

RINGKASAN

Penelitian ini untuk menguji dan menganalisis pengaruh kondisi fasilitas, gaya hidup, dan ekspektasi bisnis terhadap minat menggunakan fitur PayLater pada e-commerce. Data penelitian ini dilakukan melalui survei dengan pendekatan kuantitatif. Data diperoleh sebagai data primer dan dikumpulkan melalui kuesioner online. Sampel penelitian ini menggunakan purposive sampling, dan data yang diperoleh sebanyak 106 responden. Analisis data menggunakan SPSS for Windows. Hasil penelitian ini menunjukkan bahwa kondisi fasilitas, gaya hidup, dan ekspektasi bisnis berpengaruh positif terhadap minat menggunakan fitur PayLater pada e-commerce.

Berdasarkan hasil dari penelitian yang telah dilakukan oleh peneliti, hasil yang telah didapatkan, diantaranya variabel facilitating conditions memiliki pengaruh positif terhadap minat penggunaan fitur PayLater pada e-commerce. Variabel lain, yaitu lifestyle memiliki pengaruh positif terhadap minat penggunaan fitur PayLater pada e-commerce. Demikian pula dengan variabel ketiga, effort expectancy memiliki pengaruh positif terhadap minat penggunaan fitur PayLater pada e-commerce.

Kata Kunci: PayLater Feature, Facilitating Conditions, Lifestyle, Effort Expectancy, UTAUT2 Theory

SUMMARY

This research is to test and analyze the influence of facilitating conditions, lifestyle, and effort expectancy on interest in using the PayLater feature on e-commerce. The research data was conducted through a survey with a quantitative approach. Data were obtained as primary data and collected through online questionnaires. The sample of this research used purposive sampling, and the data obtained were 106 respondents. Data analysis using SPSS for Windows. The results of this study indicate that the facilitating conditions, lifestyle, and effort expectancy have a positive effect on interest in using the PayLater feature in e-commerce.

Based on the results of testing and discussion as presented, several conclusions can be drawn that the facilitating conditions variable has a positive and significant effect on the interest in using the PayLater feature in e-commerce, lifestyle variables have a positive and significant effect on the interest in using the PayLater feature in e-commerce, and the effort expectancy variable has a positive and significant effect on the interest in using the PayLater feature in e-commerce.

Keywords: PayLater Feature, Facilitating Conditions, Lifestyle, Effort Expectancy, UTAUT2 Theory

