

***THE INFLUENCE OF SECURITY, CONVENIENCE AND BENEFITS ON STUDENT INTEREST IN USING THE SHOPEEPAY DIGITAL PAYMENT SYSTEM (CASE STUDY OF UNISDA STUDENTS USING SHOPEE***

**ABSTRACT**

*This study aims to examine the influence of Security, Ease of Use, and Benefits on the interest of students at Universitas Islam Darul 'Ulum Lamongan. The research employs a quantitative approach, with a sample of 100 respondents selected using a survey method through the distribution of questionnaires. The analytical methods applied include questionnaire testing, classical assumption tests, multiple linear regression analysis, and the coefficient of determination ( $R^2$ ), with data processing conducted using SPSS version 22. The analysis results indicate that the Security variable has a positive and significant impact on students' readiness for employment at Universitas Islam Darul 'Ulum Lamongan, as evidenced by a  $t$ -value of 2.525, which exceeds the critical  $t$ -value of 1.660. Similarly, the Ease of Use variable demonstrates a positive and significant effect on student interest, with a  $t$ -value of 2.073, also surpassing the critical  $t$ -value of 1.660. Furthermore, the Benefits variable has a positive and significant influence on student interest, with a  $t$ -value of 3.999, which is greater than the critical  $t$ -value of 1.660. Collectively, the variables of Security, Ease of Use, and Benefits have a positive simultaneous impact on students' readiness for employment, as evidenced by an  $F$ -value of 47.399, which is greater than the critical  $F$ -value of 2.14, and an adjusted  $R^2$  value of 0.707, indicating that 70.7% of the variation in students' readiness for employment can be explained by these three variables.*

***Keyword :*** *Security, Ease of Use, and Benefits*

**PENGARUH KEAMANAN, KEMUDAHAN, DAN *BENEFIT* TERHADAP MINAT MAHASISWA DALAM MELAKUKAN SISTEM PEMBAYARAN DIGITAL SHOPEEPAY (STUDI KASUS PADA MAHASISWA UNISDA PENGGUNA SHOPEE)**

**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui Pengaruh Keamanan, Kemudahan, dan *Benefit* terhadap minat mahasiswa di Universitas Islam Darul 'Ulum Lamongan. Penelitian ini menggunakan metode kuantitatif dengan sampel sebanyak 100 responden, diambil menggunakan teknik metode survei melalui penyebaran kuesioner. Metode analisis yang diterapkan mencakup uji kuesioner, uji asumsi klasik, uji regresi linier berganda, dan koefisien determinasi ( $R^2$ ), dengan pengolahan data menggunakan SPSS versi 22. Hasil analisis menunjukkan bahwa variabel keamanan memiliki pengaruh positif yang signifikan terhadap kesiapan kerja mahasiswa Universitas Islam Darul 'Ulum Lamongan, terbukti dari  $T_{hitung}$  sebesar 2,525 yang lebih besar dari  $T_{tabel}$  1,660. Variabel kemudahan juga menunjukkan pengaruh positif signifikan terhadap minat mahasiswa, dengan  $T_{hitung}$  sebesar 2,073 yang melebihi  $T_{tabel}$  1,660. Begitu pula, *benefit* memiliki pengaruh positif yang signifikan terhadap minat mahasiswa, dengan  $T_{hitung}$  sebesar 3,999 yang lebih besar dari  $T_{tabel}$  1,660. Variabel Keamanan, Kemudahan, dan *Benefit* secara simultan berpengaruh positif terhadap kesiapan kerja mahasiswa dibuktikan dengan  $F_{hitung}$  47,399 >  $F_{tabel}$  2,14 dan hasil nilai adjusted r square sebesar 0,707 atau 70,7%.

**Kata kunci :** Keamanan, Kemudahan, dan *Benefit*