

**THESIS**

**FACTORS THAT INFLUENCE CONSUMER'S DEMAND FOR  
PAYLATER USAGE  
(Case Study of Jenderal Soedirman University Faculty of Economics and  
Business Students in Using Shopee PayLater)**



**By:  
DHIA QAEDY SATYA WHICAKSANA  
SIN. C1G017051**

**MINISTRY OF EDUCATION, CULTURE, RESEARCH AND TECHNOLOGY  
UNIVERSITY OF JENDERAL SOEDIRMAN  
FACULTY OF ECONOMICS AND BUSINESS  
DEPARTMENT OF ECONOMICS AND DEVELOPMENT STUDIES  
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