

## **ABSTRACT**

### **IDENTIFICATION FACTORS AFFECTING TECHNOLOGY ACCEPTANCE IN PAYLATER PAYMENT SYSTEMS USING EXTENDED UTAUT 2 METHOD (Case Study Shopee Paylater)**

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*Technological developments that are developing rapidly have an effect on payment transactions, now payment transactions can be made through non-cash using digital payments. Various companies are starting to introduce digital payments that make it easy to make transactions. One of them is paylater payment, one of which is paylater payment transactions in Indonesia, namely shopee paylater. According to research by DailySocial.id, the Indonesian market has five paylater payment platforms. Shopee paylater ranks first with the most users. Then, with the convenience offered by shopee paylater users, there are those who have experienced theft and security of personal data on paylater service users and hacking of user accounts in which there is a paylater limit, as well as failure to apply for limits and high late fines. So that some people are not interested in using paylater. The purpose of this research is to find out the acceptance factors of someone who chooses shopee paylater payments as a means of payment so that it can be used as a reference for the development of paylater services that are more in line with the needs of service users. The testing technique used is Sem-pls using the EXTENDED UTAUT 2 method to measure a person's interest and behavior towards acceptance of a technology. Measurement of goods is measured using a Likert scale. Respondents in the questionnaire used a purposive sampling technique where the criteria selected were Indonesian people who use the shopee paylater. In accordance with existing tests, the known factors that affect the acceptance of shopee paylater are effort expectations which are the extent to which a technology is easy to use, performance expectations are the extent to which users get benefits from using a technology, habits that are the habits of users of a technology in their daily lives, and trust which is a sense of confidence in using a technology..*

**Keywords: Digital Payment, EXTENDED UTAUT 2, Paylater, PLS SEM**