

THE INFLUENCE OF DETERMINING FACTORS OF ACCEPTANCE OF THE UTAUT2 MODEL AND PERCEIVED RISK ON STUDENT SHOPEE PAYLATER USED

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh faktor penentu penerimaan model UTAUT2 dan persepsi risiko terhadap penggunaan Shopee Paylater pada mahasiswa. Penelitian ini menggunakan 320 sampel mahasiswa aktif Universitas Negeri Yogyakarta yang menggunakan Shopee Paylater. Teknik pengumpulan sampel yang digunakan adalah purposive sampling. Teknik analisis yang digunakan adalah metode Partial Least Squares-Structural Equation Model (PLS-SEM) dengan bantuan software smartPLS versi 3. Hasil penelitian ini menunjukkan bahwa terdapat pengaruh positif dan signifikan performance expectancy terhadap behavioral intention dengan nilai signifikansi 0,037, tidak terdapat pengaruh effort expectancy terhadap behavioral intention, terdapat pengaruh positif dan signifikan social influence terhadap behavioral intention dengan nilai signifikansi 0,034, terdapat pengaruh positif dan signifikan facilitating conditions terhadap behavioral intention dengan nilai signifikansi 0,003, terdapat pengaruh positif dan signifikan facilitating conditions terhadap use behavior dengan nilai signifikansi 0,006, tidak terdapat pengaruh hedonic motivation terhadap behavioral intention, terdapat pengaruh positif dan signifikan price value terhadap behavioral intention dengan nilai signifikansi 0,017, terdapat pengaruh positif dan signifikan habit terhadap behavioral intention dengan nilai signifikansi 0,000, terdapat pengaruh positif dan signifikan habit terhadap use behavior dengan nilai signifikansi 0,000, terdapat pengaruh positif dan signifikan behavioral intention terhadap use behavior dengan nilai signifikansi 0,009, dan terdapat pengaruh negatif dan signifikan persepsi risiko terhadap use behavior dengan nilai signifikansi 0,000.

Keywords: Penggunaan Shopee Paylater, UTAUT2, Persepsi Risiko

Abstract

This study aims to determine the effect of determinants of acceptance of the UTAUT2 model and perceived risk on student Shopee Paylater used. This research used 320 samples Yogyakarta State University students who used Shopee Paylater. The sample collection technique used the purposive sampling. The analysis technique used the Partial Least Squares-Structural Equation Model (PLS-SEM) method with smartPLS version 3 software. The results of this study indicate that there is a positive and significant effect of performance expectancy on behavioral intention with a significance value of 0,037, there is no effect of effort expectancy on behavioral intention, there is a positive and significant effect of social influence on behavioral intention with a significance value of 0,034, there is a positive and significant effect of facilitating conditions on behavioral intention with a significance value of 0,003, there is a positive and significant effect facilitating conditions on use behavior with a significance value of 0,006, there is no hedonic motivation effect on behavioral intention, there is a positive and significant effect on price value on behavioral intention with a significance value of 0,017, there is a positive and significant effect of habit on behavioral intention with a significance value of 0 .000, there is a positive and significant effect of habit on use behavior with a significance value of 0,000, there is a positive and significant effect of behavioral intention on use behavior with a significance value of 0,009, and there is a negative and significant effect of perceived of risk on use behavior with a significance value of 0,000

Keywords: Use of Shopee Paylater, UTAUT2, Perceived Risk

INTRODUCTION

The current payment system is overgrowing with the existence of a non-cash payment system (Oktafani & Sisilia, 2020). With the development of financial technology, the use of online loans has increased drastically. So with this phenomenon arises the paylater payment method using installments which are becoming a trend in the current era. Based on the results of the Dailysocial survey (2021), Shopee Paylater is the most frequently used paylater payment method in 2021, with a percentage reaching 78.4%. Preliminary data related to the use of paylaters among students was obtained from a pre-research survey which was distributed to 100 Yogyakarta State University student respondents and got the results showed that as 83 students out of a total of 100 respondents use Shopee Paylater as a trusted paylater product.

The newest theories that explain the factors influencing the use of technology is UTAUT2. UTAUT is a development of technology acceptance, can describe 70 percent of the variance in individual intentions in using new technology than the eight existing theories (Venkatesh et al., 2003). Several problems using Shopee Paylater that occur in students at Yogyakarta State University are related to the

determinants of technology acceptance in the model.

The problems related to performance expectancy are users experiencing verification difficulties and failures, which result in difficulty accessing the Shopee Paylater feature. The problems related to effort expectancy are that some android users often experience hangs on their devices because the user interface is quite heavy. The problems related to social influence are consumptive behavior due to the use of Shopee Paylater creates stigma and a bad image of the use of Shopee Paylater. The problems related to facilitating conditions are that the Shopee Paylater feature requires strong signal support, and some existing devices do not meet the minimum criteria for using the system. The problems related to hedonic motivation are system problem where several times it hangs, and errors cause the use of the Shopee Paylater feature to be uncomfortable and unpleasant. The problems related to price value are that the good price given by Shopee Paylater is classified as very high, namely 5%. Other unexpected costs also arise when making payments, namely, handling and administration fees. The problems related to habit are uncontrolled purchases with the buy now pay later feature

cause addiction to using Shopee Paylater, which will lead to impulse buying.

In addition, the Shopee Paylater, creates various perceptions of risks. This will cause users to worry about the risk of data leakage, misuse of personal data, and compromised privacy. In addition, based on survey data that has been shared, it is stated that users are worried about financial risks in the form of default, high interest, fraud, and risks to other bills

Based on the formulation of the problem that has been included, the purpose of this study is as follows: (1) To determine the influence of the determinants of acceptance of the UTAUT2 model on student Shopee Paylater used (2) To assess the effect of perceived risk on student Shopee Paylater used.

LITERATURE REVIEW

Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a theoretical model that explains the influences that cause a person to accept and use new technology (Venkatesh et al., 2003). UTAUT is the result of the amalgamation and development of pre-existing theories regarding technology acceptance. UTAUT has the advantage of being able to describe individual differences

that affect the use of technology, namely being able to tell the relationship between usefulness, convenience, and intentions to use technology (Venkatesh et al., 2003).

With time, the UTAUT model has developed by forming a new technology acceptance model, UTAUT2, developed by Venkatesh, Thong, and Xu (2012). UTAUT2 is a model that explains the acceptance and use of new technologies in the context of consumers by adding new constructs from the UTAUT model (Venkatesh et al., 2012). The UTAUT2 model has several variables which are the determining factors in the acceptance and use of new technology.

1. Performance expectancy as the extent to which an individual believes that using a system will significantly facilitate the gain in job performance (Venkatesh et al., 2003). The indicators of performance expectancy are perceived of usefulness, extrinsic motivation, job-fit, and relative advantage (Venkatesh et al., 2003).
2. Effort expectancy as the level of ease associated with using a system (Venkatesh et al., 2003). The indicators of effort expectancy are perceived ease of use, complexity, and ease of use (Venkatesh et al., 2003).

3. Social influence as the extent to which individuals feel that others around them trust them to use a new system (Venkatesh et al., 2003). The indicators of social influence are subjective norms, social factors, and image (Venkatesh et al., 2003).
4. Facilitating conditions as a condition that refers to the extent to which an individual believes that the organizational and technical infrastructure exists to support the use of a system (Venkatesh et al., 2003). The indicators of facilitating conditions are perceived behavioral control, facilitating conditions, and compability (Venkatesh et al., 2003).
5. Hedonic motivation as a pleasure felt in the use of technology, and this has been shown to play an essential role in determining the acceptance and use of technology (Brown & Venkatesh, 2005). The indicators of hedonic motivation are fun, entertain, and interest (Venkatesh et al., 2012).
6. Price value can be interpreted as users' perception of the gap between the benefits generated from using a service system and the price incurred in its use (Venkatesh et al., 2012). The indicators of price value are quality, price, and value (Venkatesh et al., 2012).
7. Habit is the extent to which individuals behave automatically because of previous learning (Limayem et al., 2007). The indicators of habit are prior use, addiction, and behavior to be automatic (Venkatesh et al., 2012).
8. Behavioral intention can be defined as the level of individual interest in using a system in the future. This can be shown by how much the individual wants to adopt the technology system (Indrawati et al., 2017). The indicators of behavioral intention are intention to use, prediction to use, and plan to use (Venkatesh et al., 2003).
9. Use behavior can be interpreted as the intensity of using a system adopted by users (Venkatesh et al., 2003). The indicators of use behavior are usage time, usage frequency, and usage variety (Gupta & Arora, 2020).

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) was developed by Icek Ajzen, a development of the Theory of Reasoned Action (TRA), which explains that behavior is carried out because individuals have the intention to do so. TPB recognizes the possibility that not all behavior is carried out entirely under individual or group control, so perceived behavioral control is added to overcome behavior like this (Ajzen, 1991).

TPB shows that human action is directed by three kinds of beliefs.

Behavioral beliefs can be interpreted as individual beliefs about the results of behavior and evaluation of these results and are called attitudes toward behavior (Ajzen, 1991). Normative beliefs can be interpreted as beliefs about other people's normative expectations and motivation to meet these expectations and are called subjective norms (Ajzen, 1991). Control beliefs can be interpreted as beliefs about the existence of things that support or hinder the behavior from being displayed and perceptions about how strong the things that support and inhibit this behavior (Ajzen, 1991).

TPB states that in addition to attitude and subjective norms, individuals also consider perceived behavioral control, which is defined as a function based on control beliefs, namely beliefs about the presence or absence of supporting and inhibiting factors in eliciting behavior in technology use. Perceived behavioral control factor, which is taken as a variable is perceived risk which is an inhibiting factor in the behavior of using technology.

Perceived Risk

Perceived risk in using financial technology services is the belief felt by users regarding the opportunities for damaging uncertainty from using financial

technology services (Haqqi & Suzianti, 2020). Perceived risk factors in the context of financial technology identifying into four dimensions (Ryu, 2018).

Financial risk is the possibility of loss experienced by users in financial transactions carried out using financial technology (Forsythe et al., 2006). Legal risk refers to unclear legal status and the absence of comprehensive financial technology regulations (Ryu, 2018). Security risk is an opportunity for loss due to fraud or hackers that threaten the security of financial transactions in financial technology (Ryu, 2018). Operational risk refers to the opportunity for losses experienced from inadequate or failed internal processes, employees, and systems in financial technology companies (Barakat & Hussainey, 2013).

Shopee Paylater

Shopee Paylater is an innovative “buy now, pay later” payment system that makes it easy for users to transact on the Shopee marketplace. In the registration process, users are required to fill out a form using an identity card or KTP and verify their face, then Shopee will process the registration within 1 time 24 hours. Users will get a credit limit from IDR 750,000 to IDR 50,000,000 depending on the level and activity of using Shopee Paylater. Users will

also get an additional temporary credit limit if they are have a good reputation in installment payments.

Transactions using Shopee Paylater are subject to an installment fee (interest rate and fees) of at least 2.95% for the "Buy Now Pay Later" program, which is completed within 1 month, and installments completed within 3, 6, and 12 months.

Research Paradigm and Hypotheses

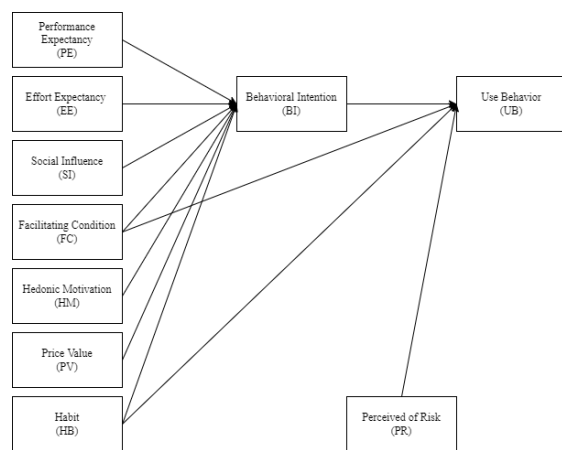


Figure 1: Research Paradigm

Based on the above research paradigm, the research hypothesis proposed in this study is as follows.

H1 : There is a positive and significant effect of performance expectancy on behavioral intention.

H2 : There is a positive and significant effect of effort expectancy on behavioral intention.

H3 : There is a positive and significant effect of social influence on behavioral intention.

H4a : There is a positive and significant effect of facilitating condition on behavioral intention.

H4b : There is a positive and significant effect of facilitating condition on use behavior.

H5 : There is a positive and significant effect of hedonic motivation on behavioral intention.

H6 : There is a positive and significant effect of price value on behavioral intention.

H7a : There is a positive and significant effect of habit on behavioral intention.

H7b : There is a positive and significant effect of habit on use behavior.

H8 : There is a positive and significant effect of behavioral intention on use behavior.

H9 : There is a negative and significant effect of perceived risk on use behavior.

RESEARCH METHODS

Research Design

This study used a quantitative approach. Data collection was carried out in this study using a closed questionnaire. This research was conducted at the Yogyakarta State University, based on Jalan Colombo, Number 1, Depok, Sleman, Yogyakarta. The research time will be carried out in 2022.

The sampling technique used in this study is purposive sampling technique. The sample criteria in this study are active students at Yogyakarta State University who use the Shopee Paylater payment system. The term 10 times rule is currently widely referred to as a guideline for determining research sample sizes using PLS-SEM as a statistical tool (Hair et al., 2021). The number of samples in this study was 320 Yogyakarta State University students.

Research Instruments

Measurements in this study used a 5-point Likert scale. The research instrument

grids applied in this study can be seen in the following table.

Table 1. Research Instruments

Variable	Indicators
Performance expectancy (Venkatesh et al., 2003)	1. Perceived of usefulness 2. Extrinsic motivation 3. Job-fit 4. Relative advantage
Effort expectancy (Venkatesh et al., 2003)	1. Perceived ease of use 2. Complexity 3. Ease of use
Social influence (Venkatesh et al., 2003)	1. Subjective norms 2. Social factors 3. Image
Facilitating Conditions (Venkatesh et al., 2003)	1. Perceived behavioral control 2. Facilitating conditions 3. Compatibility
Hedonic motivation (Venkatesh et al., 2012)	1. Fun 2. Entertain 3. Interest
Price value (Venkatesh et al., 2012)	1. Quality 2. Price 3. Value
Habit (Venkatesh et al., 2012)	1. Prior use 2. Addiction 3. Behavior to be automatic
Behavioral intention (Venkatesh et al., 2003)	1. Intention to use 2. Prediction to use 3. Plan to use
Use behavior (Gupta & Arora, 2020)	1. Usage time 2. Usage Frequency 3. Usage Variety
Perceived Risk (Ryu, 2018)	1. Perceived of financial risk 2. Perceived of legal risk 3. Perceived of security risk 4. Perceived of operational risk

Information: *negative statement

Data Analysis Techniques

This study used the Partial Least Squares-Structural Equation Model (PLS-SEM) method using SmartPLS version 3.

1. Assessment of the Measurement Model

The assessment of the measurement model, also known as the outer model test, is used to test the validity and reliability of research instruments. The indicators applied in this test are convergent validity, discriminant validity, and reliability

2. Assessment of the Structural Model

Assessment of the Structural Model, also known as the inner model test, is applied to test the effect of latent variables on other latent variables. Testing the inner model is carried out through several stages, namely testing the coefficient of determination (R²) and the value of the t-test, which is carried out using the bootstrapping method (Hair et al., 2021).

RESULTS AND DISCUSSION

Assessment of the Measurement Model

The indicator used in convergent used a factor loading value which, if the value is greater than 0,7, then the item being measured can be said to be valid (Ghozali, 2015). All items in each indicator on this research have a value greater than 0,7 and meet the convergent validity criteria.

Discriminant validity is helpful to determine whether the construct has adequate discriminant, namely by comparing the loading value on the intended variable to be greater than the loading value with other variables (Ghozali, 2015). The cross-loading output of all items in each indicator on this research has a higher value compared to the other constructs and meet the discriminant validity criteria.

The indicators used in reliability testing can use Cronbach's Alpha (CA) and Composite Reliability (CR). The value set as a benchmark for CA and CR values is 0,7 (Ghozali, 2015). The output of composite reliability and Cronbach's alpha in each construct's value on this research is above 0,70 and said to be reliable.

Assessment of the Measurement Model

Testing the value of R² (coefficient of determination) sets a standard value for R² of 0,75, which is said to be strong, 0.50 is said to be moderate, and 0,25 is said to be weak (Hair et al., 2021). R-square value on the behavioral intention construct of 0,829 and on the use behavior construct of 0,877 indicate that this study's structural model can be strong.

Hypothesis testing will be carried out using the bootstrapping method. The established hypothesis can be accepted if the

resulting t-test value is more than 1,64 (one-tailed).

Table 2. Bootstrapping output

Path	Mean	St.D	T Stat	P Val.	
PE>BI	0,130	0,128	0,073	1,795	0,037
EE>BI	-0,061	-0,057	0,070	0,872	0,192
SI>BI	0,107	0,105	0,059	1,824	0,034
FC>BI	0,131	0,125	0,047	2,798	0,003
FC>UB	0,083	0,084	0,033	2,493	0,006
HM>BI	0,111	0,113	0,069	1,604	0,055
PV>BI	0,140	0,137	0,065	2,137	0,017
HB>BI	0,440	0,448	0,103	4,278	0,000
HB>UB	0,632	0,645	0,088	7,206	0,000
BI>UB	0,213	0,200	0,090	2,365	0,009
PR>UB	-0,111	-0,109	0,023	4,728	0,000

The T Statistic of performance expectancy is 1,795, with significance of 0,037 and the path is 0,130, so this study supports H1. This study follow the result by Venkatesh et al. (2003) and Tak & Panwar (2017). The results of this study explain that behavioral intention for Yogyakarta State University students can make it easy to gain profits or improve the performance of transactions made by students. The Shopee Paylater service provides various efficiencies and increased transaction performance with a faster payment process than other payment options because you don't have to transfer or make payments to Shopee partner merchants.

The T Statistic of effort expectancy is 0,872, with insignificance of 0,192, so this study does not support H2. This study follow the result by Pertiwi & Ariyanto (2017) and Putri & Suardika (2020). The characteristics of the majority of respondents using Shopee Paylater for more

than 1 year, namely 160 students using Shopee Paylater with a span of 1-2 years and 25 students using Shopee Paylater with a span of more than 2 years. With this, it can be seen that students are familiar with using Shopee Paylater, so the interactions that occur are apparent, and they understand well about its use. Use Behavior has become a habit for students. Apart from that, other available payment systems can also be made quickly so that convenience is not a consideration for them..

The T Statistic of social influence is 1,824, with significance of 0,034 and the path is 0,107, so this study supports H3. This study follow the result by Venkatesh et al. (2003) and Oktafani & Sisilia (2020). Various effects from essential people around students make interest in using it increase. In addition, the influence of the image and stigma that arises in society related to use behavior also impacts interest in using it. The better the stigma against Shopee Paylater, the higher the behavioral intention.

The T Statistic of facilitating conditions is 2,798, with significance of 0,003 and the path is 0,131, so this study supports H4a. This study follow the result by Gupta & Arora (2020) and Oktafani & Sisilia (2020). Various existing facilities, such as existing smartphone devices, will support the adoption of Shopee Paylater so that

behavioral intention will also increase. Sufficient knowledge about the existing Shopee Paylater also makes students more interested in adopting the Shopee Paylater service. So that the higher the facilities that support the Shopee Paylater service, the higher the intention or interest to adopt.

The T Statistic of facilitating conditions is 2,493, with significance of 0,006 and the path is 0,083, so this study supports H4b. This study follow the result by Hidayat et al. (2020) and Oktafani & Sisilia (2020). Various technological and financial capabilities will support students using Shopee Paylater. Having the ability to use this system will make it easier for students to use Shopee Paylater. Supporting facilities such as smartphone devices and adequate networks will support Shopee Paylater. So that the higher the supporting facilities and good capabilities regarding use behavior, the higher use behavior.

The T Statistic of hedonic motivation is 1,604, with insignificance of 0,055, so this study does not support H5. This study follow the result by Hidayat et al (2020) and Pertiwi & Ariyanto (2017). The questionnaire results show that using Shopee Paylater is enjoyable among Yogyakarta State University students. But this does not affect the interest in its use. Users will still use it without the pleasure

you get because they feel it is beneficial (Pertwi & Ariyanto, 2017). Without a sense of fun using Shopee Paylater, students will still get increased transaction performance and productivity. These results can be explained that students are happy and comfortable with Shopee Paylater because of the functions and benefits of Shopee Paylater as a transaction tool, not as something that can entertain.

The T Statistic of price value is 2,137, with significance of 0,017 and the path is 0,140, so this study supports H6. This study follow the result by Venkatesh et al (2012) and Oktafani & Sisilia (2020). Prices that are reasonable and comparable to the benefits that students get support the adoption of Shopee Paylater so that behavioral intention also increases. Affordable and cheap prices with the promos offered compared to other payment systems will make students even more interested in adopting the Shopee Paylater service. So the more reasonable the price with the benefits provided by the Shopee Paylater service, the higher the intention or interest to adopt.

The T Statistic of habit is 4,278, with significance of 0,000 and the path is 0,440, so this study supports H7a. This study follow the result by Venkatesh et al. (2012) and Tak & Panwar (2017). Continuous use

of technology systems has become a habit and makes it easier for students to use Shopee Paylater, increasing their interest in using it. So the higher the habit that occurs, the higher the intention or interest to adopt Shopee Paylater.

The T Statistic of habit is 7,206, with significance of 0,000 and the path is 0,632, so this study supports H7b. This study follow the result by Venkatesh et al. (2012) and Oktafani & Sisilia (2020). Continuous use of the Shopee Paylater payment system will become a habit and make use behavior sustainable. So the higher the habit that occurs, the higher use behavior.

The T Statistic of behavioral intention is 2,365, with significance of 0,009 and the path is 0,213, so this study supports H8. This study follow the result by Venkatesh et al (2003) and Oktafani & Sisilia (2020). The current interest in usage has been based on several factors such as system performance expectations, social influence, etc. Students predict that they plan to use Shopee Paylater on an ongoing basis due to high interest. Therefore, with increased interest, the higher use behavior.

The T Statistic of perceived risk is 4,728, with significance of 0,000 and the path is -0,111, so this study supports H9. This study follow the result by Keong et al (2020) and Ryu (2018). Perceived risk

makes students reconsider using the Shopee Paylater service. Yogyakarta State University students think that the Shopee Paylater service has several risks that reduce use behavior. Concerns related to risks perceived by students include fear of financial loss and fraud, uncertain regulations, and security regarding personal data. So that the higher the unwanted consequences arise, the lower use behavior.

CONCLUSIONS AND SUGGESTIONS

Conlusions

1. There is a positive and significant effect of performance expectancy on behavioral intention with a significance value of 0,037.
2. There is no effect of effort expectancy on behavioral intention.
3. There is a positive and significant effect of social influence on behavioral intention with a significance value of 0,034.
4. There is a positive and significant effect of facilitating conditions on behavioral intention with a significance value of 0,003.
5. There is a positive and significant effect of facilitating conditions on use behavior with a significance value of 0,006.
6. There is no effect of hedonic motivation on behavioral intention.

7. There is a positive and significant effect of price value on behavioral intention with a significance value of 0,017.
8. There is a positive and significant effect of habit on behavioral intention with a significance value of 0,0440.
9. There is a positive and significant effect of habit on use behavior with a significance value of 0,000.
10. There is a positive and significant effect of behavioral intention on use behavior with a significance value of 0,009.
11. There is a negative and significant effect of perceived risk on use behavior with a significance value of 0,000.

Suggestions

1. Performance expectancy has the lowest item on the relative advantage indicator. This means that the increase in productivity when making transactions compared to other services is still low. Increasing the advantages and quality of the system needs to be improved compared to its predecessor competitors so that users get increased transaction productivity compared to other payment system services.
2. Effort expectancy has the lowest item on the perceived ease of use indicator. This means that user views regarding the efficiency of Shopee Paylater in transactions are still low in terms of

- effort and time. The simplification of the stages of the payment process needs to be improved so that users can make transactions more efficiently in terms of effort and time.
3. Social influence has the lowest item on the subjective norms indicator. This means that testimonials and suggestions given by users to individuals around them are still low. Improvements to the paylater image are needed so that people have more trust in the Shopee Paylater service and recommend it to others.
 4. Facilitating conditions have the lowest item on the indicators of facilitating conditions. This means that customer service for Shopee Paylater users is still lacking. Improved customer service performance is needed so that users get expert assistance when experiencing difficulties.
 5. Hedonic motivation has the lowest item on the entertain indicator. This means that using Shopee Paylater is still inconvenient and boring. System problems that often arise need to be fixed so that users feel comfortable using Shopee Paylater.
 6. Price value has the lowest item on the price indicator. This means that fees charged by Shopee Paylater, such as service fees and fines, are still too high for users. Adjustments to service fees and penalties are needed to make it affordable for all segments of society.
 7. Habit has the lowest item on behavior to be automatic indicator. This means that users still lack Use Behavior in every transaction. Provision of promotions is needed so that users always use Shopee Paylater.
 8. Behavioral intention has the lowest item on the intention to use indicator. This means that the intention to use Shopee Paylater is still lacking. The ease of access to verification must be improved, so people's intention to use Shopee Paylater increases.
 9. Use behavior has the lowest item on the usage variety indicator. This means that variations in Use Behavior are still less dominant compared to other payment options. The provision of fixed and temporary credit limit increases, and ease of access needs to be improved so that users prefer using Shopee Paylater compared to other services.
 10. Perceived risk has the lowest item on the perceived operational risk indicator. This means that the user's perception of operational skills related to system and transaction constraints is still low. Increasing the performance of the

security team and online assistance need to be improved if there are users who experience problems related to finances or personal data leaks

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