An Analysis of Convenience, Trust, and Security of E-Wallet through Understanding Technology as an Intervening Variable

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A R T I C L E   I N F O

A B S T R A C T

This study aims to analyze the convenience, trust, and security in the decisions to use electronic wallets (Shopee Pay), understanding technology as an intervening variable. The study adopts a quantitative approach, collecting data through questionnaires. The research sample comprises 100 Shopee Pay users in Sidoarjo Regency, selected through purposive sampling. Data analysis involves hypothesis testing and processing using SPSS v.25. Findings indicate that convenience, trust, and security, mediated by an understanding of technology, significantly influence the decision to use E-Wallet (Shopee Pay). The study concludes that convenience, trust, and security, through an understanding of technology, significantly impact the decision to use E-Wallet (Shopee Pay). This research is urgently needed due to the rapid growth of electronic wallet usage in the current digital era. Understanding the factors influencing the decision to use E-Wallets (Shopee Pay) provides valuable insights for companies and payment service providers to enhance user experience and strengthen operational sustainability in an increasingly competitive market. Additionally, understanding technology as an intervening variable provides additional insights into consumer behavior related to financial technology usage. Therefore, this research contributes academically and has significant practical relevance for the industry and stakeholders.

A B S T R A K

Penelitian ini bertujuan untuk menganalisis kenyamanan, kepercayaan, dan keamanan dalam keputusan penggunaan dompet elektronik (Shopee Pay), dengan memahami teknologi sebagai variabel perantara. Penelitian ini menggunakan pendekatan kuantitatif dengan mengumpulkan data melalui kuesioner. Sampel penelitian terdiri dari 100 pengguna Shopee Pay di Kabupaten Sidoarjo yang dipilih melalui teknik purposive sampling. Analisis data melibatkan pengujian hipotesis dan pengolahan menggunakan SPSS v.25. Temuan menunjukkan bahwa kenyamanan, kepercayaan, dan keamanan, yang dimediasi oleh pemahaman terhadap teknologi, secara signifikan memengaruhi keputusan penggunaan E-Wallet (Shopee Pay). Studi ini menyimpulkan bahwa kenyamanan, kepercayaan, dan keamanan, melalui pemahaman terhadap teknologi, secara signifikan memengaruhi keputusan penggunaan E-Wallet (Shopee Pay). Penelitian ini sangat penting mengingat pertumbuhan penggunaan dompet elektronik yang pesat dalam era digital saat ini. Memahami faktor-faktor yang memengaruhi keputusan penggunaan E-Wallet (Shopee Pay) memberikan wawasan berharga bagi perusahaan dan penyedia layanan pembayaran untuk meningkatkan pengalaman pengguna dan memperkuat keberlanjutan operasional mereka dalam pasar yang semakin kompetitif. Selain itu, pemahaman terhadap teknologi sebagai variabel perantara juga memberikan wawasan tambahan dalam memahami perilaku konsumen terkait penggunaan teknologi finansial. Oleh karena itu, penelitian ini tidak hanya memberikan kontribusi secara akademis, tetapi juga memiliki

INTRODUCTION

Currently, technological and internet developments have brought innovation to banking activities. People's lifestyles and purchasing power are increasing due to advances in technology. Therefore, banks must continue to strive to create conditions that are conducive for customers in making transactions. This applies to every individual who makes financial transactions and changes the way they make transactions. Along with very rapid advances in technology, people's lifestyles and payment methods used in transactions continue to experience continuous development. Due to advances in technology, the role of payment systems is changing. In carrying out financial transactions, non-physical forms of exchange such as electronic exchange are more widely used than physical forms such as paper or metal. Digital wallet is an application-based E-Wallet service that can be used as a payment method and makes it easier for users to store money. Digital pricing systems and other Internet networks are used in these transactions.

Indonesian Internet Services Company, or APJII Organizing Association, released study findings showing the country's internet user base will grow by 3,32% in 2022 compared to the past year. With populace growth of 77.02% or 210.03 milion people, compared to 272.68 million people living in the previous year. Along with the increment within the number of web clients, it can empower the development of online business in Indonesia such as shopee, Lazada, Bukalapak and Tokopedia etc. For this reason, many startups have joined forces to introduce a type of server-based electronic money called the E-Wallet digital wallet. (Bayu Bagas Hapsoro and Kismiatun, 2022).

Digital wallets are electronic money whose administrations are untilized to function installment frameworks via fast reaction codes (QR Codes/QR Payments), short-range communications NFC and OTP (Afolo and Dewi, 2022). E-Wallet is electronic money in the form of chip-based or application-based smart cards. (Afolo and Dewi, 2022) Along with technological developments, electronic wallets (E-Wallets) are used as a new payment method that can be used for offline and online exchanges. This makes it easy for clients to store money related information on the server which makes it easier for users to use it quickly and effectively.

Talking about other payment tools, E- The wallet has advantages in speed, convenience and efficiency. The payment method called E-Wallet is an app-based service and can be used to make online purchases or transactions with economic actors who have collaborated with the issuing bank. If E-Wallet users want to use it, they will get many benefits. For example, there is no fraud in transactions, such as when returning purchase funds. Consumers also get other benefits, such as consumers who use E-Wallet can make payments for the goods they buy more quickly and effectively without having to spend money first, but not all individuals can access this technology at this time.

Within the setting of E-Commerce, the convenience of E-Wallet services can be integrated into the platform to make it easier for users to fulfill things such as purchasing basic necessities, purchasing packages and credit, food, purchasing tickets, paying electricity bills, WiFi bills, BPJS contributions, purchased tickets, etc. Additionally, E-Wallet can also be used to scan quick response (QR) codes and enter personal identification numbers pin via cell phone so that users feel safer when using it in cash or debit. In Indonesia there are many popular e-wallets such as OVO, DANA, ShopeePay, Jenius, GoPay, LinkAja, Jenius, etc.

Shopee Pay is the e-wallet with the foremost users in Indonesia. ShopeePay could be a advanced wallet benefit supplier beneath the umbrella of e-commerce called Shopee. In November 2018 PT Airpay Universal and Bank Indonesia formalized and allowed consent for the foundation of Shopee Pay. Utilizing e-wallet is easy to get it and can be utilized when we need to form installment exchanges on e-commerce applications. Shopeepay is the as it were E-Commerce partner payment system that can be utilized for all sorts of installment exchange strategies. By utilizing Shopeepay you'll bring out non-cash exchanges with the adjust in Shopee Pay. Separated from that, ShopeePay can be utilized in physical and non-physical stores such as online shops that have collaborated. So the more online shops create and enhance, the more prominent the utilize of E-Wallets will create.

Based on the clarification over, and there's still a investigate hole between the comes about of inquire about on the comfort variable considered by (Desvronita, 2021), it says that within the Special Region of Yogyakarta, clients are more fascinated by utilizing the E-Wallet installment framework since they discover it simple. Meanwhile, research comes about (W. Suhendry, 2022) state that intrigued in utilizing E-Wallet administrations isn't altogether and contrarily affected by seen convenience. The believe variable investigated by (Bisma J. Manaj, 2023 affirms that the Choice to Utilize contains a positive impact on believe. In the mean time, the comes about of investigate by (D. C. Kumala, J. W. Pranata, and S. Thio, 2002) say that believe has no positive impact on purposeful to utilize The security variable examined by (N. Abdullah, F. Redzuan, and N. A. Daud, 2020) says that there's a noteworthy and positive impact between security on behavioral eagerly to utilize electronic wallets. , the comes about of investigate by (N. Abdullah, F. Redzuan, and N. A. Daud, 2020) state that security does not have a noteworthy and negative impact on the choice to utilize E-Wallets. This inquire about is distinctive from other inquire about since investigate employments mechanical information as an mediating variable Investigate (Y. Yennisa and H. R. N. Putri, 2023) centers on Semarang State Polytechnic Understudies who have an intrigued in utilizing electronic cash In the interim, this inquire about centers on the Decision to Utilize E-Wallet.

ShopeePay for the People of Sidoarjo Regency. If previous research used the dependent variable of usage decision only without specializing in the shopping place, in this study, the focus is on the decision to use the Shopee Pay platform as the dependent variable. Shopee Pay was chosen because Shoppe Pay is the digital wallet with the foremost clients in Indonesia. The reason of including factors is to see whether there are contrasts in investigate comes about. This investigate comes from past thinks about, by testing whether

understanding innovation impacts the choice to utilize the Shopee Pay e-wallet. The creator is fascinated by conducting investigate on Shopee Pay users from the people of Sidoarjo Regency with the title Analysis of Convenience, Trust and Security. Decision to Use E-Wallet (Shopee Pay) Through Understanding Technology as an Intervening Variable, based on the phenomena and research gaps explained previously.

Starting from the problems and shortcomings of research, this research aims to present novelty by changing the model of this paper. The point of this inquire about is to test the factors that impact clients choices to utilize advanced wallets and test the intervening part of understanding technology. The scope of the research is limited to ShopeePay digital wallet users of the Sidoarjo Regency community. The reason Sidoarjo Regency was chosen as a research location is because Sidoarjo Regency is an industrial city with all kinds of buying and selling activities and shopping centers popping up all over the city, so it is not surprising that Sidoarjo Regency is used to carrying out buying and selling activities both online and offline.

This research is in line with the 8 SDGs indicator, namely Strengthen and expand access to financial services, namely the strength to encourage or support the expansion of capabilities, in this case especially banking, insurance and other financial services. https://sdgs.un.org/goals/goal8. The conceptual framework of influence with the variables chosen by the author includes:
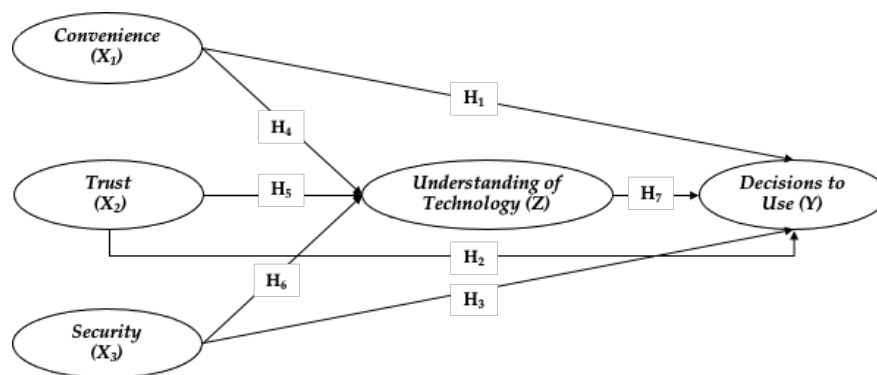

Figure 1 Conceptual Theory
Source: Processed by the Researcher (2024)

RESEARCH METHODS

This research employs a quantitative descriptive approach, utilizing primary data obtained through responses from a community survey. Quantitative descriptive analysis was conducted to assess the relationship between independent and dependent variables (Sugiyono, 2019). The explanatory approach utilized includes various statistical techniques such as multiple linear regression, classical assumption testing, and hypothesis testing. The main objective of this research is to elucidate or present data within the context of the relationships between variables. Data were processed using the SPSS version 25 software. The participants in this study were residents of Sidoarjo Regency. Given the large

population of Sidoarjo, the research sampled a portion of the community who use Shopee Pay. Due to the unknown size of the study population, the researcher employed a purposive sampling technique combined with a nonprobability sampling method. The Lameshow formula was utilized to calculate the sample size (Riyanto and Hermawan, 2020).

$$n = \frac{Z^2 . P(1-p)}{d^2}$$
$$n = \frac{1.96^2 \, 0.5(1-0.5)}{0.10^2} = 96.04$$

n = Minimum number of samples
za = Z score on trust = 95% = 1.96
p = Maximum estimate = 50% = 0.5
d = Error Rate = 0,10

By utilizing this equation, a test esteem of 96.04 is obtained. For a more robust investigation, a sample of 100 individuals was selected. The sample size was adjusted to 100. This decision ensured that if any of the surveys contained data with low validity, additional surveys could be included to facilitate data analysis. The questions and responses in the respondent survey were measured using a Likert scale. Using a Likert scale establishes variable indicators as the reference for formulating questions.

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

100 Shopee Pay users in Sidoarjo Regency were given a questionnaire based on the research sample criteria.

Table 1. *Statistic Descriptive*

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Convenience	100	6.00	25.00	20.9700	2.70598
Trust	100	10.00	25.00	19.7700	3.16820
Security	100	8.00	25.00	19.9200	3.24638
Decisions to Use E-Wallet	100	9.00	25.00	18.9100	3.65175
Understanding of Technology	100	7.00	25.00	19.900	3.51476
Valid N (listwise)	100				

Source: Processed by the Researcher (2024)

Based on the results of the previous descriptive test, the distribution of data obtained by the researcher is as follows: Convenience Variable (X1): The minimum value observed is 6, and the maximum value is 25, with an average value of 20.97 and a standard deviation of 2.71; Trust Variable (X2): The minimum value observed is 10, and the maximum value is 25, with an average value of 19.77 and a standard deviation of 3.17; Security Variable (X3): The minimum value observed is 8, and the maximum value is 25, with an average value of 19.92 and a standard deviation of 3.25; Usage Decision Variable (Y): The minimum value observed is 9, and the maximum value is 25, with an average value of 18.91 and a standard deviation of 3.65; Technology Understanding Variable (Z): The minimum value observed

is 7, and the maximum value is 25, with an average value of 19.90 and a standard deviation of 3.51.

Valid and Reliability Testing

Validity testing was conducted using the content validity method, while reliability testing utilized Cronbach's Alpha. The instrument was considered reliable if respondents consistently and stably answered the same questions over a certain period. The instrument was deemed to have a high level of reliability if the Cronbach's Alpha value exceeded 0.60. The research results indicate the reliability coefficient as follows:

Table 2. *Validity and Reliability Test*

Variable	Item of Variables	Correlation (r-count)	r-table	Cronbach alpha	R-count	Information
Convenience (X1)	X1.1	0.704	0.196	0.813	0.60	Valid & Reliable
	X1.2	0.764				
	X1.3	0.785				
	X1.4	0.777				
	X1.5	0.766				
Trust (X2)	X2.1	0.765	0.196	0.886	0.60	Valid & Reliable
	X2.2	0.859				
	X2.3	0.879				
	X2.4	0.819				
	X2.5	0.827				
Security (X3)	X3.1	0.855	0.196	0.880	0.60	Valid & Reliable
	X3.2	0.741				
	X3.3	0.874				
	X3.4	0.836				
	X3.5	0.800				
Decision to Use (Y)	Y1	0.683	0.196	0.848	0.60	Valid & Reliable
	Y2	0.780				
	Y3	0.808				
	Y4	0.826				
	Y5	0.800				
Understanding of Technology (Z)	Z1	0.742	0.196	0.868	0.60	Valid & Reliable
	Z2	0.874				
	Z3	0.769				
	Z4	0.821				
	Z5	0.848				

Source: Processed by the Researcher (2024)

Variables of convenience (X1), trust (X2), security (X3), decision to use (Y), and understanding of technology (Z) are valid and suitable for measuring the variables of interest. The correlation coefficient between all questionnaire items for variables (X) and variable (Y) is more significant than 0.196 (>0.196). The Cronbach's alpha reliability coefficient for each variable, as shown in the table, is as follows: Convenience (0.813), Trust (0.886), Security (0.880), Decision to Use (0.848), and Understanding of Technology (0.868). The survey instrument is considered reliable, demonstrating a Cronbach's alpha reliability coefficient exceeding 0.60 across all components measured.

Classic Assumption Testing
Normality Testing

The results of the normality test indicate whether the data is normally distributed or not. To confirm whether a distribution is normal, various techniques are utilized, including the Kolmogorov-Smirnov test from SPSS v.25. We can examine the following to determine if our data is normally distributed: Considering that the data is normally distributed and the significance level is 5% (≥0.05), the hypothesis is accepted, and the data is considered to be normally distributed. If the significance value is less than five percent (≤0.05), then the hypothesis is rejected, and the data is not normally distributed. The normality table can be described as follows:

Table 3. *Normality Testing*

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.25250812
Most Extreme Differences	Absolute	.074
	Positive	.049
	Negative	-.074
Test Statistic		.074
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

The normality test table above shows a significance value of 0.200, which is more significant than 0.05. For data with a normal distribution, the p-value is ≥ 0.05. Therefore, the conclusion is that each variable's data distribution is classified as usual.

Multicollinearity Testing

To discover out whether there's a relationship between free factors, a multicollinearity test is carried out. This consider requires a multicollinearity test since it incorporates numerous autonomous factors. From the multicollinearity test comes about within the table below, it can be concluded that there's no relationship between the autonomous factors in this think about, with a VIF esteem of less than 10 and a least resilience esteem of 0.1. In conclusion, multicollinearity does not occur in the regression model.

Table 4. Multicollinearity Testing

Coefficients[a]								
	Unstandardized Coefficients		Standardized Coefficients				Collinearity Statistics	
Model	B	Std. Error	Beta		t	Sig.	Tolerance	VIF
1 (Constant)	.497	1.972			.252	.802		
Convenience (X1)	.329	.126	.253		2.619	.010	.507	1.971
Trust (X2)	.322	.151	.291		2.135	.035	.256	3.911
Security (X3)	.308	.126	.285		2.448	.016	.351	2.851

a. Dependent Variable: Understanding Technology
Source: Processed by the Researcher (2024)

A regression model is considered reasonable if the independent variables have no significant relationship. This test aims to assess the extent of the relationship between independent variables using a correlation matrix. If these variables are interconnected, they are considered non-orthogonal. Conversely, if independent variables have no relationship, the variables are considered orthogonal. From the SPSS output results above, you can observe that the tolerance for each variable is ≥ 0.10. Additionally, the VIF value of each variable is ≤ 10.00. Therefore, it can be concluded that there is no evidence of multicollinearity within the regression model.

Heteroscedasticity Testing

In this investigate, it was discovered that the relapse show did not appear any sign of heteroscedasticity. An picture appearing the comes about of this test can be seen within the chart underneath:
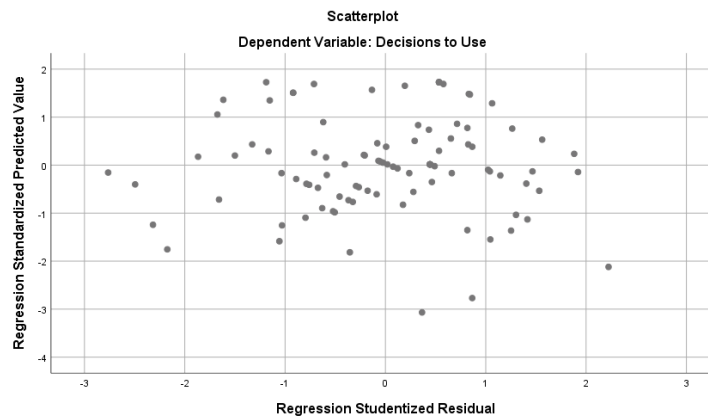

Figure 2 Scatterplot Heteroscedasticity Testing

Figure 2 displays a random distribution of points on the scatterplot along the vertical or Y axis, totaling zero, which may indicate the absence of heteroscedasticity.

Hypothesis Testing I
Table 5. Initial Hypothesis Testing

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
	(Constant)	.497	1.972		.252	.802
1	Convenience (X1)	.329	.126	.253	2.619	.010
	Trust (X2)	.322	.151	.291	2.135	.035
	Security (X3)	.308	.126	.285	2.448	.016

a. Dependent Variable: Understanding Technology

Source: Processed by the Researcher (2024)

From the SPSS output, several key observations can be made regarding the relationship between variables:

1. The centrality value of the Ease variable is 0.010, which is lower than 0.05, suggesting a partial influence of Ease on Innovation Understanding.

2. The significance value of the Believe variable is 0.035, also lower than 0.05, indicating a partial impact of Believe on Innovation Understanding.
3. The significance value of the Security variable is 0.016. Likewise, lower than 0.05 suggests a partial influence of Security on Technology Understanding.

Hypothesis Testing (Regression II)
Table 6. Last Hypothesis Testing

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.160	1.972		.252	.802
	Convenience (X1)	.484	.126	.253	2.619	.010
	Trust (X2)	1.004	.151	.291	2.135	.035
	Security (X3)	.238	.126	.285	2.448	.016
	Understanding of Technology (Z)	.441	.082	.424	5.383	.000

a. Dependent Variable: Decision to Use

Source: Processed by the Researcher (2024)

From the SPSS output, the following observations can be made:
1. The centrality value of the Comfort Variable is 0.000, indicating a partial impact of Comfort on Utilization Decisions, as it is below 0.05.
2. The significance value of the Believe Variable is 0.000, also below 0.05, suggesting a partial impact of Believe on Utilization Decisions.
3. The significance value of the Security Variable is 0.013, below 0.05, indicating a partial impact of Security on Utilization Decisions.
4. The significance value of the Innovation Understanding variable is 0.000, indicating a partial impact of Innovation Understanding on Utilization Decisions, as it is below 0.05.

Path Analysis
This study uses a statistical technique known as path analysis to examine path configurations that may or may not have been empirically tested. Path analysis is employed to determine whether an independent variable indirectly impacts the dependent variable through mediating factors. The following analysis was conducted to assess whether there was a direct or indirect influence using correlation and regression. Thus, it becomes evident that the final dependent variable must be determined through a direct path or mediating variable.

1. Convenience (X1) influences usage decisions (Y) through understanding technology (Z) as an intervening variable:
  - Direct effect of X1 on Y = 0.386
  - Indirect effect of X1 on Z = 0.253 x 0.424 = 0.107
  - Total effect of X1 on Z = 0.386 + 0.107 = 0.493
This calculation reveals that the indirect effect is greater than the direct effect. These results indicate that X1 significantly impacts Y indirectly through Z.

2. Trust (X2) influences Usage Decisions (Y) through Technology Understanding (Z) as an intervening variable:
   - Direct effect of X2 on Y = 0.871
   - Indirect effect of X2 on Z = 0.291 x 0.424 = 0.123
   - Total effect of X2 on Z = 0.871 + 0.123 = 0.994

   This calculation suggests that the indirect impact is more significant than the direct impact. These findings demonstrate that X2 significantly affects Y indirectly through Z.

3. Security (X3) influences Usage Decisions (Y) through Technology Understanding (Z) as an intervening variable:
   - Direct effect of X3 on Y = 0.223
   - Indirect effect of X3 on Z = 0.285 x 0.424 = 0.121
   - Total effect of X3 on Z = 0.223 + 0.121 = 0.344

   This calculation indicates that the indirect effect is greater than the direct impact. These findings suggest that X3 significantly impacts Y indirectly through Z.

Discussion

Convenience (X1) influences Usage Decisions (Y)

A person's attitude toward technology can be used as a benchmark in deciding whether to use it, and the test results show that ease of use influences the decision to use it. This hypothesis is supported by a theory that states that convenience is related to a person's attitude in using technology. Based on the survey's results, it is competent to portray the circumstances in the field, which shows that people who use Shopee Pay in Sidoarjo Regency find it easy to learn and use Shopee Pay. Shopee Pay is a more straightforward, practical, and flexible payment method.

Trust (X2) influences Usage Decisions (Y)

The test results show that trust influences usage decisions. The decision to Use Shopee Pay E-Wallet. This research is influenced by the trust variable, which includes ability, benevolence, and integrity. This means that the decision to use E-Wallet will increase along with increasing trust indicators (Capability, Virtue, and Integrity). People are confident that the technology they use to make payments can be trusted, and they will not be deceived. This is because people feel safer knowing that they can rely on technology. People are more likely to use technology in installment exchanges if they have more confidence in the technology used. Therefore, for someone to utilize E-Wallet, the E-Wallet application service provider must gain that person's trust.

Security (X3) influences Usage Decisions (Y)

The test results show that Security influences Usage Decisions. The decision to E-Wallet use in this research is influenced by security variables which include indicators of Security Guarantee and Data Confidentiality. The security viewpoint is an vital thought when selecting to utilize an E-Wallet. The primary thing to think approximately some time recently selecting to utilize an electronic wallet is the security of the user's cash put away on the gadget and the protection of individual data when making an account. Individuals

are turning to utilizing e-wallets within the trust of dodging cash fake and coordinate contact with cash, which might diminish the spread of the infection. Security incorporates a positive affect and incorporates a critical affect on E-Wallet users' choices, and security too features a noteworthy affect Era X's intrigued in utilizing the GoPay application for acquiring nourishment and drinks in Surabaya. The safer the E-Wallet is, the more popular the E-Wallet is.

Understanding Technology (Z) influences Usage Decisions (Y)
The test results show that understanding technology influences usage decisions. An individual's level of understanding is the extent to which he can accurately understand what he wants to know, and this is a process of continuing to develop his knowledge. Based on the result of the questionnaire, the situation of the area can be described which shows that the people of Sidoarjo Regency understand and know both the meaning and function of Shopee Pay. People who experience increased efficiency, effectiveness and productivity through the use of E-Wallets show a higher level of technological literacy, so they are more likely to utilize this technology.

Convenience (X1) influences Technology Understanding (Z)
The test results show that convenience influences technological understanding. The situation in the field described based on questionnaire answers shows that the people of Sidoarjo Regency are aware of the purpose and importance of Shopee Pay. Understanding is the extent to which someone can correctly understand the problem they want to know more about, and this is the result of the process of deepening their knowledge. This can be directly concluded that understanding technology influences the decision to use e-wallet. So, those who are technologically literate and understand economic digitalization, including how to use Shopee Pay, will be able to take advantage of the convenience of using Shopee Pay.

Trust (X2) influences Technology Understanding (Z)
The test results indicate that Trust has an effect on Technology Understanding. Tech-savvy Shopee Pay users will take advantage of this technology. Shopee Pay consumers' increasing trust in technology is evidenced by the need for service providers to develop E-Wallet technology that can meet users' needs for efficient financial management and services that are fast, safe, comfortable, cost-effective and always available. User trust in this technology will increase if E-Wallet services are improved as a technology that makes daily user activities easier. Growing user trust in a technology is one of the motivations for releasing new technology. When people distrust a technology, they will not use it.

Security (X3) influences Technology Understanding (Z)
The test results show that Security impacts Technology Understanding. This demonstrates that consumers' understanding of the Shopee Pay system increases along with their perception of the security system and guarantees of data confidentiality information from the technology system.

Convenience (X1) influences Usage Decisions (Y) through Understanding Technology (Z) as an Intervening Variable

There is an impact of Ease of Use Decisions through Understanding Technology as an Intervening Variable. The hypothesis is strengthened by the total value that influences Ease of Use of Shopee Pay E-Wallet Decisions through Understanding Technology as an Intervening Variable which reaches 0.493. Shopee Pay users in Sidoarjo Regency know the purpose and meaning of ShopeePay, based on the results of questionnaires in the field. Understanding is the extent to which someone can accurately grasp the problem they want to know about, and this is the result of an intense knowledge development process. It can be implied implicitly that Understanding Technology mediates the Ease of Decisions to Use the Shopee Pay E-Wallet. Because Shopee Pay offers convenience, those who have a better understanding of technology will be more aware of information related to economic digitalization, including the use of E-Wallets, and as a result, they will be more receptive to using Shopee Pay.

Trust (X2) influences Usage Decisions (Y) through Technology Understanding (Z) as an Intervening Variable

Trust influences the decision to use technology by understanding it as an intervening variable. This hypothesis is supported by the overall value of the influence of trust on utilization choices coming to 0.994 through understanding innovation as an mediating variable. The comes about of this theory are backed by hypothesis that understanding is a continuous process of expanding knowledge, which shows how accurately someone understands the question they want to know. Based on the findings obtained, a picture was obtained in the field which shows that people who use Shopee Pay in Sidoarjo province understand and understand both the meaning and function of Shopee Pay. It can be concluded in a roundabout way that Understanding Innovation intervenes the impact of Believe on the Choice to Utilize the Shopee Pay E-Wallet. Since they as of now have information almost the digitalization of the economy, counting the utilize of advanced wallets, individuals who have solid mechanical mindfulness are ordinarily more adaptable in

Security (X3) influences Usage Decisions (Y) through Technology Understanding (Z) as an Intervening Variable

There is an influence of Security on Usage Decisions through Understanding Technology as an Intervening Variable. This hypothesis is strengthened by the total value of the impact of believe on utilization choices through understanding innovation of 0.344. This esteem implies that the relationship between protection and security on the choice to utilize the Shopee Pay E-Wallet includes a critical affect. Consequently, H10 is acknowledged. Great security and protection will make clients feel secured when utilizing E-Wallet. Without this sense of assurance, clients will be reluctant and cautious in utilizing the Shopee Pay E-Wallet, hence decreasing their utilization choices.

CONCLUSION

Several conclusions can be drawn from the results and discussion of this research. Comfort has a critical effect on the choice to utilize an E-Wallet (Shopee Pay) among the individuals of Sidoarjo Rule. Believe incorporates a noteworthy impact on the choice to utilize e-wallet (Shopee Pay) among the individuals of Sidoarjo Rule. Security features have a noteworthy effect on the choice to utilize an e-wallet (Shopee Pay) among the individuals of Sidoarjo Rule. Understanding innovation has a noteworthy effect on choosing to utilize e-Wallet (Shopee Pay) in the People of Sidoarjo Regency. Convenience significantly influences the understanding of technology as an intervening variable in the people of Sidoarjo Regency. Trust significantly influences the understanding of technology as an intervening variable in the people of Sidoarjo Regency. Security significantly influences the understanding of technology as an intervening variable in the people of Sidoarjo Regency. Convenience indirectly influences usage decisions through understanding technology as an intervening variable in the Sidoarjo Regency community. Trust indirectly influences usage decisions through understanding technology as an intervening variable in the Sidoarjo Regency community. Security indirectly influences usage decisions through understanding technology as an intervening variable in the Sidoarjo Regency community.

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