

Determinants of Behavioural Intention to Use Buy Now Pay Later (BNPL) Services among Gen Z in Batu Pahat

Lau Wei Sheng¹, Mohd Zarir Yusoff^{1*}

¹ Department of Management and Technology, Faculty of Technology Management and Business, Universiti Tun Hussein Onn Malaysia, Batu Pahat, Johor, 86400, MALAYSIA

*Corresponding Author: zarir@uthm.edu.my

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Abstract

Buy Now Pay Later (BNPL) services are growing rapidly and becoming a popular payment alternative to traditional credit cards and installment loans, especially among digitally savvy Gen Z for convenience and flexibility. However, financial literacy of users, data privacy issues, lack of clear regulatory framework, and the increasing of debt accumulation have concerned by people to more understanding in this. This study aims to investigate the relationship between determinants and behavioural intention to use Buy Now Pay Later (BNPL) services among Gen Z in Batu Pahat. Four determinants which are performance expectancy, effort expectancy, social influence, and perceived risk are analysed to understand their relationship on behavioural intention to use Buy Now Pay Later (BNPL) services. Using the UTAUT with additional perceived risk, and a quantitative approach was used. Data was collected from 384 Gen Z respondents. Spearman's correlation analysis showed that performance expectancy has the strongest positive relationship with behavioural intention to use, with correlation coefficient of 0.624, followed by social influence and effort expectancy. In contrast, perceived risk showed negative relationship between behavioural intention to use. These findings highlight the importance of perceived usefulness, ease of use, and social acceptance to encourage intention to use BNPL services, while emphasizing the need to address privacy and financial risk concerns. This study contributes the existing literature on the use of fintech and provides valuable insights for BNPL service providers to enhance user trust, promote responsible use, and support the sustainable growth of the digital payment's ecosystem in Malaysia.

1. Introduction

Buy Now Pay Later (BNPL) services have become a financial technology (FinTech) innovation to the traditional credit cards and installment loans that provide consumers with a flexible and convenient alternative, especially among Gen Z (Guttman-Kenney *et al.*, 2023). Unlike credit cards, BNPL services typically do not require credit checks, and it allows to make purchases in interest-free or low interest installments, which makes it more attractive to younger users who are seeking flexibility and transparency (Abed & Alkadi, 2024; Big Commerce, 2024). Despite the growing use of BNPL services, there is still limited research focus on the behavioural intention to use BNPL services among Gen Z in Malaysia (Raj *et al.*, 2024a).

The rapid development of financial technology has transformed consumer behaviour, especially among Gen Z, who are digitally savvy and more receptive to innovative payment technologies. In Malaysia, BNPL services such as Atome, Shopee PayLater, and Grab PayLater have become popularity because of their convenience, user-

friendly design, and low commitment compared to traditional credit services. According to Bank Negara Malaysia (2024), BNPL transactions reached 83.8 million in the second quarter of 2024, with overall transaction value of RM7.1 billion and active users also increased from 4.3 million to 5.1 million, which highlighted the growing reliance on BNPL services among younger consumers.

Although BNPL services offered benefits, the increasing use raises concerns regarding financial risks, especially among Gen Z consumers with low financial literacy and limited budgeting experience. Studies have shown that BNPL usage may lead to overspending, poor debt management, and materialistic spending behaviour (Lia & Natswa, 2021; Raj *et al.*, 2023). In addition, perceived risks such as data privacy issues and unclear regulatory protection further expose users to financial vulnerability (Asif *et al.*, 2023; Woffenden, 2023). A study conducted by Consumer Credit Oversight Board (CCOB, 2023) indicates there are 2.9 million active BNPL users or 1.3% not pay for their loans or installments more than three months, and 4% is overdue which highlighted potential long-term financial distress among young consumers (S. Bedi, 2024).

Although prior studies in countries such as India, Sri Lanka, and Malaysia have examined behavioural intention to use BNPL services but there still limited research focus on Gen Z in Malaysia. Studies conducted by Raj *et al.* (2024a), Hoo *et al.* (2024), and Chamuditha & Colombage (2025) explored factors such as performance expectancy, effort expectancy, perceived risk, and materialism. However, these studies lack of focus on understanding of Gen Z's behavioural intention to use BNPL services in Batu Pahat.

So, to close the knowledge gap, this study aims to investigate the determinants of behavioural intention to use BNPL services among Gen Z in Batu Pahat. This study also aims to investigate the relationship between performance expectancy, effort expectancy, social influence, perceived risk, and behavioural intention to use BNPL services. The result of this study aims to provide insight to service providers, government, and regulators to promote financial responsibility, behaviour and policy development.

Therefore, to achieve the research objectives the level of determinants and behavioural intention to use Buy Now Pay Later (BNPL) services among Gen Z in Batu Pahat are examined. Consequently, the relationship between determinants and behavioural intention to use Buy Now Pay Later (BNPL) services among Gen Z in Batu Pahat is measured.

2. Literature Review

2.1 Behavioural Intention to Use

Behavioural intention to use means someone's willingness or readiness to utilize new technologies (Rauniar *et al.*, 2014; Lin and Kim, 2016). In the financial technology sector, especially in BNPL services, behavioural intention is important in predicting a consumer will use services or not. BNPL services allow consumers to purchase products and services immediately while deferring payment through installments, which provide more convenient and flexible alternative compared to traditional credit system (Sakshi Udavant, 2025; Hoo *et al.*, 2024).

Some researchers have used theories such as Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) to understand the determinants of behavioural intention to use BNPL services (Hidayat *et al.*, 2024; Abed & Alkadi, 2024). In these theories, shown that factors such as perceived usefulness, perceived ease of use, social influence, performance expectancy significantly affect people's behavioural intention to use. Behavioural intention to use also has been repeatedly studied and found that is best indicator of real usage behaviour (Ajzen, 1985; Venkatesh *et al.*, 2003, 2012).

Davis (1989) also explained that behavioural intention to use means a person's inclination or voluntary readiness to use technology. The intention can be predicted from a user's attitude and his concern to technology. Behavioural intention to use also means that people voluntarily use technology and are not forced by anyone to use it. According to Prayoonphan and Xu (2019), if people think technology will help them, they are more eager to use. According to Talukder *et al.* (2020), actual and symbolic values which includes performance expectancy, effort expectancy, and social influence have a major impact on a person's readiness to use new technology.

2.2 Unified Theory of Acceptance and Use of Technology (UTAUT)

Even though Technology Acceptance Model (TAM) was applied in several research, but it still has some challenges when it is used to explain the technology that is used in this rapidly changing environment. The relationship between perceived usefulness, perceived ease of use, and behavioural intention possible not all factors are considered (Kilani *et al.*, 2023). To overcome these constraints, this study decided to use UTAUT model that developed by Venkatesh *et al.* (2003), as it provides a more comprehensive framework that helps to understand acceptance. Using the UTAUT model also because of it can provide a clearer explanation of technology acceptance, particularly in installment payment methods that do not use credit cards (Safira & Nurrani, 2019).

In UTAUT, there are four main factors, which are performance expectancy, effort expectancy, social influence, and facilitating conditions. In this study, only three of these factors will be applied to this study, which are performance expectancy, effort expectancy, and social influence. Facilitating conditions is not included to use in

this study because prior research shown that it only has less or insignificant relationship on behavioural intention (Abed & Alkadi, 2024; Baptista & Oliveira, 2015; Slade *et al.*, 2015).

In addition, perceived risk that discussed by Wu and Wang (2005) also will use in this study. Perceived risk is a factor that has relationship with users' behavioural intention when they use new technology, especially in using financial services. The concerns about security, privacy, and financial losses can discourage people from using new technologies. The purpose of this study's addition of perceived risk to the UTAUT framework is to better understand the factors that may influence a person's readiness to use new financial services, including motives and obstacles.

2.3 Determinants of Behavioural Intention to Use

2.3.1 Performance Expectancy

Performance expectancy means a person who trusts using technology can help him to enhance their performance (Venkatech *et al.*, 2003). In the BNPL services, performance expectancy reflects to users believe how new technologies will be efficient such as simplifying transactions, increasing financial flexibility, and enhance overall shopping experience (Nicolaou, 2022). Similarly, Sanjeev Saraswat & Singh (2025) mention that performance expectancy is about when individuals use technology, how the technology could assist or bring benefits to them. Zahra Ayunita Mulia and Nurhastuty Kesumo Wardhani (2024) believed that technology can help to improve performance and productivity in financial transactions, and useful in daily. Galetsi *et al.*, (2022) shows that technology can provide multiple advantages will be more popular and more attractive to consumers. In contrast, if technology needs more effort for using it but less benefits perceived from the technology, users will be less likely or not interested in using it (Ahn and Kwon, 2022). Performance expectancy is also like perceived usefulness in Technology Acceptance Model (TAM), which shows that it has significant relationship to consumers' decisions to use new technologies (Catherine *et al.*, 2017).

2.3.2 Effort Expectancy

Effort expectancy means a system how people assumed it easy to be used. Easy to use and convenient systems have a higher probability that people will use it (Venkatesh *et al.*, 2003). When the person discovers that the technology is straightforward to utilize, they are also more inclined to explore it and use it (Namahoot and Jantasri, 2022). In contrast, if a system is too difficult or complex to navigate, users may lose interest to use it (Moya *et al.*, 2018). Effort expectancy also like perceived ease of use that include in Technology Acceptance Model (TAM) (Davis, 1989; Venkatesh *et al.*, 2012). People will expect technology to perform better when it is simple to use (Timur *et al.*, 2024). Users also expect a fair balance between effort required to use a technology and value received from using the technology (Aristides Papathomas *et al.*, 2025). Because consumers prefer to utilize financial technology that is effortless and requires little time to operate, effort expectancy and consumer behavioural intention are significantly correlated with BNPL services.

2.3.3 Social Influence

Social influence means how someone feels significant others think that individuals may utilize the new technologies (Venkatech *et al.*, 2003). The social influence process means that people they consider important can have an impact on their decision or intention to utilize technology (Hamzah *et al.*, 2023; Xu *et al.*, 2023). It also indicates that that a person will ask friends, relatives, or coworkers for their perspectives before making a decision (Wang *et al.*, 2024). The influence can happen through direct recommendations, suggestions, or indirectly by observing how they use and interact with the technology (Wang and Peters, 2023). Social influence acts as an important role in determining user's intention to utilize new technologies, because individuals often look to others for validation, especially people they trust (Namahoot and Jantasri, 2022). People often follow the social rule or peer pressure, especially influenced by people they respect, professional, or well-known (Aristides Papathomas *et al.*, 2025). Because users may be inspired by the experiences of others in their social networks, social influence may be a factor that has significant relationship to behavioural intention to use BNPL services.

2.3.4 Perceived Risk

Perceived risk means feeling ambiguity or possible negative impacts that may come from using new technology (Thakur and Srivastava, 2014). In other words, customers perceived uncertainty when utilizing technology is also called perceived risk (Kesharwani & Singh Bisht, 2012; Farzin *et al.*, 2022). Perceived risk indicates that people feelings about the ambiguity and unfavorable effects of involving in an action (Dowling & Staelln, 1994). Risk will happen when people engage with uncertainty, and risk perception is how people judge the level of that risk (Barua, 2025). Similarly, Lai Chung Yee *et al.* (2024) explained that perceived risk is how people feel about uncertainty, potential issues, and risks of losing money or privacy when they use BNPL services. Because of the inadequate or

unreliable safety systems, users' impression of risk will escalate, which reduce their satisfaction (Chen, 2012). Typically, perceived risks may cause from unpredictability of unfavorable results (Yang *et al.*, 2015). These may include fears of financial loss, data breaches, wasted time, or damage to reputation. Perceived risks can hinder consumers' willingness to utilize new technology, when they believe the potential disadvantages are greater than the benefits (Kaur & Arora, 2022; Roh *et al.*, 2023). Using BNPL services, concerns over privacy, hidden charges, repayment issues, or regulatory issues may lead to consumers to hesitate or reject the use of the service

2.4 Past Research Regarding Performance Expectancy and Behavioural Intention to Use

According to the study conducted by Sultana *et al.* (2023) which focuses on understanding the relationships between performance expectancy and behavioural intention to use Fintech among undergraduates in Bangladesh. The result shows that performance expectancy has significant relationship with the behavioural intention to use Fintech, which means consumers are inclined to utilize FinTech services because they think they are quick, easy, and effective. And the results align with the research done by Mensah & Khan (2024) in Jiangxi University, China, which focus on relationships between performance expectancy and behavioural intention to use mobile banking services. The study shows that performance expectancy positively influences the behavioural intention to use mobile banking services. However, these results were not support by the study done by Ghose *et al.*, (2025) in Bangladesh, which focused on understanding relationships between performance expectancy and behavioural intention to use FinTech services, it found that performance expectancy has insignificant relationship on behavioural intention to use.

H1: Performance expectancy has a significant positive relationship between behavioural intention to use.

2.5 Past Research Regarding Effort Expectancy and Behavioural Intention to Use

The study has been conducted by Anggraeni *et al.* (2024) in Indonesia which focused on understanding the relationships between effort expectancy and behavioural intention to use mobile payments. The result shows that effort expectancy has a positive relationship with behavioural intention to use mobile payments, which reflects that users would like to use the services that are more effortless and comfortable. The result also aligned with the study done by Ghose *et al.* (2025) in Bangladesh and USA, which focused on understanding relationships between effort expectancy and behavioural intention to use FinTech services. The result also shows that effort expectancy has a significant relationship with behavioural intention to use Fintech services. However, the findings not supported by the study done by Chen *et al.* (2023) that focus on understanding relationships between effort expectancy and behavioural intention to use BNPL apps among Generation Z in Saudi Arabia. The study shows that effort expectancy has insignificant relationship with behavioural intention to use.

H2: Effort expectancy has a significant positive relationship between behavioural intention to use.

2.6 Past Research Regarding Social Influence and Behavioural Intention to Use

Based on the study that has conducted by Mohamad Herdi Faizal *et al.* (2023) which focuses on understanding relationships between social influence and behavioural intention to use mobile banking among customers of Bank Mandiri in West Java. The results show that social influence has significant positive relationship with behavioural intention to use mobile banking, which reflects people inclined to listen or receive suggestions from their surrounding people such as relatives and close friends when they are inclined to use service. Moreover, the result also supported by the study conducted by Linofal Fakhri & Widyarningsih (2025), which focus on understanding relationships between social influence and behavioural intention to use Shopee PayLater in Indonesia. The result shows that social influence has positive relationship on behavioural intention to use Shopee PayLater. Nevertheless, these results are not aligned with the study done by Rahman *et al.* (2024) on understanding relationships between social influence and behavioural intention to use mobile banking app among millennials in Malaysia. The result shows that social influence is insignificant influence on behavioural intention to use mobile banking apps.

H3: Social influence has a significant positive relationship between behavioural intention to use.

2.7 Past Research Regarding Perceived Risk and Behavioural Intention to Use

According to the study, it has been conducted by Momen Tarawneh *et al.* (2023) that focuses on understanding relationship between perceived risk and behavioural intention to use mobile banking services among millennials in Malaysia. The result shows that perceived risk has a negative relationship with behavioural intention to use

mobile banking services which shows that risk perception of users will reduce their willingness to use the services. This may be because of their worry about suffering losses in using mobile banking services. Similarity, another research that conducted by Hidayat *et al.* (2024) on understanding relationship between perceived risk and behavioural intention to use BNPL services among BNPL users in Indonesia. The result proves that perceived risk has a negative relationship with behavioural intention to use BNPL services. However, these results not aligned with the study conducted by Barua (2025) on understanding relationship between perceived risk and behavioural intention to use online banking in Bangladesh. The result shows that perceived risk is insignificant influence on behavioural intention to use mobile banking.

H4: Perceived risk has a significant negative relationship between behavioural intention to use.

2.8 Conceptual Framework

Based on Fig. 1, this research framework examines the determinants of behavioural intention to use BNPL services among Gen Z in Batu Pahat. The study focuses on performance expectancy, effort expectancy, social influence, and perceived risk as independent variables, and behavioural intention to use as dependent variable. This study targets Gen Z in Batu Pahat and used convenience sampling method to gather a varied and representative sample. To ensure the research instruments' accuracy and reliability, the questionnaire has undertaken a preliminary or pilot study. The research aims to examine the determinants of behavioural intention to use BNPL services among Gen Z in Batu Pahat.

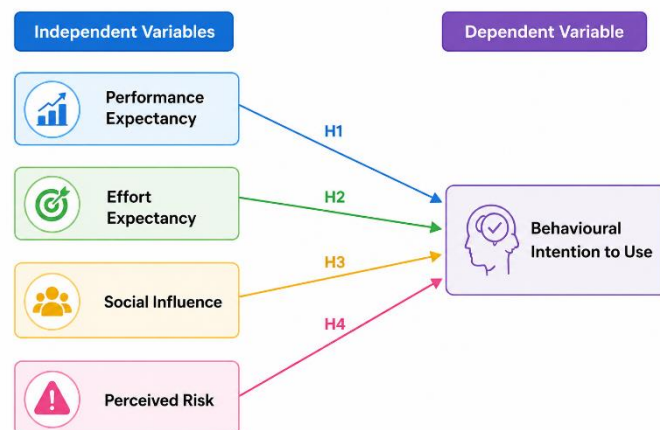


Fig.1 Research Framework

3. Research Methodology

3.1 Research Design

A study's research design plays a major role since it includes the systematic approach and methods for collecting and analyzing data. It provides a detailed explanation of how researchers gather and interpret data, like a project outline. In academic research, research design is important as it directly affects the validity and reliability of the research findings (Vaezi *et al.*, 2019).

This study employed quantitative research approach to investigate the relationship between determinants and behavioural intention to use BNPL services among Gen Z in Batu Pahat. This study investigates the relationship between determinants which are performance expectancy, effort expectancy, social influence, and perceived risk, and behavioural intention to use. Quantitative methods allow researchers to measure data objectively and analyse data with statistics. According to Bougie and Sekaran (2020), quantitative method is a method that involves identifying and adjusting the independent variables to examine the effect on the dependent variable. In this study, the researcher distributed questionnaires randomly to a sample of Gen Z in Batu Pahat.

Furthermore, this study used several statistical techniques to make sure the reliability and validity of the collected information. To analyse data, the researcher will use the Statistical Package for Social Sciences (SPSS) software. This study used various analytical methods such as descriptive, reliability, normality and correlation analysis. These analyses provided a basis for interpreting the data and drawing conclusions about the relationship between determinants and behavioural intention to use BNPL services among Gen Z in Batu Pahat.

3.2 Population and Sampling

In research, the group of people or things that are the subject of the study is referred to as the "population". According to Babbie (2020), "population" could be described as a collection of residents who located in a specific geographical area and sharing similar characteristics. In demographic research, population refers to the entire amount of individuals who reside in a particular region or nation. It may include age, gender, race, and socioeconomic status (Gaur & Rodriguez, 2023). The target population in this study is Gen Z in Batu Pahat. Gen Z, who was born between 1997 and 2012, which means they with the ages range between 13 and 28 years old in 2025. According to the Department of Statistics Malaysia (DOSM, 2024), Gen Z in Batu Pahat is the second highest after Johor Bahru in Johor. According to Lia & Natswa (2021), Gen Z is more familiar with using technology and open to accept and try to use new financial tools such as BNPL services. As they are digitally savvy and they also frequently make online financial transactions and shop in e-commerce, this makes them as a perfect demographic for this study to examine behavioural intentions to use BNPL services. A sample size of 384 respondents was chosen to represent the Gen Z population in the area based on population size and by referencing Krejcie and Morgan's (1970) sample size table.

3.3 Sampling Method

The process of selecting a smaller number of individuals from a larger population to represent the whole group and improve the efficiency of data collection is known as sampling (Babbie, 2020; Nikolopoulou, 2022). Probability sampling and non-probability sampling are the two primary sampling methods that researchers mostly employ. This study used convenience sampling that under non-probability sampling. Rahi (2017) explains that convenience sampling involves gathering data from population that easier to access for the researcher. This method was used due to practicality, especially for the Gen Z population in Batu Pahat who can be easily contacted via online platforms. According to Krejcie and Morgan's (1970) sample size table and population size, 384 respondents considered to be representative of Batu Pahat's Gen Z population. The purpose of this study is to investigate the determinants of behavioural intention to use Buy Now Pay Later (BNPL) services, it is important to ensure the selected sample accurately reflects the digital users which is Gen Z.

3.4 Pilot Study

Before the primary study begins, a pilot study is necessary to verify the practicability, validity, and reliability of the method, instrument, and research design. It can help to discover obstacles or restrictions that might arise in a larger study, which will help to refine research questions and improve data collection instruments. Pilot study usually involves a smaller sample, assessing the appropriateness and clarification of survey instruments, it can help to increase the probability of obtaining reliable results and provide valuable insight to guide and strengthen the research process (Babu, 2022). In a pilot study with 30 Gen Z respondents from Batu Pahat, reliability tests including Cronbach's alpha coefficient were employed to confirm the questionnaire's internal consistency and reliability. Furthermore, through identifying possible design and sampling problems, pilot study helps researchers to improve their research techniques and reduce errors in primary study. At the end, it helps to increase the chances of successful research and high-quality research results.

3.5 Research Instruments

Research instruments are important in the research process since they are used to gather, measure, and analyse data. The questionnaire is among the most widely used instruments for gathering data (Gumberg Library, 2022) is presented in Table 1. An online survey developed with Google Forms was utilized in this study to gather information from 384 respondents of Gen Z population that lived in Batu Pahat. Sections A, B, and C are the three sections in which the questionnaire will be arranged. Section A focuses on collecting demographic information such as gender, age, race, education, and income every month, with using nominal and ordinal scale. Section B focuses on the determinants that influence behavioural intention to use Buy Now Pay Later (BNPL) service. Section C contains items that are related to the dependent variable, which is behavioural intention to use Buy Now Pay Later (BNPL) service. Data in Section B and C will be collected using a five-point Likert scale. Based on prior studies, the five-point Likert scale may not the most recommended choice, but it is considered appropriate and practical to achieve validity and reliability (Taherdoost, 2019).

Table 1 Questionnaire Variables

Variables	Adapted from	Item	Likert Scale
Independent Variables			5-Point Likert Scale

Performance Expectancy	Venkatesh <i>et al.</i> (2012), Boonsiritomachai and Pitchayadejanant (2017)	5	(Strongly Disagree to Strongly Agree)
Effort Expectancy	Venkatesh <i>et al.</i> (2012), Dwivedi <i>et al.</i> (2019, 2020)	5	
Social Influence	Venkatesh <i>et al.</i> (2012), Yang <i>et al.</i> (2021)	5	
Perceived Risk	Wu and Wang (2005), Senyo and Osabutey (2020), Malaquias and Hwang (2016), Picoto and Pinto (2020)	5	
Dependent Variable			
Behavioural Intention to Use	Yang <i>et al.</i> (2021), Lee (2009), Martins <i>et al.</i> (2014), Roy <i>et al.</i> (2017)	5	

3.6 Data Collection

Data collection is a necessary research process that involves obtaining, measuring, and evaluating information by using established and approved methods (Smith, 2021). In this study, the researcher employed primary data collection methods to investigate the relationship between determinants and behavioural intention to use BNPL services among Gen Z in Batu Pahat. These methods help to provide a deeper insight into how these factors influence behavioural intention to use BNPL services among Gen Z in Batu Pahat. Using multiple data collection methods can ensure the validity and reliability of the results, and it also can provide a comprehensive insight into the research topic. Through combining multiple methods, it also can help researchers improve the quality of research findings.

3.7 Data Analysis

Data analysis is important in a research project, because it helps to understand and interpret the data collected by using statistical methods (Hair *et al.*, 2006). In this study, there are four statistical analyses that were conducted which are descriptive, reliability, normality, and correlation analysis. The researcher utilized descriptive analysis to summarize the data by calculating central tendency and variability to give a broad summary of the data (Field, 2013; Gravetter *et al.*, 2021). The researcher also used reliability analysis to assess the stability and consistency of the study's measuring instrument by using Cronbach's Alpha. Next, the data was examined using normality analysis to determine whether or not it had a normal distribution. The researcher also used correlation analysis to examine the relationship between determinants and behavioural intention to use Buy Now Pay Later (BNPL) services among Gen Z in Batu Pahat. This analysis helps to determine how these determinants related to Gen Z's behavioural intention to use BNPL services.

4. Results and Discussion

Using Google Forms, the researcher sent 384 sets of questionnaires to Gen Z living in Batu Pahat. Krejcie and Morgan's (1970) recommendation that a sample size of 384 be used for a population of 140000 was referred in the distribution strategy. Finally, the researcher successfully received 202 sets of questionnaires, indicating a 52.60% response rate for this study.

4.1 Reliability Analysis

Based on Table 2, Cronbach's alpha score from the pilot study for the independent variable Performance Expectancy recorded a Cronbach's alpha value of 0.754, which is considered an acceptable level of reliability. The other independent variables, Effort Expectancy, Social Influence, and Perceived Risk showed strong internal consistency, and Cronbach's alpha value was 0.878, 0.817, and 0.883, which reflect a good level of reliability. For the dependent variable, Behavioural Intention to Use, Cronbach's alpha value was 0.899, which indicates a good level of reliability. In the actual study, Performance Expectancy, Effort Expectancy, and Perceived Risk showed a good reliability, with Cronbach's alpha value of 0.860, 0.848, and 0.852. Social influence recorded Cronbach's alpha value of 0.793, which is considered as acceptable level of reliability. In addition, for the dependent variable, Behavioural Intention to Use, recorded Cronbach's alpha value of 0.898, indicating a good level of reliability. Overall, the results emphasize the reliability of all variables in both pilot study and actual study have a range from acceptable to excellent, especially the improvement in Performance Expectancy.

Table 2 Results of Reliability Analysis for Pilot Study and Actual Study

Variables	Pilot Study	Actual Study
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	Cronbach's Alpha	Interpretation	Cronbach's Alpha	Interpretation
Independent Variables				
Performance Expectancy	.754	Acceptable	.860	Good
Effort Expectancy	.878	Good	.848	Good
Social Influence	.817	Good	.793	Acceptable
Perceived Risk	.883	Good	.852	Good
Dependent Variable				
Behavioural Intention to Use	.899	Good	.898	Good

4.2 Demographic Analysis

The items include gender, age, race, education, monthly income, and are you a first time user of Buy Now Pay Later (Shopee PayLater, Atome). From table 3, most are female (57.9%), between 21 and 24 years old (60.9%), chinese (55.9%), bachelor's degree (58.4%), RM1000 or below (37.1%), and is first time user of Buy Now Pay Later (Shopee PayLater, Atome) (80.5%).

Table 3 Demographic Data (n=202)

Demographic	Details	Frequency	Percentage (%)
Gender	Male	85	42.1
	Female	117	57.9
	Total	202	100
Age	Between 18 and 20 years old	23	11.4
	Between 21 and 24 years old	123	60.9
	Between 25 and 28 years old	56	27.7
	Total	202	100
Race	Malay	70	34.7
	Chinese	113	55.9
	Indian	19	9.4
	Total	202	100
Education	SPM or below	25	12.4
	Diploma	53	26.2
	Bachelor's degree	118	58.4
	Master's degree	6	3.0
	Total	202	100
Monthly Income	RM1000 or below	75	37.1
	RM1001-RM2000	21	10.4
	RM2001-RM3000	53	26.2
	RM3001-RM4000	44	21.8
	RM4001-RM5000	4	2.0
	RM5001 and above	5	2.5
	Total	202	100
Are you a first time user of Buy Now Pay Later (Shopee Pay Later, Atome)	Yes	202	80.5
	No	49	19.5
	Total	251	100

4.3 Descriptive Analysis

Table 4 indicates that mean score for all variables shows a range between moderate and high level of tendency. For independent variable, Performance Expectancy and Effort Expectancy recorded a mean score of 3.77 and 3.93, which indicated a high tendency in both. In addition, Social Influence and Perceived Risk recorded a mean score of 3.35 and 3.10, which reflected a moderate level. For the independent variable, Behavioural Intention to Use received a mean score of 3.71, which showed a high level. These findings suggest that user strongly perceived performance expectancy and effort expectancy, but social influence and perceived risk still remain moderate, emphasizing that there still needs to enhance engagement and trust to increase behavioural intention.

Table 4 *The Descriptive Analysis*

	Mean	Interpretation
Independent Variables		
Performance Expectancy	3.77	High
Effort Expectancy	3.93	High
Social Influence	3.35	Moderate
Perceived Risk	3.10	Moderate
Dependent Variable		
Behavioural Intention to Use	3.71	High

4.4 Normality Analysis

The Kolmogorov-Smirnov test was employed in this study because the sample size exceeded 50. The dependent variable's p-value was less than 0.01 according to the normality test result, indicating that the data were not normally distributed as shown in Table 5. Therefore, Spearman's correlation analysis is used in this study.

Table 5 *Result of Normality Test*

Variables	Kolmogorov-Smirnov		
	Statistics	df	Sig
Performance Expectancy (IV)	0.160	202	<.001
Effort Expectancy (IV)	0.169	202	<.001
Social Influence (IV)	0.104	202	<.001
Perceived Risk (IV)	0.127	202	<.001
Behavioural Intention to Use (DV)	0.194	202	<.001

4.5 Correlation Analysis

Table 6 shows the Spearman correlation analysis shows significant positive relationships between the independent variables and the dependent variable, Behavioural Intention to Use (BITU). Performance Expectancy (PE) shows a strong positive correlation with Behavioural Intention to Use (BITU), which has a correlation coefficient of 0.624 and a significance level of $p < 0.01$, reflecting a highly significant relationship. Effort Expectancy (EE) and Social Influence (SI) also show a moderate positive correlation with Behavioural Intention to Use (BITU), with correlation coefficient of 0.483 and 0.539, and both significant at $p < 0.01$. In contrast, Perceived Risk (PR) shows a weak negative correlation with Behavioural Intention to Use (BITU), with correlation coefficient of -0.379 and $p < 0.01$. These relationships were analysed with sample size of 202, which suggests reliable findings.

Table 6 *Result of Spearman's Correlation Analysis*

Correlation Analysis			Hypothesis
	Spearman's rho	Behavioural Intention to Use	Result
Performance Expectancy	Correlation Coefficient	0.624**	Accepted
	Sig. (2-tailed)	<.001	
	N	202	
Effort Expectancy	Correlation Coefficient	0.483**	Accepted
	Sig. (2-tailed)	<.001	
	N	202	
	Correlation Coefficient	0.539**	Accepted

Social Influence	Sig. (2-tailed)	<.001	Accepted
	N	202	
	Correlation Coefficient	-0.379**	
Perceived Risk	Sig. (2-tailed)	<.001	
	N	202	
	Correlation Coefficient	1.000	
Behavioural Intention to Use	Sig. (2-tailed)	.	
	N	202	

5. Conclusion

5.1 Conclusion

According to the survey conducted among Gen Z in Batu Pahat on performance expectancy, effort expectancy, social influence, perceived risk, and behavioural intention to use BNPL services. The results show that performance expectancy has strong positive relationship with users' behavioural intention to use, because BNPL services provide convenience, flexibility, and efficient payment management. Effort expectancy and social influence show a moderate positive relationship, which shows that simple use and social acceptance have certain relationships to user's intention. In contrast, perceived risk has a weak negative relationship, which suggests that concerns about financial and privacy risks do not have strong relationship on intention to use BNPL services. In summary, the study highlights the importance of enhancing system usability, transparency, and security features to enhance trust and encourage long-term use, which provides practical guidance for BNPL service providers and lays the basis for further research on digital payment services.

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Conflict of Interest

Authors declare that there is no conflict of interests regarding the publication of the paper.

Author Contribution

The authors confirm contribution to the paper as follows: **study conception and design:** Lau Wei Sheng and Mohd Zarir Yusoff; **data collection:** Lau Wei Sheng; **analysis and interpretation of results:** Lau Wei Sheng and Mohd Zarir Yusoff; **draft manuscript preparation:** Lau Wei Sheng and Mohd Zarir Yusoff. All authors reviewed the results and approved the final version of the manuscript.

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