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THE INFLUENCE OF TAM FACTORS ON THE INTEREST OF PAY LATER USERS

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A R T I C L E   I N F O

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Abstract. As technology develops, people can do it digitally or online, namely Internet Banking, mobile banking, or call centers operated directly by artificial intelligence, one of which is Pay later. The public quickly recognizes Pay later due to technological advances in payment systems in e-commerce. This study aims to determine the effect of perceived ease of use, perceived usefulness, perceived risk, security, and trust on the interest of Pay later users. The study was conducted on 260 active pay later users aged 25-40 years, 158 female respondents, and 102 male respondents domiciled in DI Yogyakarta, DKI Jakarta, West Java, Central Java, and East Java. With probability sampling technique was applied to determine the number of samples. The results are based on the multiple linear regression method, which shows that perceived ease of use and perceived risk do not significantly affect interest in paying later users. Meanwhile, perceived usefulness, security, and trust have a significant effect on interest in Pay later users.

Abstrak. Seiring berkembangnya teknologi, masyarakat dapat melakukannya secara digital atau online yaitu Internet Banking, mobile banking, atau call center yang dioperasikan langsung oleh kecerdasan buatan salah satunya adalah Pay later. Masyarakat dengan cepat mengenal Pay later karena kemajuan teknologi sistem pembayaran di e-commerce. Penelitian ini bertujuan untuk mengetahui pengaruh persepsi kemudahan penggunaan, persepsi kegunaan, persepsi risiko, keamanan dan kepercayaan terhadap kepentingan membayar pengguna kemudian. Penelitian dilakukan terhadap 260 pengguna aktif bayar belakangan yang berusia 25-40 tahun, 158 responden wanita, dan 102 responden pria yang berdomisili di DI Yogyakarta, DKI Jakarta, Jawa Barat, Jawa Tengah, dan Jawa Timur. Dengan teknik probability sampling diterapkan untuk menentukan jumlah sampel. Hasil tersebut didasarkan pada metode regresi linier berganda, yang menunjukkan bahwa persepsi kemudahan penggunaan dan risiko yang dirasakan tidak berpengaruh signifikan terhadap minat membayar pengguna selanjutnya. Sementara itu, perceived usefulness, security, dan trust berpengaruh signifikan terhadap minat pengguna Pay later.

INTRODUCTION

In the past, every time people made transactions to make money transactions, they had to carried out at branch offices. As technology develops, people can do it digitally or online, namely Internet Banking, mobile banking, or call centers operated directly by artificial intelligence. The payment system is divided into two types cash and non-cash; one type of non-cash payment can use payment by credit. However, currently, the community is not in favor of paying by credit due to the presence of financial technology (fintech), which is well-known to the public (Tirto. id 2021). Fintech products in the top third rank are paid later after digital wallets and investment applications (Daily Social, 2021, Kansil *et al*, 2022). Pay later is quickly recognized by the public due to technological advances in payment systems in e-commerce, for example, Shopee, Tokopedia, Traveloka, and others. Also, the community has made this pay later an alternative to their payment (Prastiwi & Fitria, 2021). The community is motivated because of their need and desire to shop so that they do not have to have funds to go on vacation.

Perceived ease of use, one of the factors considered by a person before deciding to use a service, is shown in one example of a pay-later service. Namely, Shopee pay later provides a reasonably high loan limit and ease in activating pay later, users only need to register by providing a KTP photo, so the later pay account will immediately be active. It can be immediately used (Fuzia, 2021). The second factor is Perceived usefulness, or the perception of the benefits provided is shown in one of the experiences of pay later users who tell them that this pay later helps run their business. Apart from that, payments can be made in installments. Service fees are relatively low (Pandamsari & Firda Cynthia, 2021) supported by the Research Institute of Socio-Economic Development (RISED) that 92% of respondents stated that 'pay later' services or what is commonly called pay-later provide benefits to manage the flow of user input and output (RISED 2021).

The third factor is perceived risk; there is a tendency to make decisions to buy a product without directly spending money, which is very tempting for the community. People use the pay-later payment system because of the encouragement of impulsive shopping. However, pay-later users must also be wise in paying pay-later bills; if they are not wise, potential risks can add to the user's debt. The Fourth Factor is Security, this security is critical when making online transactions or digital payments, and this security system is an important thing that must be considered by the user when making transactions; if this security or security is guaranteed for its use, then the user will not hesitate in using this technology (Rabia et al., 2020, Dewi & Tarigan, 2022). The fifth factor is trust; by continuing to provide the best service desired by users, a sense of trust or trust in users of the technology will grow within the user (Purwati & Soewarno, 2018).

Interest in use is a tendency for user behavior to continue using a technology (Trinh, Tran, and Vuong 2020). Pay later, and e-commerce products have a high connection because companies that market a payment product using pay later can increase user interest in using the technology, even though pay later can pay by delaying (Pratika et al., 2021). According to Arsanti and Yuliasari (2018), the variables of perceived ease of use and perceived usefulness affect the interest of users of a technology.

The concept of this study uses TAM, in which users are interested in using this model system if the technology is easy to use and has benefits for users. The Technology Acceptance Model has a theory that the user's intention to use technology is determined by perceived usefulness and ease of use. This study uses additional variables or extended variables, namely trust, perceived risk, and security, where these extended variables are considered essential and need to be considered in technology acceptance. Based on the description above, this study aimed to determine "the effect of the TAM Factor on interest in using pay later.

LITERATURE REVIEW

The Technology Acceptance Model (TAM) is a theory adapted from the Theory of Reasoned Action (TRA). TAM theory is a theory that links belief, attitude, interest, and behavior. The Technology Acceptance model is an information system theory that describes how users can accept and use an information technology based on perceived usefulness and ease of use. TAM is a theory that explains much more compared explicitly to TRA because TAM theory only explains those related to behavior in the use of computer technology (Davis, 1989)

Perceived Ease of Use can be defined as a belief about the decision-making process using information technology. A person's perception of the ease of use of information technology indicates the extent to which that person believes technology can facilitate completing work or assignments (Rahmat, 2019). The use of technology is more profitable for online users; in other words, accessible technology applications will be the choice of the payment method users choose (Abdul-Halim et al., 2021). According to (Chawla & Joshi, 2019), indicators that can be used for this variable are Easy to, Easy to understand, Easy to use, and Effortless.

Perceived usefulness is a belief by someone in measuring whether the system can improve their performance from the work they have done or not (Pradita & Munari, 2021). New technology will improve user performance so users can feel perceived usefulness and become the basis for predicting user acceptance of technology (Andrina et al., 2022). (Chawla and Joshi, 2019) found perceived usefulness indicators: Work more quickly, Useful, Efficiency, Easier, Performance. Perceived risk is uncertainty with the possibility of facing negative consequences from a product or service (Natarajan, Balasubramanian, and Kasilingam 2018). According to (Adnyani & Sukaatmadja, 2019), the risk is the possibility of loss that a customer may experience when using a product or service. Risk can also be interpreted as a state of uncertainty that someone considers when deciding to make a transaction or not. According to (Loh et al., 2022), indicators for perceived risk were found: Secure, Potential for loss, and associated doubt.

Security plays an important role when conducting financial transactions through electronic channels because if there is no security in service, it will be one of the main obstacles for customers to use. After all, personal or financial information can be used for fraudulent activities (Yuwono & Oktovian, 2021). Security means that technology users are safe, the risk of losing data or information is minimal, and the risk of theft is low (Trihutama, 2020). According to (Chawla & Joshi, 2019), indicators for security were found, namely confidence and security. *Trust* can be defined as a user believing in a product or service by accepting the risk when using it. It is hoped that later service will provide what has been promised, providing positive things for its users or

consumers (Canestren & Saputri, 2021). Technology users need trust in a technology that is expected to improve user performance later (Kumala, Pranata, and Thio 2020). According to (Chawla & Joshi, 2019), indicators for trust were found, namely Ability, Integrity, and Benevolence. *Intention* to use can be defined as a person's or user's interest in using an information system technology in helping his work so that the user remains or is interested in using an information system technology (Alkent & Tanamal, 2019). Behavioral interest or use is defined as the level of a person's desire or drive to carry out specific behaviors (Utami & Effendi, 2020). According to (Trinh et al., 2020), indicators were found, namely desire, interest, and habit.

Perceived ease of use significantly influences interest in using technology (Rika et al., 2021). This is supported by (Sandy, 2020), who argues that perceived ease of use significantly influences interest in using this technology. The greater the perceived ease of use by users, therefore the perceived interest in using the technology will also increase. Perceived ease of use can be generated because users feel that making transactions using the technology is easier to understand, giving rise to a sense of users' consistent intentions in using technology.

H1: Perceived ease of use has a significant effect on interest in using pay later

Perceived Usefulness positively and significantly affects an interest in use (Sumardi & Andreani, 2021; Joan & Sitinjak, 2019). Perceived Usefulness is the higher the perception of the benefits that are felt directly by the user, then the interest felt by the user or someone when using it will also increase. Perceived Usefulness that users feel in making transactions with this technology becomes easier when used and saves time (Nugroho et al., 2022). Therefore, there is a sense of user or an intention to use the technology. This shows that a person's intention to use technology can increase when someone feels benefited by technology. That is when a person has a good experience with technology services.

H2: Perceived Usefulness significantly affects an interest in using pay later.

Previous research (Oktafilia Marisa, 2020; Rusdiana, 2020) stated that perceived risk is significantly related to interest in using digital payment method technology. The higher the level of perceived risk (perceived risk) of the technology, the user will undoubtedly use the technology. Conversely, the lower the perceived risk of the technology, the more users use the technology. This shows that a person's intention to use technology can increase if a person receives complete information about the technology, products that consumers already know, and high user confidence in evaluating this technology (Oktafalia Marisa, 2020).

H3: Perceived risk significantly affects an interest in paying later users.

Security positively and significantly affects user interest (Kumala et al., 2020). This is supported (by Aksami and Jember 2019), stating that security positively and significantly influences interest in using technology. The safer a technology is when used by users, the user will have an interest in using technology. Security, or security obtained by the community in transactions, creates a feeling of security and comfort for the community.

H4: Security has a significant effect on interest in using pay later

Previous research (Triani et al., 2019; Romadloniyah & Prayitno, 2018) stated that trust is significantly related to user interest. The concept of trust can be seen when the reliability of the technology service provider guarantees the security and confidentiality of the instrument's consumers use to make their users trust (Pratama, 2019). Users of information technology need trust to reduce social complexity in dealing with unwanted possibilities. The trust the user feels will arise when the user feels that transactions using this technology can be more trusted. Therefore, an interest in using this technology will arise among the user.

H5: Trust has a significant effect on interest in paying later users.
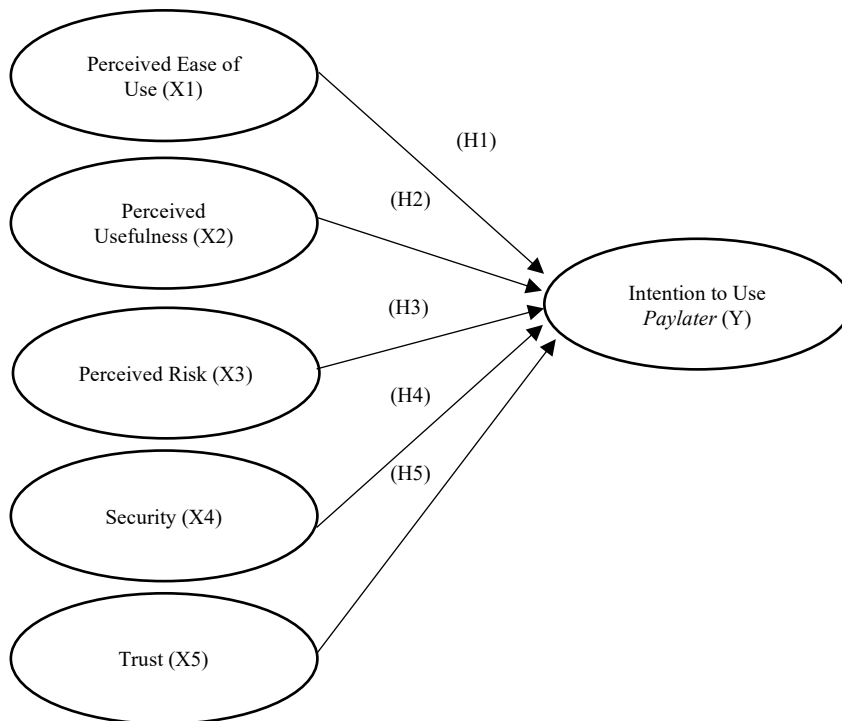
Figure 1. Conceptual
Framework

METHODS

This research is a type of quantitative research. The sampling technique was carried out by random sampling and data collection using a questionnaire through Google form, which consisted of 26 statement items. Each statement item is measured using a Likert scale. The population in this study later paid users with a sample of 260 respondents. The data analysis technique used in this study uses Multiple Linear Regression analysis with JASP to carry out validity and reliability tests, Classic assumption tests, and then T-Test, F-Test, Correlation Coefficient, and Coefficient of Determination for Hypothesis testing.

RESULTS AND DISCUSSION

In this study, construct validity measurements were carried out by comparing if the value of r count > r table, then the statement items are said to be valid. Analysis of indicators on the variables of this study is as follows:

### Table 1. Validity Test Results

Variable	Indicator	Validity Coefficient	R Value	Information
Perceived Ease of Use	X1.1	0.775	0.1217	Valid
	X1.2	0.779	0.1217	Valid
	X1.3	0.724	0.1217	Valid
	X1.4	0.584	0.1217	Valid
Perceived Usefulness	X21	0.808	0.1217	Valid
	X2.2	0.735	0.1217	Valid
	X2.3	0.771	0.1217	Valid
	X2.4	0.747	0.1217	Valid
	X2.5	0.817	0.1217	Valid
Perceived Risk	X3.1	0.277	0.1217	Valid
	X3.2	0.856	0.1217	Valid
	X3.3	0.855	0.1217	Valid
Security	X4.1	0.831	0.1217	Valid
	X4.2	0.796	0.1217	Valid
	X4.3	0.856	0.1217	Valid
	X4.4	0.844	0.1217	Valid
Trust	X5.1	0.738	0.1217	Valid
	X5.2	0.825	0.1217	Valid
	X5.3	0.794	0.1217	Valid
	X5.4	0.876	0.1217	Valid
	X5.5	0.856	0.1217	Valid
	X5.6	0.854	0.1217	Valid
Intention to Use Pay later	Y.1	0.839	0.1217	Valid
	Y.2	0.838	0.1217	Valid
	Y.3	0.81	0.1217	Valid
	Y.4	0.783	0.1217	Valid

Based on Table 1. Each statement has r count > r table (0.1217), so the statement items used by the researcher are declared valid.

The measurement results using Cronbach's Alpha show that the variables Perceived Usefulness, Security, Trust, and Intention to use pay later are included in the same high-reliability category.

The reliability coefficient value on the Perceived Ease of Use variable is included in the reliable category. In contrast, the reliability coefficient value on the variable Perceived Risk is included in the reasonably reliable category. This normality test is intended to find out whether the data that has been taken is normally distributed or not. The suitable regression model is normally distributed and close to normal (R. Ratika Zahra and Rina 2018). Figure 2, the normality test above, shows that the research data is usually distributed and symmetrical in shape. It can be seen that the q-q plot of points that are spread but parallel around the diagonal line shows that the data in the regression model are normally distributed.
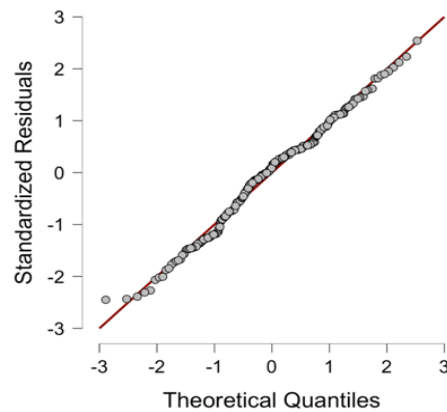

Figure 2. q-q plots Multicollinearity Test

Table 3. Multicollinearity Test

Variable	Collinearity Statistics	
	Tolerance	VIF
Perceived Ease of Use	0.539	1.856
Perceived Usefulness	0.458	2.186
Perceived Risk	0.954	1.048
Security	0.469	2.131
Trust	0.42	2.382

The value of Variance Inflation Factors (VIF) on all independent variables is less than ten, and tolerance is close to 1, as seen from the results of table 3. That all variables in this study do not occur multicollinearity between data on independent variables.
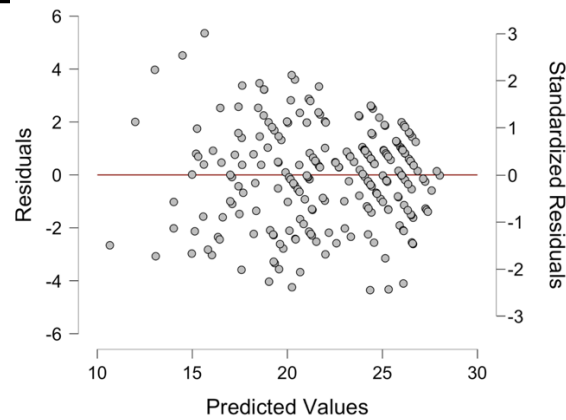
Figure 3. Heteroscedasticity Test Results

Figure 3 shows the points spread well above and below or on the Y-axis at number 0. That there is no heteroscedasticity problem in the regression model.

Table 3. Multiple Linear Regression Analysis Model

Variable	Unstandardized	Standard Error	Standardized	t	p
Intercept	-0.118	0.880		-0.134	0.894
Perceived Ease of Use	0.021	0.042	0.019	0.508	0.612
Perceived Usefulness	0.172	0.037	0.190	4.640	<.001
Perceived Risk	0.85	0.033	-0.022	-0.794	0.428
Security	0.905	0.039	0.650	16.116	<.001
Trust	0.823	0.028	0.156	3.666	<.001

The data above results from multiple linear analysis tests to obtain the following equation:

$$Y = -0.118 + 0.021\ X1 + 0.172\ X2 - 0.026\ X3 + 0.631\ X4 + 0.101\ X5 \qquad (1)$$

Based on the regression equation, it is known that the constant value is negative, which is -0.118, meaning that if Perceived Usefulness, Perceived Risk, Perceived Ease of Use, Trust, and Security are equal to zero (0), the regression coefficient for the independent variable X1 is positive, indicating a positive relationship. in the same direction between perceived ease of use and the interest of pay later users. The independent variable X2 is positive, indicating a unidirectional relationship between perceived usefulness and interest in paying later users. The independent variable X3 is negative, resulting in a non-unidirectional relationship between perceived risk and interest in paying later users. The regression coefficient for the independent variable X4 is positive, resulting in a unidirectional relationship between security and interest in paying later users. The

independent variable X5 is positive, resulting in a unidirectional relationship between trust and interest in paying later users.

Table 4. F Test Results

Model		Sum of Squares	df	Mean Square	F	p
H₁	Regression	3398.175	5	679.635	211.030	< .001
	Residual	818.021	254	3.221		
	Total	4216.196	259			

The obtained F count with the number (211.030) is greater than the F table obtained by the number (2.25) so that F-count > F-table means that H0 is rejected and Ha or H1 is accepted. So, there is an influence of Security, Trust, Perceived Ease of use, perceived usefulness, and perceived risk on the interest of pay later users.

Table 5. T test results

Item	T Value	T Table	Sig. (p)	Information
PEOU ->IU	0.508	1.652	0.612	Unsupported
PU -> IU	4.640	1.652	<.001	Support
PR -> IU	-0.794	1.652	0.428	Unsupported
Security -> IU	16.116	1.652	<.001	Support
Trust -> IU	3.666	1.652	<.001	Support

IU: Intention to Use, PEOU: Perceived Ease of Use, PU: Perceived Usefulness, PR: Perceived Risk.

Table 5. shows the results of the t-test analysis using JASP software. In this table, the perceived ease of use variable has a t-count value of 0.508, lower than t-table 1.652. In contrast, the significant value is higher than 0.05, indicating that this variable has no significant effect on the interest of pay-later users. The perceived risk variable has a calculated t value of -0.794, smaller than t table 1.652. The significant value is greater than 0.05, indicating that this variable does not significantly affect interest in paying later users. The variables perceived usefulness, security, and trust have a significant influence because the calculated t value is greater than the t table, and the significance value is less than 0.05, so it can be said to have a significant effect on the interest of pay later users..

Table 6. Correlation Coefficient and Determination Results

Model	R	R²	Adjusted R²	RMSE
H₁	0.898	0.806	0.802	1.795

Table 6 shows that the correlation coefficient or R-value is 0.898; it can be concluded that the variables perceived ease of use (X1), perceived usefulness (X2), perceived risk (X3), security (X4), and trust (X5) on interest in using pay later (Y) has a strong relationship between the independent variable and the dependent variable because it is close to number 1, namely 0.898. The coefficient of determination on the R-Square value yields several 0.806. Perceived ease of use, perceived usefulness, perceived risk, security, and trust affect 80.6% of interest in using pay later, while the remaining 19.4% contributes to variables other than this study..

CONCLUSIONS AND RECOMMENDATIONS

Based on the research and results of data processing that has been done, Perceived Ease of Use does not have a significant influence on interest in using pay later. This variable is optional in influencing interest in use because users are more concerned with other factors to determine user interest in technology.

Perceived usefulness has a significant effect on interest in using pay later. This variable is one of the determining factors for interest in using pay later. The more users feel the benefits of technology, their interest in using the technology will increase. Perceived risk does not affect interest in using pay later. In contrast, the perceived risk factor in this study is not an essential factor that influences interest in using pay later because respondents still feel that there are doubts about using pay later. Security affects the interest in using pay later. The higher the security that is felt directly by the user, the user's interest in using technology will also be higher. Trust affects the intention to use pay later, as well as the trust variable if the higher the user's or consumer's trust in technology, the higher the interest in using pay later technology.

In this study, researchers provide recommendations to the first two parties for the pay-later company. Researchers hope that companies can provide more precise information so that users are not confused and trapped in their use, renew payment methods, for example, in e-commerce and marketplace businesses so that they can retain users to continue using pay later, create campaigns that can convince users to use pay later. This innovation can improve security on pay later, not leaking user data information. The second is for future researchers to make the results of this additional research knowledge and can add other variables that affect interest in using this technology or paying later.

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