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The Influence of Usefulness and Ease of Use on Interest in Using Gopay Later Continuously with Attitude as a Mediating Variable

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Abstract. *This study aims to analyze the influence of perceived usefulness and perceived ease of use on the continuous intention to use GoPayLater with attitude as a mediating variable. The research phenomenon indicates that although the adoption rate of GoPayLater is relatively high, the level of active usage remains lower compared to other paylater services such as ShopeePayLater. This condition indicates the need to understand the factors that influence the continuous intention to use the service. This study employs a quantitative approach using a survey method by distributing questionnaires to 150 respondents who have used the GoPayLater service. The sampling technique used is purposive sampling, with the criterion that respondents have a fixed income and have experience using pay later services. Data analysis was conducted using multiple linear regression analysis and path analysis with the assistance of SPSS software. The results show that perceived usefulness and perceived ease of use have a positive and significant effect on users' attitudes toward GoPayLater. In addition, perceived usefulness and perceived ease of use also have a positive and significant effect on the continuous intention to use GoPayLater. User attitude is proven to have a positive and significant influence on the continuous intention to use and becomes the most dominant factor influencing that intention. Therefore, attitude plays a role as a mediating variable that strengthens the relationship between technology perception and the continuous intention to use.*

Keywords: *Attitude, and Continuous Using Intention; Perceived Ease of Use; Perceived Usefulness.*

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1. Introduction

One tangible manifestation of the impact of globalization is the transformation in the financial services sector. Technological advances have fundamentally changed the way people use financial services, such as borrowing money or making payments. Today, many financial services can be accessed digitally through applications or digital platforms. This innovation has reduced transaction costs, accelerated processes, and encouraged financial inclusion, expanding the reach of financial services (Putri & Priono, 2024). A concrete example of technological innovation in the financial sector is the emergence of digital financial services, Buy Now Pay Later (BNPL), which have developed alongside the growth of e-commerce. This service allows consumers to shop and pay later, adapting to changing market needs.

In Indonesia, several financial services offer paylater features, including GoPayLater, Shopee Paylater, Traveloka Paylater, Akulaku Paylater, Kredivo, Indodana Paylater, and others. The sheer number of providers has created intense competition among digital financial services providers. They compete to attract users through various strategies, such as cashback promotions, integrated services within a single ecosystem, and ease of transactions (Rahayu & Hapsari, 2022). This aligns with a study (Utami & Fadilah, 2021) that found that digital wallet operators like OVO and ShopeePay rely on cashback and ease of transactions as competitive advantages.

The competitive advantages of digital services, such as cost efficiency, ease of access, transaction speed, and flexibility of use, are key factors driving users to switch from traditional to digital services (Gomber et al., 2017). These advantages not only influence initial adoption decisions but also play a crucial role in shaping continuous use intention. Interest is a feeling of attraction that arises from within a person toward an object or activity without coercion (Malikah et al., 2022). In the context of technology, usage intention reflects an individual's behavioral tendency to use a digital service or information technology in the future (Asri et al., 2022). One of the main factors influencing continuous use intention is attitude. Most research supports that attitude has a positive and significant effect on usage intention. Ajzen (1991) explains that attitudes toward a behavior directly shape an individual's intention to perform that behavior. The more positive a person's attitude toward a technology or service, the greater their desire to use or continue using it. In the context of information technology, Davis (1989) through the Technology Acceptance Model (TAM) stated that attitude plays a mediator between perceived ease of use and usefulness and intention to use. Further research shows that a positive attitude toward a digital system increases the intention to continue using it because users feel comfortable, satisfied, and believe in the benefits of the service (Venkatesh & Davis, 2000; Kim et al., 2010). Bhattacherjee's (2001) study also found that attitudes formed from previous usage experiences contribute to the intention to continue using the system in the long term.

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Another variable that influences intention to use is perceived usefulness. Usefulness is the user's perception of the functional benefits obtained from using a system, including ease of achieving goals and increased effectiveness of decision-making (Kim, Chan, & Gupta, 2007). In the context of digital services, Zhou (2011) explains that usefulness is defined as the user's belief that the service provides practical benefits, saves time, and increases convenience in transactions. Based on previous research, perceived usefulness is generally recognized as an important determinant in forming intention to use (continuous using intention) of a technology. Zhou (2013) and Venkatesh et al. (2012) stated that perceived usefulness, efficiency, and service innovation significantly influence intention to use continuously. However, the results of previous studies have not been entirely consistent. Bhattacherjee (2001) explains that after the initial adoption stage, users tend to evaluate the system based on actual experience and level of satisfaction, rather than solely on perceived functional benefits. In this situation, usefulness becomes a factor that is considered "given" or assumed to exist, so its influence on intention to use becomes insignificant. Similar findings were presented by Limayem et al. (2007), who stated that at the repeated use stage, habit is a more dominant influence on intention to use than usefulness.

2. Research Methods

This type of research is quantitative research with a causal approach, namely research that aims to determine the cause-and-effect relationship between two or more variables (Sugiyono, 2019). This study was conducted to examine the effect of the independent variables, namely usefulness (perceived usefulness) and ease of use (perceived ease of use), on the dependent variable, namely intention to use (continuous using intention). In addition, this study also included a mediating variable, namely attitude toward GopayLater, which plays a role in bridging the influence between the independent and dependent variables.

3. Results and Discussion

3.1. The Influence of Perceived Usefulness on Attitude

The results of the study indicate that Perceived Usefulness has a positive and significant effect on Attitude. Thus, the first hypothesis stating that Perceived Usefulness has a positive and significant effect on Attitude is accepted. The results of this research are in line with research by Oliveira et al. (2016) which confirmed that Perceived Usefulness has a significant influence on Attitude.

The results of the study indicate that the higher respondents' perceptions of GoPayLater's benefits, the more positive their attitudes toward using the service. This means that when respondents perceive GoPayLater as more efficient, profitable, and positively impacting payment activities, they will form a more positive evaluation and a more favorable attitude toward the service. This finding reinforces the concept of the Technology Acceptance Model

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(TAM), which states that perceived benefits are a key determinant in shaping attitudes toward technology.

The highest indicator that needs to be maintained is the statement that GoPayLater helps achieve goals in making payments or purchases, which has the highest average score. This indicates that respondents most perceive GoPayLater's practical function in helping them meet their transaction needs. Therefore, companies need to maintain easy transaction access, payment flexibility, and service integration to optimally support user needs.

Meanwhile, the lowest indicator that needs optimization is the statement that using GoPayLater provides valuable benefits for respondents. While the score remains in the good category, the company needs to improve the perception of added value, for example through increased promotions, loyalty programs, fee transparency, or additional features that enhance the financial benefits for users. By improving the overall perception of benefits, users' positive attitudes toward GoPayLater can be further strengthened, ultimately encouraging continued usage.

3.2. The Effect of Perceived Ease of Use on Attitude

The results of the study indicate a positive and significant effect between Perceived Ease of Use and Attitude. Therefore, the second hypothesis is accepted. These results align with research by Oliveira et al. (2016) which found that Perceived Ease of Use significantly influences Attitude.

Perceived Ease of Use, which has a positive and significant effect on Attitude, indicates that the easier GoPayLater is to use, the more positive the user's attitude toward the service. This means that when respondents perceive the system as easy to understand, uncomplicated, and effortless to use, they will develop feelings of liking and accepting the use of GoPayLater. This finding is consistent with the Technology Acceptance Model (TAM), which explains that ease of use can increase an individual's positive evaluation of a technology, as a simple system will reduce cognitive load and increase comfort in use.

The highest indicator that needs to be maintained is the statement that GoPayLater is easy to use for various transactions, which has the highest average score. This indicates that respondents find GoPayLater most convenient for their daily transactions. Therefore, the company needs to maintain a user-friendly interface, fast activation process, and a convenient transaction flow to ensure an optimal user experience.

Meanwhile, the lowest-ranking indicator requiring optimization is the statement that the GoPayLater user process is simple and uncomplicated. While the score remains good, the company can improve this aspect by simplifying procedures, providing clearer user guides, and increasing system responsiveness to ensure users feel more comfortable and avoid

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obstacles during transactions. Therefore, continuously improving user experience will strengthen positive user attitudes toward GoPayLater.

3.3. The Influence of Perceived Usefulness on Continuous Using Intention

The analysis results show that there is a positive and significant influence between Perceived Usefulness and Continuous Using Intention. Thus, the third hypothesis is accepted.

The results of this study are in line with research by Oliveira et al. (2016) which showed that Perceived Usefulness has a significant influence on GopayLater's Continuous Using Intention. The results showed that the greater the benefits perceived by users from GoPayLater, the higher their interest in continuing to use the service in the future. When respondents feel that GoPayLater helps make transactions more efficient, provides benefits, and makes it easier to achieve payment goals, there will be a drive to maintain continuous use of the service. This finding is consistent with the Expectation-Confirmation Model (ECM) theory which states that the perception of benefits after initial use is the main determinant in forming Continuance Using Intention.

The most important indicator to maintain is respondents' tendency to reuse GoPayLater when they need paylater services, which has the highest average value for the intention to use variable. This indicates that the perceived benefits are strong enough to encourage reuse behavior. Therefore, companies need to maintain the consistency of functional benefits, such as easy access to financing, payment flexibility, and integration with various merchants, so that users continue to see GoPayLater as the primary solution when they need paylater services.

Meanwhile, the lowest indicator that needs optimization is respondents' intention and plans to continue using GoPayLater in the future. While the score remains good, the company needs to strengthen the perception of long-term benefits through value-added enhancements, such as loyalty programs, ongoing promotions, fee transparency, and enhanced financial management features. By consistently reinforcing perceived benefits, continued usage can be further enhanced.

3.4. The Influence of Perceived Ease of Use on Continuous Using Intention

The results of the study indicate a positive and significant influence between Perceived Ease of Use and Continuous Using Intention. Thus, the fourth hypothesis is accepted. These research results align with research by Zhou (2013) which shows that Perceived Ease of Use has a significant influence on Continuous Using Intention.

Perceived Ease of Use, which has a positive and significant effect on Continuous Using Intention, indicates that the easier the service is to use, the greater the respondents' desire to continue using it. The results show that ease of understanding features, ease of transaction processing, and system simplicity encourage users to feel comfortable and unburdened when using GoPayLater. This sense of comfort and ease then forms a tendency to maintain use of the service in subsequent transactions. This finding strengthens the concept in the Technology Acceptance Model (TAM), which states that ease of use not only forms a positive attitude but also directly influences usage intention.

The most important indicator to maintain is GoPayLater's ease of use for various transactions. This demonstrates that flexibility and ease of access in various transaction situations are key factors driving continued usage. Therefore, the company needs to maintain a simple app design, clear navigation, and a fast and efficient payment process to ensure users continue to experience ease in every transaction.

Meanwhile, the lowest indicator that needs optimization is the perception that the GoPayLater user process is simple and uncomplicated. Although it's in the good category, the company still needs to regularly evaluate the user flow, including activation, verification, and payment, to ensure it's more practical and minimizes friction. By improving the system's simplicity, users' continued use of GoPayLater can be further strengthened.

3.5. The Influence of Attitude on Continuous Using Intention

The results of the study indicate that there is a positive and significant influence between Attitude and Continuous Using Intention. Thus, the fifth hypothesis is accepted.

The results of this study are in line with research by Zhou (2013) which shows that attitude has a significant influence on the intention to use GopayLater (continuous using intention). The results showed that the more positive the respondents' attitudes toward GoPayLater, the higher their interest in continuing to use the service. When users consider using GoPayLater a good idea, have positive feelings, enjoy using it, and experience a pleasant experience, a strong drive will be formed to maintain use of the service in the future. This finding is in line with the Theory of Planned Behavior (Ajzen, 1991) which states that attitude is the main determinant in shaping a person's behavioral intention.

The highest indicator that needs to be maintained is positive feelings toward using GoPayLater, which has the highest average value for the attitude variable. This indicates that users' emotional aspects play a significant role in shaping continued usage intentions. Therefore, companies need to maintain service quality, transaction security, and user experience to maintain a positive and satisfying user experience.

Meanwhile, the lowest indicator that needs optimization is the perception that using GoPayLater provides a pleasant experience. While the score remains good, the company can improve the user experience through enhanced interactive features, responsive customer service, and attractive promotional programs. By strengthening the pleasant experience, positive user attitudes will increase and ultimately encourage continued interest in using GoPayLater.

4. Conclusion

Perceived Usefulness has a positive and significant effect on Attitude. This shows that the higher the perceived usefulness felt by users towards GoPayLater, the more positive their attitude towards using the service. Perceived Ease of Use has a positive and significant effect on Attitude. This means that the easier GoPayLater is to use, the better the user's attitude towards the service. Perceived Usefulness has a positive and significant effect on Intention to Use (Continuous Using Intention) of GoPayLater continuously. This shows that the benefits perceived by users are an important factor in driving reuse intentions. Perceived Ease of Use has a positive and significant effect on Intention to Use (Continuous Using Intention) of GoPayLater continuously. Ease of use has been shown to increase users' desire to continue using the service. Attitude has a positive and significant effect on Intention to Use (Continuous Using Intention). Users' positive attitude towards the service is the most dominant factor in increasing intention to use continuously.

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