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Tenant ShopeePay Fintech Application Acceptance Analysis Using TAM

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Abstract: This study aims to determine the analysis of tenant acceptance on the ShopeePay application in PTC using the Technology Acceptance Model. The type of data in this study is quantitative. Sample determination using a random sampling technique or purposive sampling obtained a sample of 56 tenants. Based on the results of the analysis using SPSS to find the influence between variables on information users, there is a relationship between perceived usefulness (X1) and image (X2) and $t_{count} > t_{table}$ (5.889 > 1.997), there is a relationship between perceived usefulness (X1) and perceptions of usability (X8) and $t_{count} > t_{table}$ (3.895 > 1.997), there is no relationship between image (X2) to perceptions of usability (X8) and $t_{count} < t_{table}$ (1.871 < 1.997), there is a relationship between self-confidence (X3) to perceptions of ease of use (X7) and $t_{count} > t_{table}$ (3.867 > 1.997), there is no relationship between anxiety (X4) to perceptions of ease of use (X7) and $t_{count} > t_{table}$ (-1.041 < 1.997), there is a relationship between conditional facilitating (X5) and perceptions of ease of use (X7) and $t_{count} > t_{table}$ (6.368 > 1.997), there is a relationship between perceptions of pleasure (X6) to perceptions of ease of use (X7) and $t_{count} > t_{table}$ (10.825 > 1.997), there is a relationship between perceptions of ease of use (X7) to perceptions of usability (X8) and $t_{count} > t_{table}$ (8.790 > 1.997).

Keywords: FinTech; PTC, ShopeePay; TAM; Tenant.

INTRODUCTION

Technology and information are two things that cannot be separated these days. This is seen in the process of gathering information that can be gathered quickly, accurately and accurately, aided by increasingly sophisticated technological advances (Hasbiyalloh & Jakaria, 2018). Information systems (IS) are one of the IT products that can increase the competitiveness of companies in product marketing (Irawan, Hasna, & Pahlevi, 2016). An information system is a system that is organized systematically and regularly from information flow networks that connect every part of a system, so that communication between parts or functional units is possible. Currently, there are many enterprises that apply information systems in their respective fields such as sales, purchase, or payment.

Technological progress in the field of remote wireless communication or Mobile has expanded the number of mobile phone clients, and this has also accelerated the development of e-commerce. The rapid development of portable trading business and the increase in the number of customers who do and use mobile phones have also strengthened the multipurpose job as an important application for making mobile payments in this area. Multipurpose Mobile Payment is currently prominent enough to be noticed by buyers in making purchases from merchants as an option compared to using money or credit cards. The use of e-commerce payment services provides common sense, convenience, speed and provides convenience in making exchanges anytime and anywhere (Wahidin, Setiyani, & Alfredo, 2021).

The world of commerce has also undergone significant changes. With the digital economy, the trend of e-commerce is progressing very rapidly. In the financial sector, the term Financial Technology is now fashionable (Fintech) (Abdillah, Mukti, Puspita, & Suhartini, 2021). FinTech is the adoption of information technology advances in the financial services industry. In the FinTech era, all financial activities are digitized with an internet-based transaction mode and can be accessed with a website or a smart device known as a smartphone. FinTech is growing rapidly along with the growth of startups or information technology-based businesses that can directly transact with customers or suppliers without going through direct banking services (Abdillah, 2019). The business sector has utilized IT as a virtual media for both sellers and buyers to make online transactions or virtual shopping. The new digital economic environment also requires new payment transaction services. In other words, transactional payment activities also undergo changes. Payment using physical money turns into

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virtual money that is done using financial technology (FinTech) applications (Abdillah, 2020). The forecast of Indonesia FinTech transaction value (Statista, 2022) is shown in Fig. 1.

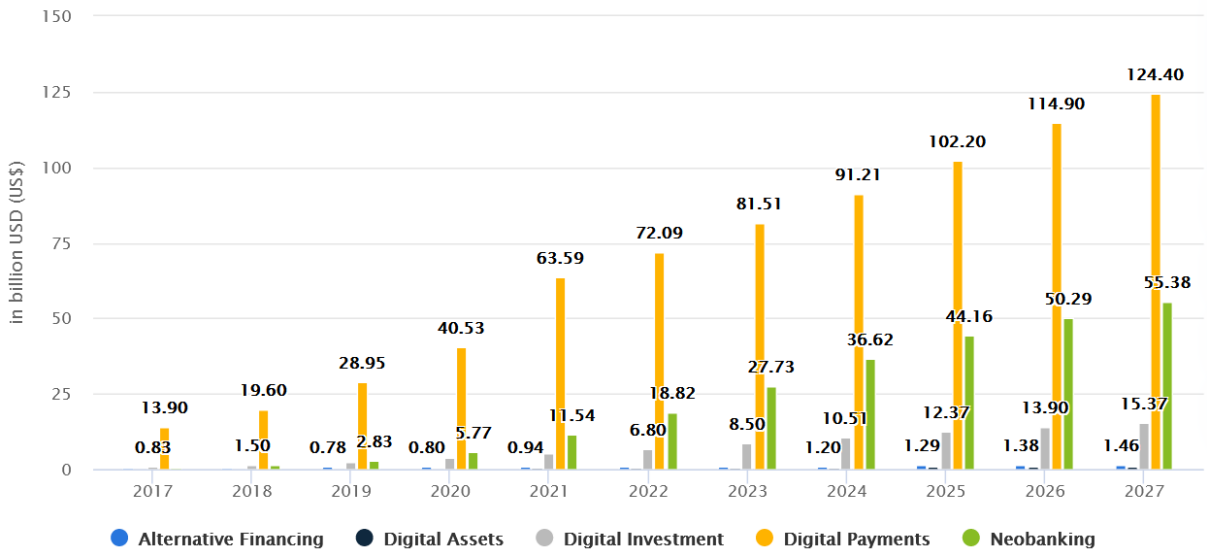

Fig. 1 Indonesia FinTech Transaction Value Forecast

One of the most popular mobile payment applications in Indonesia is ShoopePay. In the Shopee application, when making a payment transaction for product purchases, you can use several payment methods, such as through bank transfer, paying directly to Indomaret or Alfamart or using an online credit/debit card. In addition to the payment method, Shopee has fintech ShopeePay. ShopeePay is one type of electronic money developed by PT. AirPay International as a Shopee affiliate company. Currently, ShopeePay is the e-wallet brand with the largest users and is recorded as having the market share with the highest number of transactions in Indonesia (Desnissanty & Sari, 2021). ShopeePay is used for alternative payment methods and refunds on Shopee. The functions available on ShopeePay are to add funds, make payment transactions on Shopee, and withdraw funds from ShopeePay (Anthony & Sama, 2021).

In connection with these problems, an idea emerged to help with one of the filing tasks, namely conducting an analysis of tenant acceptance on the ShopeePay application in mobile form. Based on the description described above, the researcher will try to analyze tenant acceptance of the ShopeePay application users with the aim of this study to find out the analysis of tenant acceptance of the ShopeePay application using the Technology Acceptance Model at PTC.

LITERATURE REVIEW

A number of previous studies both related to FinTech and TAM were used as a reference for conducting this research. FinTech itself has transformed into a mode of payment that is increasingly being used by modern people, especially in urban areas. While TAM is a field of study in Information Systems (IS) that is widely used for analysis of new technologies. Previous studies reviewed, namely: 1) The first version of the Technology Acceptance Model (Davis, 1985), 2) Perceived usefulness, perceived ease of use, and user acceptance of information technology (Davis, 1989), 3) The second version of the Technology Acceptance Model (Venkatesh & Davis, 2000), 4) The third version of the Technology Acceptance Model (Venkatesh & Bala, 2008), 5) Analysis of User Acceptance in Utilizing Social Media for Small and Medium Enterprises Using the Technology Acceptance Model (TAM) Method (TriHandayani & Abdillah, 2019), and 6) Using Technology Acceptance Model 3 (TAM 3) at Selected Private Technical High School: Google Drive Storage in E-Learning (Setiyani, 2021).

METHOD

In this method section the author will explain how to carry out the research. This section is divided into 5 (five) sections, which include: 1) Research Types, 2) Research Methods, 3) Research Targets, 4) Data Collection, and 5) Data Analysis.

Research Type

This research method is a descriptive method with a quantitative research approach. Descriptive research is research that uses observation, interviews or questionnaires about the current situation, regarding the subject we

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are studying. While quantitative data is where respondents will answer questions from the questionnaire (Russeffendi, 2010). This research is used to analyze tenant acceptance using the technology acceptance model (TAM).

Research Target

The population in this study are the tenant users of the ShopeePay application at the Palembang Trade Center (PTC). The sample is a small part of the population and its characteristics. If the population is large and it is impossible for the researcher to study the entire population (for example due to financial, manpower and time constraints), then the researcher uses samples taken from that population (Sugiyono, 2018). The population in this study is a portion of the shopeePay application users at the Palembang Trade Center (PTC).

In this study, researchers chose random or target sampling. This ensures that the methods and samples used by researchers are random and not at all related to samples based on class or social status. The targeted sample for this survey is tenants as sellers of goods whose payments use shopeePay at the Palembang Trade Center (PTC) as many as 65 tenants.

Research Variables

Variable is something that can distinguish between changes in value, research variables consist of dependent variables. The independent variable consists of the change or occurrence of the dependent variable, and the dependent variable is the variable resulting from the independent variable. The relationship between these variables is based on the TAM theory. The model diagram is shown in Fig. 2.

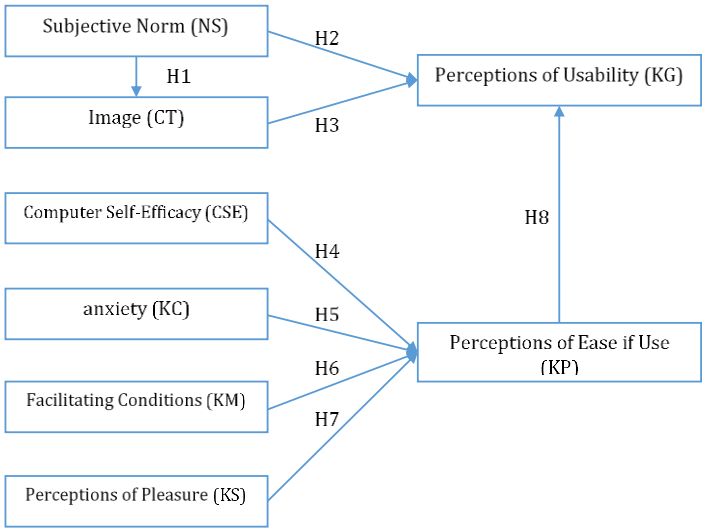

Fig. 2 Diagram TAM (Setiyani, 2021)

Data Collection

Data collection in this study was carried out directly, namely by online survey using the Google Forms (Abdillah, 2022) considering that the COVID-19 pandemic is still ongoing, therefore the researcher distributed the link to the questionnaire that was created via the Google form to users of the ShopeePay application at the Palembang Trade Center (PTC). Primary data in this study includes respondents' answers based on questionnaires that are distributed online. While the form of secondary data in conducting this research is data on the number of users of the ShopeePay application at PTC.

Data analysis

The data analysis technique used in this study is a quantitative approach. This technique is used in numerical form. The data is processed using software, namely the SPSS (Statisca Product and Services Solution) application version 25. The analysis technique used is to test the validity and reliability and test the hypothesis using the t test (Ghozali, 2018).

RESULTS

The research results section is divided into 7 (seven), namely: 1) Respondent Profile, 2) Validity Test, 3) Reliability Test, 4) Normality Test, 5) Heteroscedasticity Test, 6) Hypothesis Testing, 7) Path Analysis Results, and 8) Test of Determination.

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Respondent Profile

Respondents who have answered the tenant acceptance analysis questionnaire for the FinTech ShopeePay application using the Technology Acceptance Model at PTC come from various types of business fields and tenant turnover. The business fields (Fig. 3) undertaken by tenant owners at PTC consist of: 1) Fashion (17%), 2) Electronics (14%), 3) Culinary (12%), 4) Retail (11%), 5) Fun World (2%), and 6) Others (44%).

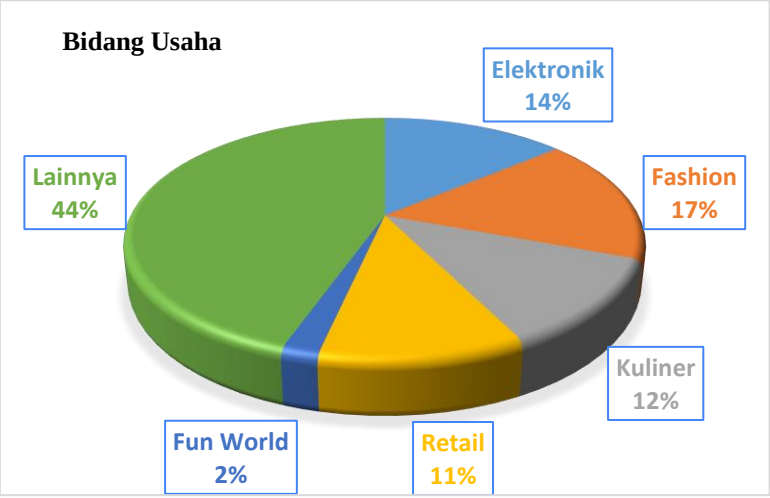

Fig. 3 Tenants Business Sector

The results of the questionnaire also summarize tenant turnover (Fig. 4) in the following range: 1) 0-5 million (59%), 2) 5-10 million (20%), 3) 10-15 million (9%), 4) 15-20 million (9%), and 5) > 25 million (3%).

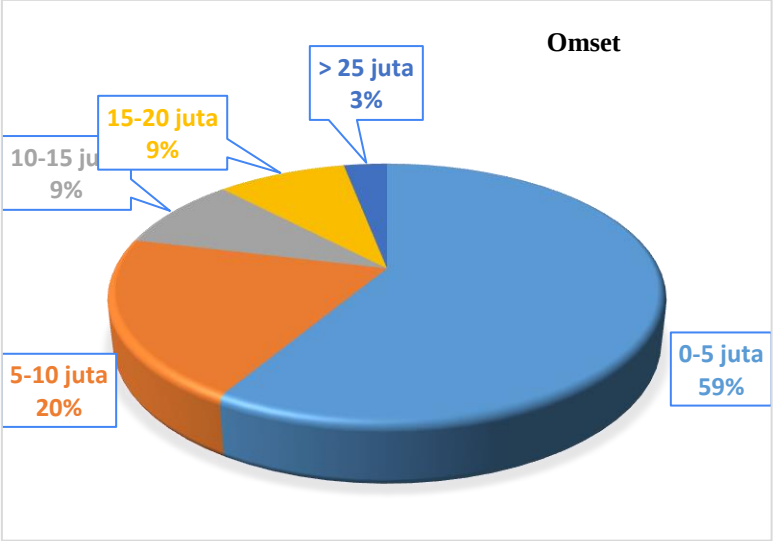

Fig. 4 Tenants Business Turnover

Validity Test

Validity test is used as a measuring tool to obtain the data (measurements) studied. The effectiveness measures can be found from the Table of Moments. If $r_{count} > r_{table}$ the instrument is activated, and vice versa if $r_{count} < r_{table} > 0.05$ the instrument is deactivated. From the results of the SPSS analysis, the results of the validity test are in Table 1.

Table 1. Validity Test Results.

Variables	Rcount	Rtable	Note
NS1	0.402	**0.2404**	Valid
NS2	0.432	**0.2404**	Valid
NS3	0.597	**0.2404**	Valid
NS4	0.612	**0.2404**	Valid
CT1	0.413	**0.2404**	Valid
CT2	0.411	**0.2404**	Valid
CT3	0.269	**0.2404**	Valid
CT4	0.271	**0.2404**	Valid

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CSE1	0.539	**0.2404**	**Valid**
CSE2	0.569	**0.2404**	**Valid**
CSE3	0.568	**0.2404**	**Valid**
CSE4	0.061	**0.2404**	**Invalid**
CSE5	0.459	**0.2404**	**Valid**
KC1	0.372	**0.2404**	**Valid**
KC2	0.097	**0.2404**	**Invalid**
KC3	0.034	**0.2404**	**Invalid**
KC4	0.416	**0.2404**	**Valid**
KC5	0.145	**0.2404**	**Invalid**
KC6	0.083	**0.2404**	**Invalid**
KM1	0.569	**0.2404**	**Valid**
KM2	0.542	**0.2404**	**Valid**
KS1	0.602	**0.2404**	**Valid**
KS2	0.535	**0.2404**	**Valid**
KS3	0.623	**0.2404**	**Valid**
KS4	0.553	**0.2404**	**Valid**
KS5	0.609	**0.2404**	**Valid**
KP1	0.586	**0.2404**	**Valid**
KP2	0.576	**0.2404**	**Valid**
KP3	0.541	**0.2404**	**Valid**
KP4	0.609	**0.2404**	**Valid**
KP5	0.597	**0.2404**	**Valid**
KP6	0.585	**0.2404**	**Valid**
KG1	0.580	**0.2404**	**Valid**
KG2	0.647	**0.2404**	**Valid**
KG3	0.592	**0.2404**	**Valid**
KG4	0.654	**0.2404**	**Valid**
KG5	0.608	**0.2404**	**Valid**
KG6	0.607	**0.2404**	**Valid**
KG7	0.595	**0.2404**	**Valid**
KG8	0.624	**0.2404**	**Valid**

Based on the results from table 1 above, it was tested on a sample of 65 respondents (0.2404) with a total of 40 questions. From these results there are 35 items that show valid and 5 items that are not valid.

Reliability Test

Reliability testing is part of the requirements for validating research equipment. By using Cronbach's alpha statistical test to measure reliability, a variable is said to be reliable if its value is greater than 0.60. The results of the reliability test can be seen in Table 2.

Table 2. Reliability Test Results.

Variables	Rcount	Rtable	Note
NS	0.794	0.60	Reliable
CT	0.689	0.60	Reliable
CSE	0.705	0.60	Reliable
KC	0.716	0.60	Reliable
KM	0.849	0.60	Reliable
KS	0.798	0.60	Reliable
KP	0.792	0.60	Reliable
KG	0.778	0.60	Reliable

Table 2 shows all the values above the variables above 0.60, so they are declared reliable and based on testing tools, data collection can be measured using test tools.

Normality Test

The normality test is carried out to see how a variable is normally distributed (Abdillah, HS, et al., 2021). Figures 5, 6 and 7 show the P-Plot with normal graphic plots seen from the data distribution points which are located in a straight line spreading along a straight diagonal line so that it can be concluded that the data normality test can be fulfilled.

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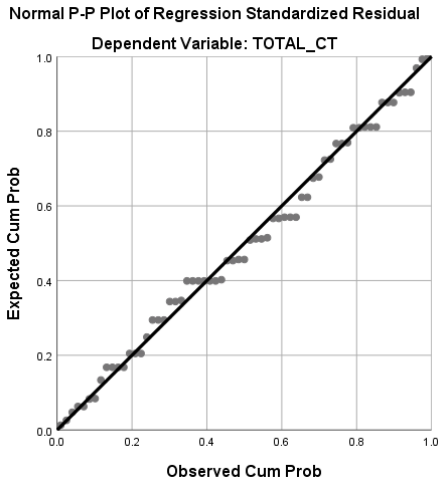

Fig. 5 P-Plot between NS to CT

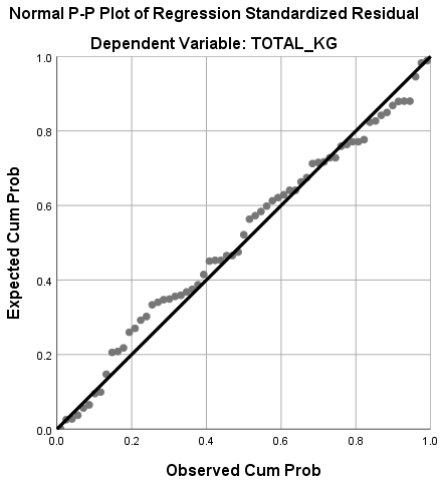

Fig. 6 P-Plot between CSE, KC, KM, and KS to KP

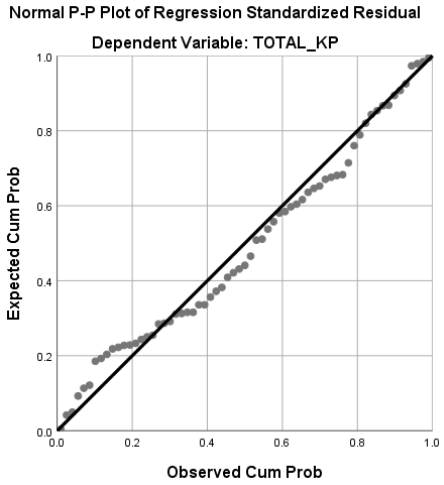

Fig. 7 P-Plot between NS and CT to KG

Heteroscedasticity Test

In a good regression model, heteroscedasticity is usually not experienced. Through the scatterplot graph it can be seen whether a regression model has heteroscedasticity or not. If there is a certain pattern in the graph, it indicates that heteroscedasticity has occurred. From Figures 8, 9 and 10 it can be seen that the points spread randomly and are spread both above and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity in the regression model in this study.

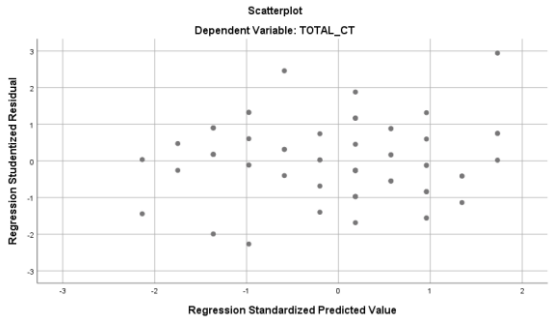

Fig. 8 Heteroscedasticity of NS to CT

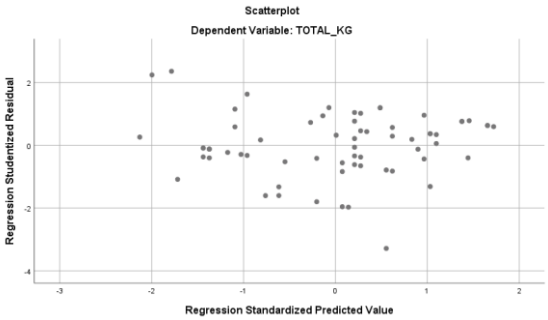

Fig. 9 Heteroscedasticity of NS and CT to KG

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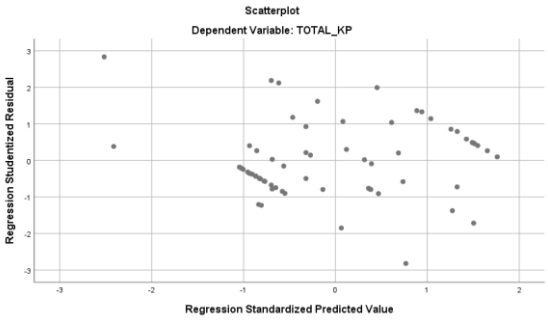

Fig. 10 Heteroskedastisitas CSE, KC, KM, dna KS terhadap KP

Hypothesis Test

The hypothesis is an alleged statement about the relationship between two or more variables based on the reasoning of the researcher or derived from existing theory. In the hypothesis test, it is said to be positive if $t_{count} > t_{table}$. The results of hypothesis testing can be seen in Table 3

Table 3. Hypothesis Testing Results.

Hypothesis	t_{count}	t_{table}	Description
H1: → NS-CT	5.889	1.997	H1 positive and significant
H2: → NS-KG	3,895	1.997	H2 positive and significant
H3: → CT-KG	1.871	1.997	H3 negative and significant
H4: → CSE-KP	3.867	1.997	H4 positive and significant
H5: → KC-KP	-1.041	1.997	H5 negative and significant
H6: → KM-KP	6.368	1.997	H6 positive and significant
H7: → KS-KP	10.825	1.997	H7 positive and significant
H8: → KP-KG	8.790	1.997	H8 positive and significant

Based on the results from table 3 t_{table} of 1,997, these results were consulted with t_{count} of 8 hypotheses obtained 6 positive hypotheses (H1, H2, H4, H6, H7, and H8) and 2 negative hypotheses (H3 and H5).

Determination Test

The coefficient of determination test was carried out to find out how much the endogenous variables were simultaneously able to explain exogenous variables. See Tabel 4 for determination test results.

Table 4. Determination Test Results.

Variable	R-Square
Image (CT)	0.355
Perceived usefulness (KG)	0.196
Perceived Ease of Use (KP)	0.678

Based on table 4, it can be seen that the Image Variable (CT) has an r2 value of 0.355, meaning that the Subjective Norm (NS) variable has an influence on the Image variable (CT) of 35.5% and the remaining 64.5% is influenced by other variables. Perceived usefulness (KG) has an r2 value of 0.196, meaning that the Subjective Norm (NS), Image (CT) and Perceived Ease of Use (KP) variables have an influence on Perceived usefulness (KG) of 19.6% and the remaining 80.4% is influenced by other variables. Finally, the variable Perceived Ease of Use (KP) has a value of r2 0.678, meaning that Computer Self-Efficiency (CSE), Anxiety (KC), Facilitating Conditions (KM), and Perceptions of Enjoyment (KS) have an influence on Perceived Ease of Use (KP) by 67.8% and the remaining 32.2% is influenced by other variables.

DISCUSSIONS

The results of the study show that tenants who use the FinTech ShopeePay application at PTC are engaged in the Fashion, Electronics, Culinary, Retail, Fun World businesses which are still dominated by businesses with an income of 0-5 million. This shows that tenants are still included in the micro, small and medium enterprises (MSMEs) group.

Based on the results of the questionnaire that has been distributed and processed using SPSS 25, it shows that the four variables measured are subjective norms (X1), image (Y1), computer self-efficacy (X2), anxiety (X3), facilitating conditions (X4), perceptions of pleasure (X5), perceived ease of use (X6), and perceived usability (Y2) resulting in tenant satisfaction rates for the ShopeePay application using the technology acceptance model at PTC, there is an interval value which results in that many respondents' questions choose to agree, so from the

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tenant satisfaction of the ShopeePay application using the technology acceptance model at PTC has a good quality application service that is used by customers.

In testing the relationship it is known that the significance value for the influence of subjective norms (X1) on image (Y1) is 0.000 < 0.05 and the t_{count} value is 5.889 > t_{table} 1.997, so it can be concluded that H1 is accepted which means there is a relationship between perceived usefulness (X1) to image (Y1). In this case the user does not think about or question the use of ShopeePay in making transactions.

In testing the relationship it is known that the significance value for the influence of subjective norms (X1) on perceptions of usability (Y2) is 0.000 < 0.05 and the t_{count} value is 3.895 > t_{table} 1.997, so it can be concluded that H2 is accepted which means there is a relationship between perceived usefulness (X1) to perceptions of usability (Y2). In this case, tenants can easily use the ShopeePay application, but it's also easy to get information.

In testing the relationship, it is known that the significance value for the effect of image (Y1) on perceptions of usability (Y2) is 0.066 > 0.05 and the t_{count} value is 1.871 < t_{table} 1.997, so it can be concluded that H3 is accepted which means there is no relationship between perceived usefulness (X1) on perceptions of usability (Y2). In this case the tenant does not always prioritize the image of how to use the ShopeePay application.

In testing the relationship, it is known that the significance value for the effect of computer self-efficacy (X2) on perceptions of ease of use (X6) is 0.000 < 0.05 and the t_{count} is 3.867 > t_{table} 1.997, so it can be concluded that H4 is accepted which means there is a relationship between computer self- efficacy (X2) on perceptions of ease of use (X6). In this case the tenant has the ability to perform certain tasks/work using the ShopeePay application.

In testing the relationship, it is known that the significance value for the influence of anxiety (X3) on perceptions of ease of use (X6) is 0.302 > 0.05 and the t_{count} is -1.041 < t_{table} 1.997, so it can be concluded that H5 is accepted which means there is no relationship between anxiety (X3) on perceptions of ease of use (X6). In this case the tenant has a low level of anxiety in using the ShopeePay application.

In testing the relationship, it is known that the significance value for the effect of facilitating conditional (X4) on perceptions of usability (Y2) is 0.000 <0.05 and the tcount value is 6,368 > ttable 1.997, so it can be concluded that H6 is accepted, which means there is a relationship between facilitating conditionals (X4) on perceptions of ease of use (X6). In this case, tenants do not need to require high knowledge in using the ShopeePay application.

In testing the relationship, it is known that the significance value for the effect of perceptions of pleasure (X5) on perceptions of ease of use (X6) is 0.000 <0.05 and the t_{count} value is 10,825 > t_{table} 1.997, so it can be concluded that H7 is accepted, which means there is a relationship between perceptions of pleasure (X5) on perceptions of ease of use (X6). In this case, tenants are happy in transactions using the ShopeePay application.

In testing the relationship, it is known that the significance value for the effect of perceptions of ease of use (X6) on perceptions of usability (Y2) is 0.000 < 0.05 and the t_{count} value is 8,790 > t_{table} 1.997, so it can be concluded that H8 is accepted, which means there is a relationship between perceptions of ease of use (X6) to perceptions of usability (Y2). In this case, tenants find it easy to use the ShopeePay application.

In testing the relationship, it is known that the significance value of the Image (CT) variable has an r^2 value of 0.355, meaning that the Subjective Norm (NS) variable has an influence on the Image (CT) variable of 35.5% and the remaining 64.5% is influenced by other variables. Perceived usefulness (KG) has an r^2 value of 0.196, meaning that the Subjective Norm (NS), Image (CT) and Perceived Ease of Use (KP) variables have an influence on Perceived usefulness (KG) of 19.6% and the remaining 80.4% is influenced by other variables. Finally, the variable Perceived Ease of Use (KP) has a value of r2 0.678, meaning that Computer Self-Efficiency (CSE), Anxiety (KC), Facilitating Conditions (KM), and Perceptions of Enjoyment (KS) have an influence on Perceived Ease of Use (KP) by 67.8% and the remaining 32.2% is influenced by other variables.

CONCLUSION

This study aims to determine tenant acceptance of the ShopeePay application using the technology acceptance model at PTC. Based on these results, all tenants are satisfied with using the ShopeePay application at PTC. This acceptance is based on 6 (six) influential factors/relationships, namely: 1) There is a relationship between perceived usefulness (X1) to image (Y1), 2) There is a relationship between perceived usefulness (X1) and perceptions of usability (Y3), 3) There is no relationship between perceived usefulness (X1) and perceptions of usability (Y2), 4) There is a relationship between computer self-efficacy (X2) and perceptions of ease of use (Y2), 5) There is no relationship between anxiety (X3) and perceptions of ease of use (Y2), 6) There is a relationship between facilitating conditional (X4) and perceptions of ease of use (Y2), 7) There is a relationship between perceptions of pleasure (X5) and perceptions of ease of use (Y2), and 8) There is a relationship between perceptions of ease of use (Y1) and perceptions of usability (Y3).

It is better if you continue to socialize in order to further introduce the service, and you should also continue to update or continue to improve the service application so that it can attract people's interest in using the ShopeePay application.

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