

THE EFFECT OF FINANCIAL KNOWLEDGE, INCOME, SOCIAL INFLUENCE, PERCEPTION OF EASE AND PERCEPTION OF USEFULNESS ON THE DECISIONS OF SHOPEE PAYLATER USERS IN EAST BEKASI

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ARTICLE INFO

Keywords: Financial Knowledge, Income, Social Influence, Perception of Ease, Perception of Usefulness and User Decisions

Received : 22, July

Revised : 26, July

Accepted: 30 July

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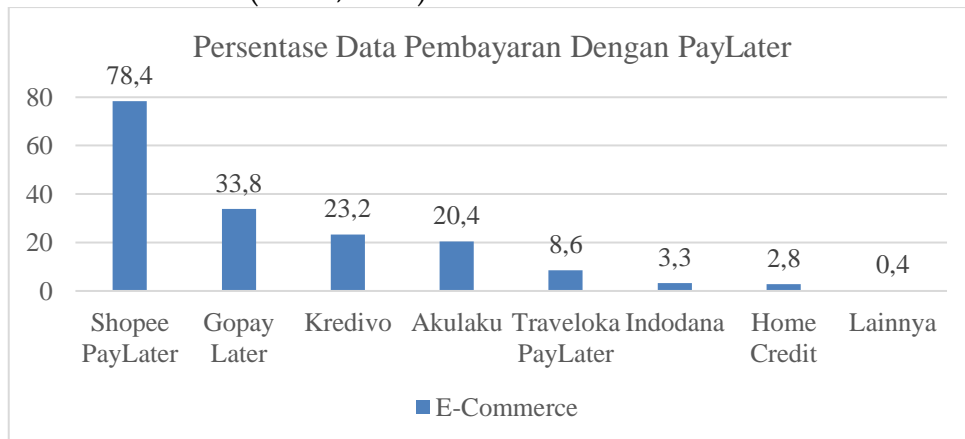
ABSTRACT

This study aims to measure the direct effect and indirect effect of *financial knowledge, income, social influence, perception of ease, and perception of usefulness on the decisions of shopee paylater users in east bekasi*. The results of this study provide an explanation that the variables of *financial knowledge, social influence and perceived of usefulness* have a positive effect on *shopee paylater user decisions* in East Bekasi. However, the variables of *income and perceived of ease* have no effect on *shopee paylater user decisions*, this study shows that *income and perceived of ease* are not the main considerations in using *shopee paylater*.

INTRODUCTION

FinTech (Financial Technology) is a form of technology-based financial services derived from a combination of competing financial systems and technology. (bi.go.id, 2019). Traditional financial industries that cannot be assisted as a whole, such as banks, because they have limited strict regulations in helping people in certain rural areas. Therefore, the community is looking for alternative financial institutions that are more open and have an effective financial system that can handle various levels. Fintech is the solution to this problem, because it is easy to reach in various places using only a SmartPhone. (Rismayadi et al., 2020). Along with the emergence of digital services that simultaneously change the lifestyle of Indonesian people, they are encouraged to go online, which they feel is more effective and efficient in terms of time and energy. Because it can fulfill their needs, such as shopping and traveling without having to wait to have enough money, because some e-commerce provide digital installment PayLater (pay later) features that attract the attention of the public, especially Indonesia (bi.go.id, 2019).

Payment methods that appear in developed and developing countries, including in the category of digital wallets (e-wallets), which are very popular and acceptable, such as in Indonesia. The development of digital wallets is influenced by several factors such as increased deployment, financial inclusion, mobile penetration, faster, more convenient and cheaper. Digital payments like this have a function in improving the economy, starting from regulations, financial institutions, producers of goods (manufacturing), traders and even consumers themselves. (Aulia, 2020).



Based on the graph above, it shows payment data using paylater in 2021, there are eight e-commerce providers that provide paylater features or pay later features that are increasingly in demand by the public since the Covid-19 pandemic. From the results of a DailySocial survey involving 1,500 respondents. As many as 53.7% of digital payment products / digital wallets are the most widely used financial technology products in Indonesia. According to (Fajrussalam et al., 2023) in 2020, the number of Shopee Paylater users reached 1.27 million users with a total number of active borrowers reaching 67%, namely around 850 thousand borrowers. The amount of funds based on accumulation issued by Shopee Paylater is almost IDR 1.5 trillion with a success rate of almost 95%.

Shopee is the most popular marketplace for Indonesian people. Shopee itself was launched in 2015, the leading online shopping platform in Southeast Asia and Taiwan. As an e-commerce platform mobile application that is affordable, safe, attractive, has a variety of items for daily needs and provides payment features that have been provided, one of these payment systems is paylater, which is supported by this payment service by PT. Commerce Finance.

Based on the results of a pre-survey conducted by the author, 50 respondents used Shopee Paylater in East Bekasi. Mostly because of the interest in using the Shopee Paylater feature, things that attract attention such as promos, cashback, free shipping, well-known brands, and influence from people around, and many more.

The user's decision is caused by several factors, one of these factors is financial knowledge. According to (Pradiningtyas & Lukiastuti, 2019) financial knowledge refers to what individuals know about personal financial issues, as measured by their level of knowledge about various personal financial concepts. (Utami, 2021) financial knowledge is about financial experience or what happens in everyday life. Financial knowledge can also be interpreted as someone who has learned a lot about the world of finance, which consists of financial tools and skills. These financial tools are used to make decisions about financial managers, such as debit cards, credit cards and checks.

The economic factor that becomes one of the factors in the occurrence of user decisions is income. According to (Handayani & Rianto, 2021) Income is the total amount of money received by a person within a certain period of time, usually one year. Income is income received by a person in the form of cash or non-cash within a certain period of time which can be directly used for shopping for the desired needs. The income earned can be used to buy an item desired for the necessities of life.

Environmental factors (social influence) are also one of the causes of a user's decision, due to interest in one another which results in joining in using an application system. Social Influence as a change in thoughts, feelings, attitudes or individual behavior resulting from interactions with other individuals or groups. (Umiyati et al., 2021). The decision to use but also there are two main beliefs in the form of perception ease, as well as perception of usefulness which has a big impact on its users. (Purnamasari et al., 2021).

Based on the phenomena and inconsistencies described above, the researcher is interested in conducting research entitled "The Influence of Financial Knowledge, Income, Social Influence, Perceived of Ease and Perceived Usefulness of Shopee Paylater Users in East Bekasi"

THEORETICAL REVIEW

User Decision

According to (Hutami et al., 2020) decision is the process of terminating thoughts about the question of a problem to be answered, by providing options for an alternative or substitute. (Rahmawati & Yuliana, 2020) Making choices is the result of the process of thinking about a situation or problem to determine what

actions need to be taken to overcome them. In other words, namely individual activities directly to obtain and use the goods or products that have been obtained.

Financial Knowledge

Financial knowledge is the knowledge to manage finances individually, when making a financial decision. This knowledge of their own financial situation is measured by how well they understand various financial concepts. (Puspita & Isnalita, 2019). Financial knowledge refers to a basic understanding of financial concepts and procedures and the use of this knowledge to solve financial problems. If management does not have the skills or knowledge in using, distributing and managing financial resources effectively and efficiently then the business will fail. (Ferdiansyah & Eri, 2021).

Income

According to (Hanum, 2018) income is an amount of money obtained from the results of achieving economic activities carried out during a certain period of time. Individual income earned before tax and used in the calculation of gross profit according to individual needs for income tax purposes. (Yundari & Artati, 2021) the greater the high income a person will try to gain an understanding of how to make good use of finances through financial knowledge.

Social Influence

Social Influence is a social influence on the importance of the views/opinions of people they believe in certain things. (Fauziah & Ashfiasari, 2021). Social influence comes from family, friends and neighbors related to the use of an important technology from consumer behavior in the context of information technology or the use of an application. (Ummah, 2017). There are 2 forms of Social Influence: (1) Subjective norms, their involvement in following things that have a positive - negative impact and show self-confidence. (2) Visibility, that one's decision affects the perception of the behavior of others. (Kusuma & Hermawan, 2020).

Perception of Ease

Perception of convenience is an effort that must be spent to use a system with the hope of making it easier to use. (Sitinjak, 2019) . Something that gives someone confidence that using technology will make them free from difficult endeavors. If someone believes that the application is easy to use then that person will use it. (Giriani & Susanti, 2021).

Perception of Usefulness

Perception of Usefulness is the level of one's confidence to facilitate the performance of one's work used in a particular application. (Romadloniyah & Prayitno, 2018). Belief in perceived benefits, when a person believes using technology will improve his work. (Hutami et al., 2020). According to the Big Indonesian Dictionary (KBBI) it means to use or benefit. Expediency which means useful or usability.

HYPOTHESIS

The Effect of Financial Knowledge on User Decisions

Research conducted by (Saleh et al., 2020), (Herlinawati & Krisnawati, 2021) and (Handida & Sholeh, 2019) that financial knowledge has a significant and positive effect on user decisions. The results showed that the higher the financial knowledge, the higher the decision to use. However, according to (Giriani & Susanti, 2021) and (Safira & Susanti, 2020) financial knowledge does not affect user decisions, because it does not affect the high level of financial knowledge. And also because the decision to use a paylater is based on personal desires, not based on financial knowledge.

H1 : Financial knowledge has an effect on the decisions of shopee paylater users

The Effect of Income on User Decisions

Research conducted by (Polisoa et al., 2015) and (Nursal et al., 2022) say that income has a significant effect on user decisions. The higher the income, the higher the tendency of people to use paylaters. However, according to (Salmah & Hakim, 2021) and (Laksono & Iskandar, 2018) income has no significant effect on user decisions. So that revenue does not drive user decisions.

H2 : Income has an effect on the decisions of shopee paylater users

The Effect of Social Influence on User Decisions

Research conducted by (Umiyati et al., 2021), (Permana & Parasari, 2019) and (Mukminin et al., 2019) social influence variables have a positive and significant influence on paylater user decisions. So the better the paylater performance at shopee, the better the effect on the paylater user's decision.

H3 : Social influence has an effect on the decisions of shopee paylater users

The Effect of Perception Ease on User Decisions

Research conducted by (Rahmawati & Yuliana, 2020) and (Hutami et al., 2020) in the variable perception ease of use it is proven to have an influence with a positive direction of influence on user decisions. This has the understanding that the higher the level of perception convenience possessed by the Shopee paylater payment method, the lower the decision to use the Shopee paylater payment method.

H4 : Perceived of ease has an effect on the decisions of shopee paylater users

The Effect of Perception Usefulness on User Decisions

The perception usefulness variable has a positive and significant influence on the use of paylater. (Hutami et al., 2020) and (Rahmawati & Yuliana, 2020). that the perception of usefulness affects the decision of paylater users, where the more benefits perceived by shopee paylater users, the greater the decision to use shopee paylater.

H5 : Perceived of usefulness has an effect on the decisions of shopee paylater users

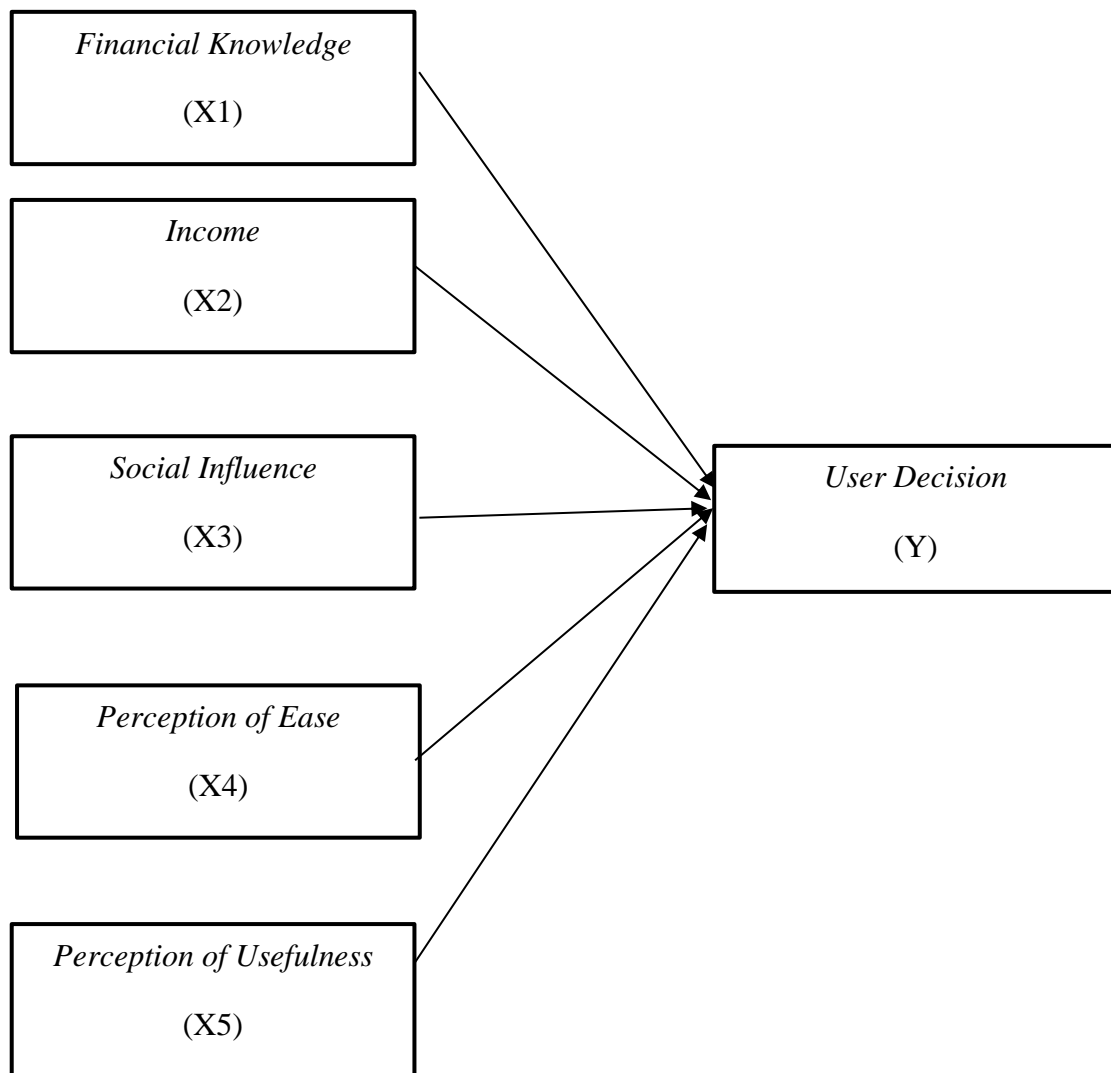


Figure 1. Conceptual Framework

METHODOLOGY

Research Design

The research design used in this research is quantitative research. Existing quantitative data methods or expressed in the form of numbers obtained from the field. (Ramadan, 2021). The questionnaire used in this study is Google Forms or an online questionnaire that will be distributed by researchers to respondents. The questionnaire used in this study is Google Forms or an online questionnaire that will be distributed by researchers to respondents.

Population and Sample

The population in this study are paylater shopee users in East Bekasi. The number of population in this study is unknown. The sampling technique in this study used accidental sampling technique. Determination of the number of samples in this study was determined using the method (Hair et al., 2010) where the number of samples depends on the number of indicators multiplied by 5 to 10. The number of samples in this study were 138 respondents.

RESULTS

The following are the results of the outer model test, inner model test, and hypothesis test.

Outer Model

In the outer model test there are 4 stages, namely convergent validity test, discriminant validity test, composite reliability, and Cronbach's alpha.

1. Convergent Validity

In convergent validity, a variable is acceptable or valid if the outer loading value is > 0.7 . The convergent validity value of each statement for each variable can be seen in the image below:



Figure 2. Outer Loading Value

However, there are 2 statement items, namely financial knowledge and perceived of ease variables that cannot be used or eliminated because they do not meet the requirements of convergent validity, namely as follows:

Table 1. Invalid Outer Loading Results

Items	Results	Convergent Validity Requirements	Conclusion
PK6	0,544	> 0,7	Invalid
PrsK4	0,665	> 0,7	Invalid

2. Discriminant Validity

The Discriminant Validity test can be calculated by comparing the AVE (Average Variant Extracted) value. The requirement for AVE (Average Variant Extracted) is that each variable must have an AVE value > 0.5, so that it can be stated that Discriminant Validity has been achieved. The following is the AVE table for each variable:

Table 2. Average Variance Extraction Results (AVE)

Variabel	Average Variance Extracted (AVE)
<i>Financial Knowledge</i>	0.654
<i>Income</i>	0.788
<i>Social Influence</i>	0.739
<i>Perception of Ease</i>	0.758
<i>Perception of Usefulness</i>	0.778
<i>User Decision</i>	0.676

3. Composite Reliability

A variable can be said to have a high reliability value if the composite reliability value is > 0.7. The following is the composite reliability value of each variable:

Table 3. Composite Reliability Results

Variable	Results	Composite Reliability Requirements	Conclusion
<i>Financial Knowledge</i>	0,904	> 0,7	Reliable
<i>Income</i>	0,918	> 0,7	Reliable
<i>Social Influence</i>	0,918	> 0,7	Reliable

<i>Perception of Ease</i>	0,904	0,7	Reliable
<i>Perception of Usefulness</i>	0,933	0,7	Reliable
<i>User Decision</i>	0,912	0,7	Reliable

4. Cronbach’s Alpha

Cronbach alpha is used to strengthen the results of the composite reliability of a variable, where Cronbach alpha has a requirement to be declared reliable if it has a value > 0.7. The following is the Cronbach alpha value of each variable:

Table 4. Cronbach’s Alpha Results

Variable	Results	Cronbach’s Alpha Requirements	Conclusion
<i>Financial Knowledge</i>	0,867	> 0,7	Reliable
<i>Income</i>	0,865	> 0,7	Reliable
<i>Social Influence</i>	0,881	> 0,7	Reliable
<i>Perception of Ease</i>	0,842	0,7	Reliable
<i>Perception of Usefulness</i>	0,904	0,7	Reliable
<i>User Decision</i>	0,881	0,7	Reliable

Inner Model

Inner model testing can be done in the following ways:

1. R-Square

The R-Square value has a measurement standard, where R-Square can be stated as strong if it has a value of 0.75, stated as moderate, namely 0.50, and stated as low, namely 0.25. The following is the R-Square value in this study, which is as follows:

Table 5. R-Square Results

Variable	R - Square	Conclusion
<i>User Decision</i>	0,887	Strong

2. Q-Square

Q-Square has a criterion value, namely if the value is > 0, it means that the model has predictive relevance and vice versa. The following are the Q-Square values in this study, namely as follows:

$$Q^2 = 1 - (1 - R1^2)(1 - R2^2) \dots$$

$$Q^2 = 1 - (1 - 0,887)$$

$$Q^2 = 1 - 0,113$$

$$Q^2 = 0,887$$

Based on these values, it can be concluded that this study has a good observation value because the Q-Square value is > 0.

3. F-Square

The F-Square value has a measurement standard, where the F-Square can be declared large if it has a value of 0.35, stated as moderate, namely 0.15, and stated as small, namely 0.02. The following is the F-Square value in this study, which is as follows:

Table 6. F-Square Results

Variable	F-square	Conclusion
<i>Financial Knowledge</i>	0,033	small
<i>Income</i>	0,025	small
<i>Social Influence</i>	0,042	small
<i>Perception of Ease</i>	0,000	small
<i>Perception of Usefulness</i>	1,375	large

Based on the data in the table above, it can be seen that the F-Square value on the financial knowledge, income, social influence, perception of ease variables has a small effect on user decision, while the perception of usefulness variable has a large effect on user decision.

DISCUSSION

Hypothesis Test Results

Hypothesis testing in this study was carried out using the path analysis method through bootstrapping using SmartPLS 4.0. Hypothesis testing can be seen through t-statistics and P-Values.

Table 7. Results of the Direct Effect Hypothesis Test

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P-Values
FK → UD	0,087	0,090	0,036	2,441	0,015

I → UD	0,086	0,083	0,057	1,542	0,128
SI → UD	0,166	0,171	0,076	2,167	0,030
PE → UD	0,001	-0,000	0,069	0,018	0,985
PU → UD	0,686	0,683	0,059	11,533	0,000

For the variable Financial Knowledge (X1) on User Decision (Y), a statistical t value of 2,441 >1,96 (t table) is obtained with a P-Value of 0,015 <0,05 or a significance value less than 0.05. So it is stated that financial knowledge has an effect on user decision. Then for the variable Income (X2) on User Decision (Y), a statistical t value of 1,542 <1,96 (t table) is obtained with a P-Value of 0,128 >0.05 or a significance value greater than 0.05. So it is stated that income has no effect on user decision. Then for the variable Social Influence (X3) on User Decision (Y), a statistical t value of 2,167 >1,96 (t table) is obtained with a P-Value of 0,030 <0,05 or a significance value less than 0.05. So it is stated that social influence has an effect on user decision. Then for the variable Perception of Ease (X4) on User Decision (Y), a statistical t value of 0,018 <1,96 (t table) is obtained with a P-Value of 0,985 >0.05 or a significance value greater than 0.05. So it is stated that perception of ease has no effect on user decision. Then for the variable Perception of Usefulness (X5) on User Decision (Y), a statistical t value of 11,533 >1,96 (t table) is obtained with a P-Value of 0,000 <0,05 or a significance value less than 0.05. So it is stated that perception of usefulness has an effect on user decision.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Based on the results of research and discussion regarding the effect of financial knowlwdge, income, social influence, perception of ease and perception of usefulness on the decisions of shopee paylater users in east bekasi, the following conclusions can be drawn:

1. Based on the results of the study that financial knowledge influences the decisions of shopee paylater users in East Bekasi, the higher the level of one's financial knowledge, the higher the decision to use, and vice versa. This is due to the general knowledge of finance, savings & loans, insurance and individual investments that can be controlled by themselves. Because individuals who already know general knowledge in the field of finance, have thought about the consequences and risks faced when they make excessive expenditures because they use a paylater.
2. Based on the results of the study, income has no effect on the decisions of Shopee Paylater users in East Bekasi. That income does not encourage/influence the decision of paylater users. This is due to the presence

of the shopee paylater feature which allows individuals from all walks of life, both those with high and low incomes, to easily access the shopee paylater feature and utilize it in various transactions as needed.

3. Based on the results of the study that social influence influences the decisions of Shopee Paylater users in East Bekasi. The greater the influence of the individual environment that supports and provides information for using shopee paylater, the higher their decision to use paylater. Due to increase similarities and participate in using the paylater shopee feature that is used by the group.
4. Based on the results of the study, perceptions of convenience do not affect the decisions of Shopee Paylater users in East Bekasi. Because it takes a lot of effort to register a shopee paylater, because sometimes photos are not detected when submitting a paylater and you have to wait for personal data verification. As well as a system that is difficult to understand, because not everyone understands using the application they are about to use.
5. Based on the results of research that perceived usefulness influences user decisions in East Bekasi. The more benefits that shopee paylater users experience, the greater the decision to use shopee paylater. Because shopee paylater provides various benefits that can meet the needs desired or needed by making work faster and saving time, for example when there is no shopeepay balance, you can use the shopee paylater feature to continue these transactions in checking out goods and can be accessed anywhere. This is very beneficial for shopee paylater users to decide to use the paylater feature.

Recommendations

The conclusions drawn are only based on the results of data analysis. It is hoped that there will be further research on the effect financial knowledge, income, social influence, perception of ease and perception of usefulness to the paylater user's decision, with different research subjects and objects, different and more complete research methods, and a wider sample.

FURTHER STUDY

Based on the results of data analysis, conclusions, and limitations of existing research, there are several suggestions as follows:

1. For Users

Increasing financial knowledge, income, social influence, perceptions of convenience and perceived usefulness can be an illustration to understand that one's decisions are based on a mindset that has a positive or negative impact depending on its application. By realizing that adequate knowledge alone is not enough to make informed decisions, users can make smarter decisions, fulfill needs and handle money more positively. This will help users to prioritize needs over wants.

2. For the Government

The government can provide information through online webinars to individuals or groups in managing finances and using appropriate financial products. This will provide sufficient knowledge to make the right financial decisions. In addition, the government can provide education about the

importance of money and how to allocate money properly. With the right education, individuals will have broader insights and be able to control themselves in fulfilling their desires.

3. For the Shopee Paylater

Knowledge about shopee paylater should be disseminated more broadly and an overview of the benefits of using shopee paylater should also be given so that there are more users. The features of the Shopee Paylater product are made user friendly, the easier it is for someone to use it, the more people are interested in using it.

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