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Media Pengkajian Manajemen dan Akuntansi

Intention to Use Paylater Feature in a Traveling Platform in Emerging Market: Traveloka Case

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ABSTRACT

This study aims to determine the relationship between customer's attitude, customer's subjective norm, and the customer has perceived behavior control on the intention to use PayLater as a payment method in Traveloka. This study uses an online and offline survey conducted in Jakarta and Bandung, with 400 respondents. Structural equation modeling was processed using SmartPLS 3.2.9 for this study. The finding shows that customers' attitudes, subjective norms, and perceived behavior control positively influence the intention to use PayLater in Traveloka. This study can be used for another application or company that wants to develop a similar payment method to encourage higher use of PayLater. This study explores the inner working of customers' behavior in connection with the financial service of e-payment, in this case, Traveloka PayLater.

***Keywords:** PayLater; E-payment; E-commerce; Traveloka*

INTRODUCTION

Innovation in computer science and telecommunication has spurred the birth of information and communication technology. It enables the drastic improvement in how many industries connect to the marketplace and become successful (Gary P. Schneider, 2011). Jesse Ndubi Nakhumwa (2013) mentioned the meeting of conventional trade and the internet, offering enterprise or company resources to create innovative business models to take advantage of globalization, known as electronic commerce (e-commerce). Also, Chandra and Sinha (2013) mentioned that the advent of the internet has led to tremendous customer behavior shifts.

Modern technological advances have changed the way customers communicate with financial services and disrupting the payment system. The growth of the internet, digitization, shifting customer tastes, and regulatory reform have increased the uptake and use of electronic payment (e-payment). E-payment systems are expected to have the appropriate infrastructure to allow payment over the internet. As a result, they are becoming an integral part of and are essential to growing e-commerce further. The acceleration of e-payments helped e-commerce and brought significant benefits. Combining e-payments and other online resources for small companies can make it easier to reach a much larger consumer base across the country, area, or even the globe. In turn, it provides consumers with greater ease and preference.

While there are several types of electronic payment, e-payments in e-commerce refer to online transactions performed through the Internet (Armesh et al., 2010). E-payments can also be described as payments made without paper instruments (Tella, 2012). The e-payment systems consist of online credit card transactions, e-wallet, electronic cash (e-cash), online stored value systems, digital balance systems, digital checking payment systems, and wireless payment systems (Laudon & Traver, 2013).

Online shopping has gradually displaced conventional store shopping, as many shoppers have done globally. Based on the Miniwatts Marketing Community, Indonesia is the fourth largest internet user country in December 2019, with 171,260,000 users. E-commerce is growing rapidly in Indonesia, starting from Bhinneka, Bukalapak, Lazada, Tokopedia, Shopee, Traveloka, and various other e-commerce platforms. Even though e-commerce is well known in Indonesia, many people are hesitant to use the payment methods provided by e-commerce itself, one of the options is PayLater. PayLater is a method Traveloka users can use to pay on this e-commerce platform. Traveloka is an e-commerce that provides various travel requirements, plane tickets, trains, hotels, and other related travel activities. Using PayLater, someone can buy Traveloka products and manage the payment 1-12 months later.

The aim of PayLater as a new payment method is to keep the customer doing transactions in Traveloka even when they are running out of money. According to the preliminary research, the consumer of Traveloka has a lack of willingness to use PayLater, which contradicts the intent of PayLater. While the availability of PayLater payment options on Traveloka, there is a potential for the feature to remain or be severely underused by customers. It may happen because PayLater's definition is still unknown and considered relatively new to Traveloka's consumers. As a response, there is a need to investigate the factors that affect millennial generations' use of PayLater on Traveloka.

In using the PayLater feature, this study uses the theory of planned behavior (TPB). The use of TPB was focused on the assumption that humans are intelligent beings who regularly use different information system resources (Ayudya & Wibowo, 2018). Thus, TPB provides an excellent understanding of the relationship between motives and actions affected by subjective attitudes and norms. Also, consider the ease (or difficulty) that users face in engaging in action (Ajzen, 2002).

Since these mechanisms endorse the PayLater function's idea, the author can discuss this analysis. Rutherford and DeVaney (2009) argued that TPB is a compelling theory to examine the intention to use credit cards among consumers; the theory can assess consumer attitudes about credit, their feelings about the burden of social norms, and the challenge of achieving the desired behavior.

So far, there are not many types of research that study TPB for financial products, primarily related to financial products in the PayLater feature. Some of the researchers that discuss TPB related financial products include Ayudya and Wibowo (2018) studied the intention to use electronic money; Khatimah and Halim (2016) studied the intention to use mobile electronic money; Aboelmaged and Gebba (2013) studied the intention to adopt mobile banking; Shih and Fang (2004) studied the intention to use internet banking. There have been no studies discussing TPB related to the PayLater feature, so authors choose to use the PayLater feature as a research topic to know what factors affect the intention to use the PayLater feature. The selection of the Traveloka case study is because Traveloka is one of the e-commerce related to travel with many users in Indonesia and provides PayLater features. This study outline consists of an abstract, introduction, literature review and hypotheses, research methodology, results and discussion, conclusions, and references.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Behavioral Intention to Use
The term "intention" refers to a path of action that an individual intends to take (Zhao and Othman, 2011). Meanwhile, Venkatesh et al. (2012) mentioned that the term "behavioral intention to use" refers to the individuals' decision of whether or not to continue using the technology, and it is viewed as a factor influencing the use of technology. Behavioral intention outperforms other cognitions in correlational studies, including explicit and implicit attitudes, norms, self-efficacy, risk and severity judgments, and personality characteristics (Sheeran et al., 2014; Chiaburu et al., 2011). However, Sheeran and Webb

(2016) mentioned that intentions are only around 50% of the time translated into action. Thus, behavioral intention to use PayLater as a payment system is considered in this study.

Todd et al. (2016) did a meta-analysis of the many theories concerning behavior modification and concluded that the theory of planned behavior has overall validity and value across various behavior categories. The theory of planned behavior is widely used and deemed economical due to its well-defined operational guidelines for analysis (Carmack et al., 2016), measurement (Oluka et al., 2014), and intervention formulation (Epton et al., 2013). Additionally, the theory of planned behavior is regarded as effective in experimental settings due to its robustness in mitigating the effects of various behavioral types, sample variability, and methodological design (Todd et al., 2016; McEachan et al., 2011).

Theory of Planned Behavior
The theory of planned behavior developed by Ajzen (1985) based on the theory of reasoned action (Fishbein and Ajzen, 1977) proposes a framework for the understanding of particular complex human behaviors (Ajzen, 1991). Although the theory of reasoned action interested in only attitudes and subjective norms that lead to behavioral intentions when explaining the formation of actual behavior, perceived control was added to the theory of planned behavior as a new variable that affects both behavioral intentions and actual behaviors (Madden et al., 1992). So, attitudes, subjective norms, and perceived control became the theory of planned behavior's three conceptually determinants to predict customers' intentions. Collectively, these main determinants of the theory of planned behavior led to the creation of the customers' intentions, which will, in turn, affect customers' behaviors (Ajzen, 2002). Thus, customers' intentions provide the primary understanding of the actual behaviors of customers. In planned behavior theory, intentions are the antecedent of behavior and readiness to operate the expected behavior. Similarly, this study defined the intention as customers' willingness to choose PayLater as a payment method in Traveloka.

Attitude
Attitudes towards a behavior are formed by behavioral beliefs and show positive or negative evaluations of the behaviors. The relation between attitudes towards behavior and intention is direct and positive. According to the theory of planned behavior by Ajzen (1991), if a person feels a positive attitude towards behavior, the intention of his/her will be positive also, and vice versa.

Previous studies have studied whether people thought credit cards were a good idea or a negative thing. The methodology of these previous studies seems to be suitable for the author to perform this study since the idea of PayLater is identical to the concept of the credit card. Regarding the Traveloka user's attitude about the PayLater payment plan, the user uses this payment option for financial stability, as PayLater allows the user to repay in installments. Furthermore, a prior study has looked at the association between attitude and continuance goals, and it has been found that attitude has a beneficial impact on continuance behavior (Thiruselvi et al., 2013). However, in the financial industry, attitudes toward behavioral aim have a favorable association with financial investment and credit card use (Rutherford and DeVaney, 2009; Alleyne, 2011). Additionally, Khatimah and Halim (2016) assert that attitudes positively influence utilizing mobile electronic money.

Subjective Norm
Subjective norm contains normative beliefs and shows what others think and are concerned about regarding the actual behavior. Thus, it provides social pressure to do or not to do this specific behavior (Ajzen, 1985). The subjective norm may also affect perceptions about the ease or difficulty of performing a behavior. Meanwhile, Venkatesh and Bala (2008) defined subjective norm as to how individuals perceive what people important to them feel when deciding whether to follow a method or perform a specific action.

PayLater is a payment option that helps customers find a suitable payment alternative that applies to their current scenario, so PayLater contributes to transaction ease. The subjective norm has been used in the theory of planned behavior model, and several studies have considered it to be a significant indicator of

technology-based service adoption intention (Oliveira et al., 2016; Ting et al., 2016; Chong et al., 2012; Yan et al., 2009; Amin et al., 2008; Venkatesh and Davis, 2000).

Perceived Behavioral Control

Perceived control results from control beliefs and has internal control factors such as emotions and external control factors such as opportunities and threats in the market. Customers perceive high control when controlling the specific behavior with ease of access (Conner and Armitage, 1998). It was suggested in the literature that testing the perceived control's effects on intentions will be necessary due to it is the theory planned behavior's unique construct that was added to the theory of reasoned action later, and it is the least understood construct of the theory planned behavior (Lee and Back, 2008; Taylor and Todd, 1995).

Perceived control reflects experience, knowledge about products, and anticipated obstacles (Randall and Gibson, 1991). Because people share information, knowledge, and experiences with family and friends, significant others' opinions may influence perceptions about the amount of control over certain behaviors. For example, when a consumer thinks that others disapprove of using PayLater, the consumer may experience a psychological barrier to carrying out the behavior, which would result in decreased perceived behavioral control.
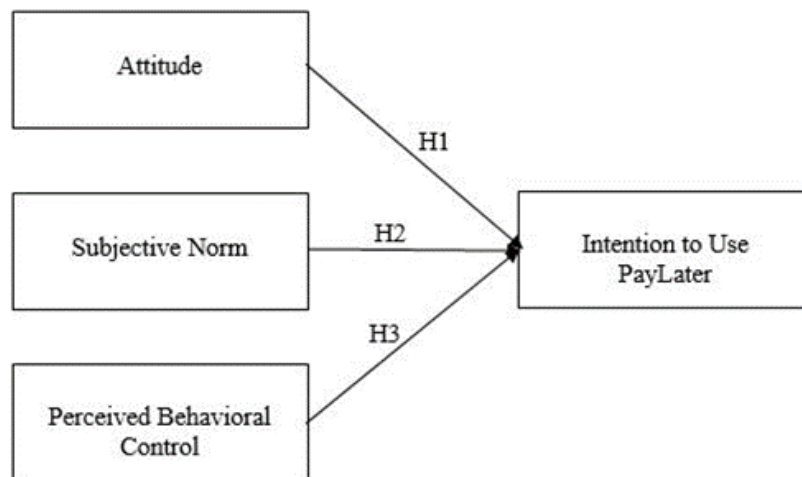

Figure 1. Research Framework

Based on those previous studies, we concluded three hypotheses (**Figure 1**):

H₁: Attitude positively affects intention to use the PayLater payment option

H₂: Subjective norm positively affects intention to use the PayLater payment option

H₃: Perceived behavioral control positively affects intention to use the PayLater payment option.

RESEARCH METHODS

Data for this quantitative analysis were gathered using an online questionnaire in a survey through Google Form, and offline data will be gathered from respondents in Bandung. The study's population comprised all Indonesians between 21 to 35. Respondents must meet such requirements, such as living in Jakarta or Bandung, having a fixed salary, and often using Traveloka as a travel preference platform. Jakarta and Bandung have been chosen as research locations because they are considered the epicenters of the country's influences. This study received 400 responses from selected respondents based on criteria (see **Table 1**).

The questionnaire consisted of demographics, attitude (A), subjective norm (SN), perceived behavioral control (PBC) lastly, intention to use PayLater (ITU). Five items (A1, A2, A3, A4, A5) from Ajzen (2006) and two items (A6, A7) from Francis et al. (2004) were used to measure attitude. Three items (SN1, SN5, SN6) from Ajzen (2006) and three items (SN2, SN3, SN4) from Khalek and Ismail (2015) were used to measure subjective norm. Two items (PBC1, PBC2) from Ajzen (2006) and three items (PBC3, PBC4, PBC5) from Francis et al. (2004) were used to measure perceived behavioral control. Finally, five items (ITU1, ITU2, ITU3, ITU4, ITU5) from Ajzen (2006) and two items (ITU6, ITU7) from Khalek and Ismail (2015) were used to measure intention to use PayLater. All the items used a 7-point Likert scale from 1 (totally disagree) to 7 (strongly agree).

RESULTS AND DISCUSSION

The respondents were 258 women (64.50%) and 142 men (35.50%), from Jakarta (n = 232, 58%) and Bandung (n = 168, 42%). These respondents were classified into three age classes, with 318 people (79.50%) between the ages of 21 and 25; 59 people (14.75%) between the ages of 26 and 30; and 23 people between the ages of 31 and 35 (5.75%). The majority of respondents were student (n = 183, 45.75%), followed by employee (n = 160, 40%), freelancer (n = 30, 7.50%), entrepreneur (n = 13 people, 3.25%), and other (n = 14, 3.50%) (see **Table 1**).

The mean and standard deviations for the various variables used are shown in **Source:** *Data processed*

Table 2. The mean values range from lowest to highest was 2.998 (SN1. My family/relatives suggest using the PayLater feature on Traveloka) to 5.313 (PBC3. I know to use the PayLater feature on Traveloka wisely). Meanwhile, Structural Equation Modeling (SEM) was used to process data that has been successfully collected. SmartPLS 3.2.9 was chosen as a program for running SEM.

Table 1. Demographics of Respondents

Categories	Subcategories	n	%
Gender	Female	258	64.50
	Male	142	35.50
	Total	**400**	**100.00**
Sampling city	Bandung	168	42.00
	Jakarta	232	58.00
	Total	**400**	**100.00**
Age group	21 - 25	318	79.50
	26 - 30	59	14.75
	31 - 35	23	5.75
	Total	**400**	**100.00**
Occupation	Employee	160	40.00
	Entrepreneur	13	3.25
	Freelancer	30	7.50
	Student	183	45.75
	Other	14	3.50
	Total	**400**	**100.00**

Source: Data processed

Table 2. Constructs and Items, Descriptive Statistics, Measurement Model Results

Constructs and items	Means	SD	FL
Attitude (CR= 0.936 AVE= 0.709)			
A1. The PayLater feature on Traveloka is an exciting thing	5.150	1.465	0.804
A2. The PayLater feature as a payment method on Traveloka increases own satisfaction	4.538	1.631	0.826
A3. The PayLater feature on Traveloka allows me to get better financial conditions in the future	3.963	1.610	0.852
A4. The PayLater feature on Traveloka helps me maintain financial stability	3.908	1.685	0.879
A5. The PayLater feature at Traveloka provides more benefits than risks	4.138	1.562	0.862
A6. I will refer to the PayLater payment method rather than other payment methods on Traveloka	3.235	1.789	0.825
A7. I will use the PayLater feature in an urgent situation at Traveloka [a]	5.243	1.740	-
Subjective Norm (CR= 0.931 AVE= 0.731)			
SN1. My family/relatives suggest using the PayLater feature on Traveloka	2.998	1.750	0.713
SN2. Most of the people who work in the same place as I use the PayLater feature on Traveloka	3.493	1.697	0.846
SN3. My closest friend uses the PayLater feature on Traveloka	3.640	1.897	0.880
SN4. My closest friend suggested using the PayLater feature on Traveloka	3.408	1.871	0.923
SN5. My colleague suggested using the PayLater feature on Traveloka	3.593	1.835	0.896
SN6. Anyone can influence me to use the PayLater feature on Traveloka [a]	3.618	1.824	-
Perceived Behavioral Control (CR= 0.906 AVE= 0.658)			
PBC1. The PayLater feature on Traveloka is straightforward	5.263	1.391	0.827
PBC2. I can use the PayLater feature on Traveloka at any time	4.948	1.726	0.775
PBC3. I know to use the PayLater feature on Traveloka wisely	5.313	1.595	0.803
PBC4. I can control my transactions using PayLater on Traveloka	4.953	1.706	0.813
PBC5. I am sure to use the PayLater feature on Traveloka wisely	5.088	1.690	0.836
Intention to Use (CR= 0.960 AVE= 0.777)			
ITU1. I plan to use the PayLater feature on Traveloka	4.165	2.028	0.923
ITU2. I will try to use the PayLater feature on Traveloka	4.335	1.990	0.940
ITU3. I intend to use the PayLater feature on Traveloka	4.255	1.984	0.933
ITU4. I am willing to use the PayLater feature on Traveloka	4.478	1.962	0.928
ITU5. I am continuing to pay in the future using the PayLater feature on Traveloka	3.968	1.848	0.866
ITU6. Using the PayLater feature on Traveloka is a good idea	4.333	1.740	0.842
ITU7. Using the PayLater feature on Traveloka is wise in special situations	5.228	1.639	0.714

Note (s): [a] Item deleted in the validation process. CR: composite reliability; AVE: average variance extracted; SD: standard deviation; FL: factor loading.

Source: Data processed

Table 3. Results of Heterotrait-Monotrait Ratio (HTMT)

	Attitude	Intention to Use Payment Later Option	Perceived Behavioral Control	Subjective Norm
Attitude				
Intention to Use Payment Later Option	0.879			
Perceived Behavioral Control	0.727	0.803		
Subjective Norm	0.671	0.620	0.508	

Source: Data processed

Table 4. Results of the Structural Equation Modeling Assessment

Hypothesis	β Values	T Statistics	P Values	Hypothesis Results
H1	0.546	12.220	0.000	**Supported**
H2	0.092	2.474	0.013	**Supported**
H3	0.335	7.628	0.000	**Supported**

Source: Data processed

Path loadings should be greater than 0.70 for a well-fitting reflective model (Henseler et al., 2012). If dropping out an indicator with a factor loading of 0.40 to 0.70 increases composite reliability, it should be done (Hair Jr et al., 2021). The factor loading results for A7 (0.661) and SN6 (0.659) for the first running data were less than 0.7. As a result, A7 and SN6 have been dropped out for the second running data. In the second running data (**Source:** *Data processed*

Table 2), all factor loading values were greater than 0.70, the constructs' Cronbach's alpha values ranged from 0.870 (Perceived Behavioral Control) to 0.951 (Intention to Use). Meanwhile, the composite reliability ranged from 0.906 (Perceived Behavioral Control) to 0.960 (Intention to Use), and the Average Variance Extracted (AVE) values ranged from 0.658 (Perceived Behavioral Control to 0.777 (Intention to Use) (**Source:** *Data processed*

Table 2). The discriminant validity was measured using the Heterotrait-Monotrait Ratio (HTMT). According to Hair Jr et al. (2021), all values of HTMT (**Source:** *Data processed*

Table 3) in this analysis were less than 0.90, indicating that the calculation model has discriminant validity. Finally, the calculation model used in this analysis was found to be valid and reliable.

Source: *Data processed*

Table 4 shows that all the hypotheses (1, 2, 3) were supported. This study found attitude of an individual positively affects intention to use the PayLater payment option in Traveloka (β values = 0.546, t statistics = 12.220, p values = 0.000). Previous studies supported this finding, such as the studies in Indonesia by Ayudya and Wibowo (2018) also Khatimah and Halim (2016), and another study in Taiwan by Shih and Fang (2004). Ayudya and Wibowo (2018) discovered that attitude affects the intention to use electronic money. The findings of this study also corroborate prior research by Khatimah and Halim (2016), which found that attitudes have a beneficial effect on utilizing mobile electronic money. This study also corroborates Shih and Fang (2004) findings that attitudes influence the intention to use internet banking.

Meanwhile, subjective norm also positively affects intention to use the PayLater payment option (β values = 0.092, t statistics = 2.474, p values = 0.013). Previous studies that supported this finding were by Aboelmaged and Gebba (2013). Aboelmaged and Gebba (2013) assert that subjective norms influence the intention to adopt mobile banking. Nevertheless, these results contradicted the study of the use of e-

money by Ayudya and Wibowo (2018) found that the intention to use electronic money is not proven to be significantly influenced by subjective norms. The difference in findings from previous studies caused by different applicable norms in a particular country, for example, the difference related to the object of the research, may influence the outcome of this variable (Ayudya & Wibowo, 2018).

And lastly, perceived behavioral control positively affect intention to use PayLater payment option (β values = 0.335, t statistics = 7.628, p values = 0.000). This finding is supported by Ayudya and Wibowo (2018), Koloseni and Mandari (2017) also Warsame and Ireri (2016). Ayudya and Wibowo (2018) found that perceived behavior control positively affects intention to use e-money. According to Warsame and Ireri (2016), perceived behavioral control positively and significantly affects the propensity to invest in Sukuk (State Sharia Securities). Additionally, a study about the use of mobile money by Koloseni and Mandari (2017) in Tanzania found that perceived behavior control affects the intention to use internet banking. However, Aboelmaged and Gebba (2013) do not support this result. Their study result is that perceived behavior control does not affect the intention to use mobile banking.

CONCLUSIONS

This quantitative study aims to determine the relationship of attitude, subjective norm, perceived behavioral control using PayLater as a payment method at Traveloka. The online and offline surveys gathered the data in this study. This study took samples from Jakarta and Bandung with adjusted criteria to reflect the actual population. The data collected came from 400 respondents who had answered the questionnaire thoroughly. The existing data is then processed using structural equation modeling, run with SmartPLS. 3.2.9. The results obtained that attitude positively affects the intention to use PayLater in Traveloka. Subjective norms also positively influence the intention to use PayLater. The results also show a positive relationship between perceived behavioral control and the intention to use PayLater in Traveloka.

The limitation of this study is sampling cities since only two cities are representative of Indonesia. Further research would be better taken from several other big cities in Indonesia such as Surabaya, Medan, and other cities. Further research will better reflect the overall situation in Indonesia regarding the intention to use PayLater. Another limitation of this study is limited to Traveloka users. Future research can examine other applications' features with the same features as PayLater on Traveloka, for example, ShopeePayLater in the Shopee application.

Another limitation of this study is the purchase the users want to buy. The behavior can be completely different if the purchase can be categorized into primary rather than tertiary needs. Finally, suppose this study will be used as a reference with the same object of research (Traveloka). In that case, it is hoped that it will analyze all the payment features available at Traveloka to find out which features still need to be developed for future improvements. Further research can also compare the intention to use PayLater on Traveloka with ShopeePayLater on Shopee. It can be seen which features are superior and how the existing advantages can be used in other applications that display or already have a pay later feature.

Also, as a reference for future study, a study has been reviewed by Xiao et al. (2011) using an expanded model of expected conduct. It concludes that many variables need to be included to contribute to financial behavior. These considerations include behaviors, self-efficacy, controllability, parenting norms, and friendship norms. Koloseni and Mandari (2017) also conducted a related study on factors affecting the continued use of mobile money services in Tanzania. This study resulted in perceived confidence, attitudes, and perceived behavioral regulation having the most critical effect on mobile money services' continued behavioral purpose. None of these studies discusses PayLater as a method to pay, and this literature may allow the future study to suggest the related subject of this study.

The theoretical implications of this research that has been done are that attitude, subjective norm, perceived behavioral control that positively affects the interest in use must be maintained and continued to be improved because these factors will be the power to influence a person's intentions in using the

PayLater feature. This study provides results that can be used for reference for other research on PayLater conducted in Indonesia and other countries, where the study of PayLater itself in Indonesia or other countries is limited. While practical implications from this study, Traveloka can provide benefits such as low-interest rates or more varied payment periods and promo codes for people who have never used the PayLater feature on the Traveloka application.

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