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ANALYSIS OF THE EFFECT OF USEFULNESS, EASE OF USE, AND SECURITY PERCEPTION ON INTENTIONS TO USE THE PAYLATER APPLICATION

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ABSTRACT

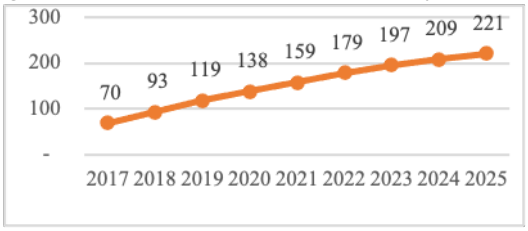
Online trading transactions have experienced rapid development in recent years, both in terms of users, and the number of transactions continues to increase year after year. Paylater, with various innovative features that offer many conveniences, it is believed to increase financial literacy and inclusion for the Indonesian people. This study aims to analyze the effect of perceived usefulness, ease of use, and security on using paylater applications. The data collection method in this research is a survey by distributing questionnaires via google form for the population in the areas of Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek). The sampling technique used was purposive sampling, namely paylater users who live in the Jabodetabek area, and snowball sampling in which data were collected in a chain through group messages. We use SmartPLS software for analysis the data and the results of the path coefficient describe only the perceived usefulness, has a significant effect on the intention to use the paylater application. In contrast, the perception of ease of use and security does not significantly affect the intention to use the paylater application. This research shows the results that a person's decision to use a paylater is strongly influenced by their perception of the benefits that the paylater application can provide. It is very natural for someone to choose things that benefit for him.
Keywords: *Paylater, Usefulness, Ease of Use, Security, Intention to Use*

1. INTRODUCTION

The existence of Internet has giving different paradigm especially in business world. Obviously, up to date, all industries gained benefits from it. Internet can be seen as not for information accessing, retrieval, sharing per se but more than that, i.e. selling, purchasing, online banking and trading transactions and/or activities. One of the most successful industries, i.e. online trading is seen to be popular notion among retail investors [25].

Online trading transactions have experienced rapid development in recent years, both in terms of users, and the number of transactions continues to increase year after year. This can be seen in the figure below (figure 1 and 2):

Figure 1: Indonesia's e-Commerce Users Projection [1]



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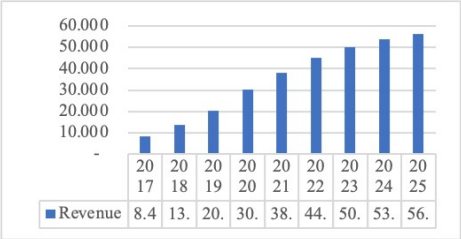

Figure 2: Indonesia's e-Commerce Revenue Projection

This increase occurred partly due to the Indonesian people's consumptive behaviour where they psychologically tend to buy goods more due to lifestyle demands than necessity [2]. Besides, the various facilities offered by the marketplace also contribute to increasing consumptive behaviour in society. One of the conveniences offered to buyers is in terms of payment. Currently, most platforms provide various payment transaction methods, including ATMs, minimarket cashiers, digital wallets and most recently paylaters. Paylater is a payment method for purchases of goods or services online where payments can be postponed until the time limit determined by the marketplace and approved by the user concerned [3]. In general, the payment deadline is available in several options with different interest rates to choose the tenor according to their needs. In principle, it can be concluded that paylater has similarities with credit cards where payments can be postponed or paid in instalments at a specific interest rate. It is just not like conventional credit cards in physical form but in the online form [4]. Some paylater applications that are in great demand include:

- Akulaku
- Kredivo
- Home Credit
- Ovo Paylater
- Gojek Paylater
- Shopee Paylater
- TravelokaPay

Akulaku, Home Credit, and Treveloka paylater features can be accessed directly on their home page when the application is opened. Whereas at Shopee, the paylater feature appears on “Saya” sub-menu on the home page after being activated by the user with several conditions, including account verification, has been at least 3 months old, actively used for shopping, and have to update to the latest version of the application. After these conditions are met, a notification to activate the paylater feature will be sent by Shopee to the selected user. The user must follow a series of instructions for the paylater feature activation process. It is expected that Paylater users will be increased, especially during this pandemic, where many purchase transactions are made online. A study conducted by Coherent Market Insights estimates that the global paylater market will experience an increase to USD 33.6 million in 2027 compared to the 2019 achievement of USD 5 million. With an average annual growth rate (CAGR) above 21%, paylater is an attractive segment for investors. Also, the credit scoring system that is implemented proves that the risks that may occur have been well managed to make investors more interested in investing their capital [5].

Kredivo CEO Umang Rustagi, on one occasion, said that the increase in paylater users in Indonesia was driven by the rapid growth of e-commerce with its digital transactions and low credit card penetration. This makes paylater characteristics in Indonesia unique, different from the phenomena that occur in developed countries. If paylater is an alternative payment besides credit card in developed countries, but in Indonesia, paylater is an entry point for people who are classified as underbanked to get access to credit facilities [6]. Even though Indonesia's digital finance industry is considered to have promising prospects, people's financial literacy and inclusion are still quite low. Paylater with various innovative features that offer many conveniences is believed to increase financial literacy and inclusion for the Indonesian people [5]. The previous studies can be seen in the table as follows:

Table 1: Previous Research Related to The Use of Paylater Applications

2020	Analysis of Factors Affecting The Interest of Using Paylater Features in Traveloka Application	S.K. Dewi	The Traveloka Paylater application usage is influenced by performance expectancy, social influence, hedonic motivations, price value and perceived technology security [4]
2020	Analysis of The Characteristics of Peer to Peer Lending Fintech Applications Usage with PCI Model	Syarifah et al.	Interest in using peer to peer lending applications is determined by the characteristics of the innovation relative advantage, complexity and observability [10]
2020	The Effect of Technology Anxiety and Social Influence to Intention Using OVO Mediated by The Benefits of Mobile Payment Services in Bandung	T. Widodo and M.R.P. Pratama	Convenience, Economic, Security, Enjoyment, Experiential, Social benefits will affect Attitude Towards Using Mobile Payment Services which in turn will affect Intention to Use [11]
2020	Consumer Intention to Adopt Paylater: An Empirical Study	A.S. Rachmawati and R.D. Astuti	Perceived Ease of Use, Perceived Usefulness and Trust influence the user's decision to use a paylater [12]
2019	Application of The UTAUT Model for Traveloka Paylater User Behaviour	A. Mukminin et al.	Behavioural intention is influenced by performance expectancy, effort expectancy, social influence and facilitating conditions [3]
2019	The Drivers for Acceptance of Non-Credit Card Instalment Services	I.D. Safira and N. Kusumawati	The instalment services usage is influenced by performance expectancy, effort expectancy, social influence, hedonic motivations, price value and habit [7]
2020	Analysis of Shopee Paylater User Satisfaction as Online Credit Application Media Using Delone and McLean Models	A.A. Rismayadi et al.	User satisfaction is influenced by the System Quality, Information Quality, Use and Service Quality variables [8]
2020	The Effect of Trustworthiness and Ease on Decisions Purchase Using Online Loan Shopee Paylater	F.A. Putri and S.S. Iriani	Interest in using Shopee Paylater is influenced by the trust and ease of use of the application [9]

This study's unique point is exploring new insights other than accepting the paylater application, including the reasons behind user interest or disinterest and preferences in using the paylater application. As for the acceptance model, this study adds a variable, which is also one of the main keys for technology to be adopted by potential users, namely the aspect of security perceptions of the application. The security variable is the novelty point of this research compare with the previous research. The security variable is the important things that we consider to influencing intention to use of this paylater feature. We would like knows how this variable significance to influence of people use this feature.

Technology Acceptance Model (TAM) is a widely used model to date as a reference in studying information technology adoption (IT). This model was developed by Davis, Bagozzi and

Warshaw (1989) and successfully estimating around 40% of technology adoption [13]. The Technology Acceptance Model (TAM) is an idea of how new technology can be accepted more broadly. In principle, technology will be more readily accepted if the technology is beneficial and easy for users to learn [14]. In this case, technology can be useful if it can increase user efficiency and effectiveness, while ease of use has a meaning as being understood with minimal effort [15].

TAM is initially measured by using these 2 variables, which are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) [26]. During the model validation period, Segars and Grover (1993) has incorporated effectiveness in this theory. Studies in this period found that "TAM instruments were powerful, consistent, reliable, and valid and they found these properties to hold." The model evolved to Model Extension Period and lastly to Model Elaboration Period. To the end, there are four major variables are measured under TAM, i.e. Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Behavioral Intention (BI), and Behavior (B) [26].

As for acceptance in TAM measured by the intention to use because of its close relationship with the actual behaviour of technology acceptance [16]. Besides, behavioural intention is also an indication of how strong a person intends to display the behaviour in question [17]. Finally, as the dependent variable, intention to use also has a more dynamic and flexible scope than actual use that tends to be more rigid if asked in a questionnaire [18].

2. METHODS

The model used in the research can be seen in figure 3 below:

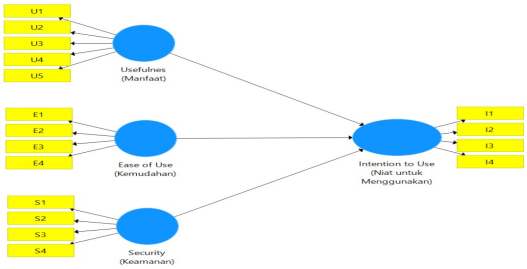

Figure 3: Research Model

Description:

- I1 – I4 Questions in the questionnaire that represent the dependent variable Intention to Use.
- U1 – U5 Questions in the questionnaire that represent the independent variable Usefulness.
- E1 – E4 Questions in the questionnaire that represent the independent variable Ease of Use.
- S1 – S4 Questions in the questionnaire that represent the independent variable Security.

We used the model above because the variables on this model suitable with the context of paylater features in Indonesia, we focus on usefulness, ease of use, and security that influence of intention to use. Based on this analysis, we hope that we can get the insight related the most consideration factors that the business needs to focus before they implement paylater feature on that apps or website. The data collection method in this research is a survey by distributing questionnaires. The questions in the questionnaire were taken from existing references and modified according to research needs. There are 31 questions divided into 8 sections with answers in multiple choices and a Likert scale for questions related to the research variables. The population in this study are people who live in the areas of Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek). The sampling technique used was purposive sampling, namely paylater users who live in the Jabodetabek area, and snowball sampling in which data were collected in a chain through group messages. Data analysis was performed using the SmartPLS version 3.3.3 application. The first step will be testing the validity and reliability of the variables and indicators. We used the validity and reliability standard criteria for indicators and variables by Partial Least Square Structural Equation Modeling criteria. The validity test was carried out using Convergent Validity, Discriminant Validity, and Average Variance Extracted (AVE), while the reliability test was carried out using Cronbach's Alpha and Composite Reliability. Furthermore, to test the independent variable's ability in explaining the dependent variable, the R-Square test was performed. Finally, a hypothesis test was carried out using P-Values and the correlation coefficient to determine the direction of the independent variables' influence on the dependent variable.

2.4. Hypotheses

Technology is said to be useful if this technology can positively impact activities carried out according to its users' expectations [19], making user activities more effective and efficient [15]. It can be concluded that users will more readily accept new technology if it provides real benefits in their daily activities, thus the first hypothesis to be tested in this study is :

H.1: Perceived of usefulness has a positive and significant effect on the intention to use the paylater application.

People will tend to look for a payment system that makes transactions easier [20], for example in the United States, nearly 80% of payments are non-cash payments either through credit cards, online payments, mobile banking and even cryptocurrencies [21]. Psychologically, humans will choose something easy to understand and use [22] so that technology that provides convenience will also be easy to be widely accepted. The second hypothesis that will be tested in this study is :

H.2: Perceived Ease of Use has a positive and significant effect on the intention to use the paylater application.

Trust is an essential aspect of accepting a new application, especially in applications considered risky by its users [23]. According to Abu-Shamaa [24], the main thing that makes new technology accepted by consumers is trust. Without trust, it will be more difficult for consumers to switch to online payment methods. Therefore, user data security becomes one of the crucial issues in the acceptance of new technology. The final hypothesis to be tested is as follows :

H.3 : Perceived of Security has a positive and significant effect on the intention to use the paylater application.

3. RESULTS AND DISCUSSION

The number of respondents who filled out the questionnaire was 103 people, 38 paylater users (36.9%) and 65 respondents (63.1%) who never used paylater. Most paylater users are in the range of 31 - 40 years, 19 people (50%), followed by 21-30 years 11 people (28.9%), 41 - 50 years 7 people (18.4%), and finally under 20 years 1 person (2,6%). In terms of employment, the largest number of users are employees/entrepreneurs, namely 30 respondents (78.9%), followed by unemployed users, 5 respondents (13.2%), and the last is students, 3 respondents (7.9%). The largest user domicile is in Jakarta with 24 people (63.2%), Tangerang is in second place with 7 people (18.4%), followed by Bekasi in third place with 5 users (13.2%), and the last is Depok and Manado with 1 person each (2.6%). Items that are mostly purchased using paylater are: electronic 12 people (34.3%), ticket / hotel reservations 11 people (31.4%), fashion 9 people (25.7%), and online taxi services 3 people (8.6%). While the nominal payment via paylater is: nominal below Rp. 1,000,000 and ranges over Rp. 1,000,000 to Rp. 5,000,000 both with 15 people (42.9%), followed by ranges over Rp. 5,000,000 to Rp. 10,000,000 4 people (11.4%), and in the last order is nominal above Rp. 10,000,000 with 1 person (2.9%). The maximum length of the loan submitted was in 1 month with 18 respondents (51.4%), 6 months, and 12 months, both 6 respondents (17.1%), while the lowest order was 3 months with 5 respondents (14.3 %). The paylater interest paid by respondents per month is: range 1% - 2% 27 respondents (77.1%), 3% - 5% 5 respondents (14.3%), and finally above 5% 3 respondents (8.6%). The reasons behind the use of a paylater are: promos/discounts that attract people 19 respondents (54.3%), other needs are prioritized by 6 people (17.1%), do not have enough money to buy what they want 4 people (11, 4%), had no time to top up the balance of digital wallets 3 people (8.6%), want to know about paylaters 2 people (5.7%), and as a prerequisite for getting free shipping 1 person (2.9%).

From the 38 respondents who are paylater users, only 31 respondents whose results of filling out the questionnaire can be used in this study. A total of 7 respondents could not be used as the research sample because they were not consistent in answering the questionnaire's questions.

3.2 Validity and Reliability Test

The first step is a validity test using a Convergent Validity test, the results of which can be seen in the Outer Loadings table below:

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Table 2: The first convergent validity test result

Outer Loadings

Matrix

	Ease of U...	Intention ...	Security	Usefulness
E1	0.943			
E2	0.896			
E3	0.912			
E4	0.655			
I1		0.625		
I2		0.890		
I3		0.947		
I4		0.920		
S1			0.974	
S2			0.964	
S3			0.879	
S4			0.590	
U1				0.867
U2				0.758
U3				0.842
U4				0.871
U5				0.703

A variable indicator can be said to be valid if it has a validity value above 0.7. In table 3, 3 indicators are red, which indicates that the indicators have a validity value below 0.7. Thus, it can be concluded that the indicators E4, I1, and S4 are not valid indicators for the variables. For this reason, three indicators are excluded from the model, and the results of the second test are presented in table 3. It can be seen in the table that there is one red indicator that must be removed from the model, namely the U5 indicator because it has a validity value below 0.7. After the U5 indicator is issued, a third test is carried out, and the results can be seen in table 4, where all indicators are green and have a value above 0.7. This indicates that all indicators are valid measuring tools for their respective variables.

Table 3: The second convergent validity test

Outer Loadings

Matrix

	Ease of Use	Intention to Use	Security	Usefulness
E1	0.960			
E2	0.904			
E3	0.897			
I2		0.896		
I3		0.957		
I4		0.957		
S1			0.974	
S2			0.971	
S3			0.900	
U1				0.871
U2				0.756
U3				0.847
U4				0.872
U5				0.694

Table 4: The third convergent validity test

Outer Loadings

Matrix

	Ease of U...	Intention ...	Security	Usefulness
E1	0.960			
E2	0.904			
E3	0.897			
I2		0.896		
I3		0.957		
I4		0.957		
S1			0.974	
S2			0.971	
S3			0.900	
U1				0.914
U2				0.788
U3				0.853
U4				0.875

The next test is Discriminant Validity, which is testing the suitability of the indicators with their variables. An indicator can be said to have been following its variable when it has the most outstanding Discriminant Validity value in the variable column it represents. Based on the test

results in table 5 below, it can be concluded that all indicators are following their respective variables.

Table 5: Discriminant Validity Test Results

Discriminant Validity

	Ease of Use	Intention to Use	Security	Usefulness
E1	0.960	0.597	0.282	0.567
E2	0.904	0.516	0.211	0.481
E3	0.897	0.523	0.177	0.582
I2	0.529	0.896	0.170	0.672
I3	0.579	0.957	0.061	0.710
I4	0.561	0.957	0.130	0.721
S1	0.184	0.098	0.974	0.176
S2	0.199	0.139	0.971	0.214
S3	0.313	0.118	0.900	0.065
U1	0.475	0.641	0.161	0.914
U2	0.436	0.398	0.351	0.788
U3	0.490	0.709	0.206	0.853
U4	0.603	0.729	-0.056	0.875

To complete the validity test, the Average Variance Extracted (AVE) test was performed. This test criterion is that the AVE value must be greater than 0.5. From table 6, it can be seen that the AVE value of all variables is above 0.5, so that it can be concluded that all variables are valid.

Table 6: Average Variance Extracted (AVE) Test

Construct Reliability and Validity

	Average Variance Extracted (AVE)
Ease of Use	0.848
Intention to Use	0.878
Security	0.901
Usefulness	0.737

Furthermore, reliability testing will be carried out with Cronbach's Alpha and Composite Reliability. A variable can be reliable if it has a Cronbach's Alpha and Composite Reliability value above 0.7. In table 7, all variables have a Cronbach's Alpha and Composite Reliability value above 0.7, which indicates that all of these variables are reliable.

Table 7: Cronbach's Alpha and Composite Reliability Test

Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability
Ease of Use	0.910	0.943
Intention to Use	0.930	0.956
Security	0.944	0.965
Usefulness	0.883	0.918

3.3 R Square Test

The results of the R Square test can be seen in table 8 below. The R Square Adjusted value of 0.552 or 55.2% indicates that the independent variable can explain 55.2% of the dependent variable variance. In comparison, 44.8% of the dependent variable variance is explained by other factors outside the independent variable studied.

Table 8: R Square Test

R Square

	R Square	R Square Adjusted
Intention to Use	0.597	0.552

3.4 Hypotheses Testing

Based on the significance test, the following results are obtained:

a. The P-value Ease of Use = 0.058; this value is greater than the significance level (α) 0.05, which indicates that H0 is accepted. It can be concluded that the Ease of Use variable does not have a significant effect on Intention to Use. The coefficient value of 0.240 indicates a positive correlation between Ease of Use and Intention to Use, which means that with every 1 point increase in the Ease of Use variable, Intention to Use will increase by 0.240 points.

b. P-Value Security = 0.819, this value is greater than the significance level (α) 0.05, which indicates that H0 is accepted. It can be concluded that the Security variable does not have a significant effect on Intention to Use. The coefficient value -0.031 indicates a negative correlation between Security and Intention to Use. With every 1 point increase in the Security variable, Intention to Use will decrease by 0.031 points.

c. P-value Usefulness = 0.000, this value is smaller than the significance level (α) 0.05, which indicates that H0 is rejected. It can be concluded that there is a significant effect of the Usefulness variable on effect of the Usefulness variable on Intention to Use. The coefficient value of 0.612 indicates a positive correlation where each increase in the Usefulness variable is 1

point, then Intention to Use will increase by 0.612 points.

3.5 Discussion

Based on the analysis, Ease of Use is proven to have no significant effect on Intention to Use. This indicates that a person's decision to use the Paylater application is not significantly affected by the ease of using the application. The possible cause is that for respondents, the paylater application is effortless to learn and use. Hence, it is not a significant issue affecting the respondent's decision to use the paylater application.

Similar to the Ease of Use variable, the Security variable also does not significantly affect Intention to Use. This reflects that security is not the main issue that causes someone to decide to use a paylater. Some things may be that respondents think this application has a relatively good security level; the data shared is not confidential data or a nominal transaction that is not large, as seen in the questionnaire results where the average transaction using paylater has a value below 5 million Rupiahs.

In contrast to the two variables above, the Usefulness variable significantly affects Intention to Use. This indicates that a person's decision to use a paylater is strongly influenced by their perception of the benefits that the paylater application can provide. It is very natural for someone to choose things that benefit him. The limitation of this research is the number of respondents who can be used as research samples. Although statistically, a minimum of 30 research samples is required, it would be nice if, in the future, a larger number of samples can be collected.

4. CONCLUSION

Paylater is a phenomenon that is quite interesting for users and investors because it is believed that the number of users will continue to grow. However, this does not mean that people can readily accept this application. Based on the study results, it appears that convenience and security issues do not have a significant effect on the intention to use the paylater application. Only when there is a belief that the paylater application provides benefits it can affect someone's interest in using the paylater application.

Another interesting thing found in this study is the difference in the placement of paylater features in the application. Akulaku, Home Credit, and Traveloka place the paylater feature on the home page that is easier for users to see and reach. This reflects that the three applications highlight their paylater features and make it one of their flagship features. Shopee chose a different strategy in placing its paylater features. The implementation of terms and approvals in the paylater feature activation process illustrates Shopee's caution about possible risks. Also, putting the paylater feature in the submenu indicates that Shopee does not wish to highlight its paylater features. This is probably because Shopee is more focused on its primary business as an e-commerce platform.

One thing to note is the author's experience when installing the application, namely the difficulty of reading the agreement letter due to the writing's small size with a long narrative. For this reason, the authors suggest that providers add features that can display the agreement letter in sound form, making it easier for users to understand the contents of the agreement letter. Overseas paylaters such as Atome and Hoolah in Singapore or Affirms in America have slightly different practices from Indonesia's paylaters. For these three providers, when the user chooses to use a paylater, the total spending will be divided into 3 payments, with the first payment made at the time of the transaction, the second payment the following month after the first payment, and the third payment 1 month after the second payment. The second and third payments are made via auto-debit, either via credit card or debit card. In this option, the user is not charged interest. Interest will be charged when the user chooses to pay in installments more than 3 times. This system's advantage is that users have a longer time to enjoy interest-free installments than the system that applies to Indonesian paylaters, which applies interest-free payments for 30 days. This system will be very attractive if applied to paylaters in Indonesia because the longer interest-free time scheme is expected to increase intention in using paylaters.

And for the future research, variables can also be added that may affect the intention to use the paylater application in addition to the ease of use, security, and usefulness variables because the intention to use may be influenced by environmental factors, for example, due to following trends in society or recommendations of closest people.

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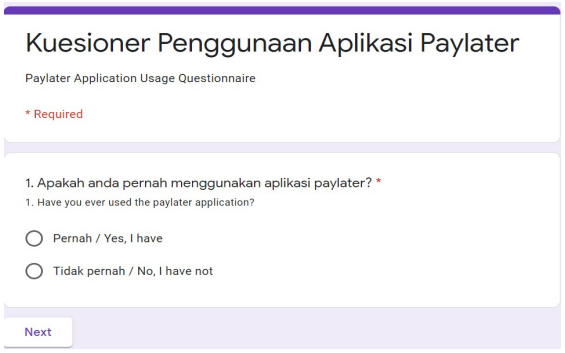
APPENDIX:

PAYLATER APPLICATION FEATURES COMPARISON TABLE

No.	Feature	Application						
		Akulaku	Kredivo	Home Credit	Ovo Paylater	Gojek Paylater	Shopee Paylater	Traveloka Pay
1	Easy registration (only fill in the full name, mobile number, send a selfie photo and a photo of ID card)	✓	✓	✓	TEMPORARILY NOT AVAILABLE	✓	✓	✓
2	Initial credit limit (paylater)	✓	✓			✓	✓	✓
3	Initial credit limit (personal loan)	✓						
4	Credit limit increase by online	✓	✓	✓		✓	✓	✓
5	Credit scoring to increase the chance of getting a credit limit increase	✓	✓			✓	✓	✓
6	Easy check out process		✓	✓				
7	Can be used for offline transactions		✓	✓				
8	Instalment calculator to estimate the nominal instalment per month		✓	✓				
9	Personal Loan feature		✓	✓				
10	Encryption of sensitive data	✓	✓					
11	Best Seller or Top Product Recommendations	✓	✓	✓				
12	Rewards and Discounts	✓	✓	✓				
13	Discount for new users	✓						
14	Cashback reward	✓		✓				
15	Tenor (loan period)	✓	✓	✓			✓	✓
16	Loan Agreement		✓	✓				
17	Can be used to pay telephone, electricity, PDAM bills and BPJS	✓	✓	✓		✓	✓	
18	Can be used for payment of tickets or travelling	✓	✓	✓		✓		✓
19	Conversion of credit card bills into fixed instalments			✓				
20	Conversion of credit card limits into personal loans			✓				
21	e-Money feature			✓				
22	Upgradeable to physical card			✓				✓



Kuesioner Penggunaan Aplikasi Paylater

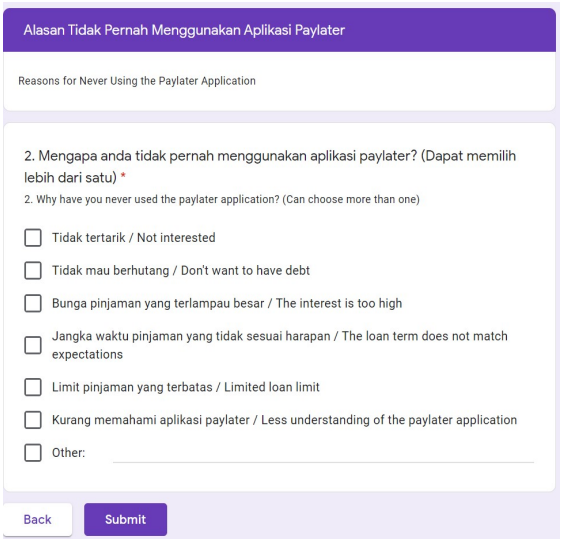
Paylater Application Usage Questionnaire

* Required

1. Apakah anda pernah menggunakan aplikasi paylater? *
1. Have you ever used the paylater application?

- Pernah / Yes, I have
- Tidak pernah / No, I have not

Next



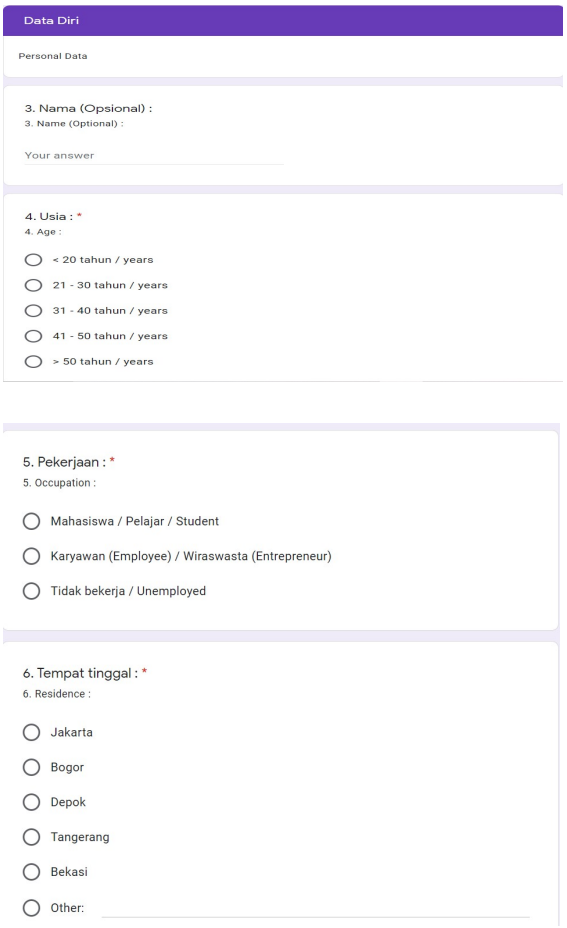
Alasan Tidak Pernah Menggunakan Aplikasi Paylater

Reasons for Never Using the Paylater Application

2. Mengapa anda tidak pernah menggunakan aplikasi paylater? (Dapat memilih lebih dari satu) *
2. Why have you never used the paylater application? (Can choose more than one)

- [ ] Tidak tertarik / Not interested
- [ ] Tidak mau berhutang / Don't want to have debt
- [ ] Bunga pinjaman yang terlampau besar / The interest is too high
- [ ] Jangka waktu pinjaman yang tidak sesuai harapan / The loan term does not match expectations
- [ ] Limit pinjaman yang terbatas / Limited loan limit
- [ ] Kurang memahami aplikasi paylater / Less understanding of the paylater application
- [ ] Other:

Back Submit



Data Diri

Personal Data

3. Nama (Opsional) :
3. Name (Optional) :

Your answer

4. Usia : *
4. Age :

- < 20 tahun / years
- 21 - 30 tahun / years
- 31 - 40 tahun / years
- 41 - 50 tahun / years
- > 50 tahun / years

5. Pekerjaan : *
5. Occupation :

- Mahasiswa / Pelajar / Student
- Karyawan (Employee) / Wiraswasta (Entrepreneur)
- Tidak bekerja / Unemployed

6. Tempat tinggal : *
6. Residence :

- Jakarta
- Bogor
- Depok
- Tangerang
- Bekasi
- Other:

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7. Aplikasi paylater apa yang anda gunakan? (Dapat memilih lebih dari satu) *
7. What paylater application do you use? (Can choose more than one)

- [ ] Akulaku
- [ ] Gojek Paylater
- [ ] Home Credit
- [ ] Kredivo
- [ ] Ovo Paylater
- [ ] Shopee Paylater
- [ ] TravelokaPay
- [ ] Other:

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Kegunaan (Manfaat)

Usefulness

8. Menggunakan aplikasi paylater memudahkan dalam transaksi pembayaran belanja online. *
8. Using the paylater application makes online shopping payment transactions easier.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

9. Aplikasi paylater dapat menghemat waktu dalam berbelanja. *
9. The paylater application can save time in shopping.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

10. Dengan aplikasi paylater, keuangan menjadi lebih terencana. *
10. With the paylater application, finances become more planned.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

11. Aplikasi paylater dapat meningkatkan daya beli. *
11. Paylater applications can increase purchasing power.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

12. Secara umum aplikasi paylater sangat bermanfaat dalam kehidupan sehari-hari. *
12. Generally, the paylater application is useful in everyday life.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

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Kemudahan dalam Penggunaan

Ease of Use

13. Aplikasi paylater mudah untuk dipelajari. *
13. The paylater application is easy to learn.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

14. Menu dalam aplikasi paylater mudah digunakan. *
14. The paylater app menu is easy to use.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

15. Pengguna dapat menemukan informasi terkait prosedur paylater dengan mudah dalam aplikasi. *
15. Users can find the necessary information regarding the paylater procedure in the application easily.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

16. Pembayaran cicilan paylater yang mudah dilakukan. *
16. Paylater installment payments are easy to make.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

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Keamanan

Security

17. Aplikasi paylater dapat menjaga kerahasiaan data pengguna. *
17. The paylater application can maintain the confidentiality of user data.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

18. Aplikasi paylater dapat menjaga keamanan data pengguna. *
18. The paylater application can maintain the security of user data.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

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19. Aplikasi paylater dapat dipercaya. *
19. The paylater application is trustworthy.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

20. Aplikasi paylater memiliki resiko yang tergolong rendah. *
20. The paylater application has a relatively low risk.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

21. Aplikasi paylater sulit untuk digunakan. *
21. Paylater application is difficult to use.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

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Niat untuk Menggunakan Aplikasi

Intention to Use The Application

22. Aplikasi paylater dapat dijadikan salah satu alternatif dalam pembayaran transaksi. *
22. The paylater application can be used as an alternative in payment transactions.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

23. Saya akan menggunakan aplikasi paylater dalam transaksi bila memungkinkan. *
23. I will use the paylater app in transactions whenever possible.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

24. Saya berencana untuk terus menggunakan aplikasi paylater di masa yang akan datang. *
24. I plan to continue using the paylater app in the future.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

25. Saya akan menyarankan orang-orang terdekat saya untuk menggunakan aplikasi paylater. *
25. I will suggest the people close to me use the paylater application.

	1	2	3	4	
Sangat Tidak Setuju / Strongly Disagree	○	○	○	○	Sangat Setuju / Strongly Agree

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Lain-lain

Other

26. Barang apa yang dibeli melalui aplikasi paylater? *
26. What items are purchased through the paylater application?

- ○ Barang Elektronik / Electronic
- ○ Tiket Perjalanan (Ticket) / Pemesanan Hotel (Hotel Reservations)
- ○ Fashion
- ○ Other: _____

27. Berapa harga barang yang dibeli melalui aplikasi paylater? *
27. How much is the price of items purchased through the paylater application?

- ○ < IDR 1.000.000
- ○ > IDR 1.000.000 - IDR 5.000.000
- ○ > IDR 5.000.000 - IDR 10.000.000
- ○ > IDR 10.000.000

28. Apakah alasan anda menggunakan aplikasi paylater? *
28. What is your reason for using the paylater application?

- ○ Promo atau discount yang menarik / Attractive promotions or discounts
- ○ Ada kebutuhan lain yang lebih diprioritaskan / Other needs that are more prioritized
- ○ Belum memiliki cukup uang untuk membeli barang yang diinginkan / Don't have enough cash to buy the desired item
- ○ Ingin tahu tentang aplikasi paylater / Curious about the paylater application
- ○ Other: _____

29. Berapa lama jangka waktu (tenor) pinjaman yang diajukan? *
29. How long is the loan period (tenor) being proposed?

- ○ 1 bulan / 1 month
- ○ 3 bulan / 3 months
- ○ 6 bulan / 6 months
- ○ 12 bulan / 12 months
- ○ > 12 bulan / > 12 months

30. Seberapa sering anda menggunakan aplikasi paylater dalam sebulan? *
30. How often do you use the paylater application in a month?

- ○ 1 - 2 kali dalam sebulan / 1 - 2 times a month
- ○ 3 - 5 kali dalam sebulan / 3 - 5 times a month
- ○ > 5 kali dalam sebulan / > 5 times a month

31. Berapa persen bunga paylater yang anda bayar per bulan? *
31. What percentage of paylater interest do you pay per month?

- ○ 1% - 2%
- ○ 3% - 5%
- ○ > 5%

Back Submit