



## RESEARCH ARTICLE

# The Influence of Ease of Use, Hedonic Motivation, Trust and Price Value on Intention to use Shopee Paylater in Indonesia

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ARTICLE INFO	ABSTRACT
Received: Oct 19, 2024 Accepted: Dec 22, 2024	This study aims to analyze the factors influencing the intention to use Shopee PayLater in Indonesia by focusing on ease of use, hedonic motivation, trust, and price value. Utilizing a quantitative approach, data were collected from 210 respondents who were active users of Shopee PayLater. The study employed multiple linear regression analysis to examine the effects of these factors on users' intentions. The results reveal that hedonic motivation, trust, and price value positively and significantly influence the intention to use Shopee PayLater, while ease of use does not have a significant impact. Hedonic motivation emerged as the most dominant factor, highlighting the importance of creating enjoyable experiences for users. Trust was found to reduce perceived risks and enhance users' confidence in the service, while price value played a crucial role in determining users' decisions, particularly when the perceived benefits outweighed the costs. The insignificant effect of ease of use suggests that respondents are already familiar with digital technologies, making this factor less critical. These findings provide practical implications for Shopee and other financial technology service providers to focus on strategies that enhance emotional experiences, build trust through data security and transparency, and offer competitive pricing to attract and retain users. The study contributes to the literature on financial technology adoption by demonstrating the relevance of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) in understanding consumer behavior in emerging markets like Indonesia.
<b>Keywords</b>	
Shopee PayLater	
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## 1. INTRODUCTION

Technological developments have brought major changes in consumer behavior, especially in the way they shop and carry out payment transactions. One of the significant innovations in e-commerce is the installment-based payment method, known as the PayLater system. In Indonesia, Shopee PayLater is a popular service and is often used by consumers. With the convenience offered, Shopee PayLater allows consumers to buy goods in advance and pay for them later, either in one go or with an installment scheme. Based on a Populix survey in 2023, Shopee PayLater is the best known and most widely used PayLater service in Indonesia. This shows the high level of public interest in the financial convenience offered by this service. The high level of adoption of Shopee PayLater in Indonesia cannot be separated from various factors that influence users' intentions to use it. Several previous studies have identified that factors such as ease of use, hedonic motivation, trust, and price value play an important role in shaping consumers' intention to use technology-based services. In the context of Shopee PayLater, ease of use refers to consumers' perception that the service is easy to use without requiring significant effort. Meanwhile, hedonic motivation describes the level of emotional satisfaction that consumers feel when using this service. Trust is related to consumers' sense of security regarding the risks that may arise in using digital-based services, while price value reflects consumers' perceptions about the benefits obtained compared to the costs incurred.

Although these factors have been examined in many studies, there are significant differences in the reported results. This research is a modification of Prasetyani et al. (2024) entitled Unlocking paylater preferences: exploring gen z's trust dynamics in Indonesia and Malaysia, the variables used are Perceived Usefulness, Perceived Ease of Use, Perceived Trust, Intention to Use paylater. Meanwhile, this study uses the variables Ease of Use, Trust, Intention to Use paylater, and adds hedonic motivation and price value variables based on research from Indrawati and Putri (2018) with the title Analyzing Factors Influencing Continuance Intention of E-Payment Adoption Using Modified UTAUT 2 Model. This research attempts to fill this gap by analyzing the influence of ease of use, hedonic motivation, trust, and price value on consumer intentions to use Shopee PayLater in Indonesia. Using a quantitative approach, this research involved 210 respondents who were selected purposively to provide an overview of their experiences in using the Shopee PayLater service. The collected data was analyzed using the multiple linear regression method to identify the influence of each variable on user intention.

The results of this research are not only expected to provide insight into consumer behavior in using Shopee PayLater services, but also provide practical implications for companies in designing more effective marketing strategies. For example, by understanding that hedonic motivation has a major influence on usage intentions, companies can improve elements that provide enjoyable experiences for users. Likewise, by knowing that trust is a key factor, companies can focus on improving service transparency and security. Apart from that, this research also aims to enrich academic literature in the field of financial technology (fintech) and consumer behavior. As one of the countries with increasing levels of fintech adoption, Indonesia offers a unique context for exploring the factors that influence user intent. The results of this research can be a reference for other researchers who are interested in studying PayLater services or other financial technologies in emerging markets.

This research highlights the importance of a deep understanding of the factors that influence intention to use Shopee PayLater. Thus, this research not only provides a theoretical contribution in understanding consumer behavior, but also a practical contribution to the development of financial technology services that are more responsive to user needs. Based on this background, this research carries the title: "The Influence of Ease of Use, Hedonic Motivation, Trust, and Price Value on Intention to Use Shopee PayLater in Indonesia."

## **2. LITERATURE REVIEW**

### **2.1 Technology acceptance model (TAM)**

The Technology Acceptance Model (TAM) is a model used to understand user acceptance of new technology. This model was first introduced by Davis in 1986 and was designed to predict the extent to which a person accepts and uses information systems or technology. TAM is based on the Theory of Reasoned Action (TRA), which is focused on the relationship between users' beliefs, attitudes, intentions, and behavior, but has been modified to be more relevant in a technological context. In TAM, the two main components that influence technology acceptance are perceived ease of use and perceived usefulness. Perceived ease of use is defined as the extent to which a person believes that using a particular technology will be free from significant effort. Technology that is perceived as easy to use tends to increase users' comfort and confidence, thereby influencing their intention to try and continue using the technology. Meanwhile, perceived usefulness refers to the belief that technology can improve user performance or productivity. These two factors interact with each other, where ease of use can increase perceived usefulness, which ultimately strengthens the user's intention to utilize the technology (Indrawati et al., 2017)

In the context of this research, TAM is applied to analyze the influence of perceived ease of use on consumer intentions to use Shopee PayLater. As a technology-based financial platform (fintech), Shopee PayLater offers convenience in transactions, where users can buy products with delayed payments or in installments. This research considers that although ease of use is important in the early stages of technology adoption, its influence may vary depending on the user's level of digital literacy. Respondents who are used to using technology tend to no longer prioritize ease of use as the main factor, because they already have experience with similar digital systems.

Previous studies support the relevance of TAM in understanding the behavior of financial technology users. For example, Davis (1989) showed that perceived ease of use not only directly influences

intention but also contributes to perceived usefulness, which indirectly strengthens user intention. In addition, Senyo and Osabutey's (2020) study found a significant positive relationship between ease of use expectations and intention to use technology. In this study, perceived ease of use is one of the variables analyzed together with hedonic motivation, trust, and price value to provide a more comprehensive understanding of the factors that influence consumer intention to use Shopee PayLater. By integrating TAM, this study not only examines the impact of perceived ease of use on usage intention, but also examines how other factors, such as hedonic motivation and price value, may influence the relationship. This approach provides broader insights into consumer behavior in adopting technology-based services, especially in emerging markets such as Indonesia.

## **2.1 Unified theory of acceptance and use of technology 2 (UTAUT2)**

Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) is a development of the UTAUT model originally introduced by Venkatesh et al. (2003). This model is designed to understand the factors that influence the acceptance and use of technology by individuals, especially in the consumer context. UTAUT2 adds new variables to the original UTAUT model, namely hedonic motivation, price value, and habits, which are considered relevant in predicting consumer behavior towards technology adoption. Hedonic motivation is the pleasure or satisfaction felt by users when using technology. This factor plays an important role in driving technology acceptance, especially in the context of using digital services such as Shopee PayLater. Previous research has shown that users are more likely to use technology if they experience a pleasant or satisfying experience. In this context, the Shopee PayLater feature that offers easy installments with promotions such as discounts or vouchers can increase user hedonic motivation.

Price value is the user's perception of the benefits obtained compared to the costs incurred to use the technology. If users feel that the benefits of using technology are greater than the costs they have to pay, then they tend to have a higher intention to use the technology. In the Shopee PayLater service, price value plays an important role, especially because this service offers payment flexibility that is attractive to price-sensitive consumers. Habit, as an additional variable in UTAUT2, describes the level of automation in user behavior towards using technology. Habits formed from positive experiences can strengthen user intentions and behavior in using certain services. In this study, habit is not the main focus, but hedonic motivation and price value included in UTAUT2 are used to explore consumer intentions to use Shopee PayLater.

In this study, UTAUT2 is used to extend the TAM model by adding dimensions of hedonic motivation and price value. Previous studies, such as those conducted by Venkatesh et al. (2012), have shown that UTAUT2 is more effective in predicting consumer behavior than other models. The variables in UTAUT2 have also been shown to be relevant in various financial technology studies. For example, Indrawati and Putri's study (2018) shows that hedonic motivation and price value have a significant influence on the intention to use digital payment technology. The application of UTAUT2 in the context of Shopee PayLater provides a more comprehensive view of how psychological and economic factors influence consumers' intention to use technology. By highlighting the importance of hedonic motivation and price value, this study provides practical implications for financial technology service developers to design more effective strategies in attracting and retaining users.

In addition, UTAUT2 also helps explain how the interaction between these variables can shape consumer intentions and behavior. For example, users who are motivated by a pleasant experience (hedonic motivation) tend to ignore technical aspects such as ease of use, while users who focus on economic benefits (price value) may prioritize cost over emotional elements. This study integrates concepts from UTAUT2 to examine how the combination of these variables influences Shopee PayLater usage intentions in the unique context of Indonesian society. Thus, the UTAUT2 model provides a strong framework to explore factors that influence technology adoption, especially in digital-based financial services. This study not only provides theoretical contributions to the fintech literature but also offers practical guidance for companies to improve user experience and expand their user base.

## **2.2 Analyzed factors**

This study analyzes four main factors that influence consumer intention to use Shopee PayLater, namely ease of use, hedonic motivation, trust, and price value. These factors are selected based on

the theory of Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), as well as the results of relevant previous studies. The explanation of each factor is as follows:

#### a. Ease of use

Ease of use refers to an individual's perception that using a technology does not require much effort and is easy to understand. This factor is an important component in the TAM model, where ease of use plays a role in shaping perceived usefulness and intention to use technology. In the context of Shopee PayLater, ease of use is measured by how simple the registration process is, the accessibility of the service, and the interface that is easy for users to understand. Davis (1989) explains that if a technology is perceived as easy to use, individuals will be more inclined to adopt it. However, this research also considers that users who are already familiar with the technology may be less affected by this factor.

#### b. Hedonic motivation

Hedonic motivation describes the pleasure or emotional satisfaction felt when using technology. This variable was added in the UTAUT2 model to explain the role of emotions in influencing user intent. Hedonic motivation becomes relevant in the context of Shopee PayLater, because this service often offers attractive promotions such as discounts and vouchers that enhance the shopping experience. Research by Brown & Venkatesh (2012) shows that hedonic motivation has a significant influence on intention to use new technology. Thus, users who have a pleasant experience when using Shopee PayLater will be more likely to continue using this service.

#### c. Trust

Trust is a user's confidence in the security and integrity of a technology service. In digital-based services such as Shopee PayLater, trust plays an important role because transactions are carried out online without any direct contact between the user and the service provider. Trust can reduce the perception of risk inherent in financial technology and encourage intention to use such services. Mayer et al. (1995) identified three main dimensions of trust, namely ability, benevolence and integrity. In this research, trust is measured through user perceptions of transparency, data security and reliability of Shopee PayLater.

#### d. Price value

Price value is the user's perception of the benefits obtained compared to the costs incurred to use the technology. Venkatesh et al. (2012) explain that the price value will be considered positive if the perceived benefits are greater than the costs incurred. In the context of Shopee PayLater, price value includes payment flexibility, service fees, and additional benefits such as promotions or cashback. Users who feel that this service provides more value compared to the costs they have to pay will have a higher intention to continue using the service.

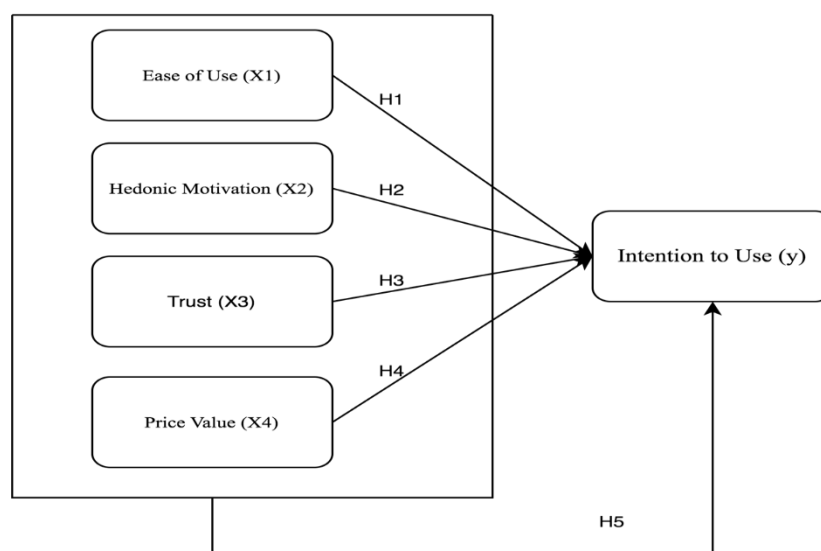
These four factors interact with each other to form intentions to use Shopee PayLater. Ease of use influences how users evaluate the overall usefulness of a service, while hedonic motivation and trust influence users' emotional experiences and risk perceptions. Price value is the main determinant in a user's decision to continue using a service, especially in a very cost-sensitive market such as Indonesia. This research aims to measure the influence of each of these factors on user intentions individually and simultaneously, using multiple linear regression analysis. The results of this analysis are expected to provide more comprehensive insight into consumer behavior in adopting financial technology such as Shopee PayLater.

### 2.3 Previous research

Author	Focus	Methodology	Findings
Davis (1989)	Ease of use and intent to use	TAM Model	Perceived ease of use influences intention directly and indirectly.
Senyo & Osabutey (2020)	Ease of use expectations	Regresi linier	Ease of use is positively related to technology use intention.

Brown & Venkatesh (2012)	Hedonic motivation in technology adoption	Quantitative descriptive	Hedonic motivation increases usage intentions through positive experiences.
Chang et al. (2019)	The influence of hedonic motivation on new technologies	UTAUT2	Hedonic motivation is positively related to technology adoption.
Mayer et al. (1995)	Dimensions of trust	Factor analysis	Trust reduces perceived risk and increases user intent.
Merhi et al. (2019)	Trust in the adoption of digital technology	Multiple regression	Trust contributes significantly to technology use intentions.
Venkatesh et al. (2012)	Price values in UTAUT2 model	UTAUT2	Price value influences usage intentions if benefits exceed costs.
Indrawati and Putri (2018)	UTAUT2 factors	SPSS Regression	Hedonic motivation and price value significantly influence the intention to use digital services.

## 2.5 Hypothesis



Research framework source: Prasetyani et al., (2024) modified by author

The following hypotheses in this study are based on the research framework above, which has been adapted from Prasetyani et al. (2024) and modified by the authors to fit the context of Shopee PayLater usage in Indonesia.

**H1:** Ease of use positively and significantly influence intention to use Shopee PayLater.

**H2:** Hedonic motivation positively and significantly influence intention to use Shopee PayLater.

**H3:** Trust positively and significantly influence intention to use Shopee PayLater.

**H4:** Price value positively and significantly influence intention to use Shopee PayLater.

**H5:** Ease of use, hedonic motivation, trust, price value positively and significantly influence the intention to use Shopee PayLater.

## 3. METHODS

This research uses a quantitative approach with descriptive and causal methods to analyze the factors that influence Shopee PayLater user intentions in Indonesia. Quantitative research methods are research methods that try to make accurate measurements of behavior, knowledge, opinions, or attitudes (Indrawati, 2015). Data was collected through a survey with a Likert scale-based questionnaire consisting of five levels of answers, ranging from strongly disagree to strongly agree.

The population of this research is Shopee PayLater users in Indonesia, with a sample of 210 respondents selected using a purposive sampling technique. According to Indrawati (2015), purposive sampling is selecting certain sample members who are deliberate by the researcher, because only these samples represent or can provide information to answer research problems. This technique ensures that respondents have experience using Shopee PayLater, so that the data obtained is relevant to the research objectives. Data testing was carried out using validity and reliability tests to ensure the accuracy and consistency of the research instruments. Data were analyzed using multiple linear regression analysis techniques with the help of SPSS version 29 software. This analysis aims to measure the influence of ease of use, hedonic motivation, trust, and price value on intention to use Shopee PayLater, both partially and simultaneously. This research was designed as a cross-sectional study, where data was collected in a certain period to answer research questions and test hypotheses. This research method is designed to provide an in-depth understanding of Shopee PayLater user behavior, as well as providing a basis for strategies for developing fintech services in Indonesia.

#### 4. RESULTS

The results of this research show that of the four variables analyzed—ease of use, hedonic motivation, trust, and price value—three of them have a significant influence on the intention to use Shopee PayLater, namely hedonic motivation, trust, and price value. Meanwhile, ease of use does not have a significant influence on intention to use.

##### 4.1. Validity and reliability analysis

The validity test shows that all items in the questionnaire have correlation values that meet the validity criteria ( $>0.30$ ), which means that each item is able to measure the variable in question. The reliability test shows that the Cronbach's Alpha value for each variable is more than 0.70, indicating that the research instrument is consistent in measurement.

##### 4.2. Multiple linear regression analysis

The results of the regression analysis show an calculated F 275.791 with a significance value  $<0.001 < 0.05$ , which indicates that simultaneously, the four independent variables have a significant influence on the intention to use Shopee PayLater. The  $R^2 = 0.843$  indicates that 84,3% of the variation in usage intentions can be explained by the model, while the remaining 15,7% is influenced by other variables outside this research.

##### 4.3. Partial influence of each variable

- a. **Ease of use:** This variable has a significance value of  $0.069 > 0.05$ , which indicates that ease of use does not have a significant influence on intention to use Shopee PayLater. This may be due to the respondents' high level of digital literacy, so they no longer prioritize convenience as the main factor.
- b. **Hedonic motivation:** With a significance value of  $<0.001 < 0.05$  and a regression coefficient of 0.285, hedonic motivation is proven to have a significant positive influence on intention to use. This shows that a pleasant experience when using Shopee PayLater increases the user's desire to continue using the service.
- c. **Trust:** This variable has a significance value of  $<0.001 < 0.05$  and a regression coefficient of 0.324, trust is proven to have a significant positive influence on intention to use. Which indicates that trust plays an important role in reducing risk perception and driving usage intention.
- d. **Price value:** With a significance value of  $0.013 < 0.05$  and a regression coefficient of 0.202, price value is proven to significantly positive influence intention to use. Users feel that the benefits they get from Shopee PayLater are worth the costs.

##### 4.4. Main findings

This research reveals several main findings regarding the factors that influence Shopee PayLater user intentions in Indonesia:

- a. **Trust as a dominant factor:** Trust has the most significant influence on intention to use Shopee PayLater. Trust in Shopee PayLater services, especially regarding transaction security and data integrity, has a positive influence on user intention. Users feel more

comfortable using these services when digital risks, such as data leaks or fraud, are minimized.

- b. **Hedonic motivation increases intention to use:** Hedonic Motivation is proven to have a significant effect on user intentions. Users tend to be motivated by the pleasant experiences this service offers, such as the convenience of shopping in installments, attractive promotions and exclusive discounts. This emphasizes the importance of emotional elements in building consumer loyalty.
- c. **Price value increases intention to use:** Price value is proven to have a significant effect on user intentions. Users feel that the benefits they gain, such as payment flexibility and promotional offers, are worth the money. This shows that competitive pricing strategies can increase service adoption.
- d. **Ease of use not significant:** In contrast to findings in other studies, ease of use did not have a significant influence on user intention in this study. This is most likely due to the respondents' high level of digital literacy, so they no longer view ease of use as the main factor in choosing services.
- e. **Strong research model:** With  $R^2 = 0.843$ , this research model shows that 84,3% of the variation in usage intentions can be explained by trust, hedonic motivation, price value, and ease of use. The remaining 15,7% is influenced by other variables outside the scope of this research.

These findings provide important implications for the development of Shopee PayLater's service strategy. Companies are advised to focus more on improving users' emotional experience, transparency of services, and offering competitive value. By understanding user preferences, Shopee PayLater can expand its user base while increasing customer loyalty.

## 5. DISCUSSION

The results of this research provide important insights into the factors that influence users' intention to use Shopee PayLater in Indonesia. The main findings show that hedonic motivation, trust, and price value have a significant influence on usage intention, while ease of use does not have a significant influence. The following discussion explains the theoretical and practical implications of these findings.

### 5.1. Trust

Trust is proven to be the most dominant factor in influencing users' intentions to use Shopee PayLater. The results of this study indicate that trust has a significant influence on usage intention, supporting previous findings by Mayer et al. (1995), who highlight the importance of trust in reducing perceived risk of financial technology. In the context of Shopee PayLater, user trust is formed through process transparency, personal data security and payment system reliability. Users of financial technology services such as Shopee PayLater often face concerns regarding digital risks, such as data leaks, fraud or financial loss. Trust plays a role in reducing this risk by creating a sense of security in transactions. The study by Merhi et al. (2019) also support that trust can increase financial technology adoption by reducing user-perceived uncertainty.

Shopee PayLater can continue to increase user trust by ensuring data security through high-level encryption, providing transparency in the transaction process, and providing customer service that is responsive to user needs. Additionally, positive reviews from other users, the company's reputation, and a clear return policy can strengthen users' trust in the service. Theoretically, these findings support the relevance of trust in the UTAUT2 framework and confirm that this aspect remains an important element in technology adoption, especially in emerging markets such as Indonesia. Practically, these results provide guidance for Shopee and other fintech service providers to make trust one of the main pillars in their product development strategy. By addressing perceived risks and building strong relationships with users, services like Shopee PayLater can increase user adoption and loyalty on an ongoing basis.

### 5.2. Hedonic motivation

Hedonic motivation plays a crucial role in influencing users' intentions to use Shopee PayLater. These results are consistent with previous research, such as that conducted by Brown and Venkatesh (2012), which states that emotional experiences and enjoyment play an important role in driving

technology adoption. In the context of Shopee PayLater, users feel satisfied and happy with various attractive promotions, such as discounts, cashback and exclusive offers that add value to their shopping experience. Shopee PayLater's superiority in creating positive emotional experiences makes hedonic motivation the main attraction for users. Creative and sustainable promotions create a sense of enthusiasm among users, thereby increasing loyalty to the service. Additionally, easy use combined with entertainment elements, such as in-app gamification, also contribute to users' emotional satisfaction. The findings of Indrawati et al. (2022) also found that Hedonic motivation have a positive and significant relationship with the intention to use.

The practical implication of these findings is that it is important for Shopee to continue to increase hedonic motivation elements through innovative marketing strategies. Companies can develop exciting new features, such as rewards-based loyalty programs or interactive in-app experiences. By maintaining focus on this aspect, Shopee PayLater can expand its user base and increase the overall adoption rate of the service. Theoretically, these results support the relevance of hedonic motivation in the UTAUT2 model, underscoring the importance of emotional aspects in shaping technology use intentions. In the context of Indonesian society, where promotions and discounts are very attractive to consumers, hedonic motivation is an important element that needs to be prioritized in financial technology service development strategies.

### 5.3 Price value

Price value is proven to be a significant factor influencing user intention to use Shopee PayLater. Price value refers to the user's perception of the benefits obtained compared to the costs incurred. The results of this research show that when users feel the benefits of the Shopee PayLater service are greater than the costs incurred, such as installment interest or administration fees, they are more likely to use this service on an ongoing basis. These findings are in line with the UTAUT2 theory proposed by Venkatesh et al. (2012), who emphasize that price value is one of the main determinants of technology adoption. In the context of Shopee PayLater, benefits such as payment flexibility, ease of access, and attractive promotions such as cashback or discounts are the main factors that increase the perceived value of the service in the eyes of users. Additionally, transparency regarding service costs also helps create a positive perception of price value, which ultimately influences user decisions.

From a practical perspective, Shopee PayLater can maintain the appeal of the service by continuing to offer attractive promotions and competitive prices. Adding features such as eliminating administration fees for loyal users or low interest schemes for certain installments can increase the perception of price value. This strategy not only helps attract new users but also increases the retention of existing customers. Theoretically, these results strengthen the importance of price value in shaping the intention to use financial technology services. In the price-sensitive Indonesian market, the success of a service like Shopee PayLater depends greatly on the extent to which users feel that the service provides more benefits than the costs they have to pay. With a strategy that focuses on increasing the perception of price value, Shopee PayLater can expand its market reach while increasing user loyalty.

### 5.3. Ease of use

The results of this research show that ease of use does not have a significant influence on users' intentions to use Shopee PayLater. This finding is different from the results of previous research that used the Technology Acceptance Model (TAM), such as Davis (1989), which stated that ease of use is one of the main factors in forming technology adoption intentions. In the context of this research, the insignificance of ease of use can be explained by the respondents' already high level of digital literacy, so they no longer prioritize this factor when choosing financial technology services. The majority of respondents in this study may already be familiar with digital platforms and other technology services, so easy-to-understand interface features or simple processes are no longer a primary consideration. Users focus more on other factors such as emotional benefits (hedonic motivation), trust, and price value which provide more tangible experiences and benefits in using the service.

Theoretically, these findings suggest that the relevance of ease of use may vary depending on the characteristics of the user population. For users who are experienced with technology, ease of use tends to be considered a basic feature that does not significantly influence their decisions. In contrast,



in users who are less familiar with the technology, this factor may still be relevant. From a practical perspective, Shopee PayLater can shift focus from improving ease of use towards developing other features that are more attractive to experienced users, such as more enjoyable emotional experiences and competitive value offerings. However, it is still important for Shopee to maintain an intuitive interface and simple processes so that it remains accessible to new users or those less familiar with technology.

These findings make an important contribution to the technology adoption literature, by highlighting that the effect of ease of use can be insignificant in populations already accustomed to technology, such as Shopee PayLater users in Indonesia.

#### 5.4. Practical implications

The findings of this research provide several practical implications that can be utilized by Shopee and other financial technology service providers to increase user adoption and loyalty to Shopee PayLater. These implications include strategies for maximizing significant factors and adapting focus to user needs.

- a. **Strengthening user trust:** Trust in Shopee PayLater can be increased through transparency in service policies and security. Shopee needs to ensure that information regarding installment interest, administration fees and usage procedures is clearly conveyed to users. Additionally, investments in data security technology and effective communication about privacy protection can reduce users' concerns about digital risks. Responsive customer support is also important for building user trust.
- b. **Increasing hedonic motivation:** Shopee PayLater can continue to utilize users' hedonic motivation by increasing creative promotions, such as special discounts, cashback, and gamification-based loyalty programs. Features that create a pleasant shopping experience, such as annual shopping events (e.g., Shopee 12.12) and exclusive offers, can increase user enthusiasm. This strategy can also help strengthen the emotional connection between users and the platform.
- c. **Leverage perceived price value:** A competitive pricing strategy is key to attracting new users and retaining existing users. Shopee PayLater may offer a program with no administration fees for certain transactions, low interest, or flexible payment schemes to increase the perception of price value. Adding benefits such as special cashback for loyal users or new users can also strengthen positive perceptions about this service.
- d. **Shifting focus from ease of use:** Considering that ease of use did not have a significant impact in this study, Shopee could shift resources to improve other factors that are more relevant to experienced users. However, maintaining an intuitive user interface is still important to ensure the service remains easily accessible to new users or those less familiar with technology.
- e. **Personalization of services:** Developing personalization features based on user preferences and shopping habits can improve the overall user experience. With data analytics, Shopee can provide product recommendations, promotions or installment schemes that suit individual needs.
- f. **Increased education and promotion:** Shopee can increase education about the benefits of Shopee PayLater through targeted marketing campaigns. Promotions that highlight the security, payment flexibility, and financial benefits of using this service can help attract more users who might otherwise be hesitant to try this feature.

By considering all these findings and implications, this research provides valuable insights for the development of financial technology services in Indonesia, especially in understanding Shopee PayLater user preferences.

#### 6. CONCLUSION

This research examines the influence of ease of use, hedonic motivation, trust, and price value on intention to use Shopee PayLater in Indonesia. The research results show that hedonic motivation, trust, and price value have a significant influence on user intention, while ease of use does not have a significant influence. These findings provide important insights into the behavior of users of financial technology services in Indonesia. Trust is the most dominant factor, in reducing risk perceptions and increasing users' sense of security. Hedonic Motivation also plays an important role,

indicating that positive emotional experiences, such as the pleasure of shopping with attractive promotions, are the main driver of usage intention. While price value is the main determinant in user decisions, especially when the perceived benefits are greater than the costs incurred.

On the other hand, the insignificant effect of ease of use shows that the majority of respondents already have a high level of digital literacy, so this factor is no longer a top priority in their decision to use the Shopee PayLater service. The practical implications of this research include the importance of strengthening trust through data security and transparency, focusing on enhancing users' emotional experiences through creative promotions, and providing competitive pricing strategies to increase the perception of service value. Shopee may also consider personalizing services and user education to further increase loyalty and adoption of their services.

This research provides theoretical contributions by supporting the relevance of the UTAUT2 model in understanding the behavior of financial technology service users, as well as providing strategic guidance for service providers to expand market share in Indonesia. However, this research has limitations in the range of variables analyzed. Further research is recommended to explore other factors, such as customer satisfaction and risk perception, as well as compare results with other PayLater services to get a more comprehensive picture.

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