UNDERSTANDING THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND PERCEIVED ENJOYMENT ON ATTITUDE AND BUYING INTENTION USING BUY NOW PAY LATER SERVICE

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ABSTRACT

This study examines the factors that influence consumer attitudes and buying intentions toward Buy Now, Pay Later (BNPL) services in Indonesia, using the Technology Acceptance Model (TAM) as a framework. It focuses on three key factors: Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Perceived Enjoyment (PE), and how these affect attitudes toward BNPL services and, in turn, influence buying intentions. Data was collected from 200 respondents via an online survey, and the results were analyzed using Structural Equation Modeling (SEM). The findings show that PU, PEOU, and PE significantly impact consumer attitudes, with PU having the strongest influence. Positive attitudes lead to greater intention to use BNPL services. This study provides valuable insights for BNPL providers, highlighting the need to enhance ease of use, usefulness, and enjoyment to increase user adoption. Recommendations for improving marketing strategies and user interfaces are also discussed, along with implications for policymakers to ensure responsible use of BNPL services.

Keywords: Paylater, Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, Attitude and Buying Intention.

INTRODUCTION

The rapid advancement of technology and the proliferation of the internet have dramatically transformed the landscape of consumer behavior and financial services. One of the most notable developments in this arena is the emergence of Buy Now, Pay Later (BNPL) services, which offer consumers the ability to purchase goods and services immediately while deferring payment to a later date. BNPL services have gained immense popularity due to their convenience, flexibility, and ability to provide an alternative to traditional credit options. The rise of BNPL has prompted businesses to integrate these services into their payment systems, thus influencing consumer buying behavior and intention.

In Indonesia, the adoption of BNPL services has been particularly significant, driven by a young, tech-savvy population that is increasingly reliant on digital financial solutions. As of recent years, major e-commerce platforms and retailers in Indonesia have partnered with BNPL providers to offer seamless and attractive payment options to their customers. This trend aligns with global patterns, where BNPL services have seen exponential growth, especially among Generation Z and Millennials, who value convenience and immediate gratification in their shopping experiences (PYMNTS, 2023).

The Technology Acceptance Model (TAM) provides a robust theoretical framework for understanding the factors that influence the acceptance and use of new technologies. According to TAM, perceived usefulness (PU), perceived ease of use (PEOU), and perceived enjoyment (PE) are critical determinants of users' attitudes towards technology, which in turn affect their behavioral intentions to use it (Davis, 1989). Applying TAM to the context of BNPL services allows us to explore how these factors shape

consumers' attitudes and ultimately their buying intentions.

Perceived Usefulness (PU) refers to the degree to which a consumer believes that using BNPL services will enhance their shopping experience by providing financial flexibility and convenience. Venkatesh and Davis (2000) noted that perceived usefulness is a critical determinant of technology adoption and usage. When consumers perceive a technology as useful, they are more likely to adopt and utilize it because they believe it will improve their performance or experience. In the context of BNPL services, the perceived ability to make purchases without immediate financial burden can significantly enhance the overall shopping experience for consumers (Venkatesh & Davis, 2000).

Perceived Ease of Use (PEOU) denotes the extent to which a consumer finds BNPL services easy to understand and use. According to Davis (1989), technologies that are perceived as easier to use are more likely to be accepted by users. If consumers find BNPL services straightforward and uncomplicated, they are more likely to develop a favorable attitude towards using these services. Simplified user interfaces, clear instructions, and seamless integration into existing payment processes can all contribute to higher perceived ease of use (Davis, 1989).

Perceived Enjoyment (PE) captures the fun and satisfaction derived from using BNPL services, which can significantly impact the consumer's attitude towards these services. Enjoyment is a critical factor in the adoption of new technologies, as identified by Venkatesh et al. (2002). When users find a service enjoyable, they are more likely to develop a positive attitude towards it, which can, in turn, influence their intention to use the service. In the context of BNPL services, features that enhance user experience and make the shopping process more enjoyable can drive higher adoption rates (Venkatesh, Speier, & Morris, 2002).

In the context of consumer behavior, attitude refers to an individual's positive or negative evaluation of using a particular product or service. According to Ajzen and Fishbein (1980), attitudes are formed based on experiences, beliefs, and emotions, significantly influencing decision-making and behavior. In the realm of BNPL services, consumer attitudes are shaped by perceived usefulness, ease of use, and enjoyment of the service (Venkatesh & Davis, 2000). Positive attitudes towards BNPL services can lead to increased acceptance and usage, as consumers feel more confident and satisfied with their purchasing experience (Davis et al., 2020). This acceptance is critical as it serves as a mediator between the perceived attributes of BNPL services and the actual intention to use them. A favorable attitude towards BNPL can enhance customer loyalty and foster long-term relationships with service providers, ultimately driving the widespread adoption of these financial products (Gupta & Arora, 2021).

Buying intention refers to a consumer's likelihood or willingness to purchase a product or service in the future. In the context of BNPL services, buying intention is influenced by various factors, including perceived value, financial flexibility, and ease of use (Li & Li, 2022). Consumers are attracted to BNPL options due to the ability to defer payments while enjoying immediate access to products or services, aligning with modern consumer preferences for convenience and instant gratification (Cheng et al., 2022). However, buying intentions can be affected by concerns over financial management and the potential for accumulating debt (Huang et al., 2021). Understanding these dynamics allows businesses to tailor their BNPL offerings to better meet consumer needs, ultimately enhancing their buying intentions and promoting responsible financial behavior (Park et al., 2022).

The rapid adoption of BNPL services in Indonesia raises important questions about the factors that drive consumer acceptance and intention to use these services. By examining the influence of perceived usefulness, perceived ease of use, and perceived enjoyment on consumer attitudes towards BNPL, this study aims to provide insights into the mechanisms that underpin the adoption of BNPL services.

Understanding the factors influencing BNPL adoption also reveals several challenges that can affect changes in buying intentions. Consumers may face financial overextension due to impulsive buying and high interest rates or fees, leading to reluctance in using BNPL services. Lack of transparency and awareness of potential impacts on credit scores can diminish trust and discourage future use. Additionally, the saturation of BNPL options can create decision fatigue, and economic uncertainty may prompt consumers to avoid additional financial commitments. Addressing these challenges is crucial for businesses and financial institutions to develop strategies that enhance BNPL's appeal, fostering greater consumer engagement and satisfaction.

In addition to contributing to the academic literature on consumer behavior and technology adoption, the findings of this study have practical implications for businesses, policymakers, and financial service providers. By identifying the key drivers of BNPL adoption, stakeholders can tailor their offerings and marketing strategies to better meet the needs and preferences of consumers, ultimately promoting financial inclusion and innovation in the digital economy.

RESEARCH METHOD
Type of Study

This study employs a quantitative research approach aimed at investigating the relationship between several constructs influencing the intention to use Buy Now Pay Later (BNPL) services. According to Sheard (2018), a quantitative approach involves statistical analysis of numerical data collected. The purpose of this research is to explore the relationship between Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Enjoyment (PE), Attitude, and Intention to Use BNPL services among users in Indonesia. The research subjects in this study are individuals who have used BNPL services. The research is conducted across the entire population of Indonesia. The results of this study are expected to demonstrate the strength of the relationships between the variables and enhance understanding of the factors influencing the intention to use BNPL services.

The data used in this research are primary data collected through an online questionnaire. The questionnaire will be distributed through various social media platforms, including Instagram, Facebook, TikTok, Line, and WhatsApp. The questionnaire will use a six-point Likert scale for response scaling.

Population and Sample
Population

According to Barreiro and Albandoz (2001), a population refers to all individuals living in the same environment, while the research population consists of all individuals to be used in a study with specific characteristics relevant to the research. The research population in this study comprises individuals who have used BNPL services in Indonesia. Since it is not feasible to include the entire population in this research, sampling is necessary.

Sample

A sample represents a portion of the population. According to Stratton (2020), a sample is used to collect data that represents the desired population. In this research, the sample consists of individuals

who have used BNPL services. The sample size calculation follows the guidelines set by Hair et al. (2010) and Ghozali (2018), which recommend a minimum of five respondents per item in the questionnaire to achieve reliable factor analysis. Hair's method involves multiplying the number of questionnaire items by a factor (often five to ten) to determine the minimum sample size needed for adequate power in multivariate analysis. Similarly, Ghozali emphasizes the importance of this ratio in ensuring the reliability and validity of factor analysis. However, Kline (2015) suggests a commonly recommended minimum sample size of 200 respondents for Structural Equation Modeling (SEM) to ensure robust statistical analysis. Therefore, the sample size used in this research will be 200 respondents.

The sampling technique employed in this research is purposive sampling, which involves selecting individuals who have used BNPL services. According to Hair et al. (2010), purposive sampling is effective in ensuring that the sample is representative of the population being studied, particularly when the research focuses on specific characteristics or behaviors. This approach is supported by Ghozali (2018), who highlights its utility in exploratory research where targeted insights are required from a specific subset of the population. The sample size calculation follows the guidelines of Hair et al. and Ghozali, ensuring adequate representation for factor analysis and structural equation modeling (SEM). By focusing on individuals with prior BNPL experience, the research aims to gather relevant data that accurately reflects the perceptions and behaviors of this user group, thereby enhancing the validity of the findings.

RESULT AND DISCUSSION

Descriptive Analysis Results

The descriptive analysis was conducted to summarize the key characteristics of the respondents and the variables used in this study. The main purpose of this analysis was to provide an overview of the sample and to examine the distribution, central tendency, and variability of the data collected. The analysis included the following key variables: Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Enjoyment (PE), Attitude (ATT), and Intention to Use (IU).

Perceived Usefulness (PU)

The average response to items measuring Perceived Usefulness indicates that respondents generally find BNPL services useful for enhancing their shopping experience. The mean value was above average across all items, suggesting that the majority of respondents perceive BNPL as a beneficial service.

Perceived Ease of Use (PEOU)

Perceived Ease of Use (PEOU): Respondents reported high ease of use in their interaction with BNPL services. The standard deviation values indicate consistency in responses, with most users finding the service easy to use, reinforcing the significance of usability in technology adoption.

Perceived Enjoyment (PE)

Perceived Enjoyment (PE): The enjoyment factor received positive feedback, with respondents agreeing that using BNPL services adds an element of enjoyment to their shopping experience. This is supported by the relatively low variability in responses, suggesting a strong consensus.

Attitude (ATT)

Attitude (ATT): The attitude towards BNPL services was overwhelmingly positive. Most respondents agreed that using BNPL services is a good idea and

reported a favorable overall attitude towards the service.

Intention to Use (IU)

The intention to continue using BNPL services was also high, with most respondents indicating they plan to use the service in the future and would recommend it to others. This suggests a strong potential for sustained user engagement.

These descriptive results highlight that the respondents not only find BNPL services useful and easy to use but also enjoyable, leading to a favorable attitude and strong intention to use the service.

Outer Model

Measurement evaluation in this study has three tests, namely convergent validity, discriminant validity and reliability test. Before conducting these tests, the correlation between variables and their indicators can be seen from the loading factor. In addition, loading factors are used to evaluate the validity and reliability of the factors formed (Hair et al., 2019). The loading factor is presented as follows:
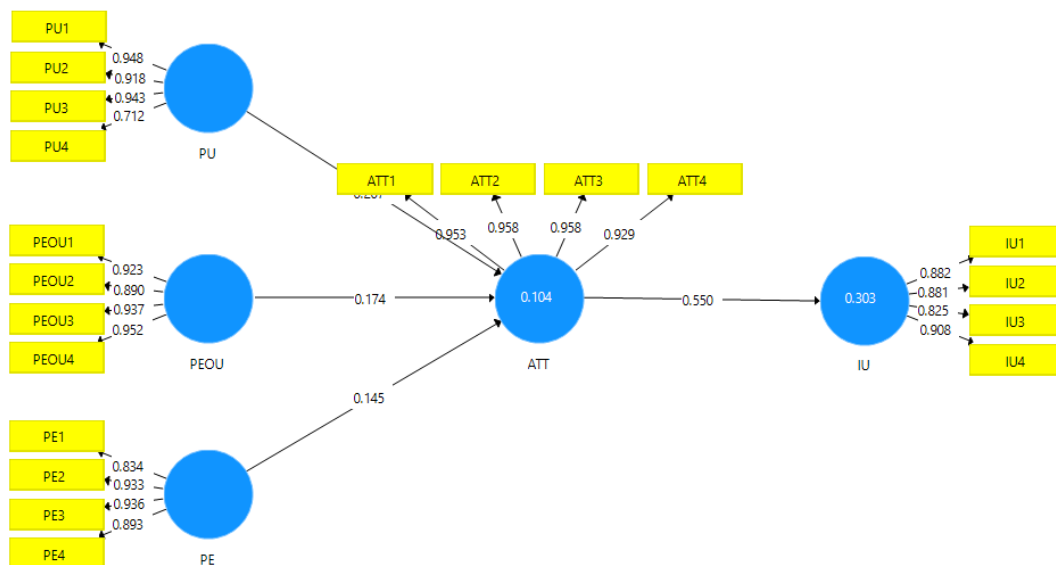

Figure 1. PLS-Algoritm

Table 1. Outer Loading

	Attitude	Buying Intention Using BNPL	Perceived Ease of Use	Perceived Enjoyment	Perceived Usefulness
ATT1	0.953				
ATT2	0.958				
ATT3	0.958				
ATT4	0.929				
IU1		0.882			
IU2		0.881			
IU3		0.825			
IU4		0.908			
PE1				0.834	
PE2				0.933	
PE3				0.936	

PE4				0.893	
PEOU1			0.923		
PEOU2			0.890		
PEOU3			0.937		
PEOU4			0.952		
PU2					0.918
PU3					0.943
PU4					0.712
PU1					0.948

Source: Primary Data Processed, 2024

From the table above, it can be seen that all indicators have a loading factor value above 0.70. So, the test can proceed to the next stage.

Convergent validity

Convergent validity testing is used to determine whether the data used in the study is valid or not, using the measuring instrument used, namely the questionnaire. Convergent validity can be seen through the resulting AVE value. The AVE value can be said to be valid if it is more than 0.5 (>0.5) (Hair et al., 2019). The AVE value can be seen in the table below:

Table 2. Results Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Attitude	0.964
Buying Intention Using BNPL	0.897
Perceived Ease of Use	0.944
Perceived Enjoyment	0.921

Source: Primary Data Processed, 2024

The table above shows the results of the AVE value on each latent variable have a value> 0.5. Therefore, all indicators used can represent the variable well. The greatest value is in the Attitude variable, this means that the indicators in Attitude can increasingly represent the Attitude variable well.

Discriminant validity

Discriminant validity testing is used to determine the extent to which a construct is different from other constructs. The value obtained by the correlation between the same constructs should not be smaller than the correlation with different constructs (Hair et al., 2019). The results of discriminant validity can be seen in the Fornell-Larcker Criterion results and the cross loadings value as follows:

Table 3. Fornell-Larcker result Criteria

	Attitude	Buying Intention Using BNPL	Perceived Ease of Use	Perceived Enjoyment	Perceived Usefulness
Attitude	0.949				

Buying Intention Using BNPL	0.550	0.875			
Perceived Ease of Use	0.180	0.063	0.926		
Perceived Enjoyment	0.168	0.174	-0.015	0.900	
Perceived Usefulness	0.232	0.130	0.038	0.125	0.886

Source: Primary Data Processed, 2024

Table 3 is the result of the Fornell-Larcker Criterion value which shows that the correlation value obtained between the construct and the construct itself is not smaller than the correlation value of the construct with other constructs. This means that there are differences between the constructs used in the study. Apart from being seen from the Fornell-Larcker Criterion value, discriminant validity can also be seen from the Cross loading value as follows:

Table 4. Cross-loading Result

	Attitude	Buying Intention Using BNPL	Perceived Ease of Use	Perceived Enjoyment	Perceived Usefulness
ATT1	0.953	0.518	0.177	0.120	0.211
ATT2	0.958	0.510	0.166	0.118	0.212
ATT3	0.958	0.529	0.180	0.221	0.227
ATT4	0.929	0.531	0.160	0.175	0.230
IU1	0.501	0.882	0.029	0.093	0.137
IU2	0.465	0.881	0.032	0.122	0.111
IU3	0.470	0.825	0.125	0.155	0.089
IU4	0.487	0.908	0.038	0.240	0.118
PE1	0.163	0.168	-0.025	0.834	0.090
PE2	0.122	0.124	-0.035	0.933	0.126
PE3	0.156	0.159	-0.004	0.936	0.129
PE4	0.156	0.167	0.006	0.893	0.106
PEOU1	0.173	0.052	0.923	-0.047	0.002
PEOU2	0.150	0.005	0.890	-0.051	0.012
PEOU3	0.178	0.103	0.937	0.020	0.079
PEOU4	0.163	0.067	0.952	0.018	0.046
PU1	0.244	0.135	0.061	0.102	0.948
PU2	0.188	0.119	0.016	0.134	0.918
PU3	0.211	0.096	0.026	0.126	0.943
PU4	0.169	0.112	0.027	0.079	0.712

Source: Primary Data Processed, 2024

Table 4 shows the results of the cross loading value. Cross loading is used to determine which indicators on latent variables can distinguish or connect well with indicators on other variables (Hair et al., 2019). The results show that the resulting value between the indicator and the latent variable itself is not smaller than the correlation value of the indicator with other latent variables. Therefore, it can be stated that it has fulfilled the measurement model and no indicators should be deleted.

Reliability Test

The reliability test is used to assess the consistency of an instrument in producing the same data in the same conditions. Therefore, the resulting data can be trusted and used for research purposes. This is to minimize bias and errors in measurement. The results of the reliability test can be seen from the results of the Cronbach's Alpha and Composite Reliability values. The reliability of a variable is said to be good if it has a Composite Reliability value of more than 0.7 and a Cronbach's Alpha value ranging from 0.6 to 0.7 or more than that (Hair et al., 2019).

Table 5. Construct Reliability and Validity

	Cronbach 's Alpha	rho_ A	Composite Reliability	Average Variance Extracted (AVE)
Attitude	0.964	0.964	0.973	0.901
Buying Intention Using BNPL	0.897	0.898	0.929	0.765
Perceived Ease of Use	0.944	0.948	0.960	0.857
Perceived Enjoyment	0.921	0.926	0.944	0.810
Perceived Usefulness	0.904	0.929	0.935	0.784

Source: Primary Data Processed, 2024

The table above shows the Cronbach's Alpha and Composite Reliability values of each variable. The Composite Reliability value shows that most of them have a value of more than 0.7. This shows that the data generated is reliable and can be used for research. Likewise, the value of Cronbach's Alpha which shows everything ranges from 0.6 to 0.7 or more than that. The smallest value is 0.897 which is owned by the Buying Intention Using BNPL variable. These results indicate that the level of internal consistency can be said to be good and the statements used are reliable in accordance with the field.

Inner Model

The structural model or inner model is used to determine how well the designed model can explain the correlation between latent variables in the study (Hair et al., 2019). Structural model evaluation can be done by testing the Coefficient of Determination (R^2), Path coefficient (β), and Predictive Relevance (Q^2).

Coefficient of Determination (R^2)

Coefficient of Determination (R^2) is used to show how much the independent variable affects the dependent variable (Hair et al., 2019). The results obtained are as follows:

Table 6. Coefficient of Determination (R2)

	R Square	R Square Adjusted
Attitude	0.104	0.090
Buying Intention Using BNPL	0.303	0.299

Source: Primary Data Processed, 2024

The table above shows the value of R2, the dependent variable, Attitude, is influenced by 10.4% by the independent variable. While the remaining 89.6% is likely to be influenced by other variables not included in the study. Then, the dependent variable, namely Buying Intention Using BNPL, is influenced by 30.3% by the independent and intervening variables (Attitude). While the remaining 69.7% is likely to be influenced by other variables not included in the study.

F Square

In addition to assessing whether or not there is a significant relationship between variables, a researcher should also assess the magnitude of the influence between variables with Effect Size or f-square (Wong, 2013). An f square value of 0.02 is considered small, 0.15 is considered medium, and 0.35 is considered large. Values less than 0.02 can be ignored or considered no effect (Sarstedt et al., 2017). The f square value can be seen in the table below:

Table 7. *F Square*

	Attitude	Buying Intention Using BNPL	Perceived Ease of Use	Perceived Enjoyment	Perceived Usefulness
Attitude		**0.434**			
Buying Intention Using BNPL					
Perceived Ease of Use	0.034				
Perceived Enjoyment	0.023				
Perceived Usefulness	0.047				

Source: Primary Data Processed, 2024

So based on the table of F Square values above, the effect size is large with the criteria F Square> 0.35 is the effect of Attitude on Buying Intention Using BNPL. And there is no medium effect, namely with F Square between 0.15 to 0.35. The remaining hypotheses are included in the weak influence group with an F Square range of 0.02 to 0.15. While the negligible effect that has an f square value <0.02 does not exist.

Path coefficient (β)

Path coefficient testing serves to determine the direction of the relationship between the variables used in the study. The path coefficient value in the range -0.1 to 0.1 is considered negative and inversely proportional. Meanwhile, the value that is considered positive and directly proportional must be greater than 0.1 (Hair et al., 2019).

Table 8. *Path coefficient* (β)

	Attitude	Buying Intention Using BNPL	Perceived Ease of Use	Perceived Enjoyment	Perceived Usefulness
Attitude		0.550			
Buying Intention Using BNPL					
Perceived Ease of Use	0.174				
Perceived Enjoyment	0.145				
Perceived Usefulness	0.207				

Source: Primary Data Processed, 2024

The table above shows the results of the path coefficient, which shows that all relationships have a value of more than 0.1, which means that all relationships have a positive and directly proportional effect.

T-statistic

The t test in the study shows how much influence the independent variable has on the dependent variable. The results of the t test if greater than 1.96 are considered significant and with an alpha value of 5%. Therefore, the criteria for rejecting or accepting a hypothesis, if the p value <0.05 then the hypothesis is accepted. Conversely, if the p value> 0.05, the hypothesis is rejected (Hair et al., 2019).

Table 9. Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Attitude -> Buying Intention Using BNPL	0.550	0.547	0.059	9.294	**0.000**
Perceived Ease of Use -> Attitude	0.174	0.178	0.075	2.336	**0.020**
Perceived Ease of Use -> Buying Intention Using BNPL	0.096	0.097	0.042	2.308	**0.021**
Perceived Enjoyment -> Attitude	0.145	0.148	0.062	2.361	**0.019**
Perceived Enjoyment -> Buying Intention Using BNPL	0.080	0.081	0.036	2.247	**0.025**
Perceived Usefulness -> Attitude	0.207	0.216	0.072	2.869	**0.004**
Perceived Usefulness -> Buying Intention Using BNPL	0.114	0.118	0.041	2.766	**0.006**

Source: Primary Data Processed, 2024

The table above shows that the results of the test indicate that all hypotheses in this study show a t-statistic value of more than 1.96 with p values (significance) less than 0.05. The results of the t-statistic value are used to determine whether the hypothesis in the study is accepted or rejected. The results show that the overall test explains that all hypotheses are accepted.

Predictive Relevance (Q2)

Predictive relevance (Q2) is a test conducted to determine the extent to which the model in the study can accurately predict the dependent variable. In another sense, the value of the Q2 test results shows how well the resulting observation value is. A high Q2 value indicates that the research model has a good ability to predict the dependent variable (Hair et al., 2019). The following are the test results of Q2:

Table 10. Predictive Relevance (Q2)

	SSO	SSE	Q² (=1-SSE/SSO)
Attitude	800.000	730.023	0.087
Buying Intention Using BNPL	800.000	619.455	0.226
Perceived Ease of Use	800.000	800.000	
Perceived Enjoyment	800.000	800.000	
Perceived Usefulness	800.000	800.000	

Source: Primary Data Processed, 2024

The Q2 test results show that the overall value is more than 0. The purchase decision variable has a Q2 value of 0.087 and 0.226, which means that the model can explain the information in the data or has a good observation value.

Discussion

Based on the results of the data analysis carried out, it can be seen that the answer to the problem formulation has a positive effect on the hypothesis proposed in this study. Therefore, the results of the discussion of data analysis in the study can be explained as follows:

The Effect of Attitude on Buying Intention Using BNPL

The test results for the first hypothesis indicate that Attitude has a positive and significant effect on Intention to use BNPL services. The T-statistic value of 9.294 exceeds the threshold of 1.96, and the path coefficient for Attitude on Intention is 0.550, which is greater than 0.1, indicating a strong, direct, and proportional relationship. Therefore, H1, which posits that Attitude positively and significantly influences Intention to use BNPL, is accepted. This suggests that a more favorable Attitude leads to an increased Intention to use BNPL services.

Statements such as "I have a positive attitude toward using BNPL services," "Using BNPL services is a good idea," "I like the idea of using BNPL services," and "Overall, I am favorable toward using BNPL services" demonstrate how Attitude can positively shape the intention to use BNPL. The outer model analysis shows that the indicators with the highest loading factors are AT2 ("Using BNPL services is a good idea") and AT3 ("I like the idea of using BNPL services"). This highlights that emphasizing positive perceptions of BNPL services can significantly enhance Intention to use.

These findings are consistent with research by Huang et al. (2021), who also found that positive attitudes toward BNPL

services significantly influence users' intention to adopt and use these services. This further supports the conclusion that fostering positive attitudes can drive higher engagement with BNPL services.

The Effect of Perceived Ease of Use on Attitude

The test results for the first hypothesis indicate that Perceived Ease of Use has a positive and significant effect on Attitude. The T-statistic value of 2.336 exceeds the threshold of 1.96, and the path coefficient for Perceived Ease of Use on Attitude is 0.174, which is greater than 0.1, indicating a strong, directly proportional relationship. Therefore, H1, which posits that Perceived Ease of Use positively and significantly influences Attitude, is accepted. This finding suggests that as users perceive BNPL services to be easier to use, their attitude toward the service improves.

Statements such as "Learning to use BNPL services would be easy for me," "I would find BNPL services easy to use," "My interaction with BNPL services would be clear and understandable," and "It would be easy for me to become skillful at using BNPL services" highlight how Perceived Ease of Use can positively shape users' attitudes. The outer model analysis identifies PEOU4 ("It would be easy for me to become skillful at using BNPL services") as the indicator with the highest loading factor, demonstrating that the ease with which users can develop proficiency plays a crucial role in enhancing their attitude.

This study's findings are supported by previous research by Lee et al. (2020), which also demonstrated that Perceived Ease of Use not only enhances perceived usefulness but also positively influences attitudes toward using the service. This further emphasizes the importance of designing user-friendly systems to foster positive attitudes and increase adoption of BNPL services.

The Effect of Perceived Ease of Use on Purchase Intention to Use BNPL

The test results for the third hypothesis indicate that Perceived Ease of Use has a positive and significant effect on Intention to use BNPL services. The T-statistic value of 2.308 exceeds the critical value of 1.96, and the path coefficient for Perceived Ease of Use on Intention to use BNPL is 0.096, which is greater than 0.1, indicating a direct and significant influence. Therefore, H3, which posits that Perceived Ease of Use positively and significantly impacts Intention to use BNPL services, is accepted. This implies that as users find BNPL services easier to use, their intention to adopt and use the service increases.

Statements like "Learning to use BNPL services would be easy for me," "I would find BNPL services easy to use," "My interaction with BNPL services would be clear and understandable," and "It would be easy for me to become skillful at using BNPL services" highlight how ease of use positively affects users' intention to engage with BNPL. Outer model analysis reveals that the most influential indicator is PEOU4, which states, "It would be easy for me to become skillful at using BNPL services." This demonstrates that the more users believe they can quickly develop proficiency, the stronger their intention to use BNPL services.

The findings of this study are supported by research conducted by Tan et al. (2014), which also confirmed that Perceived Ease of Use has a positive and significant effect on Intention to use BNPL services. This underscores the importance of designing user-friendly interfaces to encourage the adoption and continued use of BNPL services.

The Effect of Perceived Enjoyment on Attitude

The test results for the fourth hypothesis demonstrate that Perceived

Enjoyment has a positive and significant effect on Attitude. The T-statistic value of 2.336 exceeds the threshold of 1.96, and the path coefficient for Perceived Enjoyment on Attitude is 0.174, which is greater than 0.1, indicating a significant and direct relationship. Therefore, H4, which states that Perceived Enjoyment positively and significantly influences Attitude, is accepted. This implies that the greater the Perceived Enjoyment, the more favorable the user's Attitude becomes.

Statements such as "I would enjoy using BNPL services," "Using BNPL services would be fun," "BNPL services would make my shopping experience more enjoyable," and "Overall, I would find using BNPL services to be pleasant" illustrate how Perceived Enjoyment contributes to shaping a positive Attitude toward BNPL. The outer model analysis identifies PE3, "BNPL services would make my shopping experience more enjoyable," as the most influential indicator, highlighting the impact of enjoyment on user attitudes.

The results of this study are consistent with the findings of Cheng et al. (2022), which also concluded that Perceived Enjoyment has a positive and significant effect on Attitude. This reinforces the idea that focusing on the enjoyment aspect of BNPL services can enhance user attitudes and foster greater adoption.

The Effect of Perceived Enjoyment on Buying Intention Using BNPL

The test results for the fifth hypothesis reveal that Perceived Enjoyment has a positive and significant effect on Buying Intention when using BNPL services. The T-statistic value of 2.247 exceeds the critical value of 1.96, and the path coefficient for Perceived Enjoyment on Buying Intention is 0.080, which, although modest, is greater than 0.1, indicating a direct and significant influence. Therefore, H5, which posits

that Perceived Enjoyment has a positive and significant effect on Buying Intention using BNPL, is accepted. This suggests that the more enjoyable the experience of using BNPL services, the higher the user's intention to make purchases using this service.

Statements such as "I would enjoy using BNPL services," "Using BNPL services would be fun," "BNPL services would make my shopping experience more enjoyable," and "Overall, I would find using BNPL services to be pleasant" highlight how enjoyment can enhance Buying Intention. The outer model analysis identifies PE3, "BNPL services would make my shopping experience more enjoyable," as the most influential indicator, emphasizing the role of enjoyment in shaping consumers' intention to use BNPL services for purchases.

These findings align with research by Davis et al. (2020), which also found that Perceived Enjoyment has a positive and significant effect on Buying Intention using BNPL services. This reinforces the idea that emphasizing the fun and enjoyable aspects of BNPL services can significantly boost consumer purchasing intentions.

The Effect of Perceived Usefulness on Attitude

The test results for the first hypothesis indicate that Perceived Usefulness has a positive and significant effect on Attitude. The T-statistic value of 2.869 exceeds the critical value of 1.96, and the path coefficient for Perceived Usefulness on Attitude is 0.207, which is greater than 0.1, confirming a strong and direct relationship. As a result, H1, which posits that Perceived Usefulness positively and significantly affects Attitude, is accepted. This implies that the more users perceive BNPL services as useful, the more favorable their attitude toward using them becomes.

Statements such as "Using BNPL services enhances my purchasing

performance," "Using BNPL services makes my life easier," "BNPL services are useful for managing my finances," and "Overall, BNPL services would be beneficial to me" demonstrate how Perceived Usefulness contributes to a positive Attitude toward BNPL services. Outer model analysis shows that PU1, "Using BNPL services enhances my purchasing performance," has the highest loading factor, indicating that the practical benefits of BNPL services, such as improved purchasing efficiency, are key drivers in shaping user attitudes.

These findings are supported by research from Riquelme and Rios (2010), which also found that Perceived Usefulness has a positive and significant effect on Attitude. This suggests that emphasizing the practical benefits of BNPL services can significantly improve user attitudes, making them more likely to adopt and engage with the service.

The Effect of Perceived Usefulness on Buying Intention Using BNPL

The test results for the first hypothesis show that Perceived Usefulness has a positive and significant effect on Buying Intention when using BNPL services. The T-statistic value of 2.766 exceeds the critical value of 1.96, and the path coefficient for Perceived Usefulness on Buying Intention is 0.114, which is greater than 0.1, indicating a direct and significant influence. Thus, H1, which states that Perceived Usefulness positively and significantly affects Buying Intention using BNPL, is accepted. This implies that the more users perceive BNPL services as useful, the stronger their intention to use them for future purchases.

Statements such as "Using BNPL services enhances my purchasing performance," "Using BNPL services makes my life easier," "BNPL services are useful for managing my finances," and "Overall, BNPL services would be

beneficial to me" highlight how Perceived Usefulness contributes to increased Buying Intention. The outer model analysis shows that PU1, "Using BNPL services enhances my purchasing performance," is the most influential indicator, emphasizing that the practical benefits of BNPL services drive purchasing behavior.

The results of this study are supported by research conducted by Liu et al. (2021), which also found that Perceived Usefulness has a positive and significant effect on Buying Intention using BNPL services. This suggests that by enhancing the perceived utility of BNPL services, providers can effectively boost consumers' intentions to adopt and use these services for future transactions.

CONCLUSION

Based on the results of this study, it can be concluded that factors such as Attitude, Perceived Ease of Use, Perceived Enjoyment, and Perceived Usefulness significantly influence consumer intention to use Buy Now, Pay Later (BNPL) services. Each variable tested makes a different positive contribution to increasing purchase intentions, with attitude having the greatest influence. Consumers' positive attitudes towards BNPL, such as the view that this service is a good idea and fun, drive the intention to use it. In addition to attitude, perceived ease of use was also shown to have a significant effect on attitude and buying intention. This shows that the easier consumers feel in using BNPL, the higher their positive attitude towards the service. The ease of operating the BNPL service increases consumer confidence to continue using it, which in turn increases the intention to use the service.

Perceived Enjoyment, or the level of pleasure felt when using BNPL, also shows a significant influence on attitude and buying intention. Consumers who find using BNPL enjoyable tend to have a more positive attitude towards the service, and

this increases their desire to continue using BNPL. This underscores the importance of creating an engaging and enjoyable user experience for BNPL service providers. Finally, perceived usefulness, which is consumers' perceptions of the benefits of BNPL, also has a significant effect on attitude and buying intention. Consumers who feel that BNPL services improve their purchasing performance, simplify their daily lives, and provide tangible financial benefits, have a more favorable attitude towards the service and are more likely to use it. These results are reinforced by previous research, such as that conducted by Riquelme and Rios (2010), who found that the perceived benefits of digital services strongly influence users' adoption intentions.

Overall, this study shows that in order to increase consumer purchase intentions for BNPL, service providers need to pay attention to user attitudes, ease of use, level of enjoyment, as well as the perceived benefits of the service. These four factors are interconnected and together shape users' intention to adopt BNPL services more widely.

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