

INTISARI

Tujuan dari dilakukannya penelitian ini adalah memberikan bukti empiris terkait pengaruh variabel independen *perceived usefulness*, *perceived ease of use*, *financial literacy*, dan *education* dari Generasi Z di Indonesia terhadap variabel dependen *behavioral intention to use PayLater* saat bertransaksi *e-commerce*. Objek yang diteliti dalam penelitian ini adalah Generasi Z di seluruh Indonesia dengan rentang usia 17-25 tahun yang bukan merupakan pengguna *PayLater* namun memiliki pengetahuan tentang mekanisme kerja fitur tersebut. Hasil analisis menunjukkan bahwa tingkat *perceived usefulness* dan *perceived ease of use* berpengaruh signifikan secara positif terhadap *behavioral intention to use PayLater*. Sedangkan tingkat *financial literacy* dan *education* berpengaruh signifikan secara negatif terhadap *behavioral intention to use PayLater*.

Kata kunci: Persepsi kemanfaatan, persepsi kemudahan penggunaan, literasi keuangan, edukasi, intensi penggunaan.

ABSTRACT

The aim of this study is to provide empirical evidence on the impact of the independent variables such like perceived usefulness, perceived ease of use, financial literacy, and education of Generation Z in Indonesia on behavioral intention to use PayLater in e-commerce transaction as a dependent variable. The subjects studied in this study are Generation Z across Indonesia aged 17-25, who are not PayLater users but have knowlegde of how this feature works. The analysis shows that perceived usefulness and perceived ease of use have positive and significant impact on behavioral intention to use PayLater. At the same time, financial literacy and education causes significantly negative impact on behavioral intention to use PayLater.

Keywords: *Perceived usefulness, perceived ease of use, financial literacy, education, and behavioral intention to use*