# PENGARUH LITERASI KEUANGAN, FITUR LAYANAN, DAN BIAYA ADMINISTRASI TERHADAP MINAT BERTRANSAKSI DENGAN E-WALLET SHOPEEPAY PADA MAHASISWA PENERIMA KIP-K FAKULTAS EKONOMI UNDIKSHA

**Oleh**

**Jennifer Cola Elizabeth Simbolon. NIM. 2217051187**

**Program Studi S1 Akuntansi**

## ABSTRAK

Perkembangan teknologi finansial telah mendorong meningkatnya penggunaan sistem pembayaran digital, khususnya e-wallet. ShopeePay menjadi salah satu dompet digital yang banyak digunakan oleh masyarakat, terutama mahasiswa. Namun, minat bertransaksi menggunakan ShopeePay dipengaruhi oleh berbagai faktor, seperti tingkat literasi keuangan, fitur layanan, dan biaya administrasi. Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, fitur layanan, dan biaya administrasi terhadap minat bertransaksi menggunakan e-wallet ShopeePay pada mahasiswa penerima KIP-K Fakultas Ekonomi Universitas Pendidikan Ganesha. Variabel independen dalam penelitian ini meliputi literasi keuangan, fitur layanan, dan biaya administrasi, sedangkan variabel dependen adalah minat bertransaksi. Penelitian menggunakan pendekatan kuantitatif dengan populasi seluruh mahasiswa penerima KIP-K Fakultas Ekonomi Universitas Pendidikan Ganesha yang menggunakan ShopeePay. Sampel penelitian berjumlah 245 responden yang ditentukan menggunakan teknik purposive sampling. Data dikumpulkan melalui penyebaran kuesioner dengan skala Likert dan dianalisis menggunakan uji instrumen, uji asumsi klasik dan uji hipotesis. Penelitian ini diharapkan dapat memberikan kontribusi bagi pengembangan kajian mengenai penggunaan layanan keuangan digital, serta menjadi bahan pertimbangan bagi ShopeePay dan pihak terkait dalam meningkatkan literasi keuangan, pengembangan fitur layanan, dan kebijakan biaya administrasi guna mendorong minat bertransaksi pengguna.

**Kata Kunci:** Literasi Keuangan, Fitur Layanan, Biaya Administrasi, Minat Bertransaksi, ShopeePay.

***THE INFLUENCE OF FINANCIAL LITERACY, SERVICE FEATURES, AND ADMINISTRATIVE FEES ON TRANSACTION INTEREST IN USING THE SHOPEEPAY E-WALLET AMONG KIP-K SCHOLARSHIP RECIPIENTS OF THE FACULTY OF ECONOMICS, GANESHA UNIVERSITY OF EDUCATION***

**By**

**Jennifer Cola Elizabeth Simbolon. NIM. 2217051187**

***Undergraduate Study Program of Accounting***

## *ABSTRACT*

*The rapid development of financial technology has accelerated the adoption of digital payment systems, particularly electronic wallets (e-wallets). ShopeePay has become one of the most widely used digital wallets among the public, especially university students. However, users' interest in conducting transactions through ShopeePay is influenced by several factors, including financial literacy, service features, and administrative fees. This study aimed to examine the influence of financial literacy, service features, and administrative fees on transaction interest in using the ShopeePay e-wallet among KIP-K scholarship recipients at the Faculty of Economics, Ganesha University of Education. The independent variables in this study were financial literacy, service features, and administrative fees, while the dependent variable was transaction interest. This study employed a quantitative research approach with a population consisting of all KIP-K scholarship recipients at the Faculty of Economics, Ganesha University of Education who use ShopeePay. A total of 245 respondents were selected using the purposive sampling technique. Data were collected through a Likert-scale questionnaire and analyzed using instrument testing, classical assumption testing, and hypothesis testing. The findings of this study are expected to contribute to the development of research on the use of digital financial services and to provide practical considerations for ShopeePay and related stakeholders in improving financial literacy, enhancing service features, and formulating administrative fee policies to encourage users' transaction interest.*

***Keywords:*** *Financial Literacy; Service Features; Administrative Fees; Transaction Interest; ShopeePay.*