



Do Ease of Use and Risk Perception Influence the Intention to Use GoPay Later?

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ABSTRACT: GoPay Later as an Indonesian online payment method in the form of credits that have been licensed and supervised by the Indonesian Financial Service Authority (OJK) that can make transactions easier. However, it is not uncommon for problems to circulate that users feel related to the risks that arise. This research aims to determine the influence of ease of use and risk perception on interest in using the GoPay Later feature. By using a quantitative approach and primary data sources obtained from distributing questionnaires to 100 GoPay Later user respondents domiciled in Jabodetabek, this research uses a non-probability sampling technique. In analysing the data, multiple linear regression statistic tool was used with SPSS version 29 application. The results of the study show that ease of use and risk perception both individually and simultaneously have a positive and significant influence on the interest in using GoPay Later. Based on the results of the research, it is hoped that GoPay Later will continue to innovate by adding features that make it easier to use and improving the service system to minimize potential risks, so that it can maintain user trust in using it as an option in transactions payment.

KEYWORDS: Ease of use, Interest in Using GoPay Later, Paylater, Risk Perception

1. INTRODUCTION

The rapid development of technology in the current era brings many changes in various aspects of life. The financial sector has not escaped the impact of these technological developments. Nowadays, in the era of digital communication technology consumer purchasing behavior has changed (Stankevich, 2017). The business process goes to digitalization, particularly since the COVID-19 pandemic. Due to the pandemic, people have shifted from using cash to digital payments to avoid physical contact and potential virus transmission during transactions. In the financial sector this technology is known as Financial Technology (Fin-Tech). Several fin-tech companies have made innovations in the services offered, one of which is fin-tech lending which works with e-commerce companies to provide alternative credit-based online payment options known as Paylater. Paylater is a type of payment in the form of online loans where users can make payments for goods or services purchased at a later date with a one-time payment system or in installments like a credit system at a bank (Prayusi & Ingriyani, 2023; S. Aisyah 2024; Y. Pratika, Salahudin, D, W. U, Riyanto, T. Ambarwati, 2020).

Recently, the buy-now-pay-later (BNPL) or shortly called pay later method has grown rapidly. This method allows consumers to buy goods and pay later with installments for a certain period. It has become increasingly popular, especially among the younger generation who value ease of use in shopping. Social media is an important element in facilitating the acceptance and use of BNPL from the perspective of the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2012), which encourages individuals to use BNPL. Several studies have also found that social media usage can lead to overusing credit, consumerism, and impulse buying (Andreassen et al., 2014; Gupta & Vohra, 2019; Pellegrino et al., 2022; Thoumrungroje, 2018). The more frequently individuals use social media, the higher their likelihood of using BNPL.

The UTAUT created by Venkatesh, et al., (2003, 2012) and Social Cognitive Theory (Bandura, 1986, 1991) explained why people intend to use BNPL. UTAUT includes four factors: effort expectancy, performance expectancy, social influence, and facilitating conditions, influencing the decision to use the technology (Venkatesh et al., 2003). In 2012, Venkatesh et al. added three new variables: hedonic motivation, price value, and habit (Venkatesh et al., 2012), adding the previous four factors. Recently, UTAUT 2 is commonly used and facilitated the reason for consumer to use financial technology, e-wallets, and e-banking (Azman, Ong



et al., 2023; Chauhan et al., 2022; Chresentia & Suharto, 2020; Rahi, Abd.Ghani, et al., 2019; Rahi, Othman Mansour, et al., 2019; Samartha et al., 2022; To & Trinh, 2021).

The increasing number of paylater users has led to many start-up companies or banks offering paylater services. One of the fin-tech paylater that is of interest to Indonesians is GoPay Later. GoPay Later or better known as Gojek Paylater is a postpaid or pay later payment method launched by Go-Jek in September 2018. The GoPay Later service can be accessed through the GoPay application, Gojek and Tokopedia an e-commerce incorporated in PT GoTo Gojek Tokopedia Tbk. GoPay Later is easily accessible by anyone who meets the requirements, namely having an ID card and being at least 21 years old. Users simply need to attach an e-KTP (e-ID), selfie photo, and fill in their personal data to get a loan limit of between Rp 250,000 and Rp 30,000,000. This service can be used in various e-commerce such as Gojek, Tokopedia, and others. Although Paylater offers easy access and flexibility of payment, there are risks that users should be aware of such as errors in the application system that can result in late payments and fines. In addition, there are concerns regarding data security and privacy, such as security protections that are considered lacking by some users. Cases like these show that even though these services are supervised by OJK, there are still potential risks to be aware of (Kim, D. J., Ferrin, D. L., & Rao, H. R., 2007).

However, these issues have not hindered the growth of paylater users. The following data from OJK shows that the distribution of funds through fin-tech lending continues to increase every year. In <https://keuangan.kontan.co.id> (2023), PT Mapan Global Reksa or Findaya, which provides GoPay Later services, is one of the fin-tech lenders that channeled the largest funds in 2023, amounting to Rp 0.63 trillion. This happened because of the increase in transactions using GoPay Later. Disbursement of fin-tech lending fund can be seen in Figure 1.

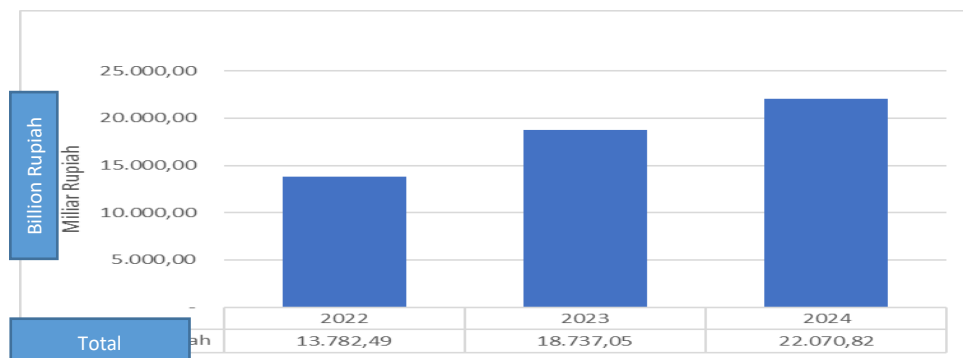


Figure 1. Fin-tech Lending Fund Disbursement January 2022-2024

Several previous studies have shown mixed results on this topic. According to Moetia et al. (2024); Prayusi & Ingriyani, (2023) the ease of using the application has a positive and significant influence on interest in using paylater. The easier it is to access paylater services, the more people are interested in using them. In contrast to the results in Akbar's research (2023); Frederica et al., (2023) where the ease of use or convenience variable does not affect people's intention to use online loans/paylater. As for the risk perception variable, according to Akbar (2023) it has a significant influence on the decision to use Shopee or spaylater. The high level of decision making using spaylater is because consumers have put their trust in Shopee e-commerce even though there are unexpected risks. Different results in research conducted by Vitasari et al. (2023) where risk has a significant negative effect on interest in using Credivo, an online loan payment application. This means that interest in using the Credivo will decrease along with the increased risks that may occur.

Various countries also concerns about the excessive use of BNPL (S. Aisyah, 2024). In America many scholars, advocates, and policymakers expressed their concerns about the potential risks associated with BNPL loans for consumers, especially students, (Student Borrower Protection Center 2022). Financial Counseling Australia also concerned regarding the potential financial difficulties that may arise from BNPL usage, especially for young individuals with limited financial knowledge and experience, which will negatively impact their financial well-being (Guthrie, 2021). Similarly, Powell et al. (2023) stated that there are relationship between BNPL and consumer buying behavior and it affects the financial well-being of young Australian consumers. Problem also exists because of lack of regulation in BNPL (Guthrie, 2021; Powell et al., 2023), BNPL user needs to be educated in



how to use it wisely (Relja et al., 2023; Schomburgk & Hoffmann, 2023). Compared to America and Australia regulators in Indonesia have not given much attention to the effects of BNPL services. Their attention is directed towards online loans, which have caused numerous issues. Trust and risk are still issues regarding the acceptance of this method of payment (Chauhan, S. 2015; Chawla, D., & Joshi, H. 2019; Chen, N.H. 2019; Hampshire, C. 2017). Based on the phenomena and research gaps that have been described, the researchers find that ease of use and risk perception are the most influential factors that affect the usage of paylater. Due to this case, this research aims to analyze more precisely whether ease of use or convenience and perceived risk affect people's interest in using the GoPay Later in the Jabodetabek area.

2. METHOD

In this study, three variables are used which will then be measured and tested for their influence using statistical tests. Ease of use and risk perception act as independent variables and interest in using GoPay Later acts as the dependent variable. Ease of use is defined by trust if using a technology does not require great effort (Akbar, 2023). Indicators of ease of use of a technology are 1) User interaction with the system is clear and easy to understand. 2) When interacting with the system does not require much effort. 3) The platform is easy to use. 4) It is easy to use the platform according to the goals to be achieved (Putri & Iriani, 2020). Risk perception according to (Aisah et al., 2022) is an individual's response regarding their beliefs about whether what they use has risk or not. Based on this theory, the indicators for measuring risk are performance risk, financial risk, security risk, social risk, psychological risk, and time risk. Jogiyanto quoted by Wafiq Fadillah & Saida Zainurossalamia ZA (2023) defines interest or intention as a person's tendency to devote their attention and energy to something or a particular activity. There are 4 indicators of interest, namely transactional interest, referential interest, preferential interest, and exploratory interest.

This research is a quantitative approach that uses numerical data and will be tested statistically. The objects in this study are Ease of Use or Convenience (X1), Perceived Risk (X2), and interest in using (Y), with the research subject being GoPay Later users. The sample was determined using purposive sampling method by considering criteria that were adjusted to the research objectives, namely: GoPay Later users are at least 18 years old, live in the Jabodetabek area, and have used the GoPay Later feature for at least 3 months. Regarding the population of GoPay Later users, which is too large and the number is not clearly known, therefore the Cochran formula is applied to determine the sample size (Sugiyono, 2020). Based on the calculation, it is known that the sample size needed for this research is 96.04 or 97 respondents and will be rounded up to 100 respondents. The data used is primary data obtained from answers to online questionnaires that have been circulated by researchers to respondents who are GoPay Later users in Jabodetabek. Researchers used google form as a platform for collecting data. The questionnaire was distributed through social media such as Instagram, twitter, and telegram. To make it easier for respondents to choose answers, researchers utilize a Likert scale from 1-5 with a score category of 1 represents a strongly disagree answer (STS), score 2 represents disagree answer (TS), score 3 represents the neutral answer (N), score 4 represents the answer agree (S), and score 5 represents the answer strongly agree (SS). The data will then be processed by multiple linear regression and analyzed using SPSS IBM version 29 application.

3. RESULT

Result of data run can be seen on the description as follows. Various tests have been done on Validity and reliability, data were run by the linear regression, T-test, F-test, and Determination Coefficient Test are displayed in the next tables. The validity test is carried out to find out whether each question item is valid or not. With a sample of N = 30, the value of r table is 0.361. Statement items are said to be valid when the calculated r value is greater than 0.361. However, if the calculated r value is smaller than 0.361, then the question item is said to be invalid. It can be seen in Table 1.

Table 1. Validity Test

Variable	Item	R-count	Variable	R-count	Variable	R-count	Remark
Ease of Use	1	0.663	Perception of Risk	0.503	Intention to Use	0.725	Valid
	2	0.483		0.825		0.601	Valid
	3	0.707		0.733		0.674	Valid
	4	0.585		0.779		0.509	Valid
	5	0.581		0.741		0.669	Valid



6	0.470	0.830	0.735	Valid
7	0.450	0.611	0.793	Valid
8	0.526	0.655	0.677	Valid
9	0.604	0.616	0.692	Valid
10	0.653	0.675	0.724	Valid

Source: IBM SPSS Data Processing Output ver. 29

Reliability test is carried out to assess the alignment of respondents' answers to questions in the questionnaire if it is tested again using a similar instrument for the same symptoms. Questionnaire question items are said to be reliable when the Cronbach's alpha value is greater than 0.6. And vice versa, a statement item is not reliable when the Cronbach's alpha value is less than 0.6. It can be seen in Table 2.

Table 2. Reliability Test

Variable	Cronbach's Alpha	Cronbach's Standard	Alpha	Remark
Ease of Use	0.777	0.600		Reliable
Perception of Risk	0.880	0.600		Reliable
Intention to Use	0.867	0.600		Reliable

Source: IBM SPSS Data Processing Output ver. 29

The data have been run by multiple linear regression, and the result can be seen in Table 3 which displays this formula $Y = 9.483 + 0.384 X1 + 0.404 X2$ and will be described as follows.

Table 3. Multiple Linear Regression Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.483	4.893		1.938	.056
	X1	.382	.121	.230	3.147	.002
	X2	.404	.047	.624	8.532	<.001

a. Dependent Variable: Y

Source: IBM SPSS Data Processing Output ver. 29

The constant value (a) is the value of the dependent variable (Y) when all independent variables (X) are zero. So, the constant value obtained from the multiple linear regression test is 9.483. It means that if Ease of Use (X1) and Perceived Risk (X2) are zero, the interest in using the GoPay feature Later (Y) is 9.483. The X1 or ease of Use regression coefficient value has a positive value of 0.382, meaning that if the ease of use variable (X1) increases by one unit and the other variables remain the same, the interest in using the GoPay Later feature (Y) will increase by 0.382. A positive value indicates a positive influence of ease of use variable or the convenience variable (X1) on the interest in using the GoPay Later (Y) feature. The regression coefficient value X2 of risk perception has a positive value of 0.404, which means that if the risk perception variable (X2) increases by one unit and other variables are considered constant, the interest in using the GoPay Later feature (Y) will increase by 0.404. A positive value indicates a positive influence of the risk perception variable (X2) on the interest in using the GoPay Later (Y) feature.

The T test (Partial) was conducted to determine how the influence of the independent variables, namely ease of use or convenience (X1) and risk perception (X2) on the dependent variable, namely interest in using GoPay Later (Y) and the support of two hypotheses as seen in Table 4.



Table 4. T-Test (Partial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.483	4.893		1.938	.056
	X1	.382	.121	.230	3.147	.002
	X2	.404	.047	.624	8.532	<.001

a. Dependent Variable: Y

Source: IBM SPSS Data Processing Output ver. 29

H1: Ease of Use or Convenience has a positive effect on interest in using GoPay Later

The test results show that the t-count value for the convenience variable, namely $t = 3.147$ above the t-table ($t > 1.984$) with a significance of 0.002 smaller than 0.05 ($p < 0.05$). Thus, the convenience variable (X1) significantly contributes positively to the interest in using the GoPay Later. So, H1 in this test can be accepted.

H2: Perceived risk has a negative effect on interest in using GoPay Later.

The test results show the t-count value for the risk perception variable, namely $t = 8.532$ above the t-table ($t > 1.984$) and with a significance of 0.000 smaller than 0.05. Thus, the risk perception variable (X2) significantly contributes positively to the interest in using the GoPay Later. So, H2 in this test is rejected.

The F (Simultaneous) test is conducted to understand how the effect of ease of use or convenience and risk perception simultaneously on interest in using GoPay Later. To find out whether or not there is an influence relationship, it can be seen by comparing f count and f table. It is shown by Table 5.

Table 5. F-Test (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	866.901	2	433.450	55.870	<.001 ^b
	Residual	752.539	97	7.758		
	Total	1619.440	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source: IBM SPSS Data Processing Output ver. 29

The test result shows that the F count is 55.870, exceeding the F table value ($55.870 > 3.090$), with a significant value of 0.000 below 0.05. So, it is concluded that ease of use or convenience and risk perception have a significant influence together on the interest in using the GoPay Later, so hypothesis (H3) can be accepted.

The Coefficient of Determination test is conducted to evaluate the impact of the independent variable (X) on the dependent variable (Y). The more precise the relationship between variables X and Y is the greater the R^2 value (close to 1) as can be seen in Table 6.



Table 6. Determination Coefficient Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.732 ^a	.535	.526	2.785

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Source: IBM SPSS Data Processing Output ver. 29

The test results show that the R-squared value is 0.535 or 53.5%. It means that the two independent variables (X) have an influence of 53.5% on the dependent variable (Y), while the remaining 46.5% is from factors that have not been studied.

4. DISCUSSION

Based on the results of the regression analysis and t test that have been carried out, the ease of use or convenience variable shows a positive and significant influence on the interest in using the GoPay Later, so it can be concluded that H1 is accepted. This study supports the theory proposed by Davis in Putri & Iriani (2020) that ease of use is an important aspect that determines individual attitudes towards their intention to use a technology. This is reflected in the statement item “I find the GoPay Later feature easy to use” which received the highest score. It shows that respondents feel that Gopay Later is easy to use, both in the installation and transaction process. This GoPay Later service makes it easy for individuals who want to shop but have limited budget. In line with the results of research by Susilawaty Hutapea & Andista (2021); Prayusi & Ingriyani (2023); Moetia et al. (2024), which state that ease of use affects the interest in using paylater services.

Based on the results of the regression analysis and t test that have been carried out, the risk perception variable has a positive and significant effect on the interest in using the GoPay Later, so it can be concluded that H2 is rejected. In this study, respondents were dominated by users aged 18-31 years, which is a productive age category that is open and adaptive to new technology. This indicates that the age range has understood the risks involved in new technology. In addition, respondents have used GoPay Later for more than 3 months of use, which allows users to accept all the risks that occur when using GoPay Later. So the existence of risk does not reduce individual interest in continuing to use Gopay later. In line with research by Prayusi & Ingriyani (2023) and Akbar (2023) which states that risk perception affects interest in using paylater services. The level of trust in e-commerce paylater service providers makes them ignore any perceived risks.

Based on the results of the F test, the ease of use or convenience and risk perception variables together have a significant effect on the interest in using the GoPay Later, so it can be concluded that H3 is accepted. In addition, based on the coefficient of determination test, R Square is 53.5%. It can be concluded that convenience and risk perception have an influence on interest in using the Gopay Later feature by 53.5%, and the remaining 46.5% is influenced by other variables. To strengthen the results of further research, other variables can be added, such as in research conducted by Dwiwansi et al. (2023); Frederica et al. (2023) another variable that affects the decision to use online loans in e-commerce is financial literacy. Other research by Eviana & Saputra (2022) states that facilitating conditions and hedonic motivation factors have a positive and significant effect on interest in using paylater.

5. CONCLUSION

With reference to the test results and data analysis that has been carried out, the following conclusions can be drawn. Ease of use has a positive and significant influence on interest in using GoPay Later. Person's interest in using the GoPay Later feature increases as the level of ease of use increases. This shows that the level of convenience is a crucial factor in determining the user's attitude towards his intention to use paylater technology.

Perceived risk has a positive and significant effect on interest in using GoPay Later. This is based on the level of individual trust in the e-commerce service provider GoPay Later which makes them ignore all the risks involved. In addition, there is an assumption that the riskier it is, the more interesting it is, which makes them interested in using it.



Convenience and perceived risk together influence interest in using Gopay later. Based on the results of the coefficient of determination test in this study, the level of ability of the convenience and risk perception variables simultaneously influences interest in using 53.5% and for the other 47.4% are other variables that are not studied.

Based on the conclusions, the researcher provides some input both for GoPay Later and for future research. For GoPay Later, it is hoped that it can continue to innovate by adding features that make it easier to use and improving its service system to minimize potential risks, so that users can put their trust in GoPay Later as the main paylater payment method. For future research, to measure interest in using Gopay later, it is better to use different types of independent variables. In addition, it can also expand the scope of research and increase the number of respondents to produce more diverse and better results.

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