

The Influence of Perceived Ease of Use, Risk And Financial Ability on Transaction Interest In Using Tiktok Paylater on Students In Sukabumi City

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Abstract

This study aims to determine the effect of perceived ease of use, risk, financial ability on transaction interest, the temporary assumption is that the three variables have a significant effect on transaction interest using Tiktok Paylater, this study uses a quantitative method with an associative descriptive approach, with a sample size of 225 samples, the sampling technique uses purposive sampling. Data collection through questionnaires and literature studies. The results of the f test statistics show a simultaneous and significant effect of the variables perceived ease of use, risk and financial ability on transaction interest. Based on the results of the t test statistics, perceived ease of use does not have a significant effect on transaction interest with the t test ($0.184 > 0.05$). In the variable, risk has a significant effect on transaction interest with the test results ($0.000 < 0.05$). While financial ability has a positive and significant effect on transaction interest with the t test ($0.000 < 0.05$). The implications of this study can be used as a basis for increasing interest in transactions using Tiktok Paylater through perceived ease of use, risk, financial ability among students in Sukabumi City.

INTRODUCTION

The rapid development of technology has a significant impact on various aspects of life, including in terms of easy access to internet services. This development plays an important role in driving a country's economic growth. One of the impacts can be seen from the increasing use of PayLater services among students, which reflects changes in behavior in financial management for the younger generation. One of the platforms that provides the latest PayLater service is the TikTok application, especially TikTok Shop, which was introduced in 2021 along with the increasing number of users and e-commerce potential. Through this integration, users can shop directly from the application with an interactive experience via video. The PayLater feature allows purchases of up to 25 million rupiah without a down payment with installments of up to 12 months. (Septiani Lenny, 2024)

However, the results of a pre-questionnaire conducted on 30 students in Sukabumi City showed that only 16% of them used the TikTok PayLater service. This percentage indicates that interest in TikTok PayLater is still relatively low compared to similar services such as Shopee PayLater. The low interest is thought to be caused by social motives that encourage students to use Shopee PayLater more, so TikTok PayLater is less popular. In addition, the phenomenon of

lack of interest in using the PayLater service is thought to be caused by the TikTok PayLater service being considered less easy to use because it is not available evenly on every TikTok Shop account. There is a perceived risk because TikTok PayLater is not registered with the Financial Services Authority (OJK). The low financial ability of students, which is influenced by the lack of financial literacy and unstable economic conditions, also contributes to the low interest of students in using this service.

Various previous studies have highlighted that a person's interest in making a transaction is influenced by several important factors, including perceptions of ease of use, risk level, and financial capability. These three factors play a crucial role in determining an individual's decision to be interested or not in making a transaction, especially in the context of Pay Later services. In presearch conducted by (Marisa, 2020) states that transaction interest is influenced by ease of use. This shows that the easier a service is to use, the higher the likelihood that someone will be interested in making transactions through that service. Ease of use provides a comfortable and efficient experience for users, so that it can increase interest and trust in transacting using ovo and gopay.

On the other hand, in research Daniel, (2020) This study states that risk has an influence on a person's interest in using a service. This shows that the higher the risk perception, the lower the likelihood of a person being interested in trying or using the service. Conversely, if the risk is considered low, interest tends to increase. In the study (Kamil, 2023) Stating that the PayLater system in the marketplace is influenced by financial ability. This shows that users with better financial ability tend to be more interested in using paylater services.

From several previous studies, there is a gap in research on interest in transacting using PayLater services, the first is perceived ease of use or ease of use in the research of Bachtiar et al., showing that ease of use has a significant effect on interest in using PayLater, while the research of Stefanus Kaihatu, nd found that benefits, security, and trust influence interest more than ease or risk. Second, riks or risk in the study (Hikmawati et al., 2024) shows that financial literacy, income, lifestyle, and risk have a positive and significant effect on interest in using Shopee PayLater. but research (Lutfiah et al.) shows that the risk variable does not have a significant effect on attitude toward using in interest in using the service. Third, financial ability or financial ability in Firdauzi Indrawan's research, reveals that financial ability affects the perception of ease, which has an impact on consumer behavior and interest. Conversely, research (Nur Asrifah et al., 2022) states that financial ability does not have a direct effect on interest.

The gap in this study is the basis for further exploration of the influence of perceived ease of use, risk, and financial ability on students' interest, especially in Sukabumi City, in using PayLater services for transactions. The importance of filling this gap is based on the fact that students are one of the user groups who are quite active in utilizing PayLater services. In this context, perceived ease of use, risk, and financial ability play a significant role in shaping their interest in using PayLater services in transaction activities.

The explanation above is the urgency of this research to examine the extent to which the perception of ease of use, risk, and ability of students affect the interest in transacting. Based on the context and phenomena that have been described above, this research was conducted on the basis that there are still many inconsistencies in the results of previous studies. With the phenomenon of PayLater usage, economic conditions, and lack of interest of students in transacting using TikTok PayLater compared to other PayLater services, then the researcher wants to discuss the factors that influence interest in using fintech,

such as PayLater. The novelty in this study is the object of research, many of which are studying Shopee PayLater, but in this study the focus is on TikTok PayLater, in addition, previous studies focused on the variables of perception of ease of use and risk only. However, this study combines four variables of perception of ease of use, risk, financial ability and interest in transacting that have never been studied simultaneously

Therefore, this study aims to determine the effect of perceived ease of use, risk, and financial ability on the interest in transacting using TikTok PayLater among students in Sukabumi City.

METHODS

This study uses quantitative methods. This study uses a descriptive and associative approach. The population in this study were students in Sukabumi City, with sampling using the Purposive Sampling Technique, which determines the sample with special selection or with certain criteria (Luciana, Jhoansyah & Danial, 2022) the criteria used are, knowing TikTok Paylater, students who are active in digital transactions, and students who have experience transacting with Paylater services. The number of samples was determined using the hair formula with a sample size of 225 samples. The data collection technique using primary data in this study was obtained from the distribution and filling out of questionnaires by Sukabumi City students via Google form. While secondary data in this study were obtained from books, journals, theses, or articles from the internet. The data analysis technique in this study used the SPSS version 22 test tool, which includes the determination coefficient test, the classical assumption test (normality test, multicollinearity, heteroscedasticity), multiple linear regression analysis, and hypothesis testing (F and T tests), with a Likert scale of 1-5 as a measuring tool. In this study, there are four variables, namely the perceived ease of use variable (X1), risk (X2), and financial ability (X3) as independent variables, and the transaction interest variable (Y) as the dependent variable.

RESULTS AND DISCUSSION

Results

Descriptive analysis

The distribution of respondents based on gender consists of male and female students. Details of the number of each group will be presented in the following table:

Table 4.1 Number of Respondents by Gender

No	Gender	Number of Respondents	Percentage (%)
1.	Man	72	32%
2.	Woman	153	68%
Total		225	100%

Source: Processed by Researchers, 2025

This study involved respondents aged between 17 years to over 25 years, with the aim of identifying the age range of students in Sukabumi City. The number of respondents involved in filling out the questionnaire was 225 people, as presented in the following table:

Table 4.2 Number of Respondents by Age

No	Age	Number of Respondents	Percentage (%)
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1.	17-20	18	8%
2.	20-23	188	83.56%
3.	23-25	15	6.67%
4.	<25	4	1.77%
Total		225	100%

Source: Processed by Researchers, 2025

This study involved 225 students from various universities in Sukabumi City as respondents. The distribution of the number of respondents from each university can be seen in the following table:

Table 4.3 Number of Respondents Based on Institution

No	College	Number of Respondents	Percentage (%)
1.	Sukabumi Polytechnic	20	8.89%
2.	YAPKESBI Health Polytechnic	20	8.89%
3.	Pasundan College of Law	22	9.78%
4.	Sukabumi College of Health Sciences	20	8.89%
5.	Al Fath College of Technology	26	11.56%
6.	Syamsul Ulum College of Political Science	25	11.11%
7.	Sukabumi Pearls of Education and Training College	21	9.33%
8.	Lingabuana University, PGRI Sukabumi	30	13.33%
9.	Muhammadiyah University of Sukabumi	41	18.22%
Total		225	100%

Source: Processed by Researchers, 2025

Validation Test

Testing validity is assessing the ability of a research instrument to accurately measure the intended variables, thereby producing correct data. (Juliandi et al., 2016). This test uses the SPSS version 22 test tool. A variable is considered valid if its correlation value is ≥ 0.3 ; if it is less than 0.3, the variable is considered invalid. (Priyastama, 2020)

Table 4.4 Validity Test Results

Variables	Item	r Count	r table	Information
Perceived Ease of Use	X1.1	0.559	0.361	Valid
	X1.2	0.877	0.361	Valid
	X1.3	0.834	0.361	Valid
	X1.4	0.716	0.361	Valid
	X1.5	0.742	0.361	Valid
	X1.6	0.822	0.361	Valid
	X1.7	0.848	0.361	Valid
	X1.8	0.749	0.361	Valid
	X1.9	0.832	0.361	Valid
	X1.10	0.728	0.361	Valid

	X1.11	0.791	0.361	Valid
	X1.12	0.639	0.361	Valid
	X1.13	0.751	0.361	Valid
	X1.14	0.660	0.361	Valid
	X1.15	0.695	0.361	Valid
Risk	X2.1	0.819	0.361	Valid
	X2.2	0.563	0.361	Valid
	X2.3	0.817	0.361	Valid
	X2.4	0.872	0.361	Valid
	X2.5	0.621	0.361	Valid
	X2.6	0.805	0.361	Valid
	X2.7	0.605	0.361	Valid
	X2.8	0.808	0.361	Valid
	X2.9	0.706	0.361	Valid
Financial Ability	X3.1	0.706	0.361	Valid
	X3.2	0.629	0.361	Valid
	X3.3	0.758	0.361	Valid
	X3.4	0.664	0.361	Valid
	X3.5	0.610	0.361	Valid
	X3.6	0.767	0.361	Valid
	X3.7	0.829	0.361	Valid
	X3.8	0.623	0.361	Valid
	X3.9	0.762	0.361	Valid
	X3.10	0.403	0.361	Valid
	X3.11	0.738	0.361	Valid
	X3.12	0.370	0.361	Valid
Interest in Transaction	Y.1	0.720	0.361	Valid
	Y.2	0.740	0.361	Valid
	Y.3	0.736	0.361	Valid
	Y.4	0.583	0.361	Valid
	Y.5	0.649	0.361	Valid
	Y.6	0.902	0.361	Valid
	Y.7	0.875	0.361	Valid
	Y.8	0.744	0.361	Valid
	Y.9	0.755	0.361	Valid

Source: Processed by Researchers, 2025

Based on the table above, the overall calculated r value is greater than the r table, which means that all questions are declared valid and legitimate for use as a data collection tool.

Reliability test

Reliability test shows the consistency of data at different times. A reliable instrument will produce the same data when used repeatedly to measure the same object.(Prof. Dr. Sugiyono, 2022). This test uses the SPSS version 22 measuring tool.

According to(Juliandi et al., 2016), the instrument is categorized as reliable if the Cronbach Alpha reliability coefficient value is > 0.6, and not reliable if the value is < 0.6.

Table 4.5Reliability Test Results

Variables	Cronbach's Alpha	N of Item	Information
<i>Perceived ease of use(X1)</i>	0,943	15	Reliable

<i>Risk</i> (X2)	0.893	9	Reliable
<i>Financial Ability</i> (X3)	0.883	12	Reliable
Interest in Transaction (Y)	0.901	9	Reliable

Source: Processed by Researchers, 2025

Based on the data above, it can be concluded that all variables in this study are reliable. This can be said because the Cronbach's Alpha of all variables is greater than 0.06.

Classical Assumption Test

Normality Test

The normality test aims to determine whether the residuals of the research model are normally distributed.(Ghozali, 2018)This can be done by analyzing the data distribution pattern on the normal probability plot of regression standardized graph or through the Kolmogorov-Smirnov test, if the significant value of the Kolmogorov-Smirnov test > 0.05 indicates a normal distribution residual, while < 0.05 indicates an abnormal residual, the following are the results of the normality test:

Table 4.6Normality Test Results

		Unstandardized Residual
N		225
Norma Parameters a,b	Mean	.00000000
	Stb. Deviation	3.48037991
Most Extreme Differences	Absolute	.057
	Positive	.057
	Negative	-.046
Test Statistics		.057
Asymp. Sig. (2-tailed)		.077c

Source: Questionnaire Data Processing Results, 2025

Based on the results of the table above, the normality test for the variables *Perceived Ease of Use* (X1), Risk (X2), and Financial Ability (X3) on Transaction Interest show a probability value of 0.077. Because this value is greater than the significance limit of 0.05, it can be concluded that the data from the three variables are normally distributed.

Multicollinearity Test

The multicollinearity test aims to detect the relationship between independent variables in the regression model. This test is carried out by looking at the tolerance value and Variance Inflation Factor (VIF)(Ghozali, 2018).If the variance inflation factor (VIF) value < 10 and the tolerance value > 0.10 , then the model can be said to have no multicollinearity. The following are the results of the multicollinearity test:

Table 4.7Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	9.412	1.196		7,867	.000		
1 Perceived Ease of Use	.038	.029	.091	1,332	.184	.407	2.456
Risk	.229	.056	.323	4.102	.000	.304	3.287
Financial Ability	.275	.055	.403	5.019	.000	.293	3.141

a. Dependent Variable: interest in transacting

Source: Questionnaire Data Processing Results, 2025

Based on the table above, information is obtained on tolerance values for the variables *perceived ease of use* 0.407, *risk* 0.304, and *financial ability* 0.293. The overall tolerance value of the four variables is higher than 0.05. The VIF value of the variables *perceived ease of use* is 2.456, variable *risk* is 3.287, and the variable *financial ability* is 3.141. So it can be concluded that the uVIF value of the above variables is smaller than <10. Based on this assessment, it can be concluded that there is no multicollinearity.

Test Heteroscedasticity

The heteroscedasticity test aims to identify whether there are differences in residual variance from one observation to another in a model, as explained by Ghazali (2018). A good regression model should be free from heteroscedasticity problems. Here are the results of the heteroscedasticity test:

Table 4.8 Heteroscedasticity Test Results

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	5,619	.755			7,441	.000
1 Perceived Ease of Use	-.003	.018	-.019		-.191	.848
Risk	-.015	.035	-.050		-.433	.665
Financial Ability	-.053	.033	-.188		-1.648	.101

a. Dependent Variable: RES2

Source: Questionnaire Data Processing Results, 2025

Based on the table above, it can be seen that the significant value of each variable *perceived ease of use* is 0.848, *risk* is 0.665, and *financial ability* is 0.101. So it can be concluded that the test value of the four variables is greater than 0.05 so it can be concluded that there is no heteroscedasticity.

Hypothesis Testing

Multiple Linear Regression Analysis

According to Ghazali (2018), this regression model is used to explain the extent of the relationship and influence between independent variables and dependent variables. The following are the results of the multiple linear regression test:

Table 4.9 Multiple Linear Regression Calculation Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients		T
	B	Std. Error	Beta		
(Constant)	9.412	1.196			7,867
1 Perceived Ease of Use	.038	.029	.091		1,332
Risk	.229	.056	.323		4.102
Financial Ability	.275	.055	.403		5.019

a. Dependent Variable: interest in transacting

Source: Questionnaire Data Processing Results, 2025

Based on the table above, it can be seen that the value of the multiple linear regression equation in this study is as follows:

$$Y = 9.412 + 0.038 X_1 + 0.229 X_2 + 0.275 X_3$$

From the multiple linear regression equation above, it can be concluded:

1. The constant value (α) of interest in transactions using TikTok PayLater (Y) is 9.412, which states that if the variable *perceived ease of use* (X_1), risk (X_2) and financial ability (X_3) which can be assumed to be 0, then the interest in using Shopee PayLater is worth 9,412 units.
2. Variable regression coefficient *perceived ease of use* of 0.038 indicates that *perceived ease of use* has a positive effect on transaction interest. This means that if *perceived ease of use* increases by 1 unit, then the interest in transactions will increase by 0.038.
3. Variable regression coefficient *risk* of 0.229 indicates that *risk* has a positive effect on transaction interest. This means that if *risk* increases by 1 unit, then the interest in transactions will increase by 0.229.
4. Variable regression coefficient *financial ability* of 0.275 indicates that *financial ability* has a positive effect on transaction interest. This means that if *financial ability* increases by 1 unit, then the interest in transactions will increase by 0.275.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to measure the extent to which the independent variable (X) influences the dependent variable (Y) in a research model (Kurniawan & Yuniarto, 2016). The criteria for assessing the coefficient of determination are, if the value of "Kd" is close to 0, then the influence of variable X on Y is considered weak. Meanwhile, if the value of "Kd" is close to 1, then the influence of variable X on Y is considered strong. The following are the results of the coefficient of determination test:

Table 4.10 Results of the Determination Coefficient Test (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.764a	.583	.577	3,504

a. Predictors: (Constant), Perceived Ease of Use, Risk, Financial Ability

Source: Questionnaire Data Processing Results, 2025

The R Square value of 0.583 or 58.3% indicates that the variable *perceived ease of use* (X_1), risk (X_2) and financial ability (X_3) together contribute 50.4% to the transaction interest variable (Y). Meanwhile, the rest is influenced by other factors not included in this research model.

Simultaneous Significance Test (F Test)

The F test is used to assess whether the independent variables as a whole have an influence on the dependent variable. This influence is indicated if the calculated F value is greater than the F table. Decisions are made based on the significance value obtained. If the significance value is less

than 0.05, then it can be concluded that there is a simultaneous influence between the independent variables on the dependent variable. Conversely, if the significance value is more than 0.05, it means that there is no simultaneous influence. (Ghozali, 2018)

Table 4.11 Simultaneous Significance Test Results (F Test)

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3792.607	3	1264.202	102,969	.001b
Residual	2713.322	221	12,277		
Total	6505.929	224			

a. Dependent Variable: Interest in Transaction

b. Predictors: (Constant), Perceived Ease of Use, Risk, Financial Ability

Source: Questionnaire Data Processing Results, 2025

Based on the table above, it is known that the value F count is 102,969 with a significance value of 0.001. Using a significance level of 5% ($\alpha = 0.05$), and degrees of freedom (df) for F table, namely $nk = 225 - 4 = 221$ and $k - 1 = 3$, then we get F table of 2.65. Because F count (102,969) is greater than F table (2.65) and the significance value (0.001) is less than 0.05, then it can be concluded that H_0 is rejected and H_a is accepted. Thus, *perceived ease of use (X1)*, *risk (X2)* and *financial ability (X3)* simultaneously has a significant influence on transaction interest among students in Sukabumi City.

Partial Significance Test (t-Test)

According to (Kurniawan & Yuniarto, 2016) partial significance test is used to evaluate the influence of each independent variable individually on the dependent variable. The following are the results of the partial significance test:

Table 4.12 Partial Significance Test Results (t-Test)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.412	1.196		7,867	.000
Perceived Ease of Use	.038	.029	.091	1,332	.184
Risk	.229	.056	.323	4.102	.000
Financial Ability	.275	.055	.403	5.019	.000

a. Dependent Variable: interest in transacting

Source: Questionnaire Data Processing Results, 2025

Based on the available table, a partial test was conducted using a significance level of 5% or 0.05. To determine the t table value, the formula $t \text{ table} = (\alpha/2; n - k - 1)$ was used, where " α " is the significance level, " n " is the number of samples, and " k " is the number of independent variables. Thus, the t table = (0.025; 221) was obtained, which resulted in a t table value of 1.97076 or rounded to 1.970. Based on this t table value, the effect of each variable on the dependent variable can then be analyzed:

1. Influence *perceived ease of use* towards transaction interest

Based on the test results, it is known that the variables *perceived ease of use* have value t count is 1.332, while the t table value is 1.970. Because t count greater than the t table ($1.332 < 1.970$)

and the significance value is 0.184 which is greater than 0.05, then the alternative hypothesis (H_{a1}) is rejected. This shows that the variable *perceived ease of use* does not have a significant effect on transaction interest.

2. The influence of risk on transaction interest

Based on the test results, it is known that the risk variable has a value count is 4.102, while the t table value is 1.970. Because count greater than the t table ($4.102 > 1.970$) and the significance value is 0.000 which is smaller than 0.05, then the alternative hypothesis (H_{a2}) is accepted. This shows that the risk variable has a significant effect on transaction interest.

3. The influence of financial ability on transaction interest

Based on the test results, it is known that the financial ability variable value count of 5.019, while the t-table value is 1.970. Because count greater than the t table ($5.019 > 1.970$) and the significance value is 0.000 which is smaller than 0.05, then the alternative hypothesis (H_{a3}) is accepted. This shows that the financial ability variable has a significant effect on interest in using Shopee PayLater.

DISCUSSION

Overview of perceived ease of use, risk, financial ability, and transaction interest

The condition of the perceived ease of use variable shows a high category. This can be seen from Sukabumi City students' interest in using 'TikTok Paylater which is influenced by easy-to-learn services and a simple registration process, this provides a positive experience. The risk variable also shows a high category, which includes security risks, especially data security. This means that students are aware of the potential losses that may arise. The financial ability variable is in the high category, this reflects that they have good financial planning, shown by their ability to budget their income, and understand personal finances as a whole. And the variable of interest in transacting using the 'TikTok Paylater service among students in Sukabumi City is relatively high. This can be influenced by several factors including emotional factors and financial anxiety, this shows that a person's emotional factors play a very important role in influencing a person's interest in making transactions using the Paylater service.

Influence *Perceived Ease of Use* Regarding Interest in Transactions

The results of the hypothesis test were obtained where $t \text{ count } 1.332 < t \text{ table } 1.970$ and the significance value is $0.184 > 0.05$ so that H_0 is accepted. Which means between *perceived ease of use* does not have a significant effect on transaction interest. Perceived ease of use refers to an individual's belief that a system or technology can be used without much effort. A person tends to use a particular technology if he or she feels that the technology is easy to operate. (Marisa, 2020). This shows that the more convenience that can be felt from the use of technology or systems, the more it can affect the interest of its users. Therefore, in this study it was found that the perception of ease of use (Perceived Ease of Use) did not have a significant influence on interest in making transactions. This is because the TikTok PayLater system and technology are considered not yet completely easy to use, especially because the feature is not yet available evenly across all TikTok Shop accounts. These results are in accordance with the study Stephen Kaihatu, (2023) which states that *perceived ease of use* does not have a significant effect on Interest.

Influence *Risk* Regarding Interest in Transactions

The results of the hypothesis test where the calculated t is $4.102 > t \text{ table } 1.970$ and the significance value is $0.000 < 0.05$ so that H_0 is rejected. Which means between *risks* significantly influence the interest in transacting. Risk refers to the uncertainty and potential loss that may arise

when using a product or service.(Holik & Maulana, 2023). In consumer decision making, perception of risk is an important factor. The greater the perceived risk, the less likely consumers are to transact. Conversely, if the risk is considered low, consumers tend to continue using the product or service. These results are in accordance with research by Sari & Yutan,(2022) which states that risk has a significant and partial influence on interest.

Influence *Financial Ability* Regarding Interest in Transactions

The results of the hypothesis test where the calculated t is $5.019 > t_{table} 1.970$ and the significance value is $0.000 < 0.05$ so that H_0 is rejected. Which means between *financial ability* significant influence on Interest in Transactions. Financial capability refers to an individual's capacity to manage and resolve financial problems, whether from fixed or non-fixed income. This condition can affect the extent to which a person has an interest in making certain economic decisions.(Nur Asrifah et al., 2022). Good financial capability, supported by adequate financial literacy, can increase individual interest in transacting using TikTok PayLater services. This result is in accordance with research(Firdauzi Indrawan, 2017) revealed that financial capability influences interest.

Influence *Perceived Ease of Use, Risk and Financial Ability* Regarding Interest in Transactions

The results of the simultaneous hypothesis test obtained $F_{count} 102,969 > F_{table} (2.65)$ and sig value $0.000 < 0.05$. So it can be concluded that Financial Literacy, Perceived Ease of Use, Risk and Financial Ability have a significant effect on Transaction Interest.

CONCLUSION

Based on the research results and discussions in this study, several conclusions can be drawn as follows:

1. The condition of students in Sukabumi City shows a high interest in using the TikTok PayLater service. This interest is influenced by several factors, including the ease of using the service as shown through a simple registration process and easy-to-learn services, thus providing a positive experience for users. In addition, awareness of risk, especially related to data security, is also relatively high, indicating that students understand the potential losses that may arise. Good financial ability also supports this interest, reflected in mature financial planning and personal financial budgeting. Emotional factors and financial anxiety are also important aspects that influence students' interest in transacting using the TikTok PayLater service.
2. Partial research and testing of perceived ease of use does not have a significant effect on transaction interest.
3. Test results *risk* has a significant effect on transaction interest, because $t_{count} > t_{table}$, which means the hypothesis is accepted.
4. Research shows that financial ability has a positive and significant influence on transaction interest.
5. Results of simultaneous research and testing *Perceived Ease of Use, Risk* and Financial Ability has a significant influence on Transaction Interest.

Suggestion

Based on the results of the conclusions, the researcher can suggest the following:

1. TikTok PayLater needs to improve its features to make it easier to use and can help users become more skilled in managing their finances. With this improvement, the service is expected to provide greater benefits and attract more users.
2. TikTok PayLater needs to pay attention to financial risks, especially related to interest charges, in order to attract students to use this service. By reducing or adjusting the interest charges that are considered burdensome, students will feel safer and more interested in using TikTok PayLater as a practical payment solution.
3. Students need to be wiser in following technology trends and considering financial capabilities before using services such as TikTok PayLater. Financial education is very important so that students avoid consumer behavior and the risk of debt.

Research Limitations

1. This study has limitations in the data collection process on the sample, and only uses a questionnaire as a data collection instrument, so the results obtained tend to be subjective.
2. The independent variables used in this study only use several factors, namely Perceived Ease of Use, Risk and Financial Ability on Transaction Interest among students in Sukabumi City.

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