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FACTORS INFLUENCING INTENTION TO USE BUY NOW PAY LATER (BNPL) AMONG DEGREE STUDENTS IN UITM JENGKA

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Abstract:

The rapid adoption of Buy Now, Pay Later (BNPL) services has significantly transformed payment behaviour among tech-savvy university students. However, empirical literature on the key determinants driving this intention remains limited. This study evaluates the influence of perceived usefulness, perceived ease of use, social influence, and financial literacy on BNPL adoption intentions. Using a quantitative approach, a structured online survey was distributed to undergraduate students at UiTM Jengka Campus (N=133). Data were analysed using IBM SPSS Statistics (Version 29). The proposed framework explained 70.5% (R^2 = 0.705) of the variance in BNPL adoption intentions. Social influence was the strongest predictor, followed by perceived usefulness, both of which significantly predicted usage intention. All the variables have a relationship with intention to use BNPL. The study concludes that expanding financial education and aligning technological perceptions are essential to encourage responsible, long-term BNPL usage among young consumers.

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Buy Now Pay Later (BNPL), Degree Students, Financial Literacy (FL), Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Social Influence (SI)

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Introduction

The rapid expansion of Buy Now, Pay Later (BNPL) services has fundamentally altered consumer purchasing behaviour, particularly among tech-savvy yet financially vulnerable university students. As an unregulated credit practice, BNPL places significant financial responsibility on young consumers who often lack robust financial literacy (Gerrans et al., 2022). University students living away from home frequently experience high financial demands alongside limited access to traditional bank credit, making BNPL an appealing alternative (Natalia et al., 2022). Consequently, students often view BNPL as a budgeting tool, leading to lower perceived financial risk and repeated usage without a full understanding of the long-term liabilities (Fung, 2024). Globally, this trend has normalized debt accumulation among young adults under 30, driving impulse buying and poor financial management through seamless e-commerce integration (Anderloni & Vandone, 2020; Hisham et al., 2025; Yeap, 2025).

According to technology acceptance frameworks, perceived usefulness and perceived ease of use are primary drivers of digital service adoption (Davis, 1989; Venkatesh et al., 2003). Perceived usefulness is the degree to which a technology provides utility that manifests in BNPL as a fast, convenient, and flexible checkout experience (Hidayat et al., 2024; Simiyu et al., 2025). Young consumers increasingly adopt BNPL because it offers temporary, interest-free payment options (Soong et al., 2024). Simultaneously, perceived ease of use plays a key role, as digital natives naturally gravitate toward frictionless mobile interfaces (Venkatesh et al., 2012; Shams et al., 2020). Simplified instalment options enhance user trust and reduce transaction friction, yet this efficiency can encourage overspending, heightened debt burdens, and financial instability (Kumar et al., 2024; Rashidi, 2024; Nguyen et al., 2024).

In addition to technological factors, social influence significantly shapes youth consumption patterns. Peer dynamics, social comparison, and targeted digital marketing heighten students' susceptibility to impulse buying (Roy et al., 2019; Ahmad et al., 2021; Sharidatul Akma Abu Seman, 2025). Driven by social expectations and peer recommendations, students frequently view BNPL as an acceptable norm, which lowers perceived risk and reinforces adoption intentions (Hidayat et al., 2024; Nisa et al., 2025).

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Conversely, financial literacy and personal money management serve as critical safeguards against excessive debt. Financial education equips students to navigate personal finance, yet factors such as limited financial knowledge and campus social environments often hinder optimal money management (Vhalery et al., 2020; Rosa & Listiadi, 2020; Rahma & Susanti, 2022).

While the convenience of BNPL drives widespread interest among university students, it simultaneously elevates the risk of overconsumption and debt accumulation. To address this balance, this study investigates the influence of perceived usefulness, perceived ease of use, social influence, and financial literacy on the intention to adopt BNPL payment methods among undergraduate degree students at UiTM Jengka.

Literature Review

Underpinning Theory

Perceived usefulness and perceived ease of use are adapted from the Technology Acceptance Model (TAM) by Davis (1989), which describes the acceptance of new technologies by users in terms of perceived usefulness and ease of use. These factors reflect students' perception of BNPL with regards to usefulness and ease of use. Using Technology Acceptance Model 2 (TAM 2) by Venkatesh and Davis (2000), social influence is also added to represent the impact of their peers, family and social environment on students' BNPL. Finally, financial literacy is also included as a variable, which captures students' knowledge and skills of financial decision making. These variables show that the use of BNPL is not only affected by perceptions of the system but by other external and internal factors.

Intention To Use BNPL

The idea of "intention to use" comes from behavioural intention. This is about whether a person wants or is ready to do certain behaviour (Fishbein & Ajzen, 1975). The intention to use BNPL reflects how strongly consumers are motivated to use deferred payment options based on their beliefs, attitudes, and external forces. When people see BNPL as a less-expensive and more-easy payment option they form an overall positive attitude which leads them to want to use the BNPL (Hidayat et al., 2024). Therefore, using the derived from TAM and TAM 2 stated the construct indicates that this intention is influenced by four factors that is perceived usefulness, perceived ease of use, social influence and financial literacy.

Perceived Usefulness

This refers to an extent to which an individual having extraordinary faith in using specific systems whereby the system outcomes bring astonishing enhanced job performance (Davis, 1989). Perceived usefulness of BNPL services brings an extraordinary positive impact on buying behaviour including impulsive conducts. Thus, this proof shows that perceived usefulness brings strong influence on overall customer satisfaction (Hegawan et al., 2023). Thus, BNPL services let consumers obtain desired products without immediate full payment, enhancing their feeling of usefulness in managing personal finances (Sharidatul Akma Abu Seman, 2025). Hence, the below hypothesis is developed.

H1: There is a relationship between perceived usefulness and intention to use BNPL.

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Perceived Ease of Use

Perceived ease of use relates to a person's belief that using a system will be effortless. This aligns with the meaning of "ease": "freedom from difficulty or great effort" (Davis, 1989). The development of seamless and user-friendly designs for BNPL platforms amplifies this effect by making transactions quick and easy, improving convenience in the purchasing process, and influencing impulsive purchases among consumers (Izham et al., 2025). If the system is perceived as straightforward and user-friendly, it promotes a positive attitude and increases adoption rates (El Sayed et al., 2022). Consumers may be less likely to use BNPL services if they are perceived as complicated to use (Raj et al., 2024). The hypothesis below can be tested out.

H2: There is a relationship between perceived ease of use and intention to use BNPL.

Social Influence

Social influence can be defined as “the degree to which an individual perceives that important other believe he or she should use the new system", whereby close relatives, including family, friends, or relatives, may affect people's decision to use a service or product (Jing et al., 2024). Social factors, particularly peer influence and social media exposure, were found to be significant in determining consumer behaviour (Syamsulang Sarifuddin, 2025). These factors can improve trust and lower risks, improving the likelihood of using BNPL services (Sharidatul Akma Abu Seman, 2025). Through these findings, it shows that social influences positively influence the behavioural intention to use BNPL (Waliszewski et al., 2025). Therefore, a proposed relationship of the below hypothesis can be made.

H3: There is a relationship between social influence and intention to use BNPL.

Financial Literacy

Financial literacy is defined as comprehending basic economic and financial concepts to effectively manage financial resources and achieve financial well-being (Lone & Bhat, 2024). BNPL services can be risky for financially fragile and less literate users (Sharidatul Akma Abu Seman, 2025). Those with weaker financial literacy consider BNPL services as more useful and have fewer associated risks (Waliszewski et al., 2025). Even if financially knowledgeable persons understand the consequences, the convenience of access to credit can contribute to a desire to use the BNPL (Sharidatul Akma Abu Seman, 2025). While BNPL offers freedom, its use raises worries about overspending and debt accumulation, making it critical to investigate its impact on the younger generation (Izham et al., 2025). Hence the below relativity of the proposed hypothesis is well developed.

H4: There is a relationship between financial literacy and intention to use BNPL.

Theoretical Framework

This theoretical framework is developed based on the Technology Acceptance Model (TAM) by Davis (1989) and Technology Acceptance Model 2 (TAM2) by Venkatesh & Davis (2000), with additional support from previous BNPL and fintech studies.

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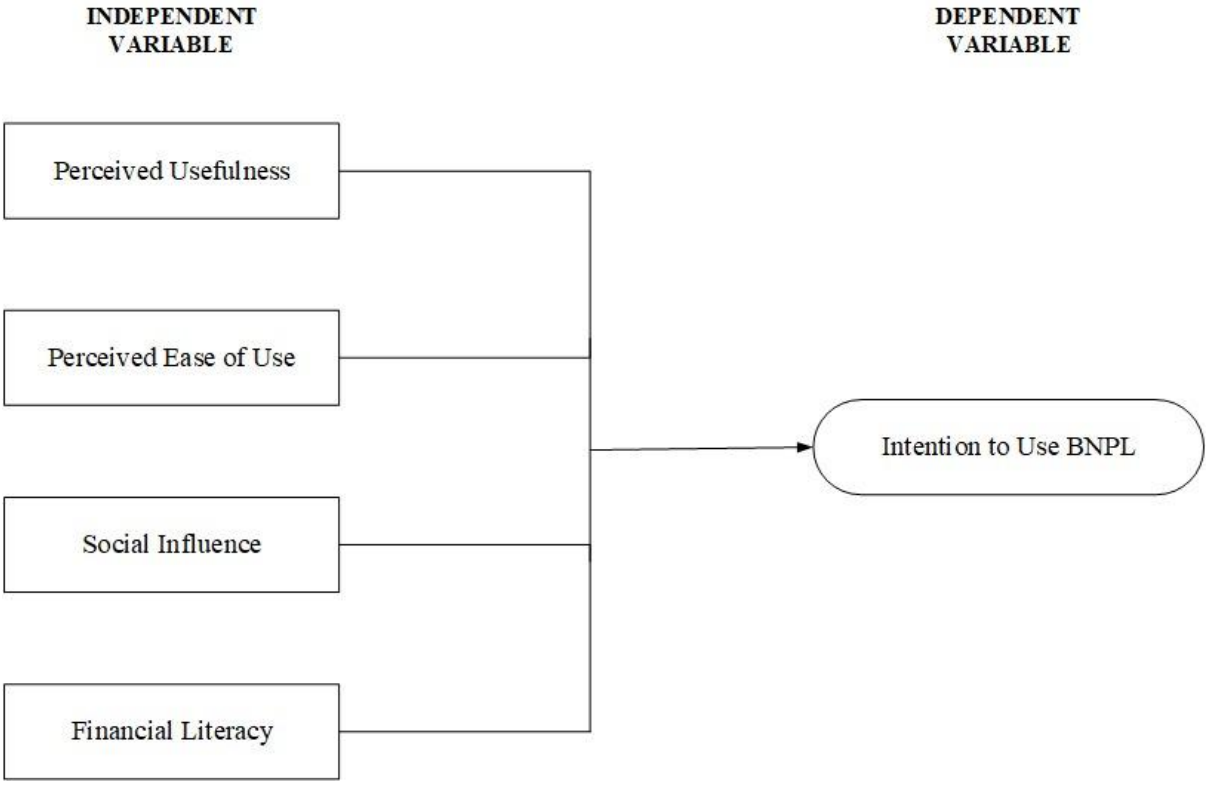


Figure 1: Theoretical Framework

Methodology

This study is study adopts a quantitative approach, which emphasizes objective measurement and statistical analysis. The quantitative approach is chosen since its main goal is to quantify the data and extrapolate findings from the sample to the relevant population. Sample size in this research was calculated with the help of G*Power software (Faul et al., 2009), which is a statistical tool that is widely used to power analysis as well as to estimate the sample size. Using the parameters such as effect size measure and number of predictors, a minimum sample of 129 are required to test a regression-based model (Cohen, 1992; Faul et al., 2009). 4 predictors are used in this study, while effect size measure is to specify the medium effect size (0.15). The research instrument for this study was a self-administered questionnaire divided into two main parts: demographic profile and construct measurement. Measurement scales for all constructs were derived from established literature to ensure face and content validity, which adopted items from Venkatesh et al. (2003) and Sharidatul Akma Abu Seman (2025), as the wording was directly aligned with the current study context and adapted items from Davis (1989) by modifying the focal context (changing "the electronic system" to "Buy Now Pay Later (BNPL services) to improve relevance to the target respondents. All items were evaluated on a 5-point Likert scale ranging from 1(strongly disagree) to 5 (strongly agree). The relationship between the variables will be analysed using Pearson Correlation Analysis in order to prove the hypotheses according to the stated research objective. The findings of the study will reveal more about the impact of perceived usefulness, perceived ease of use, social influence, and financial literacy on the willingness of UiTM Jengka degree students to adopt BNPL solutions.

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Data screening is used to helps ensure that data collected during the process is suitable for subsequent analysis. This process includes testing for missing values, correlations and testing the normality of the data. This is because missing data can impact the results if not handled properly (Zikmund et al., 2010).

Table 1: Value of Skewness and Kurtosis

Variables	Skewness	Kurtosis
Perceived Usefulness	-0.844	0.373
Perceived Ease of Use	-1.220	1.453
Social Influence	0.008	-0.873
Financial Literacy	-0.026	-1.119
BNPL	-0.026	-1.119

Table 1 demonstrates that all five measured variables meet the assumption of univariate normality, as all skewness and kurtosis values fall well within the widely accepted statistical threshold of -2.0 to +2.0 (George & Mallery, 2020).

Table 2: Reliability Analysis

Variables	Cronbach's Alpha	No of Items	Interpretation
Perceived Usefulness	0.937	5	Excellent
Perceived Ease of Use	0.954	4	Excellent
Social Influence	0.943	4	Excellent
Financial Literacy	0.863	5	Good
BNPL	0.976	6	Excellent

Table 2 evaluates the internal consistency reliability of the measurement instruments using Cronbach's Alpha. All five variables exceed the standard minimum threshold of 0.70, demonstrating excellent and good internal consistency across all scales (George & Mallery, 2020). Therefore, the reliability results confirm that the instruments used in this study meet the required reliability standards and are suitable for further analysis.

Demographic Profile

A total of 133 valid responses (*N*=133) were collected for this study. In terms of gender distribution, female respondents formed the majority of the sample, accounting for 66.2% (n=88), whereas male respondents represented 33.8% (n=45) of the total sample. The respondents' ages ranged from 18 to 26 years old. The majority of participants fell within the 21-23 years age category, representing 69.2% (n=92) of the sample. The 24-26 years age group constituted the second largest segment at 21.8% (n=29), while the remaining 9.0% (n=12) were between 18 and 20 years old. Cumulatively, 78.2% of the total sample was 23 years of age or younger. The majority of participants belonged to the Faculty of Applied Science, representing 57.1% (n=76) of the total sample, followed by the Faculty of Business and Management at 36.1% (n=48). The remaining participants were affiliated with the Faculty of Sport Science and Recreation (6.0%, n=8) and the Faculty of Civil Engineering (0.8%, n=1).

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Results

Research Question 1

What is the relationship between perceived usefulness and the intention to use BNPL among degree students at UiTM Jengka?

Table 3: Correlations Between Perceived Usefulness and the Intention to Use BNPL

Variables	Correlation intention to use BNPL	Interpretation
Perceived Usefulness	0.693	Strong Positive

Table 3 show that perceived usefulness is positively related to intention to use BNPL, with a correlation coefficient of r = 0.693. The value of 0.693 indicates that there is a strong positive correlation between the two variables.Thus, from the analysis of the correlation coefficient values the figure of 0.693 represents one of the strong positive correlations based on the Cohen's (1988) interpretation that ($r = .693$, $p < 0.01$, N=133), suggesting that participants who perceived BNPL as more useful were significantly more likely to utilize the service.

Research Question 2

What is the relationship between perceived ease of use and the intention to use BNPL among degree students at UiTM Jengka?

Table 4: Correlations Between Perceived Ease of Use and the Intention to Use BNPL

Variables	Correlation intention to use BNPL	Interpretation
Perceived ease of use	0.534	Strong Positive

Table 4 analysis indicates that there is a positive correlation coefficient of r = 0.534 between perceived ease of use and intention to use BNPL. According to the Cohen (1988) interpretation that ($r = .534$, $p < 0.01$, N=133) indicates a strong positive correlation between these two variables, suggesting that higher perceived ease of use is significantly associated with greater BNPL usage when evaluated independently.

According to Venkatesh and Davis (2000), that perception of ease of use affects the behavioural intention of the user both directly and indirectly through its usefulness. Therefore, the strong correlation that exists in the current research shows the role played by perceived ease of use in determining the intention of using BNPL by the respondents.

Research Question 3

What is the relationship between social influence and the intention to use BNPL among degree students at UiTM Jengka?

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Table 5: Correlations Between Social Influence and the Intention to Use BNPL

Variables	Correlation intention to use BNPL	Interpret
Social Influence	0.805	Strong Positive

Table 5 show the existence of strong positive correlation coefficient of r = 0.805 between social influence and intention to use BNPL. Considering the correlation strength criteria based on the Cohen (1988) interpretation that (r = .805, p < 0.01, *N*=133) is a strong relationship, indicating that individuals who experience higher social influence are significantly more likely to use BNPL services.

From the above findings, it can be inferred that the intention of students to use BNPL services is greatly affected by the people in the social environment, such as friends, family members, peers, and social media. This implies that in cases where people in their social environment recommend develop a stronger intention to use BNPL services. This finding is consistent with studies by Jing et al. (2024) and Chamuditha and Colombage (2025), demonstrating that social influence was reported as among the strongest predictors of BNPL adoption.

Research Question 4

What is the relationship between financial literacy and the intention to use BNPL among degree students at UiTM Jengka?

Table 6: Correlations Between Financial Literacy and the Intention to Use BNPL

Variables	Correlation intention to use BNPL	Interpretation
Financial Literacy	0.200	Weak

Table 6 indicates that positive correlation coefficient of r = 0.200 between financial literacy and intention to use BNPL. Based on the interpretation by Cohen (1988) the result (r = .200, p < 0.05, *N*=133) implies a weak positive correlation between the two variables. In general, these results mean that financial literacy exerts little effect on the intention of students to utilize BNPL solutions. In other words, the level of knowledge about financial planning and using loans has little impact on the intention of students to use BNPL solutions.

The results of this study are partially in line with the existing literature regarding the relationship between financial behaviour and technology adoption. High levels of financial literacy are known to be correlated with conservative decisions when it comes to finances. This means that the use of BNPL services will be less attractive for financially literate people (Gerrans et al., 2021). It can be concluded that there is a weak positive relationship between financial literacy and students' intentions to use BNPL, which implies that it is not a significant determinant of their adoption behaviour.

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Research Question 5

What are the factors influencing the intention to use BNPL among degree students at UiTM Jengka?

Table 7: Multiple Regression Analysis

Variables	Intention to use BNPL
Social Influence	β = 0.613
Perceived Usefulness	β = 0.326

Overall, Table 7 shows that the regression model is statistically significant (F = 76.468, $p<0.001$) and explains 70.5% of the variance in BNPL (R^2 = 0.705). However, only two variables (social influence and perceived usefulness) significantly predict BNPL intention.

Discussion

The discussion of results is made based on the objectives of the study, the theoretical implications, previous research also and recommendations for the study will be stated and written clearly. These have practical implications for enhancing the intention to use BNPL services to better impact financial literacy and provide recommendations for students and those who are directly involved with the use of credit lines.

Perceived usefulness recorded a strong correlation with the intention to use Buy Now Pay Later (BNPL) services where r = 0.693. This shows that perceived usefulness has a strong relationship with the intention to use BNPL platforms. This finding supports TAM, which holds that perceived usefulness is a key factor in the adoption of technology, since it implies that customers appreciate BNPL's functional advantages, such as allowing instant purchases without advance payment and providing short-term financial flexibility (Sharidatul Akma Abu Seman, 2025). It was discovered that perceived usefulness greatly increases trust, which in turn influences consumers' decision to continue using a digital system (Wan Rasyidah Wan Nawang et al., 2026). According to Venkatesh and Davis (2000), perceived usefulness is still one of the best predictors of behavioural intention which implies that the more useful users find the technology the more likely they are to use it.

Perceived ease of use also has a correlation with the intention to use BNPL with a positive correlation coefficient value of r = 0.534 whereby the correlation coefficient falls within the range of ≥0.50, which shows a strong correlation between the two variables. This result deviates from the traditional TAM notion that perceived ease of use predicts uptake, but it is consistent with research demonstrating that ease of use becomes less important once digital services reach baseline usability (Sharidatul Akma Abu Seman, 2025). Perceived ease of use also has a significant relationship with trust whereby this can drive the continuation of using the short-term loan service providers (Wan Rasyidah Wan Nawang et al., 2026). The intention to use a system will also increase if it is easy to use whereby most people, especially novices, are more inclined to embrace a system if they think it is easy to use or user-friendly. This could inspire people to accept the services in a positive way (Chuah et al., 2023). These variables also play a significant role in the intention to use BNPL services only if the system is easy, convenient, and fast.

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Social influence is the strongest p for the intention to use BNPL with a recorded correlation of r = 0.805. This indicates a strong positive relationship between the two variables. Because the value of using such payment methods tends to increase when a critical mass of a social group adopts BNPL service and encourages their friends, relatives, and loved ones to adopt it, previous findings identified social influence as one of the most dominant variables to influence the adoption of BNPL service (Chuah et al., 2023). Subjective norms are based on people's views and interpretations of social influences whereby they can be influenced by the attitudes and beliefs of intimate friends as well as more general societal and cultural norms, which will significantly improve the usage of buy now pay later service platforms (Ismah et al., 2024). The significant impact of social influence suggests that social trends, digital communities, and peer recommendations are important factors influencing consumer choices whereby the result consistently shows that one of the best indicators of BNPL uptake was social influence (Sharidatul Akma Abu Seman, 2025). Thus, this shows that social influence is the strongest predictor for the intention to use buy now pay later in any circumstances.

Somehow financial literacy also brings a weak correlation r = 0.200 between two variables. These findings indicate that students' intentions to use BNPL solutions are significantly impacted by financial literacy with a low positive relationship in determining the usage whereby in other words, students' intentions to use BNPL solutions are influenced by their level of financial planning and loan exposure knowledge. The adoption and use of BNPL services are significantly influenced by financial literacy, which supports previous research on the uptake of digital payments and consumer behavior (De Guzman et al., 2026). On the other hand, financial literacy and BNPL knowledge were found to be strongly positively correlated, highlighting the significance of financial literacy in the responsible use of BNPL services (Kshatri, 2025). In contrast, higher levels of financial knowledge were linked to decreased BNPL uptake, which runs counter to the favourable effect that was predicted whereby this result is consistent with other studies showing that customers with financial literacy are more risk-averse when it comes to credit-based products and cautious about the possibility of overspending (Sharidatul Akma Abu Seman, 2025). This inevitably shows that a low level of financial literacy can affect the usage of BNPL.

Social influence has the highest standardized coefficient (β = .613), meanwhile perceived usefulness is the second strongest predictor (β = .326) which both variables significantly increase BNPL usage. A study from Hegawan et al., (2023) found that there is a strong influence of perceived usefulness on customer satisfaction, post-purchase intention, and impulsive buying behaviour whereby making the purchase decision to grow more and more. These findings and supporting details greatly show that perceived usefulness is one of the predictors and factors that influence the usage of BNPL services. Otherwise, perceived ease of use and financial literacy does not significantly effect on BNPL.

Conclusion

This study demonstrates that BNPL adoption is highly anticipated and shaped by social influence, perceived usefulness, perceived ease of use. Financial literacy also brings the result of having its relationship with the intention to use BNPL services but does not indicate its stimulus to the fullest. These can be related with the findings of Sharidatul Akma Abu Seman (2025) whereby the result augments the TAM theory by revealing nuanced consumer dynamics in the context of the BNPL setting.

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Future researchers may want to extend the study to students of other campuses of UiTM and other public or private universities in Malaysia. A larger and a more diverse sample would enhance the generalizability of the findings and would give a more complete picture of BNPL adoption amongst university students. Increasing the sample size can also be considered as a total of 133 respondents were used in the current study. The findings from the study can be said to be true and accurate, but future studies can use more sample size to improve the accuracy and reliability of the findings. This would also give a larger sample size and increase the quality and deep insight representation of the various groups of the population. Future studies could investigate the long-term implications of BNPL adoption on long-term financial outcomes, debt management, financial behaviours, and financial security of consumers. This would help to understand the impact of BNPL on consumers' financial habits in the long term.

On the other hand, while the study provides good insights, its limitations show the need for further enhanced research that essentially needs to be done to expand some deep insights beyond its limitations on understanding how other factors can influence the absolute intention. The surprising, unexpected impact of financial literacy emphasizes the need for more study to re-evaluate the impact of consumer awareness on perceptions of credit-related technologies, particularly with regard to younger customers specifically in students' points of view. Practically speaking, the results assist lawmakers, financial institutions, and educators in coordinating financial innovation with moral behaviour by emphasizing the financial literacy, social influence, and its usefulness in influencing students' and younger generation's adoption.

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Appendix

DEMOGRAPHIC SECTION

Gender: ☐ Male ☐ Female

Age: ☐ 18-20 Years old ☐ 21-23 Years old

☐ 24-26 Years old ☐ 27-29 Years old

Faculty: ☐ Faculty of Business & Management

☐ Faculty of Applied Science

☐ Faculty of Sport Science & Recreation

Course: ☐ BA262 - Bachelor in Business Technology Management (Honours)

☐ AS211 - Bachelor of Science (Honours) Biology

☐ AS213 - Bachelor of Science (Honours) Physics

☐ AS242 - Bachelor of Science (Honours) Chemistry

☐ AS255 - Bachelor of Science (Honours) Biodiversity Management

☐ CEEC224 - Bachelor of Civil Engineering Technology (Construction)

☐ AS247 - Bachelor of Science (Honours) Furniture Technology

☐ SR243 – Bachelor of Sport Science (Honours)

Semester: ☐1 ☐2 ☐3 ☐4

☐5 ☐6 ☐7 ☐8

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SECTION A (Perceived Usefulness)

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I can save much time with BNPL services.	1	2	3	4	5
2	BNPL services can meet my needs.	1	2	3	4	5
3	BNPL services can help make the payment process smoother.	1	2	3	4	5
4	I think BNPL services are useful in the buying process.	1	2	3	4	5
5	Using BNPL services will make it easier for me to make purchases in the future.	1	2	3	4	5

SECTION B (Perceived Ease of Use)

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	BNPL services are easy to learn.	1	2	3	4	5
2	I find BNPL services are easy to use.	1	2	3	4	5
3	The BNPL payment procedure is understandable.	1	2	3	4	5
4	Instructions on the BNPL service system are clear.	1	2	3	4	5

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SECTION C (Social Influence)

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	My surroundings support BNPL services.	1	2	3	4	5
2	People who are important to me would suggest that I should use BNPL services.	1	2	3	4	5
3	People who are important to me expect me to use BNPL services.	1	2	3	4	5
4	People who are important to me are likely to recommend using BNPL services.	1	2	3	4	5

SECTION D (Financial Literacy)

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I closely monitor my spending behaviour.	1	2	3	4	5
2	I can work effectively toward long-term financial goals.	1	2	3	4	5
3	I carefully consider my needs before making Purchases.	1	2	3	4	5
4	I can resist temptation in order to achieve my budget.	1	2	3	4	5
5	I am responsible for how much I spend.	1	2	3	4	5

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SECTION E (Intention to Use BNPL)

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I would use Buy Now Pay Later for any purchase in the future	1	2	3	4	5
2	Using Buy Now Pay Later to handle my online shopping is something I would do.	1	2	3	4	5
3	I intend to use all the different kinds of Buy Now Pay Later. I intend to use Buy Now Pay Later more frequently in the future	1	2	3	4	5
4	I intend to recommend Buy Now Pay Later to my family and friends.	1	2	3	4	5
5	I intend to try out the latest Buy Now Pay Later.	1	2	3	4	5