

ABSTRACT

Buy now and pay later solutions have been popular as alternative methods of financing e-commerce transactions in Indonesia. It allows consumers to pay in interest-free instalments. In 2021, the most used pay later service in Indonesia is Shopee PayLater (SPayLater). This study uses the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). Data from 100 respondents were collected using purposive sampling method. Data processing is carried out using SEM-PLS. Data analysis results show that habit, facilitating conditions and price value significantly influence the behavioral intention to use SPayLater. Unfortunately, the effect of performance expectancy, effort expectancy, social influence, and hedonic motivation on the behavioral intention to use SPayLater are not supported. To sum up, the current research provides empirical evidence of the behavioral factors that affect the Indonesian e-commerce buyers to use of consumer loan provided by e-commerce firms.

Keywords: Shopee PayLater, Digital Lending Service, Information System, UTAUT2, Fintech

ABSTRAK

Solusi *Buy now and pay later* sangat populer sebagai bentuk metode alternatif pembiayaan transaksi e-commerce di Indonesia. Hal ini memungkinkan konsumen untuk membayar cicilan tanpa bunga. Di tahun 2021, layanan pay later yang paling banyak digunakan di Indonesia adalah *Shopee PayLater (SPayLater)*. Penelitian ini menggunakan *Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)*. Data dari 100 responden dikumpulkan dengan menggunakan metode *purposive sampling*. Pengolahan data dilakukan dengan menggunakan SEM-PLS. Hasil analisis data menunjukkan bahwa *habit*, *facilitating conditions* dan *price value* berpengaruh signifikan terhadap pada niat perilaku penggunaan *SPayLater*. Sayangnya, pengaruh *performance expectancy*, *effort expectancy*, *social influence*, dan *hedonic motivation* terhadap niat perilaku penggunaan *SPayLater* tidak didukung. Singkatnya, penelitian saat ini memberikan bukti empiris tentang faktor perilaku yang mempengaruhi pembeli e-commerce Indonesia untuk menggunakan pinjaman konsumen yang disediakan oleh perusahaan e-commerce.

Kata Kunci: *Shopee PayLater*, Layanan Pinjaman Digital, Sistem Informasi, *UTAUT2*, *Fintech*