

Intisari

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, *performance expectancy*, *effort expectancy*, *social influence*, dan *facilitating conditions* terhadap intensi penggunaan Shopee PayLater. Intensi penggunaan Shopee PayLater merupakan variabel dependen dan didapatkan melalui pernyataan kuesioner yang diukur dengan skala likert. Variabel independen dalam penelitian adalah literasi keuangan yang diukur berdasarkan pernyataan kuesioner Banthia & Dey (2022), *performance expectancy*, *effort expectancy*, *social influence*, dan *facilitating conditions* yang diukur berdasarkan Venkatesh et al. (2003) menggunakan skala likert. Penelitian dikontrol dengan dua variabel, yaitu pendapatan yang dibelanjakan melalui transaksi daring dan tingkat pendidikan. Populasi penelitian merupakan generasi Z yang berdomisili di Daerah Istimewa Yogyakarta dan dipilih menggunakan metode *purposive sampling*. Sampel yang digunakan berjumlah 100 data. Sampel merupakan data primer yang diperoleh dari penyebaran kuesioner. Penelitian ini menggunakan pendekatan kuantitatif dengan metode regresi linier berganda. Hasil penelitian menunjukkan bahwa literasi keuangan tidak berpengaruh signifikan terhadap intensi penggunaan Shopee PayLater, *performance expectancy* tidak berpengaruh signifikan, *effort expectancy* tidak berpengaruh signifikan, *social influence* berpengaruh positif, dan *facilitating conditions* signifikan terhadap intensi penggunaan Shopee PayLater.

Kata kunci: literasi keuangan, *performance expectancy*, *effort expectancy*, *social influence*, *facilitating conditions*, Shopee PayLater, generasi Z, UTAUT.

Abstract

This study aims to analyze the influence of financial literacy, performance expectancy, effort expectancy, social influence, and facilitating conditions on the intention to use Shopee PayLater. The intention to use Shopee PayLater is the dependent variable and is obtained through questionnaire statements measured using a Likert scale. The independent variables in the study are financial literacy measured based on questionnaire statements by Banthia & Dey (2022), performance expectancy, effort expectancy, social influence, and facilitating conditions measured based on Venkatesh et al. (2003) using a Likert scale. The study is controlled by two variables: income spent through online transactions and education level. The study population is Generation Z domiciled in the Special Region of Yogyakarta and selected using a purposive sampling method. The sample used is 100 data. The sample is primary data obtained from questionnaire distribution. This study uses a quantitative approach with a multiple linear regression method. The results of the study showed that financial literacy did not have a significant effect on the intention to use Shopee PayLater, performance expectancy did not have a significant effect, effort expectancy did not have a significant effect, social influence had a positive effect, and facilitating conditions were significant on the intention to use Shopee PayLater.

Keywords: *financial literacy, performance expectancy, effort expectancy, social influence, facilitating conditions, Shopee PayLater, generation Z, UTAUT.*