



**The Influence Of Financial Literature, Benefits, Easy And Income On Interest In Using
Shopee Paylater (Study On Milenial Generation, Bekasi Regency)**

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Abstract:

This study was used to measure the effect of financial literacy, perceived usefulness, perceived ease of use and income on interest in using Shopee paylater (a study of the millennial generation Bekasi Regency). This research is quantitative research where the object used is the millennial generation in Bekasi Regency. The number of samples used in this study was 119 respondents. Data collection techniques using questionnaires and data processing and hypothesis testing using SmartPLS 3.0. The results of this study explain that the financial literacy variable has a positive effect on interest in the use, the perceived usefulness has a negative effect on interest use, the perceived ease of use does not effect on interest use and the the income variable does not effect interest in use.

Keywords: Financial Literacy, Perceived Use, Perceived Ease Of Use , Income, Invention Use

INTRODUCTION

The existence of the Covid-19 pandemic that has been in Indonesia since early March 2020 has made changes to the habits of the Indonesian people in various aspects. One of these changes is in the aspect that makes people choose to change habits from conventional or face-to-face between sellers and buyers to online to reduce the spread of Covid-19 (Rosita, 2020). The development of e-commerce and changes in people's habits in shopping online have also triggered the development of payment methods, namely the presence of financial technology or fintech (Gunawan, 2018). The Financial Technology (fintech) payment system makes buying and selling transactions more efficient, economical and effective. The buy now pay later system or known as paylater is one of the interesting innovations offered by fintech (Asja et al., 2021).

As the name suggests, the buy now pay later system or paylater adopts an online loan facility that allows consumers to make purchases of goods and services quickly without having to pay for the transaction immediately and can make payments for these transactions at a later date. Paylater payments can be made by paying at maturity in one payment or in installments (Canestren & Saputri, 2021). The existence of a paylater makes people not have to worry when they don't have enough money they can still meet their needs. The novelty of payment systems in various e-commerce platforms has made paylater more popular in the community, this is indicated by the increasing number of paylater users from time to time (Sari, 2021).

Currently, according to a study conducted by the Research Institute of Socio-Economic Development (RISED) and Universitas Airlangga (UNAIR) in February 2021, it also conveyed the results of a survey of 2000 respondents in 10 Indonesian provinces that users of the paylater payment system had reached 83% and the intensity of using the paylater payment system during the Covid-19 pandemic has skyrocketed from once or twice a month its use has increased to more than 3 times or even up to 10 times of use for one month (Azzahra, 2021). This increase in public interest is also supported by the OJK statistical report regarding the accumulation of the number of borrower transactions that continues to increase every month which can be concluded that the public has a high interest (Asja et al., 2021).

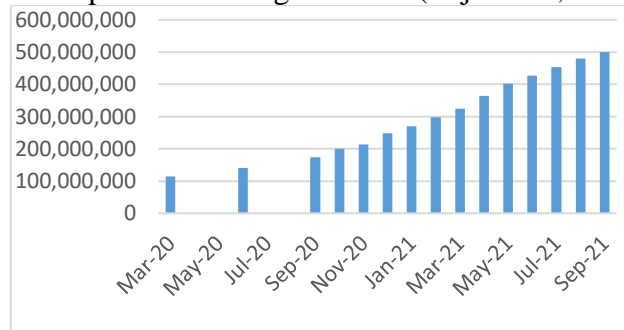


Figure 1 Accumulated Number of Borrower Transactions
Source: OJK (2021)

According to research conducted by DailySocial, the most users of the paylater payment system are Shopee paylater users with a percentage of 54.3%. As many as 50.5% are users of the Gopaylater payment system, 28.9% are OVO paylater users, 18% are paylater users at Tokopedia, 11.3% are paylater users at Traveloka and 5.5% are paylatZer users at Pegipegi. (Lidwina, 2020).

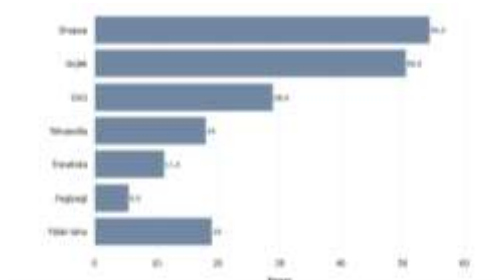


Figure 2. Percentage of Use of Paylater Features in Applications

Shopee paylater or Spaylater is an unsecured online loan and credit card that is used as a financial solution for Shopee application users (Asja et al., 2021). Interest in using Spaylater has increased from time to time.

The OJK statistical report also shows that this borrower transaction is widely used by the millennial generation with an accumulation of users aged 19-34 years as much as 67.19%, and 35-54 years old 30.44%. (ojk.go.id, n.d.). The millennial generation is a generation born in 1981 to 2000 with a current age of 40 to 21 years. This generation was born in the rapid development of internet technology (Rianto et al., 2020). Because this Shopee Paylater feature is an online loan, the concept of using it without using a credit card makes the millennial generation like this feature (Fadhila et al., 2020).

The ease of using paylater services accompanied by the rapid use of technology and ease of accessing the internet requires knowledge related to financial literacy. Because behind the positive side of using a paylater payment system during the Covid-19 pandemic which can provide benefits and there are conveniences, this paylater payment system can be a negative thing if users of this payment system are irresponsible or unable to pay their obligations due to

the weak personal economy due to the pandemic. This Covid-19 (Asja et al., 2021). Income can affect the smoothness of a person paying his obligations. Low income can also trigger financial problems such as being irresponsible or unable to pay their obligations (Haikal & Wijayangka, 2021).

Previous studies have examined factor variables that can have an influence on interest in use, such as: (Mayssara A. Abo Hassanin Supervised, 2020) and (Haikal & Wijayangka, 2021) which says that the financial literacy variable has a positive effect on interest in use and is contrary to the results of the study (Giriani & Susanti, 2021) .

In research (Asja et al., 2021) and (Prasetya & Putra, 2020) gives the result that the benefits have a positive effect on interest in use. The two results of this study contradict the results of the study (Himawati, 2018) and (Ramadhan et al., 2016) which said that the benefits had no effect on interest in use.

Regarding the income variable on interest in use in research conducted by (Asja et al., 2021) and (Russetyowati, 2018) The results show that the level of interest in use is influenced by the level of income. and contrary to research (Nur Fadhillah, 2018) which states that income does not affect interest in use.

Sari's research (2019) shows that the perception of ease and the perception of trust have a positive and significant influence on the interest in reusing.

Based on the description of the background above, there are gaps and inconsistencies in previous research and there is no merger between financial literacy variables, benefits and income on interest in using variables, this study proposes the title "The Influence of Financial Literacy, Benefits, Ease, and Income on Interest in Using ShopeePaylater (Study on the Millennial Generation in Bekasi Regency)" with the research focus only looking at the effect of financial literacy, benefits, convenience and personal income on interest in using paylaters on the Shopee platform and the object of research focused on the millennial generation in Bekasi Regency who use paylaters on the Shopee platform.

LITERATURE REVIEW

Financial Management

According to (Musthafa, 2017) Financial management relates to decisions that must be taken, whether decisions relating to decisions in investing, meeting needs, or decisions in dividends. According to (Sudana, 2019, p. 13) Financial management is one of the functional areas concerned with the study of investing, financing, and profit management. According to (Giltman, 2004) Personal financial management is an art and science in managing the financial resources of the individual itself which includes two elements, namely knowledge of finance and the art of managing.

The definition of personal financial management can be concluded from the definitions above that financial literacy is a field of science that is used to perform financial management for individuals in relation to making decisions such as investment, meeting needs, funding, profit management and decisions in terms of dividends.

Personal financial management includes decisions about buying and owning as many productive assets as possible, managing expenses, being careful with debt, setting aside for the future. According to the Financial Services Authority, to be able to manage finances properly, processes or activities are needed to increase knowledge, confidence and skills in the community contained in financial literacy.

Financial Literacy

Financial literacy is the key to making decisions, and a person will avoid mistakes in making decisions related to finance (Jain & Roy, 2020). According to (Putri & Tasman, 2019, p. 152) Financial literacy is a form of achieving prosperity that is obtained from the knowledge and ability about finance. Financial literacy can also be interpreted as a process of developing

related knowledge, beliefs and skills with the final achievement of being able to perform better financial management. According to (Puput & Sulistyowati, n.d., p. 63) Financial literacy is specifically related to knowledge and ability to be applied to behavior and even good financial experience.

The conclusion from the several definitions above that financial literacy is related to the knowledge and abilities used to make a decision with the ultimate goal of good financial well-being and avoiding all kinds of risks of financial decision-making errors..

Factors that affect the level of financial literacy according to (Margaretha & May Sari, 2015, p. 144) namely age, financial knowledge and abilities related to mathematics, financial attitude, household income, education and work. Financial literacy has several areas that must be mastered. According to (Xue et al., 2016) mentions the scope of financial literacy includes:

1. *Basic knowledge*
2. *Saving and borrowing*
3. *Insurance*
4. *Investment*

Perception of Benefits

Perception of benefits is the stage where a person already believes that using a system can provide benefits for him (Giriani & Susanti, 2021). (Pratama & Suputra, 2019, p. 933) said that Perceived usefulness can be defined as a person's level of belief that using a particular technology can improve their performance. Perceived usefulness can also be defined as a belief that a person feels about usefulness or perceived usefulness is a form of trust in the decision-making process, so when they feel that a system is useful when used, they will use it. (Priambodo & Prabawani, 2016, p. 3). From this definition, it is known that the perception of benefits is the user's trust when using a system can provide usability benefits so that it can improve user performance.

According to (Nurul Haqiqi et al., 2020) Factors that influence interest in use are perceived benefits, where perceived benefits can be defined as the extent to which a person sees the level of profit he will get in the use of financial instruments. In TAM (Technology Acceptance Model) it is assumed that an information technology can be accepted by someone, one of which is influenced by the benefits of usability. The purpose of TAM is to describe what factors influence the behavior of users in accepting to use a technology (Pratama & Suputra, 2019, p. 933). The measurement of the perceived benefit variable in this study was measured by;

1. Improve individual performance, by using a system a person believes that can improve his performance.
2. Increase individual productivity, by using the system a person believes that his or her productivity can be increased.
3. Increase effectiveness, using the system a person believes that in individual performance can be more effective.
4. Generate benefits for the individual, as a whole by using the system a person believes that can provide benefits for that person.

Convenience

Perception of convenience is the act of an individual who believes that using a certain technology can reduce his efforts to do something (Davis, 1989). The ease of using technology can be said to be easy if when using a technology a person does not require great effort and does not find it difficult. In this research, this dimension refers to the extent to which users feel that when using Shopee paylater technology it is easy or not difficult to use and simple.

According to (Elsa & Bulan, 2019) the measurement of the perceived convenience variable can be measured by:

1. Its use is easy to understand and learn
2. Its use can make work easier and according to needs.
3. Its use improves skills
4. Its use is not difficult to operate.

Income

According to the KBBI, income is the result of work. Personal income is all income received by a person within a certain period of time, whether it is obtained from carrying out certain activities or not doing certain activities (Russetyowati, 2018). According to (Yulianingrum et al., 2021, p. 72) income is all the money earned by a person in a certain period of time, usually one year. Income or income can also be defined as someone who earns income in the form of cash or not within a certain period of time and can be used to make certain transactions.

The definition of personal income or personal income is the amount of money that a person earns from carrying out certain activities such as work (receiving wages), profits from his business or profits from investments for a certain period of time and can be used to make transactions..

According to (Russetyowati, 2018) when the income received by a person is higher, the higher the level of consumption spent or his lifestyle will increase. So, when the income they get increases, the interest in using new products will be higher, and vice versa. According to (Vijayanti & Murjana Yasa, 2016, p. 12) the factors that influence the amount of income are such as gender, age, working hours, dependents, business time, capital and other factors.

The income in this study is measured by:

1. Income derived from work. This income is the income that a person earns in a certain time or period from the results he works.
2. Income earned without providing services. This income is income that a person earns without providing any activity.

Interests of Use

Interest according to the KBBI is a desire for or towards something and use is the use of something. According to (Asja et al., 2021) interest in use is the emergence of a tendency for users to use a technology or system. Interest in use is an impulse in the form of a desire to use a technology. According to Sudrajat in (Russetyowati, 2018) there are two factors that can influence a person's interest, namely as follows::

1. Internal factors. This internal factor comes from a person's self in the form of encouragement. The internal factors themselves consist of perceptions, beliefs/beliefs, personal expectations, needs, feelings of pleasure or displeasure and satisfaction.
2. External factors. This external factor is in the form of economic status. According to Hurlock in (Russetyowati, 2018), if the economic status of a person improves, people will tend to expand their interests, for example being able to do something that they were not able to do before. Vice versa, if the economic status declines, the person tends to reduce their interest. In this study, economic status is measured by income.

Interest in use in this study is measured by the desire to transact, will recommend to others and the desire to continue to use it (Pratiwi et al., 2018).

1. Will transact. Interest in use can be seen from a person's desire to continue to transact using the system or technology.
2. Would recommend. Interest in use can be seen from how someone recommends the system or technology that he uses to others.

Continue to use. Interest in use can be seen from someone who continuously uses the system or technology.

RESEARCH METHOD

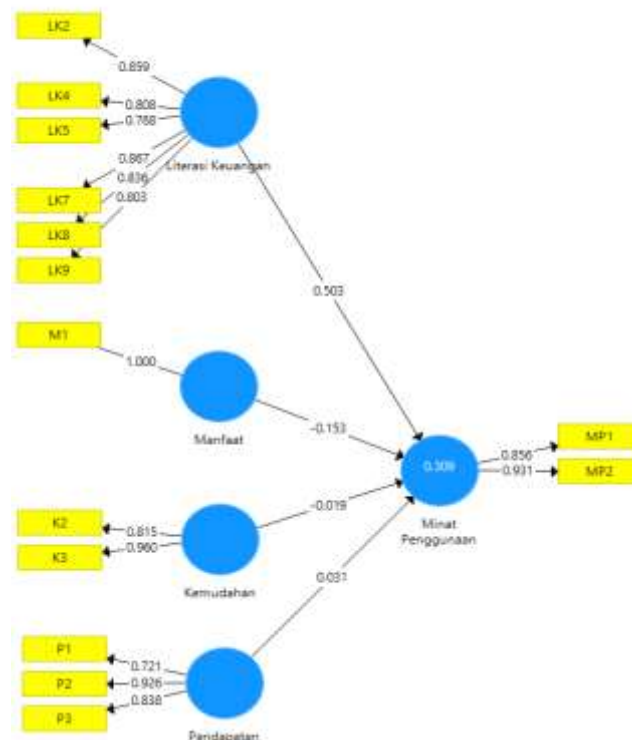
This research design uses descriptive and verification methods with a quantitative approach because through this method the condition of the object or subject will be described directly, showing the influence caused by the independent variable on the dependent variable and collecting data using a questionnaire through statistical data processing with the ultimate goal of testing pre-defined hypotheses.

The population of this study uses the millennial generation in Bekasi Regency as the population. The sample in this study was obtained by using a purposive sampling technique. The criteria used in the sampling of this research are the generation aged 21-40 years and living in Bekasi Regency, have or have used paylater on the Shopee platform during this Covid-19 pandemic.

The number of samples in this study was determined by the method of (Hair et al., 1973) determining the number of samples depending on the number of indicators multiplied by 5 to 10.

RESEARCH RESULTS AND DISCUSSION

1. Outer Model Measurement Results



Gambar 4. Hasil Uji Outer Model, SmartPLS 3.0

The measurement of the outer model is carried out to test the validity and reliability with the aim of seeing whether the instrument in the study is valid and reliable. It can be said to be valid if the outerloading value is greater than 0.7 (Ghozali & Latan, 2015). Based on the results of the outer model in the picture above, it can be seen that there are several instruments that are not valid and must be removed so that only 6 items are left in the financial literacy variable, namely items 2, 4, 5, 7, 8 and 9. The benefit variable consists of 1 item, namely item 1. The convenience variable consists of 2 items, namely item 2, and 3. The income variable consists of 3 items, namely items 1,2 and 3. The usage interest variable consists of 2 items, namely items 1 and 2.

Table 1. Table of Cronbach's Alpha and AVE

	Cronbach's Alpha	Rho_A	Reliabilitas Komposit	Rata-Rata Varians Diekstrak (AVE)
Financial Literacy	0,906	1,070	0,927	0,679
Benefit	1,000	1,000	1,000	1,000
	Cronbach's Alpha	Rho_A	Reliabilitas Komposit	Rata-Rata Varians Diekstrak (AVE)
Convenience	0,766	1,070	0,884	0,793
Income	0,782	0,879	0,870	0,693
Usage Interest	0,757	0,821	0,889	0,800

It can be said that it is reliable and the research can be continued if the value of Cronbach's alpha is greater than 0.7 and the AVE value is greater than 0.5 (Ghozali & Latan, 2015). Based on the table above, it can be concluded that all variables can be said to be reliable and the research can be continued because the value of cronbach's alpha of the financial literacy variable is $0.906 > 0.7$, the benefit variable has a cronbach's alpha value of $1,000 > 0.7$, the convenience variable has a cronbach's alpha value of $0.766 > 0.7$, the income variable has a cronbach's alpha value of $0.782 > 0.7$, and the use interest variable has a cronbach's alpha value of $0.757 > 0.7$. And the AVE value of the financial literacy variable is $0.679 > 0.5$, the AVE value of the benefit variable is $1,000 > 0.5$, the AVE value of the convenience variable is $0.793 > 0.5$, the AVE value of the income variable is $0.693 > 0.5$, and the AVE value of the variable usage interest of $0.800 > 0.5$.

Hasil Pengukuran Inner Model

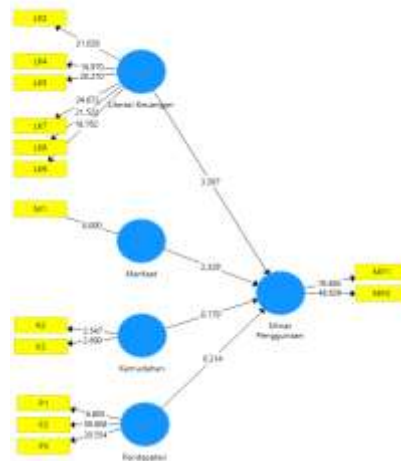


Figure 5. Inner Model Test Results, SmartPLS 3.0

The picture above shows the results of the measurement of the inner model, this test is useful for answering the predetermined hypothesis.

Table 2. Bootstrapping Test Results

	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik (O/STDEV)	P Values
Financial Literacy - > Usage Interest	0,503	0,496	0,140	3,587	0,000
Benefits -> Interests of Use	-0,153	-0,151	0,066	2,329	0,020

Ease -> Interests of Use	-0,019	-0,027	0,108	0,179	0,858
Income -> Usage Interest	0,031	0,049	0,146	0,214	0,831

Based on the results of the table above, it can be concluded that the hypothesis that has been determined on the Financial Literacy variable is acceptable because the P-Value value is $0.000 < 0.5$ in other words, financial literacy has an effect on the interest in using ShopeePaylater in the Millennial Generation of Kab. Bekasi. The hypothesis on the benefit variable can be accepted because the P-Value value is $0.020 < 0.5$ in other words the benefit has an effect on interest in use but the origin sample value for the benefit variable is -0.153 so it can be concluded that the benefit variable has a negative effect on interest in using ShopeePaylater in the Millennial Generation of Kab. . Bekasi. The hypothesis on the convenience variable is rejected because the P-Value value is $0.858 > 0.5$ in other words, convenience does not affect the interest in using ShopeePaylater in the Millennial Generation of Kab. Bekasi. The hypothesis on the income variable is rejected because the P-Value value is $0.831 > 0.5$ in other words, income has no effect on the interest in using ShopeePaylater in the Millennial Generation of Kab. Bekasi.

Hypothesis 1: Financial literacy affects the interest in using ShopeePaylater in the Millennial Generation in Bekasi Regency.

The results of this study are in line with research conducted by (Mayssara A. Abo Hassanin Supervised, 2020). Financial literacy consists of knowledge and skills that can influence attitudes in decision making, especially for financial management in order to prosper their lives, especially during the Covid-19 pandemic when conditions become abnormal. When the level of financial literacy in the millennial generation is high, it can encourage them to use new technologies such as Shopee paylater. Through Shopee Paylater, the millennial generation can meet increasing needs and must continue to be met during the Covid-19 pandemic, for example, there are some needs that before the Covid-19 pandemic were not really needed but during the Covid-19 pandemic these needs became a must to be fulfilled.

Hypothesis 2: Benefits have a negative effect on interest in using Shopee Paylater in the Millennial Generation of Bekasi Regency.

The results of this study are in line with research conducted by (Pramudita, 2020). Benefits have a negative effect on the interest in using ShopeePaylater in the Millennial Generation of Kab. Bekasi, the reason this happens is because there are still several millennial generations who still don't believe that the paylater on the Shopee platform is fully beneficial when used. The millennial generation when using a paylater on the Shopee platform feels that behind the benefits they feel, the possibility for them to use this paylater will continue or become addicted and will encourage debts or bills that accumulate and do not rule out the possibility of default and can increase consumptive nature without considering the amount of payment obligations that are borne afterwards.. When the millennial generation is aware of these risks so that in the end even though the benefits felt when using paylater on the Shopee platform increase, this does not increase interest in using paylater as well.

Hypothesis 3: Ease of use does not affect the interest in using Shopee Paylater in the Millennial Generation in Bekasi Regency.

The results of this study are in line with research conducted by (Anjelina, 2018). Although the paylater on the Shopee platform has conveniences, it does not affect the interest in using Shopee paylater. The reason is because the millennial generation in Bekasi Regency does not feel the ease of using Shopee paylater or the lack of overall literacy/knowledge regarding the use of Shopee paylater. According to research (Anjelina, 2018) in his research

this happens because of the uneven distribution of e-money so that consumers cannot judge whether e-money in its use can be said to have these conveniences..

Hypothesis 4: Income has no effect on the interest in using ShopeePaylater in the Millennial Generation of Bekasi Regency.

The results of this study are in line with research conducted by (Nur Fadhillah, 2018). The millennial generation when their income rose during the Covid-19 pandemic they were not affected to increase the use of paylaters on the Shopee platform, because when they already have income to shop or transact at Shopee, payments can be made directly without having to borrow or make payments using Shopee paylater..

CONCLUSION

The conclusions in this study are as follows:

1. Hypotheses 1, and 2 are accepted, where financial literacy affects the interest in using ShopeePaylater in the Millennial Generation of Kab. Bekasi and the benefits have a negative but influential effect on the interest in using ShopeePaylater in the Millennial Generation of Bekasi Regency
2. Hypotheses 3 and 4 are rejected where convenience and income do not affect the interest in using ShopeePaylater in the Millennial Generation of Bekasi Regency.

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