

TABLE OF CONTENT

DECLARATION OF ORIGINALITY	iii
PREFACE	iv
ABSTRAK	vi
ABSTRACT	viii
INTRODUCTION	1
1.1. Overview of the Object Research	1
1.1.1 Type of Business, Company Name, and Company Location	1
1.1.2 Logo Company	1
1.1.3 Vision and Mission	2
1.2 Research Background	2
1.3 Problem Formulation	8
1.4 Research Questions	9
1.5 Research Objective	9
1.6 The Benefit of Research	10
1.7 The Systematics of Final Project Writing	10
CHAPTER II	12
LITERATURE REVIEW AND SCOPE OF RESEARCH	12
2.1 Research Literature Review	12
2.1.1 Marketing	12
2.1.2 Digital Marketing	13
2.1.3 Consumer Behavior	13
2.1.4 E-commerce	17
2.1.5 Electronic Payment	18
2.1.6 Shopee Paylater	19
2.1.7 Performance Expectancy	19
2.1.8 Effort Expectancy	20
2.1.9 Social Influence	20
2.1.10 Facilitating Condition	21
2.1.11 Habit	21
2.1.12 Behavioral Intention	21

2.1.13 System Usage	22
2.1.14 The Relationship Between Performance Expectancy and Behavior Intention on Shopee PayLater.	22
2.1.15 The Relationship Between Effort Expectancy and Behavior Intention on Shopee PayLater.	22
2.1.16 The Relationship Between Social Influence and Behavior Intention on Shopee PayLater.	23
2.1.17 The Relationship Between Facilitating Condition and Behavior Intention on Shopee PayLater.	23
2.1.18 The Relationship Between Habit and Behavior Intention on Shopee PayLater.	23
2.1.19 The Relationship Between Behavior Intention and Usage System on Shopee PayLater.	24
2.2 Previous Research	24
2.2.1 International Journal Review	24
2.2.2 National Journal Review	32
2.3 Research Framework	37
2.4 Hypothesis	38
CHAPTER III.....	41
RESEARCH METHODOLOGY	41
3.1 Research Characteristic	41
3.2 Operational Variables and Measurement Scale.....	42
3.2.1 Operational variables	42
3.2.2 Measurement Scale.....	48
3.3 Research Stage	49
3.4 Population and Sample.....	50
3.4.1 Population.....	50
3.4.2 Sample	50
3.4.3 Sampling Method.....	51
3.5 Data Collection Techniques	52
3.5.1 Primary Data	52
3.5.2 Secondary Data.....	53
3.6 Validity and Reliability Test.....	53
3.6.1 Validity Test	53
3.6.2 Reliability	56

3.7 Data Analysis Techniques	57
3.7.1. Partial Least Squares (PLS)	57
3.7.2 Descriptive Analysis	62
3.7.3 Goodness of Fit Test	64
3.7.4 Hypothesis Testing	65
CHAPTER IV	70
DISCUSSION AND RESULT	70
4.1 Characteristics of Respondents	70
4.1.1 Characteristics of Respondents Based on Gender	70
4.1.2 Characteristics of Respondents Based on Age	70
4.1.3 Characteristics of Respondents Based on Occupation	71
4.1.4 Characteristics of Respondents Based on Monthly Income	72
4.2 Research Result	72
4.2.1 Descriptive Analysis	72
4.2.2 SEM-PLS Result	79
4.2.2.1 Outer Model	79
4.2.2.2 Outer Model	85
4.2.2.3 Inner Model	94
4.2.2.4 PLS Predict	98
4.2.3 The Influence of Moderating Variables	101
4.2.4. Goodness of Fit Test	105
4.3 Discussion Result	105
4.3.1 Discussion for Descriptive Result	106
4.3.2 Discussion of Factors that Influence the Usage of Shopee PayLater Payment Method	107
4.3.3 Discussion of Descriptive Analysis and PLS-SEM	109
4.3.4 Discussion of The Involvement of Moderating Variable	110
CHAPTER V	111
CONCLUSION AND SUGGESTION	111
5.1 Conclusion	111
5.2 Suggestion	112
5.2.1 Suggestions for the Company	112
5.2.2 Suggestions for Future Research	113
BIBLIOGRAPHY	115

ATTACHMENT 119