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Acceptance Model of UTAUT2-Based Accounting Information System on The Shopeepay Digital Payment Application

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Abstract: The effect of performance expectancy, effort expectancy, social influence, facilitating conditions, habit, and hedonic motivation on the use behavior of ShopeePay users in students of the Faculty of Economics and Business, Winaya Mukti University. The research uses a quantitative approach with a survey method. The research population is ShopeePay user students, with a sample of 100 respondents selected using the purposive sampling technique. Data analysis was carried out using multiple linear regression, t-test, F test, and determination coefficient. The results of the study show that social influence, habit, and hedonic motivation have a positive and significant effect on use behavior. On the other hand, performance expectancy, effort expectancy, and facilitating conditions had no significant effect on use behavior. Simultaneously, the six independent variables had a significant effect on use behavior with a Fcal value of 45.520 and an R Square value of 0.746. This shows that 74.6% of ShopeePay usage behavior can be explained by variables in the research model, while the rest is influenced by other factors outside the model. These findings show that usage habits, fun motivation, and social influence are the dominant factors in increasing the use of ShopeePay among students.

Keyword: ShopeePay, UTAUT2, Use Behavior, Habit, Hedonic Motivation.

INTRODUCTION

The rapid development of information technology has driven changes in various sectors, including the financial sector. The presence of digital technology makes it easier for people to carry out financial activities without being limited by space and time. This development gave birth to financial technology (fintech), which is a technology-based financial service that is able to provide convenience, speed, and efficiency to users. In Indonesia, the development of fintech is supported by the increasing use of the internet and digital devices in daily life (Ahadiyah, 2024; Kadir, 2023).

According to data from the Indonesian Internet Service Providers Association, the number of internet users in Indonesia in 2024 will reach 221,563,479 people out of a total population of 278,696,200 people, with a penetration rate of 79.5%. This number increased by 1.4% compared to the previous period and shows that Indonesian people are increasingly

accustomed to using digital technology. This increase in internet use encourages the development of non-cash payment systems, especially digital wallets, because people need more practical, fast, and secure payment methods (Arif, 2024).

Along with the development of the digital industry in Indonesia and the National Non-Cash Movement program launched by Bank Indonesia, various e-commerce companies have begun to develop their own digital payment systems. One of the fast-growing digital wallets is ShopeePay. ShopeePay is an electronic payment service owned by Shopee that is designed to make it easier for users to make transactions, both within the Shopee platform and at other merchants. Students are one of the largest groups of users because ShopeePay offers ease of transactions, promos, cashback, and efficiency compared to the use of cash (Mutiara, 2023).

However, the high usage of ShopeePay has not been fully followed by an optimal user experience. There are still various user complaints related to the account verification process, application performance, personal data security, and refunds. These conditions can affect user usage behavior towards ShopeePay. In the Unified Theory of Acceptance and Use of Technology (UTAUT) theory, technology use behavior is influenced by an individual's perception of the benefits, convenience, social influence, and support of available facilities (Venkatesh et al., 2003). In the development of the UTAUT2 model, Venkatesh et al. (2012) added habit and hedonic motivation variables because these two factors are considered to be able to explain consumer behavior in using technology more comprehensively.

The UTAUT2 model explains that technology usage behavior is influenced by performance expectancy, effort expectancy, social influence, facilitating conditions, habit, and hedonic motivation (Venkatesh et al., 2012). Performance expectancy is an individual's belief that the use of technology can improve their performance (Venkatesh et al., 2003), while effort expectancy is related to the level of ease of use of technology (Venkatesh et al., 2003). In addition, social influence indicates the extent to which a person is influenced by others to use technology, while facilitating conditions are related to the support of available infrastructure and facilities (Venkatesh et al., 2003). Habit describes an individual's tendency to use technology automatically based on previous experience, while hedonic motivation relates to a sense of pleasure and satisfaction when using technology (Venkatesh et al., 2012).

Previous research has shown varying results regarding the factors that affect the use of ShopeePay. Research by Andiani and Sari (2024) shows that performance expectancy, social influence, and facilitating conditions affect use behavior, while effort expectancy has no effect. Meanwhile, research by Audriyani and Meiranto (2023) found that habits have a positive effect on ShopeePay usage behavior. Other research also shows that hedonic motivation is one of the factors that encourage users to continue using technology because of the sense of pleasure, satisfaction, and pleasant experience when transacting (Oktavianita & Siregar, 2021; Sari et al., 2024). The difference in the results of the study shows that there is still a research gap, so further research is needed on the influence of the six UTAUT2 variables on the use behavior of ShopeePay users, especially in students of the Faculty of Economics and Business, Winaya Mukti University.

METHOD

This study uses a quantitative method with a descriptive and verifiable approach. The object of the research was a student of the Faculty of Economics and Business, Winaya Mukti University who used ShopeePay. The research sample amounted to 100 respondents who were selected using purposive sampling. The independent variables studied included performance expectancy, effort expectancy, social influence, facilitating conditions, habit, and hedonic motivation, while the dependent variables were use behavior. Data collection was carried out through the distribution of questionnaires on an ordinal scale. Data analysis was carried out using multiple linear regression tests, partial tests (t tests), simultaneous tests (F tests), and determination coefficients.

RESULTS AND DISCUSSION

Description of the Research Object

Research data collection has been carried out and the results are that there are 100 ShopeePay user students at Winaya Mukti University who meet the criteria and are willing to be research subjects. The following is a table that explains some of the characteristics of the respondents.

Table 1. Respondent Characteristics

Respondent Characteristics	Category	Number (People)	Presentase (%)
Gender	Male	22	22%
	Famale	78	78%
Study Programs	Accounting	80	80%
	Management	20	20%
Withdrawal for ShopeePay	>500.000	79	79%
	>1.000.000	7	7%
	>1.500.000	4	4%
	<2,000,000	10	10%

Source : Primary Data Processed, 2026

Descriptive Statistical Analysis

Table 2. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Hours of Deviation
Performance Expectancy	100	4,00	20,00	15,6400	2,91814
Effort Expectancy	100	4,00	20,00	16,9000	3,11886
Social Influence	100	3,00	15,00	9,8000	3,07482
Facilitating Conditions	100	4,00	20,00	15,5900	3,24456
Habbit	100	4,00	20,00	15,8900	3,06790
Hedonic Motivation	100	4,00	20,00	14,7600	3,47028
Use Behavior	100	5,00	25,00	18,4200	4,26681
Valid N (listwise)	100				

Source : Primary Data Processed, 2026

Based on the results of a descriptive test on 100 respondents, all research variables showed an average value that was in the category of sufficient to very high. The variables PE, EE, FC, HB, HM, and UB were in the high to very high category, which showed that respondents felt the benefits, convenience, facility support, usage habits, and comfort in using the system, while the SI variable was in the sufficient category, which means that the social influence on the use of the system was moderate. Overall, these results show that respoonden has a positive perception and a good level of system usage.

Measurement Model Testing

Table 3. Reliability Test

No	Variabel	Cronbach Alpha	Critical Value	N of Item	Remarks
1.	Performance Expectancy (X1)	0,820	0,60	4	Reliabel
2.	Effort Expectancy (X2)	0,849	0,60	4	Reliabel
3.	Social Influence (X3)	0,757	0,60	3	Reliabel
4.	Facilitation Condition (X4)	0,850	0,60	4	Reliabel
5.	Habbit (X5)	0,821	0,60	4	Reliabel
6.	Hedonic Motivation (X6)	0,822	0,60	4	Reliabel
7.	Use Behavior (Y)	0,747	0,60	5	Reliabel

Source : Primary Data Processed, 2026

The data in table 3 show that the Cronbach Alpha value for each variable exceeds 0.6. This indicates that all variable indicators are consistent and reliable, making them suitable for use as research instruments in the next stage of testing.

Table 4. Validity Test

Variabel	Item	R Count	R Table	Remarks
Performance Ekspectancy (X1)	PE1	0,816	0,361	Valid
	PE2	0,899	0,361	Valid
	PE3	0,787	0,361	Valid
	PE4	0,753	0,361	Valid
Effort Ekspectancy (X2)	EE1	0,935	0,361	Valid
	EE2	0,828	0,361	Valid
	EE3	0,780	0,361	Valid
	EE4	0,794	0,361	Valid
Social Influence (X3)	SI1	0,721	0,361	Valid
	SI2	0,873	0,361	Valid
	SI3	0,865	0,361	Valid
Facilitating Condition (X4)	FC1	0,764	0,361	Valid
	FC2	0,891	0,361	Valid
	FC3	0,798	0,361	Valid
	FC4	0,874	0,361	Valid
Habbit (X5)	HB1	0,820	0,361	Valid
	HB2	0,752	0,361	Valid
	HB3	0,873	0,361	Valid
	HB4	0,786	0,361	Valid
Hedonic Motivation (X6)	HM1	0,731	0,361	Valid
	HM2	0,864	0,361	Valid
	HM3	0,893	0,361	Valid
	HM4	0,732	0,361	Valid
Use Behavior (Y)	UB1	0,730	0,361	Valid
	UB2	0,805	0,361	Valid
	UB3	0,673	0,361	Valid
	UB4	0,742	0,361	Valid
	UB5	0,663	0,361	Valid

Source : Primary Data Processed, 2026

Based on the validity analysis presented in Table 4, a questionnaire covering all variables was processed using SPSS. The results obtained show that the value of r is calculated to be greater than the r of the table. With 30 respondents and a significance level of 0.05 (5%), all statement items in the three variables were declared valid.

Structural Model Testing

The structural model test in this study uses multiple linear regression analysis which aims to determine the relationship between independent variables and dependent variables. The stages of testing carried out include the classical assumption test, the determination coefficient (R^2) test, the F test, and the t test. The results of the multicollinearity test showed that all VIF values were < 5, so there was no problem of collinearity between variables. Furthermore, the F test is used to determine the influence of independent variables simultaneously on dependent variables, while the t test is used to test the influence of each variable partially.

Table 5. Coefficient Determination Test

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	,864a	,746	,730	2,219

a. Predictors: (Constant), MH, EE, SI, PE, FC, HB

Source : Primary Data Processed, 2026

Based on the results of the analysis in the Model Summary table, the value of the determination coefficient (R Square) was obtained of 0.746. This shows that the variables Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Habit, and Hedonic Motivation were able to explain the Use Behavior variables of 74.6%, while the remaining 25.4% were influenced by other variables outside the research model.

Table 6. Regresi Linier Berganda

Coefficientsa						
		Unstandardized Coefficients		**Standardized Coefficients**		
	Model	**B**	**Std. Error**	**Beta**	**t**	**Say.**
1	(Constant)	-2,091	1,377		-1,519	,132
	OR	,255	,141	,174	1,805	,074
	EE	,196	,129	,144	1,527	,130
	YES	,269	,110	,194	2,432	,017
	FC	-,162	,150	-,123	-1,081	,283
	HB	,442	,169	,317	2,615	,010
	MH	,412	,096	,335	4,307	,000

a. Dependent Variable: UB

Source : Primary Data Processed, 2026

Table 7. Simultaneous Tests

ANOVA						
	Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Say.**
1	Regression	1344,534	6	224,089	45,520	,000b
	Residual	457,826	93	4,923		
	Total	1802,360	99			

a. Dependent Variable: UB

b. Predictors: (Constant), MH, EE, SI, PE, FC, HB

Source : Primary Data Processed, 2026

Based on the calculation results, the Fcal number was obtained as low as 45,520. > Ftable is 2.20, then H0 is rejected and H1 is accepted. Thus, it can be concluded that independent variables simultaneously have a significant effect on dependent variables.

The Effect of Performance Expectancy on Use Bahavior

Performance expectancy refers to a person's belief that the use of a technology can help improve the performance and effectiveness of their activities. In the context of this study, performance expectancy is related to students' belief that ShopeePay can make transactions easier, faster, and more efficient. According to Venkatesh et al. (2003), performance expectancy is a factor that explains the extent to which individuals believe that the use of the system will benefit their work.

The results of the study show that performance expectancy does not have a significant effect on the use behavior of ShopeePay users. This is shown by the tcal value of 1.805 which is smaller than the table of 1.986 and the significance value of 0.074 > 0.05. This means that even though students feel that ShopeePay is useful, this perception is not strong enough to influence their decision to use ShopeePay sustainably.

This finding shows that students today already consider the benefits of ShopeePay as something common and natural so that it is no longer the main reason for use. They have become accustomed to a variety of other digital wallet services that also offer similar benefits. Therefore, the benefits provided by ShopeePay have not been able to create a difference large enough to affect usage behavior.

The results of this study are in line with the research of Asmara (2024) and Lestari (2025) which found that performance expectancy does not have a significant effect on digital wallet usage behavior. However, this result is different from Venkatesh's research which states that the greater the benefits felt, the higher a person's inclination to use technology (Venkatesh et al., 2003).

Pengaruh Effort Expectancy terhadap Use Bahavior

Effort expectancy is the level of ease that a person feels in using a system or technology. According to Venkatesh et al. (2003), effort expectancy describes the extent to which individuals feel that a technology is easy to understand, easy to learn, and easy to use.

In this study, effort expectancy is related to students' perception that ShopeePay is easy to use, has a simple appearance, and does not require a large effort to learn it. The results of the study showed that effort expectancy did not have a significant effect on use behavior. This is evidenced by the tcal value of 1.527 which is smaller than the ttable of 1.986 and the significance of 0.130 > 0.05.The insignificance of this variable shows that the ease of use of ShopeePay is no longer the main factor that affects student usage behavior. This happens because most respondents are used to using digital applications, both digital wallets, mobile banking, and other e-commerce applications. Thus, students no longer consider the convenience aspect as the main reason for using ShopeePay.

The results of this study are in line with the research of Andiani (2024) and Tajri (2025) which stated that effort expectancy has no effect on use behavior. However, this result is different from Venkatesh's research which explains that the easier a technology is to use, the higher the interest and behavior of its use (Venkatesh et al., 2003).

The Influence of Social Influence on Use of Bahavior

Social influence is the extent to which a person feels that the people around him who are considered important encourage him to use a technology. According to Venkatesh et al. (2003), social influence can come from friends, family, lecturers, and other social environments.

The results of the study show that social influence has a positive and significant effect on the use behavior of ShopeePay users. This is evidenced by a tcal value of 2.432 which is greater than the ttable of 1.986 and a significance value of 0.017 < 0.05. This means that the greater the encouragement or influence of the surrounding environment, the higher the tendency of students to use ShopeePay.

Students tend to use ShopeePay because they see friends, family, and the surrounding environment also using the application. In addition, the use of ShopeePay is often influenced by trends, recommendations, and the need to follow the habits of the social environment so that transactions become easier and more practical.

The results of this study are in line with the research of Andiani (2024) and Audriyani (2023) who stated that social influence has a positive effect on technology use behavior. The greater the social influence a person receives, the more likely it is that the individual will use the technology recommended by his or her environment (Venkatesh et al., 2003).

Pengaruh Facilitating Conditions terhadap Use Bahavior

Facilitating conditions is a person's belief that the infrastructure and resources required to use technology are available. According to Venkatesh et al. (2003), facilitating conditions

include device availability, internet access, technical support, and the ability of individuals to use technology.

In this study, facilitating conditions are related to the availability of smartphones, internet networks, balances, and other supporting features that allow students to use ShopeePay. The results showed that facilitating conditions did not have a significant effect on use behavior. This is evidenced by a tcal value of -1.081 which is smaller than the ttable of 1.986 and a significance value of 0.283 > 0.05.

These results show that the availability of supporting facilities is no longer the main factor that determines ShopeePay usage behavior. Most of the respondents already have smartphones and adequate internet access, so these facilities are considered as basic needs that are definitely available.

The results of this study are different from the research of Andiani (2023) which states that facilitating conditions affect use behavior. However, the results of this study support the idea that when technological facilities are available equally, these factors are no longer the main determinants in the use of a system (Venkatesh et al., 2003).

The Influence of Habit on Use Bahavior

Habit is a person's tendency to perform a behavior automatically because it has been done repeatedly for a certain period of time. In the UTAUT2 model, habit is one of the important factors that influence technology usage behavior (Venkatesh et al., 2012).

The results of the study show that habits have a positive and significant effect on use behavior. This is shown by the tcal value of 2.615 which is greater than the ttable of 1.986 and the significance of 0.010 < 0.05. This means that the more students are used to using ShopeePay, the higher their tendency to continue using the application.

The habit of using ShopeePay can be formed because students often make purchase transactions, pay bills, top up, or receive various promos and cashback. The more often students use ShopeePay, the more their use will become part of their daily activities and will be done automatically without much consideration.

The results of this study are in line with Audriyani's (2023) research which states that habits have a strong influence on technology use behavior. In addition, Venkatesh's research also explains that previous user experiences will form habits that encourage individuals to continue using the same technology (Venkatesh et al., 2012).

The Effect of Hedonic Motivation on the Use of Bahavior

Hedonic motivation is the level of pleasure, comfort, and satisfaction that a person feels when using a technology. According to Venkatesh et al. (2012), hedonic motivation is an important factor in consumer technology use because individuals tend to use technology that provides a pleasant experience.

The results of the study showed that hedonic motivation had a positive and significant effect on use behavior. This is evidenced by a tcal value of 4.307 which is greater than the ttable of 1.986 and a significance value of 0.000 < 0.05. This variable is the most dominant variable influencing ShopeePay's usage behavior.

Students feel happy using ShopeePay because of the promos, cashback, discounts, ease of transactions, and practical user experience. This feeling of pleasure makes students more interested in continuing to use ShopeePay than other payment methods.

The results of this study are in line with the research of Oktavianita (2021) and Sari (2024) who found that hedonic motivation has a significant effect on the behavior of using digital wallets. This shows that the greater the pleasure felt by users, the greater the likelihood of them continuing to use ShopeePay (Venkatesh et al., 2012).

Research Conceptual Framework

Based on the formulation of the problem, discussion and relevant research, the conceptual framework of this article is obtained as shown in Figure 1 below.

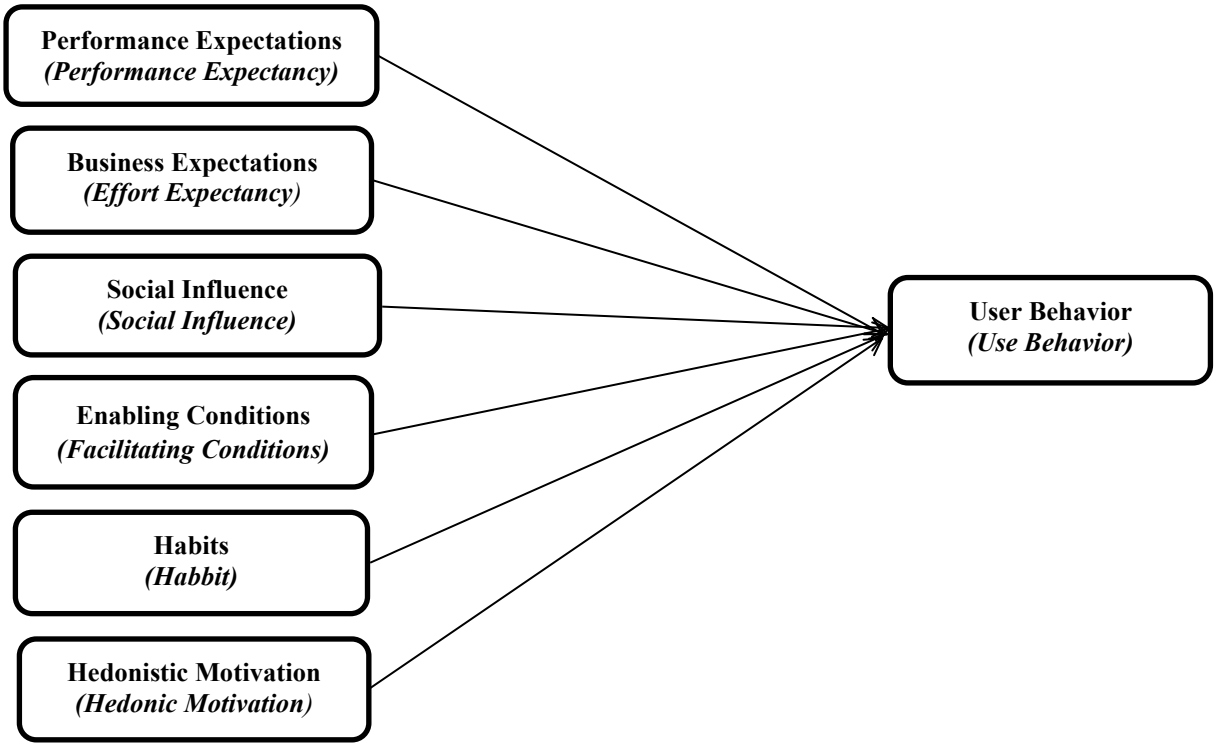

Figure 1 : Conceptual Framework

Based on the Conceptual Framework mentioned above, Usage Behavior is influenced by Performance Expectations, Business Expectations, Social Influences, Facilitating Conditions, Habits, Hedonistic Motivation.

CONCLUSION

This study shows that the behavior of using ShopeePay among students of the Faculty of Economics and Business, Winaya Mukti University is mainly influenced by social influence, habit, and hedonic motivation. The habit of using ShopeePay in daily activities and pleasant experiences when transacting have proven to be the most dominant factors in increasing use behavior. On the other hand, performance expectancy, effort expectancy, and facilitating conditions did not have a significant effect. Overall, the UTAUT2 model was able to explain ShopeePay usage behavior by 74.6%, so it can be concluded that psychological and social factors play a more role than functional factors in encouraging the use of ShopeePay among students.

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