The Mediating Role of Attitudes toward usage on Consumers' Intention to Use the Traveloka (E-Commerce) Pay Later Application

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Abstract

Various fintech services have sprung up along with the changing lifestyle of the Indonesian people who are now completely online because of the fast and easy-to-use factor. One of the discoveries in the fintech industry is by transacting using a feature called PayLater. This study aims to analyze the effect of Perceive Usefulness, Perceived Risk and Perceived Trust either directly or through the mediating variable Attitude Towards Using on Intention to Use Traveloka PayLater. The total number of respondents used in this study was 417 respondents. Based on the data that has been collected and has passed the testing process with the Multiple Linear Regression method using Smart PLS 3 software. The results obtained from the hypothesis prove that Perceived Usefulness, Perceived Risk, and Perceived Trust influence Intention to Use Traveloka PayLater. This research has limitations, it only covers one Fintech, which is Traveloka PayLater and the research results cannot be generalized to other fintechs. In future research, the researcher suggests getting more respondents and covering a wider area to produce more accurate data.

Keywords
Pay Later, Perceived Usefulness, Perceived Risk, Perceived Risk, and Intention to Use

1. Introduction
The business environment is now dynamic and undergoing rapid changes due to a massive influx of new technologies and innovations, along with increasing demands from customers. As businesses become complex with changing conditions and an unpredictable economic climate, innovation is inevitable for businesses to stay competitive. Finance is one of the important sectors aided by the ever-evolving development of information technology, which plays an important role in a country's economy and continues to grow in line with community needs. Financial Technology refers to the application of information technology in the financial sector (Fintech). Fintech, according to Bank Indonesia (2020), is the result of a combination of financial services and technology that ultimately changes the business model from traditional to modern, which initially requires us to make face-to-face payments and carry some money. Cash is no longer required for remote transactions because payments can be made in seconds. (www.bi.go.id:2020).

Various fintech services have sprung up along with the changing lifestyle of the Indonesian people who are now completely online because of the fast and easy-to-use factor. One of the breakthroughs in the fintech industry is the ability to transact using a feature called Pay Later. Pay Later functions and provides the same benefits as a credit card. Pay Later is essentially a solution for people who are hesitant to use a credit card or who want a credit card but the application process is rejected by the bank for a variety of reasons.

Traveloka provides access for the public to search for and order various transportation ticket services, hotels, and various popular activities, as well as launching the Pay Later feature to make it easier for people to pay for these services. provided. Except for bill payment products and top-up credit, the Pay Later feature is available on all

Traveloka booking services. Pay Later is still in its early stages in the financial services industry, so it will require socialization and monitoring by Traveloka to pique public interest in using this feature.

The results of previous studies show a significant effect of perceived usefulness on the purpose of using credit cards, this is in line with the acceptance model of TAM Technology by Davis et al. (1989). Consumers will intend to make transactions using credit cards if they feel the product is useful (Nguyen & Cassidy 2018; Tseng 2016; Vuong & Trinh 2017), and when they find it easy to buy through the product application (Jamshidi & Hussin 2016; Wang & Hsu 2016). Several studies have shown that perceived risk has a negative effect on intention to use (Amin 2013; Trinh & Vuong 2019).

Based on previous research on credit cards, they usually measure perceived risk from the perspective of consequences (Tan et al. 2014; Trinh & Vuong, 2019; Tseng 2016). Consumers sometimes feel worried about transacting using a credit card because it is very risky with data leakage, Therefore, consumers need an understanding of how to avoid risks and losses when making transactions using a credit card.

Based on the literature above, this paper was created to conduct research on the factors that influence the intention to use Traveloka Pay Later as a payment method in transactions. As well as analyzing potential problems related to risks that affect intention to use in using these features.

2. Literature Review

2.1 Technology Acceptance Model
To understand user behaviour towards the adoption of innovative technologies, academics have developed behavioural decision theories and models of intentional behaviour over the past four decades. Technology Acceptance Model (TAM) is considered as an ideal model to explain user intention to use a particular technology. TAM has been applied in several industries and adapted in some cases to explain technology adoption. TAM can be applied to the construction industry to evaluate the potential for successful technology adoption at the individual level through two main variables: perceived usefulness (PU) and perceived ease of use (PEOU). TAM has been used on a wide range of topics from the success of Intelligent Construction Systems to the acceptance of "BIM" Building Information Modeling (Lee et al. 2003; Lee et al. 2015; Liu et al. 2015). TAM can predict up to 50 percent of user acceptance of technology (Davis 1989, Park 2009), while another extended TAM model explains more about technology adoption by adding new variables. Extended TAM has been widely used in the probability of online technology adoption, including research on customer intentions towards Pay Later technology at Traveloka. TAM was originally an information systems theory that explained how technology was accepted and used. TAM has four main variables. Namely, Perceived Usefulness, Perceived Ease of Use, Behavioural Intention and Behaviour. Perceived usefulness is used as the dependent variable and the independent variable. It is dependent when predicted by perceived ease of use and independent when predicting behavioural intentions and actual behaviour (Davis et al 1989; Davis 2000). Various studies have extended this model depending on their study orientation.

According to Nguyen (2020), Intention to Use technology services is a form of awareness of the ability to use customer service. Intention to use services will be influenced by several driving factors that lead to that intention (Fortes and Rita 2016). Research on intention to use technology services is often anchored in TAM and various models are developed from the TAM model (King and He 2006). Based on the TAM model, Intention to Use is influenced by factors such as: ease of use, perceived benefits, attitudes towards service (Davis 1989). In addition, the TAM model has also been expanded to include a number of new factors such as Perceived Risk, Trust, and Convenience (Fortes & Rita 2016). Therefore, the researcher uses Perceived Usefulness, Perceived Risk, Perceived Trust, Attitude against Usage, and Intention to Use as variables in researching consumer intentions to use Pay Later services at Traveloka.

2.2 Perceived Usefulness
Perceived usefulness is the user's consideration that a given system will improve performance in carrying out work or transactions (Davis 1989). Perceived usefulness is one of the most important factors in TAM and has been comprehensively studied as a major factor in consumer decisions to adopt e-services, including e-shopping (Hansen et al. 2018; Rattanaburi & Vongurai 2020), e-payments (Cabanillas et al. 2018).; Phan et al. 2019), and e-banking (Isaac et al. 2018). The use of internet banking is in line with the application of Pay Later at Traveloka. An increase

in Perceived Usefulness results in an increase in Intention to Use (Wang et al. 2006). (Cheng et al. 2006) show that Perceived Usefulness has a direct impact on attitudes. Ashraf (2021) found that Perceived Usefulness in the mobile banking system significantly affects Attitude towards Usage. Buabeng-Andoh (2018) found that Perceived Usefulness has a significant effect on Attitude to Usage. Previous research found that perceived benefits contributed positively to user attitudes towards MFS adoption (Trinh et al. 2020). In the research of Safari et al. (2020) show that for internet banking users their attitude is determined by their perceived usefulness. In research related to digital banking in Vietnam, perceived benefits have a positive effect on attitudes towards services and perceived benefits have a positive effect on intention to use (Nguyen 2020). Safari et al. (2020) show that perceived benefits have a direct impact on attitudes. When customers feel the service is useful, they have a positive attitude towards the service (Fortes & Rita 2016). Nguyen (2020) shows the effect of perceived benefits on consumer credit card usage purposes (Nguyen & Cassidy 2018; Tan et al. 2014) and perceived benefits directly increase their intention to use the service (Davis 1993; Pavlou 2003; Pavlou & Fygenson 2006).

In Pay Later, Perceived Usefulness is an indicator of individual confidence in using Pay later. Pay Later is expected to increase the convenience of consumers in making transactions at Traveloka. Based on the literature above, perceived usefulness has a positive influence on attitude towards usage and intention to use. Therefore, the hypothesis can be formulated as follows:

H1: Perceived Usefulness has a positive effect on Attitude Towards Usage.
H2: Perceived Usefulness has a positive influence on Intention to Use.

2.3 Perceived Risk
Dawi (2019) defines Perceived Risk as a feeling that can be defined as the uncertainty felt by consumers about the possible negative effects of using new technology. Basically, a new technology is created to have a positive impact on its users, but it cannot be denied that every new technology also has risks that can cause potential users to be reluctant to use new technology.

According to Hwang (2016) consumer acceptance of cellular technology is influenced by security issues and the possibility of hacking customers' cell phones. Perceived risk is also a major consideration in the consequences of using new technology. According to Trinh et al. (2021) Perceived Risk is a negative consequence of buying or using a product or service. This literature also states that before the birth of a new technology, there must be a perspective that can first see how the sources of risk can be beneficial and have an impact on a business.

On the other hand, according to Trinh et al. (2021) show that the Perceived Risk has a very strong influence on the intention to use electronic service products, electronic payments, to e-commerce. Meanwhile, Safari et al, (2020) said that several studies showed that the results obtained showed a negative influence between risk perceptions and attitudes towards use in aspects of internet service use.

However, Trinh et al. (2021) showed that there was a significant relationship between perceived risk on intention to use credit cards. Meanwhile, according to Dawi (2019), it is said that the perception of risk has a negative effect on intentions to use mobile payment services. This statement is also supported by Trinh et al. (2021), that risk perception has no positive effect on intention to use. Based on the above literature, the perception of risk has a negative influence on attitudes towards use and intention to use. Therefore, the following hypothesis can be formulated as follows:

H3: Perceived Risk has a negative effect on Attitude Toward Usage.
H4: Perceived Risk has a negative effect on Intention to Use.

2.4 Perceived Trust
According to Huang (2021), Perceived Trust is a condition related to a person's mentality and can be used as a benchmark as an evaluation of the effectiveness of a system and is also an important factor for connecting between two subjects, be it individuals, organizations or other objects. According to Huang (2021), the trust factor is also related to the user's intention to use an unmanned car. For example, in human-computer interaction, trust depends on the extent to which users can control the operation of automated technology systems, which in turn affects their use

of automotive technology. From this explanation, it can be said that the perception of trust can be considered as one of the main factors that encourage the use of a technology. This statement is also supported by Al-Sharafi et al. (2017) where Perceived Trust is one of the main aspects in building long-term relationships between banks and customers. This literature also states that the lack of customer trust will have an impact on the level of adoption of online banking usage.

Based on Cockrill et al. (2009), trust is closely related to transactions as an assessment of a risk or price that must be issued to get a profit. A related explanation can also be found in a journal written by Huang (2021) which explains that the intention to use and perceived ease of use of unmanned car technology are significantly influenced by the perceived trust variable. According to Park et al. (2019), perceived trust influences the use of mobile payment systems, where each service provider must be able to provide multiple guarantees. Based on research by Namahoot and Laohavichien (2018), it shows that the perception of trust affects the intention to use internet banking. Based on the previous literature, perceived trust has a positive influence on attitude towards usage and intention to use. Then the hypothesis can be formulated as follows:

H5: Perceived Trust has a positive influence on Attitude Towards Usage.
H6: Perceived Trust has a positive influence on Intention to Use.

2.5 Attitude Towards Usage
This study also considers the mediating role of attitudes toward use in influencing users' intentions to use. According to Teo and Zhou (2014), attitude is defined as an affective evaluation of a given task. In other words, attitude towards technology use refers to the degree to which users like or dislike using technology. Attitude-intention relationships are highlighted in the theory of reasoned action (TRA) and the theory of planned behavior (TPB), which suggest that individual attitudes are an evaluative predisposition to behavior as a function of decisive personal consequences (Teo and Zhou, 2014).

Based on a case study at the University of Bangkok, Hussein (2017) confirms that the intention to use and the perception of using e-learning is influenced by students' attitudes towards using computers. In addition, a case study conducted in Malaysia by several research groups in e-learning technology using TAM (Letchumanan & Tarmizi 2011; Tajudeen et al. 2011; Hussein 2015) proved that students have a positive attitude, and the construct of TAM has a significant effect on attitudes and intentions to use technology systems. However, the study assessed students' attitudes and actual usage intentions by using different e-learning materials and platforms such as e-books, internet-based software, and social media use. The results of this study found that students' intention to use e-learning technology is largely determined by their attitude towards using (Hussein 2017). Meanwhile, based on a case study conducted by Yuan et al. (2021) regarding the analysis of the user's attitude towards the intention to use social media for learning shows that the user's Attitude towards Usage mediates the effect of the perceived usefulness and perceived risk on the user's intention to use social media and it shows that Attitude towards Usage has a positive influence on intention to use. Based on the arguments above, this study proposes a hypothesis in the form of:

H7   : Attitude towards Usage has a positive influence on Intention to Use.

2.6 Intention to Use
According to Tileng (2016), Intention to Use is the tendency of the user's intention to use a given technology. There are many factors that can influence the customer's intention to use technology, one of which is to make electronic payments. Many studies have been conducted to investigate the determinants of customer intention to use electronic payments. Dawi (2019) said that there was some extensive literature review on the acceptance of electronic payments, which found that the benefits derived from the use of technology (Perceived Ease of Use (PEOU) were the most significant factor influencing customer intentions to use electronic payments.

A study conducted by Liébana-Cabanillas et al. (2017), it was found that there are several variables that affect the intention to use technology in making payments. The first variable relates to psychological conditions such as social image and subjective norms of society. The next variable shows that Intention to Use is determined by Perceived Usefulness when making payments using cellular technology. While the third variable shows Perceived Risk has a negative effect on Intention to Use because it is related to the consequences of uncertainty felt by new users on the

use of technology in the payment system. Research by Yang et al. (2012); Huang et al. (2011); Liébana-Cabanillas et al. (2017) also found that Perceived Risk had a negative effect on Intention to Use. The results of research by Setyawati (2020) also strengthen other literacy results, where the results of this study indicate that Perception of Usefulness and Perception of Ease-of-Use affect Attitudes towards Use which also have an influence. affect Intention to use.

Research conducted by Sung and Jo (2018) which examines the effect of Risk Perception and consumer innovation on intention to use internet services, Perceived Risk has been shown to have an interrelated influence with Intention to Use. The lower the Risk Perception perceived by the potential user, the higher the Intention to Use or the User's Intention to use a service. On the other hand, research conducted by Nguyen (2020) shows that attitudes towards use or attitudes towards services affect customers' intentions to use mobile banking payments. This is because, in receiving technology updates, customers who have a positive view of the service will be more likely to accept the technology. Based on the above literature, attitudes toward use mediate the relationship between perceived usefulness and intention to use. It was also explained that attitudes toward use also mediate the relationship between perceived risk and intention to use. In addition, attitudes toward use were also described to mediate the relationship between perceived trust and intention to use. Based on the arguments above, this study proposes a hypothesis in the form of:

H8: Attitude towards Usage mediates the effect of Perceived Usefulness on Intention to Use.
H9: Attitude towards Usage mediates the effect of Perceived Risk on Intention to Use.
H10: Attitude towards Usage mediates the effect of Perceived Trust on Intention to Use.

Based on the above hypothesis, our framework is as follows:
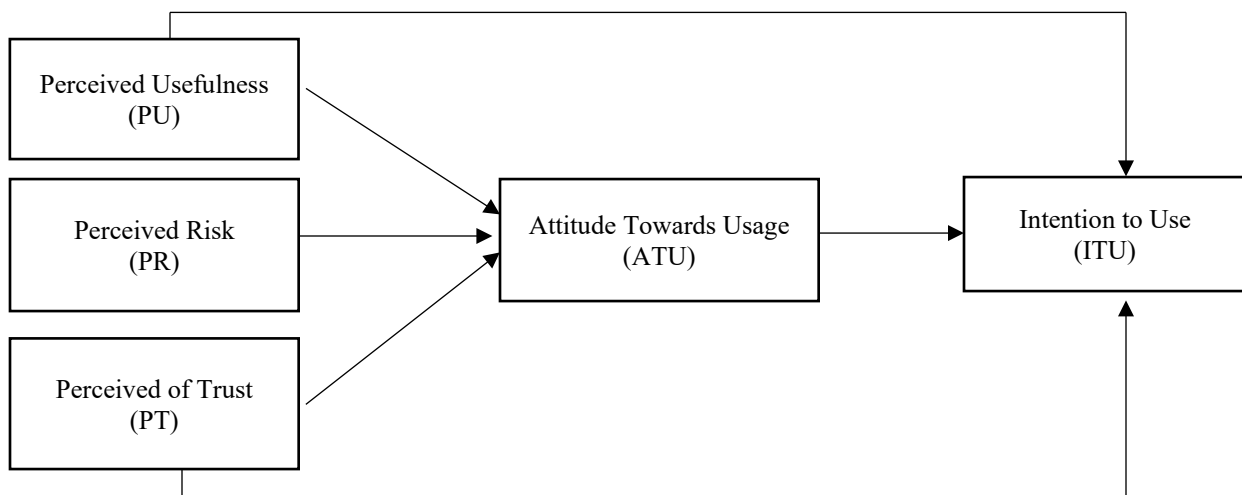
3. Methods
This study uses a survey method and uses primary data because the data that has been collected is data obtained directly from respondents who filled out surveys that have been distributed by researchers in accordance with predetermined samples. In this study, the targets used as respondents are Traveloka application users who already have a Pay Later account and have used it as a payment method. The questionnaire data collection uses the Google Form format, and its distribution is carried out using social media platforms such as WhatsApp Group, Instagram, TikTok, LinkedIn, and Facebook. This is done to reach more respondents in a short time and with minimal costs. Sampling using random sampling method. Random sampling or simple random sample is a method of sampling by selecting directly from the population and the probability of each member of the population being a very large sample. The respondents of this research are those who are users of the Traveloka application. Data collection was carried out between January 25, 2022, to February 20, 2022. The sample collected was 581 respondents consisting of 421 Traveloka users and 160 non-users. This study uses a measurement scale with a Likert scale. The answer choices given are 1 – 5. Where point 1 explains Strongly Disagree, 2 explains Disagree, 3 explains Slightly Agree, 4 explains Agree,

and 5 explains Strongly Agree. This study uses SEM (Structural Equation Modeling) with the help of software SmartPLS (Smart Partial Least Square) version 3.0 to test and analyze the data we get.

4. Results

The respondents collected were 581 people, and after we processed the numbers by sorting the data that had a Z Score greater than 2.6, there were 417 respondents who could be used for research.

The demographics of the respondents showed that the percentage of men who took part in the survey was higher than that of women, with 264 men (63%) and 153 women (37%). Most respondents aged between 20-29 years amounted to 252 people (60%) followed by 95 respondents aged under 20 years (23%), 45 respondents aged 30-39 years (11%), 18 respondents aged 40-49 years (4 %) and the last 7 respondents were over 50 years old (2%). Based on educational demographics, most respondents have a bachelor's degree, as many as 213 people (51%), followed by 186 respondents with an equivalent high school education (45%) then 16 respondents with a S2/Master's degree (4%) and the last two respondents with S3/Doctoral education (0%). Demographic characteristics based on occupation are dominated by students with 154 respondents (37%), then permanent workers as many as 130 respondents (31%), others with 80 respondents (19%), and finally self-employed as many as 53 respondents (13%). Regarding the frequency of using Traveloka in the last 1 year, most respondents used it 1-5 times with a total of 301 respondents (72%), followed by 6-10 times of use with 50 respondents (12%), Above 15 times as many as 40 people (10%), and the last 10-15 times as many as 26 people (6%).

4.1 Validity and Reliability

To establish convergent validity according to Henseler (2015), the following must be fulfilled: the indicator loading for each loading factor must be significant and greater than 0.60; the mean of variance extracted for each loading factor must be greater than 0.50; the minimum value of Cronbach Alpha is 0.7; and the composite reliability for each loading factor must be greater than 0.60. Table 1 show that all item of each variable complies with convergent validity and reliability.

Table 1 showed the loading, composite reliability, and AVE for of the dependent, independent, and mediating variables. As shown in Table 1, the coefficient of composite reliability for all the variables ranged from 0.700 to 0.854 that indicated the constructs have satisfactory level of internal consistency as recommended by Bagozzi and Yi (2012). Additionally, it was found that the average variance extracted (AVE) value for all the latent constructs are 0.548 to 0.651 which fulfill the rule of thumb that the threshold value of AVE should be above 0.50 as suggested by Henseler (2015).

Table 1. Convergent Validity and Reliability

Variable	Item	Outer Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Perceived Usefulness	PU1	0,854	0,865	0,903	0,651
	PU2	0,847			
	PU3	0,807			
	PU4	0,816			
	PU5	0,702			
Perceived Risk	PR1	0,756	0,843	0,889	0,616
	PR2	0,741			
	PR3	0,854			
	PR4	0,853			
	PR5	0,728			

Perceived Trust	PT1	0,797	0,794	0,866	0,618
	PT2	0,797			
	PT3	0,755			
	PT4	0,797			
Attitude toward Usage	ATU1	0,7	0,836	0,88	0,55
	ATU2	0,718			
	ATU3	0,719			
	ATU4	0,777			
	ATU5	0,766			
	ATU6	0,765			
Intention to Use	ITU1	0,726	0,724	0,829	0,548
	ITU2	0,747			
	ITU3	0,785			
	ITU4	0,7			

Discriminant validity is assessed using Fornell's larcker criteria and the Cross loading test. The Fornell-Larcker criterion postulates that the AVE construct must be higher than all its squared correlations (Henseler 2015). Table 2 show that the model has proven to discriminant validity. Variable Attitude Towards Using AVE (0.741) is higher than the squared correlations (0.643, 00.628, 0.616, and 0.629). Variable Intention to Use AVE (0.740) is higher than the squared correlations (0.643, 0.634, 0.604, and 0.574). Variable Perceived Risk AVE (0.785) is higher than the squared correlations (0.628, 0.634, 0.595, and 0.582). Variable Perceived Trust AVE (0.786) is higher than the squared correlations (0.616, 0.604, 0.595, and 0.540). Last, variable Perceived Usefulness AVE (0.807) is higher than the squared correlations (0.629, 0.574, 0.582, and 0,540).

Table 2. Discriminant Validity Fornell-Larcker Criterion

	Attitude Towards Using	**Intention To Use**	**Perceived Risk**	**Perceived Trust**	**Perceived Usefulness**
Attitude Towards Using	**0,741**				
Intention To Use	0,643	**0,740**			
Perceived Risk	0,628	0,634	**0,785**		
Perceived Trust	0,616	0,604	0,595	**0,786**	
Perceived Usefulness	0,629	0,574	0,582	0,540	**0,807**

Falk and Miller (1992) suggested that R^2 value of 0.10 is considered as acceptable level. Again, Cohen (1988) categorized the R^2 value for endogenous variables into three different criteria. He recommended that the determination value of R^2 with 0.02 being deemed weak, R^2 with 0.13 considered as moderate, and the value of 0.26 regarded as substantial, using PLS-SEM path modeling approach. In addition, the R^2 was 0.546, which means that 54,6% of the variance in Attitude towards Using being explained by exogenous variables such as, Perceived Usefulness, Perceived Risk, and Perceived Trust. In addition, Table 3 also shows that 54.3% of the variance in job autonomy is contributed by Intention to Use.

Table 1. Results of R² of Endogenous Variables

Latent Constructs	R Square Value	Evaluation Criteria by Cohen (1988)
Attitude Towards Using	0,546	Substantial
Intention To Use	0,543	Substantial

4.2 Hypothesis Testing

We used the bootstrapping nonparametric technique of resampling with 5000 subsamples to test the proposed model. Table 4 presents the results of the direct effect hypothesized in this study. The results from the output of the bootstrapping PLS-SEM confirmed that there is a positive significant relationship between Perceived Usefulness and Attitude towards Using ($\beta = 0.316$, t = 7.173, p<0.05), and between Perceived Usefulness and Intention to Use ($\beta = 0.228$, t = 4.172, p<0.05). These results lead us to accept hypothesis H1 and H2. Meanwhile, there is a positive significant relationship between Perceived risk and Attitude toward Usage ($\beta = 0.278$, t = 5.818, p<0.05), between Perceived Risk and Intention to Use ($\beta = 0.333$, t = 6.517, p<0.05). These results lead us to reject hypothesis H3 and H4. Then, there is positive significant relationship between Perceived Trust and Attitude towards Usage ($\beta = 0.281$, t = 5.896, p<0.05), between Perceived Trust and Intention to Use ($\beta = 0.283$, t = 6.356, p>0.05) and between Attitude towards Usage and Intention to Use ($\beta = 0.256$, t = 4.752 p<0.05). Thus, we accept hypothesis H5, H6, and H7.

Table 4. Summary of the Direct Effect

Hypothesis	Relationship	Path Coefficient	Standard Deviation	T-Statistic	P Values	Result
H1	PU →ATU	0.316	0.044	7.173	0.000	Supported
H2	PU → ITU	0.228	0.048	4.712	0.000	Supported
H3	PR → ATU	0.278	0.048	5.818	0.000	Supported
H4	PR → ITU	0.333	0.051	6.517	0.000	Supported
H5	PT → ATU	0.281	0.048	5.896	0.000	Supported
H6	PT → ITU	0.283	0.044	6.356	0.000	Supported
H7	ATU → ITU	0.256	0.054	4.752	0.000	Supported

Table 5 presents the results of the indirect effect (mediation) hypothesized in this study. Attitude towards Usage is mediating the relationship between Perceived Usefulness and Intention to Use ($\beta = 0.081$, t = 3,771, p<0.05). Attitude towards Usage is mediating the relationship between Perceived Risk and Intention to Use ($\beta = 0.071$, t = 3,686, p<0.05). Attitude towards Usage is mediating the relationship between Perceived Usefulness and Intention to Use ($\beta = 0.072$, t = 3,605, p<0.05).

Table 5. Summary of the In-Direct Effect

Hypothesis	Relationship	Path Coefficient	Standard Deviation	T-Statistic	P-Value	Result
H8	PU → ATU → ITU	0.081	0.021	3.771	0.000	Supported
H9	PR → ATU → ITU	0.071	0.019	3.686	0.000	Supported
H10	PT → ATU → ITU	0.072	0.020	3.605	0.000	Supported

5. Discussion and Conclusion

The results obtained from the hypothesis prove that Perceived Usefulness, Perceived Risk and Perceived Trust influence Intention to Use Traveloka Pay Later. The organizational implication of this research is that when users perceive Perceived Usefulness, Perceived Risk and Perceived Trust, it will influence them to use financial technology products from the Traveloka company, namely Traveloka Pay Later. Traveloka is currently proven to be able to create conditions where these three variables can affect the level of use of the fintech products they make. Furthermore,

Traveloka is expected to be able to maintain a situation where users can feel the benefits of existing applications, while at the same time getting a sense of security when transacting and placing high trust in the Traveloka company itself. Through this research, it can also be seen that Traveloka Pay Later can be accepted by its users because it cannot be separated from the influence of the Traveloka company itself, where Traveloka is a lifestyle SuperApp company that has been established for 10 years ago, and consistently provides the best service through the products they have. Therefore, the following conclusions can be drawn:

1. There is a positive and significant effect of the Perceived Usefulness variable directly on Attitude Towards Using. Thus, the first hypothesis can be accepted.
2. There is a positive and significant effect of the Perceived Usefulness variable directly on Intention to Use. Thus, the second hypothesis can be accepted.
3. There is a positive and significant effect of the Perceived Risk variable directly on Attitude Towards Using. Thus, the third hypothesis is rejected.
4. There is a positive and significant effect of the Perceived Risk variable directly on Intention to Use. Thus, the fourth hypothesis is rejected.
5. There is a positive and significant effect of the Perceived Trust variable directly on Attitude Towards Using. Thus, the fifth hypothesis can be accepted.
6. There is a positive and significant effect of the Perceived Trust variable directly on Intention to Use. Thus, the sixth hypothesis can be accepted.
7. There is a positive and significant effect of the Attitude Towards Using variable directly on Intention to Use. Thus, the seventh hypothesis can be accepted.
8. There is a positive and significant influence from the Attitude Towards Using variable which mediates the indirect relationship between Perceived Usefulness and Intention to Use. Thus, the eighth hypothesis can be accepted.
9. There is a positive and significant influence from the Attitude Towards Using variable which mediates the indirect relationship between Perceived Risk and Intention to Use. Thus, the ninth hypothesis can be accepted.
10. There is a positive and significant effect of the Attitude Towards Using variable which mediates the indirect relationship between Perceived Trust and Intention to Use. Thus, the tenth hypothesis can be accepted.

Based on the analysis obtained from this study and the results of the distributed questionnaires, there are several suggestions that can be taken into consideration by the company. There are also suggestions as an advice for further research, as well as for users who will use the results of this research, as follows:
1. This study only covers one fintech, Traveloka Pay Later and the results of the study cannot be generalized to other fintechs, because the name of the company that makes the fintech product can also affect the respondents' answers.
2. In future research, the researcher suggests getting more respondents and covering a wider area to produce more accurate data.
3. The number of respondents will also be influenced by the number of Traveloka users when this research begins, so that the number of users in the future will increase from before.
4. The pandemic situation has also reduced the frequency of using the Traveloka application and has an impact on the use of Pay Later.

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