

ABSTRACT

Many Muslim communities still use paylater services even though the Quran explains that everything related to usury is haram. This research uses primary data with a population of Muslim communities using paylater as many as 100 samples. Data was collected by distributing questionnaires online via Google Form using a Likert scale of 1-5. This research uses the help of statistical analysis tools in the form of the SPSS program. The results of this research show that perceived ease of use, perceived usefulness, and religiosity have a positive and significant influence on Muslim people's interest in using paylater services and subjective norms have a negative and insignificant influence on Muslim people's interest in using paylater services. With this research, it is hoped that it will provide knowledge, especially to the Muslim community, especially family members, to direct them not to use paylater services in accordance with the provisions of Islamic law because in paylater services there is an element of usury.

Keywords : *perceived ease of use; perceived usefulness; religiosity; subjective norms; intention to use*