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Identifying determinant factors influencing user's behavioral intention to use Traveloka Paylater

Florentina Kurniasari ✉
Universitas Multimedia Nusantara, Indonesia
<https://orcid.org/0000-0001-5528-247X>

Johny Natu Prihanto
Universitas Multimedia Nusantara, Indonesia
<https://orcid.org/0000-0001-9163-1278>

Nikolaus Andre
Universitas Multimedia Nusantara, Indonesia
<https://orcid.org/0000-0002-2353-473X>

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Abstract

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.



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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.

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Author Biographies

Florentina Kurniasari, Universitas Multimedia Nusantara

Doctor of Economics, Associate Professor, Dean

Department of Technology Management

Johny Natu Prihanto, Universitas Multimedia Nusantara

Doctor of Research in Management, Assistant Professor, Lecturer

Department of Technology Management

Nikolaus Andre, Universitas Multimedia Nusantara

Bachelor of Management, Student

Department of Management

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