

**ANALYSIS OF FACTORS INFLUENCING THE USE OF SHOPEEPAY
FINTECH AMONG STUDENTS OF THE JEMBER STATE POLYTECHNIC**

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ABSTRACT

The presence of digital finance today, especially E-wallet, can affect the level of consumer usage. Fintech ShopeePay payment services such as online food and beverage transactions and transfers between users. This study aims to identify various factors that influence the use of fintech ShopeePay, including aspects of security, ease, comfort, and user experience in operating ShopeePay. The research subjects focused on students of Jember State Polytechnic who actively use ShopeePay services. The number of samples taken in this study was 50 students. The type of data collected was primary data obtained through distributing questionnaires to respondents. The sampling method applied was purposive sampling. To analyze the research data, a series of techniques were used including validity and reliability test analysis, classical assumption test, multiple linear regression, multiple determination coefficient (Adjust R²). F-test and t-test with the help of SPSS 26 for Windows software. Based on the results of the data analysis that has been done, the following research findings were obtained: first, the security and comfort variables have a significant effect on the use of fintech ShopeePay, and the experience variable has a significant negative effect on the use of fintech ShopeePay. The results of the second test showed that the convenience variable had no effect on ShopeePay fintech usage. The third variable, security, ease, convenience, and experience, simultaneously influenced Jember State Polytechnic students' decision to use ShopeePay.

Keywords: *Security, Ease of Use, Convenience, Experience, and ShopeePay Fintech Usage.*