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Factors Affecting The Readiness Of Sharia Paylater Implementation At Universitas Negeri Jakarta

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ABSTRACT
One of the results of technological developments that are being discussed in various parts of the world lately is Financial Technology *(Fintech).* As an innovation in the financial sector in non-bank financial institutions that utilize information technology as a tool to reach consumers. Make it easier for humans in the transaction process between buyers and sellers and can anticipate fraud in the transaction process. This study aims to examine the factors that affect the *readiness* of the implementation of *sharia Paylater* within the scope of Jakarta State University. These factors are; (1) optimism (2) innovasian; (3) discomfort; (4) insecurity; (5) *perceived usefulness;* (6) *perceived ease of use*; and (7) organizational culture. The method used in this study is a quantitative approach, using scale instrument tools. This method is used to determine consumer readiness to use the *Paylater* payment system using *the Technology Readiness Acceptance Model* (TRAM). The population of this study was all employees of Jakarta State University as many as 1714 respondents, consisting of civil servants and non-civil servants. After sampling was carried out, 95 respondents were obtained. Data analysis techniques using smartPLS software, are carried out to make measurements, both measurement models and structural models. The results of structural model analysis, as an analysis to determine the relationship between constructs hypothesized by researchers based on established criteria, show that of the 11 hypotheses proposed, there are 4 (four) hypotheses that are not significant. The four insignificant hypothetical relationships are; (1) INS - PU; (2) INS - PEU; (3) PEU - IU; and OC - IU. The four relationship models are issued in the model to describe the factors that affect the readiness of sharia paylater implementation at Jakarta State University.

Keywords: : Implementation, *Readiness, Paylater, Sharia, Tram,*

INTRODUCTION

Lately information technology is growing very rapidly ranging from educational activities, economics and in the field of trade services, as well as tools for communication. The development of communication technology is not only developing in Indonesia, but in various countries in the world also participate in the rapid development of technology and will certainly change every time.

Information technology is one of the most important factors influencing the development of our society today. Information technology also exists at various stages of human development, and one of the distinctive features of today's information society is that it occupies a leading position among all existing technologies, especially in the news. Information technology is also a creative activity that consists of a number of processes carried out to achieve certain goals. Any technology can be more efficient if the process of building the technology chain is correct. One of the results of technological developments that are being discussed in Indonesia lately is Financial Technology (Fintech) in financial institutions. The definition of Fintech according *to The National Digital Research Centre* (NDRC) is an innovation in the financial sector as a service innovation in non-bank financial

institutions that utilize information technology as a tool to reach consumers. On the other hand, FinTech is defined as a cross-disciplinary subject that combines Finance, Technology Management and Innovation Management.

With the presence of Financial Technology, of course, the technology requires a container or place to distribute payment technology. Therefore, a *software* implementation is made that there are many useful features that can be used. An implementation certainly has preparation in various aspects, because all these preparations measure whether this application is feasible or not to be used by many people?

Lazuardi (2017) argues that the first step that must be done in a technology implementation is to know in advance how the level of user readiness in the technology. Everyone can be a user of a technology, but how to implement it certainly depends on the degree of readiness of someone to accept the technology.

The readiness model is a model that measures readiness using information systems. Readiness or readiness is an analysis of measuring the readiness of resources in using information systems that have several aspects. The modeling used is a combination of Technology *Acceptance Model* (TAM) and Technology Readiness Index (TRI) (Lazuardi, 2017 Technology Readiness Index (TRI) has 4 factors that influence the readiness of using technology, namely, *optimism (optimism),* innovative sense (*innovatifness*), discomfort *(discomfort*) and finally insecurity (insecurity*)*. The four factors are divided into 2, namely, driving factors and inhibiting factors, the driving factors are optimism and innovative. While the inhibiting factors are, discomfort and insecurity. While the *Technology Acceptance Model* (TAM) is an adaptation of the *Theory of Reasoned Action* (TRA) which states that the use of the system is influenced greatly by interest in using (behavioral intention*) which is influenced by user perceptions* (beliefs), namely the perception of usefulness of a system (*perceived of usefulness*) and the perception of ease of use of the *system (perceived ease of use*) (Mulyani, 2019). Fintech is now gaining popularity with the presence of a payment technology called *Paylater*. This technology has features where someone can buy an item or service which is then paid. With a tenor and interest that will be paid within a specified period.

Theoretical Studies

a. Financial Technology (Fintech)

Technology is defined by many people as electronic devices such as smart phones and other electronics. According to Pribadi (2017) the creation of technology, in accordance with its essence, is carried out to facilitate and help human life activities. Technology can make a positive contribution, but the impact of the creation of technology can also have a negative impact on human life. The technology that is currently on the rise is *Financial Technology* (*FinTech*). Bank Indonesia defines *Financial Technology (FinTech*) as the result of a combination of financial services and technology that eventually changed the business model from conventional to moderate, which initially had to pay face-to-face and carry a certain amount of cash, now can make remote transactions by making payments that can be made in seconds. *Financial technology* or *fintech* is also a medium of information used to run technology-based financial services, has become a good foundation in an effort to improve the effectiveness and efficiency of financial services.

Financial Technology (*FinTech*) is the provision of financial services based on sharia principles that bring together or connect "lenders" with "borrowers" in order to

make financing contracts through electronic systems using the internet network. Sharia is also here in accordance with Islamic law which is without usury.

b. Paylater

Paylater is a digital payment method offered by various digital companies and *start-ups* with the aim of making it easier for users to meet all the needs of life within the scope of buying and selling. Simply put, by using *Pay Later*, one can buy goods now and then pay for them another time. The concept is exactly like a credit card, where the digital company covers the payment first at the beginning when someone buys a product, then pays the bill according to the due date in the next month and the time period is also adjusted to the chosen tenor.

c. Readiness

According to the dictionary of psychology is a point of maturity to accept and practice certain behaviors. Readiness is a competency so that someone who has that competence has sufficient readiness to do something. It can be concluded that preparation *(Readiness)* is a condition where a person or individual is ready or willing to do something to achieve certain goals.

d. Organizational Culture

Organizational culture is a characteristic that exists and is upheld in an organization or daily community life, this is inseparable from the cultural ties created. Organizational culture deals with the norms of behavior and values that are understood and accepted by all members of the organization and are used as a basis in the rules of conduct in that organization.

e. Structure Equation Modeling (SEM)

Structural Equation Modeling (SEM) according to Dachlan (2014) in his book entitled "Complete Guide to Structural *Equation Modeling*" explains that SEM is one of the multivariate analysis techniques used to test theories about a set of relationships between a number of variables simultaneously. The set of relationships in question is the relationship between one or more independent variables with one or more dependent variables.

METHOD

In this study, the author uses a quantitative approach, as an approach to seek scientific truth. This method uses a technique of taking a distance between the researcher and the object to be studied (Clarck and Carter, 2014). The data collection instruments used are formal, booth dar and measure. Therefore, this research strategy aims to measure the status of the level of readiness of a sharia *paylater* system which will be used by many people with various factors that can influence it.

The population in this study was all employees of Jakarta State University. From the data obtained, the population of employees of Jakarta State University is 1714 people. Of the total 1714 employees of the State University of Jakarta consisting of civil servants and non-civil servants, both as lecturers and education staff (tendik). So the minimum number of samples taken is as many as 95 respondents.

The research model was conducted using quantitative methods where this model aims to determine consumer readiness to use the *Paylater* payment system using *the Technology Readiness Acceptance Model* (TRAM).

Results of Analysis and Discussion

a. Model Measurement

Model measurement analysis or also called measurement *model (outer model)* is carried out with 4 (four) test steps, namely *individual item realibility, internal consistency, average variance extracted* and *discriminant validity.*

b. *Individual Item Reliability*

This testing stage can be seen from the magnitude of the correlation coefficient between each measurement item (indicator) and its variables. The value of *the loading factor* above 0.7., means that the indicator can be said to be valid as an indicator that can measure its constructs or variables (Hair et al., 2021, Sarstedt *et al*., *2021).* After testing the outer *model*, all indicators have an *outer loading* value above 0.7.

c. *Internal Consistency*

The test is carried out by testing *composite reliability (CR) which has a threshold value of 0.7.,* composite reliability *(CR) is considered better for measuring* internal consistency. Compared to *Cronbach's alpha* in the *Structural Equation Modeling* (SEM) model , this is because *composite reliability* (CR) does not estimate all indicators evenly between variables. Therefore, the *composite reliability* (CR) result satisfies the requirements with a variable greater than 0.7.

From the smartPLS output results, it can be seen that the CR values for each variable are all above 0.7

d. *Average Variance Extracted*

The *convergent validity test* is then carried out by looking at the value of the *Average Variance Extracted* (AVE). This value can describe the magnitude of variance or diversity of *manifest variables (*indicators) that can be contained by latent variables (variables). The AVE value has a minimum requirement of 0.5 to be able to illustrate that *convergent validity* is good. This means that latent variables can account for on average more than half the variance of its indicators. The results of the study can be seen in table 4.2., which shows that the AVE values of all variables already have values above 0.5 so they are eligible for use.

e. *Discriminant Validity*

Measurements with reflective indicators are assessed based on *cross loading* measurements with constructs. If the correlation of the construct with the measurement item is greater than the size of other constructs, then this indicates that the latent construct predicts the size of their block better than the size of the other block (Ghozali, 2008). Another *discriminant validity* value can be seen with the AVE *(Average Variance Extracted) root value* which must be higher than the correlation between the construct and other constructs. The results can be seen in table 4.2 which shows that the value of *cross loading* indicators with constructs from all other variables has a higher value than the correlation between constructs and other constructs.

It can be concluded that the analysis of the measurement model (*outer* model) above shows that the research model proposed by the researcher has

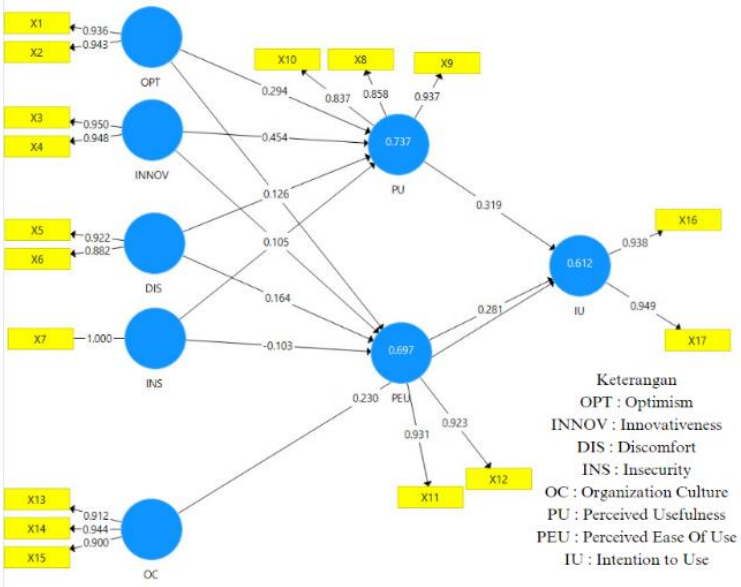
good characteristics with statistical testing. Without the removal of indicators, it shows that this research model has qualified to proceed to the stage of testing the structure of the model (*inner model*).

	Culture Organization	Discomfort	Innovativeness	Insecurity	Optimization	Perceived Easy of Use	Perceived Usefulnes	Use Intention
Culture Organization	0.919							
Discomfort	0.596	0.902						
Innovativeness	0.805	0.629	0.949					
Insecurity	0.398	0.522	0.421	1.000				
Optimization	0.778	0.553	0.872	0.287	0.940			
Perceived Easy of Use	0.859	0.585	0.812	0.278	0.780	0.927		
Perceived Usefulnes	0.814	0.629	0.834	0.446	0.790	0.823	0.878	
Use Intention	0.731	0.424	0.693	0.214	0.750	0.741	0.738	0.943

Discriminant Validity

VAR	IND	OL	CL								AVE	CR	sqrt(AVE)
			OPT	INNOV	DISC	INSEC	PU	PEU	OC	IU			
OPT	opt.X1	0.936	0.936	0.775	0.514	0.187	0.715	0.720	0.735	0.697	0.883	0.938	0.940
	opt.X2	0.943	0.943	0.861	0.526	0.348	0.767	0.746	0.676	0.764			
INNOV	innov.X3	0.950	0.871	0.950	0.594	0.316	0.786	0.788	0.724	0.757	0.901	0.948	0.949
	innov.X4	0.948	0.782	0.948	0.601	0.485	0.797	0.753	0.590	0.772			
DISC	disc.X5	0.922	0.559	0.615	0.922	0.417	0.607	0.588	0.497	0.772	0.814	0.898	0.902
	disc.X6	0.882	0.429	0.514	0.882	0.539	0.522	0.457	0.245	0.562			
INSEC	insec.X7	1.000	0.287	0.421	0.522	1.000	0.446	0.278	0.214	0.398	1.000	1.000	1.000
PU	pu.X8	0.837	0.618	0.663	0.592	0.561	0.858	0.600	0.584	0.623	0.771	0.910	0.878
	pu.X9	0.858	0.798	0.799	0.510	0.332	0.937	0.776	0.736	0.794			
	pu.X10	0.937	0.651	0.728	0.568	0.299	0.837	0.784	0.613	0.718			
PEU	peu.X11	0.931	0.779	0.795	0.601	0.303	0.798	0.931	0.672	0.804	0.859	0.924	0.927
	peu.X12	0.923	0.665	0.708	0.481	0.211	0.726	0.923	0.704	0.788			
OC	oc.X13	0.912	0.727	0.775	0.527	0.389	0.771	0.821	0.722	0.912	0.844	0.942	0.919
	oc.X14	0.944	0.732	0.720	0.508	0.318	0.739	0.772	0.673	0.944			
	oc.X15	0.900	0.682	0.720	0.617	0.389	0.732	0.771	0.612	0.900			
IU	iu.X16	0.938	0.682	0.623	0.345	0.178	0.638	0.681	0.938	0.671	0.889	0.941	0.943
	iu.X17	0.949	0.731	0.681	0.450	0.224	0.749	0.716	0.949	0.707			

Results of Measurement Model Analysis (Outer Model)



Analysis Results of structural model testing with SmartPLS

f. Results of Model Structure Analysis (*Structural Model*)

Analysis of the structure of *the model or inner model*, is carried out to be able to determine the relationship between the constructs hypothesized by researchers (Yamin &; Kurniawan, 2008). Graphically, the results of this study can be seen in table 4.11 and figure 4.5 structural analysis of the model can be seen based on *testing path coefficient (*β), *coefficient of determination* (R2), t-test *using* bootstrapping *method,* effect size *(f2),* predictive relevance *(*Q2), and *relative impact* (q2) (Urbach & Ahlemann, 2010; Hair *et al*., 2012; Yuliasari *et al*., 2014; Subiyakto *et al*., 2015; Sarstedt *et al*., 2017).

a. *Path Coefficient*

Path coefficient *testing* is performed to see that the threshold value is above 0.1. A *path* that has a value above 0.1 means that it has an influence on the model (Hair *et al*., 2012). The result is that of the 11 pathways in the research model, there is one (1) that has a threshold value below 0.1, namely the INS → PEU variables with a value of –0.103. The rest show significant because it has a threshold value above 0.1.

Jalur	β
OPT - PU	0.294
INNOV - PU	0.454
DIS - PU	0.126
INS - PU	0.105
OPT - PEU	0.126
INNOV - PEU	0.105
DIS - PEU	0.164
INS - PEU	-0.103
PU - IU	0.319
PEU - IU	0.281
OC - IU	0.23

b. *Coefficient of Determination (R2*)

This test is carried out to explain the variance of each target *endogenous variable* (variables that are considered influenced by other variables in the model) with a measurement standard of around 0.670 rated strong, a range of 0.333 rated moderate, and a value of 0.190 declared weak. Table 4.7., shows that R2 of the PU and PEU variables has a value with 0.737, 0.697 is declared strong and the IU variable with a value of 0.612 is rated moderate. It can be interpreted that the variables PU and PEU have strong values while IU is considered moderate.

Variabel	R2	Q2
PU	0.612	0.526
PEU	0.737	0.568
IU	0.612	0.518
OPT	0,000	0,000
INNOV	0,000	0,000
DIS	0,000	0,000
INS	0,000	0,000
OC	0,000	0,000

c. *T-Test*

This test was carried out using the *bootstrapping* method in *smartPLS* 3.29 using a *two-tailed* test with a significant level of 10% to be able to test the hypotheses in the study. Hypothesis testing will be accepted if the *t-test value* is greater than the t-table standard with a scale of 10% with 102 respondents, which is 1.66 (Junaidi, 2010; Yamin and Kurniawan, 2008).

Hubungan Antar Variabel	*T-Test*
OPT - PU	2.028
INNOV - PU	2.937
DIS - PU	1.707
INS - PU	1.592
OPT - PEU	2.45
INNOV - PEU	4.326
DIS - PEU	2.004
INS - PEU	1.379
PU - IU	1.892
PEU - IU	1.603
OC - IU	1.259

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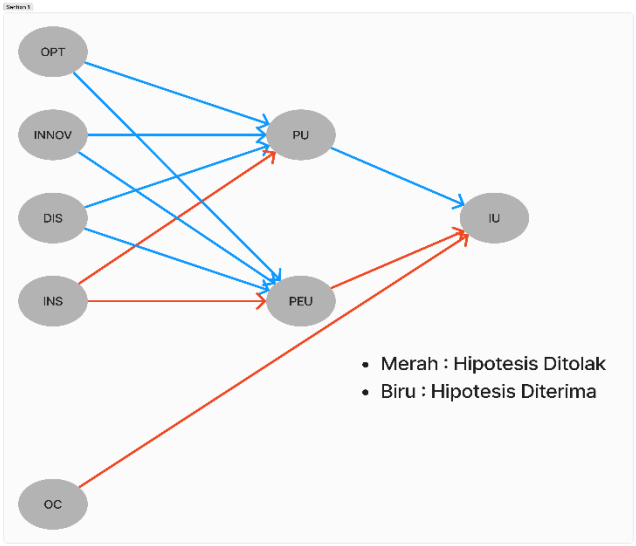

Hasil Uji T-Test

Picture of T-Test Results

d. *Effect Size (f2)*

At this stage of testing, it was carried out in order to predict the influence of certain variables on other variables in the model structure by having a threshold value criterion of around 0.02 for small influences of 0.15., for medium influences and 0.35 for large influences (Hair *et al*., 2017).

$$f^2 = \frac{R^2 included - R^2\ excluded}{1 - R^2\ included}$$

Jalur	f^2			Analisis f^2
	R^2-in	R^2-ex	$\sum f^2$	
OPT - PU	0.737	0.717	0.07605	Kecil
INNOV - PU	0.737	0.696	0.15589	Menengah
DIS - PU	0.737	0.729	0.03042	Kecil
INS - PU	0.737	0.73	0.02662	Kecil
OPT - PEU	0.697	0.68	0.05611	Kecil
INNOV - PEU	0.697	0.644	0.17492	Menengah
DIS - PEU	0.697	0.683	0.0462	Kecil
INS - PEU	0.697	0.69	0.0231	Kecil
PU - IU	0.612	0.583	0.07474	Kecil
PEU - IU	0.612	0.595	0.04381	Kecil
OC - IU	0.612	0.601	0.02835	Kecil

Hasil Uji Effect Size

e. *Predictive Relevance (Q^2)*

This testing phase is carried out using the *blindfolding* method in order to provide evidence that certain variables used in this model have a predictive relationship with other variables in other research models that have threshold values above zero. Table 4.9., shows that Q2 of all variables in the model has a predictive relationship.

f. *Relative Impact (q2)*

At this testing stage, *blindfolding* aims to measure the relative influence of a predictive relationship of a particular variable with other variables by showing a threshold value above 0.02 for small scales, 0.15 for medium scales and 0.35 for large scales. In the q2 testing phase using the following formula:

$$q^2 = \frac{Q^2 included - Q^2\ excluded}{1 - Q^2\ included}$$

Discussion of Analysis Results

The interpretation of the Measurement Model Analysis results reveals two crucial findings concerning this study. First, the data analysis indicates that the measurements of the research model meet the necessary requirements, rendering them suitable for the subsequent stage of analysis—the examination of the model structure to test the structural model. None of the 11 indicators tested were excluded, as their values adhered to the predetermined references.

Moving on to the interpretation of the Model Structural Analysis results, six stages were employed: Path Coefficient (β), coefficient of determination (R2), t-test with bootstrapping, effect size (f2), predictive relevance (Q2), and relative impact (Q2). The influence between variables on the dependent variable is summarized as follows:

a. Optimism (OPT) and Perceived Usefulness (PU): The t-test results confirm that Optimism significantly affects Perceived Usefulness (H1 accepted). The path of OPT to PU exhibits a significant influence in the model, supported by a β value of 0.294. Although the effect size (f2) is small and q2 has a small value, the coefficient of determination (R2) is strong.
b. Innovativeness (INNOV) and PU: The t-test results indicate that Innovativeness significantly affects Perceived Usefulness (H2 accepted). The INNOV-PU path demonstrates a significant influence with a β value of 0.454. The effect size is moderate, q2 has a small value, and R2 is strong.
c. Discomfort (DIS) and PU: The t-test results support the acceptance of H3, indicating that Discomfort significantly affects PU. The DIS-PU path exhibits a significant influence with a β value of 0.126. The effect size is small, q2 has a small value, and R2 is in the strong category.
d. Insecurity (INS) and PU: H4 is rejected as the t-test results indicate that Insecurity does not significantly affect PU, despite a β value of 0.105. The effect size and q2 have small values, while R2 demonstrates a strong influence.
e. OPT and Perceived Ease of Use (PEU): The t-test results support H5, indicating that Optimism significantly affects Perceived Ease of Use. The OPT-PEU path has a significant influence with a β value of 0.126. The effect size and q2 suggest a small impact, while R2 is strong.
f. INNOV and PEU: H6 is accepted as the t-test results indicate that Innovativeness significantly affects PEU. The INNOV-PEU path demonstrates a significant influence with a β value of 0.105. Effect size is intermediate, q2 has a small value, and R2 is strong.
g. DIS and PEU: H7 is accepted, signifying that Discomfort significantly affects PEU. The DIS-PEU path has a significant influence with a β value of 0.164. The effect size is small, while q2 suggests little influence and R2 demonstrates a strong impact.
h. INS and PEU: H8 is rejected as the t-test results indicate that Insecurity does not significantly affect PEU, despite a β value of -0.103. The effect size and q2 have small values, while R2 exhibits a strong influence.
i. PU and Intention to Use (IU): H9 is accepted, indicating that PU significantly affects IU. The PU-IU path has a significant influence with a β value of 0.319. The effect size and q2 suggest a small impact, while R2 demonstrates an intermediate value.
j. PEU and IU: H10 is rejected, signifying that PEU does not significantly affect IU, despite a β value of 0.281. The effect size and q2 suggest a small value and intermediate influence, respectively, while R2 exhibits a strong influence.
k. Organizational Culture (OC) and IU: H11 is rejected, indicating that Organizational Culture does not significantly affect IU, despite a β value of 0.23. The effect size and q2 suggest

a small value and intermediate influence, respectively, while R2 exhibits a strong influence.

Conclusion

The conclusions from the research results regarding the factors that affect *the readiness* of the implementation of *sharia paylater* at Jakarta State University are as follows. The results of data processing of all respondents at Jakarta State University there were 102 respondents consisting of Educators and Education Staff. Of the 102 respondents involved, data was obtained that 56.9% of respondents were male and 43.1% of respondents were female.

Judging from the age of respondents, there were 4 people (3.92%) of respondents with an age range between 15 – 25 years. A total of 20 people (19.61%) respondents with an age range of 26 – 35 years. Furthermore, for respondents aged 36-45 years, as many as 27 people or 26.47% of respondents. There were 24 respondents (23.53%) with an age range between 46 – 55 years. Furthermore, there were 27 respondents (26.47%) who were respondents in this study. Furthermore, judging from the work of respondents, most of them have the status of Education Personnel, namely as many as 52 respondents (51%) and educators as many as 50 respondents (49%).

Judging from the income of respondents shows that of the 102 respondents involved in this study, most of the income in one month is in the range of 2,500,000 to 4,000,000 (28.7%), and with an income range between 4,000,000 to 5,500,000 (17.8%), and between 5,500,000 to 7,000,000 (- as much as 10.9%). Between 7,000,000 to 8,500,000 as much as 6.9%. Between 8,500,000 to 10,000,000., as much as 11.9%, and > 10,000,000, - as much as 16.8%. From these results, data was obtained that the most vehicles were in the range between 2,500,000,-

The results of data analysis for hypothesis testing with t-test testing criteria ≥1.66, obtained the results that: (1) the relationship between OPT – PU (2.028 > 1.66); (2) relationship between INNOV – PU (2.937 > 1.66); (3) the relationship between DIS – PU (1,707 > 1.66); (4) relationship between OPT – PEU (2.45 > 1.66); (5) relationship between INNOV – PEU (4,326 > 1.66); (6) the relationship between DIS – PEU (2,004 > 1.66); (7) relationship between PU – IU (1.892 > 1.66). The seven hypotheses proposed are all calculated t values > t criteria (1.66), and mean significant.

Furthermore, the results of structural data analysis of the model showed that there were four insignificant hypothetical proposals, namely: (1) the relationship between INS and PU was rejected (1,592 < 1.66); (2) the relationship between INS and PEU was rejected (1,379 < 1.66); (3) the relationship between PEU and IU was rejected (1,603 < 1.66); (4) and the relationship between OC and IU was rejected (1,259 < 1.66). These four hypothetical relationships, if excluded in the model, provide a complete picture of the factors that affect *the readiness* of sharia *paylater* implementation at Jakarta State University.

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