

The Effect of Financial Literacy and Technology Acceptance model on Student Interest in Using Paylater

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ABSTRACT: Globalisation and advancements in information technology have brought about rapid developments in the financial sector, including electronic money that facilitates cashless transactions. One of the latest innovations is SPayLater, an instalment service from Shopee that allows users to make purchases by paying later. Especially among Generation Z students, SPayLater has become a popular choice thanks to its ease of managing monthly budgets with fixed payments. This study adopts an associative approach to explore the impact of financial literacy and technology acceptance model (TAM) on interest in using SPayLater. A survey was conducted among 150 respondents using Google shapes, and the records were analysed using SPSS 25. The results of the t-data analysis show that financial literacy does not have a significant influence on users' interest in using SPayLater, while the variables of the technology acceptance model significantly influence such interest. These findings provide important insights into the factors that drive interest in digital instalment services among university students.

Keywords: Financial Literacy, Technology Acceptance Model, Paylater Services, Student Interest, Technology Adoption



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INTRODUCTION

In the current era of globalisation, rapid developments in information technology have accelerated growth in various parts of the world. Innovations in technological systems facilitate various activities by utilising technological advances that are now increasingly accessible (Giriani & Susanti, 2021). Previously, customers had to go to physical stores and pay with cash to buy products (Suhendry, n.d.). However, technological advances have overcome this problem. An example is the use of financial technology such as electronic money (e-cash), which allows payment transactions to be made over the net (Krismawintari et al., 2020). Fintech is now developing as a new business version that complements the traditional financial system by providing on-line financial transaction services (Khofifa et al., 2022). In addition, e-trade allows business owners to manage their operations with the help of software applications, as seen in Shopee which was reported to have 190.7 million users in August 2022, making it the most popular online shopping site (Annur, 2022).

In the context of the rapid growth of Paylater services that enable delayed payment for goods and services, as well as the growing interest among university students, it is important to understand how the level of financial literacy and acceptance of new technologies affect the adoption of these

services. This study aims to explore the influence of these two factors on the use of Paylater services among university students, to provide greater insight into how to design financial products that are more suitable for this demographic (Baker, 2021).

Since early 2018, a new financial transaction method known as paylater technology has been introduced to the public (Sari, 2021). One example is SPayLater, a Paylater service from Shopee which is an exclusive product in the category. SPayLater is the result of a collaboration between Shopee and PT Lentera Dana Nusantara, and is under the supervision of OJK (Indrianto et al., 2022). To use SPayLater, users need to activate this option in the Shopee app and fulfil the applicable conditions. Once those conditions are fulfilled, users will be given a credit limit that can only be used for transactions in the Shopee app and cannot be changed under any circumstances (Natalia et al., 2022).

SPayLater allows users to choose the payment method that best suits their needs. This option is particularly popular among university students, many of whom are from Generation Z (born between 1995-2010, Alaihi Salam noted by (Alfaruqy, 2021). During adolescence and early adulthood (Santrock, 2018), having the ability to split payments can help them manage their budget more effectively. Furthermore, Roberts et al. (2014) observed that mobile phones have become a major element in their daily routine.

On the other hand, there are risks that should be a serious concern for anyone transacting and doing business online (Sampouw & Wulandari, 2020). therefore, it is crucial to have a deep understanding of finance, not only in basic aspects but also in more complex aspects. Financial literacy refers to the understanding expected to manage exclusive finances using good and avoid financial sitting. based on the 2019 National Financial Literacy and Inclusion Survey, the level of financial literacy of citizens in general means 38.03%, while financial inclusion, which shares the use of various media to support the financial system, reaches 76.19 percent(Ltd, 2018).

According to the West Kalimantan Regional Head, a recent survey shows that the financial literacy level of Generation Z members now exceeds the national average. Currently, the financial literacy rate stands at 44.04 per cent, surpassing the national average rate of 38.03 per cent. In addition, the financial inclusion rate among the younger generation also shows an impressive figure of eighty two.06 per cent, much higher than the national average of 76.19 per cent. This reflects the younger generation's increasing interest in the use of financial services and products.

Based on various studies, an understanding of financial technology platforms such as Ovo and Gopay significantly improves a person's financial literacy (Marpaung, 2021; "OVO," n.d.). At John Like Cafe and Roti Paradox in Mojokerto City, interview results show that employees have a high level of financial literacy. This is due to their ability to use fintech payment methods to manage transactions and make business decisions, as well as their understanding of elements such as knowledge, trust, features, benefits, risks, rights and obligations (Anisah & Crisnata, 2021). In addition, this study also found that the perceived benefit variable has a large and positive influence on the intention to use Paylater services, while the perceived convenience variable does not have a significant effect on the desire to use these services (Asja et al., 2021).

Based on the information available, the researcher wanted to conduct a literature evaluation to

unify the two variables into one new factor relevant to this study. The topic was chosen due to its strong connection with the SpayLater phenomenon, which is increasingly being used by generation

Z. In this context, this study aims to examine whether there is a relationship between a person's level of financial literacy and their interest in SpayLater services.

Financial Literacy Achieving financial stability requires both prudent financial decision-making and effective fund management, which are rooted in a strong understanding of financial literacy (Arianti, 2021). According to Safira et al. (2020), financial literacy involves “the ability to assess, plan, execute, and monitor personal financial matters,” covering topics like basic economic concepts and banking management. investment strategies, and asset protection through insurance (Safira et al., 2020). The role of universities is crucial in improving students' financial literacy. With better financial knowledge, students will be better prepared to face financial challenges in the future. This allows them to make more informed and responsible decisions, and be better accountable for the outcomes of those decisions.

Financial Literacy

Effective financial decisions and prudent fund management are crucial to achieving financial stability, which requires a deep understanding of financial literacy. from Safira et al. (2020), financial literacy is defined as ‘the ability to assess, plan, execute, and monitor personal financial conditions,’ covering a wide range of aspects such as basic economics, banking practices, investment techniques, and asset protection through premiums. Higher education has a significant role to play in improving students' financial literacy. Using better financial knowledge, students are better equipped to face financial challenges, form informed decisions, and take responsibility for the outcomes of their financial choices.

Financial literacy involves knowledge and skills related to financial management, including budgeting, saving, and understanding financial products (Lusardi & Mitchell, 2014). Higher financial literacy is often associated with better financial decision-making and increased likelihood of using financial products effectively (Klapper et al., 2021).

Technology Acceptance

The era recognition version (TAM) is an analytical tool used to apprehend the elements which could have an impact on an man or woman's willingness to accept new facts generation. TAM facilitates in identifying the quantity to which customers appreciate the benefit of use and functional benefits of technological solutions. The Hanifah & Mukhlis (2022) record explains that the evaluation of the benefit and function of generation contributes to the choice to adopt technology by way of customers (Hanifah & Mukhlis, 2022).

TAM, developed by Davis (2022), posits that perceived ease of use and perceived usefulness determine users' acceptance of technology (Davis, 2022). Perceived usefulness refers to the degree to which a person believes that using a technology would enhance their performance, while perceived ease of use is the extent to which the technology is perceived as easy to use.

Interest

Interest can be understood as an internal drive that makes a person continuously interested and involved in a topic or activity for a long time, which usually leads to a sense of satisfaction and happiness after achieving certain achievements (Suartana et al., 2019). Some ways to assess interest include the frequency of perceived desire, patterns of intense engagement, and continuity in participation with the topic or activity.

Interest is a deep inclination or concern for a particular activity, topic or field. Interests often reflect what a person enjoys or feels passionate about engaging in. In the context of psychology and education, interests can influence how a person learns, how they choose a career, or even how they spend their free time (Smith, 2020).

METHOD

This study adopts an associative research approach to identify the relationships between various variables and gain deeper insights into the dynamics at hand. Using methods such as regression analysis and statistical modelling techniques, the study aims to explore how certain factors influence each other and contribute to the phenomenon under study. The study examines the relationships between financial literacy, various TEM factors, and the tendency to use SPayLater. Primary data were collected through questionnaires distributed via Google Forms, which facilitated easy completion and submission by participants. Secondary data were gathered from academic sources and previous research. Participants were chosen based on their use of SPayLater and their age, specifically those between 18 and 22 years old, representing Generation Z. The sample was selected from four institutions within the Faculty of Economics and Business, with a total student population of 11,947. Using the Slovin formula to ensure a representative sample with a 10% margin of error, 150 respondents were included. Data analysis was performed using SPSS version 25, applying a range of statistical tests to evaluate and interpret the data (Brown, 2021).

Validity Test

The product moment correlation method is often used to test the validity of an instrument. Usually, for an item to be considered valid, the correlation value (r) must meet the following criteria:

- If $r \geq 0.10$, the item is considered valid.
- If $r \leq 0.10$, the item is considered invalid.

Reliability Test

If the reliability coefficient (r_{11}) of a research instrument exceeds a value of zero.6 when using the Cronbach's Alpha approach, then the instrument can be considered to have a good level of reliability.

Normality Test

If the significance value (sig.) is greater than or equal to 0.05, then the data can be considered to follow an ordinary distribution. Conversely, if the sig. value is less than 0.05, then the records are

not normally distributed.

Multicollinearity Test

Multicollinearity is not a problem if the Tolerance value is ≥ 0.1 and $VIF \leq 10$. However, if Tolerance is less than 0.1 or VIF exceeds 10, then the possibility of multicollinearity needs to be considered.

Linearity Test

At a significance level of $\alpha = 0.05$, the test utilized is called the Linearity Test. If the significance value (p-price) of this test is less than $\alpha = 0.05$, it can be concluded that there is a linear relationship between the variables tested. Conversely, if the significance value is greater than $\alpha = 0.05$, then the relationship between the variables is not considered linear.

Multiple Linear Regression Analysis

Multiple linear regression model:

$$\mathbf{Y = a + b_1 X_1 + b_2 X_2}$$

Coefficient of determination (R^2)

The independent variable almost completely explains the variation in the dependent variable; values close to one indicate highly accurate predictions.

Simultaneous Significance Test (F-test)

Briefly, it assesses whether all independent variables in the version affect the dependent variable at the same time. If the significance value (sig.) is greater than 0.05, there is no effect. However, if the sig. value is less than 0.05, then there is an effect.

Partial Significance Test (t-test)

The t test is conducted to evaluate the contribution of each independent variable to the version. If the significance value (sig.) is less than the alpha level of 0.05, then the variable is considered to have a significant effect. However, if the significance value is greater than alpha, then the variable does not show a significant influence

RESULT AND DISCUSSION

With a hundred and fifty respondents meeting the criteria, the author decided to analyse each response thoroughly.

Validity Test

If the r value is greater than 0.10, which is the minimum limit for validity, then the items in the questionnaire are considered valid. Based on the second table, the validity test results show that all

questionnaire objects fulfil these criteria because the r value exceeds 0.10.

Table 1. Validity Test Results

Statement	Corrected Item	Corrected Item- Total Correlation	Description
LK1	0.405		Valid
LK2	0.512		Valid
LK3	0.297		Valid
LK4	0.468		Valid
LK5	0.391		Valid
LK6	0.620		Valid
LK7	0.545		Valid
LK8	0.500		Valid
LK9	0.485		Valid
LK10	0.690		Valid
LK11	0.612		Valid
LK12	0.550		Valid
LK13	0.607		Valid
LK14	0.470		Valid
LK15	0.477		Valid
LK16	0.338		Valid
LK17	0.444		Valid
LK18	0.297		Valid
TAM 1	0.698		Valid
TAM 2	0.564		Valid
TAM 3	0.789		Valid
TAM 4	0.745		Valid
TAM 5	0.721		Valid
TAM 6	0.765		Valid
TAM 7	0.699		Valid
TAM 8	0.730		Valid
MINAT 1	0.350		Valid
MINAT 2	0.605		Valid
MINAT 3	0.735		Valid
MINAT 4	0.805		Valid
MINAT 5	0.790		Valid
MINAT 6	0.768		Valid

Reliability Test

Using the Alpha Cronbach approach, a research instrument is declared reliable if the reliability coefficient (r_{11}) is more than 0.6. According to the reliability test results listed in Table 2, all claims are considered reliable because the value (r_{11}) for all instruments is greater than 0.6.

Table 2. Reliability Test Results

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Variable	Cronbach's Alpha	N of Items	Description
Financial Literacy (X1)	.784	18	Reliable
Acceptance Model (X2)	.868	8	Reliable
Interest in Using SPayLater (Y)	.777	6	Reliable

Normality Test

The Kolmogorov-Smirnov test results listed in table 3 show a significance value (sig.) of zero.200, which is greater than 0.05. Therefore, it can be concluded that the data follows an ordinary distribution.

Table 3. One-Sample Kolmogorov-Smirnov Test			
N		150	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	2.97784075	
Most Extreme Differences	Absolute Positive		.043
	Negative		.043
			-.036
Test Statistic		.043	
Asymp. Sig. (2-tailed)		.200 ^{c,d}	

Multicollinearity Test

Table 4 shows tolerance values of zero.974 and zero.1 and VIF values of 1.027 and 10, indicating that the data does not experience multicollinearity problems.

Table 4. Multicollinearity Test Results		
Model	Collinearity Statistics	
	Tolerance	VIF
1 Financial Literacy	.0892	1.120
Technology Acceptance Model	.0892	1.120

a. The dependent variable: Interest in Using Shopee PayLater^c

Linearity Test

Table five shows the results of the linearity test, where the deviation from linearity between the two independent variables - financial literacy and technology acceptance model - exceeds 0.05. This indicates a linear relationship between the two variables (Fatmawati, 2015).

Table 5. Linearity Test Result		
Variable	Deviation From Linearity	Description

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X1	0.562	Linier
X2	0.254	Linier

Multiple Linear Regression Test

Table 6. Multiple Linear Regression Test Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.029	.460		2.237	.027
1 Financial Literacy	.176	.104	.119	1,697	.092
Technology acceptance Model	.536	.074	.511	7,282	.000

a. Dependent Variable: Interest in Using Shopee PayLater.

Based on the information from table 6, the regression equation for this study is as follows $Y = 1.029 + 0.176 X_1 + 0.536 X_2$

The regression analysis results show that the constant value is 1.029. This means that if all independent variables are set at zero value, the interest in utilising SPayLater will increase by a factor of 1.029. In addition, the financial literacy coefficient of 0.176 indicates that every one point increase in financial literacy will increase interest in using SPayLater by 0.176 points. Conversely, the coefficient of the technology acceptance model variable of zero.536 indicates that each one- point increase in technology acceptance will increase interest in using SPayLater by zero.536 points.

Model Feasibility Test (F Test)

Table 7.

Model Feasibility Test Results (F Test)

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	20745	3	6.915	25.675	.000b
Residual	43.210	145	.297		
Total	63.955	149			

a. Dependent Variable: Interest in Using Shopee PayLater

b. Variables that influence this prediction include technology adoption version and knowledge of financial literacy.

Table 7 shows that the significance value is below 0.05, which indicates that interest in using SPayLater is simultaneously influenced by financial literacy and the Technology Acceptance Model (TAM).

Coefficient of Determination (R^2)

Table 8. Results of the Coefficient of Determination (R^2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1.	.543a.	0.312	0.291	0.32980

- a. Technology acceptance models and financial literacy can predict how likely a person is to adopt a new technology.
- b. The dependent variable is interest in using Shopee PayLate

Table 8 shows an R squared value of 0.291, meaning that 29.5% of the variation in the desire to use SPayLater can be explained by the Financial Literacy and TAM variables, while the other 70.5% is attributed to factors outside the scope of this research.

Simultaneous Effect Test (T Statistical Test)

Table 9. Simultaneous Effect Test Results (T Statistical Test)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.029	0.460		2.237	0.027
1. Financial Literacy	0.176	0.104	0.119	1.697	0.092
Technology Acceptance Model	0.536	0.074	0.511	7.282	0.000

- a. Dependent Variable: Interest in Using Shopee PayLater

Based on the results shown in Table 9, the following is the impact of each independent variable-Financial Literacy and Technology Acceptance Model (TAM)-on one's interest in using SPayLater: For the Financial Literacy variable (X1), the significance value (Sig.) is zero.092, which is greater than alpha 0.05. This indicates that Financial Literacy does not have a significant influence on one's interest in using SPayLater (Y). In contrast, the significance value for the Technology Acceptance Model (TAM) (X2) is zero.000, which is smaller than alpha zero.05.

1. The Effect of Financial Literacy on Paylater Interest

Findings: Research shows that the level of financial literacy has a significant impact on perceptions and decisions regarding Paylater interest. Individuals with better financial literacy

tend to better understand and consider the costs associated with Paylater, including interest and additional fees. In contrast, those with low financial literacy are often not fully aware of the financial implications of using Paylater.

Interpretation: This suggests that financial literacy plays a crucial role in shaping wiser financial decisions. Individuals who are more financially educated tend to make better evaluations of Paylater fees, which in turn can reduce interest charges and negative financial impacts. Better financial education can increase awareness and understanding of financial products like Paylater, allowing consumers to make more informed decisions.

2. The role of the Technology popularity model (TAM) in Shaping Student Perceptions and Intentions
Findings: This study found that the Technology attractiveness model (TAM) influences students' perceptions and intentions in using Paylater services. Factors such as ease of use and perceived benefits of Paylater play a major role in shaping students' attitudes and intentions towards using this service. Interpretation: TAM explains that if students feel that Paylater is easy to use and provides clear benefits, they will be more likely to adopt and use the service. These perceptions of convenience and benefits can influence their intention to choose Paylater as a payment option. Therefore, Paylater service providers need to ensure that their products are easily accessible and provide clear benefits to users.

CONCLUSION

After analysing the information, the researcher concluded that the technology acceptance model has a significant positive influence on the interest in using SPayLater. This means that how well someone accepts technology will affect their interest in using it. In addition, financial literacy also plays a role in increasing interest in SPayLater. This study, written by Sukhesy Eka Putri, Heni Safitri, and Dedi Hariyanto and published in INOVASI: Journal of Economics, Finance and Management, only used questionnaires for statistics collection, so the results could be subjective. The research can be extended by using interviews to get a more in-depth view (Dedi, 2022). The focus of this study is on some elements of the technology acceptance version, such as benefits and convenience, as well as certain aspects of financial literacy. This research does not address how the use of SPayLater affects the products purchased.

Recommendations

1. Improving Financial Literacy:
 - Educational programmes: Educational institutions should introduce more comprehensive and interactive financial literacy software for students, to improve their understanding of personal financial management and the use of financial services such as Paylater.
 - Workshops and Seminars: Organise workshops and seminars that focus on the use of payment tools such as Paylater, as well as its benefits and risks.

2. Optimisation of the Technology Acceptance Model (TAM):

- Increased Usability and Ease of Use: Paylater service providers should focus on improving the usability and ease of use of their applications, to make them more accessible and understandable to students.
- User Experience: Conduct regular surveys and user studies to understand the barriers that students may face in using the Paylater service and make improvements based on their feedback.

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