

# **PENGARUH PERSEPSI KEMUDAHAN PENGGUNAAN, KEPERCAYAAN, PROMOSI, MOTIVASI HEDONIS, DAN LITERASI KEUANGAN TERHADAP MINAT PENGGUNAAN E-WALLET SHOPEEPAY DALAM TRANSAKSI KEUANGAN**

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## **ABSTRAK**

Penelitian ini bertujuan untuk menguji: Pengaruh (1) Persepsi Kemudahan Penggunaan, (2) Kepercayaan, (3) Promosi, (4) Motivasi Hedonis dan (5) Literasi Keuangan terhadap minat penggunaan ShopeePay dalam transaksi keuangan di wilayah Provinsi Jawa Timur.

Populasi penelitian ini adalah masyarakat di wilayah provinsi Jawa Timur. Teknik pengambilan sampel menggunakan *purposive sampling*. Penelitian ini menggunakan metode kuantitatif. Pengumpulan data dilakukan dengan cara menyebarkan kuesioner dalam bentuk elektronik *google form*. Jumlah kuesioner yang diolah sebanyak 100 responden.

Hasil penelitian menunjukkan bahwa (1) Persepsi Kemudahan Penggunaan tidak berpengaruh terhadap minat penggunaan, (2) Kepercayaan tidak berpengaruh terhadap minat penggunaan, (3) Promosi tidak berpengaruh terhadap minat penggunaan, (4) Motivasi Hedonis berpengaruh terhadap minat penggunaan dan (5) Literasi Keuangan berpengaruh terhadap minat penggunaan.

**Kata Kunci: Persepsi Kemudahan Penggunaan, Kepercayaan, Promosi, Motivasi Hedonis, Literasi Keuangan, Minat Penggunaan.**

***THE EFFECT OF PERCEPTION OF EASE OF USE, TRUST, PROMOTION, HEDONIC MOTIVATION, AND FINANCIAL LITERACY ON INTEREST IN USING SHOPEEPAY E-WALLET IN FINANCIAL TRANSACTIONS***

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***ABSTRACT***

This study was conducted to examine: The effect of (1) Perceived Ease of Use, (2) Trust, (3) Promotion, (4) Hedonic Motivation and (5) Financial Literacy on the interest in using ShopeePAY in financial transactions in the East Java Province.

The population of this research is people in the province of East Java. The sampling technique used was purposive sampling. This research uses quantitative methods. Data was collected by distributing questionnaires in an electronic google form. The number of questionnaires that were processed were 100 respondents.

The results showed that (1) Perceived Ease of Use had no effect on interest in use, (2) Trust had no effect on interest in use, (3) Promotion had no effect on interest in use, (4) Hedonic motivation had an effect on interest in use and (5) Literacy Finance has an effect on interest in use.

**Keywords: Perception of Ease of Use, Trust, Promotion, Hedonic Motivation, Financial Literacy, Interest in Use.**