

ABSTRACT

Many factors influence the decision to use Shopee Paylater services in terms of the reasons for the users, and what things encourage them to use. This study aims to analyze the effect of perceived convenience, trust, promotion, and knowledge of usury on the decision to use Shopee Paylater services for Muslim students at the Faculty of Economics and Business, Diponegoro University.

This study used 100 samples from 3,030 Muslim student populations at the Faculty of Economics and Business, Diponegoro University. Data was collected using primary data by distributing questionnaires. The data analysis was carried out through analysis with multiple linear regression model.

The results of this study indicate that the perceived convenience, trust, and promotion variables have an influence on the decision to use Shopee Paylater services. Meanwhile, knowledge of usury, this variable has no influence on the decision to use Shopee Paylater services. However, all of these variables simultaneously have a significant influence on the decision to use Shopee Paylater services.

Keywords : Muslim Students, Shopee Paylater, Perception of Ease, Trust, Promotion, Riba Knowledge, Usage Decision.