

# **Anteseden Adopsi Pembayaran PayLater: Peran dari Sikap Berhutang (Debt Attitude) = Antecedents of PayLater Adoptions: The Role of Debt Attitude.**

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## **Abstrak**

Penelitian ini bertujuan untuk menganalisis persepsi yang muncul dari pribadi konsumen terhadap suatu produk teknologi baru yang berkaitan dengan hal sensitif yaitu hutang. PayLater merupakan bentuk lain dari kartu kredit yang sedang marak diadopsi oleh berbagai e-commerce saat ini. Sehubungan dengan fenomena tersebut, penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi intensi seseorang untuk menggunakan PayLater dengan menggunakan teori TAM (Technology Acceptance Model) dan teori UTAUT (Unified Theory of Acceptance and Use of Technology). Variabel dalam TAM yaitu perceived ease of use dan perceived usefulness, variable dalam UTAUT yaitu lifestyle compatibility dan facilitating condition, dan variabel lain seperti security dan trust akan mempengaruhi intensi konsumen melakukan pembayaran menggunakan PayLater. Variabel sikap terhadap hutang (debt attitude) ditambahkan dalam model karena konteks PayLater yang sama dengan berhutang. Teknik pengambilan sampel non probability, diperoleh 433 responden yang mengetahui metode PayLater sebelumnya. Data diolah dengan teknik SEM. Hasil penelitian ini menunjukkan bahwa perceived usefulness dan lifestyle compatibility memberikan pengaruh paling besar pada pembentukan attitude terhadap PayLater, sedangkan debt attitude memberikan pengaruh secara indirect terhadap intensi menggunakan PayLater.

.....This study aims to analyze the perceptions that appear from the consumers personally about a new technology product related to sensitive matters, namely debt. PayLater is another form of credit card that is being widely adopted by various e-commerce companies nowadays. In connection with the phenomenon, this study aims to determine the factors that influence one's intention to use PayLater by using the Technology Acceptance Model (TAM) theory and the Unified Theory of Acceptance and Use of Technology (UTAUT) theory. The variables in TAM are perceived ease of use and perceived usefulness, whilst the variables in UTAUT are lifestyle compatibility and facilitating conditions, and other variables such as security and trust will affect the consumers' intention to make payments using PayLater. The debt attitude variables are added to the model since the PayLater context is similar to being in debt. The non-probability sampling technique has obtained 433 respondents who previously have acknowledged the PayLater method. The data is processed by using the SEM technique. The results of this study indicate that perceived usefulness and lifestyle compatibility have the greatest influence on the formation of attitude towards PayLater, whereas debt attitude has an indirect effect on the intention to use PayLater.