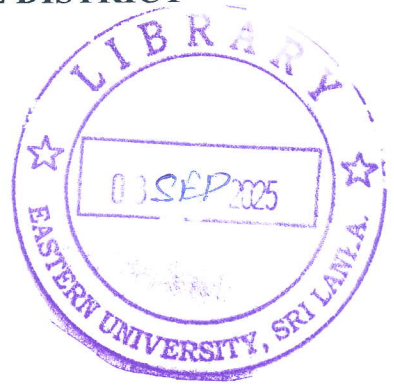


**THE FACTORS IMPACT ON INTENTION TO ADOPT BUY NOW PAY  
LATER SERVICES IN THE TRINCOMALEE DISTRICT**



By

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## ABSTRACT

This study is aimed to find out the factors that affect the intention to adopt the Buy Now Pay Later (BNPL) Services in Trincomalee District. The study examines five major independent variables such as perceived usefulness (PU), perceived ease of use (PEOU), perceived risk (PR), social influence (SI), and financial literacy (FL) by referring to TAM and UTAUT theory. A thorough examination of these variables leads to the assessment of the dependent variable, which is the intention to embrace BNPL services.

The target population includes individuals aged 18 and older, including BNPL users. Data was collected from 80 respondents across the Trincomalee District using online Google Forms (structured questionnaire). The study utilized the sampling frame and adopted a quantitative research approach. SPSS software was used to assess data reliability and accuracy and to explore the relationships between the dependent and independent variables. Various analyses were conducted, including a pilot test, Cronbach's Alpha, Pearson Correlation Analysis, and Multiple Regression Analysis. The results indicated that perceived ease of use and social influence have a significant positive relationship with the intention to adopt BNPL services in the Trincomalee District. Conversely, financial literacy, perceived usefulness, and perceived risk showed an insignificant positive relationship with the intention to adopt BNPL.

The study also discusses the implications, limitations, and provides recommendations for researchers to address the current state of BNPL services and consumer behavior towards BNPL in Trincomalee District.

***Keywords: perceived usefulness (PU), perceived ease of use (PEOU), perceived risk (PR), social influence (SI), financial literacy (FL) and Adopt BNPL Service.***

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