

## ***ABSTRACT***

*This research was conducted with the aim of analyzing the factors that influence the interest in using PayLater on the Shopee PayLater application among accounting students of the Faculty of Economics and Business, Diponegoro University. This study uses the Unified Theory of Acceptance and Use of Technology (UTAUT) 3 framework introduced by Farooq et al. (2017). There are 9 constructs that form the UTAUT 3 framework, namely performance expectations, effort expectations, social influence, facilitating conditions, habits, price value, hedonic motivation, personal innovation and usage behavior as well as the addition of 2 other factors, namely the intention to use behavior, namely the interest in using PayLater on the Shopee application.*

*The research population included all active PayLater users in Indonesia, with a sample size of 300 accounting students at Diponegoro University. Data collection was conducted through an online survey using social media. Thirty questionnaire items were analyzed using the PLS-SEM method with the aid of SmartPLS 4 software.*

*The research result show indicate that 2 hypotheses in this study are accepted. namely performance expectations and business expectations have a significant positive influence on behavioral intentions to use PayLater, meanwhile Meanwhile, there are five other variables namely facility conditions, habits, hedonic motivation, personal innovation and usage behavior that show a positive or negative but not significant influence on behavioral intentions to use the PayLater feature. Meanwhile, on the other hand, there are two variables namely social influence and price value that have a negative and significant influence. However, because the direction of the influence is contrary to the direction of the formulated hypothesis (which expects a positive influence), both hypotheses are rejected.*

**Keywords:** UTAUT, UTAUT 2, UTAUT 3, Use Behaviour, Behavioral Intention, Shopee Paylater