Knowledge Management as a Moderator in Developing Digital Finance in Timor Leste

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Abstract: - This study observes the impact of knowledge management in moderating the perceived usability, perceived ease of use, and perceived risk on the intention of Dili (Timor Leste) residents to use a digital transaction application. The sample size for this study, which uses quantitative approaches, is 350 respondents. Additionally, they are using SmartPLS software to manage data from questionnaires issued online. This study shows that there is a positive and statistically significant relationship between moderating effects and intention to use. Additionally, the intention to use is significantly impacted by perceived risk.

Key-Words: - Digital Payment, Finance, Digital Business, Knowledge management, Fintech, Timor Leste

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1 Introduction

In this digital era, technical advancements and human life are inextricably linked. In particular, when it comes to internet-related technologies, the advancement of advanced technology drives us to adopt new advancements and learn more about the technologies themselves, [1]. Today, we always utilize the internet as a media tool to carry out our everyday tasks and to communicate with others. Consequently, the internet has assimilated into everyday life. The world now uses a variety of technologies in the domains of communication, medicine, construction, and information, [2]. However, technological advancement is not just confined to those purposes. In recent years, financial technology (fintech) has also become a new area of technical innovation in the world of economy, [3].

Fintech is a combination of financial services and technology that transforms the traditional business model into a contemporary one, [4]. Whereas before

a payment transaction required face-to-face interaction and required a small sum of money, payments can now be conducted instantly and remotely, [5]. Fintech payment techniques are electronic payment tools that allow for the storage of money on a specific electronic medium, or "E-money" (Electronic Money).

Timor-Leste is still in the early phases of true fintech, according to Statista.com, as the future effects of cloud computing, IoT, AI, and blockchain cannot even be predicted at this point. Tech businesses continue to explore more of the financial services value chain each year while also generating new market structures in underbanked developing nations, [6]. Now, certain banks that offer innovative, digitally friendly banking services and incorporate digital payments, microfinancing, and robot advisor services into current bank accounts share the market alongside pure FinTech businesses, [7].

Fintech in Timor-Leste started to grow at the end of 2019 and is currently seeing a significant increase in clients, as a result of the COVID-19 epidemic, which was exacerbated by the lack of customer service and social connection at that time, [8]. This is evident from the availability of several digital transactions in Timor-Leste that facilitate people doing transactions via smartphones at anytime and anywhere, [9].

The culture of the Timorese people, who prefer to hold cash, continues to impede the growth of digital payment to build an efficient and effective payment system, despite the rise in users, [10]. The payment system still heavily relies on cash transactions. However, there has been a noticeable rise in recent years in the number of transactions using digital payment methods. Some publications believe that Timor-Leste is a nation that is already developing and has a millennial population that is very active in using technology; therefore, fintech such as 'TPAY' may be used as a platform to help drive the economy's wheels during and after the epidemic, [10]. The information provided above leads to the conclusion that technical advancements affect society's existence, particularly with the emergence of money transaction mechanisms, [11].

Due to its effective use in saving time and enhancing personal happiness, FinTech will continue to grow and develop in relation to the use of digital payments, [12]. Fintech has been beneficial for start-up companies and e-commerce companies in Timor Leste, [10]. There are already a number of businesses in Timor-Leste that offer instruments for cashless transactions. Due to their simplicity of use and suitability for people from all levels of society, e-Wallet is gradually gaining popularity in the community, [13].

Therefore, this article tries to explore fintech in terms of digital payment in Timor Leste. By incorporating several existing education and technological acceptance theory then combining them with the variable of knowledge management, we conduct this quantitative research. It is highly challenging but fascinating to conduct a study given the current phenomenon of the development of the digital economy that is expanding and developing in Timor-Leste.

2 Literature Review

Perceived Usefulness

Usefulness is an advantage that technology users look for when performing their tasks, [14]. The frequency of use and variety of applications used to measure these advantages, [15]. The amount to which technology will enhance work performance is known as perceived usefulness, [16]. The user's perception of a system's usefulness is their expectation that using it will boost their professional performance, [17]. Additionally, a belief regarding the decision-making process is Perceived Usefulness, [18]. Therefore, a person will use information systems if he feels that they are valuable. Consumer impression of the outcomes of the encounter is influenced by perceived usefulness, [19]. Furthermore, perceived usefulness is the degree to which a person's level of confidence in something; if a person believes that something is useful, and useful, he will use it; nevertheless, if he believes that something is not beneficial, he will not use it, [20]. The profitability of a potential user using a specific application system will increase its performance is described as perceived usefulness, [21].

Perceived Ease of Use

When something is easy to use, it can be thought of as something that is liked or sought as the foundation for something that is thought to be valuable or contains useful components, [19]. On the other side, the degree to which consumers (users) think that technology may be simply understood is also referred to as ease of use, [22]. Users believe that the simplicity the of use of information technology systems will make them feel more comfortable while working by making them feel that the system has a purpose. Even if it's the other way around, a difficult-to-control system will offer less convenience, [20]. One of the elements determining the degree of positive sentiments

toward use is perceived ease of use, [22]. The degree to which prospective users anticipate being able to utilize the new system without regard to universality is the basis for perceived ease of use. Another belief about decision-making is perceived usability. A user will use a new system if they believe it to be simple to use, and vice versa, [23]. The perceived ease of use aspects includes trouble-free, straightforward, and simple to use. The intensity of use and the interaction between users with a system can be used to explain the ease of measurements, [24]. Systems that are used more frequently indicate that the user knows them better and that they are simpler to use. Several factors, including user experience of using similar technology, the use of technology that is easy to understand, easy to control, clear and easy to understand, flexible, easy to be skilled, and reputation for the technology obtained by the user, affect users' perceptions of how easy it is to use technology, [20]. A positive reputation that people will hear will boost their trust in the technology's use.

Perceived Risk

According to a recent study, there are two types of uncertainty that may arise during the adoption of new technologies: environmental uncertainty and behavioral ambiguity, [22]. Network communication methods that are out of the user's control cause environmental uncertainty. Even information technology employees are challenging to manage, [21]. In line with this viewpoint, this study defines risk perception as the user's subjective belief that there is a chance for the emergence of risk to experience losses when using services provided by electronic wallet applications, [20]. The degree of loss experienced by technology users might be thought of as a perceived risk, [21]. When using technology, it is possible for fraud, subpar goods to be delivered, deliveries to be delayed, and criminal acts including the exploitation of personal data to take place, [20].

Intention to Use

One of the features of human psychology that tends to draw attention to or make an object more pleasurable to use is interest, and this tendency can motivate a person to pursue their goals, [20]. Interest in using is characterized as a person's circumstances just prior to acting. Additionally, a person's interest in utilizing can be utilized to forecast their behavior or activities, [27]. In relation to this, post-purchase behavior is the position of interest in utilizing when evaluated from the viewpoint of consumer behavior in purchasing decisions, [28]. Typically, consumers will continue to remember how they felt when they feel interested or satisfaction in fulfilling a need.

The relationships between the three variables can be seen in these hypotheses:

- Hypothesis 1: Perceived of Ease Use has a positive and significant relationship with the Intention to Use
- Hypothesis 2: Perceived Risk has a positive and significant relationship with the Intention to Use
- Hypothesis 3: Perceived Usefulness has a positive and significant relationship with the Intention to Use

Post-purchase behavior comprises product use, post-purchase behaviors, and post-purchase interest in applying Technology Acceptance Model (TAM), [2]. The TAM model, which has been shown to be a valuable theoretical model in understanding and explaining the behavior of consumers (users) in implementing an information system, is now the most popular model in anticipating consumer acceptance behavior toward information technology, [2]. The essential premise of this study is that a person's behavior in using or accepting a technology is influenced by two main variables, namely perceived usefulness and perceived ease of use. Behavioural Intention to Use, or in this study is regarded as interest in using. Three indicators make up the interest indicator, [29]. Of the three indications, interest in the subject of interest, happiness, and propensity to employ research, the researcher uses this one to gauge their desire in conducting research, [29].

The Moderating Role of Knowledge Management

Users and individuals who promote knowledge sharing themselves are included in the concept of knowledge management, together with their accessibility, [24]. Support for organization members is a function of the own organization in knowledge creation, since previously held data, information, and knowledge are used to build the foundation for new knowledge, [25]. Knowledge creation among organization members requires the capacity to create new information, investigate the potential of new skills, and generate new ideas, plans, and methodologies for replacing outdated knowledge with new knowledge, [26]. Knowledge production refers to the results of the successful application of new knowledge, and innovation and knowledge production are linked, [26]. When it comes to perceived risk, utility, and usability, [24], the ability to gather employee knowledge, including

knowledge of work experience, ideas, skills, and contextual information, is crucial. Therefore, the last hypothesis is:

- Hypothesis 4: Knowledge Management moderates the relationship between Perceived Usefulness and Intention to Use

Based on the elaboration regarding the five variables we are using for this research, we build four hypotheses and a research model, which can be seen in Figure 1.

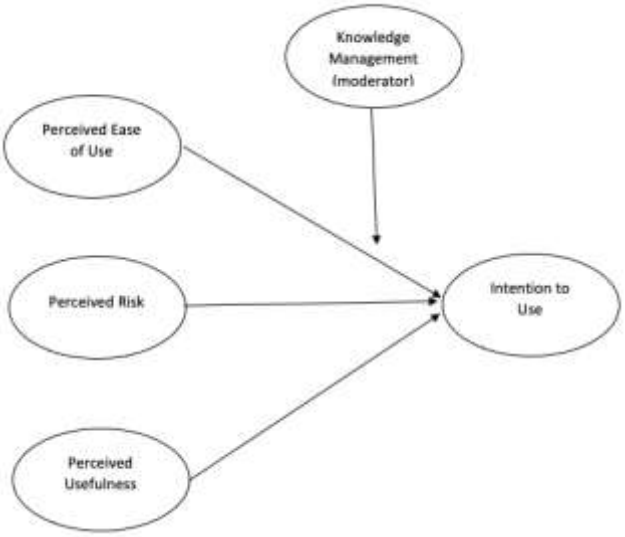

Fig. 1: Research Model

3 Methodology

Research Design

The author of this study employs a causal descriptive kind of research along with a quantitative strategy. The sampling technique is often carried out by calculating specific acceptable sampling strategies. Quantitative and statistical data are collected to evaluate the specified hypothesis. The research method is a method based on the concept of positivism, [30]. A Likert scale is used in this investigation. The Likert scale is used to assess peoples' and groups' attitudes, views, and perceptions of social phenomena, [31]. A Likert scale is used to translate the variables that need to be assessed into variable indicators, which are then used as a starting point for creating instrument items, which can take the shape of statements or questions.

The Structural Equation Modeling (SEM method) is used in this study. A combination of factor analysis methods, structural models, and path analysis is used in the interpretation of the structural equation model (Structural Equation Model), [32]. As a variant-based SEM statistical technique, Partial Least Square (PLS) is used in this investigation. A technique for predicting constructs in models with numerous components and collinear interactions is known as partial least square (PLS), [33]. Latent variables, or variables that cannot be measured directly, and the specification of routes that connect variables are commonly combined in a composite model using smartPLS software. PLS has the benefit of being able to model numerous dependent and independent variables (complex models), and the findings are still reliable even in the presence of aberrant and missing data (missing values), [34].

3.1 Respondents' Profiles

Our set of questionnaires was distributed to respondents in Timor Leste. The questionnaire includes various items related to the usage patterns as indicated in the literature review, as well as several other relevant variables identified during the follow up. In the end, we collected responses from **384 respondents** which can be seen in table 1.

Table 1. Respondents' Profiles

Variables	Categories	Frequency	Percentage
Gender	Male	229	59.63
	Female	155	40.37
	Total	384	100.00
Education	High School	178	46.58
	Bachelor	169	44.10
	Graduate	37	9.32
	Total	384	100.00
Age	< 20 Years	14	3.73
	20-29 Years	126	32.92
	30-39 Years	148	38.51
	40-49 Years	74	19.25
	> 50 Years	22	5.59
	Total	384	100.00

4 Results

Evaluation of the Measurement

The measured model, is used to assess the association between indicator variables and associated constructs. It specifies the measurement indicators and the directional link between the concept and the measurement indicator. The

measurement's validity and reliability can be seen in table 2.

Table 2. Evaluation of the Measurement

Factors	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Intention to Use	0.889	0.930	0.768
Knowledge Management*	0.947	0.957	0.861
Perceived of Ease Use	0.919	0.935	0.673
Perceived of Risk	0.882	0.927	0.809
Perceived of Usefulness	0.908	0.925	0.607

The table above displays the overall findings for reliability and validity. All Composite Reliability (CR) and Cronbach's Alpha (CA) values are better than 0.7, as predicted, and the AVE value is greater than 0.5. Therefore, it may be stated that the variable is dependable, has a high level of dependability, and meets the conditions for validity. Next, we evaluated the indicators' loading in table 3.

Table 3. Outer Loading

Variables	Indicator	Factor Loading	Results
Intention to Use	IU1	0.850	Valid
	IU2	0.888	Valid
	IU3	0.912	Valid
	IU4	0.854	Valid
Perceived Ease Use	PE1	0.784	Valid
	PE2	0.800	Valid
	PE3	0.825	Valid
	PE4	0.839	Valid
	PE5	0.869	Valid
	PE6	0.787	Valid
	PE7	0.836	Valid
Perceived Risk	PR1	0.909	Valid
	PR2	0.904	Valid
	PR3	0.886	Valid
Perceived Usefulness	PU1	0.787	Valid
	PU2	0.795	Valid
	PU3	0.767	Valid
	PU4	0.771	Valid
	PU5	0.811	Valid
	PU6	0.763	Valid
	PU7	0.793	Valid
	PU8	0.744	Valid
Knowledge Management*	KM1	0.876	Valid
	KM2	0.895	Valid
	KM3	0.891	Valid
	KM4	0.895	Valid
	KM5	0.826	Valid
	KM6	0.830	Valid
	KM7	0.889	Valid

According to table 3, there is no outside loading indication with a value of 0.70. This indicates that the indicator has been deemed legitimate for research and may be utilized for further investigation.

Hypothesis Test

We subsequently examine the t-statistic value between the independent and dependent variables to determine the predictive model's importance in evaluating the structural model. The t-statistic between the independent and dependent variables in the path coefficient table in the SmartPLS output can be used to determine the importance of the prediction model in testing the structural model. (table 4).

Table 4. Hypothesis Test

Hypothesis		Path Coefficient	t-values	p-values	Verdict
H1	Perceived Ease Use -> Intention to Use	0.121	1.659	0.098	Rejected
H2	Perceived Risk -> Intention to Use	0.499	9.912	0.000	Accepted
H3	Perceived of Usefulness -> Intention to Use	-0.062	1.250	0.212	Rejected
H4	Knowledge Management -> Intention to Use	0.476	10.348	0.000	Accepted

Table 4 suggests that the perceived ease of use has an effect on the intention to use, but the effect is not significant considering the p-value is higher than the cut-off value. The p-value of H1 is 0.098, which is higher than the considerable p-value (must be below 0.05). Therefore, H1 is rejected. For the same

reason, H3 is also rejected (p-value 0.212). These two verdicts mean that perceived ease of use and perceived usefulness do not have significant effects on intention to use.

Meanwhile, H2 is accepted, which suggests intention to use is influenced by perceived risk. The association between perceived risk and intention to use has a positive and significant relationship, as seen by the research significance values of 0.000, which is smaller than the cut-off value of 0.05, and 0.499 for the positive path coefficient, [35]. Therefore, it can be concluded that hypothesis 2 is accepted. This result demonstrates how the perception of risk has an impact on usage intention.

Lastly, the significance level of the moderating effect of knowledge management is 0.000, which is smaller than 0.05, and the path coefficient value is positive 0.476, [36]. Therefore, knowledge management acts as a strong moderator in the relationship between perceived ease of use and intention to use, since the values indicate a significant and positive association between the moderating impact and intention to use. Therefore, H4 is supported. A positive relationship means that the tendency to use is larger the more the moderating impact increases, [37]. This result demonstrates how the moderating influence significantly affects the intention to use.

5 Conclusion

According to the findings of this study, there is a substantial positive correlation between the moderating effect on perceived use and the use of Digital wallets as a tool for digital transactions. Therefore, the intention to employ a Digital wallet increases as the moderating impact increases. On the other hand, the intention to a utilize Digital wallet as a digital transaction tool decreases as the moderating effect increases. Additionally, perceived ease of use has an effect on the intention to use a Digital wallet but is not particularly important. However, this study demonstrates that the intention of the Dili community to utilize a Digital wallet as a digital transaction tool is significantly influenced by perceived risk. There are also additional elements that can influence the intention to use a Digital wallet but are not covered in this study, such as perceived utility, which has no effect but is substantial on the desire to use a Digital wallet as a digital payment instrument.

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Contribution of Individual Authors to the Creation of a Scientific Article (Ghostwriting Policy)

Marcia Yolanda Soares das Neves carried out the field survey, data analysis, and the optimization.
Mahir Pradana was responsible for the conceptualization and review.
Elsa Natalicia de Jesus Soares and Riky Ramadani Prabowo was responsible for the field survey.

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