

ABSTRAK

Pertumbuhan kredit BNPL (*Buy Now Pay Later*) atau yang biasa disebut dengan paylater di Indonesia meningkat pesat, salah satunya adalah SPaylater. SPaylater adalah sistem pembayaran transaksi jual beli yang mana pembayaran dari pembelian produk tersebut dapat dibayarkan secara cicilan. Penelitian ini bertujuan untuk mengetahui pengaruh kemudahan, manfaat, risiko dan religiusitas teradap keputusan Mahasiswa Fakultas Keislaman Universitas Trunojoyo Madura dengan penggunaan fitur SPaylater. Teknik pengambilan sampel menggunakan teknik *purposive sampling*, sampel yang digunakan sebanyak 134 responden. Analisis data dalam penelitian ini menggunakan SEM-PLS yang mana terdiri dari uji validitas, uji reliabilitas, R^2 , Q^2 , f^2 , SRMR dan *bootstrapping* (uji hipotesis).

Berdasarkan hasil analisis yang telah peneliti lakukan dapat disimpulkan bahwa: (1) Kemudahan berpengaruh positif dan signifikan terhadap keputusan penggunaan SPaylater, dengan diperoleh nilai *path coefficients* 0,294 dan nilai *P-Value* $0,000 < 0,05$ serta nilai *T-statistics* $4,499 > 1,96$. (2) Manfaat berpengaruh positif dan signifikan terhadap keputusan penggunaan SPaylater, dengan diperoleh nilai *path coefficients* 0,387 dan nilai *P-Value* $0,000 < 0,05$ serta nilai *T-statistics* $5,527 > 1,96$. (3) Risiko berpengaruh negatif dan tidak signifikan terhadap keputusan penggunaan SPaylater, dengan diperoleh nilai *path coefficients* -0,150 dan nilai *P-Value* $0,133 < 0,05$ serta nilai *T-statistics* $1,506 > 1,96$. (4) Religiusitas berpengaruh negatif dan tidak signifikan terhadap keputusan penggunaan SPaylater, dengan diperoleh nilai nilai *path coefficients* -0,119 dan nilai *P-Value* $0,346 < 0,05$ serta nilai *T-statistics* $0,944 > 1,96$. (5) Kemudahan melalui manfaat secara tidak langsung berpengaruh positif dan signifikan terhadap keputusan penggunaan SPaylater, nilai *path coefficients* 0,226 dan nilai *P-Value* $0,000 < 0,05$ serta nilai *T-statistics* $3,90 > 1,96$.

Kata kunci: Kemudahan, Manfaat, Religiusitas, Risiko, SPaylater.

ABSTRACT

The growth of BNPL (Buy Now Pay Later) loans or commonly called paylater in Indonesia is increasing rapidly, one of which is SPaylater. SPaylater is a payment system for buying and selling transactions where payment from the purchase of the product can be paid in installments. This study aims to determine the influence of convenience, benefits, risks and religiosity on the decisions of students of the Faculty of Islam, Trunojoyo Madura University with the use of the SPaylater feature. The sampling technique used the purposive sampling technique, the sample used was 134 respondents. Data analysis in this study uses SEM-PLS which consists of validity test, reliability test, R², Q², f², SRMR and bootstrapping (hypothesis test).

Based on the results of the analysis that the researcher has conducted, it can be concluded that: (1) Convenience has a positive and significant effect on the decision to use SPaylater, by obtaining a path coefficients value of 0.294 and a P-Value value of $0.000 < 0.05$ and a T-statistics value of $4.499 > 1.96$. (2) The benefits had a positive and significant effect on the decision to use SPaylater, with a path coefficients value of 0.387 and a P-Value of $0.000 < 0.05$ and a T-statistics value of $5.527 > 1.96$. (3) The risk had a negative and insignificant effect on the decision to use SPaylater, with a path coefficients value of -0.150 and a P-Value of $0.133 < 0.05$ and a T-statistics value of $1.506 > 1.96$. (4) Religiosity had a negative and insignificant effect on the decision to use SPaylater, by obtaining a path coefficients value of -0.119 and a P-Value of $0.346 < 0.05$ and a T-statistics value of $0.944 > 1.96$. (5) Convenience through indirect benefits has a positive and significant effect on the decision to use SPaylater, the path coefficients value is 0.226 and the P-Value value is $0.000 < 0.05$ and the T-statistics value is $3.90 > 1.96$.

Keywords: *Benefit, Ease of Use, Religiosity, Risk, SPaylater.*