

Analysis of Shopee Paylater Payments for Online Shopping Using Technology Acceptance Model (Case Study on Students at Jakarta State University)

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Abstract

An interesting idea from financial technology today is the paylater payment system. Paylater is a financial facility that allows people to make payment transactions in installments. One of the popular paylater payment systems among the public is Shopee Paylater. Shopee Paylater is a loan service product provided by PT Lentera Dana Nusantara and has been used by the public. The purpose of this study was to analyze the Shopee Paylater payment system based on two perceptions of the Technology Acceptance Model (TAM), namely perceived usefulness and perceived ease of use among UNJ students. This research uses a qualitative descriptive method. Data collection was conducted through observation, interviews and documentation. The results of the research indicate that the use of Shopee Paylater payments among UNJ students has fulfilled two perceptions of the Technology Acceptance Model (TAM), namely perceived usefulness and perceived ease of use. The use of Shopee Paylater provides benefits and convenience for UNJ students who use Shopee Paylater. Users can easily use and utilize Shopee Paylater payments according to their needs.

Keyword: *financial technology; shopee paylater; technology acceptance model; perceived usefulness; perceived ease of use.*

1. Introduction

The payment system no longer only relies on bank credit cards, although many people still use them. E-commerce itself has provided various payment methods including the Cash on Delivery (COD) system, bank transfers, credit cards, payments at outlets, e-wallet and also paylater for selected users (Prasetya, 2023). An interesting idea from financial technology today is the paylater payment system. Paylater is a financial facility that allows people to make payment transactions in installments without using a credit card.

Recently, the paylater feature has become a trend that is in great demand by the public because its presence offers people convenience in shopping online at e-commerce. According to a survey conducted by Kredivo with Katadata Insight Center (KIC), almost half of the 3.656 or 45.9% of people in Indonesia use paylater. Most of it is used for online shopping, bill payments, purchasing credit and internet data packages (Annur, 2023).

Shopee Paylater is an instant payment method with a “buy now, pay later” system that has minimal interest. Shopee Paylater is a loan service product provided by PT Lentera Dana Nusantara and the paylater payment feature provided by Shopee is use by the public in making purchasing decisions b paying in installments with several tenor starting from 30 days, 3 months, 6 months, and 12 months.

Tabel 1. 1 Most Frequently Used Paylater Services in 2021

Name	Score/%
Shopee <i>Paylater</i>	78,4 %
Gopay <i>Later</i>	33,8%
Kredivo	23,2%
Akulaku	20,4%
Traveloka <i>Paylater</i>	8,6%
Indodana	3,3%
<i>Home Credit</i>	2,8%
Others	0,4%

Source: databoks.katadata.co.id (2021)

Based on a DailySocial survey in 2021, thw Shopee Paylater feature ranked first as the paylater payment method on e-commerce that is most in demand by the public with a percentage of 78.4% (Annur, 2022). This shows that the existence and enthusiasm of the public in using and utilizing the Shopee Paylater payment feature to support life is very high. Shopee Paylater has successfully proven that by providing various conviences and benefits for its users, it produces the highest percentage value and is included in category of being well received by the public. The enthusiasm of Shopee Paylater users for this paylater technology shows good results as seen from the high growth in the number of Shopee Paylater users (Nurfaidzi et al., 2023).

Report from Kumparan.com based on research conducted by Kredivo and Kata Data Insight Center (KIC) entitled “Indonesian Paylater User Behavior Report 2024” the number of paylater users has increased significantly from 28.2% in 2022 to 45.3% in 2023 (Afdillah & Darisman, 2023). The reason why many people use paylater is to buy urgent needs, shop with short-term tenors and to get attractive promos. Another factor that supports the increase in the use of paylater is because 85% of the millennial generation and 88% of gen z do not have credit cards, therefore paylater is a solution because it can be accessed easily, quickly and has functions similar to credit cards (Purnama, 2023).

Tabel 1. 2 Growth of Paylater Usage in Indonesia 2019-2023

Year	Number of Financing Contracts (Million)
2019	4,63 million
2020	10,94 million
2021	55,44 million
2022	67,41 million
2023	79,92 million

Source: OJK (2024)

According to the OJK report in 2023, paylater financing contracts in Indonesia have reached a value of 79.92 million. This number has increased rapidly since 2019, when paylater financing contracts were only recorded at 4.63 million. According to the OJK, this increase has increased by an average of 144.35% each year. This value is likely to continue to increase over time as demand for paylater increases. This phenomenon shows that the Shopee Paylater service has become a very popular online payment system in society.

2. Literature Review

2.1 Grand Theory Technology Acceptance Model (TAM)

According to Davis in Sodik et al (2022) Technology Acceptance Model (TAM) is used to study how perceptions of ease of use and usefulness of new technology or services affect their acceptance. TAM has been used to predict user acceptance and adoption by considering factors such as ease of use and usefulness of technology or services. The purpose of the Technology Acceptance Model (TAM) is to better understand why users accept or reject a technology and how user acceptance of technology can be improved through technology design (Ammenwerth, 2019). According to Taylor and Todd in Apriliyanti and Ilham (2022) the decision to use new technology depends on an individual intention to accept the technology.

In the TAM theory developed by Davis 1989, the use of information technology is influenced by the desire to behave. There are two perceptions that can influence a person desire to behave, namely perceived usefulness and perceived ease of use. Based on the TAM theory, there are several indicators that can be used as a reference to measure the two dimensions. According to Vantakesh and Davis in Utari and Fauziah (2023), the perceived usefulness dimension has several indicators that can be used to measure the dimensions, namely: work more quickly, increase performance, effective, and make job easier. Meanwhile, the perceived ease of use dimension according to Vantakesh and Davis in Faizani & Indriyanti (2021) has indicators, clear and understandable, less effort and easy to use.

2.2 Online Shopping

Online shopping is known as the process of purchasing goods and services from seller who sell via internet (Yilmaz, 2022). Online shopping provides convenience, without having to come to the store. Customers can save time and energy, have access to more information when making purchases, prevent people from wasting time, and reduce consumer travel cost to search for products and shop (Kim et al., 2022). Online shopping helps consumers make purchases without leaving their home and online shopping can also be done anywhere. Consumers can shop online via the internet wherever they are. This also means that online shopping decisions refer to the process of purchasing products via internet (Agesti et al., 2021). The impacts caused by online shopping applications according to Ricky (2021), namely:

a. Positive Impacts

Positive impacts include buyers do not need to bother going to the store or place of sale, all you need is to open a laptop or Smartphone connected to the internet network and open the online shopping application.

b. Negative Impacts

The negative impacts of online shopping are, the quality of the goods often does not match the picture, the goods received are defective or damaged when the goods are in delivery, cannot distinguish between original and counterfeit goods, fraud often occurs after the money is transferred the goods are not received, causing compulsive behavior, vulnerable to account hacking if payments are made via the internet.

2.3 Paylater

Paylater is an innovation in a digital based payment system in the form of installments without a credit card launched by a FinTech company in mid-2018. Paylater is a service that provides financial facilities to make installment payments without the need for a credit card. One of the things that contributes to the ease of use of paylater in the desire of consumers to shop online with the option to paylater. Factors that influence user perception of information technology utilization are usefulness and ease of use which consist of (1) Perceived ease of use, (2) Perceived usefulness, (3) Attitude towards use, (4) Intention to use (Devano et al., 2023).

3. Material and Method

The study uses a descriptive method with a qualitative-research. According to Crewell in Waruwu (2023) qualitative research is the process of investigating a social phenomenon and human problems. This research uses a descriptive method that aims to describe and interpret the research object as it is. The focus of this research is to systematically explain the fact and characteristics related to the use of paylater for online shopping at Shopee.

3.1 Design Study

Data collection techniques are the most important part of research in obtaining data. Choosing the right data collection technique can help researchers obtain data that meets standards. Data Collection Techniques in Qualitative Research:

- a. **Interviews:** In-depth interviews involve face-to face or virtual conversations with participants to gather information and ideas through questions and answers, so that meaning can be constructed on a particular topic.
- b. **Documentations:** Documentation is a record of past events. Documentation can be in the form of images and writing. Documentation can also be in the form of history, stories and interviews. In this study, documentation was carried out by taking photos of activities during observations and interviews, as well as other elements that can complement the data.

3.2 Data Analysis

Data analysis is the process of searching for and organizing data from interviews, field notes, and other materials systematically so, the data becomes easier to understand, and the findings can be communicated. In this research, the data analysis techniques employed are based on the framework proposed by Miles and Huberman (Sugiyono, 2022):

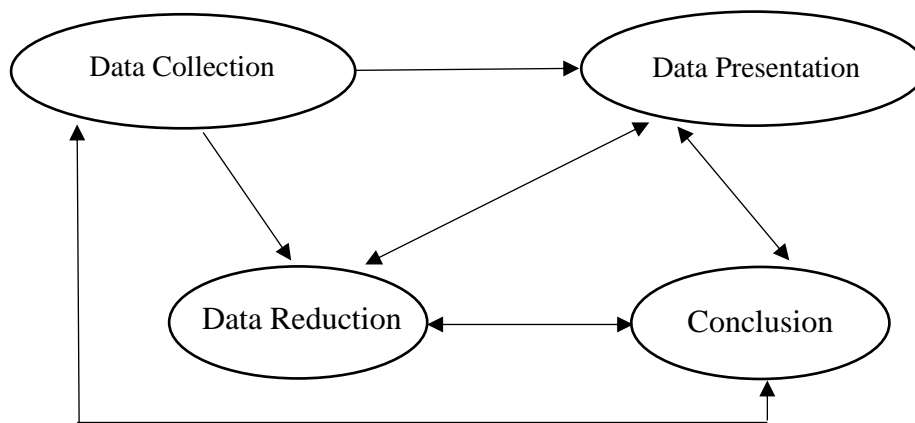


Figure 3. 1 Components of Miles and Huberman's Interactive Model Data Analysis
 (Source: <https://www.researchgate.net/>)

4. Result

4.1 Perceived Usefulness

Perceived usefulness is one of the most crucial factors in user acceptance of a system. The usefulness perceived by students of Jakarta State University from the Shopee Paylater system is related to the productivity and effectiveness of Shopee Paylater as well as the benefits of Shopee Paylater as a whole in improving the performance of students of Jakarta State University. Based on the result of the interview, it shows that the element of perceived usefulness in influencing students of Jakarta State University to use Shopee Paylater.

4.1.1 Work more quickly

One of the goals of creating information technology is to make it easier for users and shorten the time needed by users when completing a job so that users can save their time. Of course, this can also speed up the users work in the future, speeding up work itself is a person ability to complete tasks quickly and effectively by utilizing available information technology optimally (Fahlevi & Dewi, 2019). The same is true for the use of Shopee Paylater feature among students at Jakarta State University, where the use of Shopee Paylater is able to cut their time in doing a job and searching for needs quickly without having to feel constrained by lack of funds.

As explained by the informant:

"I think Shopee Paylater helps me work faster. For example, I want to buy books or urgent college needs but there are limited funds. I can use Shopee Paylater first to buy these items." SK

"Well, so far it's really helpful, because as long as I use Shopee Paylater, I can buy things without thinking about the initial costs and I can also get quick access to products that I really need for my work, so I can finish my work quickly." TAA

"I think it's because of the flexibility in the payment process, because I don't have to wait for money first so I can get the things I need faster, and this helps me to work faster." AAP

"Once my laptop charger happened to be broken, and I had to use it because at that time I had a lot of college assignments. Because the price was quite expensive, I decided to buy it using

Shopee Paylater, this really helped me, so I could get a laptop charger quickly, and I could also finish my college assignments without being late." JS

Based on the interview above, it shows that students of Jakarta State University who use Shopee Paylater agree that Shopee Paylater can speed up their work. As conveyed by the informant, they feel helped because they can quickly get their college goods or needs. This is in line with Suparman (2024) view that if a technology is able to make users work faster, it means that the user feels the benefits in speeding up work. On the other hand, the ease of the payment process felt when using Shopee Paylater is also one of the factors that Shopee Paylater can speed up the work of students at Jakarta State University because when there is an urgent need related to their studies, they can quickly use Shopee Paylater without wasting the time just waiting for the money to be collected.

4.1.2 Increase performance

According to Fahrizi et al (2024) users subjectively assess the ability to accept a system, this shows that users believe that using the technology can improve their performance. According to Hasibuan Julianto and Agnanditiya Carnarez (2021) stated that performance is the result of work achieved by person when carrying out task assigned to him based on sincerity, skill and time. In other words, performance is the result of work achieved by a person when completing task given according to the established criteria.

As explained by the informant:

"I feel that my performance has improved, because my tasks, my needs that are really important can be resolved quickly because of Shopee Paylater. Like when I run out of internet quota while on assignment, I can buy it using Paylater first." T

"Improving performance, yes, back to the point about speeding up work, yes, if for example I finish my assignments and urgent college needs quickly, it can improve other performance. I also feel that my performance has improved because important assignments for college are resolved quickly, like when I run out of internet quota during an assignment or during zoom, I can buy it using Paylater first. It's impossible if I go out or don't have a balance in m-banking." LN

"Shopee Paylater can help improve performance because sometimes when there is an urgent need and there is no money, I often think about it so I don't focus on doing college assignments or other activities, well since there is Paylater I am not afraid if there is an urgent need because I can use Paylater first. Because I feel secure since using Paylater, my performance has also improved because I can focus more on assignments and other activities." NS

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Based on the interview above, it shows that Shopee Paylater can improve the performance of students at Jakarta State University, with that Shopee Paylater, students at Jakarta State University feel very helped, if there is an urgent need and are hampered by costs, they can use that Shopee Paylater to use. Student at Jakarta State University who use that

Shopee Paylater do not need to worry about being constrained by costs that cause the to not focus on their activities due to their focus being divided because they think about costs or time to buy college needs at the same time. Currently, students at Jakarta State University who use Shopee Paylater tend to feel more helped because the Shopee Paylater system allows them to focus more on their work and college assignments without being distracted by cost constraints so their performance also improves. This conclusion is in line with the purpose of using utility-related technology which aims to improve user performance in completing their work (Zahro, 2023). The benefits of the Shopee Paylater feature are useful for students at Jakarta State University in buy urgently needs that are needed for interest related to their performance.

4.1.3 Effectiveness

Effectiveness is the main element in achieving goals or targets, effectiveness always oriented towards output (result or goals). According to Mahmudi Fahlevi and Dewi (2019) in effectiveness is the relationship between output and goals, the greater the contribution or impact of the output on the goal, the more effective the results of the activities that have been obtained. The use of Shopee Paylater for students at Jakarta State University must be effective. It can be seen from the use of Shopee Paylater by students at Jakarta State University who feel that payments via Shopee Paylater make it easier for them to make transactions or online shopping.

As explained by the informant:

"In my opinion, Paylater can increase my effectiveness for online shopping because the payments are not complicated, for example, there are discounts or promos, so I can use Paylater first. Well, Shopee Paylater is also effective in my opinion, so if I suddenly want to shop at Shopee and I'm lazy to go out to pay, I use Shopee Paylater first. So far, I think it's effective." LN

"So far, it's effective in my opinion because the payment is also easy, not complicated. And it doesn't take much time either." FS

"I think Shopee Paylater can help increase my effectiveness when shopping online. Because the payment is not complicated, for example, if there is a discount or promo but I don't have a balance in my ATM, I can use Shopee Paylater first." F

"Quite effective, sis, in my opinion Shopee Paylater can make me less impulsive when shopping online because with this installment scheme I can manage my expenses every month, and the payments are also simple and the transaction records are clear." YS

Based on the interview above, it shows that online shopping transaction process at Shopee using Shopee Paylater is very effective for students at Jakarta State University. Suparman (2024) said that when users feel the technology is useful for them in increasing the effectiveness of their work, they will tend to continue using the technology. This is relevant as conveyed by several informants, they feel that payments using Shopee Paylater can increase their effectiveness in online shopping because the payment process very easy and take a much time. This shows that Shopee Paylater can make the online shopping process of Jakarta State University students more effective because it makes it easier for them when shopping online.

4.1.4 Make job easier

One of the purposes of a system is to facilitate users in doing their work. This is also one of the purposes of the Paylater payment system (Fahlevi and Dewi, 2019). Users can make payments easily without being constrained by costs and time. One of them is payment through Shopee Paylater. Shopee Paylater helps students of the State University of Jakarta in facilitating their work to meet their daily needs and also urgent college needs. Therefore, the presence of Shopee Paylater greatly facilitates students of the State University of Jakarta with the "buy now, pay later."

As explained by the informant:

"For my work, it is very helpful, because I am a student. Like earlier to buy quotas or equipment and college supplies, it was also very helpful and it made my work very easy." FR

"It is very helpful, because since I used Shopee Paylater, I think it has made it very easy for me, because when I changed my cellphone yesterday I also used Shopee Paylater, because there were cost limitations." FS

"It makes my work easier, sis, in terms of time it is also more flexible, I can order the items I need anytime using Shopee Paylater and it really helps me." JS

"It helps, at that time I was unlucky my cellphone was broken and had to buy an LCD and I didn't have the money so I decided to buy an LCD using Shopee Paylater. If I pay for 3 months it would be too long, so I can just pay for next month." SD

Based on the results of the interview above, the informants FR, FS, JS and SD felt helped while using Shopee Paylater. Shopee Paylater feature helps them make their work easier. Moreover, they use the Shopee Paylater feature because there is an urgent need, such as FS who needs a new smartphone for college, and SD needs a cellphone LCD because it is broken. Then there are also JS and FR who think that Shopee Paylater makes their work easier because the payments are flexible and easy to use. This is relevant to (Herowati, 2024) view that if users of a technology feel the benefits in making their work easier, then the technology will be more accepted by users in their daily activities. Given that overall, Shopee Paylater offers a fast and easy payment process. Users can make purchases with just a few clicks, without having to enter payment details because the payment option via Shopee Paylater is usually automatic if it is used frequently. This also shows that Shopee Paylater can make students work easier. And has met the Technology Acceptance Model indicator, namely making work easier.

4.2 Perceived Ease of Use

Perceived ease of use is a step in seeing how a technology can be accepted by users. Shopee Paylater is a popular online shopping payment feature that has been used by the public, one of which is students at the State University of Jakarta. According to Abrilia (2020), the perception of ease of use is one of the user's beliefs about a business when using a system. Perceived ease of use is the extent to which users can be sure and believe that when they use a technology they can be free from business difficulties. Ease of use of a system is one of the

factors most considered by users, one of which is in making online purchases. Ease can also provide encouragement for users to continue using the system.

4.2.1 Clear and understandable

Clear and understandable in perceived ease of use refers to how information and instructions in the system are delivered unambiguously, easily understand and the steps displayed must be clear so, users not feel confused and easily understand (Anggono, 2020). From this definition, it explains that a system, especially Shopee Paylater must be easily understand and accepted by users. The clarity of the Shopee Paylater feature can be seen from the simple appearance, menu and other features.

As explained by the informant:

"In my opinion, the appearance of the Shopee Paylater feature is very, very easy to understand, sis. Moreover, they also provide instructions for use so it can be used very easily." TAA

"In my opinion, the appearance of Shopee Paylater is easy to understand, sis, the description of the appearance is very clear, starting from the time period to the amount of the bill, it is very easy to understand." DA

"For me, from the beginning of using Shopee Paylater, the appearance is clear, sis. Then also when we want to find the Shopee Paylater menu, it's not difficult, when we open it, the appearance is simple, not much different from the main menu on Shopee. The display related to the description of the bill, transactions and installment history is also clear and easy to understand." DSA

"In my opinion, the display is simple, so it's very easy to understand, the description is clear, there's not much ambiguous information so it goes straight to the points related to Shopee Paylater." MFA

Based on the interview above, it shows that the features of Shopee Paylater are clear and easy to understand for users. For Jakarta State University students who used Shopee Paylater they feel that Shopee Paylater has success in providing an experience for users through a simple and transparent display. This case of understanding also affects the use of Shopee Paylater among students of Jakarta State University feels Shopee Paylater feature is simple and clear makes them more confident when using Shopee Paylater, because they can easily understand about payment methods, installments, transaction history and the amount of interest. This means that students of Jakarta State University who use Shopee Paylater have been able to understand how it works, the applicable provisions and also the terms and conditions when using Shopee Paylater. This is line with Abrilia (2020) view that clear and understandable is the use of a system by ensuring that users can understand how to use the application easily, including the appearance, information, and instructions so user can feel comfortable and have a potential to reduce errors in use.

4.2.2 Less effort

Less effort in the context of technology utilization is when users can use and operate the technology easily and without being burdened and without great effort. Usually, the technology has simple, responsive and intuitive features and displays, so users can use with a little effort and hard thinking. This kind of technology aims to provide a simple experience and make it seem like it doesn't require much effort (Suparman, 2024).

As explained by the informant:

"My efforts when I want to use Shopee Paylater, I activate it via the Shopee application, the process is also easy, there will be instructions provided. In my opinion, if we follow the instructions, it will definitely be fast, effortless." CJT

"My efforts are mostly asking friends how to register, when they tell me, I just fill in my personal data and submit, effortless, there is no difficulty either." JS

"So far, I have been using Shopee Paylater for almost 3 years and there have been no difficulties at all. Because it is easy to use Shopee Paylater without wasting time and it is very effortless." PN

"When I first tried to register for Shopee Paylater, there was no difficulty, right? At that time, my friend helped me with how to register for Shopee Paylater and it didn't take much effort. Just fill in your biodata and enter your personal data, then wait for it to be approved." MNK

Based on the interviews above, it shows that the use of Shopee Paylater feature among students at Jakarta State University is relatively easy and doesn't require much effort. It can be seen that the informant admits that the use of Shopee Paylater feature is very effortless. Overall, this less effort indicator refers to the few obstacles and efforts required by users when using a system. Jakarta State University students who become Shopee Paylater users also think it, they feel that the ease, speed of access and minimal effort are easier for users to accept, including students at Jakarta State University who decided to activate users of Shopee Paylater. This is in line with Hamzah et al (2024) view that technology that is easy to use will be more easily accepted by users, because it requires little effort when it is learned and operated. Therefore, users prefer technology that can be used directly without requiring a lot of time and effort, so they can feel comfortable and learned it fast.

4.2.3 Easy to use

According to Hasdani et al (2021) easy to use means a system is designed in such a way that users can operate it easily without difficulty and taking a long time to learn the system. If a system is considered easy to use and operate, it will influence a person's behavior to continue using the system, this includes ease of understanding its features, ease of operation, and minimal obstacles when used, so an easy-to-use system allows users to immediately understand how the system works and operate it (Kota and Kusumastuti, 2022).

As explained by the informant:

"So far there have been no obstacles, sis, it is also very easy to use, the display is also very clear. User friendly too, so far I feel comfortable using Shopee Paylater." RA

"So far there have been no obstacles, sis. It is also very easy to use, very user friendly and definitely quickly understood by people." NQ

"In my opinion, Shopee Paylater is very easy to use, the features are clear, when I want to check out there are also options immediately. Very user friendly, sis, I haven't had any obstacles while using it." AAP

"It's really easy, sis, the registration process is also easy, when I use it it's really easy, not complicated at all. I've never had any obstacles, so far it's been smooth." DA

Based on the interview above, it shows that students at Jakarta State University who use Shopee Paylater feels that Shopee Paylater service is very easy to use and also has minimal obstacles. This also shows that the features in Shopee Paylater have been successfully designed well, so the users not feel any difficult to using Shopee Paylater. User also quickly understand how Shopee Paylater works, starting from how to access, utilize, and pay it, making the students at Jakarta State University feel comfortable when using Shopee Paylater. This is line with Kumala et al (2020) view that when Shopee Paylater users feel that it is easy to use the service, they will tend to trust the Shopee Paylater feature, allowing for more frequent use.

5. Discussion

This study aims to the theoretical understanding of the use of Shopee Paylater for online shopping using the TAM model. The TAM model was developed in 1986 by Fred Davis. Initially, TAM was designed to explain how users accept new information technology. However, along with the development of technology, TAM is also used in various technological contexts and is still relevant for used today. The results of the study show that the use of Shopee Paylater for online shopping seen from two dimensions of TAM (perceived usefulness and perceived ease of use) is very effective in influencing the use of Shopee Paylater among UNJ students.

6. Conclusion, Implication, and Recommendation

6.1 Conclusion

This study was conducted by in-depth conversation with face-to-face and virtual interviews to 30 students at Jakarta State University. Based on the results of the study: Perceived usefulness, the author concludes that Shopee Paylater feature has succeeded in providing significant benefits for its users, especially UNJ students, in facilitating online purchasing transactions and managing their money. Shopee Paylater is considered a practical solution for UNJ students because of the flexible “buy now, pay later” payment method. This is very beneficial for UNJ students who use Shopee Paylater because they are helped by Shopee Paylater to buy urgently needs but still within reasonable limits. Overall, UNJ students who use Shopee Paylater feel the benefits in the form of convenience, effectiveness, flexibility, increased performance and sense of comfort and help. So, they use Shopee Paylater feature continuously his stud makes a significant theoretical contribution, particularly within the realm of TAM.

Perceived ease of use in this perception, the author concludes that Shopee Paylater feature is considered very easy to use and operate by users, especially UNJ students. The easy, fast registration process and complete instructions make users feel that they no need much effort when they want to use Shopee Paylater feature. In its use, Shopee Paylater is considered very less effort and user-friendly. This ease of use is one of the factors for UNJ students in using Shopee Paylater. This means that if users feel that a technology is easy to learn and use without any difficulties and obstacles, they will tend to be more accepting of the use od the technology. Although late installment payments can be an obstacle in using Shopee Paylater, for UNJ students who are active use Shopee Paylater, as long as users can follow the applicable policies and provisions, everything goods.

6.2 Implications

The theoretical implications of this study indicate that the TAM (Technology Acceptance Model) theory, the dimensions of perceived usefulness and perceived ease of use proposed by Davis, have proven to have strong relevance in influencing students of Jakarta State University in using Shopee Paylater. The results of this study are expected to be the basis for further empirical research in the future, can provide an opportunity to better understand the factors that influence the use of Shopee Paylater among other universities.

Practical implications, the results of this study can be input for Shopee to continue to improve the quality of the Shopee Paylater system with the dimensions of perceived usefulness and perceived ease of use among students to continue to provide more benefits that are relevant to student needs such as flexibility, special promos and various other services. Shopee Paylater must also continue to ensure that the Shopee Paylater feature remains user friendly, easy to understand, has clear instructions and is also easy to access. Given that user trust and risk perception can also influence the use of Shopee Paylater among students, it is recommended that Shopee Paylater continue to provide more transparent information regarding transaction security and education to users, especially students, on how to use Shopee Paylater safely and wisely.

6.3 Recommendation

For further researchers, it is hoped that they can find more informants and maximize time in order to obtain more in-depth and detailed data, it is hoped that they can coordinate longer with informants so that the answers obtained are more detailed according to the object being asked, they can adjust the time well between the interviewer and the source, so that the interview process can be more flexible to be carried out anywhere and anytime

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