

Factors Influencing Intention to Use SPayLater in Indonesia

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ARTICLE INFO



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Keywords:
Pay Later; Intention to Use; TAM;
Perceived Cost; Perceived
Compatibility; Subjective Norm

DOI:
<https://doi.org/10.33096/jmb.v8i2.842>

ABSTRACT

Payment instruments are part of technological developments. The existence of this development is utilized by finance companies such as peer-to-peer lending technology. Peer-to-peer lending in Indonesia continues to increase, one of the products of peer-to-peer lending companies is SPayLater which is a product of Shopee Indonesia and PT. Lentera Dana. This study provides an overview of the effect of perceived ease of use, perceived usefulness, perceived compatibility towards attitude toward using and perceived cost, subjective norm, personal innovativeness on intention to use. This study uses a quantitative method by distributing 250 online questionnaires to Shopee consumers. Data analysis was carried out using SEM and assisted by PLS 3 software. The results of this study indicate that perceived ease of use does not affect attitude toward using SPayLater payment system, perceived cost and personal innovativeness do not affect intention to use the SPayLater payment system, while perceived usefulness, perceived compatibility, attitude toward using and subjective norm affect the intention to use the SPayLater payment system.

ABSTRAK

Pembayaran merupakan bagian dari perkembangan teknologi. Keberadaan pengembangan ini dimanfaatkan oleh perusahaan pembiayaan seperti teknologi peer-to-peer lending. Peer-to-peer lending di Indonesia terus meningkat, salah satu produk perusahaan peer-to-peer lending adalah SPayLater yang merupakan produk dari Shopee Indonesia dan PT. Lentera Dana. Penelitian ini memberikan gambaran umum tentang efek kemudahan penggunaan yang dirasakan, kegunaan yang dirasakan, kompatibilitas yang dirasakan terhadap sikap terhadap penggunaan dan biaya yang dirasakan, norma subjektif, inovatif pribadi tentang niat untuk digunakan. Penelitian ini menggunakan metode kuantitatif dengan mendistribusikan 250 kuesioner online kepada konsumen Shopee. Analisis data dilakukan menggunakan SEM dan dibantu oleh perangkat lunak PLS 3. Hasil penelitian ini menunjukkan bahwa kemudahan penggunaan yang dirasakan tidak mempengaruhi sikap terhadap penggunaan sistem pembayaran SPayLater, biaya yang dirasakan dan inovatif pribadi tidak mempengaruhi niat untuk menggunakan sistem pembayaran SPayLater, sementara dirasakan kegunaannya, kompatibilitas yang dirasakan, sikap terhadap penggunaan dan norma subjektif mempengaruhi niat untuk menggunakan sistem pembayaran SPayLater.

INTRODUCTION

Payments were initially made by barter, cash payments and cashless payments. One of the cashless payment instruments is APMK (*Alat Pembayaran Menggunakan Kartu*) or card payment. Bank Indonesia (BI) explained that the number of APMK user transactions is increasing from 2014 to 2020, but there was a decline in 2018 due to new policies. The increase in the use of APMK is in line with the increase in the number of credit card transactions. Credit cards also experienced an increase in the number of transactions from 2013 to 2019.

APMK is part of fintech, with the existence of fintech, payments can now be made remotely and in a short time duration. IDX Director of Information Technology and Risk Management, Fithri

Hadi in a seminar at the Indonesia Stock Exchange, explained that fintech 3.0 can be utilized by companies that do not have a financial services license but can provide such service for consumers, such as peer-to-peer lending. Fintech peer-to-peer Lending is one of the innovations in the financial sector by utilizing technology that allows lenders and loan recipients to conduct lending and borrowing transactions through electronic means. With this, people no longer need to go to the bank to apply for a loan so that the requirements and procedures that were originally carried out face to face can now be done online. In March 2020, the total number of registered and licensed fintech lending providers at the OJK was 161 companies, which is an increase compared to January 2019, which was only 99 companies. OJK statistics regarding peer-to-peer lending in March 2020 online loan funds stated that it has reached Rp 102.53 trillion (up 208.83% YoY). The number of debtor accounts increased by 246.99% YoY to 24,157,567 accounts, while the number of creditor accounts increased by 134.91% to 640,233 accounts.

Pay Later is a financial technology product that emerged in 2018. *Pay Later* is a new technology in payment methods that provides installment facilities without a credit card with a system of buying a product now and paying for the transaction at a later date. *Pay Later* provides convenience in registration and verification. SPayLater is the only *Pay Later* product owned by e-commerce, namely Shopee. SPayLater is a collaboration between Shopee and PT Lentera Dana Nusantara which has been registered and supervised directly by OJK (*Otoritas Jasa Keuangan* - the financial service authority in Indonesia)

SPayLater can only be enjoyed by active Shopee users who are deemed eligible to use SPayLater. SPayLater provides advantages in registering, which can be done easier than conventional banks, because they only need to show their ID cards, take selfies with their ID cards without the need to go through the BI checking process. Another advantage of using SPayLater, users only need to select the SPayLater payment method and the transaction will be processed immediately.

According to Schierz et al. (2010), someone will consider using a mobile payment service if they find that the service can be adapted to their existing behaviour patterns, this is referred to as compatibility. Tan et al. (2014) stated that transactional fees can prevent someone from using a mobile credit card. This is the same as the *pay later* system where users will be charged transactional fees. In addition, some factors support technology so that it can be accepted by the community, namely perceived ease of use and perceived usefulness. Two factors cause a person to accept or reject any information technology, namely perceived usefulness and perceived ease of use. Perceived usefulness and perceived ease of use also result in attitudes. Chuang et al. (2016) say that a person's intention to use technology is influenced by their attitude towards the technology. *Pay later* is a new technology in current payment methods so that in the early stages of use one will need information about the technology from other people (Schepers and Wetzels, 2007). Individuals with high personal innovativeness will be more curious, dynamic and want to try new things (Kim et al., 2010). In research on mobile payments, personal innovation also has a positive impact on intentions to use a mobile payment system (Leong et al., 2013; Tan et al., 2013 and Luna et al., 2016). The *pay later* system is a relatively new technology system in Indonesia and it is expected that innovative customers will personally develop a more positive attitude towards this new service. The conceptual framework formed is as the following:

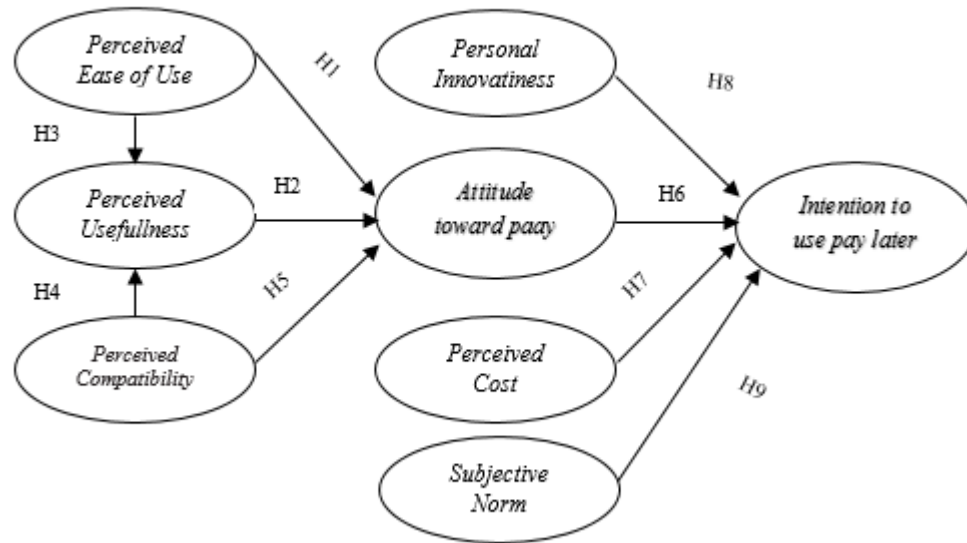


Figure 1 Conceptual Framework

Perceived ease of use influences consumer attitudes because perceived ease of use can lead to positive attitudes to consumers, the more consumers perceive the use of technology as easy to understand, easy to use, and clear in the process, only then their attitude towards the technology will be more positive (Sularso, 2012). Perceived ease of use of an application can affect attitudes in the form of acceptance or rejection of an application. If an application that has just been introduced by consumers is considered easy to use, the consumer will show a positive attitude or will accept the application (Rifa'i, 2019).

H1: perceived ease of use positively impact attitude toward using the pay later payment system

Research on perceived usefulness is seen as the extent to which the use of technology can complete shopping tasks more quickly, in terms of online shopping adoption (Ashraf et al., 2014). Smartphone credit cards (SCC) offer benefits such as faster checkouts that are seen to be more efficient and convenient. SCC also provides more security so that consumers do not need to carry cash when shopping (Boon Ooi and Han Tan, 2016), this will positive effect on consumer attitudes. If the use of online technology is considered beneficial, then consumer attitudes towards online purchases will be positive. The proposed hypothesis is as follows

H2: perceived usefulness positively impact attitude toward using the pay later payment system

Perceived usefulness can be influenced by perceived ease of use because the easier a system is to use, the more benefits the system will feel. The ease of using a system will create an impression of the usefulness of the system itself. Easy-to-use technology can provide benefits to its users (Davis, 1989). Bailey et al. (2019) stated that if consumers perceive innovation as easy to use, it is likely that this will increase their perception of the usefulness of the innovation.

H3: perceived ease of use positively impact perceived usefulness

Compatibility is one of the main triggers of the adoption of innovations and new technologies (Rogers, 1962). Perceived compatibility has a very high influence on perceived usefulness and attitude toward using payments (de-Luna et al, 2016). Regarding the results of perceived compatibility and perceived usefulness, it will benefit marketers that mobile payment services are currently able to complement the busy lifestyles of consumers because there is a general trend that shows that internet-based technology, especially mobile payments, is the right answer to the challenges of modern life for consumers (Aslam, 2017). The proposed hypothesis is as follows:
H4: perceived compatibility positively impact perceived usefulness

Chen (2008) stated that m-payment services are most likely to be in demand when people use services that match their lifestyle and social image. If innovation is following the needs, lifestyles, and values of consumers, it will have a greater chance of being accepted by consumers (Aslam, 2017). The emergence of a new mobile payment that is following one's lifestyle is expected to cause positive feelings towards the use of the technology, and on the other hand, if the new mobile payment is not under one's lifestyle, negative response will emerge upon using the system. The proposed hypothesis is as follows:

H5: Perceived compatibility positively impact attitude toward using the pay later payment system

Intention to Use is the main dependent variable in studies based on TAM (Venkatesh et al. 2003), which is defined as the likelihood that a person will use the technology. TAM theory explains that the main antecedent and main mediator of the influence of other variables on intention to use is a person's attitude towards technology use (Davis, 1989). While the TRA theory explains that the more positive the attitude towards a behaviour, the greater the intention to adopt a certain behaviour. This theory also states that individual behaviour is motivated by attitudes. Research de-Luna et al. (2016) found that attitude towards the system is the most important variable and this confirms that attitude is the main precursor of intention. The proposed hypothesis is as follows:

H6: The attitude toward using positively impact intention to use the pay later payment system

Tan (2015) found that cost is an important factor in intention to use mobile payments. Folorunso et al. (2006) said that one of the obstacles that affect adoption is cost, because hidden transactions can add costs (Wu and Wang, 2005) and high costs are a crucial factor in adopting mobile banking (Sadi and Noordin, 2010). Wu et al. (2006) stated that in the intention of adopting the system, transaction costs for using services, maintenance and upgrade costs are obstacles. The proposed hypothesis is as follows:

H7: perceived cost negatively impact intention to use the pay later payment system

Agarwal and Prasad (1998) argued that personal innovation in IT adoption is an important factor explaining individual consumer adoption behaviour. Personal Innovativeness IT (PIIT) is conceptualized as an individual's willingness to try information technology that is not influenced by the environment or internal variables. Kim et al (2010) stated that some part of the citizen still have little to no experience with new cellular services and therefore, innovation will play an important role in the intention to adopt new cellular technologies. The proposed hypothesis is as follows:

H8: personal innovativeness positively impact intention to use the pay later payment system

Subjective norm involves the perception of approval from others who are considered important about whether or not a person should engage in a behaviour. The subjective norm in the context of mobile payments is the extent to which the social environment views these payments as necessary (Schierz et al., 2010). Usually, in the early stages of developing a mobile payment system, most of the potential users of any technology do not have reliable information about the use of the technology (de-Luna et al., 2016; Liebana-Cabanillas et al., 2015) therefore, third parties play a large role in influencing the payment system (Schepers and Wetzels 2007).

H9: subjective norm positively impact intention to use the pay later payment system

RESEARCH METHOD

This study uses quantitative methods by distributing surveys obtained from respondents' answers through filling out online questionnaires. In this study, there are five exogenous variables, namely perceived ease of use, perceived compatibility, perceived cost, personal innovativeness, subjective norm and three endogenous variables, namely perceived usefulness, attitude toward using and intention to use. The type of data source used is primary data obtained by respondents related to the statement of intent using SPayLater and secondary data obtained from the Shopee website. The population in this study is the Indonesian citizen who has a Shopee account with a sample of 250 respondents obtained from the rule of thumb formula according to Hair et al. (2010). Using a purposive side technique, the characteristics of the sample are made for those who have made a transaction at the latest in the last three months on a Shopee account, have never used the SPayLater payment method, have a verified Shopee account for more than 3 months and is required to have an ID card.

The questionnaire is provided with five options as the answer, namely strongly agree, agree, neutral, disagree and strongly disagree. The analytical technique used in this study is Structural Model Equation (SEM) with Partial Least Square (PLS) software to test the measurement and the structural model.

RESULT AND DISCUSSION

Based on gender, the majority are women which takes 156 respondents. Meanwhile, the majority of respondent's age is 25-39 years old and the highest education degree is D4/S1 with the private employee as the majority of occupations.

Outer Model Test

Table 1. Validity and Reliability

Indicator	Factor Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (Ave)
Attitude toward using (AT)		0,956	0,972	0,92
AT1	0,972			
AT2	0,967			
AT3	0,937			
intention to use (IN)		0,945	0,965	0,901
IN1	0,959			
IN2	0,963			
IN3	0,924			

Perceived Compatibility (PCP)		0,951	0,968	0,91
PCP1	0,967			
PCP2	0,947			
PCP3	0,947			
Perceived Cost (PCT)		0,815	0,891	0,733
PCT1	0,907			
PCT2	0,908			
PCT3	0,743			
Perceived Ease of Use (PE)		0,897	0,936	0,829
PE1	0,927			
PE2	0,934			
PE3	0,869			
Personal Innovativeness (PI)		0,843	0,89	0,673
PI1	0,897			
PI2	0,805			
PI3	0,907			
PI4	0,647			
Perceived Usefulness (PU)		0,907	0,942	0,844
PU1	0,902			
PU2	0,944			
PU3	0,909			
Subjective Norm (SN)		0,88	0,926	0,807
SN1	0,924			
SN2	0,838			
SN3	0,93			

Source: data processing results, 2020

Based on the table loading factor, each indicator has met the limit value of > 0.5 so the indicator is considered valid. All constructs have an AVE value > 0.5 indicating a good measurement validity. For the reliability test, each indicator of each variable shows that the composite reliability value is > 0.7 and the Cronbach's alpha value is > 0.6 . It shows that each indicator on the variable is declared reliable or consistent to be used as a measurement item on a certain variable.

Table 2. Cross Loading

	AT	IN	PCP	PCT	PE	PI	PU	SN
AT1	0,972	0,859	0,777	0,024	0,528	0,297	0,740	0,615
AT2	0,967	0,831	0,802	-0,011	0,559	0,295	0,771	0,678
AT3	0,937	0,834	0,767	-0,080	0,547	0,308	0,726	0,697
IN1	0,845	0,959	0,803	0,103	0,464	0,238	0,655	0,607
IN2	0,851	0,963	0,792	0,007	0,467	0,211	0,665	0,607
IN3	0,802	0,924	0,886	0,046	0,452	0,192	0,663	0,757
PCP1	0,757	0,842	0,967	0,033	0,465	0,192	0,694	0,728
PCP2	0,813	0,821	0,947	0,027	0,471	0,240	0,699	0,679
PCP3	0,762	0,830	0,947	0,056	0,405	0,184	0,653	0,739
PCT1	-0,009	0,055	0,074	0,907	0,035	0,108	-0,026	-0,009
PCT2	-0,023	0,042	0,060	0,908	0,033	0,064	-0,065	-0,004
PCT3	-0,030	0,042	-0,044	0,743	0,111	0,146	-0,007	0,095
PE1	0,499	0,418	0,415	0,080	0,927	0,275	0,685	0,422

PE2	0,591	0,488	0,428	0,069	0,934	0,264	0,726	0,430
PE3	0,453	0,416	0,441	0,032	0,869	0,164	0,675	0,465
PI1	0,271	0,177	0,167	0,065	0,177	0,897	0,108	0,169
PI2	0,279	0,237	0,234	0,108	0,280	0,805	0,177	0,204
PI3	0,281	0,186	0,178	0,095	0,170	0,907	0,100	0,179
PI4	0,134	0,063	0,040	0,223	0,244	0,647	0,139	0,042
PU1	0,752	0,658	0,611	-0,080	0,655	0,146	0,902	0,517
PU2	0,697	0,618	0,647	-0,007	0,756	0,158	0,944	0,572
PU3	0,696	0,645	0,713	-0,017	0,694	0,133	0,909	0,650
SN1	0,629	0,653	0,716	0,015	0,392	0,146	0,551	0,924
SN2	0,539	0,522	0,568	0,065	0,528	0,166	0,586	0,838
SN3	0,685	0,675	0,721	0,003	0,402	0,235	0,575	0,930

Source: data processing results, 2020

The table shows that the correlation value of certain constructs along with their indicators is higher than other constructs. For example in one of the Attitude toward using (AT) indicators, namely AT1, a value of 0.972 is shown which when compared with the value on intention to use (IN) of 0.859 and perceived compatibility (PCP) of 0.777 where the AT value is higher than the two variables, meaning all indicators in this study can be used to make valid measurements.

Inner Model Test

Table 3. R square Test

	R Square (R ²)	
<i>Attitude toward using</i>	0,743	Moderate
<i>Intention to use</i>	0,792	Strong
<i>Perceived usefulness</i>	0,747	Moderate

Source: data processing results, 2020

Attitude toward using has an R² value of 0.743 which shows a strong influence, meaning that 74.3% of the variation in the value of Attitude toward using can be justified by perceived ease of use, Perceived Usefulness and perceived compatibility. Perceived Usefulness has an R² value of 0.747 which indicates moderate quality, meaning that the Perceived Usefulness variable can be predicted by perceived ease of use and perceived compatibility variables of 74.7%. Intention to use has an R² value of 0.792 which indicates a strong quality, meaning that the variable Intention to use can be predicted by the variable Attitude toward using, perceived cost, subjective norm and personal innovativeness of 79.2%. Based on the predictive relevance value, the model has a Q square value of 0.9865 or 98.65% which indicates a good model as it is close to 1.

Table 4. P Value Results

	<i>Original Sample (O)</i>	<i>P Values</i>		
1	PE -> AT	0,036	0,544	No
2	PU -> AT	0,366	0,000	Yes
3	PE -> PU	0,550	0,000	Yes
4	PCP -> PU	0,457	0,000	Yes
5	PCP -> AT	0,457	0,000	Yes
6	AT -> IN	0,792	0,000	Yes
7	PCT -> IN	0,076	0,054	No
8	PI -> IN	-0,063	0,084	No
9	SN -> IN	0,155	0,003	Yes

Source: data processing results, 2020

Based on hypothesis testing and data analysis in this study, it shows that perceived ease of use does not affect attitude toward using the SPayLater payment system. Perceived usefulness positively affects attitudes toward using the SPayLater payment system. Therefore, SPayLater is proven to be a useful payment method and therefore can lead to a positive attitude towards using the SPayLater payment system. Perceived ease of use positively affects perceived usefulness. SPayLater is an easy-to-use payment method hence a useful payment method. Perceived compatibility positively affects perceived usefulness and therefore SPayLater is a payment method that is following the previously known way of buying products and services hence a useful payment method. Perceived compatibility positively affects perceived usefulness. SPayLater is a method that is following the previously known method so that it will lead to a positive attitude towards using the SPayLater payment system. Attitude toward using the SPayLater payment system positively affects the intention to use the SPayLater payment system. A positive attitude towards SPayLater will affect the intention to use SPayLater. Perceived cost does not affect the intention to use the SPayLater payment system so that the fees charged to SPayLater do not affect the respondent's intention to use SPayLater. Personal innovativeness does not affect the intention to use the SPayLater payment system. One's high innovativeness will not affect one's intention to use SPayLater. Subjective norm affects the intention to use the SPayLater payment system so that most people around those who use SPayLater will be influenced to do so.

CONCLUSION

The limitation of this study is the difficulty to generalize the diverse response. Questionnaires were distributed through chat applications so that the samples obtained were not necessarily representing the Indonesian citizen and special interviews were needed to be able to obtain feedback as a more complete response. Also, As a suggestion for practitioners, due to the fact that attitude toward using SPayLater has a positive effect on the intention to use SPayLater, Shopee and PT. Lentera Dana as providers of SPayLater needs to create positive public attitudes towards SPayLater through perceived usefulness. Hence, marketers need to increase the usability of the SPayLater payment method. In this study, the subjective norm variable has the smallest effect on the intention to use SPayLater. Therefore, marketers need to increase their number of users so that potential users are under the impression that using SPayLater is a must. The community feels that the SPayLater operational fee is high as well as the interest rate. Due to the aforementioned fact, marketers need to pay attention to the fees charged to users. Respondents agree that the cost of using SPayLater is higher than using other payment methods, so marketers need to provide more benefits for users such as shipping insurance and loyalty for timely manner payment. Intention to use SPayLater is included in the neutral category so marketers need to create public intention to use SPayLater by introducing SPayLater's usefulness and ease of transaction.

The researcher suggests that in future research, the hypothesis that was rejected in this study with a different and more spread-out respondent profile needs to be retested. Future research also needs other variables that are still related to the object of research such as the quality of information to find out whether it influences intention to use pay later.

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