# THE EFFECT OF EFFORT EXPECTANCY, SOCIAL INFLUENCE, FACILITATING CONDITIONS, AND HEDONIC MOTIVATION ON THE CONTINUANCE INTENTION TO USE SHOPEEPAY MODERATED BY GENDER



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***ABSTRACT***

*The effect of effort expectancy, social influence, facilitating conditions, and hedonic motivation on the continuance intention to use ShopeePay, moderated by gender. The intention to continue using ShopeePay is explained by the continuance intention itself. Data was collected from 170 ShopeePay users in West Sumatera who participated in an online survey. Data analysis using SmartPLS revealed that the effects of effort expectancy, social influence, facilitating conditions, and hedonic motivation directly impactcontinuance intention. The findings provide evidence that gender influences effort expectancy and social influence on continuance intention.*

***Keywords:*** *Unified Theory Acceptance and Use of Technology;Continuance Intention; Effort Expectancy; Social Influence; Facilitating Conditions; Hedonic Motivation*

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## INTRODUCTION

The development of the digital era that can be applied in the payment sector, such as emerging fintech (financial technology) product in Indonesia, has contributed to the phenomenon of a cashless society (Otoritas Jasa Keuangan, 2021). The cashless society refers to an economic condition where financial transactions are no longer reliant on physical money or paper currency (Bank Indonesia, 2020).

The rise of a cashless society where transactions increasingly shift from physical cash to digital platforms is influenced by key behavior factors. Effort expectancy, or the perceived ease of use, plays a major role in encouraging continued use digital payment systems (Venkatesh et al., 2003), and this relationship may be moderated by gender, where men tend to value efficiency more than women (Venkatesh & Morris, 2000). Social influence also impacts usage, as individuals often follow the behaviors of peers or family (Ajzen, 1991), with gender influencing the strength of this effect (Zhou et al., 2010). Facilitating conditions, such as access to supporting technology and resources, support continued use, although gender does not consistently moderate this link (Rahayu & Day, 2017). Meanwhile, hedonic motivation, or the enjoyment derived from using such technology, may influence continuance intention to a lesser extent, and gender is typically not a strong moderator in this context (Thong et al., 2006; Venkatesh et al., 2003).

According to Salsabila and Giri (2017), the rapid growth of electronic money has intensified competition among service providers, leading them to introduce superior features aimed at replacing cash in daily payment transactions. One of the e-wallet applications in Indonesia is ShopeePay and managed by PT. AirPay Intenational Indonesia since 2018. ShopeePay is a digital wallet service developed by Shopee, a major e-commerce platform in South East Asia.

Based on a survey by katadata.co.id in 2022, ShopeePay ranked fourth among the most widely used digital wallets in Indonesia, falling behind GoPay, OVO, and DANA. Along with the decline in its user base, several issues have been reported by users, one of which is the sudden deactivation of payment features without prior notice. This highlights the need for a deeper understanding of the factors influencing continuance intention.

This study aims to analyze the effect of effort expectancy, social influence, facilitating conditions, and hedonic motivation on continuance intention of ShopeePay, moderated by gender. By understanding the relationship between these variables, companies can develop better strategies to enhance the use of ShopeePay services. It provides insights into the factors that drive e-wallet usage among Indonesian users, which is relevant to the development of ShopeePay as one of the e-wallets in Indonesia (Haryanto & Setiawan, 2020).

## LITERATURE REVIEW

### UTAUT 2

Unified Theor y Acceptance and Use of Technology (UTAUT) is a technology acceptance model developed by Venkatesh et al. (2003). Furthermore, Venkatesh et al. (2003: 427) stated that "The UTAUT model itself is based on previous technology acceptance models, such as the Theory of Reason Action (TRA) model, Theory Acceptance Model (TAM), Motivation Model (MM), Theory of Planned Behavior (TPB), Combined TAM & TPB, Model of PC Utilization (MPTU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT) to obtain a unified view of the acceptance of the latest technology." This model is designed and used to conduct research on technology user behavior and technology acceptance models. According to Venkatesh et al. (2003), UTAUT has proven

to be more successful than other theories in explaining up to 70 percent of the variance in intention.

The UTAUT2 model is a further development of the UTAUT model, where UTAUT2 studies the social influence of acceptance and use of a technology in the context of consumers (Venkatesh et al., 2012). The purpose of the UTAUT2 model is to identify three important constructs from research on acceptance and use of technology for both the public and consumers, change some existing relationships in the UTAUT model concept, and introduce new relationships (Venkatesh et al., 2012).

**Continuance Intention**

According to Bhattacherjee (2001), Continuance Intention in the ECM model defined as an individual intention to continue the use of information systems specified by the assessment of the results of the previous experience confirmed then feel satisfied with the system or technology. Acceptance and use of technology has been widely discussed by the information system (IS) (Davis, 1989; Venkatesh et al., 2003). But according to Bhattacherjee (2001b) and Zheng et al. (2013), the success of IS depends on sustainable use, not the first time.

According to Cheng et al., (2006) and Bhattacherjee, (2001b) there are three indicators in Continuance Intention, namely:

1) Continuance to Use: Will continue to use Shopeepay
2) Continuance Transaction: Will continue to transact through Shopeepay
3) Future Continuance: Will continue to use Shopeepay for payment needs.

**Effort Expectancy**

According to Venkatesh et al. (2003), effort expectancy is the level of ease for individuals to use a technology. Effort expectancy is defined as the level of ease felt by consumers when using an electronic payment system in online transactions on e-commerce sites (Venkatesh et al,. 2003). This is also related to a system that is easy to understand and use without any particular expertise. Furthermore, according to Davis (1989); Venkatesh et al. (2003), there are three previous construct models that form the construct of effort expectancy, namely: Perceived ease of use (TAM/TAM2), Ease of use (IDT), and Complexity (MPCU).

According to Venkatesh et al. (2012), there are indicators for measuring effort expediency, including:

1) How to use easily: how to use ShopeePay is easy for me.
2) Clear and understandable: My interaction with ShopeePay was clear and easy to understand.
3) Easy to use: I find ShopeePay easy to use.
4) Easy to be skillful: It was easy for me to become skilled in using ShopeePay.

**Social Influence**

According to Venkatesh et al. (2003), social influence is the influence felt by other important parties that encourage consumers to use electronic payment systems in transactions. The finding of Venkatesh et al's (2012), social influence as the extent to which individual believe that people who are important and influential to them should use tje new technology.

According to Venkatesh et al., (2012) the indicators that measure social influence are:

1) Influential people: people who influence someone's behavior to use ShopeePay.
2) Important people: people who are considered important in influencing the use of ShopeePay.
3) Valuable opinion: people whose opinions are valued by someone will influence the use of ShopeePay.

**Facilitating Conditions**

According to Venkatesh (2003), facilitating conditions are defined as the extent to which a person believes that the organizational and technical infrastructure exists to support the use of an information system. This means that facilitating conditions refer to the level of user confidence that the existing structure and technology will support the use of the system.

According to Venkatesh (2012), the Facilitating Conditions indicators include several aspects, namely:

1) Required Knowledge (Knowledge)
   A person has the knowledge necessary to use a particular technology or system.
2) Required Resources (Resources)
   A person has the resources necessary to use a particular technology or system, such as facilities and equipment.
3) Compatibility with Other Technologies (Compatibility)
   The technology or system used is compatible with other technologies already in use.
4) Help from Others (Easy to get help)
   A person can get help from others if they have difficulty using technology or a system.

**Hedonic Motivation**

Hedonic motivation, according to Venkatesh et al. (2012) is defined as a feeling of pleasure or enjoyment caused by the use of technology. This hedonic motivation is a concept that predicts the behavioral intentions of users in using technology, with a focus on the level of pleasure felt by users when using technology.

According to Venkatesh et al., (2012) the indicators of hedonic motivation are as follows:

1) Fun or pleasure derived: UsingShopeePay is so much fun.
2) Perceived enjoyable: Using ShopeePay provides a sense of convenience.
3) very entertaining: Using ShopeePay is very entertaining.

**Hypothesis**

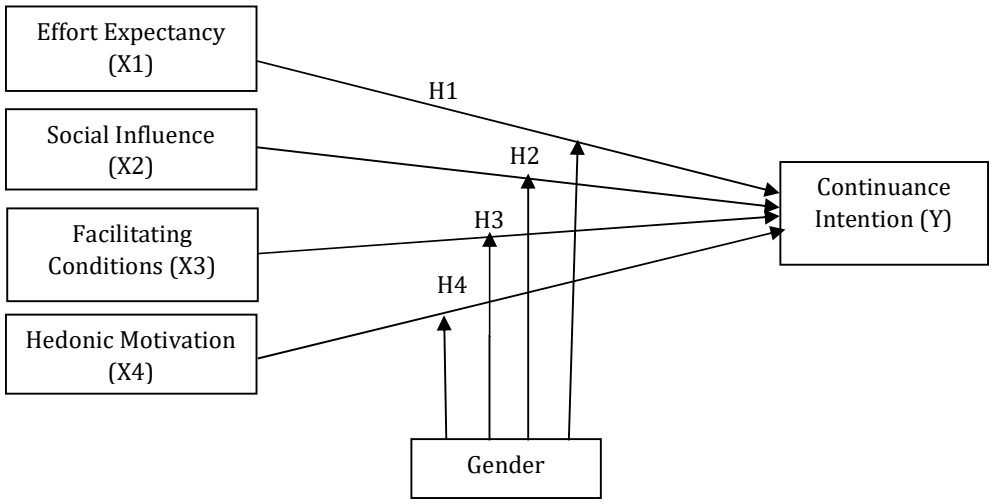
The following is the hypothesis in this study:

*H1 : Effort expectancy has a positive effect on ShopeePay continuance intention.*
*H1a : Male gender will moderate the influence of effort expectancy on ShopeePay continuance intention.*
*H1b : Female gender will moderate the influence of effort expectancy on ShopeePay continuance intention.*
*H2 : Social influence has a positive effect on ShopeePay continuance intention.*
*H2a : Male gender will moderate the effect of social influence on ShopeePay continuance intention.*

*H2b : Female gender will moderate the effect of social influence on ShopeePay continuance intention.*
*H3 : Facilitating conditions have a positive effect on ShopeePay continuance intention.*
*H3a : Male gender will moderate the influence of facilitating conditions on ShopeePay continuance intention.*
*H3b : Female gender will moderate the influence of facilitating conditions on ShopeePay continuance intention.*
*H4 : Hedonic motivation has a positive effect on ShopeePay continuance intention.*
*H4a : Male gender will moderate the influence of hedonic motivation on ShopeePay continuance intention.*
*H4b : Female gender will moderate the influence of hedonic motivation on ShopeePay continuance intention.*

## Research Framework

The conceptual framework in this study explains the relationship between effort expectancy (X1), social influence (X2), facilitating conditions (X3), and hedonic motivation (X4) on continuance intention which is moderated ny gender. The following is the conceptual framework:




Source: Procesed by researchers based on the UTAUT 2 model (Venkatesh et al.,2012) and developed by Haryanto & Setiawan (2020)

**Figure 1**
**Research Framework**

## METHOD

The type of research used by the author is a causal quantitative research method. According to Sugiyono (2010) quantitative research is a research method based on concrete data in the form of numbers measured using statistics as a calculation test tool, related to the problem being studied to produce a conclusion. By using this type of research, the researcher wants to analyze the influence of effort expectancy, social influence, facilitating conditions, and hedonic motivation on continuance intention moderated by gender. The type of data in this study user primary data, where the data source is obtained from consumers through the distribution of respondent questionnaires th twill be used as samples in the study. The criteria that the respondents

must have are: respondents domiciled in West Sumatra who have used ShopeePay in the last 12 months, totaling 170 people.

In this study,the sampling was done using a non-probability sampling method with a purposive sampling technique. Non-probability sampling is a sampling technique where not all individuals in the population have an equal chance of being selected. One common method under this category is purposive sampling, where sample are deliberately chosen based on characteristics relevant to the research objective (Sugiyono, 2019). In this study, the sample to taken by the researcher will consider the criteria, namely respondents domiciled in West Sumatra who have used ShopeePay in the last 12 months,

The analysis technology used in this study is SEM analysis with PLS, meansurement model analysis (Outer Model) with the test used is Convergent Validity, Descriminant Validity, Composite Reability and Cronbach's Alpha. Structural model analysis (Inner Model) with test used R-Square, the moderation test used Path Coeffisient and Hyposthesis Test.

## RESULTS AND DISCUSSION

### Meansurement model (Outer Model)

Meansurement model testing was conducted to ensure that the instrument used met the valid and reliable criteria (Ghozali, 2014). There are two validity criteria tested, namely convergent and discriminat validity (Ghozali, 2014). A positif correlation between indicator that measure the same construct is referred to as convergent validity. As a result, a reflective construct's measuring indicators should have a nigh amount of variance (Hair et al.,2017). The value of the outer loading indicator and the average variance retrieved validity (AVE) (Ghozali, 2014). When a construct has a high outer loading, it means that the connected indikator have a lot in common with it. The rule the thumb for determining convergent validity is that for confirmatory research, outer loading must be larger than 0.7, and the AVE value must be greater than 0,5 (Hair et al., 2017).

**Table 1**
**Convergent Validity/ Complete**

| Variable | Indicator | Outer | AVE |
|---|---|---|---|
| CI | CI 1 | 0.950 | 0.903 |
| | CI 2 | 0.946 | |
| | CI 3 | 0.956 | |
| | CI 4 | 0.959 | |
| | CI 5 | 0.940 | |
| EE | EE 1 | 0.948 | 0.906 |
| | EE 2 | 0.942 | |
| | EE 3 | 0.955 | |
| | EE 4 | 0.955 | |
| | EE 5 | 0.954 | |
| | EE 6 | 0.957 | |
| SI | SI 1 | 0.935 | 0.822 |
| | SI 2 | 0.926 | |
| | SI 3 | 0.916 | |
| FC | FC 1 | 0.910 | 0.899 |
| | FC 2 | 0.913 | |
| | FC 3 | 0.901 | |
| | FC 4 | 0.902 | |
| | FC 5 | 0.907 | |
| HM | HM 1 | 0.958 | 0.857 |
| | HM 2 | 0.968 | |
| | HM 3 | 0.959 | |
| | HM 4 | 0.906 | |

Source: Primary Data, 2025

**Table 2**
**Convergent Validity/ Male (0)**

| Variable | Indicator | Outer | AVE |
|---|---|---|---|
| CI | CI 1 | 0.964 | 0.909 |
| | CI 2 | 0.972 | |
| | CI 3 | 0.964 | |
| | CI 4 | 0.961 | |
| | CI 5 | 0.905 | |
| EE | EE 1 | 0.933 | 0.906 |
| | EE 2 | 0.958 | |
| | EE 3 | 0.949 | |
| | EE 4 | 0.949 | |
| | EE 5 | 0.970 | |
| | EE 6 | 0.951 | |
| SI | SI 1 | 0.969 | 0.910 |
| | SI 2 | 0.969 | |
| | SI 3 | 0.921 | |
| FC | FC 1 | 0.921 | 0.873 |
| | FC 2 | 0.939 | |
| | FC 3 | 0.931 | |
| | FC 4 | 0.941 | |
| | FC 5 | 0.941 | |
| HM | HM 1 | 0.954 | 0.907 |
| | HM 2 | 0.965 | |
| | HM 3 | 0.962 | |
| | HM 4 | 0.929 | |

Source: Primary Data, 2025

**Table 3**
**Convergent Validity/ Female**

| Variable | Indicator | Outer | AVE |
|---|---|---|---|
| CI | CI 1 | 0.944 | 0.901 |
| | CI 2 | 0.937 | |
| | CI 3 | 0.954 | |
| | CI 4 | 0.958 | |
| | CI 5 | 0.954 | |
| EE | EE 1 | 0.955 | 0.906 |
| | EE 2 | 0.935 | |
| | EE 3 | 0.958 | |
| | EE 4 | 0.957 | |
| | EE 5 | 0.947 | |
| | EE 6 | 0.960 | |
| SI | SI 1 | 0.921 | 0.837 |
| | SI 2 | 0.909 | |
| | SI 3 | 0.914 | |
| FC | FC 1 | 0.905 | 0.800 |
| | FC 2 | 0.901 | |
| | FC 3 | 0.890 | |
| | FC 4 | 0.885 | |
| | FC 5 | 0.892 | |
| HM | HM 1 | 0.959 | 0.896 |
| | HM 2 | 0.970 | |
| | HM 3 | 0.958 | |
| | HM 4 | 0.899 | |

Source: Primary Data, 2025

Discriminant validity denotes that a construct is empirically unique from the other construct (Hair,.et al (2017). It is evaluated by Fornell-Larcker Criterion. The square root of AVE for each construct (diagonals in bold) is larger than the correlation value of the construct with other construct, according to the discriminant validity test results in Table 4,5,6.

**Table 4**
**Descriminat Validity (Fornell-Larcker Criterion) / Complete**

| | CI | EE | FC | HM | SI |
|---|---|---|---|---|---|
| CI | 0.950 | | | | |
| EE | 0.746 | 0.952 | | | |
| SI | 0.647 | 0.719 | 0.907 | | |
| FC | 0.555 | 0.690 | 0.685 | 0.948 | |
| HM | 0.680 | 0.688 | 0.648 | 0.647 | 0.926 |

Source: Primary Data, 2025

**Table 5**
**Descriminat Validity (Fornell-Larcker Criterion) / Male (0)**

| | CI | EE | FC | HM | SI |
|---|---|---|---|---|---|
| CI | 0.954 | | | | |
| EE | 0.773 | 0.952 | | | |
| SI | 0.695 | 0.783 | 0.935 | | |
| FC | 0.558 | 0.597 | 0.735 | 0.953 | |
| HM | 0.782 | 0.687 | 0.666 | 0.489 | 0.954 |

Source: Primary Data, 2025

**Table 6**
**Descriminat Validity (Fornell-Larcker Criterion) / Female (1)**

| | CI | EE | FC | HM | SI |
|---|---|---|---|---|---|
| CI | 0.949 | | | | |
| EE | 0.736 | 0.952 | | | |
| SI | 0.632 | 0.693 | 0.895 | | |
| FC | 0.565 | 0.729 | 0.672 | 0.947 | |
| HM | 0.637 | 0.691 | 0.638 | 0.717 | 0.915 |

Source: Primary Data, 2025

Testing the relibility of the construct seen from the value of Cronbach's alpha and composite reliability. Table 7, 8, 9 shows that all construct are reliable with values above 0.7. Overall the meansurement model shows that the model meets the requirements of validity and reliability so that it can be continued in testing the structural model.

**Table 7**
**Cronbach's alpha and Composite reability / Complete**

| | Cronbach's alpha | Composite Reliability | Information |
|---|---|---|---|
| CI | 0.973 | 0.973 | Reliable |
| EE | 0.979 | 0.979 | Reliable |
| SI | 0.946 | 0.948 | Reliable |
| FC | 0.962 | 0.966 | Reliable |
| HM | 0.917 | 0.926 | Reliable |

Source: Primary Data, 2025

**Table 8**
**Cronbach's alpha and Composite reability / Male (0)**

| | Cronbach's alpha | Composite Reliability | Information |
|---|---|---|---|
| CI | 0.975 | 0.975 | Reliable |
| EE | 0.979 | 0.980 | Reliable |
| SI | 0.964 | 0.965 | Reliable |
| FC | 0.966 | 0.973 | Reliable |
| HM | 0.950 | 0.957 | Reliable |

Source: Primary Data, 2025

**Table 9**
**Cronbach's alpha and Composite reability / Female (1)**

| | Cronbach's alpha | Composite Reliability | Information |
|---|---|---|---|
| CI | 0.973 | 0.973 | Reliable |
| EE | 0.979 | 0.980 | Reliable |
| SI | 0.938 | 0.944 | Reliable |
| FC | 0.961 | 0.965 | Reliable |
| HM | 0.903 | 0.914 | Reliable |

Source: Primary Data, 2025

## Structural Model

Evaluation of the structural model is carried out to see whether the proposed hypothesis can be accepted (Ghozali, 2014). Table 10 summarizes the results of hypothesis testing, and show 2 of 4 proposed hypothesis, proved with a positive direct correlation coefficient. Thus H1, H2 are accepted and H3, H4 was rejected. The moderation effect to of gender in table 11, 12, male gender moderate H1a, H2a are accepted and H3a, H4a was rejected. Whereas female gender H1b are accepted, so H2b, H3b, H4b was rejected.

**Table 10**
**Hypotheses Testing / Complete**

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (\|O/STDEV\|) | P values | Results |
|---|---|---|---|---|---|---|
| EE -> CI | 0.479 | 0.481 | 0.088 | 5.423 | 0.000 | Accepted |
| SI -> CI | 0.294 | 0.289 | 0.090 | 3.265 | 0.001 | Accepted |
| FC -> CI | 0.167 | 0.160 | 0.101 | 1,657 | 0.098 | Rejected |
| HM -> CI | -0.080 | -0.071 | 0.102 | 0.780 | 0.436 | Rejected |

Source: Primary Data, 2025

**Table 11**
**Hypotheses Testing / Male (0)**

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (\|O/STDEV\|) | P values | Results |
|---|---|---|---|---|---|---|
| EE -> CI | 0.392 | 0.389 | 0.166 | 2.356 | 0.018 | Accepted |
| SI -> CI | 0.457 | 0.450 | 0.153 | 2,982 | 0.003 | Accepted |
| FC -> CI | 0.022 | -0.046 | 0.233 | 0.096 | 0.923 | Rejected |
| HM -> CI | 0.084 | 0.163 | 0.230 | 0.364 | 0.716 | Rejected |

Source: Primary Data, 2025

**Table 12**
**Hypotheses Testing / Female (1)**

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (\|O/STDEV\|) | P values | Results |
|---|---|---|---|---|---|---|
| EE -> CI | 0.521 | 0.524 | 0.109 | 4,779 | 0.000 | Accepted |
| SI -> CI | 0.231 | 0.226 | 0.118 | 1,956 | 0.051 | Rejected |
| FC -> CI | 0.202 | 0.200 | 0.116 | 1,740 | 0.082 | Rejected |
| HM -> CI | -0.117 | -0.114 | 0.128 | 0.909 | 0.364 | Rejected |

Source: Primary Data, 2025

Table 13,14, and 15 display the explained variance (R2) and adjusted R2 for each endogenous variable, with values ranging from moderate to high (Ghozali et al,.2014).

**Table 13**
**R-Square and Adjudted R-Square / Complete**

| Variable | R-Square | Adjudted R-Square |
|---|---|---|
| CI | 0.621 | 0.612 |

Source: Primary Data, 2025

**Table 14**
**R-Square and Adjudted R-Square / Male (0)**

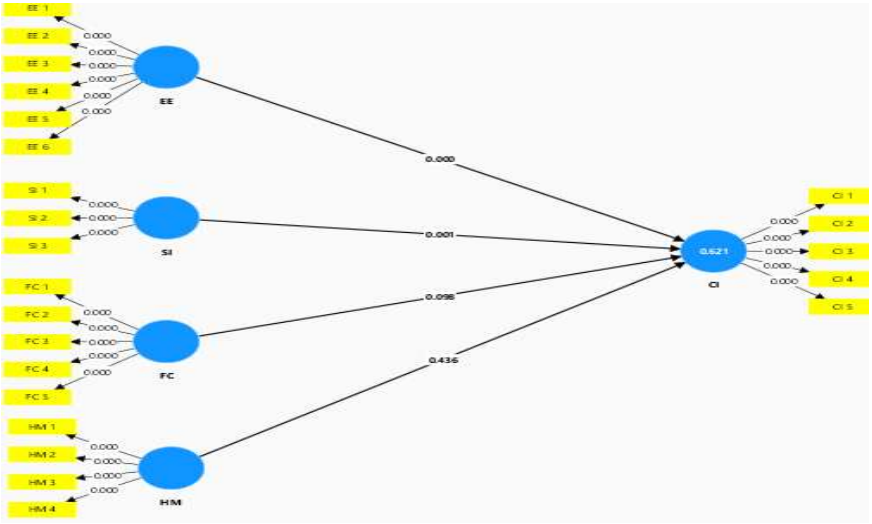
| Variable | R-Square | Adjudted R-Square |
|---|---|---|
| CI | 0.722 | 0.695 |

Source: Primary Data, 2025

**Table 15**
**R-Square and Adjudted R-Square / Female (1)**

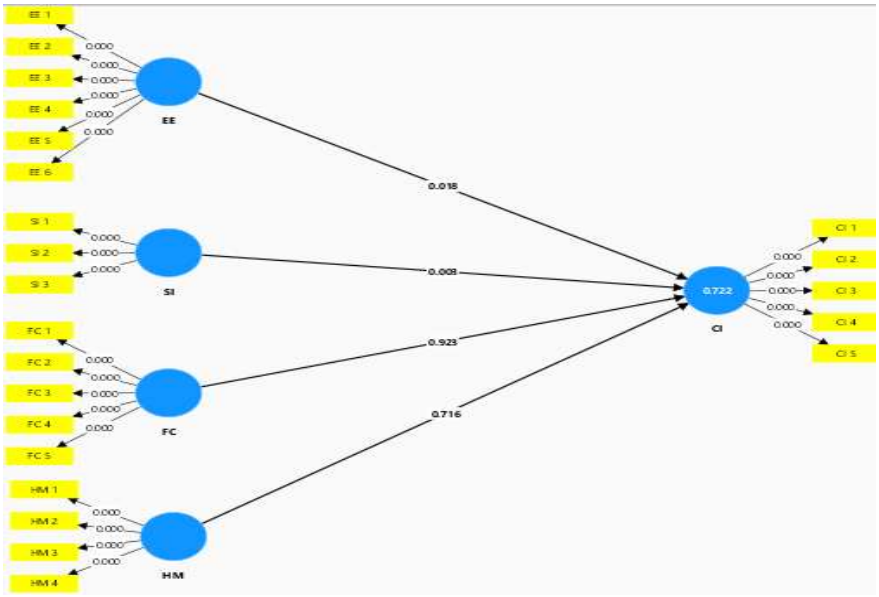
| Variable | R-Square | Adjudted R-Square |
|---|---|---|
| CI | 0.592 | 0.578 |

Source: Primary Data, 2025



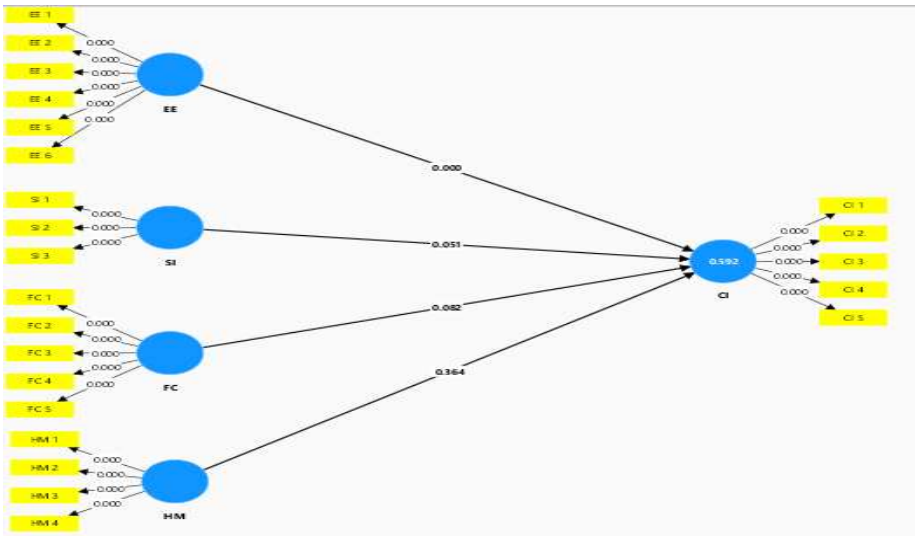

Source: SmartPLS Output, 2025

**Figure 2**
**Model Output PLS (complete)**




Source: SmartPLS Output, 2025

**Figure 3**
**Model Output PLS (Male / 0)**




Source: SmartPLS Output, 2025

**Figure 4**
**Model Output PLS (Female/1)**

The study combines the UTAUT 2 variable with continance intention (CI) to look into variable than can predict the use of ShopeePay, such as effort expectancy (EE), social influence (SI), facilitating conditions (FC), and hedonic motivation (HM). This study confirm that gender plays a role as a moderating variable than can influence then extent to which EE and S1 effect to CI of using ShopeePay. Therefore, marketers and managers of the ShopeePay application can consider these differences to design more effective strategies, tailored to the characteristic of male and female user. However, for the variable SI moderated by female gender, it does not have a positive effect on the CI of using ShopeePay (Venkatesh et al.,2003). Accrording to Venkatesh and Bala (2008), EE has a direct positive effect on CI, indicating that users are more likely to keep using a tehnology if they perceive it as easy to use. This direct effect of SI on CI is in line with previous studies by Haryanto and Setiawan(2020).

The hypothesis that FC do not have a positive effect on CI, despite the conditions that facilitate the use of technology (Venkatesh & Bala., 2008). FC are not always moderated by gender in the adoption of digital payment system. They observed that although FC can influence the decision to use digital payment systems, the impact of gender does not significantly moderate this relationship in the context of using e-wallet applications such as ShopeePay (Rahayu & Day., 2017).

In the UTAUT theory identified that although HM can play a role in technology adoption, its influence on CI is often more limited compared to perceived usefulness and EE. In using payment applications like ShopeePay (Venkatesh et al.,2003). Venkatesh et al.(2003) show that although HM can influence technology adoption decisions, its impact on CI is more limited,and gender does not always play a significant moderating role in this relationship.

## CONCLUSION AND SUGGESTION

Based on the research findings, it can be concluded that effort expectancy and social influence have a positive effect on continuance intention of ShopeePay, moderated by gender. This indicates that improving the ease of using ShopeePay digital payment transactions has an impact on both male and female. ShopeePay users are also influenced

by socail environment factors, which can enhance the sustainable use of ShopeePay as a digital payment method. However, male tend to be more easily influenced by their social environment.

Further research is expected to cover a broader area or even a national scope to see wheter the same results apply outside of west Sumatera. This world provide a more comprehensive picture of the influence of the factor on ShopeePay across different locations. In addition to effort expectancy, social influence, facilitating condition, and hedonic motivation towards continuance intention, other factors may also influence continuance intention. Future research could include these additional variables to provide a deeper understanding, like a variable perceived security, trust, perceived risk, and user satisfaction. Because these factors can also influence continuane intention,incloding them in future research could provide a more comprehensive understanding of user behavior toward e-wallets.

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