

ABSTRACT

Technological advances have had a major influence on human habits and behavior that have developed with technological advances. One of the most widely used technologies is the Internet. Internet can connect one person to another without being bound by time and place so that it can be accessed anytime and anywhere. These advances have made this technology enter the buying and selling sector where these buying and selling transactions can be done online through E-Commerce platforms such as Shopee. Technological advances also play a major role in the world of finance and this is used by Shopee to develop their services by creating the Paylater feature with the concept of buy now and pay later. This study aims to determine the effect of perceptions of ease of use, trust, and security on the behavior of Impulse Buying Shopee Paylater users on students in Bandung.

This type of research is quantitative research with descriptive analysis techniques. Sampling was taken using a non-probability sampling technique using a purposive sampling method for 400 respondents who were obtained through online questionnaires using the Google form. Data analysis used descriptive statistical analysis techniques and multiple linear regression analysis with the help of SPSS program tools.

The results of this study indicate that the perception of ease of use on Shopee Paylater is 84.8% in the very good category, the perception of trust in Shopee Paylater is 82.6% in the good category, the perception of security on Shopee Paylater is 80.5% in the good category, and the perception of Impulse Buying is 58.5% in the pretty good category. All variables together show the results of the determinant coefficient value of 26.6% and the remaining 73.4% is influenced by other variables not examined in this study. The conclusion of this study is that there is a partial positive and significant effect on the variables Trust and Security on Impulse Buying and there is a positive and significant effect simultaneously on the Ease of Use, Trust and Security variables on Impulse Buying behavior.

Keywords: *Perceived Ease of Use, Perceived Trust, Perceived Security, Impulse Buying, Paylater.*