

ABSTRACT

THE EFFECT OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON CONTINUANCE INTENTION TO USE SHOPEE PAYLATER FITUR AS A PAYMENT METHOD (CASE STUDY ON THE COMMUNITY OF TANGERANG SELATAN)

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Information technology changes aspects of life in the digital era, especially in the financial sector with the introduction of financial technology. One of the interesting innovations from fintech is paylater. paylater is a form of P2P (peer to peer lending) lending. One of paylater the most popular paylater services is Shopee . Through the Shopee PayLater, Shopee provides instant loan funds with minimal interest to active users on the Shopee application. The purpose of this study was to examine the effect of perceived usefulness and perceived ease of use on continuance intention to use Shopee PayLater as a payment method (a case study on the people of South Tangerang). This study has several variables, namely: perceived usefulness (X1), perceived ease of use (X2), and continuance intention to use (Y). This research is descriptive quantitative. The results of this study indicate that perceived usefulness (X1) have an effect on continuance intention to use (Y) using the Shopee PayLater payment method, as evidenced by $t_{count} < t_{table}$, namely $2,742 > 1,980$ and a significant value of $0.000 < 0.05$. Perceived of ease of use (X2) has an effect on continuance intention to use (Y) using the Shopee PayLater payment method, as evidenced by $t_{count} > t_{table}$ which is $4,765 > 1,980$ and a significant value of $0.000 < 0.05$. Perceived usefulness (X1) and perceived ease of use (X2) have an effect on continuance intention to use (Y) using the Shopee PayLater payment method, as evidenced by $f_{arithmetic} > f_{table}$ $8.985 > 3.07$ and a significant level of $0.000 < \alpha 0.05$ (5%).

Keywords : *Perceived Usefulness, Perceived Ease Of Use, Continuance Intention To Use, Shopee PayLater.*

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