



Global Scientific and Academic Research Journal of Economics, Business and Management

ISSN: 2583-5645 (Online)

Frequency: Monthly

Published By GSAR Publishers

Journal Homepage Link- <https://gsarpublishers.com/journals-gsarjebm-home/>



THE EFFECT OF PERCEIVED CREDIBILITY, PERCEIVED BENEFIT, PERCEIVED ENJOYMENT, AND TRUST ON THE INTENTION TO REUSE PAYLATER IN JAKARTA

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Article History

Received: 01/07/2025

Accepted: 12/07/2025

Published: 15/07/2025

Vol –4 Issue – 7

PP: -61-72

Abstract

This study aims to determine the effect of perceived credibility, perceived benefit, perceived enjoyment, and trust on intention to reuse with attitude toward using as mediation for paylater service users. This research was conducted in March-July 2023. This research used a quantitative approach using primary data collected through online questionnaires. The sampling technique in this study used non-probability sampling with a purposive sampling technique. Overall, the data obtained was 222 with the criteria for respondents using the paylater service being respondents aged over 21 years who had used it at least once and were domiciled in DKI Jakarta. The data analysis technique used in this study is Structural Equation Modelling (SEM) with the help of SPSS 27 and AMOS 23 software. The results of this study indicate that the direct influence of perceived credibility, perceived enjoyment, and trust has a significant effect on attitude toward using. Perceived benefit has an insignificant effect on attitude toward using. Attitude toward using has a significant impact on intention to reuse. Meanwhile, perceived credibility, perceived benefit, perceived enjoyment, and trust have a significant effect on the intention to reuse though attitude toward using.

Keywords: *perceived credibility, perceived benefit, perceived enjoyment, trust, attitude toward using, intention to reuse.*

INTRODUCTION

The development and penetration of digital technology across all technical and social layers has resulted in global changes that will inevitably impact the technology sector, triggering the extraordinary growth of several technologies (Litvinenko, 2020). The development of the internet and mobile phones has led to a transformation in consumer habits, with consumers increasingly using digital media to share information about themselves, communicate with companies, shop online, and utilize new internet services (Alkhowaiter, 2020).

The development of technology and information has shifted traditional business practices to digital ones. The impact of digital services has disrupted traditional businesses (Pratika et al., 2020). However, technological and information developments can also create new business opportunities in various digital sectors, such as mobile applications (Tiarawut, 2013).

The development of financial technology in Indonesia has led to various innovations that facilitate digital payments for consumers, one of which is the "PayLater" service. This

service enables consumers to make purchases in advance and pay later, typically through installments without requiring a credit card.

Buy now, pay later is a type of short-term loan that allows consumers to make a purchase and pay for it over a series of installments within the next month. Paylater offers a service that breaks down consumer purchases into multiple equal payments. Short-term paylater services are usually interest-free, while long-term paylater services may incur interest.

Initially used for online purchases on e-commerce platforms, PayLater has now expanded to include in-store purchases and has become an increasingly popular payment option for electronics, clothing, furniture, and appliances. It's even available for services like travel and healthcare (Alcazar & Bradford, 2021).

According to Kredivo PayLater User Behavior Report (2024), another factor contributing to the increase in PayLater usage is that 85% of millennials and 88% of Gen Z don't own a credit card, as well as the low credit card penetration in Indonesia. Therefore, PayLater offers a convenient solution

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with similar credit-providing functions.

This phenomenon cannot be separated from the increasing use of e-commerce platforms such as Shopee, Tokopedia, Traveloka, and Gojek, which provide the PayLater feature as one of their payment methods. Based on a survey conducted by Populix (2023), more than 55% of digital users in Indonesia claim to have used PayLater, and the city of Jakarta has one of the highest penetration rates.

The increasing use of PayLater coincides with an increase in consumptive behavior and impulse buying, particularly among young workers who often use PayLater without proper financial planning. As a result, their lives are frequently dependent on the short-term debt offered by PayLater. A lack of financial literacy is also a major factor exacerbating this condition, as many users do not fully understand the concepts of interest, late fees, or the risks associated with accumulating debt (Lesmana et al., 2017).

In line with this, the increasing use of PayLater is due to several factors, including easy access, a fast registration process, and attractive promotions that encourage public interest in using this service.

However, this convenience also presents new challenges that companies face in delivering the PayLater feature.

The application process is relatively straightforward, as it involves simply filling in the required data in the application, which is then approved within 24 hours. Even users with no income can be approved. This increase in the Paylater feature leads to defaults being repeatedly made by users. This attracts Generation Z users, as many unconsciously fall into using Paylater without considering future payments. This is reinforced by data explained by Muhamad (2023), which shows that the age group consisting of Generation Z and millennials has an accumulated value of debt default of IDR 763.65 billion, contributing around 44.14% of the total national bad credit.

LITERATURE REVIEW

1. Intention to Reuse

Ladkoom and Thanasopon (2020) explain that the intention to reuse refers to a consumer's intention to reuse a product or service after purchasing it once, thereby gaining previous experience. Intention to reuse refers to a consumer's behavioral intention to continue using a product or service, thereby reducing or increasing the consumption of service volumes from service providers with whom they have previously experienced service (Khan & Chaipooipirutana, 2021).

2. Perceived Credibility

According to Wang et al. (2003), perceived credibility can be defined as a person's trust in using a technology system that maintains good security and privacy in handling user data. Perceived credibility refers to the extent to which consumers believe that a company possesses the knowledge or ability to meet their expectations and can fulfill their trust, thereby earning their confidence through honesty (Newell &

Goldsmith, 2001).

3. Perceived Benefit

Debei et al. (2015) define perceived benefit as the benefit perceived in terms of consumer convenience and time savings. Bhatti and Rehman (2019) state that the perceived benefit in the context of online shopping is a consumer's trust and satisfaction with online transactions, as well as their perceptions that online shopping is convenient, easy, offers a broader variety of products, and carries less risk compared to conventional shopping.

4. Perceived Enjoyment

According to Davis et al. (1992), perceived enjoyment refers to the extent to which using a technology is considered enjoyable in itself, regardless of the anticipated performance consequences. Perceived enjoyment can be interpreted as the level of satisfaction felt by consumers while buying or using a service, the level of satisfaction in question is the happiness of consumers using the product or service (Ulaan et al., 2016).

5. Trust

Trust is the willingness of one party to be vulnerable to the actions of another party, based on the expectation that the other party will perform certain actions that are important to the trustor, regardless of the ability to monitor or control the other party (Mayer et al., 1995). Meanwhile, according to Salciuviene et al. (2011), trust is defined as the basis for constructive, credible, and even a belief in the reliability and competence of others.

6. Attitude Toward Using

Attitude toward using refers to the user's assessment of the desire to use a particular information system application (Ajzen, 1980). Nelwan et al. (2021) explain that attitude toward using refers to the extent to which a person has a favorable or unfavorable evaluation or assessment of the behavior in question.

THEORETICAL FRAMEWORK

1. Perceived Credibility on Attitude Toward Using

Previous researchers have examined the effect of the perceived credibility on attitude toward using by showing that there is a significant perceived credibility effect on attitude toward using, such as researchers conducted by (Belanche et al., 2021; Bouhlef et al., 2010; Magano et al., 2022; Shanmugam et al., 2014; Zoghalmi & Himmet, 2023)

Magano et al. (2022) explain that perceived credibility refers to a consumer's trust in a product or service recommended by a figure who has collaborated with the company, this trust has a positive impact on the attitude towards using what has been recommended.

2. Perceived Benefit on Attitude Toward Using

Previous researchers have examined the effect of the perceived benefit on attitude toward using by showing that there is a significant perceived benefit effect on attitude toward using, such as researchers conducted by (Al-Debei et al., 2015; Arora & Aggarwal, 2018; Chaniotakis & Lymperopoulos, 2006; Moslehpour et al., 2023; Nelwan et al.,

2021; Shanmugam et al., 2014; Triandewo & Sagy, 2021; Y. Wang et al., 2013). Debei et al. (2015) explain that the perceived benefits of online shopping represent a significant incentive for consumers and help shape positive and supportive attitudes towards online shopping.

3. Perceived Enjoyment on Attitude Toward Using

Previous researchers have examined the effect of the perceived enjoyment on attitude toward using by showing that there is a significant perceived enjoyment effect on attitude toward using, such as researchers conducted by (Coa & Setiawan, 2017; Hsu & Lin, 2008; Liao et al., 2008; Lu et al., 2009; Praveena & Thomas, 2014; H. Wang & Lee, 2020). A service that is attractively designed will get a good response to consumer attitudes in using the service, the perception of enjoyment in using a service can affect the level of consumer satisfaction from an activity, this is a fundamental factor in predicting consumer attitudes towards behavioral intentions and actual use (H. Wang & Lee, 2020).

4. Trust on Attitude Toward Using

Previous researchers have examined the effect of the trust on attitude toward using by showing that there is a significant trust effect on attitude toward using, such as researchers conducted by (Coa & Setiawan, 2017; Hsu & Lin, 2008; Nelwan et al., 2021; Sibley et al., 2020; Triandewo & Sagy, 2021; Yen, 2018; Zoghalmi & Himmet, 2023). The trust of consumers regarding products or services is not only created by themselves, but also assisted by advertisements delivered by influencers who support the airing of ads, thereby building on the positive attitude they have (Sibley et al., 2020).

5. Attitude Toward Using on Intention to Reuse

Previous researchers have examined the effect of the attitude toward using on intention to reuse by showing that there is a significant attitude toward using effect on intention to reuse, such as researchers conducted by (Afira & Yuliaty, 2019; Asti et al., 2021; Daassi & Debbabi, 2021; Ladkoom & Thanasopon, 2020; Nelwan et al., 2021). Nelwan et al. (2021) suggest that in the context of using internet banking, consumer attitudes have a positive, strong, and direct relationship with consumer desires, which persists in real-world conditions of using a new system or technology.

6. Perceived Credibility on Intention to Reuse through Attitude Toward Using

Previous researchers have examined the effect of perceived credibility on intention to reuse through attitude toward using by showing that there is a significant perceived credibility effect on intention to reuse through attitude toward using, such as researchers conducted by (Magano et al., 2022; Zoghalmi & Himmet, 2023). The perceived credibility of the product affects consumers' attitudes, leading them to intend to use it again (Zoghalmi & Himmet, 2023).

7. Perceived Benefit on Intention to Reuse through Attitude Toward Using

Previous researchers have examined the effect of perceived benefit on intention to reuse through attitude toward using by showing that there is a significant perceived benefit effect on intention to reuse through attitude toward using, such as

researchers conducted by (Al-Debei et al., 2015; Nelwan et al., 2021). Debei et al. (2015) explain that the perceived benefits of online shopping represent positive attitudes and support consumers in their decision to shop online again.

8. Perceived Enjoyment on Intention to Reuse through Attitude Toward Using

Previous researchers have examined the effect of perceived enjoyment on intention to reuse through attitude toward using by showing that there is a significant perceived enjoyment effect on intention to reuse through attitude toward using, such as researchers conducted by (Praveena & Thomas, 2014; H. Wang & Lee, 2020). Praveena and Thomas (2014) explain that perceived enjoyment can affect users' attitudes and even lead them to have the intention to use sustainability.

9. Trust on Innovative Work Behavior through Attitude Toward Using

Previous researchers have examined the effect of trust on intention to reuse through attitude toward using by showing that there is a significant trust effect on intention to reuse through attitude toward using, such as researchers conducted by (Nelwan et al., 2021; Yen, 2018). Yen (2018) explains that a user who trusts a particular product or service will have a more positive attitude, which will have an impact on their future reuse intentions.

Hypothesis

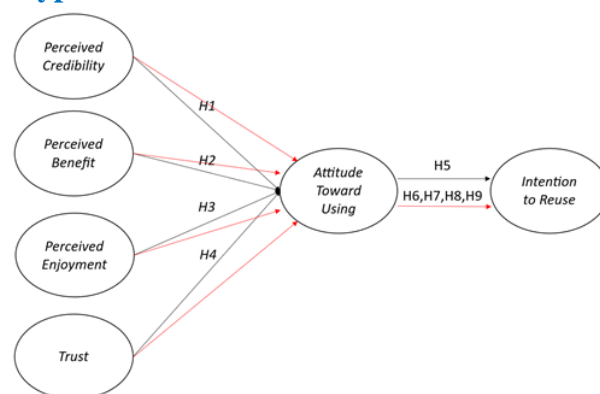


Figure 1 Theoretical Framework of the Research Model

Source: Data processed by researchers (2025)

From the theoretical framework of Figure 1, the following nine hypotheses will be tested:

- H₁: perceived credibility has a significant effect on attitude toward using.
- H₂: perceived benefit has a significant effect on attitude toward using.
- H₃: perceived enjoyment has a significant effect on attitude toward using.
- H₄: trust has a significant effect on attitude toward using.
- H₅: attitude toward using has a significant effect on intention to reuse.
- H₆: perceived credibility has a significant effect on intention to reuse through attitude toward using.
- H₇: perceived benefit has a significant effect on intention to reuse through attitude toward using.

H₈: perceived enjoyment has a significant effect on intention to reuse through attitude toward using.

H₉: trust has a significant effect on intention to reuse through attitude toward using.

RESEARCH METHODS

1. Population and Sample

This research is quantitative research using primary data. The sample in this research is 222 respondents. This study used a probability sampling technique with saturated sampling. The questionnaires were distributed through online questionnaires on respondents who have used Paylater at least once and intend to use it again, living in DKI Jakarta, and over 21 years old.

This study also used a descriptive test with characteristics as follows:

- Sex
- Age
- Marital status
- Education status
- Job Status

Data in this study were collected using closed questions with a six point likert scale as a measurement.

2. Questionnaire Development

This study uses four independent variables: perceived credibility, perceived benefit, perceived enjoyment, and trust. The Intervening variable: attitude toward using, and then intention to reuse as the dependent variable, as follow:

3. Intention to Reuse

Intention to reuse variable is measured using five indicators adapted from researchers (Castaneda et al., 2007; Hong & Byun, 2021; Ku & Chen, 2015; Malhotra et al., 2017; Moon & Kim, 2001; Y. Wang, 2008).

4. Perceived Credibility

Perceived credibility variable is measured using five indicators adapted from researchers (Foon & Fah, 2011; Londa et al., 2022; Luarn & Lin, 2005; Susanto et al., 2013; Y.-S. Wang, 2003; Y. Wang et al., 2006).

5. Perceived Benefit

Perceived benefit variable is measured using five indicators adapted from researchers (M.-Y. Kim & Cho, 2025; McKnight et al., 2009; Nadlifatin et al., 2023; Park et al., 2019; Tam et al., 2025; Yiu et al., 2007)

6. Perceived Enjoyment

Perceived enjoyment variable is measured using five indicators adapted from researchers (Mubuke et al., 2017; Rodrigues et al., 2016; Sudono et al., 2020; Sun & Zhang, 2006; Van der Heijden, 2004; Xiang et al., 2015).

7. Trust

Trust variable is measured using five indicators adapted from researchers (Ball et al., 2004; Chu et al., 2012; C. Kim et al., 2010; Koo et al., 2013; Muñoz-Leiva et al., 2010; Pavlou & Fygenson, 2006)

8. Attitude Toward Using

Attitude toward using variable is measured using five indicators adapted from researchers (Akturan & Tezcan, 2012; Di Pietro et al., 2015; Lee, 2009; Sritriratkul, 2005; Sudono et al., 2020; Suh & Han, 2003)

The data analysis technique used to test this research is the SEM (structural equation modelling) method. Therefore, the model used in this research is a causal model of relationships and influences, also called path analysis. In data analysis, researchers used the AMOS 23.

Table 1 Respondent Profile

Respondent Profile		Frequency	Percent
Sex	Male	100	45.0%
	Female	122	55.0%
Age	21-30 Years	53	23.9%
	31-40 Years	90	40.5%
	41-50 Years	62	27.9%
	> 50 Years	17	7.7%
Marital Status	Not yet married	65	29.3%
	Married	151	68.0%
	Divorced	4	1.8%
	Spouse Dies	2	0.9%
Education Status	< Senior High School	4	1.8%
	Senior High School	37	16.7%
	Undergraduate	155	69.8%
	Postgraduate	26	11.7%
Job Status	Working	197	88.7%
	Not yet working	5	2.3%
	Own Business	15	6.8%
	Retired	5	2.3%
Total		222	100%

Source: Data processed by researchers (2025)

From the results of Table 1 of the respondent profile, the results of the descriptive test of respondents stated that as many as 222 respondents had filled out the questionnaire in this study. So, in this case, the researcher can conclude the descriptive test as follows: Most respondents are women as many as 122 respondents (55.0%), most of the respondent are groups aged between 31-50 as many as 90 respondents (40.5%), Most of the respondent are groups who have a marital status have been married as many as 151 respondents (68.0%), Most respondents are hold a bachelor's degree as

many as 155 respondents (69.8%), and most respondents are many are already working as many as 197 respondents (88.7%).

Table 2 Respondent Screening

Respondent Screening Questions		Frequency	Percent
Do you have the intention to use the PayLater service again?	Yes	222	100,0%
Are you over 21 years old?	Yes	222	100,0%
Do you live in DKI Jakarta?	Yes	222	100,0%
How many times have you shopped using the Paylater service?	1 time	74	33.3%
	2-3 times	57	25.7%
	3-4 times	42	18.9%
	>5 times	49	22.1%
	Total	243	100.0%

Source: Data processed by researchers (2025)

Table 2 shows the results of filtering respondents that the researchers had previously determined, the question "Do you have the intention to use the PayLater service again?" as many as 222 respondents (100%), the question "Are you over 21 years old?" as many as 222 respondents (100%), the question "Do you live in DKI Jakarta?" as many as 222 respondents (100%), and the question "have you shopped using the PayLater" answers 1 time as many as 74 respondents (33.3%), the answer 2-3 times as many as 57 respondents (25.7%), the answer 3-4 times as many as 42 respondents (18.9%), and the answer > 5 times as many as 49 respondents (22.1%).

RESULTS

After collecting data from online questionnaires, the subjects in this study were respondents who have used Paylater at least once and intend to use it again, living in DKI Jakarta, and over 21 years old. This study tests the validity, reliability, and hypothesis testing. Table 3 shows the validity test results, all indicators obtained a loading factors value above 0.4 (Suhud et al., 2020), so they were declared valid. Meanwhile, the reliability test results for all variables obtained Cronbach alpha values above 0.6 (Rizan et al., 2020), so they were declared reliable.

Table 3 Validity and Reliability Test Results

Perceived Credibility		Loading Factors	Cronbach Alpha
			0.916
PC4	I believe that my transactions are guaranteed by Paylater.	0.920	

PC3	I believe that my information is kept confidential by Paylater.	0.908	
PC2	I feel that Paylater services are safe for making my transactions.	0.906	
PC5	I believe that my privacy will not be leaked by Paylater.	0.849	
PC1	Using Paylater services will not leak my personal information.	0.777	
Perceived Benefit		Loading Factors	Cronbach Alpha
			0.850
PB4	I think using Paylater payments can offer me a wide range of financial products, services and investment opportunities.	0.869	
PB3	I think using paylater payments can save me time in doing banking transactions.	0.854	
PB2	Paylater is useful in daily life.	0.851	
PB5	I think using paylater payments can save transaction handling costs in doing financial transactions.	0.758	
PB1	Paylater can help people get things done faster.	0.717	
Perceived Enjoyment		Loading Factors	Cronbach Alpa
			0.913
PE2	The process of using Paylater is fascinating.	0.916	
PE1	I am interested in using Paylater.	0.882	
PE4	I enjoy the practicality of using Paylater services.	0.866	
PE5	I enjoy the discounts or promos on paylater payments.	0.855	
PE3	I enjoy Paylater services that are easy to use.	0.822	

Trust		Loading Factors	Cronbach Alpa
			0.923
TR3	I feel that Paylater transactions are safe	0.904	
TR1	Paylater treats me honestly in every transaction	0.889	
TR4	I trust Paylater to keep my personal information safe	0.886	
TR5	I trust that Paylater administrators will not misuse my personal information	0.886	
TR2	Overall, I fully trust this Paylater	0.827	
Attitude Toward Using		Loading Factors	Cronbach Alpa
			0.949
ATU4	I think using Paylater for financial transactions is a wise idea	0.947	
ATU2	I feel that transactions through Paylater provide satisfaction according to my expectations	0.930	
ATU5	I think using Paylater is fun	0.906	
ATU3	I think using Paylater is a good idea	0.897	
ATU1	I feel that Paylater will be easy to use because it can be accessed anywhere	0.886	
ATU4	I think using Paylater for financial transactions is a wise idea	0.947	
Intention to Reuse1		Loading Factors	Cronbach Alpa
			0.912
ITR2	In the next few months, I do not intend to reduce my use of Paylater	0.934	
ITR1	In the next few months, I will use Paylater as I do now	0.933	

ITR3	Assuming you have access to Paylater, you intend to use it again	0.900	
Intention to Reuse2		Loading Factors	Cronbach Alpa
			0.969
ITR4	You will reuse Paylater in the future	0.985	
ITR5	You will use the Paylater system frequently in the future	0.985	

Source: Data processed by researchers (2025).

After the data is valid and reliable, structural equation modelling is then tested using confirmatory factors analysis, with initial results that are not following the goodness of fit criteria so the researchers modify them to get $P > 0.5$ and $CMIN/DF \leq 2.00$ (Suhud et al., 2020). AMOS processing results can be seen in the figure 2 shows the structural equation modelling model that complies with the predetermined fit model requirements, namely $P > 0.05$ and $CMIN/DF \leq 2.00$. As follows:

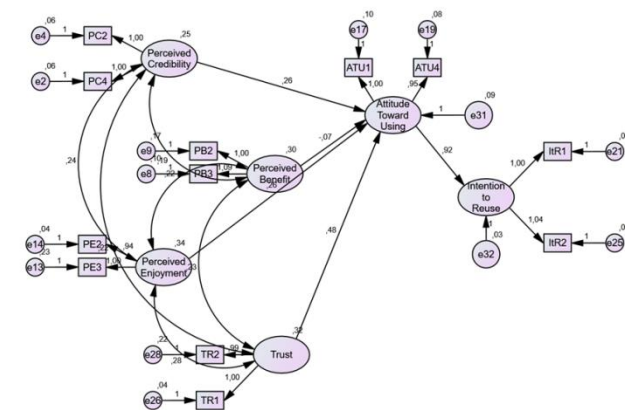


Figure 2 SEM Goodness of Fit results

Source : Data processed by researchers (2025).

Table 4 shows the results of the goodness of fit criteria which are by the requirements previously determined, namely the value of $P \geq 0.05$ and $CMIN/DF \leq 2.00$. The result of the P value is 0.209, the result is CMIN/DF value is 1.168, the result is GFI value is 0.965, the result is the RMSEA value is 0.028, the result is AGFI value is 0.937, the result is the TLI value is 0.995, the result is the NFI value is 0.978, the result is the CFI value of 0.997, the result of the PNFI value is 0.649, the result of the PGFI value is 0.532. As follows:

Table 4 Good of Fit Value of Model Modification

Goodness of Fit Index	Cut of Value	Results	The Desicion
Probability	≥ 0.05	0.209	Good fit

CMIN/DF	≤ 2.00	1.168	Good fit
GFI	≥ 0.90	0.965	Good fit
RMSEA	≤ 0.08	0.028	Good fit
AGFI	≥ 0,90	0.937	Good fit
TLI	≥ 0,95	0.995	Good fit
NFI	≥ 0,90	0.978	Good fit
CFI	≥ 0,95	0.997	Good fit

PNFI	≥ 0,60	0.649	Good fit
PGFI	≥ 0,50	0.532	Good fit

Source : Data processed by researchers (2025).

In testing the hypothesis researchers used AMOS and the website calculation for sobel test. According to Suhud et al. (2020) that the CR value > 1,960 then this hypothesis can be accepted. The results of the hypothesis testing shown in Table 5 show that the eight hypotheses are accepted. However, there is one hypothesis that was rejected with the following results:

Table 5 Hypothesis Test Results

Ha	Hypothesis					S.E.	C.R.	P	Results
H ₁	ATT	<--		PC		0.115	2.257	0.024	Accepted
H ₂	ATT	<--		PB		0.092	-0.798	0.425	Rejected
H ₃	ATT	<--		PE		0.116	2.272	0.023	Accepted
H ₄	ATT	<--		TR		0.130	3.657	***	Accepted
H ₅	ItR	<--		ATT		0.051	18.061	***	Accepted
H ₆	ItR	<--	ATT	<--	PC	0.074	9.204	***	Accepted
H ₇	ItR	<--	ATT	<--	PB	0.062	9.788	***	Accepted
H ₈	ItR	<--	ATT	<--	PE	0.091	5.839	***	Accepted
H ₉	ItR	<--	ATT	<--	TR	0.082	7.476	***	Accepted

Source : Data processed by researchers (2025).

The following is an explanation from Table 5:

H₁: The results of the data analysis test show perceived credibility that on attitude toward using obtains a S.E. 0.115, C.R. 2.257, and P values 0.024, so there is a significant relationship between perceived credibility on attitude toward using.

H₂: The results of the data analysis test show perceived benefit that on attitude toward using obtains a S.E. 0.092, C.R. -0.789, and P values 0.425, so there is an insignificant relationship between perceived benefit on attitude toward using.

H₃: The results of the data analysis test show perceived enjoyment that on attitude toward using obtains a S.E. 0.116, C.R. 2.272, and P values 0.023, so there is a significant relationship between perceived enjoyment on attitude toward using.

H₄: The results of the data analysis test show trust that on attitude toward using obtains a S.E. 0.477, C.R. 3.657, and P values ***, so there is a significant relationship between trust on attitude toward using.

H₅: The results of the data analysis test show attitude toward using that on intention to reuse obtains a S.E. 0.051, C.R. 18.061, and P values ***, so there is a significant relationship between attitude toward using on intention to reuse.

H₆: The results of the data analysis test show perceived credibility that on intention to reuse through attitude toward

using obtains a S.E. 0.074, C.R. 9.204, and P values ***, so there is a significant relationship between perceived credibility on intention to reuse through attitude toward using.

H₇: The results of the data analysis test show perceived benefit that on intention to reuse through attitude toward using obtains a S.E. 0.062, C.R. 9.788, and P values ***, so there is a significant relationship between perceived benefit on intention to reuse through attitude toward using.

H₈: The results of the data analysis test show perceived enjoyment that on intention to reuse through attitude toward using obtains a S.E. 0.091, C.R. 5.839, and P values ***, so there is a significant relationship between perceived enjoyment on intention to reuse through attitude toward using.

H₉: The results of the data analysis test show trust that on intention to reuse through attitude toward using obtains a S.E. 0.082, C.R. 7.476, and P values ***, so there is a significant relationship between trust on intention to reuse through attitude toward using.

DISCUSSION

The first hypothesis states that PayLater service users are sometimes irresponsible with what they owe, this can be seen from how their actions dare to borrow but cannot pay or what is often called default, this is also influenced by advertisements that always poison potential users by comparing the debt limit they receive. This hypothesis supported by research conducted (Belanche et al., 2021; Bouhlel et al., 2010; Magano et al., 2022; Shanmugam et al.,

2014; Zoghلامي & Himmet, 2023), which states that perceived credibility has a significant effect on attitude toward using.

The second hypothesis states Paylater still has problems that need to be resolved, this is particularly evident in the high perceived benefits of consumers who want to use Paylater, but in fact, these benefits do not align with their actual feelings, such as high interest rates and the length of the verification process, these factors are what users consider when using the Paylater application. This hypothesis do not supported by research conducted (Al-Debei et al., 2015; Arora & Aggarwal, 2018; Chaniotakis & Lymperopoulos, 2006; Lin et al., 2013; Nelwan et al., 2021; Shanmugam et al., 2014; Triandewo & Sagy, 2021; Y. Wang et al., 2013) which states that perceived benefit has a insignificant effect on attitude toward using.

The third hypothesis states that the utilization of the Paylater application is good, as evidenced by its existing features that cater to various needs, along with some interesting promotions that attract consumers to reuse or try it for the first time. This hypothesis is supported by research conducted (Coa & Setiawan, 2017; Hsu & Lin, 2008; Liao et al., 2008; Lu et al., 2009; Praveena & Thomas, 2014; H. Wang & Lee, 2020), which states that perceived enjoyment has a significant effect on attitude toward using.

The fourth hypothesis states that Paylater's security is sufficient by storing customer privacy data and not leaking it to irresponsible parties, this is important in fostering a sense of consumer trust in the Paylater application, which in turn will encourage a more positive attitude towards it. This hypothesis is supported by research conducted (Coa & Setiawan, 2017; Hsu & Lin, 2008; Liao et al., 2008; Lu et al., 2009; Praveena & Thomas, 2014; H. Wang & Lee, 2020), which states that trust has a significant effect on attitude toward using.

The fifth hypothesis states that Paylater is easy to use anywhere, as evident from several stores currently participating in the Paylater payment option. Anyway, it offers attractive promos for users who pay with Paylater, making them enjoy the application more and reuse it in the future. This hypothesis is supported by research conducted (Coa & Setiawan, 2017; Hsu & Lin, 2008; Liao et al., 2008; Lu et al., 2009; Praveena & Thomas, 2014; H. Wang & Lee, 2020), which states that attitude toward using has a significant effect on intention to reuse.

The sixth hypothesis states that Paylater already has a good perception of credibility, starting from the advertisements provided, which compare the debt limits they offer to the influencers whose job is to influence consumers, this positively affects their attitude towards the Paylater application, influencing their intention to use Paylater again. This hypothesis is supported by research conducted (Magano et al., 2022; Zoghلامي & Himmet, 2023), which states that perceived credibility has a significant effect on intention to reuse through attitude toward using.

The seventh hypothesis states that Paylater application users receive additional benefits, such as attractive promotions,

which can be used for multiple payments and more, this approach helps them become more aware and fosters a positive attitude towards Paylater, increasing their interest in using Paylater transactions again. This hypothesis is supported by research conducted (Al-Debei et al., 2015; Nelwan et al., 2021), which states that perceived benefit has a significant effect on intention to reuse through attitude toward using.

The eighth hypothesis states that Respondents are happy to use the Paylater application, which is attributed to the promotions provided by Paylater, as well as the ease of making disbursements quickly, this positive attitude towards Paylater encourages consumers to increase their interest in using it again. This hypothesis is supported by research conducted (Praveena & Thomas, 2014; H. Wang & Lee, 2020), which states that perceived enjoyment has a significant effect on intention to reuse through attitude toward using.

The ninth hypothesis states that Paylater has become one of the most important payment tools today, thanks to its advanced technology, which has made consumers feel comfortable with the privacy data provided by Paylater, this also makes them more trusting by allowing them to reuse Paylater in the future. This hypothesis is supported by research conducted (Nelwan et al., 2021; Yen, 2018), which states that trust has a significant effect on intention to reuse through attitude toward using.

CONCLUSION

From the results of previous research, it can be concluded that all hypotheses are accepted as follows:

- a. Perceived credibility has a significant effect on attitude toward using, which means that high perceived credibility will impact attitude toward using.
- b. Perceived benefit has an insignificant effect on attitude toward using, which means that high perceived benefit will not impact attitude toward using.
- c. Perceived enjoyment has a significant effect on attitude toward using, which means that high perceived enjoyment will have an impact on attitude toward using.
- d. Trust has a significant effect on attitude toward using, which means that high trust will have an impact on attitude toward using.
- e. Attitude toward using has a positive and significant effect on intention to reuse, which means that high attitude toward using will impact intention to reuse.
- f. Perceived credibility has a significant effect on intention to reuse through attitude toward using, which means that high perceived credibility will impact intention to reuse through attitude toward using.
- g. Perceived benefit has a significant effect on intention to reuse through attitude toward using, which means that high perceived benefit will impact intention to reuse through attitude toward using.
- h. Perceived enjoyment has a significant effect on

intention to reuse through attitude toward using, which means that high perceived enjoyment will have an impact on intention to reuse through attitude toward using.

- i. Trust has a significant effect on intention to reuse through attitude toward using, which means that high trust will have an impact on intention to reuse through attitude toward using.

RECOMMENDATION

The data analysis provided valuable insights into the reuse of the PayLater application service. Researcher generated several recommendations that PayLater can consider when developing its services, as follows:

- a. Respondents think that Paylater services are not really safe to use, especially those that are not registered with the Financial Services Authority. Thus, it is necessary to provide advertising content to brand the Paylater company.
- b. Paylater verification process takes a long time, so it needs to expedite the process to enable users to borrow in quickly.
- c. Users are less interested in using Paylater because of the complicated verification process. Therefore, Paylater needs to speed up or shorten the registration process to encourage more users to become Paylater users.
- d. There are still users who do not trust some PayLaters, which is due to news of data leaks. Therefore, Paylater needs to provide verification regarding the truth.
- e. Users are too extravagant in their spending, so Paylater should provide a history that is visible, allowing users to calculate their needs.
- f. Users feel disappointed with the use of the Paylater application, so Paylater needs to provide a survey to identify the users' complaints and determine a strategy to increase their requests for reuse.

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