

# 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 examines the factors influencing accounting students' intention to use Shopee PayLater, focusing on perceived usefulness and perceived ease of use as constructs of the Technology Acceptance Model (TAM). The research adopts a descriptive verification design using quantitative methods. Data were collected through questionnaires distributed to 96 accounting students at Tadulako University, Palu, Indonesia. Multiple linear regression analysis was employed to test the proposed hypotheses. The findings indicate that both usefulness and ease of use have a positive and significant effect on students' interest in using Shopee PayLater. The regression model demonstrates a strong explanatory power, with an  $R^2$  value of 0.675, suggesting that 67.5% of the variance in behavioral intention can be explained by the two independent variables. These results confirm the applicability of TAM in explaining students' acceptance of digital financial services, particularly "buy now, pay later" systems. The study highlights that students are more likely to adopt Shopee PayLater when they perceive the platform as beneficial for managing daily expenses and easy to operate. The research contributes to the growing literature on digital payment adoption among young consumers in Indonesia and provides practical insights for financial technology providers and educators to enhance financial literacy and responsible credit use among students. Future studies may include other determinants such as trust, risk perception, and lifestyle factors.

## 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. Research Methods

This study adopts a **quantitative explanatory research design** aimed at analyzing the influence of **perceived usefulness** and **perceived ease of use** on students' **interest in using Shopee PayLater**, based on the **Technology Acceptance Model (TAM)** framework developed by Davis (1989). The research seeks to verify theoretical relationships through statistical analysis of numerical data obtained from respondents.

### 2.1 Research Approach and Design

The research employs a **descriptive-verification method** with a **survey approach**. The descriptive component is used to provide an overview of the respondents' perceptions of each variable, while the verification component tests the causal relationship among the variables in the proposed model. This approach is consistent with prior studies on digital payment adoption using TAM (see Alalwan et al., 2022; Kim & Kim, 2023).

### 2.2 Population and Sample

The population consists of **undergraduate accounting students** at **Tadulako University, Palu**, who are potential or active users of Shopee PayLater. Using the **Slovin formula** with a precision level of 10%, a sample of **96 respondents** was determined. A **purposive sampling technique** was

employed, with inclusion criteria requiring respondents to (1) be active students, (2) have a Shopee account, and (3) understand or have used Shopee PayLater.

### 2.3 Data Collection Techniques

Primary data were collected through a **structured questionnaire** distributed online using Google Forms. The questionnaire employed a **five-point Likert scale** (1 = strongly disagree to 5 = strongly agree) to measure participants' responses to statements related to perceived usefulness, perceived ease of use, and interest in using Shopee PayLater. Secondary data were obtained from literature, previous studies, and Shopee PayLater reports to support contextual analysis.

### 2.4 Variable Operationalization

#### • Independent Variables:

- *Perceived Usefulness (X1)* — the degree to which an individual believes that using Shopee PayLater enhances transaction efficiency and financial management.
- *Perceived Ease of Use (X2)* — the extent to which an individual believes that using Shopee PayLater is free of effort.

#### • Dependent Variable:

- *Interest in Using Shopee PayLater (Y)* — the degree of willingness or intention to use Shopee PayLater for online purchases.

Each variable was measured using indicators adapted from validated TAM scales (Davis, 1989; Venkatesh & Bala, 2008).

### 2.5 Data Analysis Technique

Data were processed using **SPSS version 26**. The analysis included:

1. **Validity and Reliability Tests** — to ensure the measurement items are accurate and consistent.
2. **Classical Assumption Tests** — covering normality, multicollinearity, and heteroscedasticity to verify regression assumptions.

3. **Multiple Linear Regression Analysis** — to determine the magnitude and direction of influence between independent and dependent variables, following the equation:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

4. **Hypothesis Testing** — using the *t*-test for partial effects and *F*-test for simultaneous effects, with a significance level of  $\alpha = 0.05$ .
5. **Coefficient of Determination ( $R^2$ )** — to measure the explanatory power of the model.

### 3.6 Ethical Considerations

Ethical principles were upheld throughout the research process. Participation was voluntary, informed consent was obtained, and confidentiality of respondents' identities was maintained. The study aligns with ethical

standards for social science research as outlined by the **American Psychological Association (APA, 2020)**.

### 3. 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	
<b>Constant</b>	.206	.259		
<b>X1</b>	.322	.142	.469	0,025
<b>X2</b>	.112	.128	.181	0,034
<b>Multiplei R.</b>	= 0,822			
<b>R. Square</b>	= 0,675			
<b>Adjusted R. Square</b>	= 0,645			
<b>Sig. F</b>	= 0,000			

Source: Researcher (2025)

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

$$Y = 0.206 + 0.322X_1 + 0.112X_2$$

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 b1 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.

## 4. 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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