

LIST OF FIGURES

Figure 1. 1 the most user on Pay later Platform application	2
Figure 1. 2 Logo Shopee	3
Figure 1. 3 Logo GoJek.....	4
Figure 1. 4 Logo Kredivo	5
Figure 1. 5 Logo Akulaku	6
Figure 1. 6 10 (Ten) Country the Most Users of Internet	7
Figure 2. 1 Framework Thinking	66
Figure 3. 1 6 Stages of Research	79
Figure 3. 2 Assessment Criteria in the Continuum Line	85
Figure 4.1 Screening question users Pay later payment method.....	91
Figure 4.2 Characteristic respondent based on gender.....	92
Figure 4. 3 Characteristic Respondent by Aged.....	93
Figure 4. 4 Characteristic Respondent based on Application	94