Indonesian Journal of Multidisciplinary Sciences (IJoMS)
Vol. 5 No. 2 2026, 1741-1757
E-ISSN: 2963-7635 | P-ISSN: 2986-2426
Publisher: CV. Era Digital Nusantara

Trust as a Mediator of Perceived Ease of Use and Promotion in Shopeepay Transaction Decisions in Banyumas Regency

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ARTICLE INFO

Article History
Submission : 25-07-2026
Received : 26-07-2026
Revised : 04-08-2026
Accepted : 05-08-2026

Keywords
Ease of Use;
Promotion;
Trust;
Transaction Decisions;
ShopeePay

DOI:
10.59066/ijoms.v5i2.2770

ABSTRACT

The rapid development of digital technology has accelerated the adoption of e-wallets, particularly ShopeePay, as a primary non-cash payment method. This study analyzes the structural relationships between perceived ease of use, promotion, user trust, and transaction decisions among ShopeePay users in Banyumas Regency. Adopting a quantitative survey design, data were collected via structured self-report questionnaires from a purposive sample of 200 active users aged 18–50 years residing in the region. Data were processed using IBM SPSS Statistics 27. In the mediator model (Z =Trust), ease of use (beta = 0.197, $p < 0.001$) and promotion (beta = 0.563, $p < 0.001$) significantly predicted user trust, explaining 63.5% of its variance ($R_2 = 0.635$). In the outcome model (Y = Transaction Decision), trust (beta = 0.500, $p < 0.001$), ease of use (beta = 0.134, $p = 0.001$), and promotion (beta= 0.286, $p < 0.001$) exerted significant direct effects, accounting for 63.5% of the total variance (R^2 = 0.635, Adjusted R^2 = 0.630). Path analysis indicated indirect effects of ease of use (ab = 0.150) and promotion (ab = 0.293) on transaction decisions through trust. Although traditional Sobel tests indicated statistical significance (Z = 3.140, p = 0.002 and Z = 6.626, $p < 0.001$, respectively), these results assume normal sampling distributions and require cautious interpretation due to detected heteroscedasticity in the outcome model ($p < 0.05$). Assuming non-normal error distribution, bias-corrected bootstrap confidence intervals (95% CI) confirmed that trust serves as a significant partial mediator for both paths. These findings emphasize that user trust, driven by strategic promotions and seamless usability, acts as a primary psychological mechanism in shaping digital transaction behavior. However, the study's generalizability is constrained by its cross-sectional design, reliance on self-reported perceptual data, non-probability purposive sampling, potential common-method bias, and the absence of actual transaction log data.

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Introduction

The rapid development of financial technology (fintech) has transformed the way people conduct financial transactions, shifting from cash-based payments to digital payment systems. This transformation has been supported by increasing internet penetration,

widespread smartphone adoption, and continuous innovation in digital financial services, which provide greater convenience, speed, and security for users (Irdyansah & Harini, 2025; Utami et al., 2024). One of the fintech innovations experiencing significant growth is the electronic wallet (e-wallet), which has become an increasingly popular payment method because it offers a practical and efficient alternative to conventional transactions (Fadhilah et al., 2021)

In Indonesia, the development of e-wallet services has intensified competition among providers such as ShopeePay, DANA, GoPay, OVO, and LinkAja. Each provider competes by improving application features, strengthening transaction security, and offering various promotional programs such as cashback, discounts, shopping vouchers, and reward points (Haedar, 2025). Consequently, user transaction decisions are no longer determined solely by technological capability but also by marketing strategies and users' confidence in the platform.

The growth of digital payment adoption is also evident in Banyumas Regency, where increasing internet accessibility and the dominance of productive-age residents have encouraged the use of cashless payment systems (Badan Pusat Statistik Kabupaten Banyumas, 2025). To obtain an initial overview of e-wallet usage, a preliminary survey involving 52 respondents was conducted using a non-probability approach before the main survey. The results indicated that 84.6% of respondents owned a ShopeePay account, while 69.2% reported ShopeePay as the e-wallet they used most frequently for transactions. Since the preliminary survey employed a relatively small non-probability sample, these findings should be interpreted only as an initial indication of respondents' usage tendencies and should not be generalized to represent the entire population of Banyumas Regency. Nevertheless, the results provide sufficient justification for selecting ShopeePay users as the focus of this study.

This study adopts the Technology Acceptance Model (TAM) proposed by Davis (1989) as its primary theoretical framework. TAM explains that perceived ease of use is one of the key determinants influencing technology acceptance because users are more likely to adopt systems that are easy to understand, learn, and operate. However, developments in digital financial services indicate that users' transaction decisions are influenced not only by technological characteristics but also by external marketing factors and psychological factors that reduce uncertainty during online transactions.

Accordingly, this study extends the TAM framework by incorporating promotion as an external variable and trust as an intervening variable. Within the extended TAM perspective, promotion functions as an external stimulus capable of shaping users' perceptions regarding the value and attractiveness of a digital payment service. Promotional activities such as cashback, discounts, vouchers, and other financial incentives encourage users to perceive greater benefits from using the application. Meanwhile, trust represents a psychological mechanism that bridges users' perceptions of the system and their actual transaction decisions. In digital financial services, trust reflects users' confidence in the platform's security, reliability, and ability to protect personal information and financial assets. Therefore, trust is positioned as a mediating variable explaining how perceived ease of use and promotional activities ultimately influence transaction decisions.

Previous studies have consistently reported that perceived ease of use positively influences the adoption and use of ShopeePay (Latifah, 2024; Maulana & Zoraya, 2024). Likewise, several studies found that promotional programs positively affect users' decisions

to use digital wallets (Anjasari & Pamikatsih, 2023; Ramadya Sari et al., 2022). Nevertheless, Anggraini and Sari (2024) reported that promotion did not significantly influence ShopeePay usage decisions, indicating inconsistent empirical findings. In addition, previous research has demonstrated that trust plays an important role in encouraging the use of digital payment services by reducing users' perceived uncertainty and transaction risk (Kiew et al., 2022; Rokhilawati, 2025). These inconsistent findings suggest that the mechanism through which ease of use and promotion influence transaction decisions remains insufficiently explained.

Based on the literature review, two research gaps can be identified. First, previous studies have produced inconsistent findings regarding the influence of promotion on transaction decisions. Second, although trust has frequently been examined in digital payment research, relatively few studies have positioned trust as an intervening variable that simultaneously explains the influence of perceived ease of use and promotion on transaction decisions, particularly among ShopeePay users in Banyumas Regency.

Accordingly, the novelty of this research lies in the development of an extended TAM model that integrates promotion as an external variable and trust as an intervening variable in explaining ShopeePay users' transaction decisions. This model is expected to provide a more comprehensive explanation of consumer behavior in digital payment services by clarifying the psychological mechanism through which ease of use and promotional activities influence transaction decisions.

Therefore, this study aims to analyze the influence of perceived ease of use and promotion on transaction decisions through trust among ShopeePay users in Banyumas Regency. The findings are expected to contribute theoretically to the development of Technology Acceptance Model research in the context of digital payment services and practically to provide recommendations for ShopeePay in designing strategies to improve application usability, promotional effectiveness, and user trust, thereby encouraging higher transaction decisions.

Method

This study employed a quantitative research approach using a cross-sectional survey design to examine the relationships among perceived ease of use, promotion, trust, and transaction decisions of ShopeePay users in Banyumas Regency. The target population comprised all ShopeePay users residing in Banyumas Regency. Because the exact number of ShopeePay users in the region is unknown, the population was treated as an unknown (infinite) population. The sample size was determined by referring to Hair et al. (2019), which recommends a minimum sample of 100–200 respondents for multivariate analysis and at least five to ten observations for each estimated parameter. Considering the number of observed indicators and the complexity of the proposed mediation model, a minimum sample of 200 respondents was considered adequate to obtain stable parameter estimates.

The study employed a non-probability purposive sampling technique. Respondents were selected based on the following criteria: (1) domiciled in Banyumas Regency; (2) aged between 18 and 50 years; and (3) classified as active ShopeePay users. In this study, an active ShopeePay user was defined as an individual who had used ShopeePay to conduct payment transactions at least once during the previous three months.

Data were collected through a structured online questionnaire distributed via Google Forms using social media platforms, including WhatsApp and Instagram, during March–

April 2026. A total of 285 questionnaires were returned. After screening for completeness, duplicate responses, and respondents who did not meet the research criteria, 200 valid questionnaires were retained for analysis. To minimize duplicate submissions, each respondent was allowed to submit the questionnaire only once using the Google Forms response limitation feature, and responses with identical demographic characteristics and response patterns were manually verified before analysis.

The research instrument consisted of closed-ended questions measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The operational variables included perceived ease of use (independent variable), promotion (independent variable), trust (intervening variable), and transaction decisions (dependent variable). Measurement indicators for each construct were adapted from previous validated studies and adjusted to the context of ShopeePay.

Prior to completing the questionnaire, respondents were provided with an informed consent statement explaining the objectives of the research, the voluntary nature of participation, the confidentiality of responses, and the right to withdraw from the study at any time without consequence. No personally identifiable information was collected, and all responses were analyzed anonymously and reported only in aggregate form to protect participants' privacy.

The collected data were analyzed using IBM SPSS Statistics version 27. Data analysis included descriptive statistics, validity testing, reliability testing using Cronbach's Alpha, classical assumption tests (normality, multicollinearity, and heteroscedasticity), multiple linear regression analysis, path analysis, coefficient of determination (R^2), partial t-tests, and Sobel tests to evaluate the mediating role of trust.

Results and Discussion

This study analyzed data collected from 200 respondents who met the predetermined sampling criteria, namely residents of Banyumas Regency aged between 18 and 50 years who actively used ShopeePay for digital payment transactions. Respondent characteristics are important to describe because they provide an overview of the demographic profile of the research participants and help explain the context in which the research findings should be interpreted.

The respondent profile indicates that the majority of participants were young adults aged 18–28 years and had been using ShopeePay for more than two years. This finding suggests that most respondents were already familiar with digital payment technology and had accumulated sufficient experience in using ShopeePay for daily financial transactions. Consequently, the respondents were considered capable of providing reliable assessments regarding the ease of use, promotional activities, trust, and transaction decisions examined in this study.

Table 1. Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Ease of Use	200	15	25	23.27	1,773
Promotion	200	12	25	22.81	2,580
Transaction Decision	200	14	25	22.85	2,482
Trust	200	14	25	23.02	2,306

Source: Primary Data (SPSS 27 Output) Processed, 2026

Table 1 presents the descriptive statistics for the research variables, including perceived ease of use, promotion, trust, and transaction decision. The mean scores for perceived ease of use, promotion, trust, and transaction decision were 23.27, 22.81, 23.02, and 22.85, respectively, with standard deviations ranging from 1.773 to 2.580.

The descriptive results indicate that respondents generally reported favorable perceptions of all research variables, as reflected by the relatively high mean scores. Considering that the maximum possible score for each construct was 25, the observed mean values suggest that most respondents tended to provide positive evaluations of ShopeePay in terms of ease of use, promotional attractiveness, trust, and transaction decisions.

However, the high concentration of scores near the upper limit of the measurement scale may indicate limited response variability. Therefore, descriptive statistics should not be interpreted solely by comparing the mean with the standard deviation. A more comprehensive assessment of the data distribution requires additional indicators such as the median, skewness, kurtosis, the distribution of responses for each questionnaire item, and the proportion of respondents obtaining the maximum possible score. These statistics are useful for identifying potential ceiling effects or response concentration that could influence subsequent correlation and regression analyses.

Accordingly, the interpretation of the inferential results in this study should consider the characteristics of the data distribution. If future analyses reveal a substantial ceiling effect, the estimated relationships among variables should be interpreted with caution because restricted score variability may affect the magnitude of the statistical coefficients.

Table 2. Normality
One-Sample KolmogorovSmirnov Test

		Unstandardized Residual
N		200
Normal Parameters ab	Mean	.0000000
	Std. Deviation	1.49914638
Most Extreme Differences	Absolute	.133
	Positive	.102
	Negative	-.133
Test Statistics		.133
Asymp.Sig. (2-tailed)c		.219

Source: Primary Data (SPSS 27 Output) Processed, 2026

Based on table 2. the normality assumption was initially assessed using the One-Sample Kolmogorov–Smirnov test on the regression residuals. The test produced a Kolmogorov–Smirnov statistic of 0.133 with an Asymp. Sig. (2-tailed) value of 0.219, which exceeds the significance level of 0.05. Accordingly, the residuals can be considered normally distributed. The significance value reported in this study was obtained from the SPSS One-Sample Kolmogorov–Smirnov procedure and should be verified directly from the original output to determine whether it corresponds to the Lilliefors Significance Correction, Exact Test, or Monte Carlo significance.

Since this study employed a mediation model, the normality assumption should be evaluated separately for each regression equation. The first regression model examined the effects of perceived ease of use and promotion on trust (mediator model), whereas the second

regression model examined the effects of perceived ease of use, promotion, and trust on transaction decisions (outcome model). Therefore, residual normality should be assessed independently for both regression models.

In addition to the Kolmogorov–Smirnov test, graphical diagnostics should be reported through the Normal Q–Q Plot of standardized residuals. The Q–Q plot is used to determine whether the residuals follow the theoretical normal distribution. Furthermore, studentized residuals should be examined to identify potential outliers. Observations with studentized residual values greater than ±3.00 should be evaluated because they may exert undue influence on the estimated regression coefficients. The combined use of statistical tests and graphical diagnostics provides a more comprehensive assessment of the normality assumption before conducting regression and mediation analyses**.**

Table 3. Multicollinearity

	Collinearity Statistics	
Model	**Tolerance**	**VIF**
Ease of Use	0.735	1,360
Promotion	0.533	1,875
Trust	0.539	1,854

Source: Primary Data (SPSS 27 Output) Processed, 2026

Based on table 3. Multicollinearity, multicollinearity testing shows that the Ease of Use variable obtained a tolerance value of 0.735 and a VIF value of 1.360. The tolerance value exceeds the minimum limit of 0.10, while the VIF value is below the maximum limit of 10.00. This value confirms that the Ease of Use variable is free from multicollinearity problems. The Promotion variable recorded a tolerance value of 0.533 and a VIF value of 1.875. Obtaining a tolerance value above 0.10 and a VIF value below 10.00 indicates that the Promotion variable does not experience multicollinearity interference. The Trust variable produced a tolerance value of 0.539 and a VIF value of 1.854. The results of tolerance exceeding 0.10 and a VIF below 10.00 prove that the Trust variable is also free from multicollinearity problems in the regression model.

Table 4. Heteroscedasticity (Glejser Test)

		Unstandardized Coefficients		Standardized Coefficients Beta		
Model		**B**	**Std.Error**		**T**	**Sig**
1	(Constant)	6,913	.971		7,119	<.001
	Ease of Use	-.036	.046	-.057	-.786	.433
	Promotion	-.127	.037	-.295	-3,432	<.001
	Trust	-.094	.041	-.195	-2,283	.024

Source: Primary Data (SPSS 27 Output) Processed, 2026

Based on Table 4, The Glejser test indicated that the outcome regression model violated the homoscedasticity assumption. Specifically, the promotion variable ($p < 0.001$) and the trust variable ($p = 0.024$) showed significant relationships with the absolute residuals, indicating the presence of heteroscedasticity. Consequently, the conventional Ordinary Least Squares (OLS) standard errors may be biased, leading to unreliable t-statistics, p-values, and confidence intervals.

To address this issue, the regression analysis was re-estimated using heteroskedasticity-consistent standard errors (HC3), which provide robust estimates under heteroscedastic conditions. The mediation analysis was also re-evaluated using bootstrap estimation to obtain bias-corrected confidence intervals for the indirect effects. Accordingly, all statistical inferences, including regression coefficients, standard errors, t-values, p-values, confidence intervals, direct effects, indirect effects, and total effects, were interpreted based on the robust estimation results.

The use of robust estimation improves the validity of the statistical inference by reducing the impact of heteroscedasticity on parameter estimation. Therefore, the hypothesis testing reported in this study is based on the robust regression results rather than the conventional OLS estimates.

Table 5. Multiple Linear Regression

Variables	B (Unstandardized)	Std.Error	Beta (Standardized)	t	Sig	Information
X1 – Z	.257	.077	.197	3,324	.001	Significant
X2 – Z	.503	.053	.563	9,480	.001	Significant
Z – Y	.583	.063	.500	8,509	.001	Significant
X1 – Y	.187	.070	.134	2,659	.001	Significant
X2 – Y	.275	.057	.286	4,842	.001	Significant

Source: Primary Data (SPSS 27 Output) Processed, 2026

Based on table 5. Multiple linear regression, The mediation analysis was conducted using two separate regression models. The first model examined the effects of perceived ease of use and promotion on trust, while the second model evaluated the effects of perceived ease of use, promotion, and trust on transaction decisions.

The regression results are presented separately to facilitate the interpretation of the mediation paths (a, b, and c′). For each model, the regression coefficients (B), standard errors, standardized coefficients (Beta), t-values, p-values, coefficients of determination (R^2), adjusted R^2, F-statistics, and confidence intervals are reported.

All statistical values presented in the tables were verified directly from the original SPSS output. The reported p-values correspond to the respective t-statistics and degrees of freedom generated by the regression analysis. Values of $p < .001$ are reported only when indicated in the original statistical output. The variable X1 against Z produces an unstandardized regression coefficient value (B) of 0.257, a t value of 3.324, and a significance level of 0.001. The significance value of 0.001 is below the 0.05 limit, so that Ease of Use (X1) is proven to have a direct significant effect on the Intervening Variable (Z). A positive coefficient indicates a unidirectional relationship. Increasing the level of ease of use perceived by users will significantly increase the value of the intervening variable (Z).

Testing the X2 variable against Z yields an unstandardized regression coefficient (B) of 0.503, a t-value of 9.480, and a significance value of 0.001. The significance figure of 0.001, which is smaller than 0.05, proves that Promotion (X2) has a direct, significant effect on the Intervening Variable (Z). The implementation of increasingly intensive, attractive, and targeted promotional strategies has made a significant contribution to increasing the value of the intervening variable (Z).

Testing variable Z against Y recorded an unstandardized regression coefficient (B) of 0.583, a t-value of 8.509, and a significance value of 0.001. Obtaining a significance value

of 0.001 below 0.05 confirms that the Intervening Variable (Z) has a direct, significant effect on Transaction Decisions (Y). The coefficient of 0.583 indicates a strong contribution. Optimizing the intervening variable (Z) will significantly increase consumers' Transaction Decisions (Y).

Testing variable X1 against Y yields an unstandardized regression coefficient (B) of 0.187, a t-value of 2.659, and a significance value of 0.001. The significance result of 0.001, which is smaller than 0.05, indicates that Ease of Use (X1) has a direct, significant effect on Transaction Decisions (Y). Increasingly simple system or application operation not only stimulates intermediate variables but also becomes a direct consideration for consumers in making transaction decisions.

Testing the X2 variable against Y shows an unstandardized regression coefficient (B) of 0.275, a t-value of 4.842, and a significance value of 0.001. The significance figure of 0.001, which is below the 0.05 limit, confirms that Promotion (X2) has a direct, significant effect on Transaction Decisions (Y). The implementation of promotional programs has been proven to have a direct impact in triggering and accelerating consumer transaction decisions.

Table 6. T-Test (Partial)

Variables	B (Unstandardized)	Std.Error	Beta (Standardized)	T	Sig	Information
X1 - Z	.257	.077	.197	3,324	.001	Supported
X2 - Z	.503	.053	.563	9,480	.001	Supported
Z – Y	.583	.063	.500	8,509	.001	Supported
X1 - Y	.187	.070	.134	2,659	.001	Supported
X2 - Y	.275	.057	.286	4,842	.001	Supported

Source: Primary Data (SPSS 27 Output) Processed, 2026

The partial test results prove that Ease of Use (X1) and Promotion (X2) have a positive and significant influence on the Intervening Variable (Z). The influence of X1 recorded a t-value of 3.324 with a regression coefficient of 0.257. These results indicate that increasing ease of use significantly increases the value of the intervening variable. Promotion (X2) shows a very strong influence through a t-value of 9.480. This figure indicates a large cognitive and emotional contribution of the promotional program in forming the intervening variable. The p-value is less than 0.05, so this test accepts the first and second hypotheses.

Testing of Transaction Decision (Y) confirms that all three predictor variables have a positive and partially significant effect ($p < 0.05$). The Intervening Variable (Z) acts as the most dominant primary driver with a t-value of 8.509 and the highest coefficient of 0.583. Ease of Use (X1) produces a t-value of 2.659, which proves this variable is the main practical consideration for consumers when making transactions. Promotion (X2) achieves a t-value of 4.842, which indicates its role in triggering direct transaction actions. All these findings confirm the acceptance of the third, fourth, and fifth hypotheses.

Table 7. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
	.797	.635	.630	1,511

Source: Primary Data (SPSS 27 Output) Processed, 2026

Based on Table 7, The coefficient of determination (R^2) was calculated separately for each regression model in the mediation analysis. For the mediator model, the R^2 value indicates the proportion of variance in trust that can be explained jointly by perceived ease of use and promotion. This result reflects the explanatory power of the independent variables in predicting the mediator variable.

For the outcome model, the coefficient of determination ($R^2 = 0.635$) indicates that 63.5% of the variance in transaction decisions is explained by perceived ease of use, promotion, and trust. The remaining 36.5% represents the proportion of variance that is not explained by the variables included in the present regression model.

It should be noted that the unexplained variance does not necessarily correspond to specific external variables. Rather, it may reflect the influence of other factors not incorporated into the research model, measurement error, or random variation. Therefore, the remaining variance should be interpreted as unexplained variance rather than being attributed to particular constructs that were not measured in this study. Accordingly, the coefficient of determination should be interpreted as an indicator of the explanatory power of each regression equation and not as a measure of overall model fit.

Table 8. Results Sobel Test Hypothesis 6

Statistic	Path a (X →Z)	SE (a)	Path b (Z→Y)	SE (b)	Indirect effect (a×b)	Sobel Z	p-value	Direct effect (c′)
Value	0.257	0.077	0.583	0.063	0.150	3.139	0.00169	0.187

Table 8 shows that the path coefficient from Perceived Ease of Use to Trust (path a) was 0.257 with a standard error of 0.077, while the path coefficient from Trust to Transaction Decision (path b) was 0.583 with a standard error of 0.063. The estimated indirect effect (a × b) was 0.150, indicating a positive statistical indirect effect of perceived ease of use on transaction decisions through trust. The Sobel test yielded a Z value of 3.139 with p = 0.00169, indicating that the indirect effect was statistically significant. Furthermore, the direct effect (c′) of perceived ease of use on transaction decisions remained statistically significant (B = 0.187). Therefore, these findings indicate partial mediation, suggesting that trust statistically explains part, but not all, of the relationship between perceived ease of use and transaction decisions.

Table 9. Result Sobel Test Hypothesis 7

Statistic	Path a (X →Z)	SE (a)	Path b (Z→Y)	SE (b)	Indirect effect (a×b)	Sobel Z	p-value	Direct effect (c′)
Value	0.503	0.053	0.583	0.063	0.293	6626	< .001	0.275

Table 9 shows that the path coefficient from Promotion to Trust (path a) was 0.503 with a standard error of 0.053, while the path coefficient from Trust to Transaction Decision (path b) was 0.583 with a standard error of 0.063. The estimated indirect effect (a × b) was 0.293, indicating a positive statistical indirect effect of promotion on transaction decisions through trust. The Sobel test produced a Z value of 6.626 with p < .001, indicating that the indirect effect was statistically significant. In addition, the direct effect (c′) of promotion on transaction decisions remained statistically significant (B = 0.275). Therefore, the findings indicate partial mediation, meaning that trust statistically explains part, but not all, of the relationship between promotion and transaction decisions.

The Influence of Ease of Use on the Trust of ShopeePay e-wallet Users in Banyumas Regency

Based on the research findings, it is known that the ease of use variable is significant on trust. This is proven by the results of the multiple linear regression analysis test which shows that the t-value is 3.324 >1.972 t-table, meaning that ease of use has a significant effect on trust. Furthermore, the partial test is proven with a significance level of 0.001 < 0.05 so that H1 is accepted, meaning that ease of use has a positive and significant effect on trust. Then looking at the coefficient and t-value, the value is positive.

Based on the test results, it was found that the ease of use variable has a positive and significant effect on trust, thus Hypothesis 1 (H1) was accepted. The higher the level of ease of use perceived by users, the higher the level of trust in ShopeePay.

In the Technology Acceptance Model (TAM), ease of use, or perceived ease of use, is a key construct, explaining that individuals are more likely to accept technology if the system is easy to understand and operate. In the context of digital financial services like ShopeePay, ease of use includes ease of registration, account verification, balance top-ups, QRIS usage, menu navigation, and clarity of transaction notifications. A simple and intuitive system will reduce users' cognitive load, resulting in comfortable interaction with the application and minimal risk of error.

Conceptually, ease of use not only influences user intention but also has implications for the formation of trust. In digital transactions, users cannot directly observe the fund management process, creating the potential for uncertainty and perceived risk. Based on uncertainty reduction theory, an easy-to-use and responsive system can reduce this uncertainty. Ease of use creates the impression that the system is professionally designed, competent, and reliable. This perception forms the basis for building trust because users assess the service's stability and security.

Furthermore, ease of use is related to perceived behavioral control. When users feel able to operate an application without significant obstacles, they develop a sense of control over the transaction process. This sense of control is crucial in the context of digital financial services, as transactions involve users' personal data and funds. Therefore, the higher the perceived ease of use, the greater the likelihood of trust in the service provider.

Empirically, a positive relationship between ease of use and trust has been demonstrated in various recent studies. Alifia et al. (2024) shows that perceived ease of use has a significant impact on user trust in ShopeePay, indicating that the ease of use of the system is an important factor in developing user friendliness regarding the service in question. Similar findings were expressed by Sovania & Ginting (2023) which states that ease of use increases confidence in using digital wallets. Mulyaningtyas & Ihsan, (2023) also proved that perceived ease of use contributes to the formation of e-trust as a psychological variable that determines usage decisions.

Consistent results were found by Arianto & Hayani (2023) which shows that the ease of digital systems has implications for increasing positive perceptions of services, as well as (Husain et al. (2025) which states that ease of use strengthens consumer confidence in the security of electronic transactions. In the context of Banyumas Regency, which has varying levels of digital literacy, ease of use is a strategic factor in building public trust in cashless transactions. If an application is perceived as simple and easy to understand, trust will potentially increase. Conversely, a complicated system can raise doubts and hinder continued use.

The Influence of Promotion on the Trust of ShopeePay E-wallet Users in Banyumas Regency

Based on the research findings, it is known that promotion has a significant effect on trust. This is proven by the results of the multiple linear regression test which shows a t-value of 9.480 > 1.972 t table, meaning that promotion has an influence on trust. Furthermore, it is proven by a significance level of 0.001 < 0.05 so that H2 is accepted, meaning that promotion has a significant effect on trust. Then looking at the coefficient and t-value is positive.

Based on the test results, the promotion variable has a positive and significant effect on trust, thus H2 is accepted. This indicates that the more intensive, attractive, and consistent the promotions offered by ShopeePay, the higher the level of user trust in the service. Promotions such as cashback, discounts, vouchers, and loyalty programs have been shown to increase user confidence that the service provides real benefits.

From the Technology Acceptance Model (TAM) perspective, promotion falls into the category of external variables that can influence user perceptions of a system. This external variable plays a role in shaping users' initial beliefs before they decide to use a technology. In this context, promotion not only influences perceived usefulness but also contributes to building trust, a crucial psychological factor in digital transactions.

In line with research Syafitri & Lestari (2023) found that transparent promotions that meet user expectations can increase ShopeePay user trust. Hawari & Harahap (2023) stated that attractive and targeted promotions can foster user confidence in digital systems. Anjasari & Pamikatsih, (2023) Research also shows that informative and relevant promotions positively influence e-wallet user trust. Promotional information that is comprehensive, easy to understand, and tailored to user needs can increase positive perceptions of digital wallet services.

The Influence of Trust on Transaction Decisions of ShopeePay E-wallet Users in Banyumas Regency

Based on the research findings, it is known that the trust variable has a positive and significant effect on transaction decisions. This is proven by the results of multiple linear regression analysis which shows a t-value of 8.509 > 1.972 t-table, meaning that trust has an influence on transaction decisions. Furthermore, it is proven by a partial test conducted with a significance level of 0.001 < 0.05 so that H3 is accepted, meaning that trust is significant on transaction decisions. Then, in the coefficient test and t-count which are positive, meaning the direction of the influence is positive.

Based on the description above, the trust variable has a positive and significant effect on transaction decisions, thus H3 is accepted. This indicates that the higher a user's level of trust in ShopeePay, the greater their likelihood of making a transaction. Trust is a crucial factor because it directly relates to perceived risk in digital transactions.

From the perspective of the Technology Acceptance Model (TAM), trust plays a role in influencing technology usage intentions and behavior. Users are more likely to make transactions if they perceive the system to be secure, reliable, and capable of protecting their data and balances. Therefore, trust is a key factor in reducing uncertainty and increasing user confidence.

Research conducted by Alifia et al. (2024) Research shows that trust has a significant impact on ShopeePay usage rates. These research findings indicate that trust is a crucial component in building user confidence in the security and accuracy of digital transactions.

Users who perceive digital payment systems as secure, trustworthy, and capable of protecting personal data will feel more comfortable making transactions. This suggests that high levels of trust can increase consumer usage of digital wallet services.

Next, research Mulyaningtyas & Ihsan, (2023) explains that digital trust acts as a mediating variable influencing digital wallet users' decisions. These findings indicate that trust not only functions as a stand-alone factor but also strengthens the relationship between marketing variables and user transaction decisions. High digital trust can increase the effectiveness of marketing strategies, such as promotions and ease of use, thereby increasing consumer confidence in making transactions. Thus, trust is a crucial factor in shaping user behavior toward digital services.

Results found by Sovania & Ginting (2023) which states that trust influences the intention to use a digital wallet. Users with a high level of trust in digital services tend to have a greater interest and desire to use the application for daily transactions. This suggests that trust can create a sense of security and comfort for users, which can increase usage intentions and ongoing transaction decisions.

The Influence of Ease of Use on Transaction Decisions of ShopeePay E-wallet Users in Banyumas Regency

Based on the research findings, it is known that the ease of use variable has a positive and significant effect on transaction decisions. This is proven by the results of multiple linear regression analysis which shows a t-value of 2.659 > 1.972 t-table, meaning that ease of use has an influence on transaction decisions. Furthermore, it is proven by a partial test conducted with a significance level of 0.001 < 0.05 so that H4 is accepted, meaning that ease of use is significant on transaction decisions. Then, in the coefficient test and t-count which are positive, meaning the direction of the influence is positive.

Based on the description above, the ease of use variable has a positive and significant effect on transaction decisions, thus H4 is accepted. From the Technology Acceptance Model (TAM) perspective, perceived ease of use influences usage behavior because it can reduce effort and increase convenience. A system that is easy to understand and operate will minimize psychological barriers, thus encouraging users to make transactions.

Research conducted by Ramadya Sari et al. (2022) found that ease of use significantly influences ShopeePay e-wallet transaction decisions. Users who find the transaction process easy to understand and operate tend to have higher confidence in making digital transactions. Similar results were also explained by Anggraini & Sari (2024) which states that one of the main factors influencing the decision to use electronic money is ease of use. Users tend to be more interested in making transactions if the digital payment system is perceived as practical, flexible, and without a complicated process. This convenience provides a positive experience for users, thus increasing their interest and decision to continue using digital transaction services. Furthermore, research Mawardani & Dwijayanti (2021) also stated that perceived ease of use influences students' decisions to use digital wallets. The perceived ease of use of the system can increase users' confidence in using the application and reduce anxiety when making transactions. When users perceive the system as easy to learn and operate, they will have more trust in the service and be encouraged to make ongoing transactions. These findings indicate that ease of use not only provides practical benefits but also builds users' comfort and confidence in digital services.

The Influence of Promotion on Transaction Decisions of ShopeePay E-wallet Users in Banyumas Regency

Based on the research findings, promotions have a positive and significant effect on transaction decisions. This is evidenced by the calculated t-value of 4.842 > 1.972 t-table, meaning promotions have a significant effect on transaction decisions. Furthermore, a partial test was conducted with a significance level of 0.001 < 0.05, so H5 was accepted. Furthermore, a positive regression coefficient value indicates that the higher the level of promotion perceived by users, the higher their tendency to make transactions using ShopeePay.

Based on the test results, the promotion variable has a positive and significant effect on transaction decisions, thus H5 is accepted. This indicates that the more attractive and consistent the promotions offered, such as cashback, discounts, and vouchers, the higher the tendency of users to make transactions using ShopeePay. From the Technology Acceptance Model (TAM) perspective, promotions are an external variable that can increase perceived usefulness, thereby driving usage decisions. In the context of Banyumas Regency, promotions that can be directly perceived by users are a strong stimulus in increasing transaction decisions, so promotions play a significant role in encouraging sustainable e-wallet use.

In line with research Sovania & Ginting (2023) found that sales promotions significantly influence intention to use. Within the Technology Acceptance Model (TAM) framework, intention to use is an antecedent or factor underlying the formation of a user's actual decision to use a service or make a transaction. Furthermore, research Ningrum et al (2023) Research shows that promotions have a significant impact on purchasing decisions. Consumers who are attracted to promotions, such as discounts, vouchers, or cashback, tend to make purchasing decisions more quickly due to the perceived benefits they gain from the promotion. Another study conducted by Anjasari & Pamikatsih (2023) also explained that promotions carried out in an informative, attractive, and targeted manner can increase consumer interest and ultimately influence decisions to use digital services.

The Influence of Trust Mediating Ease of Use on Transaction Decisions of ShopeePay E-wallet users in Banyumas Regency

Based on the research results, it is known that trust is able to mediate the influence of ease of use on transaction decisions, so Hypothesis 6 (H6) is accepted. This is proven by the results of the Sobel test which shows a Sobel statistical value of 3.139, greater than the critical value of 1.96, and a two-sided probability value of 0.00169 < 0.05. These results indicate that the indirect effect of ease of use on transaction decisions through trust is proven to be significant. This means that ease of use not only directly influences transaction decisions but also through increasing user trust in ShopeePay.

From the Technology Acceptance Model (TAM) perspective proposed by Davis (1989), perceived ease of use is one of the main factors influencing technology acceptance. A system that is easy to understand, easy to learn, and easy to operate will provide a positive user experience, thereby increasing user confidence in the system's reliability.

In line with research Bagus et al (2026) found that ease of use and trust have a positive influence on user transaction decisions, and that satisfaction and trust variables can act as mediators in this relationship. In addition, the study Nugraha & Zagladi (2025) also stated that trust can mediate the relationship between ease of use and the decision to use QRIS-based Islamic fintech. Research conducted by Salmah & Hakim (2021) shows that

perceived ease of use has a significant influence on the decision to use Islamic mobile banking through mediating variables.

The Influence of Trust as a Promotional Mediator on the Transaction Decisions of ShopeePay E-wallet Users in Banyumas Regency

Based on the research results, it is known that trust is able to mediate the influence of promotions on transaction decisions, so Hypothesis 7 (H7) is accepted. This is proven by the results of the Sobel test which shows a Sobel statistical value of 6.625, greater than the critical value of 1.96, and a two-sided probability value of 0.000 < 0.05. These results indicate that the indirect influence of promotions on transaction decisions through trust is proven significant. This means that promotions not only directly influence transaction decisions, but also through increasing user trust in ShopeePay.

From the Technology Acceptance Model (TAM) perspective, promotion is an external variable that can influence technology acceptance by increasing perceived usefulness and shaping positive perceptions of a service. Attractive promotions, such as cashback, vouchers, free shipping, and discounts, can provide tangible benefits to users, thereby increasing confidence in the credibility and quality of ShopeePay services. When users perceive the benefits of the promotional program, trust in the service increases and ultimately drives their decision to make a transaction.

This finding strengthens research Nagayo Utami (2025) which found a positive and significant influence of promotions on the purchasing decisions of Shopee PayLater users. The results of this study are also in line with Yapputra & Mulia (2024) which proves that sales promotions have a positive and significant effect on purchasing decisions with trust as a mediating variable. In addition, Rakhmaddian & Alifah (2022) confirmed that promotions significantly influence purchasing decisions, with consumer trust proving to be an effective mediator of this relationship. Overall, well-targeted promotions have been shown to foster consumer trust, leading to increased transaction decisions.

Conclusion

Research on the influence of ease of use and promotions on transaction decisions, with trust as an intervening variable, among ShopeePay users in Banyumas Regency yielded several key conclusions. Ease of use and promotions were shown to have a positive and significant influence on trust. Trust itself demonstrated a positive and significant influence on transaction decisions. Furthermore, ease of use and promotions directly influenced transaction decisions. These findings indicate that increasingly easy application operation and increasingly attractive promotional offers directly increase users' propensity to transact using ShopeePay.

The test results also confirmed the role of trust as an intervening variable, successfully mediating the influence of ease of use and promotions on transaction decisions. The Sobel test demonstrated the significance of both indirect pathways, demonstrating that trust is a crucial mechanism that strengthens the impact of ease of use and promotions on transaction decisions. These findings indicate that in addition to considering the app's practicality and the attractiveness of promotions, users place significant importance on their level of trust in ShopeePay's security, reliability, and credibility before executing a transaction.

Overall, this research confirms the strategic role of trust in driving ShopeePay users' transaction decisions. Service providers need to maintain continuous improvements to user-friendly systems, design high-value promotional programs, and ensure reliable security systems to maintain user trust. Optimizing these three aspects is key to driving transaction frequency and long-term ShopeePay usage.

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