

# Predicting Intention to Use Shopee PayLater Among Accounting Students: A Technology Acceptance Model (TAM) Approach

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## Article Info

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## Abstract

This study aims to determine the effect of usefulness and convenience on the interest of Tadulako University students in using Shopee Paylater. This research is descriptive verification research. The questionnaire was distributed to 96 accounting students at Tadulako University. The analysis method used is multiple linear regression analysis. The results concluded that usefulness and convenience have a positive and significant effect on the interest of Tadulako University students in using Shopee Paylater. Usefulness have a positive and significant effect on the interest of Tadulako University students in using Shopee Paylater. Convenience has a positive and significant effect on the interest of Tadulako University students in using Shopee Paylater. The research findings have implications for the real practice of using shopee paylater not only among accounting students but also to a wide audience. Further research is suggested to be able to examine more deeply the perspective of convenience and usefulness can be applied to the use of other payment media in real daily practice.

## 1. Introduction

Information and communication technology has brought many changes to people's lives in all fields, including finance (Suradji, 2018; Tempoomona et al. 2023). Among innovative solutions, one that can be highlighted is the digital payment system that enables speed and convenience for individuals. In Indonesia, Shopee PayLater has become the largest service used by the public, mostly students. This service allows users to make purchases on credit with payments that can be made at a later date, thus providing flexibility in financial management (Ary et al., 2024).

In the context of college students, utilizing a digital payment service like Shopee PayLater may have many advantages for students. Convenience in transactions is important because college students usually struggle with finances. Students can fulfill their daily needs by using Shopee PayLater without having to pay with cash, so it can help them save money for budgeting and planning expenses (Nugrahanti et al., 2024).

Shopee PayLater is one of the features offered by e-commerce platform Shopee, which allows consumers to make purchases within a certain period of time with lower interest

installments. This is intended to make transactions easier for consumers, especially for those who do not have the money upfront to complete a purchase. Shopee PayLater gives customers the ability to manage their finances by allowing them to buy what they need and pay for it later. This is especially important for college students, who often have to live on a tight budget and have to be very frugal with their spending. This research will explain how the advantages and convenience of Shopee PayLater can influence accounting students' propensity to use this service.

However, even though the usefulness and convenience offered by Shopee PayLater are quite attractive, there are still challenges in implementing this service. Some students may be reluctant to use credit services because they are unaware of the terms and conditions that apply or because they are afraid of accumulating debt. This indicates a mismatch between students' desire to use it and the usefulness offered (Sa'adah, 2020).

Nowadays, the increasing needs and desires of students who often prioritize lifestyle over basic needs has become a phenomenon that is not uncommon. This is influenced by clothing trends that are updated

every day in the digital era, motivating them to keep up with the trends. As a result, many of them experience financial problems at the end of the month. The presence of this digital loan feature is clearly a solution that can provide convenience for them, especially in overcoming financial problems. This allows them to continue to fulfill their desires and choose to make purchases.

The factor that motivates consumers to use a service is ease of use. If interpreted further, ease of use is a benchmark related to the extent to which a person believes and believes that the technology is easy to understand and use (Yusuf & Paranoan, 2024). This ease includes aspects of being easy to learn, understand, and simple and practical in use. The ease experienced by them has proven that this feature is indeed made to make it easier and facilitate them. In other words, those who are users of this feature can feel higher shopping efficiency when compared to those who have not become users. The help of this digital feature has facilitated online buying and selling activities even without having to meet in person with limited time and space. Transactions can still be done easily, both in communication and long-distance bidding.

Ease of use is also an important factor considered by consumers when making purchasing decisions. Thus, ease can be interpreted as how information can be quickly accessed through technological assistance and easily understood by various levels of society. If the ease of use of the platform is guaranteed, the higher the interest of enthusiasts to use it. Shopee PayLater provides a service that is very easy to utilize, with simple requirements, namely having a verified Shopee account for at least 3 months, having an E-KTP, doing facial verification, and filling in work and income details. After that, consumers can directly apply for a credit limit at Shopee PayLater.

The lack of knowledge about the factors that influence students' interest in using Shopee PayLater is a gap in this study. Only a few studies have explicitly looked at the

relationship between usefulness and convenience affecting student interest, especially among accounting students, although the use of digital financial services has been discussed in Asja et al.'s research, 2021 states that the influence of perceived usefulness, user convenience, and interest income using paylater services. Thus, the purpose of this study is to close this gap by concentrating on accounting students of Tadulako University.

This research took place in the Accounting Study Program, Faculty of Economics and Business, Tadulako University. Relevance to the accounting discipline in terms of financial management and understanding of the payment system is a consideration in the choice of location. Compared to non-accounting students, they have stronger mental images of accounting students, debt management, and the use of credit services. Therefore, this study attempts to provide a more thorough examination of how accounting students' educational background affects their interest in Shopee PayLater. Meanwhile, this research project also aims to come up with some suggestions to improve the financial literacy of college students so that they can use this digital financial service more wisely and efficiently.

The novelty of this research lies in the quantitative approach used to analyze the effect of usefulness and convenience on student interest in using Shopee PayLater. It is hoped that this research will provide a more comprehensive understanding of the factors that influence students' choice to utilize this service using survey techniques and statistical analysis. The findings are expected to have a beneficial impact on the creation of Shopee PayLater marketing strategies and improve academic institutions' understanding of student financial behavior.

In this study, usefulness and convenience are the two main variables that the author will examine to ascertain how these two factors relate to students' interest in using Shopee PayLater. Demographic factors including age,

gender, and educational background that may affect students' interest will also be taken into account in this study. Therefore, it is believed that this research will provide useful suggestions for the advancement of digital financial services among college students.

## 2. Literature Review

### Technology Acceptance Model (TAM)

Technology acceptance model is one of the models developed to study and understand the determinants of the adoption of the use of computer technology (Rofiah & Graciafeirandy, 2023). The Technology Acceptance Model (TAM) was first proposed by (Davis, 1989) and then used and revised by several researchers. TAM is used to establish and predict acceptance of the use of a technology. TAM is an extension of TRA and predicts user acceptance of technology as a function of the effect of two factors, i.e., usefulness and perceived ease of use (Davis, 1989).

TAM is an information system theory that seeks to explain how users perceive and make use of information technology (Zaini Miftach, 2018). TAM assumes that the stronger someone believes in the usefulness and ease of use of the technology, the higher the probability of acceptance. The model is widely used to quantify the acceptance of technology in business, education and health.

### Perceived of Usefulness

Usefulness are subjective probabilities of future users making use of a given application in order to enable the performance of their job. Enabled performance triggered by such would result in increased usefulness in terms of physical as well as non physical usefulness, for instance, outcomes garnered will be quicker and more motivating results compared to without the product use with the new technology (Asja et al., 2020).

Perceived usefulness are an important factor in making payment method transactions in E-commerce businesses, because if

consumers feel they are getting utility by using this payment method. Furthermore, if consumers feel that by using the Paylater payment method the transaction process will be faster, consumers will assume that this service can provide usefulness for them, so that consumers will happily use the Paylater payment service offered by E-commerce (Rofiah & Graciafeirandy, 2023).

Usefulness are the extent to which a person feels that technology usage will improve their performance in accomplishing the job (Davis, 1989). Perceived usage usefulness are the feelings that a person has in using a specific system that will increase their job performance (Ramadany & Artadita, 2022). According to Davis, (1989) this is the notion that describes the utility of the system to the users in the context of productivity, performance of a job, effectiveness, usefulness of a job and overall usefulness. Hence, the person feels that the technology use can be more productive and can facilitate the tasks undertaken.

### Perceived Ease Of Use

Perceived ease of use, as contended by Hibban (2022) is the extent to which a person believes that using a particular system will be easy, while the suggested usefulness indicates the extent to which a person believes that using a particular system will improve the performance of the users or their work.

According to (Davis, 1989) convenience is a state or stage where someone believes that the use of a specific system will not require any effort (effort-free). Ease means without difficulty or freedom from difficulty or no need to try hard. Thus, ease of use perception deals with personal beliefs that the information technology system to be used does not bother or does not require much effort, when being used. Ease of use is also measured by the level of use and interaction between the users and the system.

Ease refers to the comfort and practicality of carrying out activities or using

products, services or systems. It includes aspects of accessibility, simplicity, and minimal effort required to achieve the desired result. In technology, convenience is measured by how intuitive the user interface is, the speed of the process, and the amount of training required to operate a system. High levels of convenience can increase user satisfaction and encourage wider adoption and use of the product or service. Convenience is a system that can be used very easily, then the system is also easy to understand so that users do not need to spend more effort to use the system, because of this convenience users can really trust the system by continuing to use the system in the future (Davis, 1989).

### Interest

This interest is a feeling whereby students who utilize shopee have an interest in utilizing one of the payment facilities provided by shopee, in this case, the Shopee Paylater feature voluntarily or without coercion (Hikmawati et al., 2024). User behavior interest is the behavioral tendency to keep using a technology (Davis, 1989).

Interest is a person's tendency or interest in a particular thing or activity, which arises from experience, knowledge or emotions related to that object. Interests vary between individuals and influence decision making, career choices, and daily activities (Bawias et al. 2025).

Behavioral interest is a person's desire to do an activity. This interest arises due to desire, preference in doing these activities and provides something positive that is fun (Davis, 1989). The level of use of a computer technology in a person can be predicted from his attitude of attention to the technology, for example, the desire to add supporting peripherals, the motivation to keep using, and the desire to motivate other users.

### 3. Research Methods

The type used in this research is

descriptive verification. This population consists of all students enrolled in the Accounting study program at Tadulako University, both those who have used Shopee PayLater and those who have not used it. The sample was drawn using the Lemeshow formula, so that the number of samples used was 96. The data analysis technique used is multiple linear regression analysis.

### 4. Results and Discussion

In this study, hypothesis testing was done using multiple linear regression analysis instruments. Where the multiple linear regression analysis is used to identify how the dependent variable can be explained by two or more independent variables as predictor variables. This research tries to find out how much contribution the Ease and Benefits variables have on the interest of Tadulako University students in the usage of Shopee Paylater.

The results of data processing with the help of the SPSS for Windows 20.0 program are as follows:

**Table 1**  
**Multiple Linear Regression Analysis Results**

	Y				
	Unstand. Coeff.		Stand. Coeff.	t	Sig t
	B	Std. Error	Beita		
Constant	.206	.259			
X1	.322	.142	.469	4,273	0,025
X2	.112	.128	.181	2,874	0,034
Multiple R. = 0,822					
R. Square = 0,675					
Adjusted R. = 0,645					
Square					
Sig. F = 0,000					

Source: Researcher (2025)

Based on the statistical test results in the table above, the regression equation in this study is as follows:

$$Y = 0.206 + 0.322X1 + 0.112X2$$

The equation above explains the effect of the independent variables, namely benefits and

convenience on the dependent variable, namely the interest of Tadulako University students in using Shopee Pay Later.

The constant value  $a$  of 0.206 indicates the value of Tadulako University students' interest in using Shopee Pay Later if the independent variables, namely benefits and convenience, are constant. This means that if it is assumed that the benefits and convenience do not change / constant ( $X = 0$ ), the interest of Tadulako University students in using Shopee Pay Later is 0.206.

The regression coefficient value  $b_1$  of positive 0.322 indicates that if the benefits increase, the interest of Tadulako University students in using Shopee Pay Later will increase by 0.322. The regression coefficient value  $b_2$  of positive 0.112 indicates that if the convenience increases, the interest of Tadulako University students in using Shopee Pay Later will increase by 0.112.

To determine the level of closeness of the relationship between the two independent variables studied on the interest of Tadulako University students in using Shopee Pay Later, it can be seen in the correlation coefficient value (Multiple R), which is 0.822. When this value is confirmed by the interpretation of the correlation coefficient, it appears that this value indicates that the benefits and convenience have a very strong relationship with the interest of Tadulako University students in using Shopee Pay Later.

The coefficient of determination (R Square) obtained is 0.675. These results indicate that changes in benefits and convenience can affect 67.5% of Tadulako University students' interest in using Shopee Pay Later. The remaining 32.5% is influenced by other variables that are not included in this research model so that they are not examined such as risk.

## Hypothesis Testing Results

### F Test Results

The simultaneous test (F test) aims to measure whether all the independent variables studied simultaneously have a significant effect on the dependent variable.

In the multiple linear regression table above, it appears that the sig F value is  $0.000 < \alpha 0.005$ . This comparison shows that the benefits and convenience simultaneously have a significant effect on the interest of Tadulako University students in using Shopee Pay Later.

### Result of t test

Partial Test (t test) is used to measure whether the independent variables studied partially have a significant effect on the dependent variable by comparing the sig t value with the  $\alpha$  value of 0.05. The partial test results for each independent variable in the linear regression table above are as follows:

### Perceived of Usefulness (X1)

Usefulness has a low positive relationship with the interest of Tadulako University students in using Shopee Pay Later. The sig. t value is 0.025 which means it is smaller than  $\alpha = 5\%$ . Where the sig value is  $0.025 < \alpha 0.05$ . The results of this test indicate that partially the benefits have a significant effect on the interest of Tadulako University students in using Shopee Pay Later.

### Perceived Ease Of Use (X2)

Ease has a very beautiful positive relationship with the interest of Tadulako University students in using Shopee Pay Later. The sig. t value is 0.034 which means it is smaller than  $\alpha = 5\%$ . ( $0.034 > 0.05$ ). Where the sig value is  $0.034 < \alpha 0.05$ . The results of this test indicate that partially convenience has a significant effect on the interest of Tadulako University students in using Shopee Pay Later.

## 5. Conclusion

According to discussion and analysis of hypothesis test results that have been done, some major conclusions are presented which are the crux of the results of this study, i.e., as follows: (1) Convenience and usefulness have a significant and positive effect on Tadulako University students' interest in applying Shopee Pay Later. (2) Utility has a positive and significant effect on the interest of Tadulako University students in using Shopee Pay Later. (3) Convenience has a positive and significant effect on the interest of Tadulako University students in using Shopee Pay Later.

The research findings have implications for the real practice of using shopee pay later not only among accounting students but also to a wide audience. Further research is suggested to be able to examine more deeply the perspective of convenience and usefulness can be applied to the use of other payment media in real daily practice.

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