

THE INFLUENCE OF PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS ON INTEREST IN USING PAYLATER

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ABSTRACT

Paylater service is one of the financial technology innovations that can change the way people make financial transactions. Behind the development of technology, of course, there are dangers that accompany cybercrime, such as the rampant cases of pay later user data leakage. However, pay later users continue to increase. The purpose of this study was to determine the effect of perceived ease of use on interest in using paylater and to determine the effect of perceived usefulness on interest in using paylater. The research was conducted at the Undergraduate Accounting Study Program, Faculty of Economics and Business, Udayana University with a population of active undergraduate accounting students class of 2020. Determination of the sample in this study using purposive sampling technique so that 157 samples were obtained. Data collection was carried out using a questionnaire distribution method in the form of a Google form distributed via social media such as Whatssap. The data collected will be analyzed using multiple linear regression analysis techniques. The results found that perceived ease of use has a positive and significant effect on interest in using paylater and perceived ease of use has a positive and significant effect on interest in using paylater and perceived usefulness has a positive and significant effect on interest in using paylater. The implications of this research are the application of the technology acceptance model theory, as well as providing input to companies providing pay later services, and also encouraging the government to provide an education for financial technology services.

Keywords: Interest in using; Paylater; Perceived Ease of Use; Perceived Usefulness;

INTRODUCTION

In this digital era, technology has helped people a lot in carrying out various fast and dynamic activities (Putri & Andarini, 2022). Nowadays, many financial services have emerged, namely Financial Technology (Fintech), which has emerged as an alternative to make it easier for people to make transactions safely, comfortably and quickly (Nawayseh, 2020).

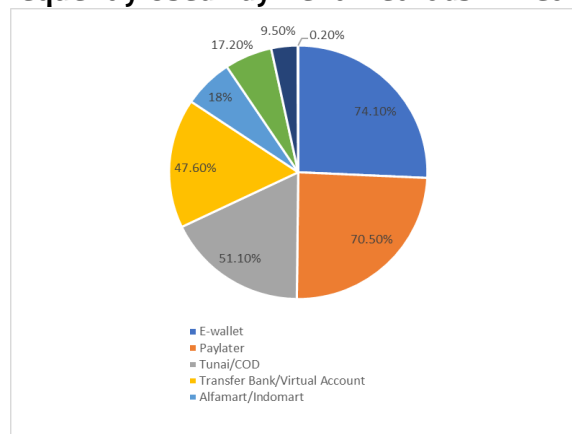
Financial technology offers to the financial industry and consumers, where this technology makes financial transactions safer, more comfortable and cheaper (Nawayseh, 2020). E-commerce technology empowers businesses with

unprecedented capabilities to establish direct communication channels with their target markets (Amanda et al., 2023). E-commerce is a new concept that is able to provide facilities that can help people carry out digital transactions without the limits of space and time (Rahima & Cahyadi, 2022). This can be seen from the various types of fintech issued by each company, such as Go-Jek with its system called Gopay, Shopee with ShopeePay, Grab with OVO, and others (Diana & Leon, 2020).

The convenience provided by e-commerce in transactions has turned online shopping into a habit of today's society. Reporting from DataIndonesia.id, the popularity of e-commerce platforms can be seen from the increase in e-commerce users every year. Based on Statista Market Insight, the number of e-commerce users in Indonesia in 2021 reached 158.65 million users, then increased by 102.79% to 178.94 million users in 2022.

One of the popular e-commerce platforms in Indonesia is Shopee. Shopee is an e-commerce platform launched in 2015 in Singapore under the auspices of the SEA Group (Nandy, 2021). The Shopee e-commerce platform itself provides online buying and selling services (Shopee, 2020). Reporting from the media Katadata.co.id, Shopee will be the e-commerce platform with the most visitors throughout 2023. In September 2023, the Shopee site was recorded as receiving 237 million user visits, this increased by 38% compared to the position at the beginning of the year (Ahdiat, 2023).

Figure 1. Most Frequently Used Payment Methods in E-Commerce



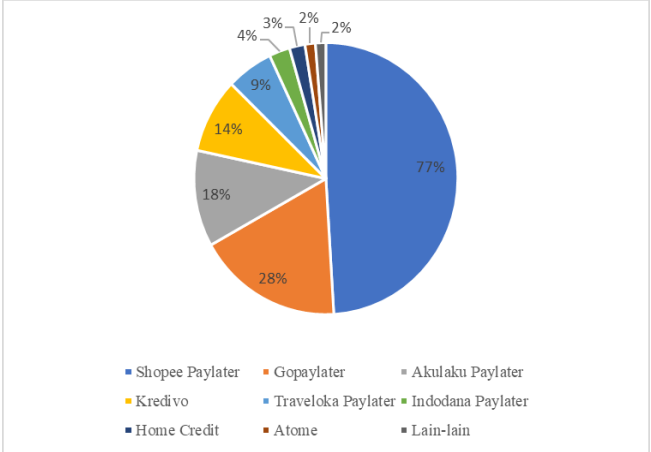
Source: Katadata Insight Center, 2023

Based on Figure 1. above, it shows that the paylater payment method is quite popular with the public. Paylater itself has experienced significant growth in the last few years (Ariwati & Aminah, 2023). Katadata Insight Center's latest annual research report data is entitled "Indonesian E-commerce Consumer Behavior" where this survey was conducted in the period 18-31 March 2023. The research results show that paylater (70.5%) is the second most frequent digital payment method. used after e-wallet (74.1%). This report also notes that transactions using the paylater method increased by 21.66% compared to the previous year (Katadata Insight Center, 2023).

Paylater is an alternative payment method that adopts an online installment system without the need for a credit card, can be accessed via mobile devices, and consumers get a loan limit (Nindya & Astuti, 2022). Paylater offers the same function

as a credit card, namely by simplifying payments and is regulated by the Financial Services Authority (OJK) (Hidayat & Rudito, 2022). Convenience and the fact that payments can be made at any time make it a facilityPaylaterThis is very popular among teenagers (Aprianto & Hadibrata, 2023).

Figure 2. Brand Paylater Most Frequently Used in 2023



Source: Populix, 2023

Based on survey results, Shopee Paylater (77%) succeeded in occupying the position as the most frequently used paylater service (Populix, 2023). Shopee Paylater has an installment feature of up to 12 times, users can also choose the payment due date, servicecustomer servicefast response, as well as limits that increase as the number of transactions increases and a good transaction history on Shopee (Irvindya, 2022).

SystempaylaterThis is a form of accounting information system that can help companies monitor the debts of each debtor. An Accounting Information System (AIS) is a system for collecting, recording, storing and processing data to produce information for its users (Romney & Steinbart, 2019). The existence of this Accounting Information System in the paylater application is able to attach information on loan limits, interest, due date, nominal amount to be paid, as well as remaining payments that must be paid to the user.Paylater.

Behind the increasing development of technology, of course, there is an increase in cybercrime which is quite disturbing to the public, namely leaks and theft of users' personal data. There are many cases of data leaks that occur in Indonesia, namely throughout 2023 the OJK has received 406 related complaints Spaylater, there was a case regarding Shopee Paylater users' bills suddenly increasing due to account hacking carried out by irresponsible individuals. As an example of a case experienced by Lika Maryani (Palembang), her Shopee account was hacked and a bill arose. Spaylaterwhich is quite large, worth 16 million, Shopee initially said that the case could be resolved. However, over time it was said that it could not be resolved due to the reason that the reporting was somewhat late. Reported by Okezone media, Indonesia has experienced an increase in data leak cases over the last 4 years, with the highest spike occurring in 2023 (Kertiyasa, 2023).

From the above phenomenon regarding increasocybercrimeoccurring and increasing usepaylater shows that there is a contradiction between the two

phenomena. Where if there is a risk of problems with the security of a digital payment then the use of paylater should decrease (Wasana & Telagawathi, 2023). However, the data presented actually shows the opposite in terms of usage paylater actually increased. Therefore, it can be concluded that there are other factors that influence interest in use paylater the.

Technology Acceptance Model (TAM) is a model developed by Davis (1989) which is an extension of Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) developed by Fishbein & Ajzen (1975). TAM itself is a model that discusses the use of information technology systems which can be used to explain individual acceptance of an information technology system (Sugandi et al., 2023). TAM shows that there are two big factors that have a big influence on user attitudes, namely benefits (Perceived Usefulness) and convenience (Perceived Ease of Use). The results of previous research by Hidayat & Rudito (2022) stated that benefits and convenience have a significant effect on interest in using services paylater. Apart from that, research from Wibasuri et al., 2022 states that perceived ease of use has a positive and significant effect on behavioral intentions to use Shopee Paylater.

Apart from the gap between theory and phenomena that has been explained earlier, there is also a gap in research from previous research which shows inconsistencies so that this research is important to carry out, such as research conducted by Shafira (2022) who states that perceived ease of use has a significant effect on interest in using Shopee Payments, Mikael & Rahadi (2022) and Putri & Iriani (2020) stated that perceived ease of use has a significant effect on interest in using Shopee Paylater. Meanwhile, research conducted by Shofrina & Firmialy (2022) shows that perceived ease of use has no significant effect on interest in using Shopee Paylater. Apart from that, research conducted by Kartika (2023) shows that perceived ease of use does not have a positive and significant effect on intention to use behavior Shopee Paylater. Setiawan et al. (2022) stated that perceived usefulness has a positive and significant effect on interest in using Shopee Paylater. Meanwhile, research conducted by Apriliani & Amaliah (2023) shows that perceived usefulness negative effect on interest in using Shopee Paylater.

RESEARCH METHODS

The type of research used is a quantitative method approach in associative form, and uses descriptive analysis techniques, classical assumption tests, multiple linear regression tests, coefficient of determination tests, model feasibility tests (F test) and hypothesis tests (t test). The location of the research was at the Faculty of Economics and Business, Udayana University. The object of this research is perceived ease of use and perceived usefulness which influences the interest of 2020 Bachelor of Accounting students at the Faculty of Economics and Business, Udayana University, in using it paylater.

This research uses independent variables, namely perceived ease of use (X_1) and perceived usefulness (X_2). The dependent variable in this research is interest in using paylater (Y). Perceived ease of use is the perceived ease of an individual in

assessing the ease of use of a technology. Perceived usefulness is an individual's perception of the benefits provided by the technology used.

The population of this research is 293 active Bachelor of Accounting students class of 2020, Faculty of Economics and Business, Udayana University. The number of samples in this research was obtained through the method nonprobability sampling with technique purposive sampling which determined several criteria so that the number of samples obtained in this research was 157 respondents from 293 students. The type of data used in this research is quantitative data. The data sources used in this research are primary and secondary data sources. The data collection method used in this research is by distributing questionnaires in the form of Google Forms which is distributed to focus groups via the application WhatsApp.

The data analysis technique used in the research is descriptive statistical analysis which functions as descriptive statistics, which are statistics used to analyze data by describing or illustrating the data collected, without the aim of drawing generally accepted conclusions or making generalizations (Sugiyono, 2017).

The data analysis technique used in this research is multiple linear analysis, which is a statistical method for testing how much influence several independent variables have on the dependent variable (Ghozali, 2018). In this research, the variable in question is influence perceived ease of use and perceived usefulness towards interest in using paylater. The multiple linear regression equation in this research is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \epsilon \dots \dots \dots (1)$$

Information:

Y = Interest in Using Paylater

α = Constant

β_1, β_2 = Regression Coefficient of each variable

X_1 = Perceived Ease of Use

X_2 = Perceived Usefulness

ϵ = Residual Error

According to Sugiyono, the classical assumption test is carried out to ensure that the research results are valid and that the theoretical data taken is unbiased and stable, and that the estimation of the regression coefficient is efficient. The classic assumption test is a test that measures an indication of whether or not there are deviations in the data being studied through the results of the distribution, correlation and variance of the indicators of the variables. Classic assumption tests include normality tests, multicollinearity tests, and heteroscedasticity tests.

The coefficient of determination test (R^2) is also used to measure how far the model's ability to explain variations in the dependent variable. The coefficient of determination value is between zero and one. A value close to one means that the independent variables provide almost all the information needed to predict the dependent variable. Based on the R^2 value, it can be seen how much percentage of the dependent variable can be explained by the independent variables used, while

the remainder is influenced or explained by other variables that are not included in the research model (Ghozali, 2016).

The model feasibility test (F test) aims to find out whether the model formed is suitable for use or not. The F test is carried out by looking at the significance value in the Annova table with the help of the SPSS program, namely by comparing the significant level of the independent variable with $\alpha = 0.05$. If the significance level $F < \alpha = 0.05$ then the model can be said to be suitable for use (Ghozali, 2016).

Hypothesis testing (t test) Hypothesis testing is aimed at determining whether the hypothesis is accepted or rejected or in other words shows how strong the influence of individual independent variables is in explaining variations in the dependent variable (Ghozali, 2016). This test was carried out with the help of a computer with the SPSS program, namely comparing the significance level of each independent variable with a significance level of 0.05. Acceptance or rejection of the hypothesis in this research is indicated by the following criteria:

- 1) H1 is accepted if $\beta_1 > 0$ and the significance of $\beta_1 < \alpha$. This means that perceived ease of use has a positive and significant effect on interest in using paylater.
- 2) H2 is accepted if $\beta_2 > 0$ and the significance of $\beta_2 < \alpha$. This means that perceived usefulness has a positive and significant effect on interest in using paylater.

RESULTS AND DISCUSSION

Based on research results at the Faculty of Economics and Business, Udayana University, it is known that the distribution of respondents from active Bachelor of Accounting students from the class of 2020 is 157 people out of 293 respondents or 54 percent of Shopee application users. The majority of respondents were 22 years old, namely 82 students or 52 percent. Based on gender, the majority of respondents were female, 94 students or 60 percent.

Table 1. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Interest in Using Paylater (Y)	157	5.00	25.00	17.9682	4.51127
Perceive Ease of Use(X1)	157	12.00	40.00	32.1210	5.57162
Perceives Usefulness(X2)	157	6.00	30.00	23.1783	4.49430
Valid N (listwise)	157				

Source: Primary data processed, 2024

Based on Table 1, the results of descriptive statistical tests shown are the minimum value, maximum value, average and standard deviation from research on 157 respondents. The variable perceived ease of use (X1) has a minimum value of 12, and a maximum value of 40. The average value for perceived ease of use is 32.1210. This shows that the majority of student respondents tend to agree with the perception of the ease of paying later. The variable perceived usefulness (X2) has a minimum value of 6, and a maximum value of 30. The average value of perceived

usefulness is 30. The variable interest in using paylater (Y) has a minimum value of 5, and a maximum value of 25. Average value -The average interest in using PayLater is 17.9682.

Table 2. Multiple Linear Regression Analysis

Unstandardized Coefficients			Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	-4,102	1,161		-3,534	0.001
Perceived Ease of Use(X1)	0.449	0.059	0.554	7,581	0,000
Perceived Usefulness(X2)	0.330	0.073	0.329	4,495	0,000

Source: Primary data processed, 2024

Based on the results of multiple linear regression research analysis, the following regression equation was created.

Structural equation:

$$\hat{Y} = -4.102 + 0.449X_1 + 0.330X_2$$

$$\text{Std.err} = (1.161)(0.059)(0.073)$$

$$t = (-3.534)(7.581)(4.495)$$

$$\text{Sig} = (0.001)(0.000)(0.000)$$

Classic Assumption Test Results

The results of the normality test using the Kolmogorov-Smirnov Normality Test can be seen with an Asymp.Sig (2-tailed) value of 0.200. So it can be concluded that the residuals are normally distributed. This can be concluded because the Asymp.Sig value > alpha 0.05, which is the commonly used significance limit.

The results of the heteroscedasticity test using the Glejser method aim to determine whether there is inequality of variance in a regression model from one observation residual to another observation. By regressing the independent variable against the absolute residual, it is shown that the independent variable has a Sig value > 0.05 which means there is no influence between Perceived Ease of Use and Perceived Usefulness variables on absolute residuals. Thus, it can be said that the regression equation has no symptoms of heteroscedasticity.

The results of the multicollinearity test by looking at the tolerance and VIF values, in the regression equation model, the variables perceived ease of use (X1) and perceived usefulness (X2) have a tolerance value > 0.10 & a VIF value < 10, so it can be concluded that the independent variable does not exist affected by multicollinearity.

Table 3. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the

				Estimate
1	0.842	0.709	0.705	2.45070

Source: Primary data processed, 2024

It is known that the R² value is 0.709 or 70.9%, which means that variations in the dependent variable interest in using paylater (Y) can be explained by the independent variables perceived ease of use (X1) and perceived usefulness (X2) in the regression model. The Adjusted R Square value is 0.705 or 70.5%, this shows that after taking into account the number of independent variables and the sample size of 70.5%, the variation in the dependent variable of interest in using paylater (Y) can be explained by the independent variable perceived ease of use (X1). and perceived usefulness (X2) in the regression model.

Table 3. Model Feasibility Test Results (F Test)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	2249,925	2	1124,963	187,308	0,000b
Residual	924,916	154	6,006		
Total	3174,841	156			

Source: Primary data processed, 2024

Based on Table 3 above, it shows that the results of the model feasibility test (f test) have an F value_{count} amounting to 187.308 with a Sig value. equal to 0.000 < 0.05. Therefore, it can be concluded that perceived ease of use (X1) and perceived usefulness (X2) simultaneously influence interest in using paylater (Y).

Table 4. Hypothesis Test Results (t Test)

Unstandardized Coefficients			Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	-4,102	1,161		-3,534	0.001
Perceived Ease of Use(X1)	0.449	0.059	0.554	7,581	0,000
Perceived Usefulness(X2)	0.330	0.073	0.329	4,495	0,000

Source: Primary data processed, 2024

This test was carried out with the help of a computer with the SPSS program, namely comparing the significance level of each independent variable with a significance level of 0.05. The results of the hypothesis test in Table 4. above are known:

1) Influence Perceived Ease of Use On Interest in Using Paylater

Variable perceived ease of use (X1) has a t count of 7.581 with a significance of 0.000 < 0.05 (significant). Based on these results, it can be concluded that the

hypothesis test accepts H1 which states that the variable perceived ease of use(X1) has a positive and significant effect on interest in using paylater(Y).

2) Influence Perceived Usefulness On Interest in Using Paylater

Variable perceived usefulness(X2) has a t count of 4.495 with a significance of $0.000 < 0.05$ (significant). Based on these results, it can be concluded that the hypothesis test accepts H2 which states that the variable perceived usefulness(X2) has a positive and significant effect on interest in using paylater(Y).

CONCLUSIONS AND SUGGESTIONS

Based on the results of research data analysis conducted at the Faculty of Economics and Business, Udayana University, it can be concluded that perceived ease of use And perceived usefulness positive and significant effect on interest of active undergraduate accounting students class of 2020 in using paylater at the Faculty of Economics and Business, Udayana University.

Suggestions that can be given based on the conclusions presented above include the following. Companies can improve and develop this Paylater system/feature in the future so that the convenience and benefits of this Paylater feature are increasingly felt so that it can increase interest in using Paylater in the future. The limitation of this research is that there are still other variables that may have a significant influence on interest in using paylater. This is shown by the results of the adjusted R² coefficient of determination test, which is 70.9%, which means that there is still the influence of other variables that were not explained in this study, amounting to 29.1%, so that future researchers can add other variables that can influence interest in using paylater, such as risk perception, trust, interest perception and others in this research.

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