CENTIVE
VOL. 3, NO. 1, PP.114-127, DEC 2023
ISBN: 978-602-53004-0-0

Conference on Electrical Engineering, Informatics, Industrial Technology, and Creative Media 2023

ANALYSIS OF FACTORS AFFECTING USER ACCEPTANCE OF SHOPEE PAYLATER USING THE TECHNOLOGY *ACCEPTANCE MODEL* (TAM) METHOD

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Received on 21-10- 2023 , revised on 03-11- 2023 , accepted on 09-12- 2023

Abstract

In Indonesia Paylater , a peer-to-peer application that offers loans, is increasing in popularity in Indonesia and it is expected that the number of users will continue to increase until 2024. Currently, many people prefer Paylater over other credit methods . Local products such as Shopee Paylater are leading Paylater's competition in Indonesia. Based on this increase, it can be said that the Indonesian people have an interest and a positive view of using Shopee Paylater . This study aims to analyze user acceptance of the Shopee Paylater application, based on the variables of perceived usefulness, perceived ease of use, attitude towards use, behavioral intention to use, and actual use of the system. The method used is the Technology Acceptance Model (TAM) and data will be collected through questionnaires distributed via the Google form. The sample of respondents was 100 people, who were selected using the Slovin formula. The expected results of this study are to determine the level of acceptance of Shopee Paylater , determine which Paylater is most widely used and accepted by users, and determine the factors or variables that influence the acceptance of Shopee Paylater users

Keywords: *User acceptance, Shopee Paylater, Paylater, TAM*

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I. INTRODUCTION

The rapid development of technology in today's digital era should be utilized properly by the community so that existing technological developments will have a positive and useful impact. One of the technological developments is the emergence of the internet [1]. One of the technological developments that has been widely utilized by these sectors. Until now, almost all company organizations have taken advantage of developments in internet technology [2]. The development of this technology also affects people's lifestyles which have turned into all online and rely on information systems [3]. Information system is something that provides information for management to make decisions or policies and carry out operations from a combination of people, technology and organized procedures. This gave birth to various product and service initiatives, one of which is payment services, namely the birth of pay later . The main concept of the PayLater payment feature is 'buy now, pay later' which is integrated with fintech (Financial Technology) information system technology from the submission process to payment approval online. The PayLater feature is very quickly popular due to technological advances in online payment systems in e-commerce such as shopee called shopee paylater [4]. Paylater is a concept similar to credit cards and works with e-commerce to provide the service. Many e-commerce companies, including Shopee, use this technology in their payment systems, so Paylater technology has become very popular among the public [5].

This is evident from the increase in the number of users over time, showing the high level of public interest in Paylater technology. It is estimated that from the results of research conducted by the DSInnovate DailySocial.id survey in the 2020 Fintech Report, paylater is one of the top third most widely used fintech products in Indonesia and in the long term Indonesian consumer spending is projected to increase by around IDR 1,585,314 billion in 2020. 2022 and IDR 1,680,433 billion in 2023, according to econometric models. So in this case e-commerce is starting to develop the paylater feature. One e-commerce that uses paylater technology is Shopee. SHOPEE is a web platform as well as a mobile application that is easy to use for millennials, this is because SHOPEE offers various features that can help and effectively use these features in online shopping activities. Shopee is the largest e-commerce in ASEAN with the number of daily visitors reaching 33.27 million. Shopee also launched its paylater feature with the name shopee paylater. According to DSInnovate, shopee paylater is the paylater service most used by consumers throughout 2021 with a percentage reaching 78.4% [6]. The Shopee application has released a Paylater feature called SPayLater. When introduced in early January 2019, Shopee Pay Later presented a shopping service with a credit system, with a system like this people will still be able to shop even if they don't have enough money. This can happen because people will pay in stages every month. The Shopee Paylater interest rate is around 0% - 2.95% per month [7]. Based on this increase, it indicates the interest and views of users in choosing to use Shopee PayLater. Therefore, research is needed to find out the factors that are the reasons why users accept and use Shopee Paylater. This research will produce factors and variables that influence user interest in using Shopee PayLater. For the analysis used in research on technology recipients by users, there are several methods. One method that is often used is the Technology Acceptance Model (TAM). Technology Acceptance Model (TAM) is a technology acceptance model that will be used by users. TAM is used to predict the use and user acceptance of a technology [8]. The TAM method has been widely used in various studies discussing user acceptance of technology. The TAM method is a model that is considered the best in explaining technology acceptance behavior by users [9]. Based on the explanation above, the aim of this research is to identify the factors that influence fintech acceptance of the Shopee Paylater feature by users using the Technology Acceptance Model (TAM) method. Therefore, the title of this research is "Analysis of Factors that Influence User Acceptance of Shopee Paylater Using the Technology Acceptance Model (TAM)".

II. RESEARCH METHODS

Research process in a way the whole that becomes base in study will outlined in the flow diagram in Figure 1 The process is carried out as following :

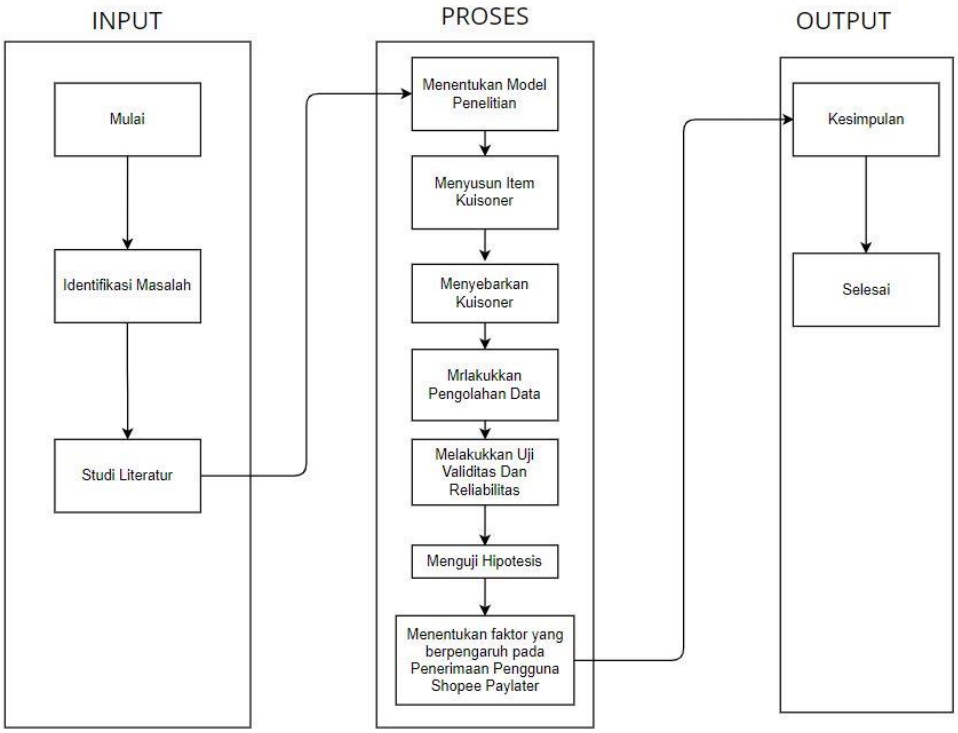

Fig 1. Research Process

A. *Identification of problems*

The initial stage of identifying the problem was a change in the high interest of the Indonesian people in using *Shopee Paylater* , which was followed by a change in behavior in using it as a method of paying for groceries, then analyzing the factors that influenced changes in user behavior.

B. *Literature Study*

Stage next is literature review stage , where at stage This will searching for relevant references _ with topic study that is analysis influencing factors _ reception user against Shopee Paylater . Reference This will obtained from journals , articles , internet, and sources others are valid. The purpose of stage This is For gather information that will add insight and understanding researchers , and help complete the research.

C. *Determining Research Methods*

At this stage, the author determines a reference research model derived from previous research references related to the level of user acceptance using the Technology Acceptance Model (TAM) method. At this stage the author determines the method, model, or variables used in the research to compile the questionnaire.

D. *Compiling Questionnaire Items*

The preparation of the questionnaire items used in this research was based on 4 variables, namely Perceived Usefulness, Perceived Ease of Use, Attitude Toward Use, and Actual Use.

E. Distributing Questionnaires

At this stage, questionnaires are distributed regarding user acceptance *Shopee Paylater* who has made to user *Paylater ShopeePay* .Deployment questionnaire This done with using google forms. Based on Till data in 2020, total user *Shopee Paylater* reach figure 1.27 million user with accumulation active *borrowers* _ reaching 67% ie around 850 thousand borrowers . _ According to DSInnovate, *Shopee paylater* is A service the most paylaters used by consumers throughout in 2021 with percentage reached 78.4%. Therefore _ That technique determination sample used _ is method *purposive sampling* . *Purposive Sampling* Technique is something technique election samples based on characteristics _ certain from population . It's used For ensure that samples taken _ representative for population that will researched . The techniques used _ in determine amount sample in study This is use formula *slovin* . Formula *Slovin* is something method For determine amount minimum sample used in research . Following is explanation about formula *slovin* , along with amount sample used _ in study this .

Formula *Slovin:*

$$n = \frac{N}{1+ Ne^2} \qquad (1)$$

Explanation :

n is amount the sample you are looking for

N is amount population

e is the tolerable margin of error .

The margin of error *limit* used by 10%, so e = 10% = 0.1. Following calculation minimum number of samples research on *Shopee Paylater* :

$$n = \frac{N}{1+ Ne^2} = \frac{1.270.000}{1+(1.270.000\ x\ 0{,}1^2)}$$

$$n = \frac{1.270.000}{12.701} = 99{,}99$$

$$n = 100$$

So there are lots of them minimum sample required is 100 people.

F. Performing Data Processing

Data management is the process of collecting, sorting, testing and analyzing data to create information that can be used for decision making. The aim of data management is to ensure that the data used in a process or analysis is valid, accurate and usable. The data management process involves stages such as data collection, data cleaning, testing, and analysis.

G. Validity Test and Reliability Test

1. Validity Test

Validity testing is carried out to test whether it is valid or invalid. To simplify the process of testing validity in this research using SPSS *software* . Validity test was carried out using the *Pearson Product Moment correlation technique* . This analysis is done by correlating each item score with the total score. The following is the formula for calculating the Validity Test:

$$r_{xy} = \frac{N \sum xy - (\sum x)(\sum y)}{\sqrt{(N \sum x^2 - (\sum x)^2 (N \sum y^2 - (\sum y)^2)}} \qquad (2)$$

Information:

r_{xy} = Validation coefficient of the item being searched

N = Number of Respondents

x = Score obtained by the subject in each question item

y = Total score obtained by the subject in each question item

∑x = number of scores in variable x

∑y = number of scores in variable y .

1. Reliability Test

Reliability Test Reliability test done For know consistency indicator statement if used For measure the same variable . For simplify the testing process reliability in study this , then researcher use SPSS *Software* . Test reliability done use formula *Cronbach's alpha* because the instrument is shaped questionnaire and scale tiered , below is formula *cronbach's alpha :*

$$r_{1\,1} = \left[\frac{n}{(n-1)}\right] \left[1 \frac{\sum \sigma i_t^2}{\sum \sigma i_t^2}\right] \qquad (3)$$

Information:

$r_{1\,1}$ = The reliability sought

n = number of question items tested

$\sum \sigma i_t^2$ = the amount of variance in the scores for each item

σi_t^2 = Total Variance

H. Testing Hypotheses

This research discusses how to accept the use of *Shopee Paylater* , hypothesis testing and research models are carried out based on the hypotheses explained in the explanation of instrument development. Hypothesis testing was carried out using SPSS software, and using multiple linear regression analysis techniques. Multiple linear regression analysis was carried out to determine the direction and how much influence the independent variable has on the dependent variable. The following is the multiple linear regression analysis formula:

$$Y = a + b_1 X_1 + b_2 X_2 + \ldots + b_n X_n \qquad (4)$$

Description :

Y = variable bound

a = constant

b_1 , b_2 = coefficients regression

X_1 , X_2 = variables free .

I. Determining Factors That Influence Users

At stage this , writer determine influencing factors _ reception user against Shopee Paylater . Based on the hypothesis test carried out , the author give recommendation for Shopee Paylater For increase the service .

J. Conclusion

At stage this , writer serve results from existing research _ done . The conclusion is part key from study Because give summary from all over research . The purpose of conclusion is for the reader can understand fill from research .

III. RESULTS AND DISCUSSION

Questionnaire statement items that have been created based on the variables *perceived usefulness, perceived ease of use, attitude toward use,* and *actual system use,* are distributed randomly with _ use *google forms* . The distribution of the questionnaire was carried out by distributing it to students of the faculty of informatics. The questionnaire was distributed to 100 respondents using *Shopee Paylater* online, using the *Purposive Sampling technique* , *namely purposive sampling* . something technique determination sample with consideration or criteria certain , with criteria user *Shopee Paylater* , ever do transaction with *Shopee Paylater* . The result of the deployment process questionnaire obtained 10 4 _ user *Shopee Paylater.*

A. Validity and Reliability Test

Validity and Reliability Tests were carried out on the questionnaire To use know level accuracy and feasibility instrument statement questionnaire . Following the results obtained from the validity and reliability testing process :

1. Validity Test Results on *Shopee Paylater*
   a. Validity Test Results on Variables *Perceived Usefulness* (USEF)

Table I. USEF Validity Results

Indicator	r count	r table	Information
USEF1	0.760**	0.196	Valid
USEF2	0.810**	0.196	Valid
USEF3	0.749**	0.196	Valid
USEF4	0.807**	0.196	Valid
USEF5	0.807**	0.196	Valid
USEF6	0.834**	0.196	Valid
USEF7	0.810**	0.196	Valid
USEF8	0.770**	0.196	Valid
USEF9	0.796**	0.196	Valid
USEF10	0.784**	0.196	Valid

Table I shows results from correlation *Bivariate Pearson* , states statements on variables *Perceived Usefulness* is valid. This thing is known from coefficient relation all statement items more big from the r table (0.195) is appropriate with those listed in Appendix r table .

b. Validity Test Results on Variables *Perceived Ease of Use* (EOU)

Table II. EOU Validity Results

Indicator	r count	r table	Information
EOU1	0.811 **	0.196	Valid
EOU2	0.460 **	0.196	Valid
EOU3	0.648 **	0.196	Valid
EOU4	0.498 **	0.196	Valid
EOU5	0.834 **	0.196	Valid
EOU6	0.523 **	0.196	Valid
EOU7	0.744 **	0.196	Valid
EOU8	0.640 **	0.196	Valid
EOU9	0.709 **	0.196	Valid
EOU10	0.456 **	0.196	Valid

Table II shows results from correlation *Bivariate Pearson* , states statements on variables *Perceived Ease of Use* is valid. This thing is known from coefficient relation all statement items more big from the r table (0.195) is appropriate with those listed in Appendix r table .

c. Validity Test Results on Variables *Attitude Toward Using* (ATT)

Table III. ATT Validity Results

Indicator	r count	r table	Information
ATT1	0.782 **	0.196	Valid
ATT2	0.824 **	0.196	Valid
ATT3	0.854 **	0.196	Valid
ATT4	0.838 **	0.196	Valid
ATT5	0.881 **	0.196	Valid

Table III shows results from correlation *Bivariate Pearson* , states statements on variables *Attitude Toward Using* is valid. This thing is known from coefficient relation all statement items more big from the r table (0.195) is appropriate with those listed in Appendix r table .

d. Validity Test Results on Variables *Actual System Use* (USE)

Table IV. USE Validity Results

Indicator	r count	r table	Information
USE1	0.917 **	0.196	Valid
USE2	0.877 **	0.196	Valid

Table IV shows results from correlation *Bivariate Pearson* , states statements on variables *Actual System Use* is valid. This thing is known from coefficient relation all statement items more big from the r table (0.195) is appropriate with those listed in Appendix r table .Based on the Validity Test that has been carried out carried out on 4 variables in the instrument statement questionnaire study This is known results all variables in the research this is valid so variables used _ For instrument study can used .

B. Reliability Test

Reliability test used To use measure level consistency of questionnaire items used in research . Reliability test in research This using the *Alpha* Technique *Cronbach* with support SPSS *software* . The following are the results:

1. Reliability Test Results

Table V. Reliability Results

Variable	*Cronbach Alpha*	*N of Items*
Perceived Usefulness	0.934	10
Perceived Ease of Use	0.843	10
Attitude Toward Using	0.892	5
Actual System Use	0.751	2

Reliability test results on the instrument question questionnaire showing value above _ threshold value _ reliability , then the questionnaire items in the research This Already realistic . Because of the research instrument This Already realistic so own impact positive on validity and reliability or accuracy results research . This means that results obtained _ can trusted .

C. Classic assumption test

1. Normality test

Normality test done For know normal or or not something data distribution . Testing normality in research This use chart *P-Plot* .

Following is normality test results on:

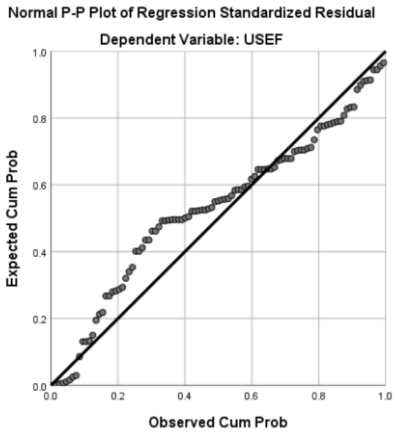

Fig 2. Normality Results USEF Variables

Fig 2 shows results testing use Normality Test method *Probability Plot* on variables *dependent perceived usefulness* with variable *independent perceived ease of use* , shows that spread normal point , because No Far from the diagonal line.

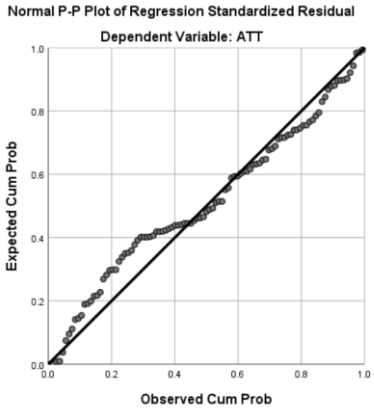

Fig 3. ATT Normality Results

Fig 3 shows results testing use Normality Probability Plot Test method on the dependent variable attitude toward using the independent variables perceived usefulness and perceived ease of use show that spread normal point , because No Far from the diagonal line.

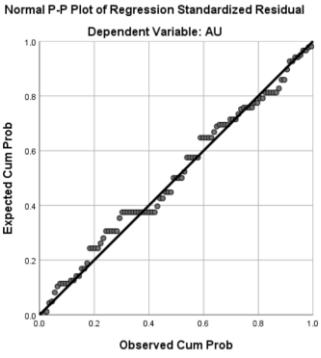

Fig 4. Normality Results AU Variable

Fig 4 shows results testing use Probability Plot Normality Test method on the dependent variable actual system use with the independent variable attitude toward using, shows that spread normal point , because No Far from the diagonal line.

Test results with a Probability Plot or P-Plot in research show distribution normal point , because follow from the diagonal line. Concluded that the data in the research own normal distribution .

2. Heteroscedasticity

Heteroscedasticity test For know is There is variations that don't reasonable in the data. Study This use chart *Scatter Plots* For determine There is or or not heteroscedasticity .

Following is heteroscedasticity test results *scatter plot* :

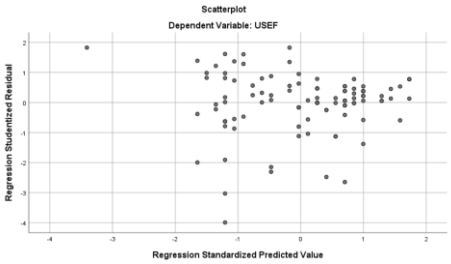

Fig 5 .USEF Heteroscedasticity Test Results

Fig 5 is results testing heteroscedasticity in variables *dependent perceived usefulness* with variable *independent perceived ease of use* , can It is known that data is spread random below _ as well as above the number 0 means variation in normal data, that is No happen heteroscedasticity .

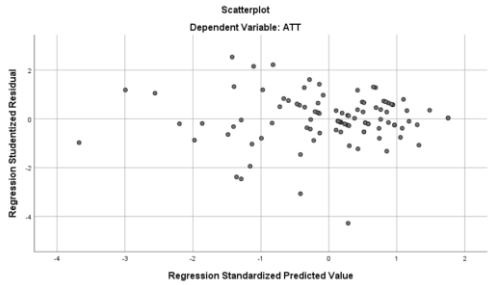

Fig 6. ATT Heteroscedasticity Test Results

Fig 6 is results testing heteroscedasticity in variables *dependent attitude toward using* with variable *independent perceived* usefulness and *perceived ease of use* can It is known that data is spread random below _ as well as above the number 0 means variation in normal data, that is No happen heteroscedasticity .

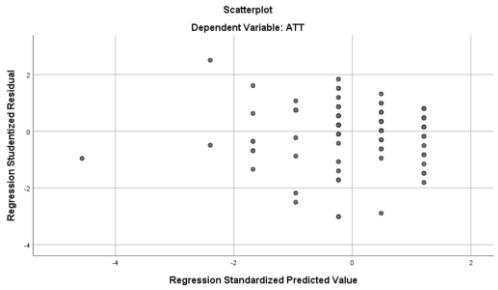

Fig 7. AU Heteroscedasticity Test Results

Fig 7 is results testing heteroscedasticity in variables *dependent on actual system use* with variable *independent attitude toward using* , can It is known that data is spread random below _ as well as above the number 0 means variation in normal data, that is No happen heteroscedasticity .

From the heteroscedasticity test all variable , it is known that the data is spread out random above _ or below _ number 0. So it is concluded multiple linear regression in research This free from symptom heteroscedasticity . Then test the regression fulfill one _ assumption test requirements classic because the data is free from symptom heteroscedasticity .

3. Multicollinearity

   Multicollinearity test For check is There is strong relationship _ between two or more variable in a model .

   Following is multicollinearity test results :

Table VI. Multicollinearity Test Results

Variable	*Tolerance*	VIF	Information
Perceived Ease of Use	1,000	1,000	No Multicollinearity
Perceived Usefulness	0.763	1,130	No Multicollinearity

Variable	*Tolerance*	VIF	Information
Attitude Toward Using	1,000	1,000	No Multicollinearity

Table 4.11 shows that every variable *independent* have VIF value < 10 and numbers more *tolerance* big of 0.10, so can concluded that No There is problem multicollinearity in variables *independent* in research .

D. Multiple Linear Regression Test

Multiple Linear Regression is a regression model that involves more than one independent variable. The following are the results:

Following is results analysis that has been done :

1. Multiple Linear Regression Results on Shopee Paylatter

a. Variable *Perceived Ease of Use* towards *Perceived Usefulness*

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	19.495	3.602		5.412	.000
	EOU	.514	.093	.487	5.541	.000

a. Dependent Variable: USEF

Fig 8. Regression Results EOU variable against USEF

Fig 8 explains the constant value (a) is 19.495, whereas the value of perceived ease of use (x) is 0.514, so equality his can written down as following :

Obtained equation :

Y' = 19.495 + 0.514X

Description :

Y' = predicted perceived *usefulness*

α = constant

b = coefficient regression

X = *perceived ease of use*

Equality regression above _ can explained as following :

- constant value (a) is 19.495 , which means If *perceived ease of use* (X) value is 0, then *perceived usefulness* (Y') value is 19,495.
- Coefficient Value regression variable *perceived ease of use* (X) is 0.514 , meaning If variable independent *perceived ease of use* (X) experienced 1% increase , then *perceived usefulness* (Y') will experience increase of 0.514. Coefficient worth positive It means happen influence between *perceived ease of use* with *perceived usefulness* .

Tcount results amounting to 5.541 > Ttable of 1,660, then variable *perceived ease of use* influential significant to variable *perceived usefulness.*

b. Variable *Perceived Usefulness* and *Perceived Ease of Use* towards *Attitude Toward Using*

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.103	1.635		1.286	.201
	USEF	.328	.040	.619	8.189	.000
	EOU	.128	.042	.228	3.019	.003

a. Dependent Variable: ATT

Fig 9. Regression Results of USEF and EOU on ATT

Fig 9 explains constant value (a) is 2.103, whereas mark *perceived usefulness* (X1) is 0.328 and *perceived ease of use* (X2) is 0.128, so equality his can written down as following :

Obtained equation :

$Y' = 2.103 + 0.328X_1 + 0.128X_2$

Description :

Y' = predicted attitude *toward using*

α = constant

b = coefficient regression

X_1 = *perceived usefulness*

X_2 = *perceived ease of use*

Equality regression above _ can explained as following :

- constant value (a) is 2.103 , which means If *perceived usefulness* and *perceived ease of use* value is 0, then *attitude toward using* (Y') value is 2.103.
- Coefficient Value regression variable *perceived usefulness* (X_1) is 0.328 , meaning If variable independent *perceived usefulness* (X_1) experienced 1% increase , then *attitude toward using* (Y') will experience increase of 0.328. Coefficient worth positive It means happen influence between *perceived usefulness* with *attitude toward using* . Tcount results amounting to 8.189 > Ttable of 1,660, then variable *perceived usefulness* influential significant to variable *attitude toward using.*
- Coefficient Value regression variable *perceived ease of use* (X_2) is 0.128 , meaning If variable independent *perceived ease of use* (X_2) experienced 1% increase , then *attitude toward using* (Y') will experience increase of 0.128. Coefficient worth positive It means happen influence between *perceived ease of use* with *attitude toward using* . Tcount results of 3.019 > Ttable of 1,660, then variable *perceived ease of use* influential significant to variable *attitude toward using*.

c. Variable *Attitude Toward Using* towards *Actual System Use*

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.103	.597		6.868	.000
	ATT	.213	.030	.586	7.198	.000

a. Dependent Variable: AU

Fig 10. Results of the ATT variable on AU

Fig 10 explains constant value (a) is 4.103, whereas mark *attitude toward using* (x) is 0.213, so equality his can written down as following :

Obtained equation :

Y' = 4.103 + 0.213X

Description :

Y' = predicted actual *system use*

α = constant

b = coefficient regression

X = *attitude toward use*

Equality regression above _ can explained as following :

- constant value (a) is 4.103 , which means If *attitude toward using* (X) value is 0, then *actual system use* (Y') value is 4.103.
- Coefficient Value regression variable *attitude toward using* (X) is 0.213 , meaning If variable independent *attitude toward using* (X) experienced 1% increase , then *actual system use* (Y') will experience increase of 0.213. Coefficient worth positive It means happen influence between *attitude toward using* with *actual system use* .

Tcount results amounting to 7,198 > Ttable of 1,660, then variable *attitude toward using* influential significant to variable *actual system use.*

Based on results analysis multiple linear regression so concluded :

1. *Perceived Ease of Use* own influence significant on *Perceived Usefulness* on Shopee *Paylatter* , so hypothesis 1 is accepted .
2. *Perceived Usefulness* No own influence significant on *Attitude Toward Using* on *Shopee Paylatter* , so hypothesis 2 is accepted
3. *Perceived Ease of Use* does not own influence significant on *Attitude Toward Using* on *Shopee Paylatter* , so hypothesis 3 is accepted .
4. *Attitude Toward Using* No own influence significant on *Actual System Use* on *Shopee Paylatter* , so hypothesis 4 is accepted .

IV. Conclusion

Overall results study reveal that there is influencing factors _ Shopee Paylater acceptance , ie variables Perceived Ease of Use, Perceived Usefulness, and Attitude Toward Using. In context Shopee Paylater acceptance , factors This each other related and influential One each other.

Based on results analysis multiple linear regression so concluded :

a. *Perceived Ease of Use* own influence significant on *Perceived Usefulness* on Shopee *Paylatter* , so hypothesis 1 is accepted .
b. *Perceived Usefulness* No own influence significant on *Attitude Toward Using* on *Shopee Paylatter* , so hypothesis 2 is accepted
c. *Perceived Ease of Use* does not own influence significant on *Attitude Toward Using* on *Shopee Paylatter* , so hypothesis 3 is accepted .
d. *Attitude Toward Using* No own influence significant on *Actual System Use* on *Shopee Paylatter* , so hypothesis 4 is accepted .

Acknowledgment

Saying accept love writer to all those who help & pray For success study This as well as party Institute Telkom Purwokerto Technology which has help and provide support related with research conducted.

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