

ABSTRACT

This study seeks to examine the impact of the Shopee paylater payment system's adoption on the company's brand image. Quantitative methods were used for this study. This study's data collection methods involved the distribution of questionnaires and measurement using a Likert scale. This research was undertaken with active Shopee paylater users or those who have utilized this transaction service. SEM-PLS was then utilized to examine the survey results. This study was conducted with 127 samples in the city of Bandung. The results indicated that trust, perceived utility, and comparative advantage are the factors that affect Shopee paylater usage. Thus, according to the findings of this study, the perceived ease of use has no significant effect on the desire to utilize Shopee paylater.

Keywords: *Financial Adoption, Shopee, Shopee paylater, Technology Finance, Trust, Relative Advantage, Perceived Ease of Use, Perceived Usefulness, and Brand Image.*