

Research Article

The Influence of Convenience, Trust, Risk Literacy on Decisions to Use Shopee PayLater: A Case Study

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ABSTRACT

The purpose of this study is to investigate how students' decisions to use the Shopee PayLater feature are influenced by ease of use, trust, and risk literacy. Using a quantitative approach, this research was carried out as a field study with a population of students who have tried or used the service; the sample consisted of 100 respondents, and data was gathered through questionnaires and analyzed using simple linear regression. The results show that risk literacy, trust, and ease of use, both separately and together, significantly influence students' decisions to use Shopee PayLater.

Keywords: Convenience; Trust Risk Literacy; Paylater

1. INTRODUCTION

In this era, technology continues to develop rapidly. This development is proof that science and technology continues to evolve and create new innovations. This continuous technological progress makes it easier to access information and simplifies various activities in various aspects of life. (Nurbaiti, 2023). Technological advances have driven rapid and significant social change, making it a reliable tool to support various activities, including achieving goals in purchasing products. In meeting daily needs. Online financial services are increasingly popular among students. One of the fast-growing services is "PayLater", where users can make purchases now and pay later. PayLater is a service that allows users to make payment transactions through applications or digital platforms without having to pay directly when the transaction is made. (Amelia, 2023)

In the past, shopping payment systems were limited to transfers, E-money and COD, but now there is a payment system that allows consumers to shop first and pay later, namely Shopee PayLater. This service is designed to make it easier for consumers to shop and make transactions more practically. Shopee PayLater is a new feature from ShopeePay that offers easy online shopping. Apart from the low interest, the registration process to use Shopee PayLater is also quite easy. (Nurwani 2023). Shopee is a marketplace application that allows you to buy and sell various products quickly and easily, from everyday items to fashion items. Shopee is a startup company in December 2015. Shopee offers a shopping experience and makes it easier for customers to shop online using a smartphone application instead of opening the website from a PC. Shopee provides a secure payment system and integrated logistics, making it easier for sellers to sell. (Fauzi Arif Lubis: 2022)

The Shopee application system provides many benefits to save time shopping in the form of digital technology via Android (cellphone) just in your hand but provides all the comfort effects. Likewise, with the loan service provider application system called Shopee Paylater, access for all groups can pay every month using an installment system. With the rapid development of e-commerce, students are now more encouraged to fulfill their various desires and needs, which of course have their own priorities. However, financial limitations are a big challenge, because not everyone is able to make payments directly or in cash. (Dharma, 2022). Behind the trust factor, convenience is also a key element that encourages people to shop online. This convenience creates confidence that technology systems can be accessed easily, providing a seamless experience that makes buyers feel comfortable and confident. (Amen, 2020)

Another factor that can influence interest in using Fintech is risk. Risk is the user's fear of loss. The first risk felt by users is cyber-crime (Afdi & Afdi, 2020). Cybercrime can jeopardize every consumer transaction, and the security of each user's personal information is not immune from cybercrime. Users can suffer from personal data leaks and privacy violations

(Susanto, 2021). Researchers have conducted studies related to the influence of convenience, trust and risk literacy on Shoppe PayLater users' decisions. According to research conducted by (Prazadhea, 2023) The Impact of Financial, Literacy, Ease of Use, and Usefulness on Shopee Paylater Use among Malang City Students, the ease of the transaction process for using Paylater.

A phenomenon that often occurs nowadays is that students are often far from their families, which makes student life difficult to live because their pocket money is limited. When someone has student status, their needs automatically become more varied. These needs include things such as the most basic needs, namely food and shelter, as well as other unexpected needs. When students don't have enough money. However, paylater often makes it difficult for buyers to heed their wishes in purchasing items that they find interesting. (Kristin, 2023.)

Consumer trust plays an important role in influencing online purchasing decisions, one of the risks that often arises is additional costs that must be borne by consumers. These fees include loan interest of 2.95%, a penalty fee of 5% per month, and an administration fee of 1% for each transaction made. (Utami, 2023). Based on this background, this research aims to examine the influence of convenience, trust and risk literacy on Shoppe PayLater users' decisions, especially among students. Thus, it is hoped that the results of this research can contribute to further understanding of the factors that influence users' decisions in using online payment services, as well as provide recommendations for related parties in improving the quality of Shoppe PayLater services.

2. RESEARCH METHOD

Convenience (X1), Trust (X2) and Risk Literacy (X3) as Independent factors, User Decision (Y) as dependent variable. This research was conducted based on a quantitative exploration methodology. This approach uses a mixed systems approach based on data collected through primary and secondary sources. The data taken mostly came from a survey conducted using a Google form which was distributed and then evaluated using a Likert Scale. Student participants in this research were taken from students. Because the population size in this study cannot be ascertained, the Lemeshow formula was used to calculate the required sample size, as explained by the statistician (Ridwan & Akdon, 2020).

$$n = \frac{Z\alpha^2 \times P \times Q}{L^2}$$

Figure 1. Lemeshow Formula

Note: n = Minimum number of samples required

Z α = Standard value of the distribution according to the value $\alpha = 5\% = 1.96$

P = Prevalence of outcome, because data has not yet been obtained, 50% is used

Q = 1 - P

L = 10% level of accuracy

Based on the formula, then

$$N = ((1.96)^2 \times 0.5 \times 0.5) / ((0.1)^2) = 96.04$$

So, the results obtained were that the minimum sample size required in this research was 96 respondents and the author increased the sample to 100 people. This research uses quantitative data analysis procedures, which according to Juliandi (2015) include systematic data processing and analysis using statistics. Then draw conclusions from the test results with Data Quality/Data Validity Test: Validity Test and Reliability Test, Classic Assumption Test: Normality Test, Multicollinearity Test, Heteroscedasticity Test, Multiple Linear Regression Statistical Test: Determination Test (R-square), Persian Test with t test, and Simultaneous Test with f test. In this research, SPSS (Statistical Package for the Social Sciences) software version 29.00 was used as the main data analysis tool.

3. RESULTS AND DISCUSSION

Data analysis

1. Data Quality Test

a. Validity Test

Table 1. Instrument Validation Test Results for Convenience Variables (X1) Sigi Statement Items < 0i.05 Rcount > Rtable Description

Items	Sig < 0 ,05	RCount > Rtable	Description
X1. 1	0, 001 < 0,05	0. 681 > 0. 196	Reliable
X1. 2	0, 001 < 0,05	0. 690 > 0. 196	Reliable
X1. 3	0, 001 < 0,05	0. 655 > 0. 196	Reliable
X1. 4	0, 001 < 0,05	0. 687 > 0. 196	Reliable
X1. 5	0, 001 < 0,05	0. 712 > 0. 196	Reliable
X1. 6	0, 001 < 0,05	0. 614 > 0. 196	Reliable
X1. 7	0, 001 < 0,05	0. 736 > 0. 196	Reliable
X1. 8	0, 001 < 0,05	0. 676 > 0. 196	Reliable

Source: (SPSS,2024)

Table 2. Validity Test Results of the Instrument Variable Trust Variable (X2)

Items	Sig < 0 ,05	RCount > Rtable	Description
X2.i1	0,001 < 0,05	0.i593 > 0.i196	Reliable
X2.i2	0,001 < 0,05	0.i617 > 0.i196	Reliable
X2.i3	0,001 < 0,05	0.i670 > 0.i196	Reliable
X2.i4	0,001 < 0,05	0.i668 > 0.i196	Reliable
X2.i5	0,001 < 0,05	0.i718 > 0.i196	Reliable
X2.i6	0,001 < 0,05	0.i709 > 0.i196	Reliable
X2.i7	0,001 < 0,05	0.i729 > 0.i196	Reliable
X2.i8	0,001 < 0,05	0.i504 > 0.i196	Reliable

Source: (SPSS,2024)

Table 3. Validity Test Results of the Instrument Variable Satisfaction (X3)

Items	Sig < 0 ,05	RCount > Rtable	Description
X3.i1	0,i001 < 0,05	0.i576 > 0.196	Reliable
X3.i2	0,i001 < 0,05	0.i730 > 0.196	Reliable
X3.i3	0,i001 < 0,05	0.i688 > 0.196	Reliable
X3.i4	0,i001 < 0,05	0.i655 > 0.196	Reliable
X3.i5	0,i001 < 0,05	0.i773 > 0.196	Reliable
X3.i6	0,i001 < 0,05	0.i712 > 0.196	Reliable
X3.i7	0,i001 < 0,05	0.i653 > 0.196	Reliable
X3.i8	0,i001 < 0,05	0.i738 > 0.196	Reliable

Source: (SPSS,2024)

Table 4. Validity Test Results of the User Decision Variable Instruments (Y)

Items	Sig < 0 ,05	RCount > Rtable	Description
Y.1	0, 001 < 0,05	0. 707 > 0.196	Reliable
Y.2	0, 001 < 0,05	0. 707 > 0.196	Reliable
Y.3	0, 001 < 0,05	0. 718 > 0.196	Reliable
Y.4	0, 001 < 0,05	0. 556 > 0.196	Reliable
Y.5	0, 001 < 0,05	0. 623 > 0.196	Reliable
Y.6	0, 001 < 0,05	0. 663 > 0.196	Reliable
Y.7	0, 001 < 0,05	0. 514 > 0.196	Reliable
Y.8	0, 001 < 0,05	0. 607 > 0.196	Reliable
Y.9	0, 001 < 0,05	0. 650 > 0.196	Reliable
Y.10	0, 001 < 0,05	0. 573 > 0.196	Reliable
Y.11	0, 001 < 0,05	0. 650 > 0.196	Reliable

Source: (SPSS,2024)

b. Reliability Test

Table 5. Reliability Test

Variable	Cronbach'si Alpha	N of Items	Description
Ease (X1)	0.831 > 0.06	8	Reliable
Trust (X2)	0.801 > 0.06	8	Reliable
Risk Literacy (X3)	0.842 > 0.06	8	Reliable
User Decision (Y)	0.850 > 0.06	11	Reliable

Source: (SPSS,2024)

2. Classic assumption test

a. Data Normality tes

The purpose of the normality test is to assess whether the research data is distributed regularly or not. The normality test is used to determine whether the distribution is good or not (Batubara, 2023). Normality of data is very important because regularly distributed data is considered to accurately reflect the population.

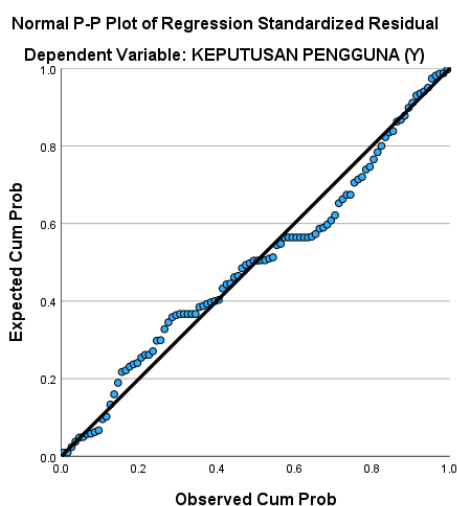


Figure 1. Normality Test

Figure 1 depicts a normal probability map with points distributed along a diagonal line and following its direction. This indicates that the residuals have a regular distribution, and thus the regression model meets the normality requirements.

a. Multicollinearity test

Multicollinearity refers to the existence of a linear relationship between independent variables in a regression model, which can influence whether the relationship is normally distributed or not (Cahya, 2023). To detect symptoms of multicollinearity, the cutoff value used is the absence of multicollinearity if the Tolerance value is ≥ 0.10 and VIF < 10 . The SPSS output results show the VIF and Tolerance values listed in **Table 6**.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.440	2.702		2.383	.019		
	KEMUDAHAN (X1)	.346	.098	.267	3.519	<.001	.528	1.894
	KEPERCAYAAN (X2)	.218	.105	.175	2.066	.042	.421	2.373
	LITERASI RESIKO (X3)	.639	.088	.528	7.267	<.001	.576	1.737

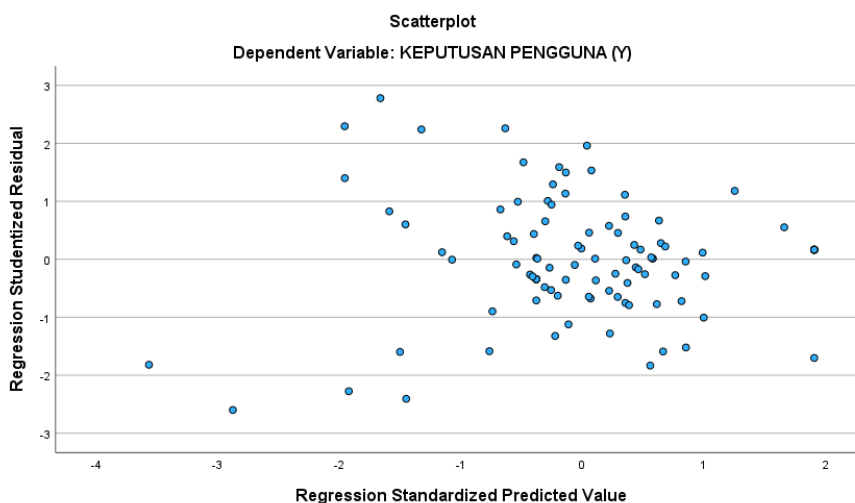
a. Dependent Variable: KEPUTUSAN PENGGUNA (Y)

Source: (SPSS,2024)

Not related to each other in **Table 6**; The variable for each period has a tolerance value of 0.10. The results of VIF calculations can also reveal the most comparable objects when each independent value variable emits a VIF value of less than 10, which concludes that multicollinearity does not exist.

b. Heteroscedasticity test

The test in this research was carried out to find out whether there was a difference in residual variance from one test to another (Na'im, Solikah and Mawftiq 2023). The regression model that suits the condition has a residual variance that is constant or does not change between the data, which is called homoscedasticity. The results of this analysis can be seen in the scatterplot diagram shown in Figure 2 below.



Source: (SPSS,2024)

Figure 2. Heteroscedasticity test

As can be seen from **Figure 2**, there is no discernible pattern in the random spots scattered above and below the zero of the Y axis. Consequently, it can be concluded that the regression model used does not show any indication of heteroscedasticity.

Simple linear regression

To determine the extent to which changes in independent factors may impact the current variable, the influence of the independent variable on the dependent variable is examined using a basic linear regression model. Consumer Paylater Shoppe, Trust, and Risk Literacy were evaluated using this direct linear regression approach (Student Case Study).

$$Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \epsilon$$

Information:

Y = user decision

A = Constanta

B = regression coefisient

X1 = convenience

X2 = trust

X3 = risk literacy

ε = standard error

Table 7. Simple Linear Regression Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.440	2.702		2.383	.019		
	KEMUDAHAN (X1)	.346	.098	.267	3.519	<.001	.528	1.894
	KEPERCAYAAN (X2)	.218	.105	.175	2.066	.042	.421	2.373
	LITERASI RESIKO (X3)	.639	.088	.528	7.267	<.001	.576	1.737

a. Dependent Variable: KEPUTUSAN PENGGUNA (Y)

Source: (SPSS,2024)

The regression equation above is prepared by referring to column B, which contains the regression coefficient for each variable. Thus, the regression equation is as follows:

$$\text{User Decision} = 6.440 + 0.346 + 0.218 + 0.639 + \epsilon$$

Explanation of results:

- a) The constant of 6,440 reflects the User Decision value when the Ease, Trust and Risk Literacy variables do not change or have a value of zero.
- b) The Convenience Coefficient which has a value of 0.346 and shows a positive direction means that every increase in the Convenience value will have an impact on Users of 0.346.
- c) Assuming no change in other independent variables, the positive direction of the trust coefficient, which stands at 0.218, indicates that each increase in trust will be accompanied by an increase of 0.218 in user decisions.
- d) The Risk Literacy Coefficient is 0.639 and User Risk Literacy will increase by 0.639.

Hypothesis test

1. Partial test (t test)

The partial t test is used to measure the influence of variable X on variable Y separately, with the aim of seeing how much the independent variable contributes to the dependent variable. The commonly used significance level is 0.05. Here are the criteria:

- 1. If the calculated t value exceeds the t table value and the significance level is less than 0.05 then the hypothesis is accepted, which means the independent variable has a significant influence on the dependent variable.
- 2. If t count < t table and significance > 0.05 then the hypothesis is rejected, which means the independent variable does not have a significant influence. Table 8 can see the t test results below:

Table 7. Simple Linear Regression Test

		Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.440	2.702		2.383	.019		
	KEMUDAHAN (X1)	.346	.098	.267	3.519	<.001	.528	1.894
	KEPERCAYAAN (X2)	.218	.105	.175	2.066	.042	.421	2.373
	LITERASI RESIKO (X3)	.639	.088	.528	7.267	<.001	.576	1.737

a. Dependent Variable: KEPUTUSAN PENGGUNA (Y)

Source: (SPSS,2024)

a. The Effect of Convenience on User Decision Preferences

To determine whether easy variables have a significant impact on user choice and individual (partial) influence, a t test is used. The following are the results of the t test based on the results of data processing using SPSS Version 29: 3,519 TCount, 1,664 Ttable.

b. The Effect of Trust on User Decision Preferences

This test determines whether beliefs significantly influence individual decisions in part. Following data processing with SPSS Version 29, the following are the t test findings: 1.664 is Ttable. The calculated t value for the trust variable is 2.066 based on partial experimental results on how trust influences user decisions, and the TTable with $\alpha = 5\%$ is 1.664. The significance value of $0.042 < 0.05$ and tcount greater than TTable ($2,066 > 1,664$) indicate that trust has a fairly large positive influence on user decisions to a certain extent.

c. The Effect of Risk Literacy on User Decision Preferences

The t test is designed to determine whether risk literacy significantly influences user decisions and has an individual (partial) influence. The partial test results for the influence of Risk Literacy on User Decisions show that the t value for the Risk Literacy variable is 7.267, the t table value is 1.664 and has a significance value of 0.001 (<0.05). Revealing how risk literacy influences and benefits users.

2. F test (simultaneous)

The Risk Literacy variable has a t value of 7.267, greater than the t table value of 1.664. The significance value is 0.001 (< 0.05). Revealing Risk Literacy has a positive impact on users.

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1754.365	3	584.788	77.697	<.001 ^b
	Residual	722.545	96	7.527		
	Total	2476.910	99			

a. Dependent Variable: KEPUTUSAN PENGGUNA (Y)

b. Predictors: (Constant), LITERASI RESIKO (X3), KEMUDAHAN (X1), KEPERCAYAAN (X2)

The results of the ANOVA test or F test show an Fcount value of 77.697, which is greater than Ftable 2.70, with a significance level of 0.001. Simultaneously revealing, Convenience, Trust, and Risk Literacy have a significant influence on User Decisions.

Determination Coefficient Test (R-Square)

According to Maidarti et al. (2022), In a linear regression model, the coefficient of determination R2 shows how well the model explains the dependent variable, or, in other words, how much the independent variable (X) helps predict the value

of Y. The coefficient of determination test can be seen in **Table 10**.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.842 ^a	.708	.699	2.743	2.190

a. Predictors: (Constant), LITERASI RESIKO (X3), KEMUDAHAN (X1), KEPERCAYAAN (X2)

b. Dependent Variable: KEPUTUSAN PENGGUNA (Y)

Source: (SPSS,2024)

Based on Table 8 above, the Adjusted R Square of 0.699 indicates that Ease, Trust, and Risk Literacy account for 69.9% of the variability in User Decisions, while the R value of 0.842 states a significant relationship between these variables. This shows that 69.9% of User Decisions are influenced by these three variables, while the remaining 30.1% is influenced by additional factors not included in this research model. Convenience, trust, and risk literacy all impact Shoppe Paylater users' decisions, according to this study (a student case study). With accepted theory. An explanation of each variable is provided below.

The Influence of Convenience on Shopee Paylater User Decisions

The partial test of the impact of convenience on user decisions produces a t value of 3.519, which is higher than the t table value of 1.664 and has a significance value of 0.001 (<0.05). This shows that partial convenience has a good and quite large impact on user decisions. Also based on research conducted by Aji Sukmono Ardi (2022) highlighting the influence of the convenience variable on the decision to use Shoope pay later in Banyumas district, convenience has a significant influence, with a ustandardized beta coefficient value of 0.177. The results of the t test show that the calculated t value is 2.223, exceeding the t table value of 1.985, and the significance level obtained is 0.001.

The Influence of Trust on Shopee Paylater User Decisions

The t value of 2.066 from the partial test of the influence of trust on user decisions is higher than the t table value of 1.664 and a significance value of 0.042 (<0.05). This shows that user decisions are influenced positively and significantly by trust. According to previous research by Kurnia Simatupang (2024), HKBP Nommensen Medan University students were significantly influenced by trust when deciding whether to use ShopeePay.

The Influence of Risk Literacy on Shopee Paylater User Decisions

The partial test of the influence of Risk Literacy on User Decisions produces a significance value of 0.001 (<0.05) and a t value of 7,267, which is greater than the t table value of 1,664. This shows that risk literacy significantly and positively influences user choices. In line with previous research, Rizqi Akbar's (2023) opinion shows that the decision to use Shopee PayLater during Solo Raya is significantly influenced by the characteristics of dangerous behavior.

The Influence of Convenience, Trust, Risk Literacy on Simultaneous Shopee Paylater User Decisions

With a significance level of 0.001, the calculated F value is 77,697, which is higher than the F table of 2.70, shown in the ANOVA test or F test results. This shows that User Decisions are significantly influenced by Convenience, Trust and Risk Literacy simultaneously.

4. CONCLUSION

Based on the results of the research and discussion, it can be concluded that the Convenience variable has a big influence on Shopee Paylater user decisions. This shows that ease of using the service is the main factor influencing user decisions. When users feel that the process is easy and seamless, they are more likely to choose to use Shopee Paylater. Furthermore, Trust is also proven to have a significant influence on user decisions. Trust is an important element in online transactions, and when users feel confident in the security and credibility of a service, they are more open to using it. Therefore, building trust through clear communication and reliable service is critical for service providers. Apart from that, Shopee Paylater users' decisions are greatly influenced by risk literacy. Users who properly understand the risks and benefits of these services are likely to make wiser and more informed decisions. Overall, these three variables—Convenience, Trust, and Risk

Literacy have a significant impact on user decisions, highlighting the importance of paying attention to each of these aspects in marketing and service development strategies. Overall, the ANOVA test results show that the decision to use Shopee Paylater is significantly influenced by Comfort, Trust and Risk Literacy simultaneously. These results show that these three elements, both separately and collectively, have a significant impact on user choices.

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