

The Effect of Perceived Ease of Use and Perceived Security to Intention to Use on Shopee Paylater in Jakarta

Pengaruh Persepsi Kemudahan dan Persepsi Keamanan Terhadap Niat Menggunakan Pada Shopee Paylater di Jakarta

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Abstract

In Indonesia, several fintech companies including e-commerce provide paylater services start to emerge. implementation appears in many applications, one of the most popular e-commerce platform and one of them is Shopee Paylater. There are many threats that can arise. From the development of paylater feature, it shows that the Indonesian people are starting to like fast installment payments every time there is a change in a technology, there are various threats and are experienced by users of this paylater Until 2020. Every time there a change fairtechnology, there are various threats, which can affect the intention to use. Intention to use Shopee Paylater can be caused by several perceptions of ease of use and security This study use a quantitative descriptive based on perceived ease of use and perceived security on intention to use. The sample of this research is 100 respondents who know or use Shopee Paylater in Jakarta. The sampling technique used was non-probability sampling. The perceived ease of use variable has a significant positive effect on the intention to use and the perception of security, and the perception of ease of use and security has a positive and significant effect on the intention to use Shopee Paylater

Key Words: Perceived Ease of Use, Perceived Security, Intention to Use, Shopee Paylater

Abstrak

Saat ini di Indonesia, beberapa perusahaan fintech termasuk e-commerce yang menyediakan layanan paylater sudah mulai bermunculan. Implementasinya muncul di banyak aplikasi, salah satunya yang paling populer adalah platform e-commerce dan salah satunya adalah Shopee Paylater. terdapat berbagai ancaman yang dapat muncul. Dari perkembangan fitur paylater ini menunjukkan bahwa masyarakat Indonesia mulai menyukai pembayaran cicilan yang cepat dan dapat dikatakan setiap kali terjadi perkembangan yang pesat pada sebuah fitur teknologi, terdapat berbagai ancaman yang muncul dan dialami oleh pengguna fitur paylater ini. Di shopee mereka juga berkembang. Hingga tahun 2020. Setiap kali terjadi perkembangan yang cukup pesat pada teknologi, terdapat berbagai ancaman yang muncul, yang dapat mempengaruhi niat untuk menggunakan. Niat menggunakan Shopee Paylater dapat disebabkan oleh beberapa persepsi seperti kemudahan penggunaan dan keamanan. Ancaman yang dialami pengguna seperti limit diretas dan limit tidak bisa digunakan. Penelitian ini menggunakan kuantitatif dengan deskriptif berdasarkan persepsi kemudahan penggunaan dan persepsi keamanan pada niat menggunakan. Sampel penelitian ini adalah 100 responden yang mengetahui atau menggunakan Shopee Paylater di Jakarta. Teknik pengambilan sampel menggunakan non-probability sampling. Variabel persepsi kemudahan penggunaan berpengaruh signifikan positif terhadap niat menggunakan serta persepsi keamanan, dan persepsi kemudahan penggunaan dan keamanan berpengaruh positif dan signifikan terhadap niat penggunaan di Shopee Paylater.

Kata Kunci: Perceived Ease of Use, Perceived Security, Intention to Use, Shopee Paylater

I. INTRODUCTION

1.1 Background

Economic development is increasingly complex and increasing every day, making everyone have to continue to carry out activities every day to fulfill their needs and desires. The development of technology in this modern era of economic activities has experienced many innovations in living it. Currently in Indonesia, several fintech companies including e-commerce that provide paylater services have started to appear. Its implementation appears in many applications, of which the most popular are e-commerce platforms or online marketplaces. The most popular paylater user in Indonesia is shopee, which can be seen from the percentage data of 54.3% [1]. From the development of this pay later feature, it shows that the Indonesian people are starting to like fast and efficient installment payments and it can be said that every time there is a fairly rapid development in a technology feature, there are various threats that can arise, may be experienced by users of this paylater feature. Wrong one of them is a threat to security if paylater is hacked and used by irresponsible people. Besides threats, the intention to use Shopee Paylater can decrease due to fear of use. Intention to use can be caused by several perceptions such as ease of use and security [2].

There are several problems that often arise in the Shoppe application regarding Shopee Paylater. The problem that occurs in shopee paylater related to the perceived of ease of use is that the paylater feature does not appear in the shopee application. The others problem that is no less important is the level of security of the Shopee Paylater feature, where there are several incidents of hacking on their Shopee Paylater [3]. To find out about intention to use in Shopee Paylater also the problems that experienced by customers, Authous do pre-questionnaire:

Table 1. Pre-Questionnaire

Factors	Item	Percentage
Do you know about Shopee Paylater	Know	100% (30)
	Didn't Know	0% (0)
	Very interested	76,1% (23)
Interest to use Shopee Paylater.	Interested	16,9 % (5)
	Interested Enough	7% (2)
	Easy to use	30% (9)
Perceived Ease of Use	Quite Easy to Use	50% (15)
	Not Easy to Use	20% (6)
	Safe to use	53% (16)
Perceived Security	Safe enough to use	30% (9)
	Not safe to use	17% (5)
	Limits hacked	(10)
Constraints when using Shopee Paylater	Cannot use Shopee Paylater limit	(10)
	Fear because of many hacker cases	(2)
	There were disturbances and errors	(4)
	Difficult to activate	(2)
	Afraid to use because the limit is too big	(1)
	Fear of withdrawal fraud cases	(1)
	No other Paylater used	100% (30)
Other Paylater Types used	Gopay Later	80% (24)
	Traveloka Paylater	17% (5)
		3% (2)

Source: Author Data Proceed, 2021

Based on Table 1.2, it is explained that the intention to use Shopee Paylater is influenced by perceived ease of use and perceived security. From 30 respondents, all know about Shopee Paylater, with percentage 76,1% are very interested to Shopee Paylater. However, there are still some problems that Shopee Paylater users often experience. It can be seen in the results of the pre-questionnaire above about perceived ease of use, that Shopee Paylater is quite easy to use with a percentage of 50%, and there are still no easy to use with percentage of 20%. There are some problems experienced, one of them is cannot use Shopee Paylater limits that 10 people experienced that problem. It can also be seen in perceived security that Shopee Paylater is safe to use with a percentage of 53%, but there are still 30% who said that Shopee Paylater is safe enough to use, and not safe to use 17%. But there are problems related to security, namely the limit being hacked that 10 people experienced that problem. The total percentage who experience problems while using Shopee Paylater is 100%, which is 30 people out of a total of 30 respondents. So it can be concluded that if Shopee Paylater has problems with its ease of use and security, consumers will be reluctant to use this payment method from Shopee.

Based on the description above, Author is interested in conducting research with the title: "**The Effect Of Perceived Ease Of Use And Perceived Security To Intention To Use On Shopee Paylater In Jakarta**".

1.2 Problem Formulation

Based on the background of the research problem that has been described, the problem is formulated as follows:

1. How is perception of ease of use at Shopee Paylater in DKI Jakarta?
2. How is perceived of security at Shopee Paylater in DKI Jakarta?
3. How is the intension to use at Shopee Paylater in DKI Jakarta?
4. How is the effect of perceived ease of use and perceived of security on intention to use the shopee paylater in DKI Jakarta Partially?
5. How is the effect of perceived ease of use and perceived of security on intention to use Shopee Paylater in DKI Jakarta simultaneously?
6. How big is the effect of perceived ease of use and perceived security on intention to use Shopee Paylater in DKI Jakarta?

II. LITERATURE REVIEW

2.1 Marketing

Marketing is a process of compiling integrated communication that aims to provide information on goods or services in relation to satisfying human needs and desires. Marketing make business have long lasting relationship with their audience. Marketing will inform customers about the products or services that the company offer. Marketing will let the audience know about the value of the products. Marketing also can build a good brand awareness [4].

2.2 Marketing Strategy

Marketing strategy is a plan to guide the long-term use of a firm's resources based on its existing and projected internal capabilities and on projected changes in the external environment. Marketing strategy will help the organizational growth by helping create the organizational plan to achieve the goals. It will help the organization understand customer based on market research [5].

2.2 Perceived Ease of Use

Perceived ease of use is defined as the extent to which a person believes that using a particular system will be free of effort, while perceived usefulness refers to the extent to which a person believes that using a particular system will improve his or her job performance[6]. perceived ease of use could be define as people's perception that certain technologies are easy to learn, easy to use, effortless, and their time won't be wasted on learning to use the technology[7]. The dimensions of perceived ease of use are as follows :

1. Flexible
2. Easy to use
3. Easy to Learn

2.4 Perceived Security

Perceived security could be understood as consumer or people's perception and believe that all of their personal and private data or information won't be abused or use for fraudulent purposes[7]. perceived security defined as "the subjective probability in the customer's eyes that his or her personal or financial information will not be shown, saved, and/or stolen during e-commerce and storage by outside parties" [8]. conceptualizes that PerceivedSecurity can be measured through indicators :

1. Transaction Security
2. Payment System

2.5 Intention to Use

Defines Intention to Use as the level of how strong a person's desire or encouragement is to perform certain behaviors [9].Therefore, from the definition above, author conclude that intention to use is intention to learn, use, and adapt the technologies that influence by main factor such as, perceived ease of use, perceived usefulness, and perceived security. conceptualizes that Intention to Use can be measured through indicators:

1. Willingness to Use,
2. Favorable Opinion,
3. Intention to Use

2.6 Theoretical Framework

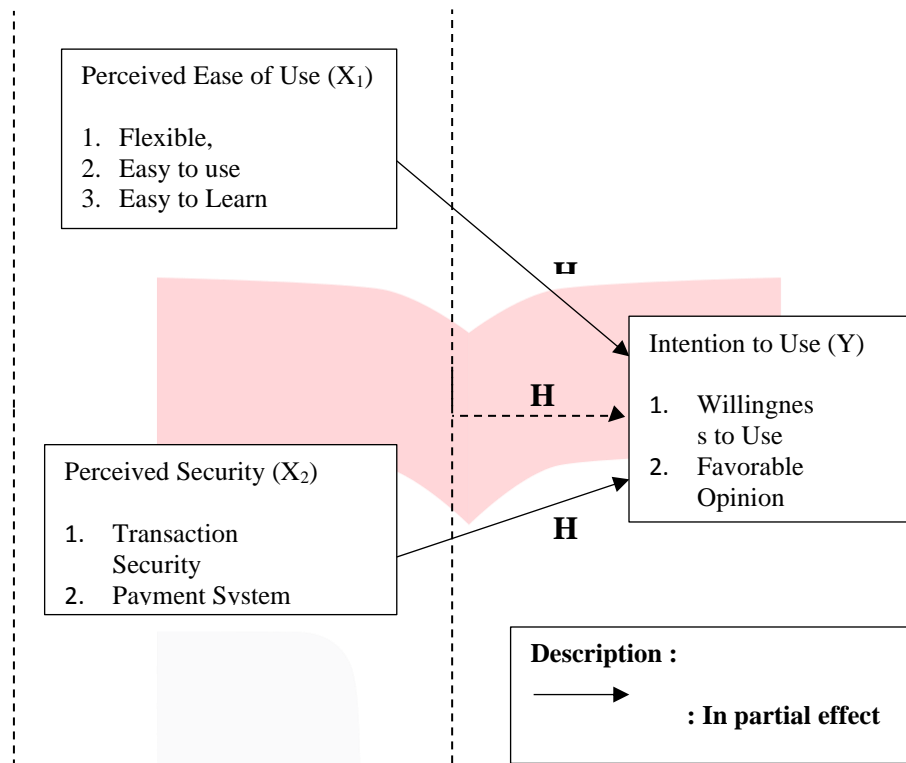


Figure 1. Theoretical Framework

Source: Author's Processed Data, 2021

2.7 Hypothesis

Temporary answer to the hypothesis because it is basically taken from the answer to the problem that has been formulated in a problem formulation, while the truth is from the hypothesis that needs to be tested through data analysis. Based on the above, the hypotheses in this study are :

- H₁ : Perceived Ease of Use (X₁) has a significant effect on Intention to Use Shopee Paylater (Y) in Jakarta
- H₂ : Perceived Security (X₂) has a significant effect on Intention to Use Shopee Paylater (Y) in Jakarta
- H₃ : Perceived Ease of Use (X₁) and Perceived Security (X₂) has a significant effect on Intention to Use Shopee Paylater (Y) in Jakarta

III. METHOD OF RESEARCH

3.1 Types of Research

The form of research used in this research is quantitative research with a descriptive approach. The research location is in Jakarta for people who know or use Shopee Paylater. In this study, the variable measurement scale used to determine the score or value of each question is the Likert scale. In this research author chose to use non-probability sampling technique. Therefore in this research the perceived ease of use and perceived security are independent variables which are the variables of cause and intention to use as the dependent variable which is the effect variable.

IV. RESULT AND DISCUSSION

4.1 Descriptive Analysis Results

Respondent's Responses regarding Perceived Ease of Use

Based on the results of a descriptive analysis of perceived ease of use in Shopee Paylater Jakarta, it is already in the good category with a percentage of 84%. This shows that the perceived ease of use in Shopee Paylater Jakarta is in the very good category.

Respondent's Responses regarding Perceived Security

Based on the results of a descriptive analysis of perceived security in Shopee Paylater Jakarta, it is already in the good category with a percentage of 86%. This shows that the perceived security in Shopee Paylater Jakarta is in the very good category.

Respondent's Responses regarding Intention to Use

Based on the results of a descriptive analysis of intention to use in Shopee Paylater Jakarta, it is already in the good category with a percentage of 85%. This shows that the intention to use in Shopee Paylater Jakarta is in the very good category.

4.2 Multiple Linear Regression Analysis

Table 2. T-Table Result

Model	Coefficients ^a					t	Sig.
	Unstandardized Coefficients		Std. Error	Standardized Coefficients Beta			
	B						
1 (Constant)	8.620	2.588			3.331	.001	
Perceived ease of use	.400	.085	.452		4.710	.000	
Perceived security	.426	.150	.272		2.837	.006	

a. Dependent Variable: Intention to use

Source: Author's Processed Data, 2021

1. Based on the multiple linear regression obtained above a constant value is 8.620, It means that the intention to use in Shopee Paylater influenced by two independent variables.
2. The value of the regression coefficient perceived ease of use (X1) is 0.400 in a positive direction, it means that the Perceived ease of use (X1) increases by one unit, it will also increase intention to use in Shopee Paylater Jakarta by 0.400.
3. The value of the regression coefficient perceived security (X2) is 0.426 in a positive direction, it means that the perceived security (X2) increases by one unit, it will also increase intention to use in Shopee Paylater Jakarta by 0.426.

4.3 Hypothesis Testing

a. T Test

To find out the presence or absence a significant effect of the independent variables partially on an independent variable is used t test. The results of SPSS 25.0 software processing for t test are present in the Table above, so it can be concluded that:

- The t-count of perceived ease of use is greater than the t-table (1.98), and the significant value is 0.001 or < 0.05, then H1 accepted. This is shows that perceived ease of use has a significant effect to intention to use on Shopee PayLater.
- The t-count of perceived security is greater than the t-table (1.98), and the significant value is 0.000 or < 0.05, then H1 accepted. This is shows that perceived security has a significant effect to intention to use on Shopee PayLater.

b. F Test

The F test used to find out the presence or absence the influence of independent variables on a dependent variable simlutaneously. The results of F test are present in the following table:

Table 3. F Table Result

Model	ANOVA ^a					F	Sig.
		Sum of Squares	df	Mean Square			
1	Regression	1465.515	2	732.757	33.278	.000 ^b	
	Residual	2047.797	93	22.019			
	Total	3513.312	95				

a. Dependent Variable: Intention to use

b. Predictors: (Constant), Perceived security, Perceived ease of use

Source: Author's Processed Data, 2021

Based on the results above, it can be seen that the significant value of f- test in model I is 0.000 or < 0.05, and the f-count is > the f-table (3.09). Thus, Perceived Ease of Use and Perceived Security simultaneously have significant effect to Intention to Use on Shopee PayLater.

c. R square

Coefficient of determination is used to analyze how the difference in one variable is explained by the difference in the second variable. The results of coefficient of determination can be seen in the following tables below:

Table 4. R Square Result

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.646 ^a	.417	.405	4.69248

a. Predictors: (Constant), Perceived security, Perceived ease of use

b. Dependent Variable: Intention to use

Source: Author's Processed Data, 2021

Based on the results above, the R square value is 0.417, it means that the Perceived Ease of Use and Perceived Security have an influence of 41.7% to Intention to Use on Shopee PayLater. The remaining 58.3% is contributed by other variables besides Perceived Ease of Use and Perceived Security.

V. CONCLUSION

5.1 Conclusions

Based on the results of the research and discussion previously described, the authors will provide the following conclusions:

1. Based on the results of the descriptive analysis of the perceived ease of use on Shopee PayLater in Jakarta, they are in the good category. However, there is a statement that has the lowest value, that means Shopee PayLater still need improve their apps to easier customers.
2. Based on the results of descriptive analysis of the perceived security on Shopee PayLater in Jakarta, they are in the very good category. All the statement are have a same score, that means Shopee PayLater must maintenance their security quality.
3. Based on the results of descriptive analysis of the variable intention to use on Shopee PayLater in Jakarta, they are in the very good category. However, there is a statement that has the lowest score, namely "A Person's Tendency to refer Products to Others". That better improve tendency to use of customer it will be followed by increase intention to use on Shopee PayLater in Jakarta.
4. In the T test, the variable perceived ease of use has a significant effect to intention to use on Shopee PayLater and the other variable which perceived security has a significant effect to intention to use on Shopee PayLater.
5. In the F test, the variable perceived ease of use and perceived security simultaneously or together have a positive and significant effect on the intention to use variable.
6. In R square, the Perceived Ease of Use and Perceived Security have an influence of 41.7% to Intention to Use on Shopee PayLater. The remaining 58.3% is contributed by other variables besides Perceived Ease of Use and Perceived Security.

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