Analisis Faktor-Faktor yang Memengaruhi Niat Keberlanjutan Penggunaan Shopee PayLater, Gojek PayLater, dan Traveloka PayLater = Analysis of Factors Affecting Continuance Intention of Using Shopee PayLater, Gojek PayLater, and Traveloka PayLater

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Abstrak

Digitalisasi pembayaran yang semakin meningkat menyebabkan sistem pembayaran cashless semakin banyak digunakan, salah satunya adalah PayLater. Peningkatan penggunaan PayLater juga disebabkan karena rendahnya penetrasi penggunaan kartu kredit di Indonesia. Penelitian ini bertujuan mengetahui dan melihat perbedaan faktor-faktor yang mempengaruhi niat keberlanjutan penggunaan pada Shopee PayLater, Gojek PayLater, dan Traveloka PayLater. Penelitian ini menggabungkan IS success model, expectation confirmation model (ECM), dan self-control theory. Pendekatan yang digunakan pada penelitian ini adalah mixed method dan kualitatif. Pengumpulan data kuantitatif dilakukan melalui survei online oleh 480 responden Shopee PayLater dan 198 responden Gojek PayLater dan diolah menggunakan metode partial least squares SEM (PLS-SEM) dan independent t-test. Sementara itu, pengumpulan data kualitatif melalui wawancara dilakukan pada masing-masing lima narasumber Shopee PayLater, Gojek PayLater, dan Traveloka PayLater. Hasil dari penelitian ini menunjukkan bahwa niat keberlanjutan penggunaan Shopee PayLater dan Gojek PayLater dipengaruhi oleh satisfaction, individual performance, debt attitude, dan impulsive buying. Selain itu, hasil penelitian Traveloka PayLater menunjukkan bahwa niat keberlanjutan penggunaan Traveloka PayLater tergantung oleh kebutuhan, diskon, dan sistem PayLater. Penelitian ini diharapkan dapat mendukung penelitian sebelumnya dalam konteks yang berbeda dan memberikan kontribusi bagi Shopee PayLater, Gojek PayLater, dan Traveloka PayLater untuk mengembangkan layanan mereka.

......The increasing digitization of payments has led to more use of cashless payment systems, one of which is PayLater. The increase in the use of PayLater was also due to the low penetration of credit card usage in Indonesia. This study aims to investigate and see the differences in the factors influencing the continuance intention of Shopee PayLater, Gojek PayLater, and Traveloka PayLater. This study combines the IS success model, the expectation confirmation model (ECM), and the self-control theory. The approach used in this research is mixed method and qualitative. Quantitative data was collected through an online survey by 480 respondents of Shopee PayLater and 198 respondents of Gojek PayLater and processed using the partial least squares SEM (PLS-SEM) and independent t-test. Qualitative data was collected through interviews with five interviewees of Shopee PayLater, Gojek PayLater, and Traveloka PayLater. The results of this study indicate that the continuance intention on Shopee PayLater and Gojek PayLater is influenced by satisfaction, individual performance, debt attitude, and impulsive buying. The results of this study also show that the continuance intention to use Traveloka PayLater depends on the urgency, discounts, and PayLater system. This study is expected to support previous studies and contribute to Shopee PayLater, Gojek PayLater, and Traveloka PayLater to develop their services.