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THE INFLUENCE OF PERFORMANCE EXPECTANCY, EFFORT EXPECTANCY, SOCIAL INFLUENCE AND FACILITATING CONDITIONALS ON THE INTEREST OF SEABANK SHOPEE E- PAYMENT

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Abstract:

This research was conducted to determine the effect of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditional on E-Payment Seabank Shopee. This type of research is quantitative with the data source used is primary data, namely the general public who use the Seabank Shopee E-payment application totaling 60 respondents. The analysis method used is panel data multiple linear regression analysis using SPSS 26. Based on the results of the study, it shows that Performance Expectancy has a significant effect on Seabank Shopee e-payment, Effort Expectancy has a significant effect on Seabank Shopee e-payment, Social Influence has a significant effect on the use of Seabank Shopee e-payment, Facilitating Conditions has a significant effect on the use of Seabank Shopee e-payment.

Keywords:
Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions and e- paymnent user interest.

BACKGROUND

Technology has been developing so rapidly all the time, information technology has become the center of attention in all aspects of life. The advancement of technology and information provides convenience and information to consumers that help them understand the changes that occur. This allows for proper communication and socialization with anyone, anywhere. In addition to influencing socializing and communication, the advancement of information technology also has an impact on daily business operations and provides assistance in financial management.

User satisfaction is one of the criteria for evaluating the effectiveness of information systems during implementation. Evaluating the success of technology implementation largely depends on how well users accept and understand it. Effective use of information technology is significantly influenced by user acceptance. It is important to determine the elements that influence user adoption of a system based on this. A model that can be used to analyze user acceptance is the Unified Theory of Acceptability and Use of Technology, or UTAUT model.

Further reason to use the Unified Theory of Acceptance and Use of Technology model is because this model has been proven to be 70% successful in explaining the variation in

intention from other theories. In accordance with UTAUT, many factors that influence behavioral intention and user behavior are influenced by several factors. First, performance expectancy, second effort expectancy, third social influence, fourth facilitating conditions.

*Performance Expectancy*referring to The extent to which people think that using the system will improve their ability to do their jobs. Previous research by Audriyani (2023) showed that Performance Expectancy has a major impact on people's intention to adopt information technology.

*Effort Expectancy*is a Number or level of use in an aspect. This is intended so that users of information technology do not need a lot of thought or work. Previous research by Aulia (2023) found that Effort expectancy has a major impact on people's intentions to use information technology in previous research.

*Social Influence*is the extent to which a person knows that other influential individuals think that he or she should use a new system. Previous research by Audriyani (2023) showed that the intention to use information technology is significantly influenced by Social Influence.

THEORETICAL FRAMEWORK

UTAUT

According to the UTAUT theory, behavioral intention and user behavior are influenced by several factors. First, performance expectancy reflects the extent to which an individual believes that using a system will help them perform specific tasks. Second, effort expectancy describes the ease with which users feel when using the system. Third, social influence refers to the degree to which other people influence an individual to use a system. Fourth, facilitating conditions reflect an individual's belief that the existing organizational and technical infrastructure will support the use of the system. Behavioral intention is defined as the level of desire an individual has to perform a behavior, while use behavior refers to the intensity or frequency of using information technology (Venkatesh et al., 2003, 2012, in Auliya & Arransyah, 2023).

Performance Expectancy

Performance expectancy represents the degree to which an individual believes that using a system will enhance their performance. Performance expectancy plays a crucial role in an organization as it relates to efficiency and effectiveness in processing transaction data. It aids and benefits productivity improvement (Fithri Meuthia et al., 2020, in Miswaty, 2022. *Journal of Accounting, Taxation, and Auditing*).

Effort Expectancy

Effort expectancy refers to the amount of effort that micro, small, and medium enterprises (MSMEs) must put in to operate a system, or the perceived ease of using an accounting information system. By using the system, tasks can be completed quickly and easily. This factor

influences an individual's decision to use the system to complete their work (Nugraha & Yadnyana, 2018, in Miswaty, 2022).

Social Influence

Social influence is defined as the extent to which an individual perceives that important people believe they should use a new system (Vanya Sukmana, 2021).

Facilitating Conditions

Facilitating conditions refer to the belief that existing technical and organizational infrastructure can support the use of technology (Venkatesh et al., 2023, in Ferghyna, 2020).

Behavioral Intention

Behavioral intention describes the extent to which an individual plans to use technology in the future. The intention to use a system refers to a user's desire to continue using the system, assuming they have access to it (Venkatesh et al., 2003, in Sukmana Putri, 2021).

E-Payment

Electronic payment (e-payment) systems are specifically developed to handle electronic payments for goods and services over the internet. These systems include electronic payment systems for credit cards, digital cash, digital purchase accumulation systems, stored-value payment systems, peer-to-peer payment systems, electronic checks, and electronic bill payment systems (Gaol, 2012, in Alif Sukhairi, 2023).

Sea Bank

Sea Bank is a digital banking application developed alongside Shopee. Like other digital banking applications, users can perform digital financial transactions such as saving money and transferring funds between banks. Sea Bank has gained public attention as one of the newcomers in the digital banking market. To attract users, it offers features that facilitate shopping on Shopee with an interface similar to online shopping apps. However, Sea Bank is not a new bank. It was previously known as *Bank Kesejahteraan Ekonomi (BKE)*, established in Jakarta in 1991. On February 10, 2021, Bank BKE officially changed its name to Sea Bank under PT Bank SeaBank.

METHOD

The type of research used is descriptive quantitative with a cross-sectional research design, aiming to describe occupational safety and health among stevedores (TKBM) at Luwuk Port. This study was conducted from January to July 2023. The population in this study consisted of all registered stevedores (TKBM) at Luwuk Port, totaling 176 workers. The sample for this study included the entire population, with a total sample size of 176 stevedores. Information and data were collected from the workers through interviews using a questionnaire. The data were then entered and analyzed using univariate analysis to explain or describe the characteristics of each variable in the form of frequency distribution tables. The data

presentation was provided in the form of frequency distribution tables accompanied by explanations.

RESULT:
Descriptive Data

Research Sample Data

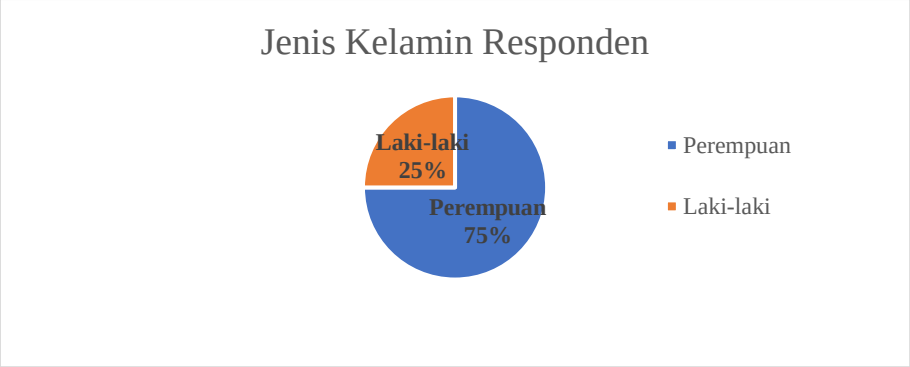
Table 1 Research Sample Data

No	Information	Amount	Percentage
1	Number of Questionnaires completed	60	100%
2	Number of Questionnaires that could not be processed	0	0%
3	Number of questionnaires that can be processed	60	100%

Source: Author (2024)

Respondent Gender

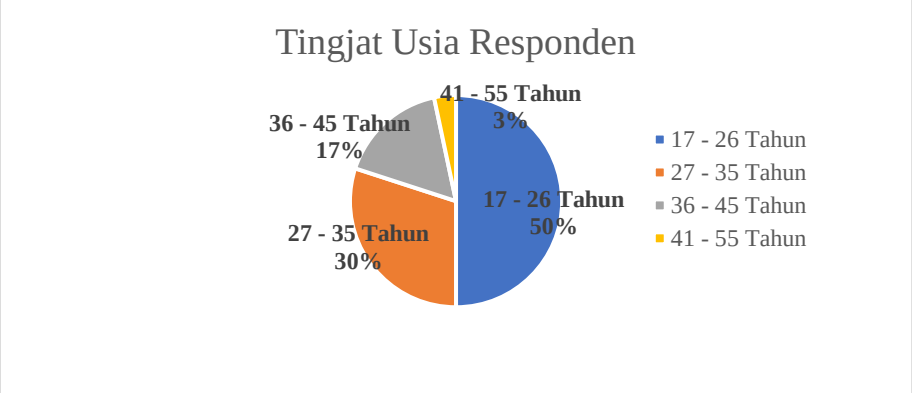
Figure 2 Respondent Gender



Source: Author (2024)

Respondent Age Level

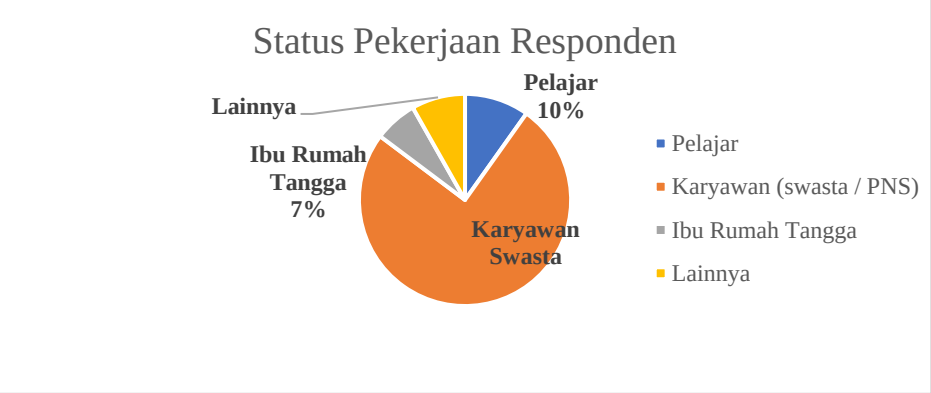
Figure 3 Respondents' Age Level



Source: Author (2024)

Respondents' Employment Status

Figure 4 Respondents' Employment Status



Source: Author (2024)

Validity Test

Validity Test is a test that measures whether a questionnaire is valid or not. A questionnaire is said to be valid if it is able to reveal something that is measured by the questionnaire (Sari, 2019). Using 60 respondents as research samples, the r-table value can be obtained through: (degree of freedom) df = n-2, (degree of freedom) df = 60-2 = 58 So from the results of the calculation, it can be seen that r-table = 0.254. The statement is said to be valid if the r-count which is the value of Corrected Item - Total Correlation> from r-table. The analysis of the processed output can be seen as follows:

Table 2 Performance Expectancy Validity Test

Question	r count	r table	Information
1	0.884	0.254	Valid
2	0.580	0.254	Valid
3	0.830	0.254	Valid
4	0.865	0.254	Valid

Source: Author (2024)

HaThe Validity Test result in table 2 shows that all questions in the Performance Expectancy variable have a calculated r > 0.254, so the data on all questions in the Performance Expectancy variable are valid. This questionnaire instrument can be used to conduct research.

Table 3 Effort Expectancy Validity Test

Question	r count	r table	Information
1	0.906	0.254	Valid
2	0.821	0.254	Valid
3	0.880	0.254	Valid
4	0.818	0.254	Valid

Source: author (2024)

HaThe Validity Test result in table 3 shows that all questions in the Effort Expectancy variable have a calculated r > 0.254, so the data on all questions in the Effort Expectancy variable are valid and this questionnaire instrument can be used to conduct research.

Table 4 Social Influence Validity Test

Question	r count	r table	Information
1	0.754	0.254	Valid
2	0.917	0.254	Valid
3	0.896	0.254	Valid

Source: author (2024)

HaThe Validity Test result in table 4 shows that all questions in the Social Influence variable have a calculated r > 0.254, so the data on all questions in the Social Influence variable are valid and this questionnaire instrument can be used to conduct research.

Table 5 Conditional Facilitating Validity Test

Question	r count	r table	Information
1	0.680	0.254	Valid
2	0.756	0.254	Valid
3	0.860	0.254	Valid
4	0.765	0.254	Valid

Source: author (2024)

HThe results of the Validity Test in Table 5 show that all questions in the Facilitating Conditions variable have a calculated r > 0.254, so that the data on all questions in the Facilitating Conditions variable are valid and this questionnaire instrument can be used to conduct research.

Table 6 User Interest Validity Test

Question	r count	r table	Information
1	0.807	0.254	Valid
2	0.821	0.254	Valid
3	0.925	0.254	Valid
4	0.807	0.254	Valid
5	0.829	0.254	Valid
6	0.837	0.254	Valid

Source: author (2024)

HThe results of the Validity Test in Table 6 show that all questions in the User Interest variable have a calculated r > 0.254, so that the data on all questions in the User Interest variable are valid. This questionnaire instrument can be used to conduct research.

Reliability Test

Reliability Test is a tool to measure a questionnaire which is an indicator of a variable. A questionnaire is said to be reliable if a person's answer to the question is consistent or stable over time. The test is measured by measuring the correlation between the answers to the questions using the statistical value of cronbach's alpha (α) and is stated to be reliable if it provides an α value.□ 0.7 (Ghozali, 2020).

Table 7 Reliability Test of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions and User Interest

Variables	**Cronbach's Alpha Value**	**Limit Value**	**Status**
Performance Expectancy(X1)	0.801	0.70	Reliable
Effort Expectancy(X2)	0.870	0.70	Reliable
Social Influence(X3)	0.818	0.70	Reliable
Facilitating Conditions(X4)	0.755	0.70	Reliable
User Interest (Y)	0.917	0.70	Reliable

Source: Author (2024)

Based on the results of table 7, the reliability test of the Performance Expectancy variable (x1) produces a Cronbach's Alpha value of 0.801, the Effort Expectancy variable (x2) produces a Cronbach's Alpha value of 0.870, the Social Influence variable (x3) produces a Cronbach's Alpha value of 0.818, the Facilitating Conditions variable (x4) produces a Cronbach's Alpha value of 0.755 and the User Interest variable (y) produces a Cronbach's

Alpha value of 0.917 so that it can be stated that all of these instruments are reliable because they have a Cronbach's Alpha value above 0.70.

Normality Test

The normality test aims to test whether in the regression model, the confounding variables or residuals have a normal distribution. As is known, the t and F tests assume that the residual values follow a normal distribution. If this assumption is violated, the statistical test becomes invalid for a small sample size, a good regression model has a normal or near-normal data distribution. The results of the normality test are as follows:

Table 8 Normality Test

		Unstandardized residual
N		60
Normal Parameters a,b	Mean	,0000000
	Std. Deviation	1.70860647
Most Extreme Differences	Absolute	,183
	Positive	,183
	Negative	-,072
Test Statistics		,183
Asymp. Sig. (2-tailed)		,068c

Source: Author (2024)

Based on the results of the normality test above, the significance value of the KS Test on the Kolmogorov-Smirnov regression model is 0.183 with a significance of 0.068. Based on the test results, it can be concluded that the regression model has met the normality requirements because the significance value is 0.068> 0.05

T-test

The t-test is used to show how far the influence of one independent variable individually in explaining the dependent variables. If the level of significance is less than 0.05, it can be stated that the independent variable partially influences the dependent variable (Ghozali, 2020).

Table 9 T Test Performance Expectancy (X1)

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	9,362	3,432		2,728	,007
	PE	,203	,139	,139	2,456	,018

Source: Author (2024)

Table 10 shows that the regression coefficient has a constant value of 9.362 with a calculated t value of 2.728 and a significance level of 0.007.

The Performance Expectancy variable has a t count of 2,456 with a significance value of 0.018. This value indicates that the level of significance is below 0.05. It can be concluded that the Performance Expectancy variable partially influences user interest (H1 is accepted).

Table 10 Statistical Test T Effort Expectancy (X2)

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	9,362	3,432		2,728	,007
	PE	,363	,133	,255	2,726	,022

Source: Author (2024)

The Effort Expectancy variable has a t count of 2.726 with a significance level of 0.022. This value indicates that the significance level is below 0.05. It can be concluded that partially the Effort Expectancy variable has an effect on user interest (H2 is accepted).

Table 11 Social Influencer T Statistic Test (X3)

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	9,362	3,432		2,728	,007
	PE	,239	,154	,138	2,548	,012

Source: Author (2024)

The Social Influence variable has a t count of 2,548 with a significance level of 0.012. This value indicates that the significance level is below 0.05. It can be concluded that partially the Effort Expectancy variable has an effect on user interest (H3 is accepted).

Table 12 Facilitating Conditional T-Statistic Test (X4)

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	9,362	3,432		2,728	,007
	PE	,187	,141	,127	2,324	,048

Source: Author (2024)

Variables*Facilitating Conditions*has a t count of 2,324 with a significance level of 0.048. This value indicates that the significance level is below 0.05. It can be concluded that partially the Facilitating Conditions variable has an effect on user interest (H4 is accepted).

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F Test

The criteria for hypothesis testing using F statistics are if the significant value of F <0.05, then the alternative hypothesis is accepted, which states that all independent variables simultaneously and significantly affect the dependent variable (Ghozali, 2016). The results of the F test analysis can be seen in the table below:

Table 13 F Test

		Sum of Square	df	Mean Square	F	Sig
1	Regression	104,343	4	26,086	8,330	,000 b
	Residual	172,241	55	3,132		
	Total	276,583	59			

Source: Author (2024)

Based on the table data above, the F-count is 8.330 and sig 0.000. F-table at level α = 0.05, df 1 = (number of independent variables = 2) and df2 (n – k – 1 = 60– 2 – 1 = 57), then the F-table value = 2.38. This means that F-count> F-table (8.330> 2.38) and sig <0.05 (0.000 <0.05), then the hypothesis can be accepted. In this case, it can be said that the variables Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions together influence user interest, so that the four independent variables can be used to estimate or predict user interest variables.

Coefficient of Determination Test (R2)

The coefficient of determination (R2) aims to measure how far the model's ability to explain the variation of the dependent variable (user interest). The value of the coefficient of determination is between zero and one. A small R2 value means that the ability of the independent variables to explain the variation of the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variables (Ghozali, 2020).

Table 14 Test of Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,417a	,674	,543	189,852

Source: Author (2024)

Based on table 15 it is known that the financial performancecan be explained by the variables Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions and user interest of 0.674 or 67.4%. While the remaining 0.326 or 32.6% is influenced by other factors.

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Multiple Linear Regression Test

Multiple linear regression analysis aims to find the influence of two or more independent variables (X) on the dependent variable (Y). The results of multiple linear regression calculations with the SPSS program in this study are as follows:

Table 15 Multiple Linear Regression

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	9,362	3,432		2,728	,007
	PE	,203	,139	,139	2,728	,018
	EE	,363	,133	,255	2,728	,022
	SI	,239	,154	,138	2,728	,012
	FC	,187	,141	,127	2,728	,048

Source: Author (2024)

Based on the results of the regression test above, the following regression equation model was obtained::

$$Y = 9.362 + 0.203X1 + 0.363X2 + 0.239X3 + 0.187FC + e$$

Based on the test results shown in table 4.6, the multiple linear regression equation used in this study is as follows:

a. A constant with a value of 9.362 if the value of all independent variables is 0, then the value of User Interest will be 9.362.
b. The regression coefficient value of Performance Expectancy is 0.203. This means that if Performance Expectancy increases by one percent, then Performance Expectancy will increase by 0.203 assuming all other independent variables are constant.
c. The Effort Expectancy coefficient value is 0.363. This means that if Effort Expectancy increases by one percent, then Effort Expectancy will increase by 0.363 assuming all other independent variables are constant.
d. The regression coefficient value of Social Influence is 0.239. This means that if Social Influence increases by one percent, then Social Influence will increase by 0.239 assuming all other independent variables are constant.

The regression coefficient value of Facilitating Conditions is 0.187. This means that if Facilitating Conditions increases by one percent, then Facilitating Conditions will increase by 0.187 assuming all other independent variables are constant.

DISCUSSION:

The Effect of Performance Expectancy on the Use of SeaBank Shopee

Based on the statistical t-test results from the coefficient table, the t-value for the Performance Expectancy variable (X1) is 2.456, with a significance value of 0.018, which is less than 0.05. Thus, it can be concluded that Performance Expectancy has a significant influence on the use

of SeaBank Shopee's e-payment system. Technological advancements, particularly in SeaBank Shopee's e-payment system, offer various benefits compared to conventional payment methods. If new technology can meet expectations and simplify processes, it is more likely to be adopted. However, performance expectancy is also influenced by other factors, such as the internal and external values of users.

Based on primary data, interest, awareness, and usage related to SeaBank Shopee's e-payment system are high. Therefore, the higher the users' confidence in the ability of digital payment technology to simplify and enhance their work performance, the higher the likelihood of users adopting and utilizing SeaBank Shopee's e-payment system as their digital payment method, thus supporting the acceptance of H1.

This study aligns with Mira (2022), who found that the performance expectancy variable indicates that the trust level of MSMEs in the benefits provided by QRIS digital payment technology for their business performance tends to be influenced by their perception of the technology's use. These results are also supported by Putri (2023), which suggests that higher performance expectancy leads to increased interest among Samarinda city residents in using QRIS as a payment transaction tool. However, this study contrasts with Aries (2020), who stated that performance expectancy does not significantly influence behavioral intentions.

The Effect of Effort Expectancy on the Use of SeaBank Shopee

Based on the statistical t-test results from the coefficient table, the t-value for the Effort Expectancy variable (X2) is 2.726, with a significance value of 0.022, which is less than 0.05. Thus, it can be concluded that Effort Expectancy significantly influences the use of SeaBank Shopee's e-payment system.

Effort Expectancy, as a core variable in the UTAUT model, is defined as the ease of use experienced by users when operating specific technology. Research indicates that effort expectancy positively affects users' intentions to continue using mobile applications. This finding suggests that perceived ease of use can motivate users to continue using SeaBank Shopee's e-payment system. The easier it is to use an application, the more likely users are to adopt and continue using SeaBank Shopee's e-payment system, supporting the acceptance of H2.

This study aligns with Alfil (2023), which found that MSMEs' trust in the ease of use of QRIS digital payment technology is influenced by their perception of its simplicity, particularly regarding understanding and following the transaction process, as well as the ease of registration and account creation. However, this study contrasts with Aries (2020), who stated that Effort Expectancy does not significantly influence behavioral intentions.

The Effect of Social Influence on the Use of SeaBank Shopee

Based on the statistical t-test results from the coefficient table, the t-value for the Social Influence variable (X3) is 2.548, with a significance value of 0.012, which is less than 0.05. Based on the test results, it can be concluded that Social Influence has a significant effect on the use of SeaBank Shopee's e-payment system.

The findings suggest that an individual's intention to use a system is influenced by their social environment. For example, advertisements on various social media platforms highlighting the ease of account creation, cashback promotions, and other benefits can attract individuals who encounter such ads, supporting the acceptance of H3.

This study aligns with Mira (2022), which found that the influence of the social environment on the acceptance and use of QRIS digital payment technology in the food and beverage MSME sector tends to be shaped by positive impressions and feedback from individuals who have

already used the technology. However, this study contrasts with Aries (2020), who stated that Social Influence does not significantly affect behavioral intentions.

The Effect of Facilitating Conditions on the Use of SeaBank Shopee

Based on the statistical t-test results from the coefficient table, the t-value for the Facilitating Conditions variable (X4) is 2.324, with a significance value of 0.048, which is less than 0.05. Based on the test results, it can be concluded that Facilitating Conditions significantly influence the use of SeaBank Shopee's e-payment system.

CONCLUSION

This study examines the effect of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on user intention. Using a sample of 60 questionnaires distributed to SeaBank Shopee users in Jakarta and processed with SPSS v.26, the following conclusions can be drawn:

1. Performance Expectancy has a positive effect on the use of SeaBank Shopee.
2. Effort Expectancy has a positive effect on the use of SeaBank Shopee.
3. Social Influence has a significant effect on the use of SeaBank Shopee.

Facilitating Conditions have a positive effect on the use of SeaBank Shopee

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