ABSTRACT

With the innovation of e-commerce, it is easier for humans to make buying and selling transactions online. Many payment methods are available in e-commerce, one of which is Shopee PayLater. Shopee PayLater is a credit loan feature in the Shopee Application. This study aims to see the influence of consumer behavioral intentions to use Shopee PayLater based on the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) theory.

The research framework used in this study is performance expectancy, effort expectations, social influences, facilitating conditions, habits, behavioral intentions, and system use. This study uses quantitative methods; the measurement scale in this study uses a Likert scale. The total number of respondents in this study was 270 people. This study uses SmartPLS 3.0 software to analyze the data, using a multivariate approach, descriptive analysis, and PLS-SEM analysis.

This result revealed three significant influences on the behavioral intention of using Shopee PayLater: Social Influence, Habit, and Facilitating Condition. In terms of moderating factors, Age and Gender is moderate influences of factors towards Behavioral Intention of using Shopee PayLater since it is 59,4% for Behavioral Intention and 61,1% for System Use.

Shopee can use this model to make decisions to maintain the Behavioral intention and system use of consumers towards using the Shopee PayLater payment method by paying attention to those factors and their indicators.

According to this study, social influence is the UTAUT 2 model factor that impacts people's behavioral intentions to use Shopee PayLater. It is advised that businesses run more campaigns so that more Shopee customers know the advantages of utilizing the Shopee PayLater payment method. By doing so, they may increase consumer awareness of the process and ensure it is accessible to all demographics.

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Keywords: *Shopee PayLater, Performance Expectations, Effort Expectations, Social Influence, Facilitating Conditions, Habits, Behavioral Intentions and System Usage.*