

Exploring Consumer's Intention to Use Paylater at Jakarta Metropolitan Area, Indonesia

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Abstract: Although mobile paylater technology is on the rise, few studies have covered its adoption. This study explores the factor contributing toward the usage of mobile paylater. Although technology acceptance model (TAM) have been used for a wide range of products, it hasn't been used for mobile paylater, an emerging financial technology. Self report questionnaire was distributed to non users. Perceived ease of use, perceived usefulness, and subjective norm was found to affect intention to use. While the subjective norm itself was affected by perceived ease of use and perceived usefulness. This research can be used as a reference either for academics or industry use, regarding people's intention to use mobile paylater which might get more relevant as the industry is growing.

I. INTRODUCTION

The emergence of e-wallet in Indonesia has shifted the way of transactions to become more digital. Moreover, several mobile digital payment products have also emerged with the "buy now, pay later" (BNPL) method, commonly called paylater or mobile pay later if it's done through mobile applications.. Mobile Paylater is a payment method in which the consumer delays payment (debt), which must be repaid within a predetermined period of time. It allows consumers to make payments in installments without a credit card with an easier process through their smartphone. This system is considered as an alternative for penetration of credit card usage in Indonesia [15]

In Indonesia, mobile paylater has become one of the most used fintech and payment methods in e-commerce with a usage percentage of 27%, much higher than credit cards which only reach 6% [10]. The growth of mobile paylater in Indonesia has caused digital banks to start launching their own mobile paylater products which will increase competition in this industry. Therefore, it is important to examine the factors that can affect a person's intention to use a mobile paylater to help gain an advantage.

Although the mobile paylater industry is growing in Indonesia, the literacy that study mobile paylater are still limited. Most financial literacy deals with credit cards, as studied by Nguyen, O., & Cassidy, J. (2018), have discussed the user's intention of adopting credit cards in the transitional economy. Most studies also discussed about e-wallet or fintech as Singh, et al. (2020) analyzed the adoption of fintech by using the Technology Acceptance Model. There is other research regarding loans, such as educational loans or mortgages. As studied previously by Idres et al. (2019), they identified what influences an individual to have intention to use an educational loan in Malaysia. Therefore, this study aims to fill a literature gap that will contribute to the academic literature on people's intentions for mobile paylater. This study is also expected to provide insight for finance industry practitioners who want to enter or to develop their business into paylater system.

This study will explore product acceptance using technology acceptance model (TAM) whose variables are: perceived ease of use (PEOU), perceived usefulness (PU). In addition, the authors also add several variables, which are Subjective Norms (SN), shopping value which consists of Hedonic (HV) and Utilitarian (UV), and Perceived Financial Cost (PFC).

II. LITERATURE REVIEW

Technology Acceptance Model (TAM)

Technology acceptance model was first proposed by Davis in 1985, in an attempt to research user acceptance toward information technology acceptance. TAM was then developed by other researchers such as Venkatesh & Davis (2000) known as TAM 2. Another TAM model is developed by Venkatesh and Bala. H (2008) [22]. Inside TAM, there are Perceived usefulness and Perceived ease of use that have been found to be significantly correlated with a person's intention to use a technology [21]. In this research both PU and PEU will be used as a variable

Perceived usefulness is the degree to which someone believes that a technology will enhance their performance in doing a task [22]. Previous research has found that PU is the most powerful variable that significantly predicts a person's intention to use a technology [22]. The effect of PU on some intention to use a technology have also been found significant [2]. In this research PU referred to the degree someone perceived that using mobile paylater will help do a task.

H1: Perceived Usefulness has a positive correlation to Intention to use mobile paylater

Perceived ease of use: the degree to which someone perceived using a technology will be free from hassle [8] [22]. Previous research has shown that PEoU affects someone's intention to use a technology positively [22]. On the other hand PEoU have also been found to have an effect on PU, because ease of use can increase a technology's usefulness [6]. In this research, PEoU is defined as someone's perception that using a technology will be hassle free.

H2: Perceived ease of use has a positive correlation to perceived usefulness.

H3: Perceived ease of use has a positive correlation to intention to use mobile paylater.

Subjection Norm

Subjective norm can be defined as a person's perception of whether a behavior should be done or not based on their environmental norm assessment [6]. These external norms become an encouragement or a pressure for individuals to do, or not to do, a behavior. Those opinions will be more salient when the individual does not have direct experience with the behavior. Bhattacharjee argues that subjective norms come from two sources, interpersonal (peer group) and external (mass media) and are also found to have an effect on innovation adoption [6]. From those studies found a positive effect of SN on Intention. Meanwhile, according to Nguyen & Cassidy (2018), Subjective Norm refers to the degree to which an individual believes that others' opinion is important to do the behavior [22]. Their research stated that SN affects PU, PEoU and Intention to use.

The approach taken by Nguyen & Cassidy will be used in this paper, due to factors from the surroundings, such as family, friends, and other reference groups, that are deemed appropriate in today's phenomena. Therefore, this paper defines the Subjective Norm as the degree to which the environment influences individuals in technology acceptance.

H4: Subjective norm has a positive correlation to perceived usefulness

H5: Subjective norm has a positive correlation to perceived ease of use

H6: Subjective norm has a positive correlation to intention to use mobile paylater

Perceived Financial Cost

Perceived financial cost (PFC) Is the individual consideration trade off between the perceived benefit of using a product and its perceived cost [19]. Previous research done by Merhi et al., (2020) and Al-Okaily et al., (2020) have shown that PFC is significantly correlated with acceptance of mobile technologies [19]. Research conducted by Singh & Srivastava in 2018, regarding mobile banking said that perceived financial costs affect customer intention to use.

H7: Perceived Financial Cost has a positive correlation to intention to use mobile paylater

Hedonic Value

Hedonic value in shopping refers to the consumer's perception of pleasure, fantasy, sensuality, and arousal during the shopping process [30]. This means that hedonic value is gained through not the utility of shopping but the experience of shopping. Research done by Wu et al. (2018) have found a significant correlation between

Hedonic value and intention to purchase. Moreover, hedonic value has a positive influence on a person's intention to use technology [18].

H8: Hedonic Value has a positive correlation to intention to use mobile

Utilitarian Value

Utilitarian in shopping value refers to the instrument/utility, functional reasons concerned with the shopping experience and is associated with aspects of perception, such as time saving, efficiency, and convenience [25]. The previously done research done by Wu et al. (2018) have found a significant correlation between utilitarian value and intention to purchase. On the other hand, research conducted by Ltifi (2018) said that utilitarian value has a positive effect on the intention to use technology.

H9: Utilitarian Value has a positive correlation to intention to use mobile

Intention to Use Paylater

Intention is often considered as a cognitive/behavior component of attitude. There are four different elements in intention, namely behaviour, the target object where the behavior is directed, the situation in and the time at which the behavior is carried out [11]. In this research, behavior described as the intention to use a mobile paylater, where the mobile paylater is the object in a situation that has not used the mobile paylater. So intention to use mobile paylater is defined as the level of a person's desire or intention to use a mobile paylater. Based on the variables and development hypotheses above, the researchers set the research framework as follows:

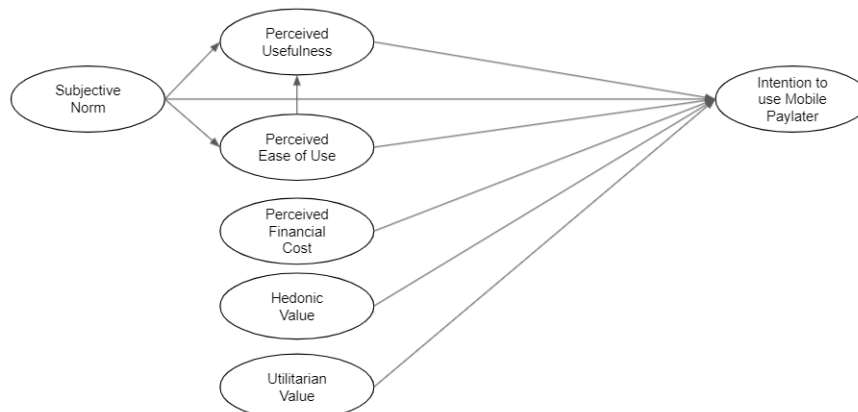


Figure 1 Conceptual framework

III. RESEARCH METHODOLOGY

Measurement Development

In this research, the measurement items were adapted from previous studies that examined credit cards, mobile payments, and online purchasing. Then adapted to be more relevant to the mobile paylater context. TAM variable (Perceived usefulness consisting of 4 items and Perceived ease of use consisting of 3 items) was measured using items developed by Nguyen & Cassidy (2018). Subjective norms were measured using 4 items from Nguyen & Cassidy (2018). Perceived financial cost is measured by 4 items derived from Nguyen & Cassidy (2018). The hedonic value which consists of 4 items and the utilitarian value which consists of 3 items derived from Rahman, S et al. (2018). Intention to use mobile paylater was measured using 4 items developed by Lutfi et al. (2021). The measurement items were measured by a 5-point Likert scale, 1 point refers to "strongly disagree" to 5 points to "strongly agree".

Data Collection and Sample

This is quantitative research and will use online questionnaires. The research targets non-users who are aware of mobile paylater technology. Because Indonesians have diverse backgrounds, to be precise this research focuses on respondents who live in Jakarta Metropolitan Area (Jakarta, Bogor, Depok, Tangerang and Bekasi). Because the study would like to understand the intention to use, the sample will be those who have not used

mobile paylater. In addition because id card is needed to use mobile paylater, our sample will be those who have id card (age 18 and above).

To ensure that the question items can be understood by the respondents, researchers conducted a readability test to nine respondents. Furthermore, the researcher also conducted a pre-test to 30 respondents before distributing the questionnaires on a large-scale. Based on the pre-test results, there are five measurement items that are not valid. Therefore, researchers removed the five measurement items, changing the questionnaires to a total of 21 items. Sampling was done by non probability sampling, convenience sampling. Questionnaires were sent out through social media.

Data Analysis

This research uses the multiple linear regression method to analyze the relationship between variables. PLS-SEM is used as a data analysis tool due to this research having a complex framework; there are seven variables with nine hypotheses that must be processed with layered regression. On the other hand, exploratory research is suitable for using these tools [13]. The ability of PLS-SEM to process data with a small sample also helps researchers to run the pre-test on 30 respondents before the questionnaire was distributed on a large scale.

IV. RESULT

Respondent Profile

The study collected 170 samples, then it is subtracted by the number of respondents who have used paylater and by respondents who lived outside research Jakarta Metropolitan Area (Jakarta, Bogor, Depok, Tangerang, Bekasi). Thus the total sample used 100 data. Most of the respondents are 21-30 years old.

Validity and Reliability Analysis

In this study, validity and reliability analysis were calculated using PLS-SEM, there are two opinions regarding the minimum value for validity. According to Fornal and Larcker 1981, measurement items can be declared as valid if the value is ≥ 0.7 , while Kline (1988) argued it should be ≥ 0.5 [27]. In this study, the authors determine the items based on Kline (1988), where the validity value of an item is ≥ 0.5 .

Table 1 Validity and Reliability Analysis

Constructs	Items	Loadings	CR	AVE
Hedonic Value	I enjoy shopping online not only because of the things I buy, but because of the shopping activity itself.	0.949	0.94	0.89
	I only buy what I planned when shopping online.	0.944	5	5
	I plan to use Mobile Paylater regularly.	0.91		
Intention to Use	I intend to use Mobile Paylater in the near future.	0.956	0.97	0.89
	I will most likely be using Mobile Paylater in the near future.	0.957	2	6
	I'm seriously planning on using a mobile paylater in the near future.	0.963		
Perceived Ease of Use	I find it easy to find information about using Mobile Paylater.	0.913		
	I thought it would be easy to learn how to use Mobile Paylater.	0.941	0.94	0.84
Perceived Financial Cost	I feel I can easily use Mobile Paylater.	0.894		
	I feel the fine fees from Mobile Paylater are high.	0.752	0.85	0.74
Perceived Usefulness	I feel using a mobile paylater is a burden for me.	0.959	1	3
	I feel that using Mobile Paylater will help me to save time in shopping online.	0.927		
	I feel that using Mobile Paylater will increase my effectiveness in online shopping.	0.924	0.93	0.82
Subjective Norm	I find using Mobile Paylater to be useful.	0.875	5	7
	My family thinks that I should use Mobile Paylater	0.748	0.86	0.62

	My friends think that I should use Mobile Paylater	0.843	7	1
	People at my work think using mobile Paylater is a good idea	0.84		
	Most people around me have used mobile paylater	0.714		
	I only buy what I planned when shopping online.			
Utilitarian Value	I feel my online shopping activities are in accordance with what I want.	0.511 0.999	0.75 5	0.63

Based on Table 1, it showed that all the measurement items are valid. On the other hand, to test the reliability, researchers used Construct Reliability (CR) as an indicator and Variance Extracted (AVE). Based on Bagozzi and Yi (1988) in Ooi& Tan (2016), they stated that the data is denied if the value of CR below 0,5. Before eliminating several items on the outer loading, the HV variable was considered unreliable (0.388). However after eliminating 1 out of 3 invalid items, the reliability values for HV variables increase to 0.895. Thus, the reliability value was higher than 0.5 for all constructs.

Hypothesis Testing

The Regression output in table II indicates the relationship between variables. For the significant relationship there are: PEoUand PU (p=0.005) supporting H2 , PU and IU supporting H1 (p=0.000), SN and IU (p=0.006) supporting H6, SN and PEoU (p=0.000) supporting H5, SN and PU (0=0.000) supporting H4.

The insignificant relations are: PEoU and IU (p=0.518) thus not supporting H3, PFC and IU (p=0.458) thus not supporting H7, HV and IU (p=0.711) thus not supporting H8, UV and IU (0.376) thus not supporting H9.

Table 2 Hypothesis Testing Result

	Original Sample	Sample Mean	Standard Deviation	T Statistic	P Value
HE→IU	-0.034	-0.052	0.091	0.371	0.711
PEoU→IU	-0.04	-0.042	0.062	0.647	0.518
PEoU→PU	0.274	0.266	0.098	2.792	0.005
PFC→IU	-0.055	-0.055	0.075	0.742	0.458
PU→IU	0.594	0.59	0.107	5.574	0
SN→IU	0.296	0.296	0.107	2.762	0.006
SN→PEoU	0.411	0.414	0.082	5.025	0
SN→PU	0.443	0.459	0.105	4.228	0
UV→IU	-0.068	-0.063	0.077	0.885	0.376

Discriminant Validity

Discriminant validity shows the extent to which a variable differs from other variables [12]. There are 3 methods of evaluating discriminant validity, Fornell and Larcker Criterion, Cross Loadings, and HTMT. In this study, the authors evaluate using the Fornell and Larcker Criterion that was found by Claes Fornell and David F. Larcker in 1981, where the AVE root is greater than the correlation.

The results of discriminant validity in table III show that the AVE root of each variable (diagonal line) has a higher number than the number of correlations between variables (in triangle). Then it means that the evaluation of discriminant validity on each variable is fulfilled.

Table 3 Discriminant Validity

	HV	IU	PEOU	PFC	PU	SN	UV
HV	0.946						
IU	-0.054	0.947					
PEOU	0.096	0.332	0.916				
PFC	0.339	-0.193	0.064	0.862			
PU	0.016	0.073 9	0.456	-0.155	0.909		
SN	0.035	0.599	0.411	-0.063	0.556	0.788	
UV	257	0.043	0.205	0.19	0.14	0.188	0.794

V. DISCUSSION AND CONCLUSION

Discussion

Based on the analysis, our findings shows that Jakarta Metropolitan Area consumer intention to use mobile paylater is affected by: perceived usefulness, and subjective norm. The study also found out that PU is affected by PEoU and PEou is affected by SN. This result is consistent with Nguyen& Cassidy, 2018 that found a positive effect of PEoU to PU, SN toward PU, SN toward PEoU, PU to IU and SN to IU. Some findings are contrary to existing study, where this study doesn't register a significant effect of PEoU to IU. This result is consistent with Lutfi et al. (2021) and Singh, et al. (2020) which showed a non-significant correlation for the variables, in the setting of the m-payment system. This implies that the sample doesn't place importance toward mobile PEoU. PFC also doesn't have a significant correlation with IU mobile paylater. This is in accordance with previous research by Nguyen & Cassidy (2018) that showed PFC has no significant effect on IU.

A possible explanation for the result regarding the lack of effect to IU is that, the respondents are averse toward loan/debt, therefore ease of use, and any type of motivation doesn't affect IU of mobile paylater. Another possible explanation is, the non user respondent simply doesn't know that well about mobile paylater and therefore aren't intended to use it regardless.

HV is found to insignificantly affect the intention to use mobile paylater. This result is in line with previous research in the context of e-banking services which stated that HV is a non-significant variable for intention to use [31]. Furthermore, UV also has insignificantly affected the intention to use mobile paylater.

A possible explanation for the result is lack of knowledge about mobile pay later among the non users or outside the measurement scope. First, our items regarding HV are focused on online shopping in general and unlike the online shopping usually used in mobile apps, like food delivery. Another reason is the respondent might assume that the mobile paylater limit is not that high, and therefore can't satisfy their hedonic motivation.

As for the insignificant effect between UV and IU might be explained by the low limit and therefore these platforms aren't viewed to be able to fulfill their utilitarian motivated needs. In addition it might be that utilitarian needs aren't paid using "loan", but using their existing money.

Conclusion

This study has both theoretical and practical contributions. First this study tested the model fitness of TAM on a new study object, mobile paylater. Whereas previous research subjects include: mortgage, credit card and mobile banking. In addition this study tested out new variables outside the TAM framework which are hedonic motivation and utilitarian motivation.

This study also have managerial implications for companies to increase intention to use for non users. Based on the result, to increase intention to use, companies should increase the perceived usefulness of their product, and increase "peer pressure" in reference to the findings that subjective norms affect intention to use.

There are several limitations in this study. First, since the respondents are non-users and Indonesians, there might be an effect toward the intention to use a loan product. Another factor that might influence the result is the respondent's knowledge toward the product. Since the respondents are non-users they might be aware but lack the knowledge of the product. Lastly, the respondent for this study was limited to Jakarta Metropolitan Area, a highly urbanized part of Indonesia. Studying other parts of Indonesia might show a different result.

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