

The Influence of Service Quality and Perceived Ease of Shopping at Shopee on the Intention to Use Shopee Paylater

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Abstract

This study aims to determine the effect of service quality and perceived ease of shopping on the intention to use Shopee Paylater. The method used in this study is a type of quantitative method with purposive sampling technique. The research sample was 99 people. This study retrieved data through questionnaires that have been distributed to consumers with the criteria of being over 17 years old, already knowing, using, and transacting using the Shopee application, and having used and transacted in the Shopee application with the Shopee PayLater payment method. The analytical tool used in this study is the Partial Least Square (PLS) model and the results of the questionnaire have been declared valid and reliable. The results of this study indicate that service quality has a positive and significant effect on the intention to use Shopee Paylater and perceived ease of use has a positive and significant effect on the intention to use Shopee Paylater.

Keywords: Interest, Perceived Ease of Use, Service Quality.

INTRODUCTION

E-commerce, an abbreviation of *electronic commerce*, refers to the process of buying and selling products or services through electronic media, especially the internet (Nursani *et al.*, 2019). In e-commerce, transactions are done online without any physical interaction between seller and buyer. Multiple e-commerce platforms like websites, mobile apps, and online markets facilitate interaction between seller and buyer.

Fintech programs, especially e-wallets, are innovations that present technology solutions for safe, fast, and convenient digital payments. Fintech e-wallet programs offer various profits for users. First, e-wallets provide convenience and comfort in making payments.

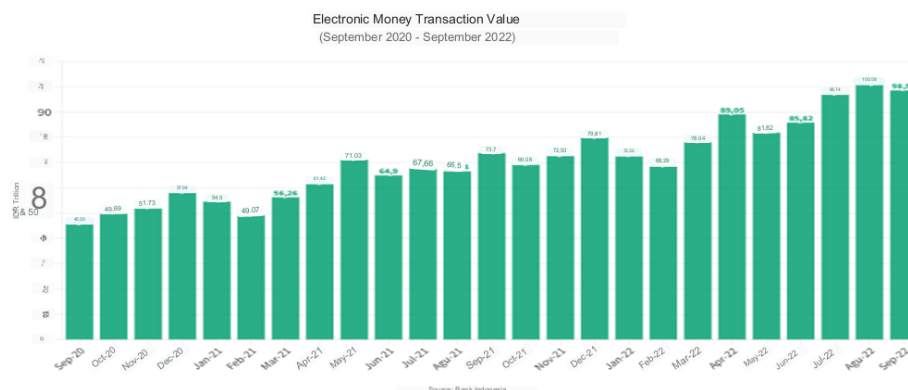


Figure 1. Electronic Money Transaction Value Data

The development of fintech in Indonesia, including Paylater, has experienced significant growth in the past few years. Paylater is a possible service for user to make purchases and pay Later with scheme installments or payment later in the day. In January 2020 alone, it was noted that the use of credit cards was the highest, at 35%, followed by the use of bank transfers at 24% (Hootsuite.com, 2020). According to data, Shopee will be the most visited e-commerce site in December 2022.

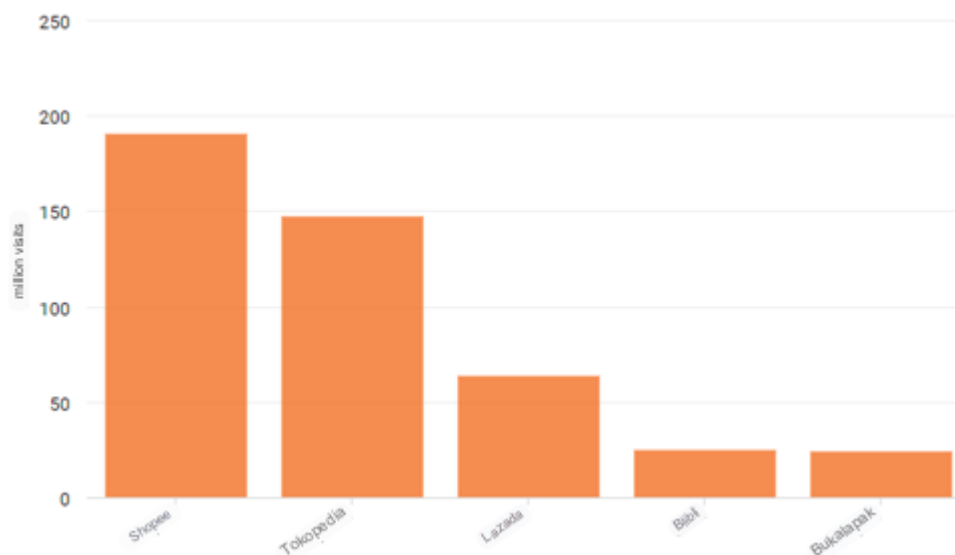


Figure 2. Most Visited E-Commerce in Indonesia (December 2022)

A number of *fintechs* have their own features; one is Shopee e-commerce. Shopee PayLater is one of the financial services offered by the e-commerce platform Shopee. Service This allows Shopee users to purchase goods in a flexible manner and pay Later with a scheme installment or payment later that day. With Shopee PayLater, users can choose the option of payment. PayLater moment: do transactions on the Shopee application to buy the items you want on Shopee.

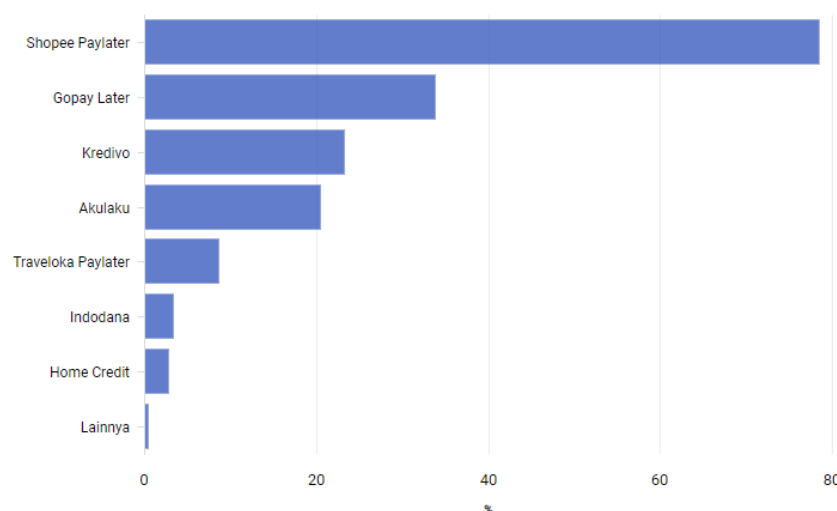


Figure 3. Most Used Paylater Service in 2022

Until 2020, total Shopee *Paylater* users reached a figure of 1.27 million, with the accumulation of active borrowers reaching 67%, i.e., around 850 thousand borrowers. And increasingly, walk time until the year 2022, with a percentage of Shopee *Paylater* respondents, is service. The most desirable *payment* as well as the most commonly used by the people of Indonesia, namely percentage, reached 78.4%.

But in 2022, Shopee PayLater will experience A little decline in service compared to a year previously, one news story on online media highlights the problematic Shopee Paylater system. This will impact the decline in interest in the Shopee Paylater service. Interest got influenced by several factors, among them quality service and perception of convenience.

Quality service refers to the level of contentment and satisfaction customers have with their interactions and experiences with provider service (Arianto, 2018). It covers various aspects, including responsiveness, reliability, speed, empathy, and capability of the provider's service. To meet or exceed customer expectations. This was proven in research conducted earlier by researchers that found quality service influences satisfaction and trust among consumers (Yusrini Meidita, Suprpto, and Retno Indah Rokhmawati 2018).

Perception of convenience refers to the views or evaluation of an individual's level of convenience in the use or application of a product, service, or technology (Mawardani & Dwijayanti, 2021). In context of using a product or service, perception of convenience becomes important because it can influence interest and the intention of the user to adopt or make use of it. If someone considers a product or service easy to use, they tend to be more motivated to give it a try and move on with its use. As has been examined by previous researchers, namely Siti Sainang and Andri Waskita Aji (2021), who stated that perception and convenience are influential in attracting someone's attention,

Literature review

Quality Service

Arianto (2018) states that quality service refers to the level of satisfaction and contentment of customers with services provided by a company or organization. It covers various aspects like responsiveness, reliability, empathy, sophistication, and handling effective problems. There are 5 indicators of quality service: reliability, power responsiveness, assurance, empathy, and evidence physique (Sofiati *et al.*, 2018).

Perception convenience

Jogiyanto's (2018) state perception of convenience refers to how individuals evaluate the level of convenience when using or interacting with a product, service, or technology. Perception of convenience relates tightly with level of convenience and efficiency when using a product or service. If individuals feel that something is easy to use, they tend to be more motivated to try and adopt it. There are 3 indicators of perception convenience, i.e., the site is clear and can be understood, requires effortless use, and is easy to use (Sainang & Aji, 2021).

Interest in Use

Jogiyanto (2018) State interest use refers to the level of interest and desire of an individual to use a product, service, or technology. This covers feeling positive and encouraging an individual's desire to try, adopt, and use something. Interest in use becomes an important factor in moving users to take action and use a product or service. There are 3 indicators of interest: will transact, will recommend, and will Keep going (Fatonah & Hendratmoko, 2020).

Relations Between Variables

Influence Quality Service Against Interest in Use

Quality and good service can influence interest and use with methods that increase satisfaction, perception, values, and beliefs about a product or service. When users feel that services provided are consistent, accurate, and dependable, they will feel more trust and interest in using the product or service in a manner that is repeated. The results are also in line with the findings of research by Meidita and Rokhmawati (2018), entitled "Influence of Quality Service on Satisfaction, Trust, and Loyalty of Customers in E-Commerce (Case Study: Shopee)," which is proven from F test results that variable free has a simultaneous impact on variable bound.

H1: Quality service has a positive and significant effect on interest usage.

Influence Perception of convenience versus Interest in Use

The influence of perceived ease of use on intention to use is very important in influencing the user's decision to use a product or service. When users perceive that using a product or service is easy, they tend to be more interested in and motivated to use it. Perceived ease of use can reduce barriers and anxiety that potential users may experience, thus triggering higher interest in using it. This is in line with a study from Sainang & Aji (2021) with the title "Influence of Perception Expediency, Perception Convenience, And Satisfaction Users Against Interest in Paying Land and Building Tax (Pbb)) Using ShopeePay," which found that Perception convenience use has a positive and significant influence on impulse buying behavior among Shopee Paylater Users.

H2: Perceived convenience has a positive and significant effect on interest usage.

RESEARCH METHOD

Population and Sample

The population in this study is made up of people who use Shopee Paylater. The researcher uses *non-probability sampling*, which is *purposive sampling* with a criteria sample of someone who is 17 years old and above, already knows, uses, and transacts using the Shopee application, and has used and transacted on the Shopee application with the Shopee PayLater payment method. The sampling technique used refers to the sample measurement guidelines according to Ghazali (2018), namely that the number of samples is the number of indicators multiplied by 5–10 estimated parameters. In this study, the number of indicators is 1, with nine parameters. So the sample used is $1 \times 9 = 9$.

Data Collection Techniques

The types of data used in this research are primary and secondary. The source of the data obtained in this study is data taken directly from the user. In this research, the user is from Shopee Paylater, who distributed questionnaires *via Google Form*. Temporary That Analysis technique using Smart PLS

3. RESEARCH RESULTS AND DISCUSSION

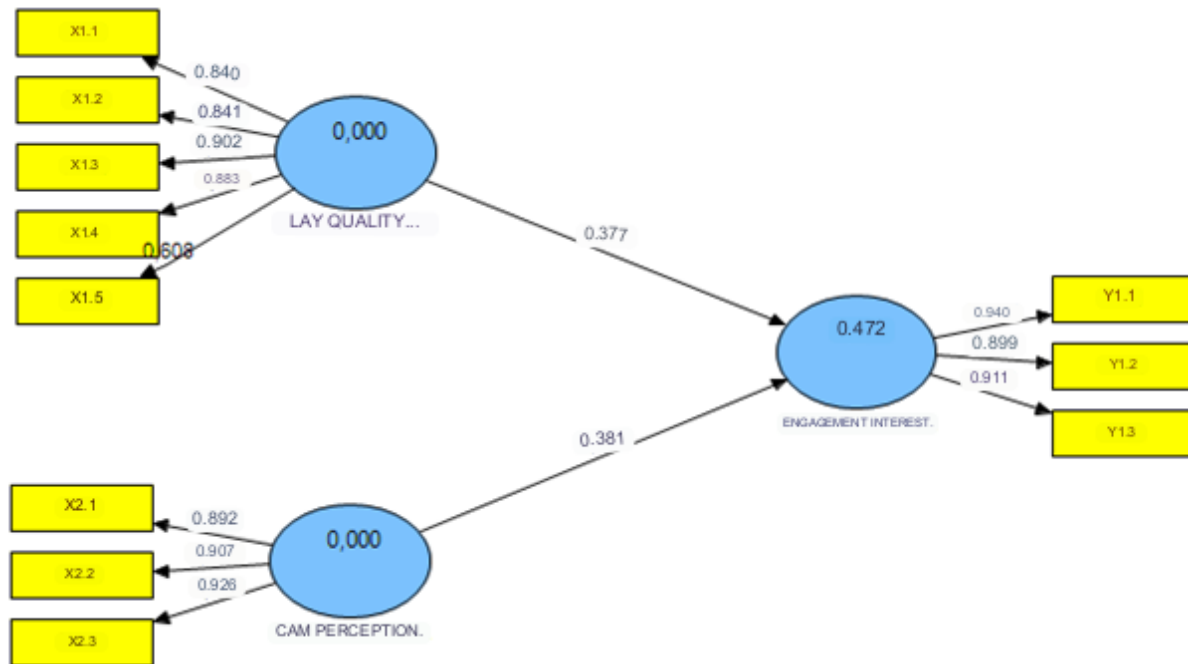


Figure 4. PLS Model Analysis

From the PLS output image presented above, there is information about the factor loading value of each indicator which is located above the arrow between the variable and the indicator. In addition, there is also information regarding the magnitude of the path coefficients displayed above the arrow line connecting the exogenous and endogenous variables. In addition, in the circle of endogenous variables (Interest in Use), there is an R-Square value that reflects how much variability can be explained by exogenous variables.

Table 1. Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STERR)
X1.1 <- Quality of Service (X1)	0.839827	0.836853	0.045676	18.386670
X1.2 <- Quality of Service (X1)	0.841255	0.841440	0.046864	17.950916
X1.3 <- Quality of Service (X1)	0.901554	0.899376	0.025801	34.942268
X1.4 <- Quality of Service (X1)	0.882989	0.883390	0.026299	33.575199
X1.5 <- Quality of Service (X1)	0.607501	0.610628	0.106348	5.712386
X2.1 <- Perceived Convenience (X2)	0.891978	0.888880	0.035629	25.034985
X2.2 <- Perceived Convenience (X2)	0.906535	0.907778	0.016794	53.980233
X2.3 <- Perceived Convenience (X2)	0.925850	0.925022	0.014649	63.201427
Y1.1 <- Interest in Use (Y)	0.939832	0.938941	0.015119	62.162290
Y1.2 <- Interest in Use (Y)	0.899387	0.896403	0.048524	18.534937
Y1.3 <- Interest in Use (Y)	0.910868	0.909821	0.024764	36.782063

Based on the table above, validity indicators can be measured with the Factor Loading Value and the T-Statistic value. For it to be considered valid, the Factor Loading value must be greater than 0.5 and the T-Statistic value should be greater than 1.96 (Z value at $\alpha = 0.05$). Factor Loading describes the correlation between an indicator and a variable, and if the value is greater than 0.5, then validity is fulfilled. Additionally, if the T-Statistic value is greater than 1.96, then significance is also fulfilled.

From the outer loading table above, it can be seen that all indicators reflective of variables Quality Service (X1), Perception Ease (X2), and Interest in Use (Y) show more factor loading (original sample) big than 0.50 and also significant (the T-Statistic value is more big from Z value $\alpha = 0.05$ (5%) = 1.96). Because of that, results estimate that the whole indicator has convergence validity or good validity.

validity indicators too seen from table Cross Loading, where if factor loading value every indicators on variables certain more big than the loading factor indicators on variables other, then the loading factor the considered valid. However, if factor loading value is smaller than indicator from another variable, then it is considered invalid.

Table 2. R Square

R Square	
QUALITY OF SERVICE (X1)	
INTEREST IN USE (Y)	0.472442
PERCEPTION OF EASY (X2)	

Based on the test results, it was found that the R2 value was 0.472442. This means that the model can explain as much as 47.24% of the variation in Intention to use which is influenced by independent variables such as Quality of Service and Perceived Convenience. The remaining 52.76% is influenced by other factors not included in this study.

Table 3. Path Coefficients (Mean, STDEV, T-Values, P-Values)

	Path Coefficients (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STERR)	P Values
QUALITY OF SERVICE (X1) -> INTEREST IN USE (Y)	0.377134	0.384754	0.092669	4.069674	0.0 00
PERCEPTION OF EASY (X2) -> INTEREST IN USE (Y)	0.380731	0.383066	0.094600	4.024628	0.0 00

Influence Quality Service Against Interest in Use

Based on data analysis using PLS, it was discovered that quality service has a positive and significant influence on interest in using Shopee Paylater service. Findings This shows that the higher the quality service, the greater the interest in using Shopee Paylater. Because that's it, Shopee needs to notice the quality services provided in order to be able to increase interest in Shopee Paylater. If Shopee shows empathy to users with their experience and preferences in matters of payment, users will feel more convenient and more interested in using Shopee PayLater.

Research results This is in line with research conducted by Nurudin and Ulwiyah (2022) with the title Influence of Quality Service, Promotion, and Perception Religiosity Against Public Interest in Saving at Bank Syariah Indonesia (Case Study at Bank Syariah Indonesia

Semarang Branch)," which proves that quality service influences someone's interest. Findings from this also get support from Chaniago and Rustanto's research (2022), which confirms that quality service is influential, positive, and significant to interest purchase consumers at MSMEs in Jakarta through the Shopee platform.

Influence Perception convenience Against Interest in Use

Based on data analysis using PLS, we found that perception of convenience has a positive and significant influence on interest in using the Shopee Paylater service. This shows that the more good perception of convenience usage, the higher the interest in using Shopee Paylater. Because that's it, Shopee needs it to notice perceptions of consumer convenience if it wants to increase interest in Shopee Paylater.

Findings study This support study was previously carried out by Siti Sainang and Andri Waskita Aji (2021) with the title Influence of Perception Expediency, Perception Convenience, and Satisfaction of Users Against Interest in Paying Land and Building Tax (PBB) Using Shopeepay ". Research results are also in line with the study by Mawardani and Dwijayanti (2021), which strengthens that perception of convenience as influential, positive, and significant to interest students in using the Shopeepay digital wallet on the Shopee application.

CONCLUSION

Based on the results of research on the effect of service quality and perceived ease of shopping on the intention to use Shopee Paylater, the following conclusions can be drawn: (1) Service quality has a significant impact on the intention to use Shopee Paylater. That is, the higher the quality of service, the greater the user's interest in using Shopee Paylater. (2) Perceived convenience also has a significant influence on interest in using Shopee Paylater. This shows that the easier it is for consumers to feel the ease of using Shopee Paylater, the greater their interest in using it. Based on the discussion and conclusions that have been submitted, the following are some constructive suggestions that can be considered in decision-making: (1) Service quality plays an important role in increasing interest in using Shopee Paylater. Therefore, it is important to pay maximum attention to service quality, especially responsiveness and speed of service, so that consumers feel valued and motivated to use the service. (2) Perceived convenience also influences interest in using Shopee Paylater. In this case, Shopee needs to improve the ease of use of the pay later feature so consumers can easily use it. By ensuring a seamless and hassle-free buying experience, consumers will be more attracted to using Shopee Paylater.

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