IDENTIFYING DETERMINANT FACTORS INFLUENCING USER'S BEHAVIORAL INTENTION TO USE TRAVELOKA PAYLATER

The paylater payment feature is being widely discussed as an alternative payment system that offers simplicity and flexibility in settling digital business transactions with a 28 % to 38 % growth annually. Despite the popularity of Traveloka apps as the largest travel business platform that has been downloaded more than 100 million times, the number of Traveloka Paylater users is limited to only 8.6 % of the total users. The purpose of this study is to discuss what factors influence a user's behavioral intention to use Traveloka Paylater.

The study involved 360 Traveloka user respondents over 17 years old who knew the Paylater model of payment but never use Traveloka PayLater.

The research found that computer self-efficacy affects perceived ease of use, security has an effect on trust, and social influence affects the behavioral intention to use Traveloka Paylater. Meanwhile, computer self-efficacy, perceived ease of use, perceived financial costs, security and trust do not have a positive influence on the behavioral intentions to use Traveloka Paylater.

Users with a higher level of computer self-efficacy find it easier to use the services and more trust the platform that has a higher level of security. Social media were proven to have the greatest impact on potential users by encouraging them to use Traveloka Paylater services. Since Traveloka Paylater services also offer some attractive promotions, including discount prices, users won't mind if there will be extra charges.

The study shows that Traveloka Paylater becomes an attractive digital payment service due to its correlation with the credit system mechanism, which allows buyers to buy now but pay later using an installment plan. Traveloka Paylater shows promising growth since Indonesians are already familiar with the credit system. Since the majority of Traveloka Paylater users are the young generation, this method of payment will create hedonism of impulsive buying.

To extend the number of target users of the older generation, the study revealed the urgency to provide more integrated simple registration methods as well as create attractive live chat features, monitor the system regularly, and work with well-known influencers to increase literacy

Keywords: computer self-efficacy, perceived ease of use, financial cost, social influence

Florentina Kurniasari
Corresponding author
Doctor of Economics, Associate Professor, Dean*
E-mail: florentina@umn.ac.id
Johny Natu Prihanto
Doctor of Research in Management, Assistant Professor, Lecturer*
Nikolaus Andre
Bachelor of Management, Student*
*Department of Technology Management
Universitas Multimedia Nusantara
Boulevard Gading Serpong str., Tangerang, Banten, Indonesia, 15111

1. Introduction

Indonesia enjoyed technological advancement in information and communication technology. According to [1], the number of connected mobile devices in Indonesia in 2022 reached 370.1 million, where this figure increased by 3.6 % compared to the previous year. The latest report also states that in 2022, the number of internet users in Indonesia will reach 210 million, of which there will be an addition of around 35 million users from 2021. The growth rate of mobile phone and internet users allowed Indonesians to make online transactions effortless.

The weekly online shopping report released by [2] showed that 60.6 % of consumers buy online products or services, 36.0 % buy online groceries and only 13.0 % buy used products. 18.3 % of consumers preferred using websites for price comparison and 43.3 % of consumers choose Paylater as a mode of payment. There was an increase in Paylater usage from 28 % to 38 % on an annual basis [3].

The Paylater feature has been present in various online services, ranging from finance, marketplaces to online travel agents. Paylater can not only be used to make payments for daily needs but also for travel necessities such as: hotels, transportation tickets, recreation tickets, etc. According to [4], Paylater offers some benefits, including the easiness to pay later at the end of the month or by installments. Consumers who do not have enough money at the time of the transaction are able to settle the transaction without paying anything but just using the Paylater features. Paylater continues to become a favorite mode of payment other than credit cards and e-wallets. This new business model requires collaboration and support from the government and regulators to protect user interests.

Paylater has become a popular mode of payment on the e-commerce platform and is preferred over applying a credit card since the online registration method is practical and easy anywhere and anytime. The previous study conducted by [5] found that the internet literacy and capabilities of people are growing along with the rapid development of internet technology. Furthermore, the report from the Payment Methods Report mentioned that Paylater has a similarity with a credit

card in terms of installment options [6]. Several studies also mentioned this Paylater model will drive impulsive buying behavior on the e-commerce platform [7, 8].

Research related to the pay later scheme in Australia also shows that as digital payments, the successful usage of Paylater was primarily influenced by consumer behavior in terms of how this mode of payment creates motivation among users to adopt digital payments [5], as well as the growing influence of social media. [9] found that users easily access all information and found the benefits of Paylater. The growth of the new alternative payment system is also supported by the growing influence of social media. The previous study conducted by [10, 11] found that users will adopt and use this new Paylater system if they believe that the new technology gives more benefits to them. In addition, users will trust the new system as long as the system gives protection, secure feeling and is able to minimize the risk of data theft [9]. Users are expected to spend less with new digital payments [5, 12].

One well-known e-commerce platform that offered the Paylater feature is Traveloka, an integrated popular lifestyle and travel ordering application in the Southeast Asia region. The Paylater feature is known as Traveloka Paylater. As reported by [13], the Traveloka application has been downloaded more than 100 million times and has more than 40 million active users every month. But the usage of Traveloka Paylater still lags behind other Paylater features such as: Shoppe Paylater, Gopay Later, Kredivo and Akulaku.

Fig. 1 shows that Shoppe Paylater is the most widely used Paylater feature (78.4 %), followed by Gopay Later (33.8 %), Kredivo (23.2 %), Akulaku (20.4 %), Traveloka PayLater (8.6 %), Indodana (3.3 %), and Home Credit (2.8 %) [14].
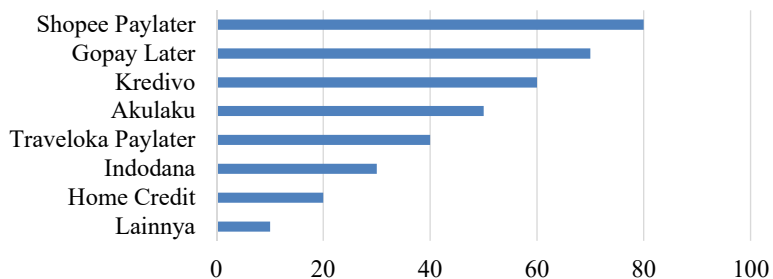

Fig. 1. Frequently used Paylater services
Source: JP Morgan (2023)

Based on reviews of comments and data that have been summarized on the Traveloka application in the Playstore, many users are still disappointed, especially with the Traveloka Paylater feature. Most users gave negative comments regarding Traveloka PayLater services in terms of service, registration system, frozen/deactivated accounts for no reason, and misuse of personal data.

Although the previous study shows similar findings, there are not many studies analyzing the phenomenon of Paylater system in Indonesia. The research of Paylater as a mode of payment is still limited since familiarity with this kind of payment just started rising along with the growth of the e-commerce platform booming in the Covid-19 pandemic [15]. Paylater has become an attractive mode of payment for consumers who had financial difficulties in paying full-amount.

Therefore, research on the development of behavioral intention in using Paylater as a mode of payment is relevant in the context of the growth of digital payments in the e-commerce platform.

2. Literature review and problem statement

The research [16] found that the growth of travel demand in Indonesia leads to travel-related online buying transactions, which reached more than 60 % of total online sales. As travel demand grows, most people in Indonesia tend to buy online for their traveling needs accounting for 58.9 % of total online sales. Therefore, the demand for digital payment alternatives increased as a response to these customer needs [17].

Online platforms should provide more convenient digital payments for their users [18]. [19] found that the new digital payment service should offer some attractive features, financial benefits, ensure data security and privacy to create motivation in adopting the new technology. The previous study [5] revealed that social media should support new payment methods by giving trusted information.

Self-efficacy is defined as the belief that one can succeed in carrying out the behavior required to produce an outcome [19]. The research conducted by [20, 21] found that computer self-efficacy has a positive effect on behavioral intention to use. The number of internet users is increasing from time to time, and the potential of internet users is assessed to grow because young people are considered technically and informationally literate. Therefore, the influence of computer self-efficacy on behavioral intention towards a technology system is significant [22, 23]. Although digital payments are rising in Indonesia, the understanding of how the Paylater system works is still limited. The function of Paylater is that customers can get products or services without having to pay directly [6] since the Paylater feature is provided through websites or applications. Paylater is gaining popularity in some western countries [6, 24], even some studies recommend this system due to the lack of consideration of its user financial capabilities [25, 26]. In fact, in Indonesia, the Paylater system continues to grow in line with the growth of online shopping.

Computer self-efficacy plays an important role in developing individual responses in understanding a new information technology [27]. Therefore, there is a significant relationship between computer self-efficacy and behavioral intention to use [28, 29]. Computer self-efficacy also becomes a good predictor of the perception of easy computer use [8, 30]. Therefore, self-efficacy is proven to have a significant effect on perceived ease of use.

Perceived ease of use is the extent to which a person believes that using an innovation will be free of effort [15]. The definition of perceived ease of use is related to the assumption that the system is easily understandable and used [31].

The Paylater mode of payment requires complicated factors to activate, starting from minor screen navigation problems and transaction problems. The research conducted by [32, 33] mentions that if the Paylater provider can provide more easy features to learn and use, it will easier attract potential users to use the product. Unlike a credit card, Paylater is usually offered by e-commerce companies and does not involve banking companies [6]. Users still have a chance to take a credit since the approval process is simple [34].

Paylater as an alternative digital payment method requires a complicated registration process. More friendly features and information will positively affect the use of the application. Therefore, there is a positive influence of perceived ease of use on the behavioral intention to use Traveloka Paylater [20].

Perceived financial costs are the amount of costs incurred, including initial costs, purchase prices, equipment costs, subscription fees, and transaction costs [9]. The costs incurred also include initial costs, equipment costs, subscription fees, and existing admin fees. This is also in line with the research by [9, 35]. In the context of mobile payments, especially Paylater, costs are the main barrier to adopting a service [9]. Additional charge is one of the reasons why customers do not want to adopt the new technology [36]. As mentioned in [22], some extra costs to consider are: joining fee, maintenance fee and administration fee [37, 38]. Therefore, perceived financial cost has a positive effect on behavioral intention to use.

According to [34], security is valuable information consisting of goals, activities, and demographic qualities of people who use a service. If consumer actions lead to unwanted consequences, this can be associated with risks that usually arise from security and privacy threats [36]. The studies [39, 40] also found something similar. As stated in [41], the risks of credit, security and fraud remain the same as the obstacles of e-commerce. The role of internet Third-Party Payment (TPP) as a neutral payment platform by a non-financial institution is urgently needed to solve this problem [41, 42]. Traveloka Paylater as digital payment in e-commerce should ensure the security of its payment services.

The main concern of users of the new digital payment is related to data and privacy issues. Customers will be less worried and confident about paying with a smartphone if the platform ensures data protection. The research [43] found that security aspects have a positive impact on the behavioral intention to use the new technology. Security issues were the major consideration in online digital payments. Customer trust arises when the platform has the ability to protect important information from dangerous cyber-attacks [12]. Some theories describe the importance of security [7, 27, 32]. Therefore, security concerns have a significant impact on trust in using the platform.

According to [36], trust is a measure for determining behavioral intentions in using new services or technologies since it involves a state of individual belief in technology. Trust is essential for technology users to increase effectiveness in carrying out daily activities. Trust does not play a significant role in predicting the intention to use/adopt mobile banking services. This is also in line with studies [9, 44].

Trust became the main indicator of risk minimization in decision-making and affects the intention to use the new technology [45]. Therefore, there is a relationship between trust and intention to use the new technology.

Social influence is an individual's perception of the opinions of others if he has to perform certain behavior [9]. One of the reasons for the non-importance of social influence is that customers prefer to decide for themselves everything related to their finances and financial planning rather than asking and consulting with friends [10]. This is also in line with the findings in [10, 36]. The previous study [41] mentioned that the majority of e-commerce buyers are young people who have access to the Internet. As they are proficient in ICT, they have more access to social media. The availability of information sometimes makes them easily influenced, which leads to wrong decision-making [18]. In the previous study [6, 42], purchasing behavior was highly influenced by recommendations of influencers, including family and relatives, which was very useful in verifying appropriate information before making any financial decision.

A recommendation from the inner circle, such as family and close friends, strengthened individual perception before making an important decision [10]. Therefore, social influence affects the behavioral intention to use a digital payment platform.

The previous study [30, 46] found that behavioral intention to use is an individual willingness to do something in the future. [47] mentioned that the behavioral intention to use the new technology refers to how much technology users feel that the new technology brought positive benefits.

Many studies used some constructs in analyzing the behavioral intention to use digital payments. But research on the behavioral intention to use Paylater as an alternative mode of payment is limited, since the concept of Paylater is just well-known along with the popularity of e-commerce business. In addition, there is a lack of research that measures the effect of computer self-efficacy on perceived ease of use, as well as the effect of security on trust. So, this study used some dimensions such as: computer self-efficacy, perceived ease of use, perceived financial cost, security, trust and social influence as indicators that affect the behavioral intention to use Traveloka Paylater. Traveloka as the main travel platform in Indonesia is believed that offering Paylater as an alternative payment brings more significant benefits to customers and at the same time can boost revenue from sales of its travel-related products.

3. The aim and objectives of the study

The aim of the study is to identify the determinant factors influencing the user's behavioral intention to use Traveloka Paylater.

To achieve this aim, the following objectives are accomplished:

– to analyze the effect of computer self-efficacy on the perceived ease of use, as well as on the behavioral intention to use Traveloka Paylater;

– to study the effect of perceived ease of use, perceived financial cost, security and social influence on the behavioral intention to use Traveloka Paylater;

– to study the effect of security on trust in using Traveloka Paylater;

– to study the effect of trust on the behavioral intention to use Traveloka Paylater.

4. Materials and methods

The object of the study is adult Traveloka application users who understand and know Paylater as one of the mode of payment features to settle business transactions but never use it.

The study uses a conclusive research design as a technique to test several hypotheses and find the effect of each variable on the behavioral intention to use Traveloka Paylater.

By utilizing the quantitative method, the formulated hypotheses are intended to determine the influence of computer self-efficacy, perceived ease of use, perceived financial cost, security, trust and social influence on the behavioral intention to use Traveloka Paylater. Two additional hypotheses were developed by considering the effect of computer self-efficacy on perceived ease of use and the effect of security on trust.

As descriptive research, the study tried to explain the relationship among the variables. The survey method was used

to collect data that was distributed through social media such as Instagram, WhatsApp, and Line. The non-probability sampling technique in the form of judgmental sampling was used to get suitable respondents based on the criteria, including the age range of respondents over 17 years old, knowing the Paylater model of payment, and never using Traveloka PayLater.

This research is part of consumer financial behavior toward the new technology platform in consideration of the growing trend in Paylater usage among Indonesians. It is necessary for Traveloka as the largest online travel platform in South East Asia to take the opportunity to increase the usage of Traveloka Paylater among its members. The increasing number of Traveloka Paylater users is expected to strengthen Traveloka business performance in terms of additional alternative revenues.

For the study, 386 respondents were collected, but only 360 respondents passed the screening process. The demographic profiling shows that out of the total 360 Indonesian respondents, 18.8 % are male and 81.3 % are female. Among the majority of respondents, 1.9 % are private employees, 0.6 % are students and 97.5 % are college students. In terms of mode of e-commerce payment, 31 % of respondents use bank transfers, 22 % use e-wallets, 19 % use Paylater, 14 % use credit cards and the rest prefer using QR codes. In terms of Paylater popularity, Shoppe Paylater is the most popular brand among respondents (44 %), followed by Go-pay Later (23 %), Dana Paylater (20 %), Home Credit (8 %) and Traveloka Paylater (5 %).

Respondents are aware of the benefits offered by Paylater, including: delayed cash outflow (24 %), no need to bring cash (17 %), practical and easy to use (17 %), speedy processing time (15 %), attractive promotion (15 %) and various alternative installment plans (12 %). In terms of familiarity with Traveloka Paylater, the majority of respondents get information from social media (62 %), followed by advertising campaigns (22 %) and the rest (16 %) from friends and families.

Table 1 presents a descriptive analysis of the variables used in the research, namely: computer self-efficacy (CSE), perceived ease of use (PEOU), perceived financial cost (PFC), security (S), trust (T) and behavioral intention to use (BI). Since computer self-efficacy is defined as the individual capabilities in acquiring new technology usage, it can be measured by four indicators, including: the availability of built-in assistance, availability of manual guidance references, other people ever use Traveloka Paylater and other people show how to use Traveloka Paylater [8]. The computer self-efficacy itself has a high mean value (within 3.44–4.03) and the indicator of having manual guidance references has the highest mean value 3.97.

The perceived ease of use had four indicators related to the ease to learn, skillful in using the system, understandable system and finally ease to use (Kempainen). The majority of respondents agree that the Traveloka Paylater system is easy to use (the highest mean value of 4.02).

There are four indicators to measure the perceived financial cost behavior, namely: higher prices, no training cost, more additional charges and some reluctance to use Traveloka Paylater [20]. The majority of respondents reluctantly use Traveloka Paylater due to extra money that has to be spent (the highest mean value of 3.97).

The security variable is characterized by the following indicators: the guarantee of no-loss online transaction, adequate protection features, convenience of security concerns and secure information and data [23]. The majority of respondents felt that all Traveloka Paylater transactions are secure and safe (with the highest mean value of 4.08).

The trust variable is also measured with four indicators as discussed in [23]: modern features for online transactions, speedy information access, openness for customer needs and effective customer handling. The majority of respondents agree that Traveloka Paylater initiated various programs to handle customer problems seriously (with the highest mean value of 4.08).

The four indicators to explain the social influence variable are: the influence of friends and families, the influence of social media, the use of Traveloka Paylater by close friends and suggestion of influencers [9]. The majority of respondents agree that their decision to use Traveloka Paylater was mostly influenced by their close friends (with the highest mean value of 3.99).

Finally, the behavioral intention to use was also measured by four indicators, including: dependence on the information access users have, willingness to use Traveloka Paylater in the future, increasing usage of Traveloka Paylater and recommendation to others to use Traveloka Paylater [23]. This study also showed that the majority of respondents agree that they will give a positive recommendation to others to use Traveloka Paylater (with the highest mean value of 3.74).

The mean range of 3.71 to 4.04, with the behavioral intention to use, has the lowest mean, and the trust dimension has the highest mean. Respondents agree that computer self-efficacy in terms of support availability will assist them in understanding the information technology needed in using the Paylater payment model based on the mean of 3.77. The guidance book can be used as a reference to use Traveloka Paylater. The reported mean for usage perception of 3.92 indicates that respondents are willing to use Traveloka Paylater as long as the system offers more simple and informative features. The mean of 3.64 for perceived financial cost explains that respondents are reluctant to use Traveloka Paylater since there will be additional costs, such as processing fees and interest. The security mean of 3.95 implies that respondents find it convenient to use Traveloka Paylater through a digital platform due to its reliability and security of data. Respondents agree that Traveloka Paylater is a reliable digital platform that provides open information and quickly responds to customer problems based on the mean of 4.04. Respondents agree that social influence from the inner circle will influence their decision to use Traveloka Paylater, as shown by the mean of 3.73. Finally, the mean of 3.71 for behavioral intention to use shows that respondents agree to use Traveloka Paylater in the future, and if they are satisfied, they will tell others.

The description in Table 1 gives the values of Mean, AVE, Cronbach Alpha and Composite Reliability for the outer model testing instruments using Convergent Validity Testing. During the pre-test and main test, all the indicators are valid with the value of Kaiser-Meyer-Olkin (KMO)>0.5; Significance Value<0.006; Measures of Sampling Adequacy>0.5; Factor Loading value>0.5 and reliable with the value of Cronbach's Alpha>0.7.

Convergent Validity test can be seen from the value of Average Variance Extracted (AVE). [48] mentioned the requirement to become valid if the value of AVE>0.50. Table 1 shows that all the indicators are valid since based on the Convergent Validity test, the range of AVE values is 0.58–0.67.

Table 1

Descriptive Analysis of Construct Assessment

Variable	Mean	AVE	Cronbach's Alpha	Composite Reliability
Computer Self-Efficacy (CSE)	3.77	0.58	0.76	0.85
Perceived Ease of Use (PEOU)	3.92	0.62	0.80	0.87
Perceived Financial Cost (PFC)	3.64	0.54	0.72	0.82
Security (S)	3.95	0.60	0.78	0.86
Trust (T)	4.04	0.55	0.73	0.83
Social Influence (SI)	3.73	0.60	0.77	0.85
Behavioral Intention to Use (BI)	3.71	0.67	0.84	0.89

Meanwhile, [48] also mentioned that the variable is valid if the value of both Cronbach's Alpha and Composite Reliability is >0.7. In this study, a reliability test was performed, and the results show good scores. This means that the variables of computer self-efficacy, perceived ease of use, perceived financial cost, security, trust, behavioral intention to use are valid with the Cronbach's Alpha within 0.72–0.84 and Composite Reliability within 0.82–0.89.

The study also conducted the Fornell-Larcker Criterion Testing using SmartPLS software, and the results are given in Table 2. [48] mentioned that the main requirement in Fornell-Lacker Criterion testing is that the AVE value should be higher than that of other latent constructs.

Table 2

Results of Fornell-Larcker Criterion Testing

–	BI	CSE	PEOU	PFC	S	SI	T
BI	0.820	–	–	–	–	–	–
CSE	0.597	0.761	–	–	–	–	–
PEOU	0.549	0.659	0.786	–	–	–	–
PFC	0.425	0.502	0.337	0.735	–	–	–
S	0.637	0.648	0.635	0.378	0.776	–	–
SI	0.721	0.649	0.563	0.438	0.594	0.772	–
T	0.544	0.635	0.616	0.42	0.668	0.471	0.740

Table 2 shows that all the variables pass the Fornell-Larcker Criterion Testing with the value of AVE for each variable higher than for other constructs. In the Fornell-Larcker Criterion Testing, perceived financial cost had the lowest value (0.735) and behavioral intention to use Traveloka Paylater had the highest value (0.820). Other higher values of AVE in the Fornell-Larcker Criterion Testing for computer self-efficacy, perceived ease of use, security, social influence and trust are 0.761, 0.786, 0.776, 0.772 and 0.740, respectively.

Table 3 shows the results of Heterotrait and Monotrait Ratio testing used in the research. Heterotrait Monotrait testing (HTMT) was conducted to test the discriminant analysis as described in Table 3. The minimum requirement in the HTMT ratio is that the value of HTMT should be less than 0.90 to ensure validity between two constructs [48].

Table 3 shows that the value of all HTMT variables is <0.90. Therefore, the variables of computer self-efficacy, perceived ease of use, perceived financial cost, security, trust and behavioral intention to use are valid based on the calculation of Heterotrait Monotrait ratio.

Table 3

Results of Heterotrait Monotrait Ratio Testing

–	BI	CSE	PEOU	PFC	S	SI	T
BI	–	–	–	–	–	–	–
CSE	0.747	–	–	–	–	–	–
PEOU	0.668	0.824	–	–	–	–	–
PFC	0.527	0.674	0.439	–	–	–	–
S	0.785	0.828	0.799	0.486	–	–	–
SI	0.89	0.862	0.710	0.564	0.767	–	–
T	0.682	0.846	0.800	0.580	0.879	0.617	–

This study used R-square and F-square values to test the structural model. The results of the R-square are shown in Table 4.

Table 4

Results of R-Square Testing

Variable	R-Square	Adjusted R-Square
BI	0.602	0.587
PEOU	0.434	0.430
T	0.447	0.443

The Adjusted R-Square for behavioral intention to use is 0.587. This means that a 58.7 % behavioral intention to use variable can be explained by the variables of computer self-efficacy, perceived ease of use, perceived financial cost, Security, trust, and social influence, and 41.3 % was affected by other independent variables that were not included in this research. A 43 % perceived ease of use variable can be explained by the computer self-efficacy variable and a 44 % trust variable can be explained by the security variable.

Meanwhile, the results of F-square testing for the structural model used in this research are given in Table 5.

Table 5

Results of F-Square Testing

Variable	F-Square	
CSE→BI	0.000	No Effect
CSE→PEOU	0.776	High Effect
PEOU→BI	0.002	Low Effect
PFC→BI	0.008	Low Effect
S→T	0.807	High Effect
S→BI	0.049	Low Effect
SI→BI	0.285	Neutral
T→BI	0.014	Low Effect

Based on the F-Square testing in Table 5, it is shown that the self-efficacy variable had no effect on behavioral intention to use. The variables of perceived ease of use, perceived financial cost, security and trust have little effect on behavioral intention to use. Meanwhile, the social influence variable has a neutral effect on behavioral intention. Computer self-efficacy has the highest effect on perceived ease of use, as well as the security variable, which also has the highest effect on trust.

In the study, the Path Coefficient testing was conducted to evaluate the direct or indirect effect for each hypothesis. The results of the path coefficient are given in Table 6.

Table 6 shows that the variables of computer self-efficacy, perceived ease of use, perceived financial cost, security, trust

and social influence had a positive direct effect on behavioral intention to use with the value of: 0.016; 0.041; 0.066; 0.218; 0.477 and 0.111. Meanwhile, the computer self-efficacy itself had a direct value of 0.659 toward perceived ease of use and the security variable also had a positive direct value of 0.668 with respect to trust. Computer self-efficacy has the lowest direct effect on behavioral intention to use (value of 0.016), and social influence has the highest direct effect on behavioral intention to use (value of 0.477). In addition, the results of the path coefficient show that the security variable has the highest effect on trust among others.

Table 6

Results of Path Coefficient

Variable	BI	CSE	PEOU	PFC	S	SI	T
BI	–	–	–	–	–	–	–
CSE	0.016	–	0.659	–	–	–	–
PEOU	0.041	–	–	–	–	–	–
PFC	0.066	–	–	–	–	–	–
S	0.218	–	–	–	–	–	0.668
SI	0.477	–	–	–	–	–	–
T	0.111	–	–	–	–	–	–

5. Results of research on the key determinant factors influencing the behavioral intention to use Traveloka Paylater

5. 1. Effect of computer self-efficacy on the perceived ease of use and behavioral intention to use Traveloka Paylater

Research Objective 1 aims to study the effect of computer self-efficacy on the perceived ease of use, as well as on the behavioral intention to use Traveloka Paylater. The following Table 7 illustrates the t-statistic values and p-values.

Table 7

Hypothesis Results for Research Objective 1

RO No.	Research objective	Hypothesis	T-Statistic	P-value	Findings
RO 1	To study the effect of computer self-efficacy on the behavioral intention to use Traveloka Paylater	Computer self-efficacy significantly influences the behavioral intention to use Traveloka Paylater	0.167	0.867	Rejected
	To study the effect of computer self-efficacy on the perceived ease of use of Traveloka Paylater	Computer self-efficacy positively influences the perceived ease of use of Traveloka Paylater	12.408	0.000	Accepted

From the results, computer self-efficacy does not significantly affect the behavioral intention to use Traveloka Paylater (t-statistic 0.167<1.96 and p-value 0.867>0.05). Therefore, hypothesis 1 is rejected. On the contrary, it is proven that computer self-efficacy had a significant effect on the perceived ease of use of Traveloka Paylater with the t-statistic value of 12.408 and p-value of 0.000. Thus, hypothesis 1a is accepted.

5. 2. Effect of perceived ease of use, perceived financial cost, security and social influence on the behavioral intention to use Traveloka Paylater

Table 8 measured the effect of perceived ease of use, perceived financial cost, security and social influence on the behavioral intention to use Traveloka Paylater.

Table 8

Hypothesis Results for Research Objective 2

RO No.	Research objective	Hypothesis	T-Statistic	P-value	Findings
RO 2	To study the effect of perceived ease of use on the behavioral intention to use Traveloka Paylater	Perceived ease of use positively influences the behavioral intention to use Traveloka Paylater	0.428	0.669	Rejected
	To study the effect of perceived financial cost on the behavioral intention to use Traveloka Paylater	Perceived financial cost significantly influences the behavioral intention to use Traveloka Paylater	1.007	0.314	Rejected
	To study the effect of security on the behavioral intention to use Traveloka Paylater	Security significantly influences the behavioral intention to use Traveloka Paylater	1.821	0.069	Rejected
	To study the effect of social influence on the behavioral intention to use Traveloka Paylater	Social influence significantly influences the behavioral intention to use Traveloka Paylater	4.058	0.000	Accepted

Table 8 shows that the perceived ease of use is found to have little effect on the behavioral intention to use Traveloka Paylater whereby Hypothesis 2 is rejected since the study showed that the t-statistic 0.428<1.96 and p-value 0.669>0.05.

The study also found that the perceived financial cost has little effect on the behavioral intention to use Traveloka Paylater with the t-statistic of 1.007<1.96 and p-value of 0.314>0.05. So, Hypothesis 3 is rejected.

Table 8 also presents the results for hypothesis testing, which explained that security has little effect on the behavioral intention to use Traveloka Paylater with t-statistic of 1.821<1.96 and p-value of 0.069>0.05. Therefore, this finding rejected Hypothesis 4.

The results for hypothesis testing to analyze the effect of social influence on the behavioral intention to use Traveloka Paylater are given in Table 8, which shows the t-statistic value of 4.058>1.96 and p-value of 0.000<0.5. The findings show that social influence significantly and positively determines the behavioral intention to use Traveloka Paylater. This result contributed to the acceptance of Hypothesis 6.

5. 3. Effect of security on trust in using Traveloka Paylater

The following Table 9 showed the hypothesis results that meet the research objective 3.

Based on Table 9, the results for the security factor reflect a significant influence on trust in using Traveloka

Paylater with the t-statistic of 12.102>1.96 and p-value of 0.000<0.05. This led to acceptance of Hypothesis 4a.

Table 9

Hypothesis Result for Research Objective 3

RO No.	Research Objective	Hypothesis	T-Statistic	P-value	Findings
RO 3	To study the effect of security on the trust to use Traveloka Paylater	Security significantly influences the trust to use Traveloka Paylater	12.102	0.000	Accepted

5. 4. Effect of trust on the behavioral intention to use Traveloka Paylater

Table 10 below shows the results for the effect of trust on the behavioral intention to use Traveloka Paylater.

Table 10

Hypothesis Results for Research Objective 4

RO No.	Research Objective	Hypothesis	T-Statistic	P-value	Findings
RO 4	To study the effect of trust on the behavioral intention to use Traveloka Paylater	Trust significantly influences the behavioral intention to use Traveloka Paylater	1.198	0.231	Rejected

Table 10 described that trust is proven to have no influence on the behavioral intention to use Traveloka Paylater with the t-statistic of 1.198<1.96 and p-value of 0.231>0.05. Thus, Hypothesis 5 is rejected.

6. Discussion of the results of research on the key determinant factors influencing the behavioral intention to use Traveloka Paylater

In examining the impact of computer self-efficacy on the behavioral intention to use, this study showed that computer self-efficacy does not have a positive effect on behavioral intention to use, as shown in the results of F-Square testing in Table 5 and the hypothesis testing in Table 7. The results of this study are not in line with [22]. Computer self-efficacy is a perceptual concept focusing on understanding how people perceive their information technology-related abilities [22]. This result means that potential Traveloka Paylater users have characteristics that could be more literate in information technology when using the Paylater mode of payment. Traveloka Paylater users do not need to have special abilities or skills to use this service. The results of this study also prove that the level of understanding regarding information held is not a driving factor for using the service.

To improve the level of computer-self efficacy, Traveloka should make an attractive short video to guide new users on how to use Traveloka Paylater. The information literacy of Traveloka Paylater can be delivered through advertising in social media that emphasizes the diverse usage of Traveloka Paylater, not limited to travel transactions. The Traveloka

Paylater advertising will stimulate the audience to use Traveloka Paylater.

Regarding the effect of computer self-efficacy on perceived ease of use, this study revealed that computer self-efficacy has a high and positive effect on perceived ease of use as described in Tables 5, 7. The study results are consistent with [23], which mentioned that service providers should build interest by providing training that informs how to use and adopt the service and helps build trust to use the system. This research proves that the level of one's understanding of a service or technology can make it easier to use or adopt a service or technology. The higher the level of someone's understanding of a service, the easier it will be for that person to use it because they already understand the service and vice versa.

One way to increase the awareness of Traveloka Paylater is to create a marketing tagline describing the uniqueness of Traveloka Paylater itself, especially simplicity and easiness. This tagline should be published on any social media to attract a larger audience.

The findings of this research show that perceived ease of use does not have a positive effect on behavioral intention to use from the results of hypothesis testing in Table 8 and has little effect from the F-square value described in Table 5. In Technology Acceptance Model (TAM) theory, perceived ease of use is an essential factor for using new technology. The study means that the ease of understanding or operating a service will not guarantee that it will increase the behavioral intention to use Traveloka Paylater.

To increase behavioral intention to use, Traveloka Paylater should improve some features provided in its application. The feature that can be provided is live chat and video call, which means that Traveloka Paylater is ready to assist customers 24 hours a day. The live chat should be supported with human customer services having adequate knowledge and good attitude in solving customer problems. Meanwhile, the video call will allow customers to communicate interactively with customer services. These two features will become distinguishing services of Traveloka Paylater compared to other competitors.

With regards to the influence of perceived financial cost on behavioral intention to use, the hypothesis testing in Table 8 indicates that perceived financial cost does not significantly affect behavioral intention to use, even though this variable has a low effect on behavioral intention (Table 5). The study results show that the level of perceived financial cost does not affect behavioral intention to use, which means that even additional costs that individuals must bear will not guarantee that this will increase the behavioral intention to use Traveloka Paylater.

In the Paylater system, the customers will pay extra charges, including an interest rate. Traveloka Paylater has to maintain a low interest rate to make the amount of monthly installments low. And to encourage their members to spend more, Traveloka Paylater should set up higher limits.

The results of this study also indicate that the aspect of security has no impact on behavioral intention to use based on the rejection of the hypothesis in Table 8. This result is not supported by the research conducted in [9], which mentioned that consumers are very careful about security and privacy risks.

Service providers, especially Traveloka Paylater, must develop and improve authentication and password issues

in processing consumer data. Traveloka should maintain the accessibility of the server and application, especially at the time of promotion. During that time, many users access the application at the same time, which causes the server to crash. This situation causes inconvenience to customers since they are afraid of data loss.

The acceptance of hypothesis testing in Table 8 and F-square testing in Table 5 also indicates the acceptance of social influence with a low effect on the behavioral intention to use Traveloka Paylater. These results are supported by the findings in [9]. The greater the influence an individual receives from close persons, the higher the behavioral intention to use Traveloka Paylater. These social groups and families shared enjoyable moments when using the Traveloka Paylater same services. Therefore, this will attract new users to try the same service and finally will increase the behavioral intention to use Traveloka Paylater [10]. The advanced new digital payment technology requires additional clarification and information for new users. Therefore, new users need more references from their trusted relatives or friends.

Traveloka Paylater should also consider using prominent celebrities to endorse their products and services. Celebrities usually have millions of followers on social media as target potential users of Traveloka Paylater. As Traveloka Paylater brand ambassador, their popularity will influence the audience to use Traveloka Paylater. Social media such as Instagram and Twitter can be considered to increase engagement with Traveloka Paylater users through testimony, giveaway and responsive complaint handling.

Another acceptance result of hypothesis testing in Table 9 indicates that security positively influences trust with a neutral effect (Table 5). This result is consistent with [30]. Security in the digital technology platform can create user trust by providing services that can prevent attacks that endanger the privacy of user data. Consumers decide to use a service if it has strong and convincing security qualities. So, the higher the level of security in a service, the more the customer will trust the service and vice versa.

Traveloka Paylater should ensure and guarantee data security and protection of its members. Confirmation of each data registration should be delivered to customers. The secure feeling will lead to higher trust in using Traveloka Paylater.

Finally, the results of the data analysis rejected the positive effect of trust on behavioral intention to use as shown in Table 10. The result of F-Square testing in Table 5 also indicates that trust has a low effect on the behavioral intention to use Traveloka Paylater. This finding is consistent with [40], which shows that the level of security has no effect on behavioral intention to use. This means that whether or not you believe in a service will not guarantee that this will increase the behavioral intention to use Traveloka Paylater. This may also occur due to consumers' past experiences in using services with the same function. If consumers do not believe or had problems with the service before, they will also have the same opinion on the services used now, and vice versa.

This research showed a lower trust of Traveloka Paylater respondents in handling their problems. Therefore, to develop and increase the trust of its users, Traveloka Paylater should inform about the availability of 24 hours' live chat as well as video chat. These features should be promoted via online such as Tik Tok, Instagram or Youtube and offline advertising to develop the awareness and trust of its customers.

Overall, this quantitative study offers some insights especially for Traveloka through identifying the key determinant factors influencing the behavioral intention to use Traveloka Paylater. These factors can be prioritized to increase the significant growth of Traveloka Paylater users, which will benefit stronger business performance. Traveloka can collaborate with well-known influencers or artists to run promotions. Watching influencers or favorite artists using Traveloka Paylater will increase the number of users, especially among the young generation in the future. Traveloka can also increase promotional activities through both online and offline advertising to increase awareness and brand image and provide features in the form of referral codes to increase social influence.

The limitation of the research is that respondents were only taken from Traveloka users. There might be a different result if the research also considered respondents of other large Paylater players such as ShopeePay or Gopay to get a more generalized analysis.

Future research can add new variables or update their research models, add or replace independent variables to estimate behavioral intention to use, make comparisons with various competitors, and increase the number of respondents in order to obtain more information on the research being conducted.

7. Conclusions

1. Computer self-efficacy does not have a positive influence on behavioral intentions to use since the value of t-statistic is less than 1.96 (0.167<1.96) and p-value is higher than 0.05 (0.867>0.05). This means that Traveloka Paylater users do not need to have special abilities to use the service. On the contrary, computer self-efficacy has a positive influence on perceived ease of use because the t-statistic value is higher than 1.96 (12.408>1.96) and the p-value is 0.000<0.05. This means that the higher the level of one's understanding of a service, the easier it will be for that person to use it.

2. Perceived ease of use, perceived financial costs, security do not have a positive influence on behavioral intentions because these variables have the t-statistic value of less than 1.96 and the p-value is higher than 0.05. The t-statistic value of perceived ease of use, perceived financial cost and security is 0.428, 1.007 and 1.821. Meanwhile, the p-value of these variables is 0.669, 0.314 and 0.069, respectively. This means that easier-to-understand features will not automatically increase the behavioral intention to use Traveloka Paylater. In addition, the amount of extra cost that users have to pay will not influence their intention to use Traveloka Paylater. In terms of security concerns, this research shows that the low level of security will not increase the number of Traveloka Paylater usee.

Furthermore, this study also revealed that social influence positively influences behavioral intentions to use with the t-statistic value higher than 1.96 (4.058>1.96) and p-value less than 0.05 (0.000<0. 0.05). This means that social influence is one of the marketing media strategies that can be chosen by Traveloka to influence potential members to use the Traveloka Paylater service.

3. Security positively influences customer trust with the t-statistic value higher than 1.96 (12.102>1.96) and p-value

of 0.000<0.05. The higher security level offered by Traveloka Paylater will increase the trust of Traveloka members in using Traveloka Paylater and vice versa.

4. Trust does not positively influence behavioral intentions to use with the t-statistic value less than 1.96 (1.198<1.96) and the p-value 0.231>0.05. This means that individual trust does not have a very important role in predicting the intention to use or adopt Traveloka Paylater services.

Conflict of interest

The authors declare that they have no conflict of interest in relation to this research, whether financial, personal, authorship or otherwise, that could affect the research and its results presented in this paper.

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Data availability

Data will be made available on reasonable request.

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