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THE EFFECT OF CONVENIENCE, PROMOTION, AND RISK PERCEPTION ON INTEREST IN USING KREDIVO ON SHOPEE (STUDENT STUDY OF THE FACULTY OF ECONOMICS AND BUSINESS, UNIVERSITY OF PGRI PALEMBANG)

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Abstract

The rising use of digital financial services specifically the "buy now, pay later" service Kredivo on the Shopee platform reflects a shift in the transaction behavior of university students. Ease of use, promotions, and perceived risk are hypothesized to influence the intention to use this service, though the specific impact of each factor requires empirical verification. This study aims to analyze the influence of ease of use, promotions, and perceived risk on the intention to use Kredivo on Shopee. A quantitative approach employing descriptive and associative methods was used, involving 87 students from the Faculty of Economics and Business at PGRI Palembang University, selected via purposive sampling. Data were collected through questionnaires and analyzed using multiple linear regression. The results indicate that ease of use and perceived risk significantly influence the intention to use Kredivo, whereas promotions do not have a significant effect. Collectively, the three variables significantly influence the intention to use Kredivo, explaining 49.2% of the variance in usage intention, with the remainder attributed to factors outside the scope of this study. These findings suggest that enhancing service ease and managing perceived risk are crucial factors in boosting the intention to use Kredivo.

Keywords: Convenience, Promotion, Risk Perception, Interest in Use, Kredivo

INTRODUCTION

The development of digital technology has driven transformation in the financial sector through *financial technology* (fintech) services. Fintech is a technology-based financial service innovation that makes it easier for people to carry out various transactions faster, more practically, and more efficiently. One of the fastest-growing fintech services in Indonesia is *the buy now pay later* (BNPL) service, such as Kredivo which has been integrated with the Shopee platform. Data from the Financial Services Authority shows that the distribution of fintech lending financing continues to increase from around IDR 497 trillion in 2022 to IDR 635 trillion in 2023 and still shows a growth trend in 2024 to 2025 (Financial Services Authority, 2024). This condition shows that digital financial services are increasingly accepted

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and utilized by the public.

The increasing use of fintech is inseparable from the development of *electronic commerce* (e-commerce), especially Shopee, which offers various conveniences in online shopping activities. The ease of transactions is one of the main reasons why people use digital payment services on e-commerce platforms (Prayusi & Ingriyani, 2023). Among the various services available, Kredivo is one of the choices because it offers an easy registration process, fast approval, and installment payment facilities for users who do not have a credit card.

Acceptance of the use of technology can be explained through *the Technology Acceptance Model* which states that perceived *ease of use* is an important factor that affects a person's acceptance of a technology (Davis, 1989). In the context of using Kredivo, the ease of accessing features, making transactions, and understanding usage procedures is suspected to increase students' interest in using the service. In addition, promotions in the form of discounts, installments, and various marketing programs also play a role in influencing consumer decisions (Kotler & Keller, 2021).

On the other hand, the use of digital credit services also has various risks that users consider before deciding to use the service. These risks include the security of personal data, possible financial losses, additional costs, and future payment obligations. The perception of these risks can affect a person's interest in using *buy now pay later services* (Holik & Maulana, 2023). Therefore, in addition to convenience and promotion, risk perception is an important factor that needs to be studied in the use of Kredivo.

Students are one of the groups that actively use Shopee and fintech services. However, the limited income that students have causes them to need to consider the benefits and risks before using digital credit facilities. Although Kredivo offers various conveniences and promotions, not all students choose to use the service because they still consider security aspects, service costs, and the ability to fulfill payment obligations. This condition shows that the interest in using Kredivo is influenced by various factors that need to be further researched.

Previous research has shown inconsistent results. Septiana (2024) found that convenience had a positive effect on interest in using Kredivo, while risk perception had no significant effect. Meanwhile, Akbar (2023) stated that promotion and risk perception had a positive and significant effect on decisions to use Shopee PayLater. These differences in results show a research gap, both in terms of the variables used and the object of research. Previous research has not simultaneously tested the influence of convenience, promotion, and risk perception on interest in using Kredivo in students of the Faculty of Economics and Business, University of PGRI Palembang.

Based on these conditions, this study has a novelty by simultaneously examining the influence of convenience, promotion, and risk perception on interest in using Kredivo on Shopee with the research object of students of the Faculty of Economics and Business, University of PGRI Palembang. This study aims to analyze the influence of convenience, promotion, and risk perception on interest in using Kredivo, both partially and simultaneously. The results of the study are expected to contribute to the development of consumer behavior studies in the use of fintech services as well as become an input for service providers in improving service quality and more effective marketing strategies.

IMPLEMENTATION METHOD

This study uses a quantitative approach with descriptive and associative methods to analyze the influence of convenience, promotion, and risk perception on interest in using Kredivo on Shopee. The research was carried out at the Faculty of Economics and Business, University of PGRI Palembang with the research object of students of the class of 2022–2024 who used Kredivo services as a payment method on the Shopee platform. The research population amounted to 692 students, while a sample of 87 respondents was determined using *a purposive sampling technique* with the criteria of active students of the Faculty of Economics and Business, University of PGRI Palembang who had used Kredivo in transactions on Shopee.

Data collection was carried out through the distribution of questionnaires that were compiled based on the indicators of each research variable, namely convenience, promotion, risk perception, and interest in use. All statements were measured using a five-level Likert scale, ranging from strongly disagree to strongly agree. Before being used as a research instrument, the questionnaire was first tested for validity and reliability to ensure that each statement item was able to measure the variables being studied appropriately and consistently.

The data that has been collected is analyzed using *the Statistical Package for the Social Sciences* (SPSS). The analysis stage includes a classical assumption test consisting of a normality test, a multicollinearity test, and a heteroscedasticity test, followed by multiple linear regression analysis to determine the influence of independent variables on dependent variables. Furthermore, a determination coefficient test (Adjusted R Square) is carried out to determine the contribution of the variables of convenience, promotion, and risk perception in explaining the variation in interest in using Kredivo. Hypothesis testing was carried out using a partial test (t-test) to determine the influence of each independent variable and a simultaneous test (*F* test) to determine the influence of the three variables together on interest in using Kredivo on Shopee.

RESULTS

This study involved 87 students of the Faculty of Economics and Business, University of PGRI Palembang who were selected using *purposive sampling techniques*. All questionnaires distributed were successfully returned so that all data could be used in the analysis process. Based on the characteristics of the respondents, the majority of respondents were female as many as 56 people (64.4%), while the male respondents were 31 people (35.6%). All respondents were aged 18–25 years old and came from three study programs, namely Accounting (58.6%), Management (21.8%), and Digital Business (19.5%).

Before hypothesis testing was carried out, the research instrument had met the requirements for validity and reliability and passed the classical assumption test so that it was suitable for use in multiple linear regression analysis.

Table 1. Multiple Linear Regression Analysis Results

Variabel	Regression Coefficient (B)
Konstanta	14,453
Facilities (X_1)	0,482
Promotions (X_2)	-0,181
Risk Perception (X_3)	0,278

Source: Data processed using SPSS (2026)

The results of the regression analysis produce the equation:

$$\mathbf{Y = 14.453 + 0.482X_1 - 0.181X_2 + 0.278X_3 + e}$$

The regression coefficient shows that the convenience variable and risk perception have a positive influence on usage interest, while the promotion variable has a negative influence direction.

Table 2. Hypothesis Test Results

Variabel	t count	Sig.	Verdict
Facilities (X_1)	5,675	0,001	Signifikan
Promotions (X_2)	1,737	0,086	Insignificant
Risk Perception (X_3)	4,134	0,001	Signifikan
Test F	28,815	0,001	Signifikan

Source: Data processed using SPSS (2026)

Based on Table 2, it is known that the convenience variable and risk perception have a significant effect on the interest in using Kredivo on Shopee because it has a significance value of less than 0.05. On the other hand, the promotion variable has no significant effect because the significance value is 0.086. The results of the simultaneous test showed that the three variables together had a significant effect on the interest in using Kredivo.

The *Adjusted R Square value* of 0.492 shows that the variables of convenience, promotion, and risk perception were able to explain 49.2% of the variation in interest in using Kredivo on Shopee, while the remaining 50.8% was influenced by other factors outside the research model.

DISCUSSION

The results of the study show that convenience has a positive and significant effect on interest in using Kredivo on Shopee. This finding indicates that the easier it is for Kredivo services to understand, access, and use, the higher the interest of students to use the service. Ease of registration, use of features, and transactions are factors that encourage students to use Kredivo as a payment method. This result is in line with the *Technology Acceptance Model* proposed by Davis (1989), who states that the perception of ease of use is one of the main factors that affect the acceptance of a technology. This finding also supports the research of Septiana (2024) who stated that convenience has a positive effect on interest in using Kredivo.

In contrast to the convenience variable, promotions do not have a significant effect on interest in using Kredivo. Although Kredivo offers various promotional programs, students do not make promotion the main consideration in using the *buy now pay later* service. The decision to use is more influenced by transaction needs and financial ability considerations than promotional incentives. These findings show that the effectiveness of promotions needs to be supported by other factors that can increase users' confidence in the service.

Risk perception has been proven to have a significant effect on interest in using Kredivo. Students consider aspects of personal data security, service fees, and payment obligations before deciding to use the service. If the perceived risks can be minimized through a good security system and clear information, interest in using them will increase. This result is in line with the research of Holik and Maulana (2023) which states that risk perception is a factor that affects interest in using *paylater services*.

Simultaneously, convenience, promotion, and risk perception have a significant effect on interest in using Kredivo on Shopee. These findings show that students' decisions to use the *buy now pay later* service are influenced by a combination of various factors, not just one variable. The *Adjusted R Square* value of 0.492 shows that the research model has a fairly good ability to explain interest in using Kredivo, while other factors such as trust, perception of benefits, and religiosity still have the potential to affect interest in use and can be used as material for further research.

CONCLUSION

This study concludes that ease and risk perception have a significant effect on interest in using Kredivo on Shopee, while promotion has no significant effect. Simultaneously, convenience, promotion, and risk perception have a significant effect on interest in using Kredivo in students of the Faculty of Economics and Business, University of PGRI Palembang. These findings show that ease of use of services and perception of risk are the main factors that affect interest in using *buy now pay later* services. Therefore, fintech service providers are expected to continue to improve ease of access, service quality, and system security to increase user trust and interest. The next study is suggested to develop a research model by adding other variables, such as trust, financial literacy, benefit perception, or lifestyle, so as to provide a more comprehensive understanding of the factors that affect the interest in using *buy now pay later services*.

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