.

It is known that the VIF value is Ease (X1) Benefit (X2) Trust (X3) E-Wom (X4) Security (X5) Attitude (X6) 1.606, 1.457, 2.605, 1.810, 2.183, 2.259 < 10 . Known Tolerance value Ease (X1) Benefit (X2) Trust (X3) E-Wom (X4) Security (X5) Attitude (X6) 0.623, 0.686, 0.384, 0.553, 0.458, 0.443 > 0.1 . So, the data does not occur in multicollinearity.

3. Heteroscedasticity Test

Heteroscedasticity does not occur if the sig value is > 0.05 and vice versa. Based on Spearman's rho test, the sig values for each independent variable are obtained as follows so that it can be concluded that there are no symptoms of heteroscedasticity:

Table 1 -Spearman's Rho Test of some selected variables.

Spearman's Rho Test	
Variables	Sig. (2-tailed)
Ease of Use	0.502
security	0.970
Trusts	0.777
Usefulness	0.473
E-WOM	0.937
attitude	0.650

One hundred twelve sources from the State Islamic University of Maulana Malik Ibrahim have distributed and obtained questionnaires. The following are the results of the validity and reliability analysis using the Smart PLS 4 application.

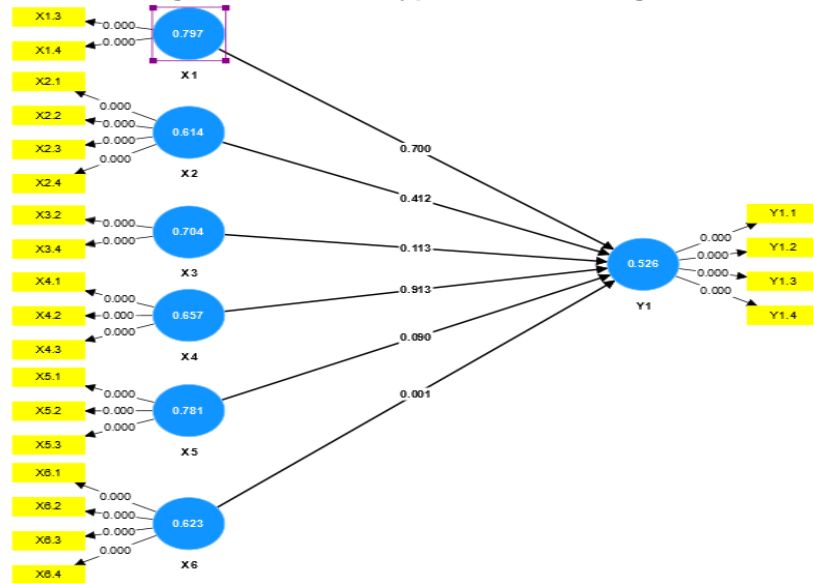
Table -2 Validity test and Reliability test.

	Validity Test		Reliability Test
X1.3	0.876	X1	0.747
X1.4	0.909		

X2.1	0.743	X2	0.797
X2.2	0.768		
X2.3	0.795		
X2.4	0.826		
X3.2	0.828	X3	0.581
X3.4	0.85		
X4.1	0.872	X4	0.742
X4.2	0.774		
X4.3	0.781		
X5.1	0.865	X5	0.861
X5.2	0.888		
X5.3	0.898		
X6.1	0.777	X6	0.799
X6.2	0.848		
X6.3	0.742		
X6.4	0.788		
Y1.1	0.763	Y1	0.705
Y1.2	0.722		
Y1.3	0.711		
Y1.4	0.704		

The validity test was carried out to measure whether or not a questionnaire was valid in a study (Deliyana et al., 2022). The reliability test was carried out to measure a questionnaire, which is included in the indicator of the variable or structure to be studied with a Cronbach Alpha value > 0.70 , so it can be said to be reliable (Deliyana et al., 2022). Table 2 explains that the outer model in the questionnaire shows results > 0.5 , so 22 indicators of the seven variables used are valid. The reliability test results showed that only X3 has a value < 0.6 , namely perceived benefits, while perceived convenience, perceived security, perceived trust, E-WOM, Attitude, and use of other shopee applications have a value > 0.6 , which means that this variable is reliable.

Fig .2 Results of Hypothesis Testing with PLS



Based on the results of the Hypothesis Test from Smart PLS, the results obtained were $0.700 > 0.05$, so convenience did not significantly affect the ease of using the Shopee application for UIN Malang students. The perceived ease of use of Shopee on UIN Malang students has no significant effect, meaning that UIN Malang students need help to use the Shopee application. UIN Malang students feel that the Shopee features and transaction steps cannot be understood easily. This result contradicts research by Sulфина (2022), Fadlan & Dewantara (2018) and Joan & Sitinjak (2019), which states that there is a significant relationship between perceived ease of use and use. If someone thinks that using something is easy, that person will use it (Mawardani & Dwijayanti, 2021)

Based on the results of the Hypothesis Test from Smart PLS, the results obtained were $0.412 > 0.05$, so the effect of security perceptions on the use of Shopee for UIN Malang students did not have a significant effect, meaning that UIN Malang students felt insecure when using the Shopee application. They consider that Shopee does not have strong security to protect users' secrets and privacy and is vulnerable to cyber-attacks. This is contrary to research from Harminingtyas (2022), Rahmawati & Yuliana (2020), and Aditya & Mahyuni (2022), which say that perceptions of security have a significant influence on usage. Based on this research, the results do not align with the Technology Acceptance Model (TAM) theory and perceived security theory.

The TAM theory explains that if the user believes that the security technology is high, then the user is willing to use the technology. The perceived security theory is related to a person's degree of confidence. (Desky et al., 2022) . If someone feels safe with the application they use, they will be sure of the sensitive data they provide, but the results of this study are different. This could happen because the respondents were taken from students who had an age range of 18-25 years. Sometimes, they only see reviews from people who have purchased goods, so they believe that their application is safe.

Based on the results of the Hypothesis Test from Smart PLS, the results obtained were $0.913 > 0.05$, so the perception of UIN Malang students' trust in the use of the shopee application was not significant, meaning that UIN Malang students lacked confidence in the shopee application. They think the Shopee application is not well-known as an online shopping platform in Indonesia. It does not guarantee that the

products sold are genuine and of good quality, and it needs to provide accurate shipping information to buyers. This is contrary to research by Ernawati & Noersanti (2020), Romadloniyah & Prayitno (2018) and Deliyana et al. (2022), which say that perceptions of trust have a significant influence on usage. Trust is the main thing that a person considers when shopping online. High trust certainly influences consumers to make purchases online (Istiqomah et al., 2019)

Based on the results of the Hypothesis Test from Smart PLS, the results obtained were $0.09 > 0.05$, so the Electronic word-of-mouth variable of UIN Malang students using the Shopee application was insignificant. This is not under research by Kartika & Ganarsih (2019) and (2016), which state that E-WOM influences the use of the shopee application. Respondents expressed their positive expressions after using products from Shopee by inviting friends and family to buy goods from Shopee together. In this study, UIN Malang students were less interested in suggesting shopping using Shopee to their family or friends and the lack of positive reviews about Shopee products. UIN Malang students are less interested in sharing product links with their friends and family.

Based on the results of the Hypothesis Test from Smart PLS, the results obtained were $0.001 < 0.05$, so the attitude variable of UIN Malang students towards the decision to use had a significant effect. This result indicates that UIN Malang students use Shopee and feel satisfied when shopping. This is in line with research conducted by Kau (2022) and (2021), which state that Attitude significantly influences the use of the shopee application. Suppose consumers have a good attitude towards the Shopee application. In that case, they will choose to use the Shopee application, but if consumers have a bad attitude towards the Shopee application, they will tend to refrain from using it.

CONCLUSION

Based on the research and discussion results, it can be concluded that of the five independent variables studied, only one variable positively influences the use of the Shopee application, namely the Attitude variable, with a calculation result of $0.001 < 0.05$. Meanwhile, the other four variables, namely the influence of perceived convenience, security, trust and e-wom, do not influence students using the Shopee application. Shopee must evaluate many variables to increase usage if you want to retain users from UIN Malang students, especially the trust variable, which has the highest score of 0.913, meaning UIN Malang students need more confidence when using the Shopee application.

REFERENCES

- Aditya, T., & Mahyuni, LP (2022). Social Influence on Intention to Use Fintech. *JEBM*, 24 (2), 245–258. <https://doi.org/10.29264/jfor.v24i2.10330>
- Arta, IPS, Satriawan, DG, Bagia, IK, SP, YL, Shavab, FA, Mala, CMF, Sayuti, AM, Safitri, DA, Berlianty, T., Julike, W., Wicaksono, G., Marietza, F., Kartawinata, BR, & Utami, F. (2021). Risk Management, Theory And Practical Review. In *Publisher Widina Bhakti Persada Bandung*.
- Awaludin, I., Fitriaman, & Rizki, A. (2023). THE INFLUENCE OF ATTITUDE, SUBJECTIVE NORM, PERCEPTIONAL BEHAVIORAL CONTROL ON

BEHAVIORAL INTEREST IN THE USE OF E-COMMERCE (Study on Accounting Students of the Faculty of Economics and Business, Halu Oleo University). *JAK*, 8 (01), 215–227.

- Bimantoro, A., Pramesti, WA, Bakti, SW, Samudra, MA, & Amrozi, Y. (2021). The Ethical Paradox of Using Information Technology in the 5.0 Era. *Journal of Information Technology*, 7 (1), 58–68. <https://doi.org/10.52643/jti.v7i1.1425>
- Danuri, M. (2019). Development and Transformation of Digital Technology. *Infokam*, 15 (2), 116–123.
- Deliyana, R., Permatasari, B., & Sukmasari, D. (2022). The Influence of Perceived Convenience, Perceived Security, and Perceived Trust on Customer Satisfaction in Using BCA Mobile Banking. *Journal of Economic and Business Research*, 2 (2), 1–16.
<http://repository.teknokrat.ac.id/id/eprint/3581%0Ahttp://repository.teknokrat.ac.id/3581/3/b217411267.pdf>
- Desita, W., & Dewi, GAKRS (2022). The Influence of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Promotions and Service Features on Interests in Using Non-Cash Transactions in Electronic Wallet Applications (E-Wallet). *Journal of Professional Accounting*, 13 (01), 115–124.
- Desky, H., Murinda, R., & Razali, R. (2022). The Influence of Perceived Security, Information Quality and Trust on Online Purchasing Decisions. *Owner*, 6 (2), 1812–1829. <https://doi.org/10.33395/owner.v6i2.772>
- Ernawati, N., & Noersanti, L. (2020). The Influence of Perceived Benefits, Ease of Use and Security on Interests in Using the Ovo Application. *STEI Management Journal*, 03 (2), 27–37. <https://doi.org/10.17509/image.v10i1.32009>
- Fadlan, A., & Dewantara, RY (2018). The Influence of Perceived Convenience and Perceived Usability on the Use of Mobile Banking (Study on Student Users of Mobile Banking, University of Brawijaya). *Journal of Business Administration (JAB)*, 62, 82–89. <http://link.springer.com/10.1007/978-3-319-76887-8%0Ahttp://link.springer.com/10.1007/978-3-319-93594-2%0Ahttp://dx.doi.org/10.1016/B978-0-12-409517-5.00007-3%0Ahttp://dx.doi.org/10.1016/j.jff.2015.06.018%0Ahttp://dx.doi.org/10.1038/s41559-019-0877-3%0Aht>
- Falaahuddin, AA, & Widiartanto, W. (2020). The Influence of Perceived Usability, Perceived Convenience, and Safety on the Buying Interest of Kai Access Mobile Application Users (Study on Kai Access Mobile Application Users Semarang). *Journal of Business Administration*, 9 (3), 295–301.
<https://doi.org/10.14710/jiab.2020.28084>
- Gazieva, L. (2021). *The Impact Of E-Commerce On The Digital Economy*. 121–126.
<https://doi.org/10.15405/epsbs.2021.03.16>
- Harminingtyas, R., & Th. Susetyarsi. (2022). The Influence of Perceived Benefits, Perceived Convenience and Perceived Security on E-Wallet Users in Communities in Semarang City. *Scientific Journal Focus on Economics, Management, Business and Accounting*, 2829 – 1433, 390–395.
- I Gusti, NSW, Ni Wayan, CAP, Ni Nyoman, M., & I Gede, DY (2022). The Effect of Electronic Word Of Mouth (E-Wom), Perceived Risk, Customer Trust, and Tokopedia E-Commerce Purchasing Decisions. *E-Journal of Management*, 11 (1), 107–115.
- Istiqomah, Hidayat, Z., & Jariah, A. (2019). Analysis of the Influence of Trust, Advertising and Perceived Risk on Purchase Decisions on the Shopee Site in Lumajang City. *Journal of the Progress Conference*, 2 (July), 557–563.
- Joan, L., & Sitingjak, T. (2019). The Effect of Usefulness and Perceived Ease of Use on Interest in Using Go-Pay Digital Payment Services. *Journal of Management*, 8 (2), 27–39.
- Kartika, M., & Ganarsih, RL (2019). Analysis of E-Wom, Online Shopping Experience and Trust on Purchase Decisions and Consumer Satisfaction of Shopee E-Commerce for Postgraduate Students, University of Riau. *Tepak Business*

Management, XI (2), 289–307.

- Kau, M., Juanna, A., & Ismail, YL (2022). The Influence of Attitude Factors on Consumer Purchase Intention During the Covid-19 Pandemic at Online Shop Shopee (Case Study of Management Department Students, Gorontalo State University). *Jambura*, 5 (1), 330–338. <http://ejurnal.ung.ac.id/index.php/JIMB>
- Kholilah, K., Kawulur, HR, & Subekti, I. (2022). Perceived Usefulness, Perceived Ease of Use, Facilitating Conditions, Social Influence, and Personal Innovativeness of Accounting Students Cloud Computing Adoption. *Organum: Scientific Journal of Management and Accounting*, 5 (2), 141–151. <https://doi.org/10.35138/organum.v5i2.257>
- Mail, SN, & Md Ibharm, LF (2020). The Effect of Attitudes on Students at UPSI When Using Online Game Applications. *Journal of Humanities and Social Sciences*, 2 (3), 82–87. <https://doi.org/10.36079/lamintang.jhass-0203.139>
- Mariam, S., Firdaus, RF, & Yusuf, A. (2021). *Analysis of the effect of perceived usefulness and convenience on the attractiveness of using Gopay*. 16 (1), 21–32.
- Mawardani, F., & Dwijayanti, R. (2021). The Effect of Perceived Ease of Use and Cashback Promotion on Student Interests in Using the ShopeePAY Digital Wallet in the Shopee Application. *Journal of Commerce Education (JPTN)*, 9 (3), 1455–1463.
- Melawati, R., & Wijaksana, TI (2020). The influence of website functions, perceived usefulness, and perceived benefits on Bukalapak customer satisfaction. *Scientific Journal of Management Economics Students*, 5 (4), 821–833.
- Nasikah, D., & Fuadi, S. (2022). The Influence of Perceived Security, Ease of Transactions, Consumer Trust, Product Quality and Price on Purchase Decisions in the Tokopedia Marketplace. *Journal of Management*, 16 (1), 162–173.
- Nurdiansyah, F., & Rugoyah, HS (2021). Bandung Giri Gahana Golf Branding Strategy Before and During the Covid-19 Pandemic. *Purnama Berazam Journal*, 2 (2), 159.
- Priansa, D. (2016). The influence of e-wom and perceived value on consumer decisions to shop online at Lazada. *Ecodemica*, IV(1) (2355–0295), pp. 117–124.
- Purba, M., Samsir, & Arifin, K. (2020). Effect of perceived ease of use, perceived usefulness and trust on satisfaction and intention to reuse the OVO application in postgraduate students at the University of Riau. *Tepak Journal of Business Management*, XII (1), 151–170.
- Rahmawati, YD, & Yuliana, R. (2020). The Effect of Perceived Benefit, Perceived Convenience, and Perceived Security on the Decision to Use E-Wallet in Stie Bank Bpd Central Java Students. *Econbank*, 2 (2), 157–168. <https://www.liputan6.com>
- Rehatalanit, Y. (2021). The Role of E-Commerce in Business Development. *Journal of Industrial Technology*, 5 (0), 62–69. <https://journal.universitassuryadarma.ac.id/index.php/jti/article/view/764>
- Romadloniyah, AL, & Prayitno, DH (2018). The Influence of Perceived Ease of Use, Perceived Usability, Perceived Trust, and Perceived Benefits on Customer Interests in Using E-Money at Bank Bri Lamongan. *Journal of Accounting*, 3 (3), 699–711. <https://doi.org/10.30736/jpensi.v3i3.163>
- Sulfina, S., Yuliniar, Y., & Aziz, A. (2022). The Effect of Perceived Ease of Use and Perceived Benefits on Interest in Using Electronic Money (Shopeepay). *Journal of Accounting and Finance Research*, 17 (2), 105. <https://doi.org/10.21460/jrak.2021.172.401>
- Swarjana, I. (2015). Health Research Methodology (Revised Edition) Yogyakarta: ANDI. *Research Methodology Book*, VI (1), pp. 145–170.
- Syamaun, S. (2019). THE INFLUENCE OF CULTURE ON RELIGIOUS ATTITUDE AND BEHAVIOR. *Journal of At-Taujih Islamic Guidance and Counseling*, 2 (2), 81–95.
- William, G., & Tjokrosaputro, M. (2021). Perceived Usefulness And Promotion To Predict E-Wallet Use Intentions: Attitudes As Mediator Variables. *Muara Journal of*

Economics and Business, 5 (1), 74–88. <https://doi.org/10.24912/jmie.v5i1.9997>
Yulindasari, ER, & Fikriyah, K. (2022). The Influence of e-WoM (Electronic Word of Mouth) on Purchase Decisions for Halal Cosmetics at Shopee. *Journal of Islamic Economics and Finance Studies*, 3 (1), 55.
<https://doi.org/10.47700/jiefes.v3i1.4293>

UNDER PEER REVIEW