

# PERCEPTIONS OF EASY OF USE, BENEFITS, AND RISKS OF THEIR EFFECT ON INTEREST IN SHOPEE PAY LATER USING THE SHOPEE MARKETPLACE AS A MEDIATION VARIABLE

*by* Muhamad Rifa'i, Difa Alabror Warter Agustim

---

**Submission date:** 12-Jan-2023 12:39PM (UTC+0700)

**Submission ID:** 1991618510

**File name:** jurnal\_Ke\_27.\_fix\_rifai\_ganti\_saja.pdf (629.22K)

**Word count:** 5176

**Character count:** 27158

## PERCEPTIONS OF EASY OF USE, BENEFITS, AND RISKS OF THEIR EFFECT ON INTEREST IN SHOPEE PAYLATER USING THE SHOPEE MARKETPLACE AS A MEDIATION VARIABLE

Muhamad Rifa'i<sup>1</sup>, Difa Alabror<sup>2</sup>, Warter Agustim<sup>3</sup>

Universitas Tribhuwana Tungga Dewi Malang

### ARTICLE INFO

37

#### Keywords:

Perceived Ease Of Use,  
Perceived Benefits, Perceived  
Risk, ShopeePay, Shopee  
Paylater

#### E-mail:

rifaunitri@gmail.com

19

### ABSTRACT

This study aims to determine the effect of perceived ease of use, benefits, and risks on interest in using shopee paylater, with the use of shopeepay as a mediating variable, because the importance of something that can trigger individual interest in something that already has an image is avoided. This type of research uses quantitative research in a total of 100 respondents through purposive sampling. The results of the study indicate that there is a direct and indirect positive and significant effect of perceived ease of use, benefits, and risks on Shopee PayLater, and through the use of ShopeePay, with a t-count > t-table, and the significance of  $t < 0$ . And the effect value indirect which is greater than the value of the direct influence between variables. So that all research hypotheses can be accepted.

Copyright © 2022 Jurnal Ekonomi. All rights reserved.

is Licensed under a [Creative Commons Attribution-NonCommercial 4.0 International License \(CC BY-NC 4.0\)](#)

### 1. INTRODUCTION

Shopee is one of the most popular online shopping platforms for the Indonesian people (Rosyada, 2021). To simplify the process of transacting its consumers, Shopee provides its e-wallet feature called ShopeePay (Setiawan, 2022). To continue to provide satisfaction to each of its users, Shopee provides various kinds of innovations in online shopping such as the credit transaction feature integrated on the platform known as Shopee PayLater (Rahman, Sucipto, & Addiarrahman, 2021). Since their launch, ShopeePay and ShopeePay have continued to experience spikes in the number of users, and have been nominated several times for the most widely used e-wallet and PayLater in Indonesia (Dewi, 2022).

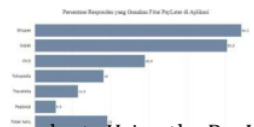


Figure 1. Percentage of Respondents Using the PayLater Feature

Source: DailySocial.id document, 2020

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i , Difa Alabro, Warter Agustim*

400

The number of ShopeePay and Shopee PayLater users is certainly generated by Shopee's ability to provide more value to its consumers, such as the value of ease of use for each transaction element on the platform. Jogiyanto (2009) states that perceived ease of use is defined as the extent to which a person believes that using a technology will be free from effort. The value of ease of use becomes a basic value that can persuade audiences to use Shopee. The value of benefits and risk also accompanies the added value that Shopee is able to provide. Perception of benefits is a subjective probability of potential users who use an application to facilitate the performance of their work (Rahmatsyah, 2011). Risk perception is where when buying, consumers will consider the risks that will occur (Suryani, 2008). These three values seem to be a condition to continue to get potential users.

(Agustim, 2010) every day when consumers are faced with the choice to transact, there are many considerations that the consumer needs to think about, such as why and how the transaction was carried out. To continue to increase the number of potential users, researchers assume that Shopee assesses its users first regarding how likely it is that these users will use the next product that Shopee will offer (Purnamasari et al, 2021), as in the context of this study, researchers assume that to get users Shopee PayLater which has good potential, indicators are needed to reflect that the user is a user who has the potential to maximize the use of Shopee Paylater (Eviana & Saputra, 2022). In this case, the researcher includes the variable ShopeePay Usage, as a mediating variable, because with good ShopeePay use, this can reflect that the user is likely to also maximize the use of Shopee Paylater.

Rifai (2022) Continuous improvement in market competition requires all companies to really understand what their consumers need. The use of ShopeePay and Shopee Paylater, has been widely studied by previous researchers, but there has been no research that makes the use of ShopeePay as a mediating variable that also influences interest in using Shopee Paylater. Because if you look closely, basically Shopee Paylater will be able to be used when a user has met certain criteria related to the use of that person's ShopeePay, so researchers believe that the use of ShopeePay will affect someone's interest in using Shopee Paylater.

The effect of using ShopeePay on interest in using Shopee Paylater, is the goal that will be proven in this study. With it, an entrepreneur can understand that to offer a product an indicator of the value of another product is needed, which is formed in consumers which will

Based on the ideas above, the researcher describes the framework of thought in this research as follows:

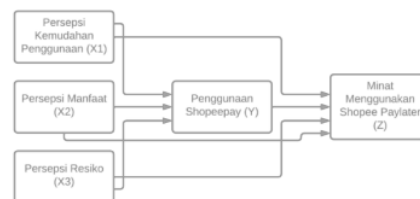


Figure 2. Research Framework  
Source: illustration by researcher, 2022

Based on the framework above, the researchers mapped out the research hypotheses that needed to be proven, including:

H1 = Perception of Ease of Use (X1) Affects ShopeePay Use (Y)

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i, Difa Alabro, Warter Agustim*

- H2 = Perception of Ease of Use (X1) Affects Interest in Using Shopee Paylater (Z)  
H3 = Perception of Ease of Use (X1) through the Use of ShopeePay (Y) Affects Interest in Using Shopee Paylater (Z)  
H4 = Perception of Benefits (X2) Affects ShopeePay Use (Y)  
H5 = Perception of Benefits (X2) Affects Interest in Using Shopee Paylater (Z)  
H6 = Perception of Benefits (X2) through the Use of ShopeePay (Y) Affects Interest in Using Shopee Paylater (Z)  
H7 = Risk Perception (X3) Affects ShopeePay Use (Y)  
H8 = Risk Perception (X3) Affects Interest in Using Shopee Paylater (Z)  
H9 = Risk Perception (X3) through the Use of ShopeePay (Y) Affects Interest in Using Shopee Paylater (Z)

## 2. METHOD

Explanatory descriptive quantitative research method, which will explain causality between variables, using path analysis data analysis techniques. The research locations were carried out in various regions in Indonesia by distributing questionnaires online. The population targeted by the researcher is the population of Shopee users in Indonesia which is included in the category of infinite populations. The number of samples was determined based on the unknown population formula, a total of 100 samples were taken using the purposive sampling method as follows:

- Respondents aged over 18 years.
- Respondents who have made transactions on the Shopee online shopping platform.
- Respondents who have used the Shopee PayLater feature.

The steps of data collection to data processing are described as follows:

### Data collection

At this stage the researcher makes efforts that aim to collect relevant and appropriate data on the previously decided data analysis method plan.

### Data tabulation

Data tabulation is the process of pouring the data that has been obtained into tabular form with the aim of facilitating subsequent analysis. Generally, this table consists of numbers of research object variables to be studied on the basis of a certain scale (Kurniawati, 2021).

### Validity test

The validity test was carried out to find out the extent to which the validity of the research instrument would result in the answers through the distribution of questionnaires (Zaini et al, 2020).

To test the validity of a research instrument, researchers need to compare the r-count value generated by the calculation of the data with the appropriate r-table value, provided that the r-count value is greater than the r-table value (Erida, 2021)

### Reliability Test

In the reliability test, it will be known how consistent a research instrument is with the answers it produces through a questionnaire.

(Zaini et al, 2020)

A research instrument is said to be reliable when the Cronbach's alpha value generated by the answer to the research instrument is above 0.7 and below 0.9 (Steiner, 2003)

### Normality test

Basically, the normality test is carried out by researchers to determine the normality of a data distribution that will be used as input for data analysis. This test is needed because the residual

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i , Difa Alabro, Warter Agustim*

402

value which is normally distributed will produce valid statistical tests and parametric tests that can be used (Ghozali, 2013).

There are several methods to test the normality of data, some of which are using histogram graph identification methods, normal probability plots, and one sample Kolmogorov-Smirnov analysis (Ghozali, 2005).

#### **Multicollinearity Test**

Multicollinearity test was conducted to determine whether the data to be used had a correlation between (independent) variables. A good regression model is indicated by the absence of a correlation between each of the independent variables (Ghozali, 2013)

The data to be used for data analysis should be free from multicollinearity symptoms, provided that the tolerance value is  $> 0.10$  and the Variance Influence Factor (VIF) generated in the data is  $< 10$  (Widyaningdyah, 2001).

#### **Heteroscedasticity Test**

The heteroscedasticity test was carried out by the researcher to ensure that the data to be used did not have a residual similarity between constant observations. When a data does not have these similarities, then it is included in good data.

To find out data that is free from heteroscedasticity symptoms, several methods can be used, including identifying the scatterplot graph and conducting a Glacier analysis of the data.

In identifying the scatterplot graph, data that is free from heteroscedasticity symptoms is data that has a graph with points that spread randomly above and below the number 0 on the Y axis (Denziana et al, 2014). Based on the glejser test, the residual value of a data which when regressed produces a significance value greater than 0.05, then the data is included in data that is free from heteroscedasticity symptoms (Septiyani, 2017)

#### **Path Analysis**

Path analysis was conducted to determine the effect between variables in the regression model that has a mediating variable, so that it will be known the direct or indirect effect on the dependent variable (Sudaryono, 2011).

#### **t test**

The t-test in regression analysis will provide information on how much influence the independent variable has on the dependent variable partially (Ghozali, 2016).

#### **Model Suitability Test (Goodness of Fit)**

In the model suitability test, the researcher will find out whether the research model to be used in accordance with the existing research provisions,

#### **Coefficient of Determination (R<sup>2</sup>)**

The coefficient of determination is a value that shows how much the independent variable contributes to the dependent (Ghozali, 2016)



### 3. RELUST AND DISCUSSION

#### Validity test

Table 1. Research Instrument Validity Test

Tabel Validitas Instrumen Penelitian				Tabel Validitas Instrumen Penelitian			
Variabel	r-table	r-hitung	Status	Variabel	r-table	r-hitung	Status
X1.1	0,197	0,642	Valid	X3.2	0,197	0,860	Valid
X1.2	0,197	0,669	Valid	X3.3	0,197	0,739	Valid
X1.3	0,197	0,634	Valid	X3.4	0,197	0,865	Valid
X1.4	0,197	0,822	Valid	X3.5	0,197	0,833	Valid
X1.5	0,197	0,847	Valid	X3.6	0,197	0,784	Valid
X1.6	0,197	0,833	Valid	Y.1	0,197	0,719	Valid
X2.1	0,197	0,640	Valid	Y.2	0,197	0,624	Valid
X2.2	0,197	0,812	Valid	Y.3	0,197	0,781	Valid
X2.3	0,197	0,753	Valid	Y.4	0,197	0,838	Valid
X2.4	0,197	0,820	Valid	Y.5	0,197	0,798	Valid
X2.5	0,197	0,699	Valid	Y.6	0,197	0,784	Valid
X2.6	0,197	0,821	Valid	Z.1	0,197	0,882	Valid
X2.7	0,197	0,619	Valid	Z.2	0,197	0,902	Valid
X2.8	0,197	0,835	Valid	Z.3	0,197	0,861	Valid
X3.1	0,197	0,775	Valid	Z.4	0,197	0,866	Valid

Source: Primary Data Research Results, 2022

Based on the data in the table above, it can be seen that the r-count value for all research instrument variables is greater than the r-table value (0.197). This shows that all research instrument variables are declared valid, so they can be used to express something to be measured.

#### Reliability Test

Table 2. Reliability of Research Instruments

Reliability Statistics	
Cronbach's Alpha	N of Items
,819	30

Source: Primary Data Research Results, 2022

Based on the table above, after 30 research instruments were processed in the SPSS application, it is known that Cronbach's Alpha obtained was 0.819. the research instrument in this study can be categorized as normal, so the instrument can be used for research.

#### Normality test

Following are the results of processing normality test data, based on histogram graphs, normal p-plots, and one sample Kolmogorov-Smirnov analysis:

Table 3. Kolmogorov Smirnov . One Sample Test

One-Sample Kolmogorov-Smirnov Test	
N	100
Normal Parameters <sup>a,b</sup>	Mean = .00000000 Std. Deviation = 4.47659900
Most Extreme Differences	Absolute = .063 Positive = .063 Negative = -.056
Test Statistics	.043
Asymp. Sig. (2-tailed)	.206 <sup>c,d</sup>
Exact Sig. (2-tailed)	.076
Point Probability	.000

a. Test distribution is Normal.  
b. Calculated from data.  
c. Lilliefors Significance Correction.  
d. This is a lower bound of the true significance.

Source: Primary Data Research Results, 2022

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i, Difa Alabro, Warter Agustim*

(Suryanto, 2016) If the asymptotic significant (two tailed)  $> \alpha$  ( $\alpha = 0.05$ ) then the residual value meets the classical assumption or is normally distributed. Based on the normality test table above, the Asymp value is known. Sig. (2-tailed) is 0.200 where the value is greater than 0.05 then the distribution of the data is declared normal.

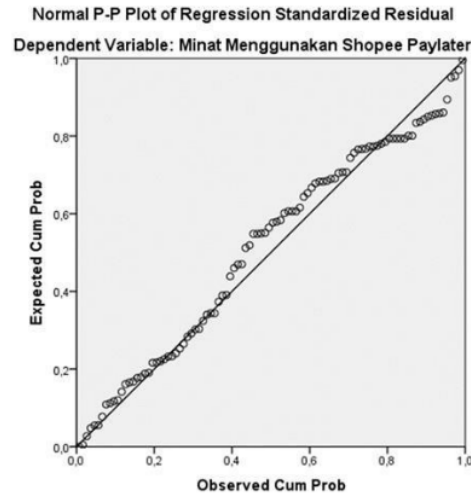


Figure 3. Histogram of Normality  
Source: Primary Data Research Results, 2022

Dekasari & Hendri (2020) Histogram shape like a bell shape (bell shaped curve) indicates that the data is normally distributed. Based on this statement, it can be seen that the histogram above resembles a bell-shaped so that it can be indicated that the data is normally distributed.

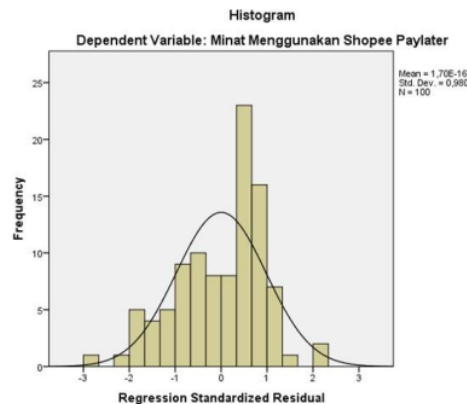


Figure 4. Normal Probability Plot  
Source: Primary Data Research Results, 2022

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i, Difa Alabro, Warter Agustim*

405

Sudaryan<sup>12</sup> (2020) The Normality Test uses the normal probability plot test with the condition that if the data spreads around the diagonal line and follows the direction of the diagonal line, the regression model meets normality. Based on the statement above, when referring to the probability plot graph above, it is known that the data spreads around the diagonal line and follows the direction of the diagonal line, this indicates the data has a normal data distribution.

### Multicollinearity Test

Analysis of the multicollinearity test in this study was tested by identifying the value of Colinearity Tolerance, and the value of VIF Statistics. (Widyaningdyah, 2001)

Table 4. Multicollinearity Value

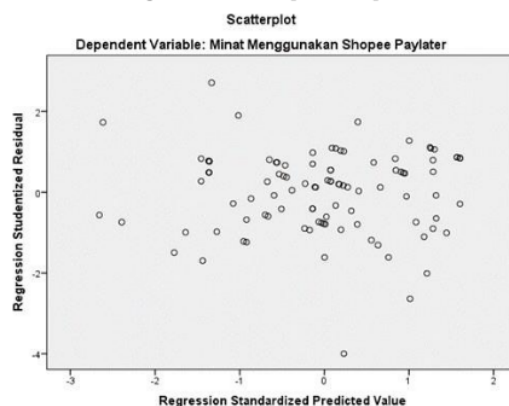
Variable	Colinearity Tolerance	VIF
X1	0,299	3,341
X2	0,256	3,908
X3	0,977	1,023
Y	0,675	1,481

Source: Primary Data Research Results, 2022

It is known that the value of Colinearity Tolerance for the Variable Perception of Ease (X1), Perception of Benefits (X2), Perception of Risk (X3), and Variable Use of ShopeePAY (Y), to the Variable Interest in Using Shopee Paylater (Z) are sequentially valued; 0.299, 0.256, 0.977, and 0.675. Based on the provisions mentioned in the previous paragraph, the three values obtained are less than 0.10. And the value of VIF Statistics Variables of Perceived Ease (X1), Perceived Benefits (X2), Perceived Risk (X3), Variables Using ShopeePAY (Y), on Variables of Interest in Using Shopee Paylater (Z), order of value; 3.341, 3.908, 1.023, and 1.481, all of which are less than 10. This indicates that there is no multicollinearity symptom in the three variables.

### Heteroscedasticity Test

Figure 5. Scatterplot Graph



Source: Primary Data Research Results, 2022

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i, Difa Alabro, Warter Agustim*



Based on the scatterplot graph above, it can be seen that the 36 ints formed must be spread randomly, spread above and below the number 0 on the Y axis. This indicates that there are no symptoms of heteroscedasticity in the research data.

Table 5. Glejser test

Variable	Signifikansi
X1	,063
X2	,072
X3	,062
Y	,066

Source: Primary Data Research Results, 2022

it is known that the significance value of the Perceived Ease of Use Variable (X1), Benefit Perception Variable (X2), Risk Variable (X3), and ShopeePay Use Variable (Y), to the absolute value of the residual interest Variable Interest Using Shopee Paylater (Z) is; 0.063, 0.072, 0.062, and 0.066 where these three values are greater than 0.05, indicating that there are no symptoms of heteroscedasticity.

#### t test

Table 6. Table of Regression Coefficients

Variable	Standardized Coefficient Beta	t	Sig.
X1	,389	2,852	,005
X2	,309	2,094	,039
X3	,119	2,213	,010
Y	,728	2,309	,008

Source: Primary Data Research Results, 2022

Based on the table above, it is known that the significance value of all variables is less than 0.05, this indicates that the Perceived Ease of Use (X1), Benefit Perception (X2), and Risk Perception (X3), and ShopeePay usage (Y) have a positive and positive effect. significant to the Interest Variable Using Shopee Paylater (Z). Setiawan (2012) If the level of significance (Sig t) is smaller than  $\alpha = 0.05$ , then the hypothesis is accepted, which means that the independent variable has a significant effect on the dependent variable. Based on the two-sided test criteria (Suryoto, 2011), if  $t_{count} < -t_{table}$  or  $t_{count} > t_{table}$ , there is a significant effect between the independent variables on the dependent variable.

#### Goodness of Fit Test

Table 7. Model Fit Test

	F	Sig.
Regression	21,076	,000

Source: Primary Data Research Results, 2022

Khuzaini (2015) The F test was carried out to test the suitability of the multiple linear regression model. The test criteria with F test is to compare the significance level of the F value ( $\alpha = 0.05$ ) with the provision that if the significance level of the F test is 0.05, this indicates that the regression model is feasible. used for further analysis.

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i, Difa Alabro, Warter Agustim*

## Path Analysis

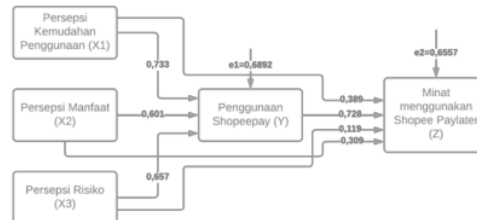


Figure 6. Path Analysis Relationship Chart

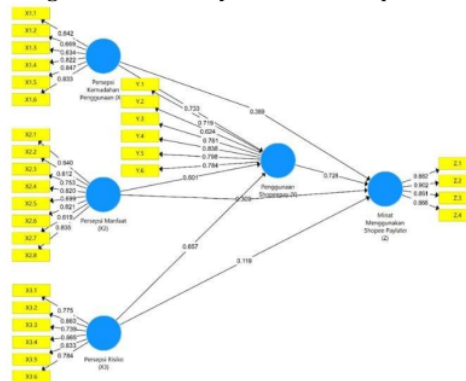


Figure 7. Path Analysis Diagram

### Effect of X1 through Y on Z

It is known that the direct effect given by X1 to Z is 0.389. While the indirect effect of X1 through Y on Z is the multiplication between the beta value of X1 against Y with the beta value of Y against Z, namely:  $0.733 \times 0.728 = 0.534$ . Then the total effect given by X1 to Z is the direct effect plus the indirect effect, namely  $0.389 + 0.534 = 0.923$ . Based on the results of the above calculations, it is known that the direct influence value is 0.389, and the indirect effect is 0.534, which means that the indirect effect value is greater than the direct influence value. These results indicate that indirectly X1 through Y has a significant effect on Z, which means that H3 can be thermophilic.

### Analysis of the Effect of X2 through Y on Z

It is known that the direct effect given by X2 to Z is 0.309. While the indirect effect of X2 through Y on Z is the multiplication of the beta value of X2 to Y with the beta value of Y to Z, namely:  $0.601 \times 0.728 = 0.438$ . Then the total effect given by X2 to Z is the direct effect plus the indirect effect, namely  $0.309 + 0.438 = 0.747$ . Based on the results of the calculations above, it is known that the value of direct influence is 0.309, and the indirect effect is 0.438, which means that the value of indirect influence is greater than the value of direct influence. These results

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i , Difa Alabro, Warter Agustim*

indicate that indirectly X2 through Y has a significant effect on Z, which means that H6 can be thermophilic.

#### Analysis of the Effect of X3 through Y on Z

It is known that the direct effect given by X3 to Z is 0.119. While the indirect effect of X3 through Y on Z is the multiplication between the beta value of X3 against Y with the beta value of Y against Z, namely:  $0.657 \times 0.728 = 0.478$ . Then the total effect given by X2 to Z is the direct effect plus the indirect effect, namely  $0.119 + 0.478 = 0.597$ . Based on the results of the calculations above, it is known that the value of the direct influence is 0.119, and the indirect effect is 0.478, which means that the value of the indirect effect is greater than the value of the direct influence. These results indicate that indirectly X3 through Y has a significant effect on Z, which means that H9 can be thermophilic.

#### Coefficient of Determination (R<sup>2</sup>)

Table 8. Coefficient of Determination

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786 <sup>a</sup>	.570	.548	5,048

a. Predictors: (Constant), Penggunaan ShopeePAY, Persepsi Risiko, Persepsi Kemudahan Penggunaan, Persepsi Manfaat

b. Dependent Variable: Minat Menggunakan Shopee Paylater

9

Source: Primary Data Research Results, 2022

In the table above, it can be seen that the Correlation Coefficient (R) is 0.786 or 78.6%. This indicates that there is a strong relationship between the variables of Perceived Ease of Use (X1), Perceived Benefits (X2), and Perceptions of Risk (X3) and ShopeePAY Usage Variables (Y) on the Variable Interest in Using Shopee Paylater (Z). The coefficient of determination (R<sup>2</sup>) obtained a value of 0.570 or 57%, which means that the variables of Perception of Ease of Use (X1), Perceptions of Benefits (X2), and Perceptions of Risk (X3) and ShopeePAY Usage Variables (Y) affect the variable of interest in using Shopee Paylater (Z) by 57%. While the other 43%, influenced by other factors outside this research, such as promotion, brand image, and customer service.

### 3. RESULT AND DISCUSSION

Assuming the perceived ease of use variable (X1) that affects the shopeepay usage variable (Y) as evidenced by the t-significance value less than 0.05 and the t-count value greater than the t-table value. The perceived ease of use variable also has an indirect effect on the variable of interest in using Shopee Paylater (Z) through the variable Use of ShopeePAY (Y), this is evidenced by the greater value of the indirect effect of the variable perception of ease of use on the variable of interest in using Shopee Paylater (0.534), than the direct effect (0.389). This means that the more ShopeePAY and Shopee Paylater can provide value for ease of use, the more ShopeePAY and Shopee Paylater will be in demand by their target market.

Assuming the perceived benefit variable (X2) that affects the shopeepay usage variable (Y) as evidenced by a significance value of t which is less than 0.05 and a t-count value that is greater than the t-table value. The perceived benefit variable also indirectly affects the interest variable using Shopee Paylater (Z) through the ShopeePAY Usage variable (Y), this is evidenced by the greater indirect effect of the perceived ease of use variable on the interest variable using Shopee Paylater (0.438), than direct effect (0.309). This means that the more ShopeePAY and

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i, Difa Alabro, Warter Agustim*

409

Shopee Paylater can provide useful value, the more ShopeePay and Shopee Paylater will be in demand by their target market.

Assuming the risk perception variable (X3) that affects the ShopeePay use variable (Y) as evidenced by a significance value of t which is smaller than 0.05 and a t-count value that is greater than the t-table value. The risk perception variable also indirectly affects the interest variable using Shopee Paylater (Z) through the ShopeePay Usage variable (Y), this is evidenced by the greater indirect effect of the perceived ease of use variable on the interest variable using Shopee Paylater (0.478), than direct effect (0.119). This means that the more ShopeePay and Shopee Paylater can provide risk-free value, the more ShopeePay and Shopee Paylater will be in demand by their target market.

#### 4. CONCLUSION

The following conclusions can be drawn by researchers:

1. Perception of Ease of Use (X1) has a positive and significant effect on the use of ShopeePay.
2. Perception of Ease of Use (X1) directly has a positive and significant effect on Interest in Using Shopee Paylater.
3. Perception of Ease of Use (X1) through the use of ShopeePay (Y) has a positive and significant effect on the use of ShopeePay.
4. Perception of Benefits (X2) has a positive and significant effect on the use of ShopeePay.
5. Perception of Benefits (X2) has a direct positive and significant effect on Interest in Using Shopee Paylater.
6. Perception of Benefits (X2) through the use of ShopeePay (Y) has a positive and significant effect on the use of ShopeePay.
7. Risk Perception (X3) has a positive and significant effect on the use of ShopeePay.
8. Risk Perception (X3) has a direct positive and significant effect on Interest in Using Shopee Paylater.
9. Risk Perception (X3) through the use of ShopeePay (Y) has a positive and significant effect on the use of ShopeePay.

After the analysis, discussion and conclusions are carried out in this study, some suggestions that researchers can convey are as follows:

1. In the online retail industry, innovations in payment methods are expected to continue to grow, by continuously providing added value to the value of convenience, usefulness, and also being risk-free, so that people will continue to use various products and services in the online retail industry.
2. For e-commerce players, looking for a consumer approach strategy by providing convenience, usefulness, and risk-free value for payments, products or services or other elements, may be able to help increase prospects for e-commerce.
3. For further researchers, in conducting research, they can use varied variables so that they get a model that better describes the actual situation.

#### REFERENCES

- [1] A Agustim, W. (2010). Analisa Pengaruh Brand Image Terhadap Keputusan Konsumen Dalam Pembelian Sepeda Motor Honda. *Jurnal Ekonomi Modernisasi*, 6(3), 196-204.
- [2] Dekasari, Y. (2020). Pengaruh Brand Image Dan Word Of Mouth Communication Pada Keputusan Pembelian Produk Susu Dancow Di Bandar Lampung. *Jurnal Manajemen dan Bisnis (JMB)*, 1(1).

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i, Difa Alabro, Warter Agustim*

410



- [3] Denziana, A., Indrayenti, I., & Fatah, F. (2014). *Corporate Financial Performance Effects Of Macro Economic Factors Against Stock Return*. *Jurnal Akuntansi dan Keuangan*, 5(2).
- [4] Dewi, A. M. (2022). *OPTIMALISASI APLIKASI E-COMMERCE SHOPEE FOOD SEBAGAI MEDIA PEMASARAN UMKM DI MASA PANDEMI COVID 19*. *Jurnal Riset Manajemen dan Bisnis*, 16(2), 77-86.
- [5] Erida, M. (2021). *Uji Validitas dan Uji Reliabilitas Instrumen Motivasi Pengidap HIV/AIDS*. *Jurnal Ilmiah Bina Edukasi*, 1(1), 10-21.
- [6] Eviana, V., & Saputra, A. J. (2022). *Analisis Faktor-Faktor yang Memengaruhi Minat Penggunaan Sistem Pembayaran Pay Later*. *Jurnal Pendidikan Tambusai*, 6(1), 1968-1977.
- [7] Ghozali, Imam, 2006. *Analisis Multivariate dengan Program SPSS*, Badan Penerbit Universitas Diponegoro. Semarang
- [8] Purnamasari, R. D. A., Sasana, H., & Novitaningtyas, I. (2021). *Pengaruh perceived ease of use, perceived usefulness, perceived risk, dan brand image terhadap keputusan pembelian menggunakan metode pembayaran shopee paylater*. *JURNAL MANAJEMEN*, 13(3).
- [9] RAHMAN, R., Sucipto, S., & Addiarrahman, A. (2021). *PEMIKIRAN M. DAWAM RAHARDJO TENTANG RIBA DAN RELEVANSINYA DALAM TRANSAKSI PINJAMAN SHOPEE PAYLATER DAN SHOPEE PINJAM PADA MARKETPLACE SHOPEE* (Doctoral dissertation, UIN Sulthan Thaha Saifuddin Jambi).
- [10] Rifai, M., & Yulianto, A. E. (2022). *Perbandingan Efisiensi Biaya Produksi Sebelum Dan Sesudah Penerapan Total Quality Management (Tqm) Pada Pt. Pacific Indo Packing Lamongan. Bismar (Bisnis dan Manajemen): The Journal of Business and Management*, 5(1), 59-71.
- [11] Rifa'i, M., Yati, W., & Susanti, R. A. D. (2020). *Pengaruh Komitmen dan Kepuasan Terhadap Loyalitas Konsumen Melalui Kepercayaan dalam Menggunakan Produk Jasa Titip Toko Online*. *Referensi: Jurnal Ilmu Manajemen dan Akuntansi*, 8(1), 61-72.
- [12] Rohmah, S., & Khuzaini, K. (2015). *Pengaruh Citra Merek, Kualitas Produk, Dan Layanan Terhadap Keputusan Pembelian Produk Perhiasan*. *Jurnal Ilmu dan Riset Manajemen (JIRM)*, 4(5).
- [13] Rohmah, S., & Khuzaini, K. (2015). *Pengaruh Citra Merek, Kualitas Produk, Dan Layanan Terhadap Keputusan Pembelian Produk Perhiasan*. *Jurnal Ilmu dan Riset Manajemen (JIRM)*, 4(5).
- [14] Rosyada, S. T. A. (2021). *Analisis hukum islam terhadap praktik Shopee Pinjam melalui Marketplace Shopee* (Doctoral dissertation, UIN Sunan Ampel Surabaya).
- [15] Septiyani, G., Rasyid, E., & Tobing, E. G. (2017). *Faktor-Faktor Yang Mempengaruhi Kualitas Laba Pada Perusahaan Industri Dasar Dan Kimia Yang Terdaftar*. *fundamental management journal*, 2(1), 70-79.
- [16] Setiawan, H. (2012). *pengaruh orientasi pasar, orientasi teknologi dan inovasi produk terhadap keunggulan bersaing usaha songket skala kecil di kota Palembang*. *Orasi Bisnis: Jurnal Ilmiah Administrasi Niaga*, 8(2).
- [17] Syairozi, M. I. (2017, September). *ANALISIS PAJAK DAN VARIABEL MAKROEKONOMI TERHADAP PENERIMAAN PAJAK PERNGHASILAN*. In *Seminar Nasional Sistem Informasi (SENASIF)* (Vol. 1, pp. 338-350)..

*Perceptions Of Easy Of Use, Benefits, And Risks Of Their Effect On Interest In Shopee Paylater Using The Shopee Marketplace As A Mediation Variable- Muhamad Rifa'i , Difa Alabro, Warter Agustim*

411



# PERCEPTIONS OF EASY OF USE, BENEFITS, AND RISKS OF THEIR EFFECT ON INTEREST IN SHOPEE PAY LATER USING THE SHOPEE MARKETPLACE AS A MEDIATION VARIABLE

## ORIGINALITY REPORT

15%

SIMILARITY INDEX

14%

INTERNET SOURCES

9%

PUBLICATIONS

7%

STUDENT PAPERS

## PRIMARY SOURCES

1	<a href="http://ijstm.inarah.co.id">ijstm.inarah.co.id</a> Internet Source	1%
2	Levana Dhia Prawati, Wendy Endriarto, Astrid Ika Carolina, Ilham Condro Prabowo, Ka Tiong, Sasya Sabrina. "Transformation of Tax Information System: Implementation of Financial Information Access (ASIK) and Procedures of Taxpayers Confiscation Assets in Indonesia", 2019 International Conference on Information Management and Technology (ICIMTech), 2019 Publication	1%
3	<a href="http://ejournals.umn.ac.id">ejournals.umn.ac.id</a> Internet Source	1%
4	<a href="http://pesjournal.net">pesjournal.net</a> Internet Source	1%
5	<a href="http://repository.ub.ac.id">repository.ub.ac.id</a> Internet Source	1%

6	<a href="http://journalofbusiness.org">journalofbusiness.org</a> Internet Source	1 %
7	<a href="http://repository.iainpare.ac.id">repository.iainpare.ac.id</a> Internet Source	1 %
8	Sri Utami ADY, Masrurahtul Ainie ZAMAN. "Profitability, Managerial Ownership, and Audit Committee on Stock Returns in Indonesian Commercial Banks", Journal of World Economy: Transformations & Transitions, 2022 Publication	1 %
9	<a href="http://jurnal.buddhidharma.ac.id">jurnal.buddhidharma.ac.id</a> Internet Source	1 %
10	Submitted to Management & Science University Student Paper	1 %
11	Submitted to Napier University Student Paper	<1 %
12	<a href="http://ijisrt.com">ijisrt.com</a> Internet Source	<1 %
13	<a href="http://ijebmr.com">ijebmr.com</a> Internet Source	<1 %
14	Submitted to Segi University College Student Paper	<1 %
15	<a href="http://eprints.umm.ac.id">eprints.umm.ac.id</a> Internet Source	

<1 %

16

[www.bircu-journal.com](http://www.bircu-journal.com)

Internet Source

<1 %

17

[repository.president.ac.id](http://repository.president.ac.id)

Internet Source

<1 %

18

[www.researchgate.net](http://www.researchgate.net)

Internet Source

<1 %

19

[www.testmagzine.biz](http://www.testmagzine.biz)

Internet Source

<1 %

20

[iiste.org](http://iiste.org)

Internet Source

<1 %

21

Submitted to School of Business and  
Management ITB

Student Paper

<1 %

22

[real.mtak.hu](http://real.mtak.hu)

Internet Source

<1 %

23

[download.atlantis-press.com](http://download.atlantis-press.com)

Internet Source

<1 %

24

[journal.umg.ac.id](http://journal.umg.ac.id)

Internet Source

<1 %

25

Dora Dessandy Maryantika, Suparna Wijaya.  
"Determinants of tax revenue in Indonesia  
with economic growth as a mediation

<1 %

## variable", JPPI (Jurnal Penelitian Pendidikan Indonesia), 2022

Publication

26	<a href="http://ejournal.unsrat.ac.id">ejournal.unsrat.ac.id</a> Internet Source	<1 %
27	<a href="http://repository.stei.ac.id">repository.stei.ac.id</a> Internet Source	<1 %
28	<a href="http://psasir.upm.edu.my">psasir.upm.edu.my</a> Internet Source	<1 %
29	<a href="http://rigeo.org">rigeo.org</a> Internet Source	<1 %
30	<a href="http://www.atlantis-press.com">www.atlantis-press.com</a> Internet Source	<1 %
31	<a href="http://www.gssrr.org">www.gssrr.org</a> Internet Source	<1 %
32	<a href="http://www.slideshare.net">www.slideshare.net</a> Internet Source	<1 %
33	Annisatun Nur Fitriani. "PENGARUH BRAND IMAGE, KUALITAS PRODUK, HARGA DAN KUALITAS LAYANAN TERHADAP KEPUTUSAN PEMBELIAN SEMEN DI PT SEMEN INDONESIA LOGISTIK CABANG GULOMANTUNG GRESIK", Jurnal Riset Entrepreneurship, 2019 Publication	<1 %
34	<a href="http://etd.iain-padangsidimpuan.ac.id">etd.iain-padangsidimpuan.ac.id</a> Internet Source	<1 %

35	<a href="http://jecombi.seaninstitute.org">jecombi.seaninstitute.org</a> Internet Source	<1 %
36	Submitted to Erasmus University of Rotterdam Student Paper	<1 %
37	<a href="http://journal.feb.unmul.ac.id">journal.feb.unmul.ac.id</a> Internet Source	<1 %
38	<a href="http://journal.privietlab.org">journal.privietlab.org</a> Internet Source	<1 %
39	<a href="http://jurnal.peneliti.net">jurnal.peneliti.net</a> Internet Source	<1 %
40	<a href="http://researchsystem.canberra.edu.au">researchsystem.canberra.edu.au</a> Internet Source	<1 %
41	<a href="http://www.ctrstik-mtsij.ac.id">www.ctrstik-mtsij.ac.id</a> Internet Source	<1 %

Exclude quotes    On  
Exclude bibliography    On

Exclude matches    Off