Consumers' Willingness to Use PayLater by Integrating TRA and TAM Theories

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ABSTRACT

Objective – The willingness to adopt or utilize the PayLater facility as a tool to make cashless transactions as often as possible is still rare. Therefore, to fill this gap, this study tries to integrate the concepts of TRA and TAM to examine the factors that influence the desire of Indonesian consumers to adopt or use PayLater as their main facility (and choice) for purchasing various goods and transaction activities.
Methodology – All participants in this research are Indonesian consumers who have made at least five cashless payments using the PayLater feature as their primary method over the course of the past six months. The information is gathered using a Google Forms-based web survey. This study created a questionnaire and received a total of 178 completed questionnaires. After further review, it was determined that all the data could be used in this research. Purposive sampling was the non-probability sampling technique used in this study to ensure that every respondent met the requirements or specific criteria outlined in this research. Additionally, the data was processed using PLS by analyzing all the information gathered from all the respondents.
Findings – It is discovered that the four factors—attitudes, subjective norms, perceived usefulness, and perceived ease of use—have a significant impact on determining or altering Indonesian consumers' desire to use PayLater facilities to carry out payment activities for all types of transactions made by the consumer.
Novelty – By verifying the influence of attitude, subjective norm, perceived usefulness, and perceived ease of use on the desire to use PayLater—which most prior studies have rarely demonstrated—the study adds value to the body of literature on consumer behavior.
Keywords: Perceived Ease of Use; Attitude; Perceived Usefulness; Subjective Norm; Behavior to Use PayLater

I. INTRODUCTION

Cashless payment is a unique and innovative payment method that allows users to carry out all payment activities for transactions carried out without using cash where; in the past, this new payment method has transformed into one of the most popular and popular options widely used by consumers in Indonesia (Putra, 2021). We can explain this tendency that the number of Indonesian people who use all non-cash payment instruments for financial transactions is increasing, and this is also motivated by the fact that cashless payments can be said to be safer when we compare them to cash payments, especially in transactions involving a certain amount of money to be paid (Kotkowski & Polasik, 2021; Gorshkov, 2022). Therefore, some people believe that carrying or we can say having large amounts of cash can be said to be unwise from a safety or security point of view, considering that there is a high probability that people can be robbed

or experience criminal acts committed by irresponsible individuals if someone carrying large (or one might say enormous) amounts of physical money in one's possessions. Thus, it can be said that this non-cash payment instrument can make someone process large payments for goods or services purchased virtually without having cash to complete a transaction. The data depicted in Figure 1 shows that more and more Indonesians are making cashless (digital) payments as their choice of payment for transactions that people use, especially in the last five years. Therefore, it can be assumed that this figure will keep on increasing.
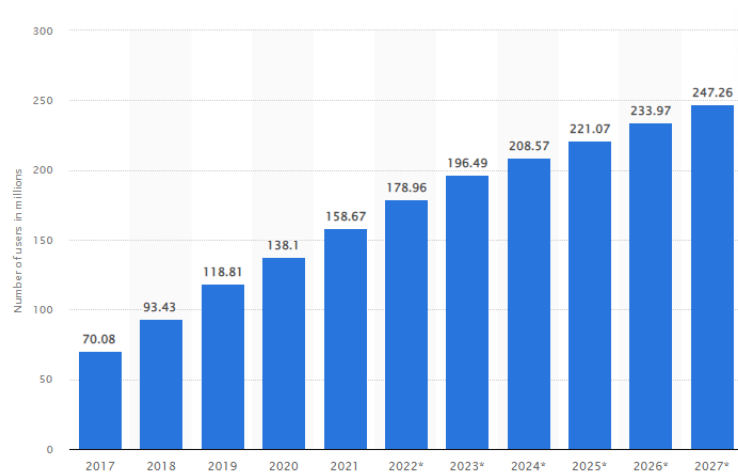

Figure 1. Number of Cashless Payment Users in Indonesia (in Millions)

Currently, the number of Indonesians who choose non-cash payments as the primary payment method compared to cash payments has an increasing trend every year. PayLater is one of the tools or options that are less preferred and used by many people to make non-cash transactions. Even compared to other non-cash payment services offered by various companies in Indonesia, the number of PayLater transactions made in Indonesia has increased compared to 2021 to 2022. As illustrated in Figure 2, the number of PayLater transactions made by individuals in Indonesia tends to increase from usage of 28% in 2021 to around 38% in 2022.

In addition, the use of the PayLater facility ranks third in Indonesian consumer behavior in online shopping during 2022 at 17% (see Figure 3), compared to the use of e-wallets (53%) and transfers virtual accounts (20%). This phenomenon attracts the attention of all parties (both academics and practitioners) to take a deeper look at the current trends by assessing or estimating the reasons behind why Indonesian consumers choose to use the PayLater facility compared to other similar non-cash payment instruments, in addition to determining the factors what influences the consumer's intention to use the PayLater facility.

Many studies have now been conducted to explain consumer behavior in using cashless payment applications. However, some studies attempt to assess the factors influencing consumers' willingness to use PayLater as a specific form of cashless payment tool from the perspective of the two theories (The Theory of Reasoned Action and the Technology Acceptance Model) are still scarce. Apart from that, related to the TRA, most researchers tend to implement or adopt the theory, which can be used to explain consumer green buying behavior as opposed to consumer behavior to use certain technologies or innovations – which in this case is PayLater as one of the means of cashless payment made by consumers. The TRA itself is a well-known concept formulated by Fishbein & Ajzen (1975). It has thoughts for human or individual behavioral intentions tend to be influenced by two main antecedents, attitudes, and subjective norms. Attitude refers to an individual's judgment of a particular action. It can be said that every human being will

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tend to have their perception of whether an action is acceptable and whether the action is seen as positive or not. Related to the PayLater concept, an individual's assessment of using PayLater as the main method of carrying out transactional activities is seen as an alternative that can be said to be better than other payment methods so that it can be said to be an important factor that can determine the individual's choice, especially the desire to use PayLater. When people feel or think that this PayLater facility functions as a better choice or tool so that they can use it to make certain transactions compared to other similar options, then the tendency or desire of that person to use the PayLater facility will increase and vice versa. We will see this from an attitude perspective. TRA also suggests that apart from this, subjective norms can also be other factors that can influence a person's willingness to perform certain behaviors (Wilson & Edelyn, 2022).
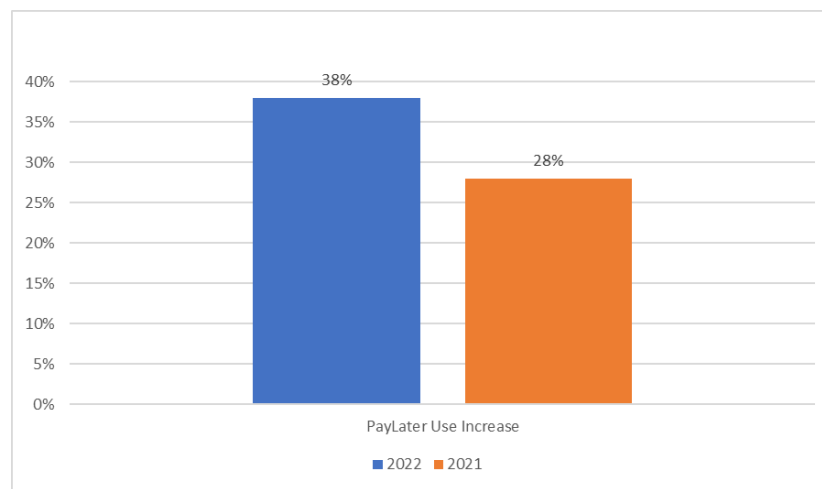

Figure 2. Growth of Indonesian PayLater Users

Another basic thing is attitude and opinion; one's personal beliefs and judgments about a certain behavior can determine the person's willingness to carry out that behavior. Subjective norm refers to the social pressure people exert on the individual on certain behaviors. Such pressure can ultimately determine individual courage and whether they should perform the behavior (Jang & Cho, 2022). In this case, all beliefs, judgments, comments, or judgments given by other parties who are close to someone (e.g., peers, family, colleagues, and friends) on certain behaviors tend to influence the strength of that person's intentions actually to perform the behavior. For example, when most people (around certain individuals) think that certain behaviors can produce bad or negative impacts on others, there is a high possibility that this kind of perception will eventually reduce or weaken the person's will or motivation to carry out that behavior. On the other hand, the person's favorable judgment or comment on the behavior will strengthen or increase the likelihood that the individual will eventually perform the behavior. Together, subjective norms and attitudes have been repeatedly studied (and considered) by many authors as significant variables that can ultimately influence a person's tendency to perform a behavior (Procter et al., 2019).

The TRA is one of the theories this study can adopt to explain consumer behavior or people. This theory emerged in the late 80s as another concept that specifically discusses or talks about it where this factor determines a person's willingness to adopt, buy or use certain technologies. This theory was first formulated by Davis (1989). The basic idea of TAM (which is also one of the theories developed from TRA) has the opinion that people's willingness to adopt certain technologies is primarily determined by two factors, namely perceived usefulness and perceived ease of use. Self-perceived usefulness refers to people's

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subjective assessment of whether using or adopting a particular technology can improve their performance. In contrast, perceived ease of use refers to people's or users' personal evaluation of whether learning to use or acquire a particular technology will be easy (Alnemer, 2022). As a result, people's intention to adopt technology will increase, or it can be said to be strengthened if people believe that not much effort is needed to learn to use the technology (perceived ease of use) and that the technology will be beneficial for the users themselves (perceived usefulness) (Hubert et al., 2019).
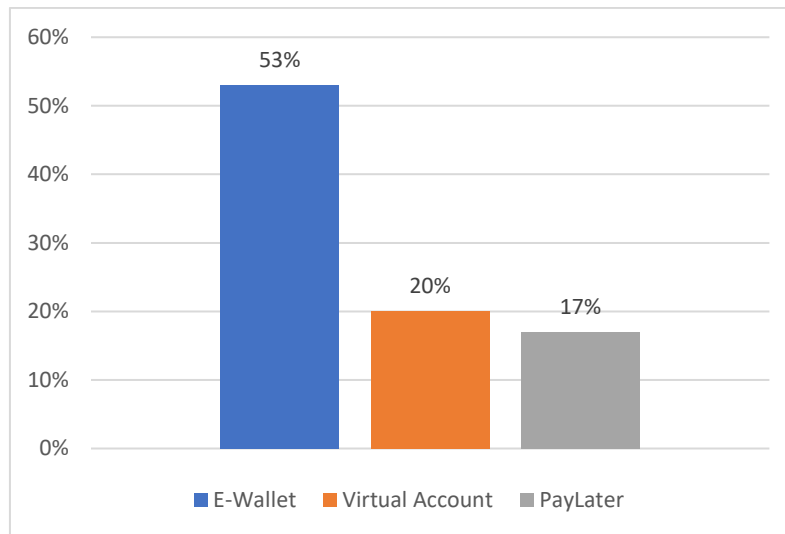

Figure 3. Indonesia e-Commerce Consumer Behavior 2022

In general, within the realm of marketing and management, various studies have attempted to explain or understand people's tendencies to engage in certain behaviors in different contexts using either the theory of reasoned action (TRA) or the technology acceptance model (TAM). However, let's compare it with all of these studies. Few studies try to combine and integrate the two concepts at once to explain the behavior of consumers or individuals in using non-cash payments – which in this study refers to the PayLater facility – as their preferred payment method. Therefore, this study tries to uncover and fill this gap by explaining or disclosing the factors that tend to influence the desire of the Indonesian people to use the PayLater facility as their chosen payment method both from the perspective of the theory of reasoned action (TRA) and the technology acceptance model. (TAM). See the comparison of the two theories in Table 1.

Purpose of the Study

The current condition is that researchers and writers have repeatedly used the TRA and the TAM to examine factors that influence a person's willingness or intention to perform certain behaviors. These studies try to unify or combine the two concepts to predict consumer behavior. The willingness to adopt or utilize the PayLater facility as a tool to make cashless transactions as often as possible is still rare. Therefore, to fill this gap, this study tries to integrate the concepts of the TRA and TAM to examine the factors that influence the desire of Indonesian consumers to adopt or use PayLater as their main facility (and choice) for purchasing various goods and transaction activities.

Table 1. Comparison of the Two Theories

Author(s)	Main Theory	Purpose of the Study
Troudi & Bouyoucef (2020)	TRA	Study that determines factors affecting people's motivation to buy green food in Algeria.
Zeinabadi (2022)	TRA	This research tried to understand the impact of school principals' knowledge-sharing leadership (KSL) toward teachers' knowledge-sharing behaviors (KSB) in Iran.
Effendi et al. (2021)	TRA	This study attempted to adopt TRA concept to understand why people decided to use Islamic rural banks' services in Indonesia
Jiang et al. (2019)	Extended TRA	This research tried to adopt and extend the basic concept of TRA in order to explain why people decided to buy counterfeit luxury products in China.
Gundala et al. (2022)	TRA	This study tried to uncover factors affecting consumers' intention to purchase organic foods in the United States.
Zhong et al. (2021)	TAM	This research tried to understand factors affecting people's acceptance toward hotel service robots in China.
Hubert et al. (2019)	TAM	This research attempted to understand the impact of various variables on people's intention to use a smart home application in Germany from the TAM perspective.
Alnemer (2022)	TAM	This study attempted to uncover various antecedents of digital banking adoption in Saudi Arabia.
Wilson & Edelyn (2022) → current study	TRA & TAM	This study attempted to merge both TRA and TAM concepts to predict and analyze factors affecting consumers' willingness to use PayLater as their preferred tool for conducting cashless payment in Indonesia.

Apart from that, there are several questions in this study: (1) Does attitude significantly affect consumers' desire to use the PayLater facility as a means of choice for consumers in conducting non-cash transactions? (2) Do subjective norms significantly affect consumers' desire to use the PayLater facility as their preferred tool for non-cash transactions? (3) Does perceived usefulness significantly influence our current consumers' desire to use PayLater facilities as their tool of choice for cashless transactions? (4) Does perceived ease of use significantly affect consumers' desire to use the PayLater facility as the consumer's preferred tool for non-cash transactions?

II. LITERATURE REVIEW

The TRA is a theory that is widely recognized by experts as one of the oldest, most frequently used, and most popular concepts, especially in the context of consumer behavior, considering that many studies adopt TRA as a basis for explaining the variables that affect consumers, the user or person's intention to perform a behavior. This concept was created by Fishbein & Ajzen (1975), who argued that consumers' intention (or willingness) to perform certain specific behaviors tends to be influenced by two main variables, namely norms and subjective attitudes (Zeinabadi, 2022). While subjective norms refer to how other parties or the community around consumers see, assess, or evaluate certain behaviors, attitudes refer to individual consumer beliefs and evaluations regarding whether a behavior is acceptable. In the context of subjective norms, it is hypothesized that consumer behavior tends to be strongly influenced by how other people around consumers behave and think about that behavior. In connection with this concept, consumers believe that others around them approve of this behavior (or tend to have good evaluations of it). This subjective belief can encourage or increase consumers' desire to carry out this behavior and vice versa.

Meanwhile, in the same way, it is mainly related to attitudes, especially when consumers think and think that certain behaviors are seen from a favorable perspective. That assessment ultimately increases

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people's motivation to carry out these behaviors and vice versa (Effendi et al., 2021). Based on the previous explanations, the following hypotheses are proposed:

H1: Attitude has a significant effect on people's willingness to use the PayLater facility.
H2: Subjective norms have a significant effect on people's willingness to use the PayLater facility.

The fact that TRA has become one of the most frequently used and adopted theories in the field of marketing and consumer behavior, the basic concept of TRA itself has also inadvertently become a guide for many scientists to develop new ideas or concepts. Introduced by Davis (1989), the TAM has tried to differentiate itself from the TRA, while the TRA tends to focus on factors that influence consumer or market behavior. The TAM is put forward to help both academics and practitioners to find out more deeply about some of the reasons behind the desire of consumers or society to adopt certain technologies. The TAM argues that the intention of consumers or users to adopt, buy or use certain technologies is strongly influenced by two things, namely, their evaluation of whether adopting the technology will be useful and beneficial or not for the person concerned, whether it increases their work lives and activities (perceived usefulness), and users' judgments about how much effort they must exert to understand and ultimately use the technology (perceived ease of use) (Wilson et al., 2021a).
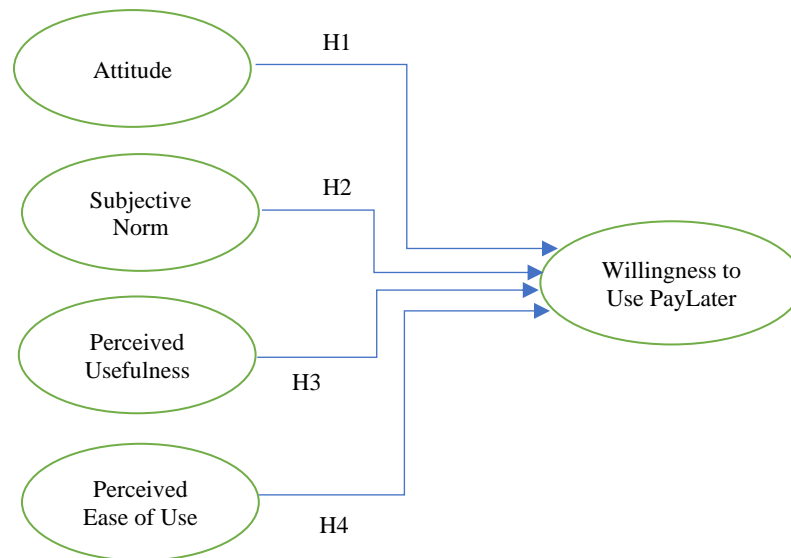

Figure 4. Proposed Conceptual Framework

Concerning these two concepts, when it comes to consumers' intention to adopt non-cash payment instruments (such as the PayLater facility) compared to traditional payment instruments (such as cash), people's judgments about how difficult they are to learn them. How to use this new cashless technology, together with consumers' perceptions or evaluations of whether or not using these so-called cashless payment instruments will benefit them compared to traditional payment instruments (Zhong et al., 2021). When people believe that using non-cash payment instruments (such as the PayLater facility) is generally better (and allows these users to obtain various conveniences and benefits) compared to traditional non-cash methods, this evaluation will ultimately strengthen consumers' desire to adopt or use non-cash payments as their primary or preferred payment method for transactions they make. Meanwhile, in addition to the benefits (and usability) aspects of the technology itself, consumers' personal assessment of how

difficult it is for them to learn new technologies (which in this case refers to the PayLater facility as a form of cashless payment) can also determine the willingness of each consumer to use it. When consumers believe that not much effort is required to learn how to use the technology, this judgment or belief can strengthen consumer intentions to adopt the technology, and vice versa (Wilson et al., 2021b; Wang et al., 2022). Based on the previous arguments and explanations, the following hypotheses are proposed:

H3: Perceived Usefulness has a significant effect on people's willingness to use the PayLater facility.
H4: Perceived Ease of Use has a significant effect on people's desire to use the PayLater facility.

III. METHODOLOGY

Research in this study will be conducted in the form of a survey, because all respondents in this study are Indonesian consumers who have used the PayLater facility as the main tool for making cashless payments from various transactions they have made at least 5 times in the last 6 months, then an online questionnaire (using google form) is used to collect all the data. The author prepared a questionnaire and obtained a total of 178 filled out questionnaires, and after further examination, all of the data was considered usable for use in this study. While the non-probability sampling method used was purposive sampling with the aim of seeing that all respondents had fulfilled all the requirements or certain criteria specified in this study. In addition, the data was data was processed using PLS by assessing all the data obtained from all the collected responses. The measurement model assessment can be seen in Table 2.

The next step is to determine a total of 18 indicators that represent the five factors. The indicators used to explain perceived benefits, perceived ease of use and willingness to use PayLater facilities were adapted from Wang et al. (2022), while the indicators used to explain attitudes and subjective norms were adapted from Liu et al. (2020). All of these indicators were then translated into Indonesian before being adopted and included in a questionnaire which was distributed to all respondents. All of these indicators have also been modified to ensure that the words and sentences used for all of these indicators are appropriate to the context or topic of this research. The proposed conceptual framework can be seen in Figure 4.

IV. RESULTS AND DISCUSSION

Data were assessed using PLS to gain a thorough understanding of the relationship between all the variables present, followed by an analysis of the characteristics of the respondents, which was carried out to gain a better understanding (and a better view) of the general characteristics of all the respondents in this study. Based on this analysis, it was found that the majority of respondents were female (66.85%). Most had used the PayLater facility with a frequency of more than 8 times in the last six months to carry out various transactions or payment activities (55.05%). Meanwhile, most had bachelor's degrees (76.40), and most respondents were domiciled in Jakarta (43.25%). Analysis of the characteristics of these respondents was carried out using SPSS 23 software.

Furthermore, in addition to the analysis of the characteristics of the respondents, PLS-SEM was also used to analyze all the data collected in this study. The measurement and assessment of the structural model needed to be completed to determine the relationship between the factors reviewed in this study. Measurement model analysis will begin with the aim of ensuring the reliability and validity of the data, and structural model analysis is carried out specifically to understand the effect exerted by one variable on another. In this case, structural model analysis can be carried out only if all the data in this study have been confirmed to be valid and reliable. Tables 2 and 3 describe the results of the measurement model analysis, while Tables 4 and 5 illustrate the results of the structural model analysis.

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Table 2. Measurement Model Assessment

Variables	Measurements	Loading	AVE	Composite Reliability	Cronbach's Alpha
Attitude	I feel positive toward using PayLater as a payment method for the transactions I made	0.807	0.657	0.740	0.739
	I believe that using PayLater as a payment method is better than the traditional one	0.803			
	I love the idea of using PayLater as a payment method for the transactions I made	0.821			
Subjective Norm	My family thinks that I should use PayLater as a payment method to complete the transactions that I made	0.880	0.746	0.902	0.888
	My friends think that I should use PayLater as a payment method to complete the transactions that I made	0.886			
	My family use PayLater as a payment method to complete the transactions that they made	0.822			
	My friends use PayLater as a payment method to complete the transactions that they made	0.867			
Perceived Usefulness	I think using PayLater to pay for my transactions is more secure that when I'm using hard cash as my payment method	0.832	0.676	0.765	0.761
	The economic benefits of using PayLater is attractive for me	0.804			
	I think using PayLater will make my payment activities more convenient	0.831			
Perceived Ease of Use	Learning to use PayLater to complete my payment is easy	0.874	0.699	0.825	0.789
	I find that using PayLater is an easy thing to do	0.768			
	I find it easy to understand all of the information provided by PayLater issuer(s)	0.862			
Willingness to Use	I will utilize PayLater as a tool to complete my transactions more frequently in the future	0.927	0.871	0.964	0.963
	I will consider to complete most of my transactions using PayLater in the future	0.955			
	I will recommend my friends to use PayLater as a main tool to complete their payment in the future	0.939			
	I will consider to create additional PayLater(s) in the future	0.931			
	I will recommend my familiy to use PayLater as a main tool to complete their payment in the future	0.912			

Based on the results of data analysis presented in Tables 2 and 3, describe the results of the measurement model assessment. All the data presented in Tables 4 and 5 outline the results of the structural model assessment carried out in this study. Then based on the results of the evaluation of the measurement model, all data met all the criteria set out in this study, where the AVE of each factor and the loading of each indicator were greater than 0.50 and 0.70; while composite reliability and Cronbach's alpha, each factor is

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also greater than 0.70. What's more, the HTMT value of each factor (as presented in Table 3) is lower than 0.85, thus confirming that the reliability and validity criteria have been achieved in this study.

Table 3. Discriminant Validity Analysis – HTMT

	Attitude	PEOU	PU	SN	WU
Attitude					
Perceived Ease of Use	0.316				
Perceived Usefulness	0.178	0.735			
Subjective Norm	0.233	0.767	0.710		
Willingness to Use	0.143	0.655	0.667	0.768	

Furthermore, after completing the assessment of the measurement model, an assessment of the structural model is carried out with the aim of determining the correlation or relationship between the variables discussed in this study. Based on the results of the R^2 assessment presented in Table 4, the endogenous variable, namely the willingness to use PayLater, has an R^2 value of 0.574, which means that 57.4% of the influence exerted on the willingness to use PayLater can be well explained by all exogenous variables in the study. These are attitudes, subjective norms, perceived usefulness, and perceived ease of use. While the effect of the rest (42.6%) can be seen exerted by other factors not included in this study. Then discussing the results of the path coefficient analysis presented in Table 5, it can be determined that all the relationships between the variables analyzed in this study are significant and positive. Therefore, it can be found that all of these findings indicate that all variables namely attitude, subjective norms, perceived usefulness, and perceived ease of use can positively and significantly influence the desire of consumers or users to use the PayLater facility as their preferred cashless payment method used to settle transactional activities carried out by consumers. Furthermore, based on these findings it can also be concluded that all the hypotheses (H1, H2, H3, and H4) proposed in this study are all supported.

Table 4. Structural Model Analysis (R-Squared)

Variable	R^2
Willingness to Use PayLater	0.574

Discussions

Based on the findings presented in the previous section, it can be suggested or concluded that the four variables (attitudes, subjective norms, perceived usefulness, and perceived ease of use) are found to have a significant influence in determining or changing the desire of Indonesian consumers to use PayLater facilities to carry out payment activities for all types of transactions made by the consumer. This finding is also in line with the results obtained by various authors who found significant effects of attitudes, subjective norms, perceived usefulness and perceived ease of use on determining the willingness or intention of people or consumers to perform certain behaviors (Tseng et al., 2022; Wilson, 2019; Sudyasjayanti & Salsabil, 2020; Susanto & Sugiyanto, 2021; Acharya & Mekker, 2022; Li et al., 2022; Ly & Ly, 2022). TRA and TAM which implies that attitudes and subjective norms (in the case of TRA), together with perceived ease of use and perceived usefulness (in the case of TAM), can serve as several important factors that can reinforce, influence or form the willingness or intention of individuals to carry out certain behaviors which in this study refers to the behavior of carrying out payment activities using the PayLater facility. Attitudes relate to individual consumers as well as judgments about favorable and unfavorable aspects of certain behaviors. Thus, users believe that the PayLater facility is a better payment option compared to traditional "cash" payment methods that will surely determine their willingness to use the PayLater facility. If

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consumers believe that using the PayLater facility to pay for transactions they make is certainly better than using cash, then such an attitude will ultimately increase people's willingness to use the PayLater facility, and vice versa.

Table 5. Structural Model Analysis – Path Coefficient

Relationships	Original Sample (O)	Sig.Value	Result
Attitude → Willingness to Use	0.546	0.000	Significant
Subjective Norm → Willingness to Use	0.518	0.000	Significant
Perceived Usefulness → Willingness to Use	0.329	0.000	Significant
Perceived Ease of Use → Willingness to Use	0.456	0.000	Significant

Likewise with the concept of subjective norms, when some people who are close to consumers (such as family members and peers) judge or think that the PayLater facility is a much better alternative to use as a tool to complete transactions compared to the traditional one. Payment methods (such as cash), the desire of consumers to adopt or use the PayLater facility will be even stronger. Other factors such as subjective norms and attitudes, perceived ease of use and perceived usefulness (derived from the basic concept of TAM) were also found in this study as two significant antecedents of consumers' desire to use PayLater facilities. In this study, when consumers (or users) feel that using or adopting PayLater facilities bring advantages or benefits that they cannot experience from using other types of payment options, together with consumers' personal judgment that using (or learning how to use) PayLater facilities is not difficult thing to do, then this perception or assessment can ultimately strengthen consumers' desire to use the PayLater facility as a non-cash payment method that consumers prefer relatives to other similar payment methods available on the market.

V. CONCLUSION

It can be concluded that, among the four variables (attitudes, subjective norms, perceived ease of use, and perceived usefulness), attitude is the most important factor and has a positive role in determining, changing, or strengthening consumer willingness in Indonesia to use the PayLater facility as a means of payment for non-cash payments used to pay for various transactions made by users or consumers. Therefore, this study suggests that companies that have a PayLater facility business and operate in Indonesia should be able to develop further the PayLater facilities offered by these companies to Indonesian consumers, not only to improve the security aspects of the facility itself but also to enhance existing innovation features so that this PayLater facility will attract many Indonesian consumers to use the facility, thereby increasing the number of users of the PayLater facility in Indonesia, and accelerating the trend of switching from traditional payment methods to non-cash payment methods in Indonesia according to the mission of Bank Indonesia. Furthermore, the types of innovations proposed, such as creating or developing a virtual PayLater facility application that users can install on their smartphone devices (with approval from Bank Indonesia), can be one way that Pay Later facility companies can consider in terms of how this facility can be redeveloped in the future.

The advantage of using a system or application is that consumers can make various transactions directly from their smartphone devices, as well as control and monitor their spending levels (and the number of transactions that have been made) within a certain period from the same application. These technologies or innovations can ultimately bring (or offer) added value to users, given that they tend to have more stringent powers than conventional physical cash payments (where consumers have difficulty keeping track of how

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much they have spent). In this case, the benefits of added value that can be obtained and experienced by the community, as well as their perception that learning or using an innovation or system is an easy thing to do, can increase users of this facility.

Other things that can be considered are improving the security aspect (or system) installed on the PayLater facility itself and actively carrying out various communication or public relations activities aimed at educating the public about the benefits of using the PayLater facility to settle multiple payments made by the public and can is a good step in the form of a strategy that the company can implement to strengthen further people's positive attitudes and evaluations of PayLater facilities, where this attitude can ultimately increase the possibility that these consumers (along with other people close to these consumers) use PayLater facilities as a method to make payments for goods or services purchased. Furthermore, other things can be in the form of adding various incentives or financial benefits offered to users of this facility (e.g., discounts, longer tenors) can also be implemented as another strategy that can be used or implemented by PayLater companies, not only to increase or strengthen ratings positive consumer but in the form of the assessment that paying with PayLater facility is a better cashless payment option compared to other similar alternatives (which in turn can increase people's willingness to adopt PayLater facility as their preferred payment method), as well as attracting more people to use this will ultimately increase the number of users in Indonesia.

Future Studies

This research has been carried out with a strict methodology, but this research still needs to be made free of limitations. First of all, this research specifically focuses on the factors that influence the desire of Indonesian consumers, especially in DKI Jakarta, to use the PayLater facility from both perspective of the two theories. However, the author realizes that there are still quite a lot of other theories or concepts that can also be used to predict or explain people's behavior, so the next writer is advised to develop this research framework or topic by adopting other theoretical concepts besides the TRA and the TAM to explain why people prefer to use the PayLater facility compared to with other similar payment methods available in the Indonesian market. Furthermore, this research was conducted in Indonesia. Therefore, considering the possibility of demographic or cultural differences between Indonesia and other countries, future researchers are welcome to replicate the framework or concepts developed in this research by conducting similar studies in other countries. In addition, further research is also suggested to further develop and expand the boundaries of the main topic of this research (namely about non-cash payment methods) by assessing the antecedents of consumer willingness (or intention) to use other forms or non-cash payment methods besides the PayLater facility, bearing in mind over the past few decades, especially in the market there have been various applications or cashless payment systems offered to people all over the world that offer features similar to PayLater facilities.

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