JRSSEM 2024, Vol. 04, No. 6, 2025
E-ISSN: 2807 - 6311, P-ISSN: 2807 - 6494

Application of The UTAUT Model In Determining Behavioral Intentions To Use Shopee Paylater

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ABSTRACT: In the era of digitalization, it is increasingly facilitated by the existence of several e-commerce services that provide electronic money services as a tool for conducting transactions, in addition to cellular payments there are also those that result in paylater, both of which aim to make it easier for the public to use the new features provided by each e-commerce platform trade. Shopeepay Later is present as a form of non-cash electronic money transactions that can help the public make transactions easier. This study aims to find out what factors make someone have the intention of using Shopeepay Later. This study uses a survey method conducted by distributing questionnaires through Google Forms to collect data. The method used is purposive sampling with certain criteria. The number of samples in this study were 214 respondents with the criteria of respondents being shopee application users aged 18 years and over and not using shopeepay later. The study used the UTAUT model with multiple linear regression analysis. The results of this study indicate that performance expectancy and the social influence on the intention to use shopeepay later. Meanwhile, effort expectancy and facilitating condition have no effect on behavioral intentions to use shopeepay later.

Keywords: performance expectations, effort expectancy, shopeepay later, behavioral intentions

INTRODUCTION

Indonesia is currently faced with a situation in the form of a major disaster, namely covid-19 which is running very quickly and affecting Indonesian society as a whole. The Covid-19 pandemic not only attacks health, but globally affects the world economy, especially Indonesia. The business turnover is not smooth, all industries are disrupted and this has a big impact on the Indonesian economy (Branstad & Solem, 2020). Many Indonesians have also been laid off from their jobs, many are experiencing economic difficulties so this makes the government take preventive measures, one of which is the implementation of PSBB (Large-Scale Social Implementation) This is a prevention to reduce the number of covid-19 victims which makes food outlets close, small stall businesses closed and shopping places closed to reduce the spread of covid-19 (Alkire, Pohlmann, & Barnett, 2019).

The implementation of the PSBB has greatly affected behavioral changes in Indonesian society, especially for housewives. Housewives must continue to innovate so that food at home remains sufficient and not lacking during the PSBB period. This pandemic period forces Indonesian people to use online media as a tool to facilitate movement and make work easier. Starting from online school, working from home to shopping from home. Digital platforms are widely used to make it easier for Indonesian people to carry out their activities. A survey

conducted by Internet Growth Ranking shows that internet users who use the internet increased by 8.9%, from 171.2 million users in 2018 to 196.7 million users in 2020. The majority of these internet users use the service to access social media and shop online (katadata.co.id).

Figure 1 Global Internet Usage Chart in 2020

Source : Hotsuite (2020)

Online shopping is one of the ways Indonesian people use their digital services to survive during the PSBB period because this activity restriction makes Indonesian people try to do all activities online to minimize physical contact with many people. Shopping online using e-commerce is a solution during the pandemic, because buying and selling daily necessities can be done online using available applications and e-commerce (Dwivedi, Rana, Jeyaraj, Clement, & Williams, 2019). E-commerce is also an online service that can be reached by many people to carry out buying and selling activities or exchange information through electronic systems that involve internet users, the world wide web and browser applications on mobile or mobile devices to make a transaction (Laudon & Traver, 2020).

Figure 2 Top E-commerce in Indonesia

Source : Tempo.co (2020)

The increase in the number of internet users is also directly proportional to the increase in the number of e-commerce users in Indonesia. In the top 10 e-commerce in Indonesia, Shopee is the e-commerce that has the highest number of users until 2020, namely a total of 71.53 million clicks by users of this online shopping application, which can be seen from the

Tempo.co data in figure 2 Top e-commerce in Indonesia (Wenner, Bram, Marino, Obeysekare, & Mehta, 2018). The Shopee platform is one of the community's efforts to maintain the economy during the Covid-19 pandemic, not only becoming an online shopping application but Shopee has succeeded in becoming one of the platforms that can accommodate small to large businesses. Shopee now houses several small businesses and mid-to-high businesses. The President Director of Shopee Indonesia said that the second quarter of 2020 experienced an increase of up to 130% with a total transaction number of 260 million transactions with an average daily transaction of 2.8 million transactions. The change in behavior that occurred in the community during this pandemic encourages digital applications to continuously innovate and make transactions easier for people.

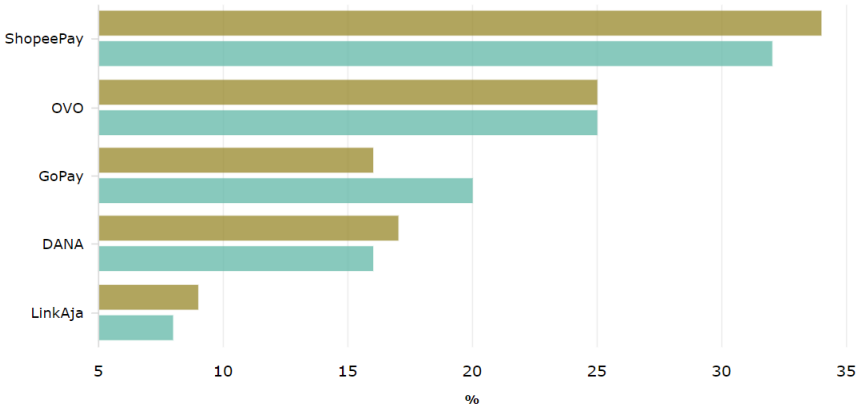

Figure 3 Indonesian E-Payment Transactions in 2020

Source : Databoks (2020)

The ease of transactions carried out by Indonesian people is the ease of the online payment system if doing business or shopping online on a platform. This new feature of payment through e-wallet makes it easier for us as consumers or business people, because with this new feature it is accessed without leaving home, which usually uses ATMs so there is no need to leave the house because there is a PSBB and this also makes work easier. In figure 1.3, there are e-payment transactions carried out by Indonesian people and one of them uses shopeepay with a total market share of up to 34% and this is a considerable result in the use of e-wallets in Indonesia. Shopeepay is a new feature launched by Shopee as one of the ways of electronic money transactions. Payments via electronic money are made with shopeepay and shopee paylater (Wong et al., 2020).

Shopee also collaborates with fintech shopee paylater, which is a platform to bring together funders and borrowers. Products offered directly by shopee paylater are special fund loans that can be made by business people or online store owners on shopee or can also be other shopee users. Shopee paylater users must have met the conditions submitted by Shopee to make a loan with certain terms and conditions. Loans made by shopee paylater users can be paid later with a certain nominal amount according to the number of months determined by shopee paylater customers. This of course makes it easier for many Indonesians to shop online quickly and simplify the online shopping process without having to be afraid of spending too much money at one time because this payment can be paid in installments up to a maximum of 12 installments (Prasetyo & Anubhakti, 2011).

Shopee paylater makes it easier for users to activate, namely by showing their ID card and face verification to activate it. Shopee requires some additional information about the job and can be activated within 2x24 hours. Users get a credit limit whose value is adjusted to the

frequency of transactions made. The more often you shop, the user then automatically gets an additional limit whose nominal value is determined by Shopee. To pay bills, Shopee provides several installment periods, installments pay later, 2 months, 3 months, 6 months and 12 months. The more installments, the larger the bill paid. If the user is late in paying the bill, the bill will increase by 5% per month from the total bill. In addition, this delay results in users also not being able to checkout until the bill is paid off, resulting in the freezing of shopee accounts, restrictions on shopee vouchers, recorded in SLIK (Financial Information Service System) and field billing (Mowen & Minor, 2012).

The convenience presented in the use of paylater, of course, can pamper its users, can be seen in a study conducted by RISED in 2020 from 2000 respondents who got 1,130 respondents felt that using this paylater feature was useful for buying sudden needs if finances were limited and not possible. This is directly proportional to the state of the Indonesian people in 2020 which experienced economic growth of minus 5.32 percent (BPS, 2020). This economic decline is caused by the large number of workers who have been laid off from their jobs so that they experience a decrease in income and with the convenience provided by shopee paylater such as the free shipping feature if using shopee paylater, the ease of transactions and the increased limit if making transactions continuously, this makes customers tend to become active users of shopee paylater.

Therefore, the study on the acceptance of the new shopee paylater feature system must be further studied in order to find out the behavioral intention to use shopee paylater to be appropriate and beneficial for the entire community. From the description that has been submitted in the paragraph above, the researcher looks at what factors encourage consumers or shopee customers to use Shopee paylaters with the theory of the Unified Theory of Acceptance and Use of Technology (UTAUT). UTAUT is a theory of new feature adoption and usage behavior that identifies and tests additional constraint conditions in the theoretical model to provide a better understanding of new feature adoption and usage behavior (Venkatesh, Thong, & Xu, 2012). In this UTAUT theory, there are 3 attributes that can measure the behavior of users of new features, namely performance expectations, business expectations and social influence and are supported by two direct attributes, namely the intention of the actor and supporting facilities. The researcher also added a control variable in the form of additional information as a variable that can add information.

The researcher hopes that the study can provide additional input in planning strategies for companies to make it easier for the public to use new features to meet the needs and desires of Indonesian consumers.

The urgency of this research arises from the increasing adoption of paylater services in Indonesia, particularly Shopee PayLater, which significantly impacts consumer behavior and financial habits. As digital payment systems grow, understanding the factors that drive user intentions becomes critical to ensure the responsible use of such services. Addressing this need is essential to support financial literacy and minimize potential risks like over-indebtedness, which can have broader implications for individuals and the economy.

Despite the popularity of Shopee PayLater, limited research explores the behavioral intentions behind its usage through the lens of the Unified Theory of Acceptance and Use of Technology (UTAUT). While studies exist on digital payments and e-commerce, the specific application of UTAUT to analyze the performance expectancy, effort expectancy, social influence, and facilitating conditions influencing Shopee PayLater adoption remains underexplored. This gap necessitates further investigation to provide a comprehensive understanding of user behavior in Indonesia's growing digital economy.

The novelty of this study lies in its application of the UTAUT framework to Shopee PayLater adoption, incorporating new variables like social influence and facilitating conditions, which have not been extensively analyzed in the Indonesian context. By combining theoretical insights with practical data, this research provides a fresh perspective on the behavioral factors influencing digital financial service adoption, offering actionable insights for businesses and policymakers.

This research aims to examine the factors influencing the intention to use Shopee PayLater, including the positive effects of performance expectations, business expectations, social influence, and supporting facilities on user behavior. The findings of this study offer several benefits: for business practitioners, it serves as a reference and additional insight for planning strategies related to the innovation of new features to achieve business goals; for the public, it provides valuable knowledge about utilizing new products; and for the author, it contributes to understanding the adoption of innovative features for future learning and applications.

RESEARCH METHODOLOGY

This study uses a quantitative approach method with a survey as a medium for data collection. Quantitative research is used to measure a phenomenon precisely. The survey method is a measurement process in collecting information using structured questions aimed at obtaining data that can be compared in the selected sample so that similarities and differences can be found. The sample is determined using existing references and certain criteria so that it can describe a population to be studied" (Cooper & Schindler, 2019)

RESULT AND DISCUSSION

This study uses a sampling method, namely the purposive sampling method (Alonge et al., 2019). This method allows the researcher to subjectively select the sample to be measured with the scheme that has been established by the researcher. This is because researchers do not know for sure the number of shopee paylater user populations. The number of samples used in this study was 100 to 200 people (Hair, Ringle, & Sarstedt, 2011).

The distribution of the questionnaire was carried out from October 25, 2021 to November 10, 2020, which then succeeded in obtaining a total of 214 respondents, this has met the requirements for then a validity test and reliability test. The results of the validity and reliability tests carried out have met the requirements that have been used as a reference and can be analyzed to the next stage.

Characteristics of Research Respondents

To find out the characteristics of the respondents, a statistical descriptive analysis was carried out. The method used to find out the characteristics of the respondents was to use percentage analysis using SPSS 25. The results of the percentage analysis that have been carried out by the researcher are presented in Table 1 as follows:

Table 1 Characteristics of Research Respondents

Characteristic	Information	Frequency (person)	Percentage (%)
Kind Sex	Woman	170	79,3
	Man	44	20,7
	Total	**214**	**100**
Age	18-24 years old	126	58,5
	25-39 years old	79	37,3
	40-55 years old	9	4,2

	Total	**214**	**100**
Last Education	SMA	21	9,8
	S1	191	89,3
	S2	2	0,9
	Total	**214**	**100**
Experience Using Shopee	1 Year	26	12,2
	2 Years	40	18,7
	3 Years	69	32,2
	4 Tofu	52	24,3
	5 Years	19	8,9
	6 Years	8	3,7
	Total	**214**	**100**
Total Shopee Shopping Expenses Per Month	IDR 100,000-IDR 300,000	134	62,6
	IDR 300,001-IDR 500,000	50	23,4
	IDR 500,001-IDR 700,000	26	12,1
	>Rp.1000,000	4	1,9
	Total	**214**	**100**

Source: Primary data processed with SPSS 25, 2021

Based on descriptive analysis on gender characteristics, it is known that the number of respondents in this study is 214 people, the majority of whom are women, namely 170 people and 44 people are male, if the percentage is 79.3% female and 20.7% male. The characteristics of the respondents in this study were divided into three categories of age intervals, namely (1) 18-24 years; (2) 25-39 years old; and (3) 40-55 years old. The majority of respondents in this study were 18-24 years old, namely 126 people (58.5%), followed by 79 respondents aged 25-39 years (37.3%) and the smallest respondents with an age interval of 40-55 years as many as 9 people (4.2%).

In the last educational characteristics, the majority of respondents in this study had the last S1 education background with 191 respondents (89.3%). Respondents with the last high school education background were 21 people (9.8%) and respondents who had the lowest number of S2 final education were 2 people (0.9%).

On the characteristics of shopee application users, the researcher left it entirely to the respondents to fill in how long the application user has been using the shopee application because shopee has existed since 2015, so many respondents have used the shopee application for the last 3 years, namely 69 people (32.2%), then some have used it for 4 years, namely 52 people (24.3%), then 40 people for 2 years. year (18.7%), 26 respondents have used Shopee for 1 year (12.2%), as many as 19 respondents have used Shopee for 5 years (8.9%) and there are 8 respondents who have used the Shopee application for 6 years (3.7%) and this is the smallest number of respondents who have used the Shopee application.

Furthermore, after knowing the long time of users of the Shopee application, the researcher also researched the behavioral characteristics in spending a monthly shopping budget using the Shopee application and the budget used for shopee shopping per month the most was Rp.100,000 – Rp.300,000 as many as 134 people (62.6%), as many as 50 respondents spent a budget of Rp.300,001 - Rp. 500,000 (23.4%), then 26 people respondents spend a monthly budget of up to Rp.500,001 – Rp.700,000 (12.1%) and the smallest spends a budget of > Rp. 1000,000, which is as many as 4 respondents (1.9%). This shopping budget

interval is obtained from a small survey conducted by researchers on the Instagram application to see how large the average amount of a person's shopping budget is on the Shopee application.

Test Research Instruments

Validity Test

Table 2 KMO and Bartlett's Test Results

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0,905
Bartlett's Test of Sphericity	Approx. Chi-Square	4392,372
	Df	190
	Sig.	0,000

Source: Primary data processed with SPSS 25, 2021

The validity test used in this study is the factor analysis method. This method can show the relationship between each construct in one variable and can also show the relationship of each research variable. In this study, it is necessary to fulfill the convergence and divergent conditions which require the constructs used in measuring the same variable to be grouped in the same component and each variable must be in a different component.

In Table 2, there are the results of the validity test with factor analysis through the KMO and Barlett's tests. The KMO value is 0.905 so that this value has met the valid requirements, namely when the KMO value is greater than 0.5 with significance of 0.000, which is less than 0.05. This shows that the statement items used are significant and continued for the next stage.

Table 3 Factor Analysis Test Results

	Component				
	1	2	3	4	5
Performance Expectations 1	0,786				
Performance Expectations 2	0,785				
Performance Expectations 3	0,772				
Performance Expectations 4	0,766				
Business Expectations 1		0,672			
Business Expectations 2		0,725			
Business Expectations 3		0,708			
Business Expectations 4		0,737			
Social Influence 1			0,776		
Social Influence 2			0,793		
Social Influence 3			0,799		
Social Influence 4			0,723		
Supporting Facilities 1				0,586	

Supporting Facilities 2	0,646	
Supporting Facilities 3	0,603	
Supporting Facilities 4	0,686	
Supporting Facilities 5	0,664	
Behavioral Intent 1		0,675
Behavioral Intent 2		0,757
Behavioral Intent 3		0,759

Source: Primary data processed with SPSS 25,2021

Table 3 shows the results of the factor analysis test for each statement item used in this study. Each item has met the standard requirements of factor analysis, which is above 0.5 so that all question items in this study can be used and meet valid requirements. In Table 4.3", it can also be seen that each item is grouped in a different component column according to the variable category. This shows that each statement item used in this study is in accordance with the variables to be measured and can be used.

Reliability Test

Table 4 Reliability Test Results

Variable Code	Cronbach's Alpha Values	Information
Performance Expectations (PE)	0,929	Reliable
Business Expectations (EE)	0,909	Reliable
Social Influence (SI)	0,941	Reliable
Supporting Facilities (FC)	0,897	Reliable
Behavioral Intent (BI)	0,937	Reliable

Source: Primary data processed with SPSS 25,2021

This study uses Cronbach's Alpha method to check the reliability of the tools used. In this method, "a structure is said to be reliable if it has a Cronbach's Alpha >" value of 0.70 (Hair, et al., 2017). In Table 4, it can be seen that each variable in this study has a mean value greater than 0.8 so that the variables used are reliable for the research variables.

Table 5 Descriptive Analysis Test Results

		n	Mean	Mean per Indicator	Min.	Max.	Std. Deviation	Std. Devitation per Indicator
PE	PE1	214	2,98	3,07	1	5	1,015	1,030
	PE2	214		2,91	1	5		1,007
	PE3	214		3,15	1	5		1,061
	PE4	214		2,79	1	5		0,962
EE	EE1	214	3,41	3,52	1	5	0,884	0,849
	EE2	214		3,54	1	5		0,842
	EE3	214		3,45	1	5		0,842
	EE4	214		3,11	1	5		1,004
THE	SI1	214	2,53	2,46	1	5	1,024	0.986
	SI2	214		2,42	1	5		0,955
	SI3	214		2,54	1	5		1,037
	SI4	214		2,68	1	5		1,118

FC	FC1	214	3,48	3,43	1	5	0,892	0,955
	FC2	214		3,57	1	5		0,966
	FC3	214		3,72	1	5		0,842
	FC4	214		3,21	1	5		0.903
	FC5	214		3,51	1	5		0,797
BI	BI1	214	2,49	2,48	1	5	1,079	1,069
	BI2	214		2,38	1	5		1,075
	BI3	214		2,60	1	5		1,095

Source: Primary data that has been processed with SPSS 25

At Table 5 shows that each independent variable used in this study has a standard deviation value that is smaller than the mean value so that the data used has a data distribution that is not too extreme, meaning that each variable has a small data distribution. At In this study, a descriptive analysis test was carried out by including grouping based on the profile of the respondents which was carried out to see the difference in the assessment of each group of respondents to each variable used in the study Ini. In table 4.5, the standard deviation of less than 1 is the expectation of business and supporting facilities, meaning that the distribution of the data used is still too narrow considering the characteristics of the respondents who on average are mostly 18-24 years old dominating this study.

Table 6 Results of Analysis Test Based on Demographic Characteristics

Characteristic		**Sum**	**Variable Mean**				
			PE	**EE**	**THE**	**FC**	**BI**
Gender	Woman	170	2,95	3,42	2,50	3,49	2,47
	Man	44	3,10	3,34	2,62	3,49	2,55
Age	18-24 years old	126	2,96	3,41	2,56	3,52	2,50
	25-39 years old	79	3,01	3,40	2,49	3,46	2,48
	40-55 years old	9	3,00	3,44	2,36	3,22	2,37
Last Education	SMA	21	2,88	3,31	2,31	3,48	2,48
	S1	191	2,99	3,41	2,54	3,48	2,49
	S2	2	3,25	3,50	3,25	4,00	2,87
Experience Using Shopee	1 Year	26	2,92	3,24	2,53	3,27	2,59
	2 Years	40	3,03	3,44	2,79	3,50	2,59
	3 Years	69	2,91	3,42	2,31	3,43	2,28
	4 Years	52	3,08	3,48	2,61	3,66	2,68
	5 Years	19	2,92	3,25	2,43	3,34	2,32
	6 Years	8	3,83	3,56	2,72	3,85	2,63
Amount of Shopping on Shopee Per Month	IDR 100,000-IDR 300,000	134	2,91	3,32	2,47	3,46	2,44
	IDR 300,001-IDR 500,000	50	2,95	3,56	2,53	3,54	2,43
	IDR 500,001-IDR 700,000	26	3,34	3,49	2,90	3,55	2,85
	>Rp.1000,000	4	3,50	3,69	2,06	3,50	2,58

Source: Primary data that has been processed with SPSS 25

Based on gender, male and female respondents have the same average value on the Facilitating condition variable which is 3.49. In the grouping of respondents based on age, respondents with the age group of 18-24 years gave the lowest average value in the variables they had. Based on the grouping of respondents with the last high school education background, the lowest average score in almost all variables studied. In the characteristics of using the Shopee application, respondents with 5 years of experience have a low average variable value compared to other average values. In the characteristics of respondents with a monthly expenditure of Rp.100,000 - Rp.300,000 has a low average variable among others.

Hypothesis Test

Classic Assumption Test

Table 7 Kolmogorov-Smirnov One-Sample Normality Test Results

		Unstandardized Residual
N		214
Normal Parametersa	Mean	,0000000
	Std. Deviation	1,69817443
Most Extreme Differences	Absolute	0,067
	Positive	0,046
	Negative	-0,067
Test Statistic		0,067
Asymp. Sig. (2-tailed)		0.021c
a. Test distribution is Normal.		

Source: Primary data that has been processed with SPSS 25

Table 7 shows a Statictic Test value of 0.067 where this result is higher than 0.05 which proves that this data is normally distributed.

Table 8 Multicollinearity Test Results

	B	Error Standards	Beta	t	Sig.	Tolerance	VIF
Performance Expectations	0,387	0,047	0,468	8,269	0,000	0,463	0,161
Business Expectations	-0,045	0,057	-0,047	0,789	0,431	0,423	0,367
Social Influence	0,347	0,043	0,430	8,033	0,000	0,518	0,930
Supporting Facilities	0,059	0,044	0,073	1,325	0,187	0,494	0,023

Source: Primary data processed with SPSS 25,2021

Table 8 is the result of the Multicollinearity test which shows an error of less than 1 such as the performance expectation variable has an error standard of 0.047, the business expectation variable has an error standard of 0.057, the social influence variable has an error standard value of 0.043 and the supporting facility variable also has a value below one yairu 0.044 and has a beta coefficient value which is also less than one so that with a low error standard value, the multicollinearity is not Detected. If the results of the linear regression test can be seen from the VIF value and its tolerance. If the VIF value is less than 10 and or the Tolerance value is more than 0.01, it can be firmly concluded that there is no multicollinearity problem.

Table 9 Determination Coefficient Test Results

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
BI	0.81a	0,690	0,684	1,714	1,694

Source: Primary data processed with SPSS 25,2021

Table 9 is the result of the Coefficient of Determination test where the dependent variable Behavioral Intention gets an R2 value of 0.690 or 69% of the variation of the dependent variable can be explained well by the other 4 independent variables. The remaining 31% is an error that is most likely to occur outside the researcher's control so that the possibility of error is 1,714. However, the smaller the standard value of the error, the more accurate it is to predict the outcome of the dependent variable.

Table 10 Statistical Test Results F

Type	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1368,952	5	342,238	116,448	0,000B
Residual	614,249	209	2,939		
Total	1983,201	214			

Source: Primary data processed with SPSS 25,2021

In Table 10, we can see that the F calculation has a value of 116,448 with a probability of 0.000. Therefore, the probability is much smaller than 0.05, so it can be concluded that the regression coefficients of operating expectations, business expectations, social influence and support base are not the same as zero or four variables, which independently affect the behavioral intention variables.

Table 11 Statistical Test Results t

		B	Std. Error	Beta	t	Sig.
1	Performance Expectancy	0,387	0,047	0,468	8,269	0,000
	Effort Expectancy	-0,045	0,057	-0,047	-0,789	0,431
	Social Influance	0,347	0,043	0,430	8,033	0,000
	Facilitating condition	0,059	0,044	0,073	1,325	0,187

Source: Primary data processed with SPSS 25,2021

In table 11, it can be seen that the significance value of two variables is below 0.05, this shows that the independent variable can affect the dependent variable, namely in this case Performance Expectations and Social Influence, these two variables have a significance value of 0.000. In contrast, with two other independent variables such as business expectations which have a value of 0.431 and Supporting Facilities with a value of 0.187, these two values have values far above 0.05 so that these two variables cannot support their dependent variables.

Summary of Hypothesis Test Results

Table 12 Summary of Hypothesis Test Results

Hypothesis	Influence	Sig	Result
H1	Performance expectations have a positive effect on the behavioral intention of using Shopeepay Later	0,000	Supported
H2	Business expectations have a positive effect on the intention to use Shopee paylater	0,431	Not Supported

H3	Social influence has a positive effect on the behavioral intention of using Shopeepay Later	0,000	Supported
H4	Supporting facilities have a positive effect on the intention of using Shopeepay Later	0,187	Not Supported

In Table 12 the results of the binary logistic regression analysis test conducted in this study can be seen. Table 12 shows that hypotheses two and four are not supported with a significance greater than 0.05. Meanwhile, hypotheses one and three are supported with a significance value of less than 0.05.

Discussion

Effect of Performance Expectations on Behavioral Intentions of Using Shopee Paylater

In this study, the results of the analysis are known to show that performance expectations have a significant positive influence (α<0.05) on the behavioral intention of using Shopeepay Later. Performance expectations are a general prediction tool on consumer usage behavior which will lead to the behavior of Indonesian people who are now with the era of digitalization making everything easier and much more useful.

The results of this study are in line with the results of research conducted by Alam, et al., (2020) which stated that performance expectations have a significant influence in influencing behavioral intentions using a significant influence in influencing the behavior of using new applications, in this case Shopeepay Later. The results of the study are also in line with the research conducted (Bendi & Andayani, 2013) that business expectations have a significant effect on the behavioral intentions of users using Shopeepay Later.

In the descriptive analysis table 5, there is a variable Performance Expectation that has a high mean value on the factor of ease of using the new Shopee paylater feature in daily life. There is an obstacle that in 2021 there is a major outbreak that has hampered many families economically so that it is really difficult to buy some groceries and household appliances, so Shopee paylater is present as a solution that can make it easier for people in their daily lives.

The Effect of Business Expectations on Shopeepay Later Usage Behavior Intentions

Based on the results of the multiple linear regression analysis research, it is known that business expectations are not significant (α >0.05) or have no effect on the behavioral intention of using Shopee paylater. In the t-test, it can be seen that the t-value of significance is greater than 0.431 which means that the alpha value is much smaller than the significant value. Individuals will still adopt a new feature if the benefits of using the new feature are in accordance with individual expectations and do not depend on how difficult or easy it is to operate the new feature Alam, et al., (2020).

If viewed from the results of the study, the researcher can assume that if a new application or feature has accuracy and ease of access, it can be seen from the descriptive analysis in table 5 of business expectations, which includes the ease of procedure, is actually the highest average, meaning that respondents still feel difficulties in seeing the procedure for using Shopee Paylater and carry out the available procedural requirements to influence the intention of using Shopee Paylater. And this is also supported by respondents who have the most age range of 18-24 years where this is a generation Z child who tends not to want difficulties in terms of licensing procedures that must be fulfilled if using Shopeepay Later. The results of this study are also the same as the research conducted (Mas Deh et al., 2016) that business expectations do not have a positive and significant effect on behavioral intentions.

The Effect of Social Influence on the Behavioral Intention of Using Shopee Paylater

In this study, the results of the analysis showed that social influence had an influence (α<0.05) on the behavioral intention of using Shopeepay Later. The social influence of reference groups, aspirational groups and associative groups. The social influence construct is able to explain the influence of social groups and the persuasion effect of these social groups on the adoption of new features, this can be seen from research conducted by Amrullah and Anjar (2018) that they emphasized that social influence has a positive impact on determining a person's behavioral intentions in using the latest features. The most influential thing in instilling the behavior of using the new feature requires exposure that normatively changes the mindset of individuals, one of which can be in the form of exposure to social life which can also be seen from respondents who are mostly women so that the social influence becomes very large on the business intention of Shopee paylater users coupled with the number of people who use shopee This is among women. The results of this study have a value of 0.000 smaller than 0.05. With the number of Gen Z dominating with the age of 18-24 years, it is true that with a large average data, there is a descriptive analysis that the average social influence in the environment affects a person's intention to use Shopee paylater because of the social environment which according to respondents affects the decision to use Shopeepay later.

The Effect of Supporting Facilities on the Behavioral Intention of Using Shopeepay Later

Results Based on the results of the analysis that has been carried out by supporting facilities, it does not show that these supporting facilities have a direct effect on determining the intention of using Shopee PayLater It can be seen in table 4.11 where the significance value is greater than 0.05, which is 0.187, this is in line with previous research which shows that innovation is an important factor in mobile payment (Oliveira, Thomas, Baptista, & Campos, 2016) the majority of people are still unfamiliar with using application paylater and sometimes Shopee nor does it open the service to everyone to use Shopee PayLater. This is also supported by the results of the data obtained in table 4.1 that those who use Shopee paylater This is a lot with an age range of 18-24 years where with that age many do not have a fixed income and are able to use ShopeePay later. With the ease of using new features Sshopee paylater Of course, it is accompanied by a fairly high risk of getting into debt if you are unable to pay it, so to make a decision, the intention of behavior to implement this supportive facility has no effect as long as a person is able and does not have to use the PayLater service.

CONCLUSION

This study examined the influence of performance expectations, business expectations, social influences, and supporting facilities on the behavioral intentions of Shopee PayLater users, involving 214 respondents surveyed via a Google Form questionnaire. The findings revealed that performance expectations positively affect behavioral intentions, indicating that the Shopee PayLater feature can offer significant benefits and optimize user performance, particularly among Baby Boomers, Generation X, women, and individuals with higher education backgrounds such as bachelor's (S1) and master's (S2) degrees. However, business expectations were found to have no effect on the intention to use Shopee PayLater, as the presence of this new feature alone is insufficient to influence user intentions. Social influence showed a significant positive effect, suggesting that encouragement from one's social environment and varying social statuses can drive individuals to adopt the Shopee PayLater feature. In contrast, supporting facilities did not significantly influence behavioral intentions, as the availability of resources and other facilities alone does not compel users to adopt the feature, and an abundance of such facilities may even lead users to reconsider using the service in their daily lives.

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