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THE EFFECT OF THE CONVENIENCE AND BENEFITS OF GOPAYLATER ON THE INTEREST IN USE WITH MODERATION OF TRUST AMONG FEB UNJ STUDENTS

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Abstract

The development of digital technology in the financial sector has encouraged the emergence of non-cash payment services, one of which is paylater. GoPayLater is a paylater service that is widely used by students because it offers convenience and flexibility in payments. The purpose of this study is to examine the effect of usability and its advantages on the interest in using GoPayLater, considering trust as a variable that intervenes, among Jakarta State University's Faculty of Economics and Business students. Quantitative techniques are employed, implementing an explanatory design. A Likert scale was used to gather the data questionnaire, administered to students via Purposive sampling is used by GoPayLater. Data analysis is done using partial least squares-structural equation modeling (PLS-SEM). The results shown that interest and trust in use were significantly impacted by usability. On the other hand, the benefits of use are significantly influenced by usage interest but not by trust. In addition, trust has no significant effect on usage interest. These findings show that the functional aspect is the main factor in encouraging interest in using GoPayLater among students.

1. INTRODUCTION

Major alterations in the financial system are caused by developments in digital technology and people's transaction behavior. Financial technology innovation (fintech) presents a variety of digital financial services that offer convenience, speed, and flexibility in transactions. One form of fintech service that is growing rapidly in Indonesia is Buy Now Pay Later (BNPL), which is a payment system that allows consumers to make purchases in developments and pay later.

GoPayLater is one of the BNPL services that is integrated into the GoTo ecosystem and is used by various groups, including students. The service offers ease of use through a relatively fast activation process, a flexible payment system, and integration with digital applications that are often used in daily activities. This condition makes GoPayLater an increasingly popular payment alternative.

The ease of use of the system is a major factor that affects an individual's interest in using the system with regard to acceptance of technology. Systems that are easy to understand, have a simple transaction process, and provide convenience for users tend to be more acceptable. In addition, the benefits of use also play a role in shaping usage interest, especially if the service is able to provide added value and efficiency in meeting user needs.

However, the use of digital financial services are also related to the aspect of trust. User trust in system security, personal data protection, and cost transparency are crucial factors in fintech services. Low trust levels have the potential to inhibit interest in use, even though these services offer convenience and benefits.

Previous research has shown that Interest in using digital services are conditioned by ease of use and accessibility benefits offered by those services. Nevertheless, studies on the function of trust in influencing this interest has not achieved consistent results. As a result, this study was conducted with the objective of establishing the impact of ease of access on education use of GoPayLater as a moderation variable and its benefits on the interest in using it with trust.

2. LITERATURE REVIEW

This section supports the study conducted by students of the College of Economics and Business at Jakarta State University on the repercussions of the convenience and advantages of GoPayLater. Then on the use interest with confidence as a moderation variable, this section discusses theoretical and conceptual foundations. In addition to the empirical findings from relevant previous studies, the literature review includes key theories that help develop research variables. This research can build a strong conceptual argument and explain how variables in the research model interact by understanding the theory and findings of previous research.

2.1 Theoretical and Conceptual Background

This section explains the main theories underlying the development of research variables, In other words, ease of use, advantages of use, reliability, and interest in use. Understanding this theoretical concept is crucial to explain how each variable works and how the relationships between variables are formed in the context of using digital financial services. Each variable is explained according to the theory of technology acceptance and acceptance of technology phenomenon of fintech developments that are happening today.

2.1.1 Ease of Use

According to Davis (1989), believed usability is an individual's level of confidence that a system can be used without spending much effort. The Acceptance Technology (TAM) model prioritizes the ease of use of technology. An easy-to-use and easy-to-understand system will reduce the burden on the user's mind, making it more likely to use this technology.

Digital financial services like GoPayLater are very easy to use. This is demonstrated by a simple activation process, clear transaction details, and the ability to monitor bills and payment dues. If users find it easy to use, they will use it more often. Previous research has shown that the perception of the ease of use of digital services has a considerable impact on the interest in using them.

2.1.2 Benefits of Use

The perception of utility refers to the degree of conviction of the subject regarding the utility he/she perceives the use of a system can increase the effectiveness and efficiency of its activities (Venkatesh & Davis, 2000). In the context of Buy Now Pay Later (BNPL) services, the benefits of using it can be in the form of payment flexibility, ease of managing short-term finances, and efficiency in the transaction process.

GoPayLater provides functional benefits for students, especially in meeting their needs without having to make direct payments. These benefits are an crucial consideration for users in deciding to use BNPL services. The greater the benefits that users feel, the higher the tendency to use the service on an ongoing basis.

2.1.3 Trust

Trust is a user's conviction in the reliability, integrity, and ability of the service provider to maintain the security of the system and the user's personal data. In digital financial services, trust is a crucial factor because transactions are conducted online and involve sensitive financial data. While these services offer convenience and benefits, a low level of trust can hinder interest in use. Consequently, trust is often perceived as an element that can enhance or weaken the impact regarding ease of use and the advantages associated with using fintech services.

2.1.4 Usage Interests

El interés en el uso se refiere a la propensión conductual de un individuo hacia la utilización sostenible de la tecnología en el futuro. This interest is formed through rational evaluation of the convenience and benefits of technology, as well as psychological evaluation of trust and risk perception. In the context of fintech, usage interest reflects the level of user acceptance of the digital financial services offered.

2.2 Previous Hypothesis Research and Development

Previous research has shown that ease of use and benefits of use have an effect on interest in using digital services. Research on digital consumer behavior has found that systems that are easy to use and provide real benefits tend to increase interest in acceptance of technology.

Other studies show that trust plays a crucial role in the use of digital financial services. System security and information transparency can increase user trust, ultimately influencing the decision to use the service. However, some studies have also found trust does not always exert a direct influence on interest in using the product, but rather acts as a variable that strengthens relationships between other variables.

Based on the results of previous research, there are still differences in findings regarding the role of trust in

influencing interest in using BNPL services. Therefore, this study integrates ease of use, benefits of use, and trust in one research model to look at the relationship between variables more comprehensively.

The research hypothesis is developed as follows based on previous theories and research:

H1: Usability has a favorable impact on the likelihood of using GoPayLater.

H2: Simplicity of operation has a favorable impact on trust.

H3: The advantages of use have a favorable impact on the likelihood of using GoPayLater.

H4: The advantages of use have a favorable impact on trust.

H5: Trust has a favorable impact on the likelihood of using GoPayLater.

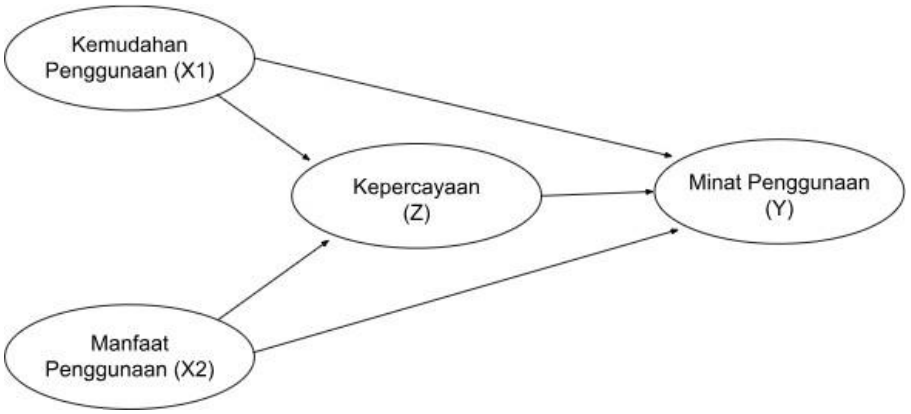


Figure 1. Chart Mind Framework
Source: Author (2025)

3. RESEARCH METHODOLOGY

3.1 Research Design

This study adopts a quantitative methodology to explore the causal relationship between the variables involved research variables because this study focuses on testing hypotheses that have been clearly developed based on theories and findings of previous research. In addition, this study uses statistical techniques to analyze.

Sugiyono (2019) stated that quantitative research methods come from positivism. It uses structured research instruments to collect data from a specific population or sample. Next, statistical data is evaluated to test the hypothesis.

With trust as a moderation variable, the purpose of this study is to explain the cause-effect relationship between the variable of ease of use of GoPayLater and the benefits of use. Thus, the design of this study is expected to provide a comprehensive overview of the factors that affect students' interest in using the GoPayLater service.

3.2 Population and Sample

The group of students belonging to the Faculty of Economics and Business of Jakarta State University who have used the GoPayLater service in this study. The population was chosen because students are an active user group of digital financial services, especially Buy Now Pay Later (BNPL) services.

Purposive sampling techniques that are based on requirements relevant to the research objective are used. For this study, the respondent criteria were as follows:

1. A student at the State University of Jakarta's Faculty of Economics and Business
2. Have used the GoPayLater service
3. Have been a witness for at least 3 months

This study collected 143 samples that met the minimum requirements for the Modeling Equation Structural-Partial Least Squares (SEM-PLS) analysis.

3.3 Data Collection Methods

The data of this study was obtained directly from the respondents through the distribution analyzer. The research instruments are compiled based on indicators that have been adjusted to each research variable, namely ease of use, benefits of use, trust, and interest in use. The survey was compiled utilizing a five-point Likert scale to gauge respondents' level of approval of each statement. The Likert scale was chosen because it is able to describe the attitudes, perceptions, and opinions of respondents quantitatively.

Table 1. Likert Scale

Score	Remarks
1	Strongly disagree
2	Differences of opinion
3	Neutral
4	Agree
5	Strongly agree

Source: Author (2025)

This an online survey is disseminated. through Google Form. This method was chosen because it is considered efficient, accessible, and allows researchers to reach a wider number of respondents.

3.4 Data Analysis Techniques

SmartPLS software version 4 was used to conduct data analysis in this study. The Structural Equation-Partial Least Squares (SEM-PLS) analysis was carried out in two main stages. This method was chosen for its ability to analyze complex research models and evaluate the relationships between variables simultaneously, including moderation variables.

3.4.1 Measurement Model (Outdoor Model)

Measurement models are used to validly and reliably measure latent constructions assessed using measurement models, also known as external models. Measurement model testing is performed prior to structural model analysis to ensure that the data used meets the measurement feasibility criteria.

This study will examine the convergent validity and reliability of the construct on the measurement model. The convergent validity test aims to determine how well the indicator can demonstrate the latent variable being measured. Meanwhile, reliability tests aim to determine how consistent an indicator is in a single construct.

a. Convergent Validity

The validity of the convergence was evaluated by looking at the outer loading value and the Extracted Mean Variance (AVE). Considering the data's findings processing using SmartPLS, all indicators in the factors that affect usability, benefits of use, trust, and interest in use have external loading values above 0.70. In addition, the AVE value of each variable also shows a value above 0.50.

The results of this study show that all indicators have met the criteria of convergent validity, in order for the indicators to be able to latent constructs well.

b. Reliability Test

To assess reliability, the Alpha and Cronbach Comtheposite Reliability (CR) values are used. The analysis's findings showed that each construct presented in this research exhibited an Alpha and Cronbach's Composite Reliability value more than 0.70. Consequently, it can be inferred that each variable investigated satisfies the reliability criteria and exhibits a high degree of internal consistency.

3.4.2 Structural Model (Inner Model)

Structural models, or deep models, are used to look at how latent variables in research relate to each other, either directly or indirectly. The purpose of the evaluation of the structural model is to determine how well the exogenous variables can explain the endogenous variables according to the conceptual framework that has been created. Several key indicators, the coefficient of determination (R-squared/R2), predictive relevance (Q-squared/Q2), effect size (f2), and significance of the path coefficient test were evaluated in this study.

The R-Square value (R2) is used to describe the ability of the ease of use and benefit variables to explain the variation of trust variables and usage interests. An R2 value of more than 0.75 indicates strong explanatory ability, about 0.50 It denotes a moderate explanatory capacity, while approximately 0.25 indicates a weak explanatory capacity. Furthermore, the predictive relevance of the research model was assessed with the value of Q-Square (Q2). A Q2 A value greater than 0 indicates that the model is insufficient remarkable capabilities for predicting empirical data. The contribution of each endogenous variable to the exogenous variable is measured utilizing an effect measure (f2). An f^2 value of 0.02 denotes a small influence, a value of 0.15 denotes a moderate influence, a value of 0.35 indicates a considerable impact. Additionally, a multicollinearity assessment was performed using the Variance Inflation Factor (VIF) analysis, where a VIF value below 5 indicates the absence of multicollinearity in the research model.

3.5 Hypothesis Testing

A hypothesis test was conducted to establish the relevance of the correlation between the latent variables. Path coefficients, t-statistic values, and p-values were examined to evaluate the bootstrap method in SmartPLS. The path coefficient indicates the robustness of the relationship and the direction of the variable in question. A positive coefficient indicates that an increase in the exogenous variable will lead to an increase in the endogenous variable,

while a negative coefficient indicates an inverse relationship.
The decision-making criteria in hypothesis testing are as follows:

a. If the p-value is less than 0.05, the hypothesis is accepted.
b. If the p-value exceeds 0.05, the hypothesis is rejected.

3.6 Moderation analysis

Moderation analysis was conducted to find out how the trust variable helps or reduces the correlation between usability and profitability of using GoPayLater. The moderation effect test was carried out through the interaction of independent variables with the moderation variable using the bootstrapping procedure on SmartPLS.

The moderation effect is considered significant if the p-value < 0.05. Additionally, the strength of the moderation effect was assessed using the effect size (f^2) The f2 value is interpreted as follows to determine the contribution of the confidence variables to the research model: 0.02 denotes a weak influence, 0.15 denotes a moderate influence, and 0.35 denotes a strong influence.

4. RESULTS AND DISCUSSION

4.1 Results

This study used 143 respondents of students of the Faculty of Economics and Business, State University of Jakarta who had used the GoPayLater service. Based on gender characteristics, female respondents amounted to 78 people (54.5%) and male respondents as many as 65 people (45.5%). This composition shows that female students are more dominant in the use of digital payment services, in line with the findings of previous research that stated that women tend to be more active in the use of application-based financial services.

The questionnaire's findings indicate that almost all respondents are GoPayLater users. A total of 142 respondents (99.3%) stated that they use Shopee in online shopping activities, while only 1 respondent (0.7%) does not use it. In terms of usage intensity in the last three months, the frequency of use is relatively high, with 47 respondents (32.4%) using Shopee 1-2 times, 65 respondents (45.5%) using 3-5 times, and 30 respondents (21.9%) using more than 5 times a month. The research findings indicate that GoPayLater is a highly popular platform frequently used by students in the Faculty of Economics and Business at Jakarta State University. Therefore, this presents an opportune moment to explore the impact of ease of use, trust, and student interest on its adoption.

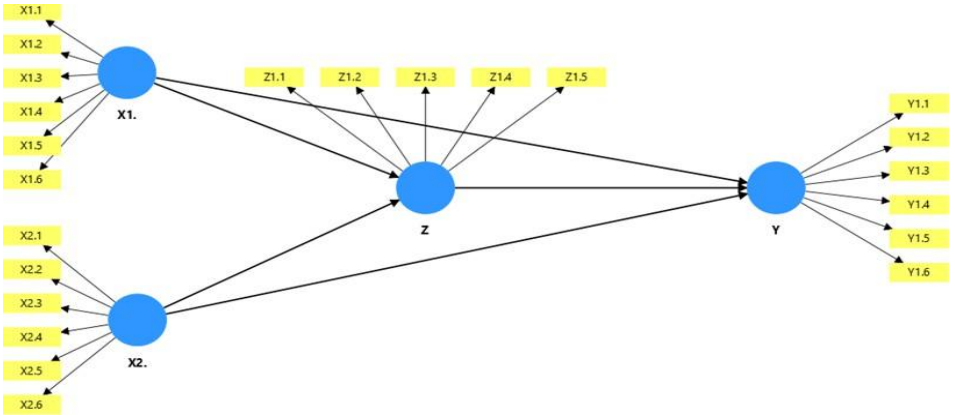


Figure 2. External Loading Evaluation
Source: Author (2025)

The results of the evaluation of the measurement model (external model) using SmartPLS showed that all indicators in the research construction had excellent performance. External loading tests show that each indicator has a loading value above the minimum limit of 0.7. In the X1 construct, six indicators (X1.1–X1.6) have a loading value between 0.776 and 0.872, indicating that each indicator is capable of strongly reflecting the construction. The Konstruk X2 also shows excellent performance with a loading value between 0.827 to 0.871. Furthermore, the Y1 construct has a loading value that ranges from 0.720 to 0.824, while the Z1 construct is located in the range of 0.754 to 0.878, all of them satisfying the criteria of good convergent validity.

As a result of the convergent validity test through the Extracted Mean Variance (AVE) value, the entire construct had an AVE value above 0.5. This shows that its indicators can explain more than 50% of the variation in each construct. Therefore, each construction discussed in this study can be declared to be valid in a convergent and internally consistent manner. The results of the Cronbach Composite and Alpha (CR) reliability test show that all constructions have values above 0.7. This value shows that each system has excellent reliability, so the research instrument is considered consistent in measuring the research variables.

The square root of the AVE in each construct exceeds its correlation with other constructs, according to discriminant validity assessments performed using the Fornell-Larcker method and the heterotrait-to-monotrait ratio (HTMT). Additionally, the fact that all HTMT values are below the established threshold of 0.85 suggests that each

construct is unique and that there is no overlap between variables. According to the structural model assessment (internal model), an R^2 value of 0.676 is obtained for variable Y1, suggesting that variables X1, X2, and Z1 may be responsible for 67.6% of the variation in variable Y1. The results of the f-squared (f^2) test showed a small to moderate influence of each variable. The X1 construct exerts the greatest influence with an f^2 value of 0.411, while X2 has a value of 0.070 and the Z1 construct 0.056. These findings suggest that the entire construction contributes to Y1, with the greatest influence coming from X1. Evaluation of Measurement Models (External Models).

Moderation Test Results

Table 2. Relationships Between Variables

	Original Sample (O)	Sample average (M)	Standard deviation (STDEV)	Statistics T (|O/STDEV|)	P value
X1 → Y	0.189	0.188	0.083	2.263	0.024
X1 → Z	0.463	0.461	0.094	4.902	0.000
X2 → Y	0.413	0.424	0.083	4.972	0.000
X2 → Z	0.202	0.207	0.117	1.731	0.083
Z → Y	0.182	0.176	0.096	1.898	0.058

Source: Author (2025)

The relationships between variables were tested by the bootstrapping method on SmartPLS. The results showed that some of the research model pathways did not have a significant impact. Ease of use (X1) positively and significantly affects usage interest (Y), with a path coefficient of 0.189, a t-statistic of 2.263, and a p-value of 0.024. In addition, ease of use (X1).

The benefit of use (X2) exerted a positive and notable influence on interest in use (Y), as evidenced by a coefficient of 0.413, a t-statistic of 4.972, and a p-value of 0.000. In contrast, the benefit of use (X2) did not exert a significant influence on confidence (Z), with a coefficient of 0.202, a t-statistic of 1.731, and a p-value of 0.083.

The path test findings indicated that confidence (Z) did not exert a significant impact on interest in use (Y). Overall, the evaluation findings indicated that three variable relationships were declared significant: the relationships X1 → Y, X1 → Z, and X2 → Y were not declared significant. The path coefficient was 0.182, the t-statistic was 1.898, and the p-value was 0.058.

4.2 Discussion

The research findings indicate that GoPayLater's ease of use increases user interest. The ease of use has also been shown to increase trust, which shows that the clarity of payment flows and transparency of information makes users feel more secure in using GoPayLater.

In addition, the benefits of use have a favorable and important impact on usage interest. Payment flexibility and ease of fulfilling transaction needs are the main factors that attract students. However, the benefits of use had no significant effect on trust, suggesting that perceived benefits play a greater role in driving use than building user trust. On the other hand, trust has not been shown to have a substantial impact on the desire to use GoPayLater. This suggests that students' interest is more influenced by ease and benefits of use, rather than the level of trust. Overall, the findings of this study show that students of the Faculty of Economics and Business, State University of Jakarta are more interested in using GoPayLater because of the practical features of the service.

5. CONCLUSION

The research findings indicate a high level of interest among Jakarta State University's Faculty of Economics and Business students, attributable to its ease of use and the advantages it provides.

In addition, ease of use has been shown to have a considerable impact on the trust placed in the individual GoPayLater services, although the inherent advantages of use do not show a significant impact on trust, no significant effect on the trust generated is observed. Trust has also not been shown to have a direct effect on usage interest. These findings show that students' interest in using paylater services are more influenced by the functional aspects and convenience of the system than the trust factor.

This study offers an empirical contribution to the analysis of user behavior of the paylater service, particularly in the scenario of young users in the university context. The results show that system efficiency and perceived benefits are the main factors in driving interest in using digital financial services, while the role of trust is limited in the context of this study. Overall, this study emphasizes that the understanding of interest in using paylater services needs to be focused on the aspects of ease and benefits of use as the main determinants to strengthen the functional- based approach in explaining the adoption of digital financial services among students.

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