

THE INFLUENCE OF PERCEIVED BENEFITS, EASE OF USE, SECURITY, AND TRUST ON SATISFACTION IN USING SHOPEEPAY

ABSTRACT

User satisfaction is a key element in sustaining financial technology, as high satisfaction levels reflect a digital platform's success in delivering added value, reliability, and convenience to its users. This study aims to determine the influence of perceived benefits, ease of use, security, and trust on user satisfaction with ShopeePay. This study utilizes quantitative primary data. The testing phases conducted include the Outer Model test and the Inner Model test. Data were collected via a questionnaire distributed through the link <https://forms.gle/E4BvtrftFxSewmxr7> , and the Partial Least Squares (PLS) method was employed—using SmartPLS 3.0 software—with a sample of 100 respondents from the Greater Tangerang area who have used ShopeePay. The results indicate that the variables of perceived benefits, ease of use, security, and trust—when considered simultaneously—have a significant effect on user satisfaction with ShopeePay.

Keywords: Perceived Benefits, Security, Ease of Use, Trust, Usage Satisfaction, Perceived Benefits

(XIII+75+Attachment)

References (2016 - 2025)