Interest in Using Paylater on the Shopee Application in terms of Convenience, Lifestyle and Risk

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| Article Info	Abstract
	The aim of this research is to analyze and test the influence of convenience, lifestyle and risk onInterest in using Paylater on the Shopee application. Quantitative descriptive methods were used in this research, starting with data collection, processing and presenting the results through tables and figures. This research was conducted in the community in Makassar City. The population used in this research is people in Makassar City who use Paylater on the Shopee application. The technique used to determine the sample in this research was purposive sampling technique so that the total sample was 100 people. The data source used in this research is a primary data type data source used obtained from questionnaires distributed to respondents, then the data was processed using the multiple linear regression analysis method. The research results found that there was a significant positive influence from the convenience variable on interest in using Pay later on the Shopee application; there is a significant positive influence of lifestyle variables on interest in using Pay later on the Shopee application; Meanwhile, there is no significant influence of the risk variable on interest in using Pay Later on the Shopee application.

INTRODUCTION

Today's business world activities are very competitive due to the rapid advances in technology which have been able to support several business

activities. The more a sales system is developed that is efficient, easy and attractive to consumers, the greater the profits obtained by the Company, this is proven by the many online marketplaces that make it easier for people to make sales and purchase transactions and can get products where sellers and buyers can transact without delay. must meet face to face, which is known as e-commerce (Fauziah, 2020).

Shopee is one of the e-commerce that is growing rapidly in Indonesia. The large number of Shopee visitors is because Shopee is a digital market application that provides various types of clothing, clothing and other needs. Shopee also offers a digital financial system and recently the shopping payment system was not only transfer, E money and COD activities, but now there is a shopping first then pay payment system, namely Shopee Paylater which aims to make it easy for consumers to shop and also make transactions easy (Lubis et al., 2023).

Shopee Paylater is a new online shopping feature offered by Shopeepay. Apart from the low interest rates, signing up for Shopee Paylater is simple. Based on data Until September 2023, the Paylater application on Shopee is the favorite Paylater in Indonesia. The following is a graph of the eight Favorite Paylater services in Indonesia:
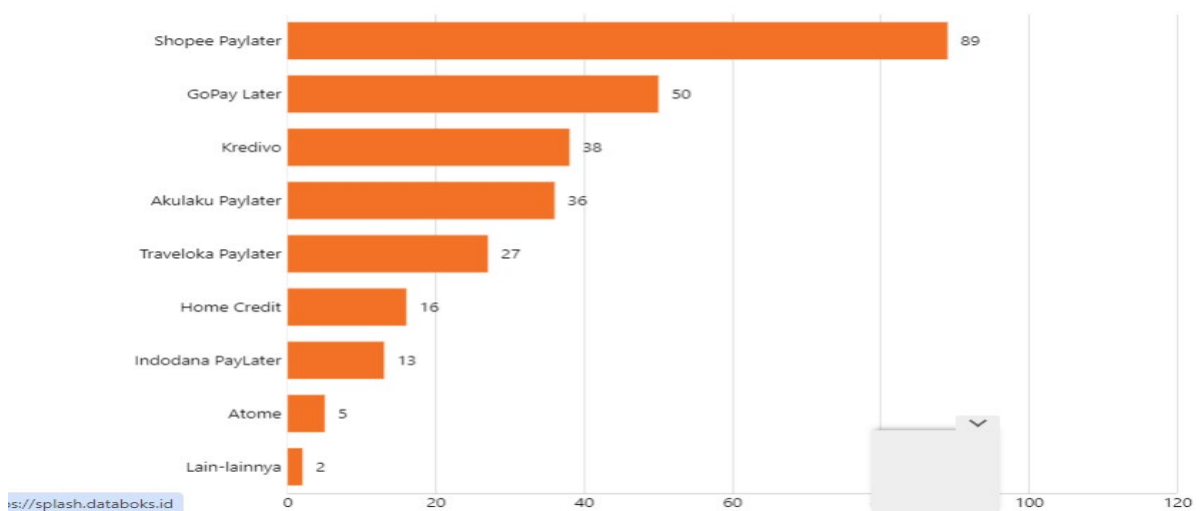
Source: https://databoks.katadata.co.id/ (2023)

Shopee paylater Of course, this is happy news for online shopping lovers at Shopee, because you can shop as much as you like with a limit of up to IDR 50,000,000.00, where payments can be made by credit or in installments. This condition can have an impact on people's high interest in shopping using the Shopee PayLater facility.

Interest is something that arises after receiving stimulation from the

product he sees, then interest arises in trying the product and finally the desire to buy and be able to own the product arises (Kotler et al., 2015). Then, (Afolo & Dewi, 2022) stated that interest is something that arises after receiving stimulation from the product he sees, then interest arises in trying the product and finally there is a desire to buy and be able to own the product.

Interest in using Paylater on the Shopee Application in using e-money can be measured using a theory that can describe the level of acceptance and use of a technology. In this research, the theory of acceptance and use of technology used is the Technology Acceptance Model (TAM) theory developed by Davis (1986) and the Theory of Planned Behavior (TPB) developed by Ajzen (1991). Through TAM and TPB theories, it can be understood that users' reactions and perceptions of technology can influence their attitudes in accepting the use of technology (F. Latief & Nur, 2019).

The use of technology is one of the convenience factors in using a Paylater application on the Shopee Application so that it can make it easier for consumers to carry out online transactions using e-wallets. The ease of operation and ease of interaction with the system is very clear and easy to understand, so this results in higher levels of convenience (FF Latief, 2023), then it tends to increase interest in e-wallets (Sentosa et al., 2023). Research conducted by Dirwan & Latief (2020) where testing perceived ease of use on interest in using digital money, the results showed that there was a significant influence between perceived ease of use and interest in using digital money. The higher the convenience, the more likely it is to increase interest in e-wallets.

Interest in using Paylater on the Shopee Application is influenced by lifestyle. The increasing and increasingly sophisticated technological developments and easier buying and selling transactions now make people, especially teenagers or the millennial generation, vulnerable to consumerist behavior. Lifestyle is defined as a pattern in which people live and spend time and money (Dirwan & Zaenal, 2022). Lifestyle acts as consumer motivation and previous learning, social class, demographics and other variables. Lifestyle is also a summary of concepts that reflect consumer values. The perception system is not only a personal need, but also an unstable order in harmony with other values and personality (Hayati & Jayadi, 2024).

Interest in using Paylater on the Shopee Application is also influenced by

consumer risk. Consumer risk is one of the causes that supports people's desire to use e-wallets, and another cause that acts in technology adoption is risk. Consumer risk is one of the causes that influences a person's desire to use e-wallet.Perception of risk has a strong role in reducing consumer interest in taking part in transactions (Rodiah & Melati, 2020). This variable explains those who feel worried and disadvantaged if when carrying out transactions using financial technology something undesirable happens during the transaction, for example the product purchased is not suitable or the goods are not sent as well as misuse of someone's personal information.

The widespread use of electronic money also carries risks that all commercial or banking players must pay attention to. These risks include: payment risks and risks arising from the uniqueness of electronic money itself. Risk arises from uncertainty, meaning that uncertainty is a condition that causes increased risk (Wardhani et al., 2020). Therefore it casts doubt on their ability to predict possible future outcomes. There are two forms of uncertainty that can arise in the adoption of new technology: environmental uncertainty and behavioral uncertainty. On research Ong & Nuryasman (2022) found results where risk perception significantly influenced interest in using LinkAja.

Previous research on convenience, lifestyle and risks in using Shopee Paylater is still limited, so this research tries to implement the technology acceptance model theory in interest in using Shopee Paylater. From the explanation above, there are differences between this research and previous research, namely in the research object, research location, data analysis techniques, and also the variables in this research. So the aim of this research is to analyze and test the influence of convenience, lifestyle and risk on Interest in using Paylater on the Shopee application.

Research Model
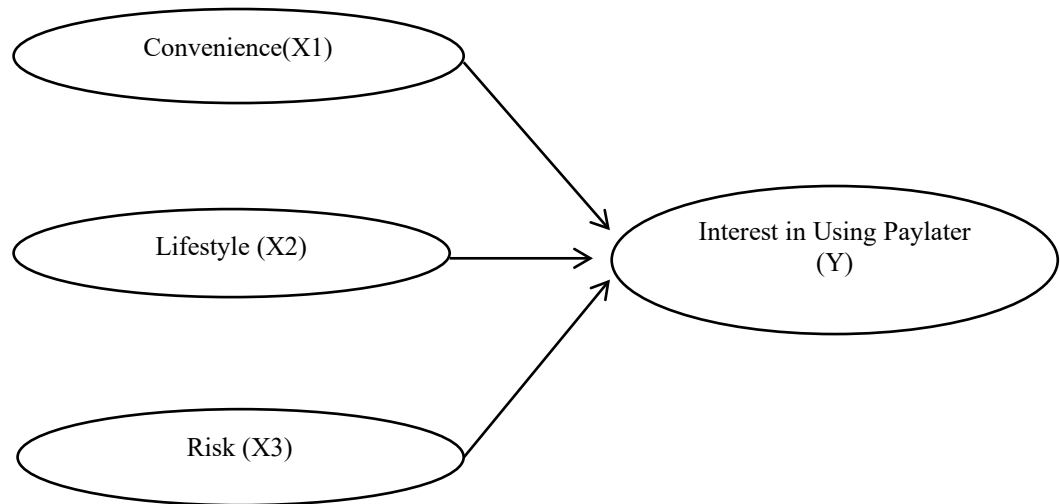
Figure 1. Research Model

So a hypothesis can be formulated as follows:
H1: Convenience has a positive and significant effect on interest in using Paylater.
H2: Lifestyle has a positive and significant effect on interest in using Paylater.
H3: Risk has a positive and significant effect on interest in using Paylater.

METHODS

Quantitative descriptive methods were used in this research, starting with data collection, processing and presenting the results through tables and figures. This research was conducted in the community in Makassar City. The population used in this research is people in Makassar City who use Paylater on the Shopee application. The technique used to determine the sample in this research is purposive sampling technique, which is a deliberate sampling technique in accordance with the required sample requirements. The criteria for people who will be used as samples are people who use smartphones and have used Paylater on the Shopee application to make transactions as many as 100 people. The data source used in this research is a primary data type data source used obtained from questionnaires distributed to respondents, then the data was processed using the multiple linear regression analysis method.

RESULTS AND DISCUSSION

Hypothesis Testing Results

Table 1. Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.509a	,353	,324	1,864

From the results of the table above, the correlation coefficient or R value is 0.509. Based on the table above, it can be seen that this value is in the interval 0.400 – 0.599. This means that the level of relationship between the variables convenience (X1), lifestyle (X2) and risk (X3) on interest in using Pay later (Y) is moderate and positive, meaning that if X1, X2 and X3 rise then Y rises, conversely if X1, X2 and X3 fall then Y falls. In the table of results of this research, the coefficient of determination (AdjustedR square) is 0.324 or the contribution of the influence of convenience (X1), lifestyle (X2) and risk (X3) variables on interest in using Paylater (Y) is 32.40% and the remaining 67.60% is influenced by other variables not examined .

Table 2. ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	47,316	3	9,026	9,984	,000b
	Residual	64,423	96	,977		
	Total	111,739	99			

F test acceptance criteria: if Fcount > Ftable then H0 is rejected (Ha is accepted). Ftable has degrees of freedom (df) = 96, so we get Ftable = 2.700. Based on the ANOVA table, we get an Fcount value of 9.984 with a significance value of 0.000. So 9,984 (Fcount) > 2,700 (Ftable), Ha is accepted. It can be concluded that convenience (X1), lifestyle (X2) and risk (X3) simultaneously have a significant effect on interest in using Paylater (Y) with a significance level of $0.000 < 0.05$.

Table 3. Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,025	6,712		6,401	,000
	Convenience (X1)	,241	,260	,209	2,562	.013
	Lifestyle (X2)	,318	,236	,278	2,451	.019
	Risk (X3)	,192	.137	,171	1,803	,078

a. Dependent Variable: Y

The Tcount value for X1 is 2.562 and Ttable is 1.985. So 2.562 (Tcount) > 1.985 (Ttable). So it can be concluded that H1 is accepted, which means that partially there is a significant positive influence from the convenience variable on interest in using Pay later.

The Tcount value for X2 is 2.451 and Ttable is 1.985. So 2.451 (Tcount) > 1.985 (Ttable). So it can be concluded that H2 is accepted, which means that partially there is a significant positive influence from lifestyle variables on interest in using Pay later.

The Tcount value in X3 is 1.803 and Ttable is 1.985. So 1.803 (Tcount) < 1.985 (Ttable). So it can be concluded that H3 is rejected, which means that partially there is no significant influence of the risk variable on interest in using Pay later.

Discussion

Convenience Influences Interest In Using Shopee Paylater

The results of this research found that convenience has a positive and significant influence on interest in using Shopee Paylater. This means that the higher the level of convenience that Shopee Paylater has on the Shopee application, the higher the public's interest in using Shopee Paylater. The perception of ease of use in this research is that people in Makassar City use Shopee Paylater easily and do not require a lot of effort. This can influence whether or not people in Makassar City are interested in Shopee Paylater.

The results of this research support the Technology Acceptance Model developed by Davis (1989) regarding perceived ease of use as an important factor in interest in using the system. Ease of use can influence interest in using Paylater due to three factors: First, the effort expended by respondents is not heavy in understanding or using it. Second, the ability to use technology and the internet is an element that makes paylater considered a system that is easy to apply. Third, the quality and level of security of the system also influences interest in use, when the level of security is poor, users will feel unsafe when making transactions with paylaters. The results of this study support the research results Asja et al., (2021) and Banani & Selvi (2023) who found that convenience had a positive and significant effect on interest in using Shopee paylater.

Lifestyle Influence Interest In Using Shopee Paylater

The results of this research found that lifestyle has a positive and significant influence on interest in using Shopee Paylater. This means that an increasing lifestyle will have an influence on increasing consumer behavior in using Shopee Paylater. Lifestyle is an attempt to make oneself exist in a certain way and be different from other people.

Lifestyle is closely related to developments over time and technology (Putra & Julianto, 2021). A person's lifestyle will not be permanent and change quickly like changing lifestyle decisions using paylater. The level of consumer confidence in paylater services will influence the use of paylater. This confidence that builds trust will become the basis for consumers to determine the goodness of the paylater services offered. Research result Saputra & Sudarwanto (2023) and Maharani & Noor (2023) found that lifestyle has a positive and significant effect on interest in using Shopee paylater.

The Influence Of Risk On Interest In Using Shopee Paylater

The results of this study found that risk does not have a significant influence on interest in using Shopee Paylater. This means that the higher the risk of using Shopee Paylater, there is no influence on people's interest in using Shopee Paylater. Thus, even though the risk of using Shopee Paylater is high or low, this does not affect the interest in using Shopee Paylater among people in Makassar City.

The research results support the TAM theory that risk is used to test its effect on interest in using a Shopee Paylater. Perceived risk is defined as the level that consumers predict regarding the uncertainty of online payment transactions. When a user uses an information technology system, there are risks that the user will accept when using it. Users themselves can predict what risks they will face when using the information technology system.

The results of this research also support the research results Prajogo & Rusno (2022) who found that risk had no significant effect on making online loans. However, the results of this study contradict the research results Ong & Nuryasman (2022) found results where risk perception significantly influenced interest in using LinkAja.

CONCLUSION

The conclusion from the test results is that based on the results of multiple regression, it is found that the convenience observed in this research can have a significant influence on interest in using Shopee Paylater in the city of Makassar. This means that the higher the level of convenience that Shopee Paylater has on the Shopee application, the higher the interest of the people in Makassar City to use Shopee Paylater; Lifestyle can significantly influence interest in using Shopee Paylater in the city of Makassar. This means that the increasing lifestyle will influence the increasing interest of the people in Makassar City in using Shopee Paylater; Risk does not have a significant effect on interest in using Shopee Paylater in the city of Makassar. This means that the higher the risk of using Shopee Paylater, there is no influence on people's interest in Makassar City using Shopee Paylater. For future researchers, they can develop this research and examine more deeply other variables besides those contained in this research that influence interest in using Shopee Paylater in the city of Makassar.

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