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The Effect of Perceptions of Ease of Use and Perceptions of Risk on Impulse Buying Through Shopping Interest as a Mediating Variable Among Shopeepay Users in the Cirebon Region

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ABSTRACT

The rapid growth of the digital economy has significantly transformed consumer purchasing behavior, particularly through the adoption of digital payment systems such as e-wallets. ShopeePay, one of the leading digital wallet services in Indonesia, offers convenience and efficiency in online transactions, which may influence consumers' shopping behavior, including impulse buying. This study aims to analyze the effects of perceived ease of use and perceived risk on impulse buying through shopping interest as a mediating variable among ShopeePay users in the Cirebon region. This research employed a quantitative approach with a causal-explanatory design. Data were collected through an online questionnaire distributed to ShopeePay users in the Cirebon area using purposive sampling. A total of 170 respondents participated in the study. The collected data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) to examine both direct and indirect relationships among variables. The findings indicate that perceived ease of use and perceived risk have positive and significant effects on shopping interest. Shopping interest also has a positive and significant influence on impulse buying behavior. Furthermore, shopping interest successfully mediates the relationship between perceived ease of use and impulse buying, as well as the relationship between perceived risk and impulse buying. These results suggest that consumers who perceive ShopeePay as easy, secure, and reliable tend to develop stronger shopping interest, which subsequently increases the likelihood of impulsive purchasing behavior. In conclusion, shopping interest plays a crucial mediating role in explaining how perceived ease of use and perceived risk influence impulse buying among ShopeePay users. The study contributes to the literature on digital consumer behavior and provides practical insights for digital payment providers in designing user-centered and secure financial services.

INTRODUCTION

The acceleration of the digital economy in Indonesia has reached a crucial point, transforming consumer behavior from conventional transactions to an integrated digital ecosystem (Aminullah et al., 2024; Jannah et al., 2025; Lestari et al., 2024). Bank Indonesia noted that the value of e-commerce transactions continues to soar, supported by the penetration of financial technology (fintech) in the form of digital wallets or e-wallets. ShopeePay, as one

of the market leaders, has evolved from merely a means of payment to a central instrument in people's digital lifestyles, as it is closely embedded in the Shopee e-commerce platform.

This technological development has given rise to a new psychological phenomenon in consumers' shopping behavior, namely Impulse Purchases (Y). Impulse buying is defined as an unplanned, sudden purchase driven by momentary emotional or affective stimuli, without deep consideration of long-term consequences. In the digital environment, this phenomenon is exacerbated by platform designs deliberately created to minimize reflective pauses, allowing shopping desires to be executed in seconds.

One of the main catalysts of this behavior is the Perception of Ease of Use (X1), a fundamental construct of the Technology Acceptance Model (TAM). ShopeePay offers a seamless and frictionless transaction experience, where the check-out process requires only a few taps. This convenience effectively eliminates "cognitive friction" and reduces the "pain of paying" often associated with cash transactions. When transaction effort is minimized, the rational barriers to delaying impulse purchases tend to collapse.

Conversely, an inhibiting factor exists in the form of Risk Perception (X2). Consumer Behavior Theory states that every transaction decision contains elements of risk, including financial risk, privacy risk related to data leaks, and account security risk. Amid high e-wallet adoption, public concerns about cybersecurity remain significant, serving as a "psychological brake" in decision-making processes.

The main novelty of this study lies in testing Shopping Interest (M) as a mediating variable within the framework of the Stimulus-Organism-Response (S-O-R) theory. In this model, Perception of Ease (X1) and Perception of Risk (X2) are positioned as external stimuli, affecting the individual's internal state (Organism) before influencing behavior. Shopping Interest (M) represents hedonistic involvement, acting as a psychological bridge. Users who perceive ShopeePay as highly user-friendly experience increased interest or enthusiasm for shopping, which in turn triggers an Impulse Purchase (Y) response. Conversely, perceived risk suppresses interest, reducing the likelihood of impulsive purchases.

The urgency of this research is heightened when considering the dynamics in the Cirebon Region. As a center of economic growth and a strategic trading city in West Java, the population—particularly young people and students—demonstrates high levels of digital adaptation. Previous local research revealed that emotional triggers, such as Fear of Missing Out (FOMO), significantly influence fashion product purchase decisions, indicating strong emotional engagement (Shopping Interest) that may be facilitated by technological ease or inhibited by digital risk perceptions.

Therefore, this study aims to analyze in depth the influence of Perception of Ease of Use and Risk Perception on Impulse Purchases through Shopping Interest as a mediating variable among ShopeePay users in the Cirebon area. Theoretically, this research integrates TAM, Perceived Risk Theory, and the S-O-R framework to explain digital impulsive behavior. Practically, the findings provide references for fintech service providers and regulators in designing financial literacy policies for user segments vulnerable to impulsive behavior.

The problem formulation focuses on testing the influence of Perception of Ease of Use (X1) and Risk Perception (X2) on Shopping Interest (M), as well as their impact on Impulse Purchases (Y), including the mediating role of Shopping Interest. The purpose is to analyze and determine the direct and indirect effects of these variables to gain a comprehensive

understanding of ShopeePay users' impulsive purchasing behavior. The research is expected to provide theoretical contributions to marketing management, particularly digital consumer behavior and fintech adoption, while reinforcing the application of S-O-R theory in explaining the mediating role of Shopping Interest.

Practically, this study offers strategic input for ShopeePay in enhancing system convenience and security, supporting MSME actors in Cirebon in developing digital-payment-based promotional strategies, and increasing consumer awareness for wiser financial management and avoidance of impulsive shopping.

The novelty of this study lies in its integration of the Technology Acceptance Model, Perceived Risk Theory, and the S-O-R framework to explain impulse buying among ShopeePay users. In this framework, perceived ease of use and perceived risk function as external stimuli, shopping interest represents the internal organismic response, and impulse buying constitutes the behavioral response. This study analyzes the direct and indirect effects of perceived ease of use and perceived risk on impulse buying via shopping interest.

Theoretically, the research contributes to the development of digital consumer behavior literature, particularly in e-wallet and e-commerce contexts. Practically, it benefits ShopeePay, MSME actors, digital marketers, and consumers by providing insights into how convenience, security, and shopping interest shape impulsive purchasing behavior in the Cirebon region.

METHOD

Research Design

This study is a quantitative research that uses a causal-explanatory approach to test and explain the cause-and-effect relationship between independent, mediating, and dependent variables through rigorous statistical hypothesis testing. The design of this study was systematically designed to analyze the phenomenon of digital consumer behavior in the Cirebon Region, with an emphasis on the role of non-cash payment strategies on the spontaneous shopping actions of local communities.

Structurally, the design of this study adopts a path analysis model that places Shopping Interest as a mediating variable or psychological intermediary (organism) within the framework of the Stimulus-Organism-Response (S-O-R) theory. In this context, the study intends to examine whether external stimuli derived from the ShopeePay platform, namely Perception of Ease of Use and Perception of Risk, can directly trigger the act of Impulse Purchase, or whether these influences must first be converted into an internal desire or strong shopping interest in consumers before finally leading to unplanned shopping behaviors triggered by the FOMO (Fear of Missing Out) impulse.

Viewed from the operational side, this study is cross-sectional, where data collection is carried out at a certain point in time through the distribution of structured questionnaires to ShopeePay users in the Cirebon Region that represent the characteristics of urban and sub-urban populations. The collected data will then be processed using the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS) to dissect the complexity of the relationship between variables, both direct and indirect influences involving mediating variables. Through this design, it is hoped that it can be revealed how much the role of shopping interest in bridging the technical perception of the convenience and security of the payment system against the explosion of shopping impulsivity in the digital society in Cirebon.

All stages in the design of this study, starting from problem identification, development of theoretical frameworks, to the selection of statistical analysis techniques, are consistently directed to answer the formulation of problems regarding the effectiveness of shopping interest mediation in explaining modern consumptive behavior in the digital economy era.

This research was conducted online with target respondents spread across the city of Cirbon to get a representation of diverse e-wallet users (shopeepay). The data collection is planned to take place in November 2025 – March 2026.

Population and Sample

The population in this study is all people who live in the Cirebon Region (Cities and Regencies) who use the ShopeePay application. Because the number of ShopeePay users cannot be known for sure and is dynamic, the population in this study is categorized as an infinite population. The determination of the population was adjusted to the focus of the research, namely the behavior of digital wallet users in making impulse purchases.

The sample was taken using the Non-Probability Sampling technique with the Purposive Sampling method, which is the selection of respondents based on certain criteria, such as domicile or activity in Cirebon, are active users of ShopeePay at least two transactions in the past month, and are at least 17 years old. Referring to the provisions of SEM-PLS which suggests 5-10 times the number of indicators (17 indicators), the minimum number of samples is 170 respondents, with a target of 170-200 respondents to increase the accuracy and validity of the research results.

Data Collection Techniques

The data collection technique in this study uses questionnaires as the main method. The questionnaire was prepared in a closed form with alternative answers that have been provided and measured using a Likert scale of 1–5, ranging from "Strongly Disagree" to "Strongly Agree". The distribution of the questionnaire was carried out online through Google Form to facilitate the reach of respondents in the Cirebon Region.

In addition to questionnaires, this study also uses library research to strengthen the theoretical foundation. Literature studies are conducted by examining books, scientific journals, reports on digital economic trends, and other references relevant to Stimulus-Organism-Response (S-O-R) theory, digital consumer behavior, and impulse purchases.

Data Analysis Techniques

Data analysis was carried out using the Structural Equation Modeling (SEM) method with the Partial Least Squares (PLS) approach through SmartPLS software. The analysis stage begins with a descriptive analysis to describe the characteristics of the respondents and the distribution of answers to each research variable in the form of tables, percentages, and average values.

Furthermore, an evaluation of the measurement model (outer model) was carried out to test the validity and reliability of the indicator, as well as an evaluation of the structural model (inner model) to test the relationship between variables. Hypothesis testing was carried out through a bootstrapping procedure by looking at T-statistics (>1.96) and P-value (<0.05), including a mediation test (indirect effect) to determine the role of Shopping Interest as a mediating variable in influencing impulse purchases.

RESULT AND DISCUSSION

Analisis Structural Equation Modeling (SEM)

In this study, Structural Equation Modeling (SEM) analysis was used to test the causal relationship between latent variables with the Partial Least Square (PLS) approach. PLS-SEM was chosen because it has the advantage of managing complex models with a large number of indicators and data that is not fully distributed normally (Hair, 2019).

1. Outer Model Measurements

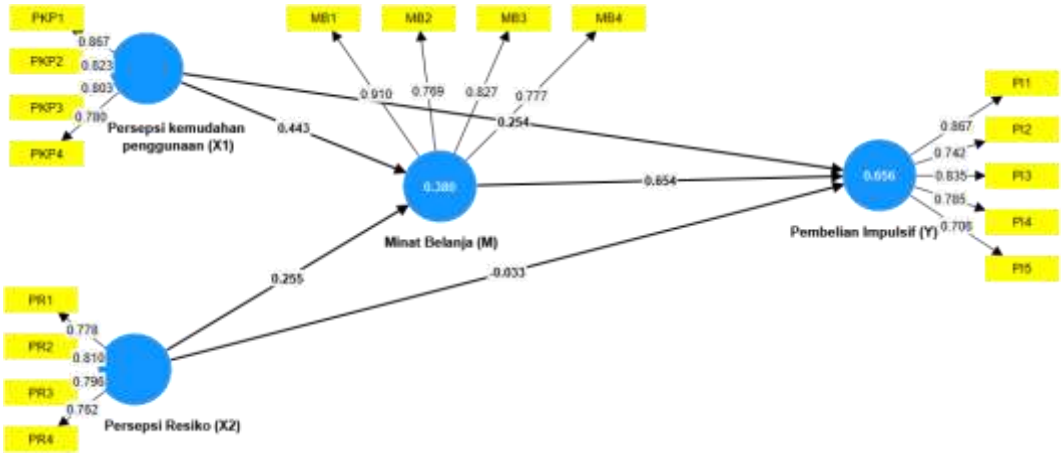

Figure 1 PLS Algoritam

Source: Primary Data processed by the author, 2026

Based on Figure 1, all constructs in the model now show an adequate level of convergent validity. All indicators have a loading factor that is above the required threshold, so it can be concluded that each indicator has reflected the measured construct validly and consistently. Thus, the instruments used in this study have met the measurement standards required to ensure the accuracy and suitability of latent construct measurements. The fulfillment of this convergent validity also strengthens the methodological basis for the testing of reliability and discriminant validity, as well as the analysis of causal relationships in the developed structural models.

Table 1. Convergent Validity Results

Variabel	Indicator	Outer Loading	AVE	Remarks
Perception of ease of use (X1)	PKP1	0,867	0.671	Meet Convergent Validity
	PKP2	0,823		
	PKP3	0,803		
	PKP4	0.780		
Risk Perception (x2)	PR1	0,778	0.619	Meet Convergent Validity
	PR2	0,810		
	PR3	0,796		
	PR4	0,762		
Shopping Interest (M)	MB1	0,910	0.677	Meet Convergent Validity
	MB2	0,769		
	MB3	0,827		
	MB4	0,777		
Impulse Purchase (Y)	PI1	0,867	0.623	Meet Convergent Validity
	PI2	0,742		
	PI3	0,835		
	PI4	0,785		

	PI5	0,706

Source: Primary Data processed by the author, 2026

Based on the results of the Average Variance Extracted (AVE) analysis in Table 1, all constructs in the model have met the criteria for convergent validity, with AVE values exceeding the minimum threshold of 0.50 as suggested by Hair et al. (2019). This indicates that each construct is capable of explaining more than 50% of the variance of its respective indicators. Therefore, it can be concluded that the dimensions of Perception of Ease of Use (X1), Risk Perception (X2), Shopping Interest (M), and Impulse Purchase (Y) exhibit an adequate and valid level of internal consistency in representing their latent constructs. Fulfillment of these AVE criteria strengthens the overall validity of the measurement model and provides a solid basis for proceeding to the structural model testing stage.

From the table above, it can be observed that all indicators in each variable have outer loading values greater than 0.70, confirming that convergent validity has been achieved. In reflective measurement models, an indicator is considered convergently valid if its outer loading value is ≥ 0.70, indicating that the indicator accurately represents the latent construct it measures.

The Perception of Ease of Use variable was measured using four indicators, namely PKP1 to PKP4. The outer loading values ranged from 0.780 to 0.867, with PKP1 having the highest value of 0.867 and PKP4 the lowest at 0.780. All indicators exceed the minimum threshold and are therefore valid, adequately representing the Perception of Ease of Use construct empirically. The AVE value of 0.671 further confirms that this variable meets the criteria for convergent validity.

The Risk Perception variable was measured using four indicators, PR1 to PR4, with outer loading values ranging from 0.762 to 0.810. PR2 had the highest loading of 0.810, while PR4 had the lowest at 0.762. All indicators meet the convergent validity criteria, and the AVE value of 0.619 indicates that over 50% of the indicator variance is explained by the latent construct.

The Shopping Interest variable was measured using four indicators, MB1 to MB4. The outer loading values ranged from 0.769 to 0.910, with MB1 having the highest loading of 0.910, demonstrating a very strong representation of the construct, while MB2 had the lowest loading of 0.769, still within an acceptable range. The AVE value of 0.677 confirms that the Shopping Interest variable satisfies the convergent validity criteria.

The Impulse Purchase variable was measured using five indicators, PI1 to PI5. The outer loading values ranged from 0.706 to 0.867, with PI1 showing the highest value of 0.867 and PI5 the lowest at 0.706. Although PI5 has a relatively lower loading, it still meets the minimum requirement and is valid. The AVE value of 0.623 indicates that the Impulse Purchase construct adequately explains the variance of its indicators and meets the convergent validity criteria.

Based on the results of the outer loading and AVE analyses, it can be concluded that all indicators for Perception of Ease of Use, Risk Perception, Shopping Interest, and Impulse Purchase meet the criteria for convergent validity. Therefore, the measurement model (outer model) used in this study is valid and suitable for proceeding to the structural model (inner model) testing stage.

2. Reliability Internal Consistency

Table 2. Composite Reliability & Cronbach's Alpha Results

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Shopping Interest (M)	0.839	0.854	0.893	0.677
Impulse Buying (Y)	0.848	0.860	0.891	0.623
Risk Perception (X2)	0.795	0.797	0.866	0.619
Perceived Ease of Use (X1)	0.836	0.838	0.891	0.671

Source: Primary Data processed by the author, 2026

Based on the results of the analysis shown in Table 4.6, all constructs in this study show Composite Reliability and Cronbach's Alpha values which are above the minimum threshold of 0.70 as recommended by Hair (2019). This shows that each construct has an excellent level of reliability. Overall, these findings confirm that all measurement instruments used in this study are reliable and consistent in measuring the construct in question, making them suitable for further analysis in structural models.

3. Discriminatory Validity

Discriminant validity assessment has become a generally accepted prerequisite for analyzing relationships between latent variables. To test discriminant validity, it can be done by examining Cross Loading, which is the correlation coefficient of the indicator to the associated construct (cross loading) compared to the correlation coefficient with other constructs (cross loading). The value of the indicator's correlation construct should be greater against its association construct than any other construct. Such a larger value indicates the suitability of an indicator to explain its association constructs than to explain other constructs.

Tabel 3 Fornell & Larcker Criterion

Variable	Shopping Interest (M)	Impulse Buying (Y)	Risk Perception (X2)	Perceived Ease of Use (X1)
Shopping Interest (M)	0.823			
Impulse Buying (Y)	0.785	0.789		
Risk Perception (X2)	0.489	0.422	0.787	
Perceived Ease of Use (X1)	0.578	0.614	0.530	0.819

Source: Primary Data processed by the author, 2026

The results of table 3 show that all constructs in the model have met the criteria of discriminant validity, because the square root value of each construct AVE is higher than the correlation value between other constructs. This indicates that each construct has the ability to adequately distinguish itself from other constructs, so that the model built can be considered valid from the discriminating side.

a. Inner Model

Path Analysis in PLS-SEM is used to test the relationships between variables in the research model and see how independent variables affect dependent variables.

1) Estimating Path Coefficients – Measures the strength of the relationship between independent and dependent variables. Higher values indicate a stronger relationship.

Tabel 4 Path Coefficients

Between Variables	*Path coefficients*
Perception of ease of use (X1) -> spending interest (M)	0.469
Risk perception (X2) -> spending interest (M)	0.236
shopping interest (M) -> impulse purchase (Y)	0.239

Source: Smart PLS

Based on the results of the path coefficients test shown in the table above, it can be seen that the entire construct has an influence with different power variations. Here's a detailed explanation:

1) Perception of Ease of Use (X1) → Spending Interest (M)

The line coefficient value of 0.469 shows that the perception of the ease of use of ShopeePay has a positive effect on users' shopping interest. This means that the easier ShopeePay is to understand, learn, and use in the payment process, the higher the user's interest in shopping using ShopeePay. The ease of navigation of the application, the speed of transactions, and the practicality of use are important factors that encourage users' interest in shopping.

2) Risk Perception (X2) → Spending Interest (M)

The path coefficient value of 0.236 indicates that risk perception has a positive influence on shopping interest. These results indicate that the lower the level of risk felt by users, both in terms of personal data security, financial risk, and system disruption, the higher the user's interest in shopping using ShopeePay. A sense of security and trust in the digital payment system is an important factor that encourages users to be more active in transactions.

3) Spending Interest (M) → Impulse Purchase (Y)

The line coefficient value of 0.239 indicates that shopping interest has a positive effect on impulse purchases. This means that the higher the user's interest in shopping using ShopeePay, the greater the tendency for users to make spontaneous purchases without prior planning. High shopping interest makes users more responsive to stimuli such as promos, discounts, flash sales, and products that are going viral, thus triggering impulse purchases.

4. Analysis of the Determination Coefficient (R-Square) R2

Analysis of the determination coefficient to measure the relationship of the latent variable. Determination coefficient analysis is needed to determine the variables used in the

research including strong, average or weak groups (Ghozali, 1 2020). The following is the result of the calculation of the determination coefficient analysis.

Table 5 R2 Test Results

Variable	R-square	R-square Adjusted
Shopping Interest (M) / Minat Belanja (M)	0.380	0.373
Impulse Buying (Y) / Pembelian Impulsif (Y)	0.656	0.649

Source : Data Processing Results, 2026

Based on the results of the structural model (inner model) test, R-square and R-square adjusted values were obtained for each endogenous variable as shown in the R-square Overview Table. The R-square value for the shopping interest variable (M) is 0.380, with the R-square adjusted value is 0.373. This shows that the perception of ease of use (X1) and risk perception (X2) simultaneously can explain 38.0% of the variation in shopping interest among ShopeePay users in the Cirebon area. While the remaining 62.0% were influenced by other variables outside the research model, such as promotions, prices, discounts, lifestyle, or other consumer psychological factors. Based on the R-square assessment criteria in SEM-PLS, this value is included in the moderate category, which shows that the model has a fairly good ability to explain the variables of shopping interest.

The R-square value for the impulse purchase variable (Y) is 0.656, with an adjusted R-square value of 0.649. These results show that the perception of ease of use (X1), risk perception (X2), and shopping interest (M) together were able to explain 65.6% of the variation in impulse purchases among ShopeePay users in the Cirebon area. The other 34.4% of the variation was influenced by other factors that were not included in the research model. This R-square value is classified as a strong (substantial) category, which indicates that the research model has a high clarity in explaining impulsive buying behavior.

5. Testing Hypothesis

Hypothesis testing was carried out to test the influence between variables and find an empirical model between social media marketing and brand ambassadors on buying interest through brand awareness.

To assess the significance of the influence between variables, it is necessary to carry out a bootstrapping procedure. The bootstrap procedure uses the entire original sample to resample. Hypothesis testing by looking at a probability value of 0.05 so that the rule of thumb P value < 0.05 and T-Statistic > 1.96 value α 5%. According to Hair et al. (2019), it is stated that testing the hypothesis of a study using the PLS-SEM analysis method can be seen from the t-statistical value.

Table 6 Hypothesis Testing Results

H	Hipotesis	*Original Sampel (O)*	*T Statistics (|O/STDEV|)*	*P Values*	Remarks
H1	Perception of Ease of Use (X1) -> Spending Interest (M)	0.443	5.815	0.000	Accepted
H2	Risk Perception (X2) -> Spending Interest (M)	0.255	3.214	0.001	Accepted
H3	Shopping Interest (M)) -> Impulse Purchase (Y)	0.654	8.895	0.000	Accepted

H4	Perception of Ease of Use (X1) -> Impulse Purchase (Y) through Spending Interest (M)	0.290	4.294	0.000	Accepted
H5	Risk Perception (X2) -> Impulse Purchase (Y) through Shopping Interest (M)	0.167	3.251	0.001	Accepted

Source: Smart PLS

The results of the structural model test are presented in the table and figure as follows:

1) The Effect of Ease of Use Perception on Shopping Interest

The test results showed that the perception of ease of use (X1) had a positive and significant effect on shopping interest (M), with an original sample value (O) of 0.443, a t-statistic value of 5.815, and a p-value of 0.000. A p-value smaller than 0.05 indicates that the effect is statistically significant. Thus, the H1 hypothesis is accepted. This shows that the higher the user's perception of the ease of use of ShopeePay, the higher the user's interest in shopping. The ease of payment processing, application navigation, and transaction speed encourage users to be more interested in shopping activities.

2) The Effect of Risk Perception on Shopping Interest

The test results showed that risk perception (X2) had a positive and significant effect on shopping interest (M), with an original sample value (O) of 0.255, a t-statistical value of 3.214, and a p-value of 0.001. Because the p-value < 0.05, the influence is declared significant. Thus, the H2 hypothesis is accepted. These results indicate that a user's perception of manageable or perceived risk will increase shopping interest. The more secure and reliable ShopeePay is according to user perception, the higher the user's interest in shopping using the service.

3) The Effect of Shopping Interest on Impulse Purchases

The test results showed that shopping interest (M) had a positive and significant effect on impulse purchases (Y), with an original sample value (O) of 0.654, a t-statistical value of 8,895, and a p-value of 0.000. This value shows a very strong and significant influence. Thus, the H3 hypothesis is accepted. These findings show that the higher the user's interest in shopping, the greater the tendency of users to make impulsive purchases. High interest makes it easier for users to be motivated to make purchases without prior planning.

4) The Effect of Ease of Use Perception on Impulse Purchases through Shopping Interest

The results of the indirect effect test showed that the perception of ease of use (X1) had a positive and significant effect on impulse purchases (Y) through shopping interest (M), with an original sample value (O) of 0.290, a t-statistical value of 4.294, and a p-value of 0.000. Since the p-value < 0.05, the effect of mediation is declared significant. Thus, the H4 hypothesis is accepted. This shows that shopping interest is able to mediate the influence of the perception of ease of use on impulse purchases. This means that the ease of use of ShopeePay not only has a direct effect, but also indirectly increases impulse purchases through increased shopping interest.

5) The Effect of Risk Perception on Impulse Purchases through Shopping Interest

The test results showed that risk perception (X2) had a positive and significant effect on impulse purchases (Y) through shopping interest (M), with an original sample value (O) of 0.167, a t-statistic value of 3.251, and a p-value of 0.001. This value shows that the indirect influence is statistically significant. Thus, the H5 hypothesis is accepted. These results indicate that shopping interest plays a mediating variable in the relationship between risk perception

and impulse purchases. A perception of low or acceptable risk by users increases shopping interest, which further encourages impulse purchases.

The Effect of Ease of Use (X1) Perception on Shopping Interest (M) in ShopeePay users in the Cirebon Region

The test results showed that the perception of ease of use (X1) had a positive and significant effect on shopping interest (M), with an original sample value (O) of 0.443, a t-statistic value of 5.815, and a p-value of 0.000. A p-value smaller than 0.05 indicates that the effect is statistically significant. Thus, the H1 hypothesis is accepted

These findings indicate that the easier a digital payment system is to use, the higher the interest of users in shopping. Ease of use includes ease of understanding features, ease of making transactions, and flexibility in using applications. In the context of ShopeePay, a simple interface and a fast payment process are important factors in increasing user interest. the role of ease of use in shaping user attitudes and behavioral interests. Davis (1989) states that the perception of ease of use directly affects the intention of individuals in using a technological system.

The perception of ease of use also plays a role in reducing users' psychological barriers when making digital transactions. When users feel that they have no difficulty in using ShopeePay, then they will focus more on shopping activities rather than thinking about how to use the application. This creates a more enjoyable and efficient shopping experience. This positive experience further increases the interest of users to continue making purchase transactions. Ease of use also drives the frequency of application use in daily shopping activities. This is reinforced by the research of Venkatesh et al. (2003) which states that ease of use is the main determinant in shaping user behavioral interest in digital technology.

In the context of digital wallets, ease of use is a competitive factor that distinguishes one service from another. ShopeePay, which is directly integrated with the e-commerce platform, provides easy access to payments without the need to switch applications. Fast transaction processes and minimal errors increase user trust and convenience. This convenience then encourages users to make more frequent purchases. The increased interest in shopping can be seen from the tendency of users to take advantage of the promos, discounts, and cashback features offered. Research by Oliveira et al. (2016) shows that ease of use has a significant effect on users' intentions in using digital financial services.

The results of this study are also consistent with various previous studies that examined the behavior of digital wallet and e-commerce users. Research by Pratama and Suprapto (2020) found that the perception of ease of use has a significant effect on the interest in online shopping among e-wallet users in Indonesia. In addition, research by Sari and Santoso (2021) shows that the ease of using digital payment applications directly increases consumer interest in online transactions.

The Effect of Risk Perception (X2) on Shopping Interest (M) in ShopeePay users in the Cirebon Region

The test results showed that risk perception (X2) had a positive and significant effect on shopping interest (M), with an original sample value (O) of 0.255, a t-statistical value of 3.214, and a p-value of 0.001. Because the p-value < 0.05, the influence is declared significant. Thus, the H2 hypothesis is accepted

These findings show that when the risk perceived by users is at an acceptable or well-managed level, the interest in shopping increases. Risk perception in the context of digital payments includes data security risks, financial risks, and transaction failure risks. ShopeePay is considered to be able to minimize these risks through a security, verification, and transaction guarantee system. This condition makes users feel safer and more confident in transactions. According to Bauer (1960), controlled risk will reduce uncertainty and encourage interest in consumer behavior

Risk perception has an important role in shaping consumer attitudes towards digital services. Consumers tend to avoid transactions if they feel that the risk they face is too high. However, if service providers are able to provide protection and transparency, then the perception of risk can be suppressed. In this case, ShopeePay provides features such as transaction notifications, security PINs, and refunds to increase users' sense of security. These efforts contribute to increasing users' shopping interest. This is in line with Pavlou's (2003) research which states that good risk management will increase transaction interest in the e-commerce environment

In the context of online shopping, risk perception is often the main consideration before consumers decide to make a purchase. The risk of losing money or misusing personal data can reduce shopping interest if not managed properly. ShopeePay as part of the Shopee ecosystem provides a guarantee of transaction security that is directly integrated with the shopping platform. This integration reduces user concerns about payment errors or fraud. With the reduced perceived risk, users become more comfortable to shop. Research by Featherman and Pavlou (2003) states that low risk perception will increase interest and intention to use technology-based services.

A positive perception of risk can also build long-term trust in digital wallet services. When users feel that ShopeePay is able to protect their financial interests, then they tend to increase the intensity of use. Interest in shopping arises not only from the need factor, but also from a sense of security in the transaction process. This sense of security makes users more daring to explore products and take advantage of the various promos available. This indirectly increases shopping activity within the platform. According to Kim et al. (2008), effective risk management has a significant effect on users' interest and trust in online transactions.

The Effect of Shopping Interest (M) on Impulse Purchases (Y) in ShopeePay users in the Cirebon Region

The test results showed that shopping interest (M) had a positive and significant effect on impulse purchases (Y), with an original sample value (O) of 0.654, a t-statistical value of 8,895, and a p-value of 0.000. This value shows a very strong and significant influence. Thus, the H3 hypothesis is accepted.

These findings show that the higher the shopping interest of ShopeePay users, the greater their tendency to make impulse purchases without prior planning. This is in line with the understanding that high shopping intent will increase emotional engagement and the urge to make a purchase immediately when they see an attractive offer. Impulse purchases are unplanned consumer behaviors and are often triggered by a strong interest in the product or by the context of a supportive digital shopping environment. Digital shopping environments such as product recommendation features, discount promos, and interactive shopping experiences can strengthen the relationship between shopping interest and impulse buying. This study

reinforces the fact that shopping interest not only reflects the desire to buy, but is also a strong predictor of impulsive buying behavior.

Shopping interest is sometimes influenced by psychological and contextual factors that create a sensation of urgency or the desire to get a product quickly. The positive emotions that arise when shopping digitally, especially when users feel the ease of access and the large selection of products, can speed up purchasing decisions. Promotional factors such as limited-time discounts or cashback are also able to increase this urgency, making impulse purchases more likely. This is observed in an e-wallet study in Indonesia which shows that the use of digital wallets can trigger impulsive buying through hedonistic motivational mechanisms and the perception of the utility of digital transactions (Sudhian Aryadipura et al., 2025)

In the context of e-commerce and digital payment systems, shopping interest plays an important role as a mediator in triggering impulse purchases. When consumers already have high interest, various external stimuli such as promo notifications, product recommendations, or a satisfying shopping experience will reinforce impulsive impulses. National studies show that a high hedonistic shopping lifestyle and motivation are strongly related to impulse buying behavior, especially on platforms like Shopee that offer many interactive features. The results of the analysis from UKI Toraja show that e-wallets and other variables such as hedonistic spending values have a significant effect on impulsive buying. Supporting this, research that discussed impulsive buying behavior in marketplace users also found a significant relationship between shopping motivation and impulse purchases.

Other nationally relevant research also corroborates the finding that the attributes of digital shopping contribute to impulse purchases. For example, a study at the University of Muhammadiyah Pontianak found that the use of e-wallets is related to impulse purchase behavior through various supporting factors such as convenience and ease of transactions. In addition, previous studies have shown that emotional triggers and shopping experiences have a significant effect on impulsive buying in Shopee consumers.

The Effect of Ease of Use (X1) Perception on Impulse Purchases (Y) through Shopping Interest (M) as a mediating variable in ShopeePay users in the Cirebon Region

The results of the indirect effect test showed that the perception of ease of use (X1) had a positive and significant effect on impulse purchases (Y) through shopping interest (M), with an original sample value (O) of 0.290, a t-statistical value of 4.294, and a p-value of 0.000. Because the p-value < 0.05, the effect of mediation was declared significant. Thus, the H4 hypothesis is accepted.

These findings indicate that the ease of use of ShopeePay does not necessarily encourage impulse purchases, but rather increases users' interest in shopping. High shopping interest then becomes the main trigger for the emergence of impulse buying behavior. In other words, shopping interest plays an important role as a psychological mechanism in the relationship between ease of use and impulse purchases. These results confirm the importance of mediation variables in explaining digital consumer behavior.

The perception of ease of use reflects the extent to which users feel that ShopeePay is easy to understand and use without excessive effort. The ease of payment processing, application navigation, and direct integration with the Shopee platform creates a comfortable shopping experience. This convenience encourages users to explore the available products and promos more often. This exploration activity increases users' interest and interest in shopping.

As interest in shopping increases, consumers tend to be more spontaneous in making purchasing decisions. This is in line with national research by Pratama and Suprapto (2020) which states that the ease of use of applications affects impulse shopping behavior through increased shopping interest.

Shopping interest in the context of e-commerce serves as a link between technological stimulus and consumer behavioral responses. The perception of ease of use acts as an initial stimulus that forms a positive attitude towards shopping activities. This positive attitude then develops into a stronger interest in shopping. This interest makes consumers more responsive to stimuli such as discounts, flash sales, and cashback. As a result, purchasing decisions are often made quickly without careful planning. Research by Sari and Santoso (2021) shows that shopping interest mediates the influence of ease of use on impulsive buying in marketplace users in Indonesia

The mediating role of shopping interest also suggests that impulsive buying behavior is influenced not only by functional factors, but also by psychological factors. Ease of use creates a sense of convenience and reduces cognitive barriers in transactions. This condition makes users enjoy the shopping process more and increases the emotional drive to buy. This emotional drive is the basis for impulse buying. Thus, shopping interest is a key variable that bridges the influence of ease of use on impulsive behavior. This is supported by research by Putri and Iriani (2019) which states that shopping interest has a significant mediating role in the relationship between technology factors and impulsive buying.

The results of this study are consistent with various previous studies that affirm the mediating role of shopping interest in digital consumer behavior. Research by Wahyuni and Kurniawan (2022) found that the ease of use of e-wallets has an effect on impulse purchases through increasing users' interest in shopping.

The Effect of Risk Perception (X2) on Impulse Purchases (Y) through Shopping Interest (M) as a mediating variable in ShopeePay users in the Cirebon Region

The test results showed that risk perception (X2) had a positive and significant effect on impulse purchases (Y) through shopping interest (M), with an original sample value (O) of 0.167, a t-statistic value of 3.251, and a p-value of 0.001. This value indicates that the indirect influence is statistically significant. Thus, the H5 hypothesis is accepted.

These findings indicate that risk perception does not directly affect impulse purchases but first affects users' shopping interest. The increased interest in shopping then encourages impulse purchases. This suggests that interest in shopping plays an important psychological role in the relationship between risk perception and impulsive behavior. Consequently, the H5 hypothesis in this study is declared accepted.

Risk perception in the context of using ShopeePay includes data security risks, financial risks, and the risk of transaction errors. When users feel that these risks can be controlled and minimized by the ShopeePay system, their sense of security increases. This sense of security makes users more confident in engaging in shopping activities. This trust and sense of security then encourages the emergence of higher shopping interest. A strong shopping interest further opens opportunities for impulse purchases. This is consistent with national research by Putri and Iriani (2019), which states that risk perception affects impulsive buying through shopping interest among e-commerce users.

Shopping interest serves as an intermediate variable that explains how risk perception can influence impulse buying behavior. When the perceived risk is low, consumers tend not to hesitate in exploring available products and promotions. Such exploratory activities increase interest and emotional drive to buy. It is this emotional drive that often leads to spontaneous purchase decisions. Thus, the influence of risk perception on impulse purchases occurs through increased shopping interest. These findings are supported by research by Sari and Wulandari (2021), who found that shopping interest mediates the influence of risk perception on impulse buying behavior among marketplace users.

In a digital shopping environment such as Shopee, risk perception is also influenced by the consumer protection system provided by the platform. Features such as refund guarantees, transaction notifications, and account protection can reduce user concerns. When these worries are minimized, users focus more on the shopping experience. This focus increases shopping interest and makes users more responsive to marketing stimuli. As a result, impulse buying behavior becomes more likely. This aligns with research by Rahmawati and Hidayat (2023), who stated that low risk perception increases shopping interest and encourages impulsive buying among e-wallet users.

The results of this study are consistent with previous national-level research. Research by Wahyuni and Kurniawan (2022) shows that risk perception has a significant effect on impulse purchases through shopping interest among digital wallet users.

CONCLUSION

Based on the results of the analysis and discussion of the influence of the perception of ease of use and risk perception on impulse purchases through shopping interest among ShopeePay users in the Cirebon area, it can be concluded that both the perception of ease of use and risk perception have a positive and significant effect on shopping interest. The easier the application is to use and the lower or more controlled the perceived risk, the higher the user's interest in shopping. Shopping interest has also been shown to have a positive and significant effect on impulse purchases, suggesting that increased shopping interest drives the tendency to buy spontaneously. Furthermore, shopping interest acts as a mediating variable in the relationship between the perception of ease of use and risk perception toward impulse purchases, indicating that these two factors do not directly trigger impulse purchases but operate through an increase in shopping interest.

Based on this conclusion, it is recommended that ShopeePay continue to improve the ease of use of the application by simplifying the transaction process, increasing service speed, and providing a more intuitive interface to enhance user interest and loyalty. Strengthening security and risk management aspects, such as data protection and transaction verification systems, also needs to be prioritized to create a sense of security for users. Additionally, promotional strategies, such as discounts and cashback, can be designed more effectively to encourage shopping interest and increase transactions.

Academically, further research is suggested to incorporate additional variables, such as promotions, lifestyle, hedonistic motivation, or consumer confidence, to expand the research object to other regions and digital payment platforms. Considering the use of qualitative or mixed-methods approaches could also provide a more comprehensive understanding of impulse purchase behavior among digital wallet users.

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