

ADOPTION OF PAYLATER AMONG DIGITAL NATIVES IN JAKARTA: THE ROLE OF TPB AND TRUST

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Abstract

This research uses a combination of the Theory of Planned Behavior (TPB) and the trust construct to investigate what variables impact consumers' intentions to utilize PayLater services. Partially Least Squares-Structural Equation Modeling (PLS-SEM) was used to undertake the quantitative cross-sectional design of the study. According to the results, users' intents to use PayLater are positively and significantly impacted by trust, but there is no significant association between attitude toward the action, subjective norms, and perceived behavioral control. These results indicate that users' confidence in system security, data protection, and the reliability of service providers serves as the primary determinant of PayLater adoption. Therefore, this study concludes that trust plays a more decisive role than psychological and social factors in shaping users' engagement with PayLater services. Consequently, PayLater providers should focus on enhancing transparency, strengthening security systems, and safeguarding user data to build trust and encourage sustainable service usage.

1. INTRODUCTION

The rapid growth of PayLater and other Buy Now, Pay Later (BNPL) services is a prime example of how digital technology has altered the financial environment in Indonesia. In major urban centers like Jakarta, PayLater has become an integral part of e-commerce, transportation, and lifestyle platforms, illustrating its widespread role in daily digital transactions (Sofyan, 2020). The increasing adoption of PayLater is primarily influenced by digital natives namely Generation Z and younger millennials who prioritize convenience, efficiency, and flexible payment experiences (Prensky, 2001; Aprianingsih et al., 2023). Nevertheless, alongside these benefits, concerns have emerged regarding impulsive spending, rising consumer debt, opaque fee structures, and data security vulnerabilities (Meida, 2022). These challenges underscore the need to explore the behavioral determinants that drive PayLater adoption among urban digital natives.

Ajzen's (1991) Theory of Planned Behavior (TPB) offers a robust theoretical foundation for analyzing individuals' intentions to engage with digital financial technologies. However, empirical studies applying the TPB framework in PayLater contexts have yielded mixed results across different regions and platforms, indicating that the model alone may not fully explain users' decision-making dynamics (Sofyan, 2020; Kamal et al., 2023). Beyond TPB variables, trust is increasingly recognized as an essential factor influencing the uptake of digital financial services, particularly concerning perceptions of system security, provider reliability, and data privacy (Jagadhita & Tjhin, 2023). Despite this, few studies have empirically integrated trust within the TPB framework, especially in the context of Jakarta's digital-native population. Therefore, this research aims to examine how attitude toward behavior, subjective norms, perceived behavioral control, and trust jointly affect the behavioral intention to use PayLater among digital natives in Jakarta. By extending the TPB model to include trust, this study seeks to present a more holistic understanding of PayLater adoption and contribute to the theoretical development of fintech adoption research within high-risk digital environments.

2. LITERATURE REVIEW

This section reviews key theoretical perspectives and empirical studies on PayLater adoption, emphasizing the integration of the Theory of Planned Behavior (TPB) and the construct of trust. Rather than focusing solely on definitional aspects, this review synthesizes and compares insights from previous research to uncover common trends, inconsistencies, and contextual factors influencing adoption behavior among digital natives in Jakarta.

2.1 Digital Natives and PayLater Adoption

Digital natives primarily Generation Z and younger millennials are distinguished by their high level of digital literacy and the seamless integration of technology into daily activities (Prensky, 2001). Previous research suggests that this group demonstrates a strong propensity to adopt financial technology innovations such as PayLater, motivated by their pursuit of convenience, efficiency, and flexible transaction options (Bencsik et al., 2016; Aprianingsih et al., 2023). However, in highly urbanized environments such as Jakarta, where exposure to multiple fintech services is high, digital natives may also exhibit greater awareness of financial risks. This heightened risk awareness can lead to more cautious and selective adoption decisions compared to users in less saturated markets.

2.2 Theory of Planned Behavior (TPB) and PayLater

According to the Theory of Planned Behavior (Ajzen, 1991), Three important factors, including one's attitude toward the conduct, subjective norms, and perceived behavioral control, influence one's desire to engage in the behavior. In the Buy Now, Pay Later (BNPL) context, empirical studies have yielded mixed outcomes. Some research reports a significant influence of all TPB constructs on PayLater adoption (Sofyan, 2020; Aprianingsih et al., 2023; Fatmawati & Suwardi, 2024), whereas other studies find weak or non-significant effects, particularly regarding subjective norms and perceived behavioral control (Kamal et al., 2023). For Jakarta's digital natives, high digital competency and autonomy in managing financial decisions may further reduce the explanatory power of TPB when applied without considering contextual nuances.

2.3 Trust as an Extended Construct

Trust has been widely acknowledged as a vital factor in users' acceptance of digital financial services, particularly for risk-prone applications like PayLater. Within this study, trust is conceptualized through four essential dimensions: system security, data privacy protection, fee transparency, and service provider credibility. These dimensions are consistent with established indicators in fintech research and reflect users' primary concerns when engaging with digital credit platforms. System security and data privacy relate to confidence in transaction safety and personal information protection. Fee transparency concerns the clarity and fairness of associated costs, while service provider credibility reflects perceived integrity and reliability. Empirical research consistently supports the positive effect of trust on users' behavioral intentions to adopt PayLater (Meida, 2022; Jagadhita & Tjhin, 2023; Sigit, 2024).

2.4 Behavioral Intention

Behavioral intention refers to an individual's willingness or readiness to adopt and continue using PayLater services (Ajzen, 1991). It serves as a reliable predictor of actual behavioral outcomes in digital financial adoption studies (Sofyan, 2020; Kamal et al., 2023). In the context of PayLater, intention formation is shaped not only by psychological and social dimensions but also by users' trust in the system and the service provider. Consequently, although TPB provides a strong theoretical foundation for analyzing adoption behavior, its explanatory reach may be limited in digitally advanced environments. Expanding TPB to include the trust construct thus enhances its capacity to account for the behavioral dynamics of digital natives in Jakarta.

2.5 Empirical Review and Research Gap

When it comes to digital financial settings, prior empirical research has repeatedly shown that TPB's fundamental constructs attitude toward conduct, subjective standards, and perceived behavioral control are crucial in shaping behavioral intention. Aprianingsih et al. (2023) and Sofyan (2020) both find that TPB adequately describes the reasons for PayLater's popularity, especially among tech-savvy younger customers. More recent literature highlights trust as a crucial factor that mitigates perceived risk and strengthens user confidence in PayLater services (Meida, 2022; Jagadhita & Tjhin, 2023). However, most prior research has examined these variables in isolation or focused on individual PayLater platforms, without integrating trust into the TPB framework. Furthermore, limited attention has been given to Jakarta's digital natives, who represent a substantial portion of PayLater users. This gap reveals the need for a more holistic model that unites psychological, social, and trust-related factors. To address this shortcoming, the present study integrates TPB with the trust construct to develop a more comprehensive theoretical explanation of PayLater usage intention among Jakarta's digital-native population.

2.6 Research Hypotheses

Based on the theoretical framework and empirical findings discussed above, the following hypotheses are proposed:

H1: Attitude toward behavior positively influences behavioral intention to use PayLater.

H2: Subjective norm positively influences behavioral intention to use PayLater.

H3: Perceived behavioral control positively influences behavioral intention to use PayLater.

H4: Trust positively influences behavioral intention to use PayLater.

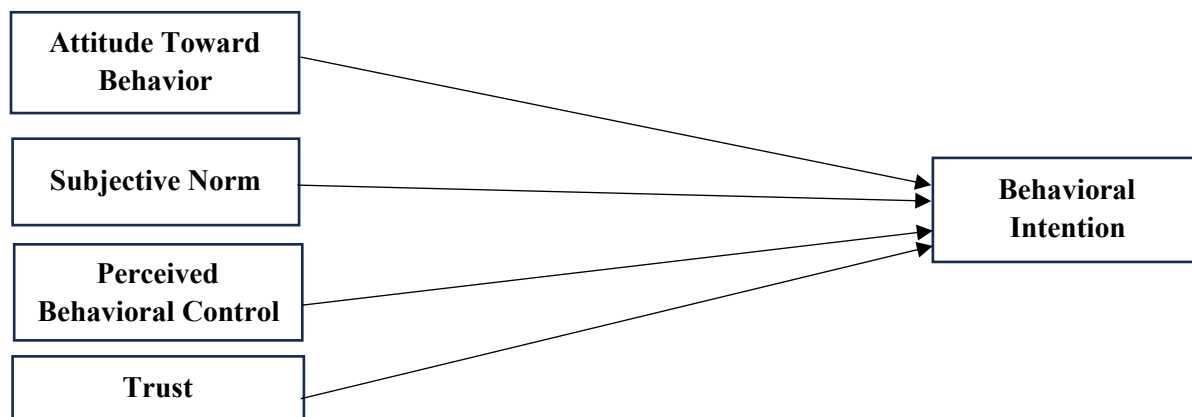


Figure 1. TPB Framework
Source: Authors (2025)

3. RESEARCH METHODOLOGY

3.1 Research Design

Using a cross-sectional methodology, this study applies a positivist and quantitative research technique to investigate causal links among variables. A systematic questionnaire was used to collect data at a specific moment in time. The study model incorporates the concept of trust to enhance its depiction of the dynamics of digital financial behavior; it is based on Ajzen's (1991) Theory of Planned Behavior (TPB). “This model looks at the relationship between digital natives' trust, attitude toward behavior, subjective norms, and perceived behavioral control in relation to their propensity to utilize PayLater services in Jakarta”.

3.2 Population and Sample

The population of this study consists of digital natives residing in Jakarta individuals who have grown up in a digital environment and are accustomed to utilizing technology in everyday activities, particularly for financial transactions. Consistent with prior studies, the target age group ranges from 18 to 30 years, covering members of Generation Z and young millennials. A purposive sampling technique was applied, guided by the following criteria:

- Aged between 18 and 30 years.
- Residing in or actively engaged in activities within Jakarta.
- Having completed at least one digital transaction within the past month.
- Having knowledge of or experience using PayLater services in the last six months.

A total of 126 valid responses were obtained and used for analysis. The majority of respondents were between 18 and 25 years old and were students. This distribution reflects the dominant demographic of PayLater users in Jakarta, characterized by strong fintech adoption. However, this also presents a limitation regarding external validity, as the findings may not be generalizable to all digital natives beyond this age and occupational profile.

3.3 Data Types, Sources, and Collection

The study relies on primary data collected through an online questionnaire. The trust and Theory of Planned Behavior based measurement indicators were culled from previous studies. After then, they were modified to fit the requirements of PayLater in Indonesia. To evaluate each concept, we utilized a five-point Likert scale, which allowed respondents to express their degree of agreement or disagreement with each statement.

Table 1. Likert Scale

Score	Likert
1	Strongly Disagre
2	Dissenting
3	Neutral
4	Agree
5	Strongly Agreed

Source: Authors (2025)

Each construct was measured using multiple indicators:

1. Attitude Toward Behavior (ATB): perceived usefulness, convenience, and flexibility of PayLater
2. Subjective Norm (SN): influence of family, peers, and social environment
3. Perceived Behavioral Control (PBC): perceived ability to manage credit limits, understand payment terms, and control spending

4. Trust (T): system security, personal data protection, fee transparency, and service provider credibility
5. Behavioral Intention (BI): intention to use and continue using PayLater services

3.4 Data Analysis

The data was analyzed using SmartPLS software and Partial Least Squares-Structural Equation Modeling (PLS-SEM). This method of analysis was selected due to its suitability for research focused on predictions, its ability to handle modest sample sizes, and its lack of too stringent assumptions about data distribution. (Hair et al., 2019).

3.4.1 Measurement Model Assessment (Outer Model)

In order to ensure that the study constructs were valid and reliable, the following procedures were used to test the measurement model:

- We used the outer loadings (≥ 0.70) and the Average Variance Extracted ($AVE \geq 0.50$) to determine convergent validity.
- Cross-loading analysis and the Fornell-Larcker criteria were used to assess for discriminant validity.
- Cronbach's Alpha and Composite Reliability were used to evaluate reliability, and both had to be at least 0.70.

3.4.2 Structural Model Assessment (Inner Model)

The structural model was evaluated through several procedures:

1. Assessing the coefficient of determination (R^2).
2. Analyzing path coefficients along with their corresponding t-statistics and p-values.
3. Testing for multicollinearity using the Variance Inflation Factor (VIF).
4. Interpreting statistically insignificant or marginally significant paths with caution.

3.5 Hypothesis Testing

Hypothesis testing was performed using the bootstrapping method within the PLS-SEM framework. A hypothesis was considered supported when the p-value was less than 0.05 and the path coefficient was consistent with the proposed direction. The results of the analysis were utilized to examine the effects of the Theory of Planned Behavior constructs and trust on the behavioral intention of digital natives in Jakarta to adopt PayLater services, while acknowledging contextual and sampling constraints associated with the study.

4. RESULT AND DISCUSSION

4.1 Result

4.1.1 Respondent Description

This study involved 126 respondents who were classified as digital natives and domiciled in the Jakarta area. All data was obtained through an online questionnaire and has gone through a screening process to ensure the completeness and consistency of answers before further analysis.

By gender, respondents consisted of 64 females (50.8%) and 62 males (49.2%), indicating a relatively balanced distribution of respondents between the two gender groups. This reflects that the use of PayLater services is not dominated by one particular gender.

In terms of age, the majority of respondents were in the range of 18-25 years, which was 120 respondents (95.2%). The rest consisted of respondents aged under 18 years (1.6%), 26-30 years old (0.8%), and over 30 years old (2.4%). The dominance of the 18-25 year old age group shows that this study is relevant to the main characteristics of digital natives who are in the phase of productive age and are active in the use of digital financial services.

Based on work, most of the respondents were students or college students, which was as many as 114 respondents (90.5%). The rest are employees (7.1%), entrepreneurs (1.6%), and housewives (0.8%). This composition shows that PayLater services are widely used by young people who are still in the early stages of financial independence.

Judging from domicile, respondents were spread throughout the DKI Jakarta area, with the largest distribution in East Jakarta (30.2%), followed by Central Jakarta (27.0%), North Jakarta (20.6%), South Jakarta (15.9%), and West Jakarta (6.3%). This distribution shows that respondents come from various urban areas in Jakarta that have a high level of access to digital services and e-commerce.

Overall, the characteristics of the respondents showed that the research sample was in accordance with the research objective, which was to represent digital natives in Jakarta who actively use digital platforms and have experience or knowledge about PayLater services.

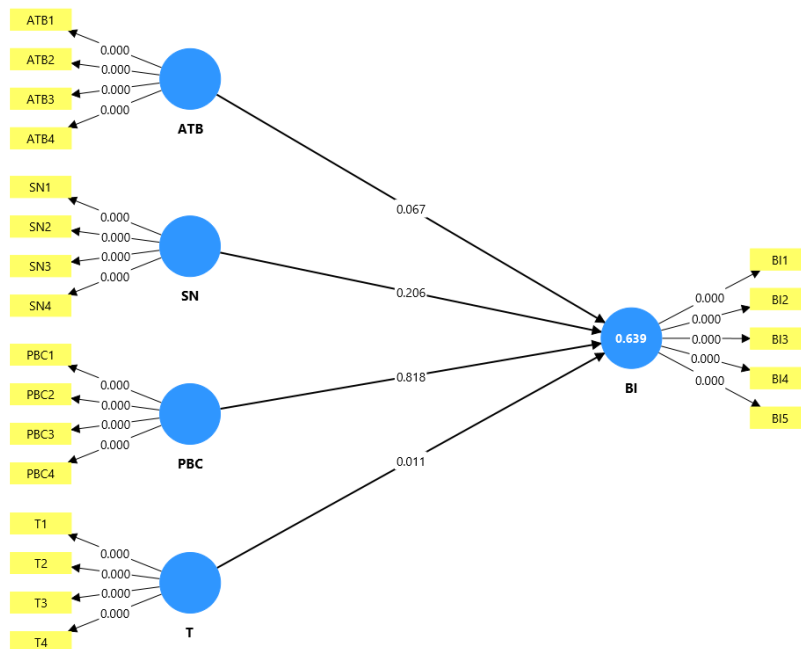


Figure 2. Outer Loading Evaluation
Source: Authors (2025)

4.1.2 Measurement Model Evaluation (Outer Model)

The measurement model was assessed to ensure that the research instruments met the necessary standards of validity and reliability before analyzing the relationships among constructs.

a. Convergent Validity Test

All of the indicators had outer loading values more than 0.70 and AVE values higher than 0.50, according to the research. According to these findings, the indicators are valid markers of their underlying latent components and meet the requirements for convergent validity. (Hair et al., 2019).

Table 2. Outer Loading

	ATB	BI	PBC	SN	T
ATB1	0.913				
ATB2	0.907				
ATB3	0.884				
ATB4	0.899				
BI1		0.852			
BI2		0.911			
BI3		0.891			
BI4		0.892			
BI5		0.897			
PBC1			0.882		
PBC2			0.924		
PBC3			0.912		
PBC4			0.893		
SN1				0.891	
SN2				0.856	
SN3				0.838	
SN4				0.902	
T1					0.840
T2					0.904
T3					0.923
Q4					0.887

Source: Authors (2025)

b. Discriminant Validity Test

To ensure discriminant validity, we used cross-loading analysis in conjunction with the Fornell-Larcker criterion. Findings reveal that individual constructs are the primary determinants of an indication's performance, with each construct's square root of the AVE being greater than its correlations with all other constructs combined. This confirms that all variables in the model are empirically distinct and possess satisfactory discriminant validity.

Table 3. Fornell-Larcker

	ATB	BI	PBC	SN	T
ATB	0.901				
BI	0.750	0.889			
PBC	0.799	0.699	0.903		
SN	0.793	0.700	0.753	0.872	
T	0.836	0.768	0.838	0.757	0.889

Source: Authors (2025)

Table 4. Cross Loading

	ATB	BI	PBC	SN	T
ATB1	0.913	0.687	0.709	0.709	0.745
ATB2	0.907	0.637	0.660	0.667	0.728
ATB3	0.884	0.636	0.756	0.680	0.715
ATB4	0.899	0.732	0.750	0.792	0.814
BI1	0.671	0.852	0.607	0.587	0.648
BI2	0.683	0.911	0.599	0.657	0.705
BI3	0.600	0.891	0.664	0.580	0.708
BI4	0.651	0.892	0.650	0.640	0.660
BI5	0.723	0.897	0.588	0.643	0.689
PBC1	0.682	0.571	0.882	0.673	0.705
PBC2	0.753	0.668	0.924	0.702	0.776
PBC3	0.743	0.649	0.912	0.666	0.764
PBC4	0.704	0.629	0.893	0.681	0.778
SN1	0.711	0.656	0.660	0.891	0.669
SN2	0.624	0.534	0.682	0.856	0.625
SN3	0.709	0.607	0.670	0.838	0.692
SN4	0.715	0.632	0.623	0.902	0.652
T1	0.729	0.629	0.788	0.642	0.840
T2	0.785	0.679	0.710	0.695	0.904
T3	0.778	0.742	0.749	0.699	0.923
Q4	0.679	0.674	0.740	0.655	0.887

Source: Authors (2025)

c. Reliability Test

According to the reliability study, all of the constructs demonstrated good internal consistency with Composite Reliability and Cronbach's Alpha values over 0.70. As a result, we may proceed with the structural model analysis assuming that all variables are valid.

Table 5. Construct reliability and validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
ATB	0.923	0.926	0.945	0.812
BI	0.933	0.934	0.949	0.790
PBC	0.925	0.928	0.947	0.816
SN	0.895	0.900	0.927	0.760
T	0.911	0.916	0.938	0.791

Source: Authors (2025)

4.1.3 Structural Model Evaluation (Inner Model)

In order to determine the structural model's ability to explain the dependent variable and the strength of the linkages between the components, we looked at it.

a. R-Square (R^2) Value

The R^2 value for behavioral intention indicates the extent to which attitude toward behavior, subjective norms, perceived behavioral control, and trust collectively explain digital natives' intention to use PayLater services in Jakarta. The result demonstrates that the model exhibits satisfactory predictive capability.

Table 6. R-Square

	R-square	R-square adjusted
BI	0.639	0.627

Source: Authors (2025)

b. Path Coefficient Analysis

In order to test the hypothesised correlations, we used SmartPLS's bootstrapping approach to find the significant structural relationships, and we compared the estimated path coefficients with their corresponding t-statistics and p-values. The following table provides a synopsis of the results of the hypothesis testing.

Table 7. Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
ATB -> BI	0.256	0.241	0.140	1.833	0.067
PBC -> BI	0.033	0.027	0.141	0.230	0.818
SN -> BI	0.173	0.182	0.137	1.264	0.206
T -> BI	0.395	0.408	0.156	2.529	0.011

Source: Authors (2025)

4.2 Discussion

Despite providing only little support for the Theory of Planned Behavior (TPB), the findings demonstrate that trust is a crucial factor in determining PayLater uptake among digital natives in Jakarta. Though attitude, subjective standards, and perceived behavioral control are the three factors that TPB claims impact behavioral intention (Ajzen, 1991), the present study finds that only trust exerts a statistically significant effect. In contrast, the TPB constructs do not exhibit meaningful relationships with behavioral intention, suggesting that their influence within this context should be interpreted with caution.

1. H1: Attitude toward behavior → Behavioral intention (Rejected)

The analysis reveals that attitude toward behavior does not significantly influence behavioral intention, although the relationship approaches the conventional significance threshold ($p = 0.067$). This marginal effect indicates that favorable perceptions regarding the convenience and benefits of PayLater may contribute moderately to usage intention, but the relationship remains weak. This outcome may be linked to the demographic composition of the respondents primarily young digital natives highly familiar with fintech platforms who tend to perceive convenience and efficiency as baseline features rather than as decisive motivators. In comparison, trust ($p = 0.011$) emerges as a stronger determinant, implying that attitude serves as a secondary rather than a primary factor in PayLater adoption.

2. H2: Subjective norms → Behavioral intention (Rejected)

The absence of a significant link between subjective norms and behavioral intention indicates that social influence exerts minimal impact on PayLater usage decisions. Digital natives, as independent and technology-proficient individuals, tend to base their decisions on personal judgment and risk considerations rather than on peer or societal expectations when engaging with digital financial services.

3. H3: Perceived behavioral control → Behavioral intention (Rejected)

The findings show that perceived behavioral control has no significant effect on behavioral intention. This result suggests that differences in perceived ability or technical competence among respondents are negligible, given their shared familiarity with and confidence in using digital technologies. Among digital natives, the perceived ease of engaging in online financial activities is already well established, rendering this construct less relevant as a differentiating factor in explaining behavioral intention.

4. H4: Trust → Behavioral intention (Accepted)

Trust has a positive and statistically significant relationship with behavioral intention. Users' confidence in system security, data protection, transparency of fees, and the reliability of PayLater providers plays a decisive role in mitigating perceived risks and strengthening the willingness to adopt these services. This finding aligns with previous fintech adoption studies (Meida, 2022; Jagadhita & Tjhin, 2023) that emphasize trust as a key antecedent of adoption behavior.

Overall, the findings indicate that trust serves as a complementary extension to the TPB framework, particularly in fintech contexts where financial risk and data privacy concerns are prominent. The limited explanatory power of traditional TPB constructs in this study appears to stem from contextual and demographic factors specifically, the high level of digital exposure and student dominance within the sample. To improve the robustness of future model assessments, subsequent studies are encouraged to include additional PLS-SEM diagnostics, such as effect size (f^2), predictive relevance (Q^2), and collinearity checks (VIF). Incorporating these indicators would provide more comprehensive insights into the magnitude of relationships, the model's predictive validity, and possible multicollinearity issues among constructs.

5. CONCLUSION

The study concludes that the behavioral intention of digital natives in Jakarta to adopt PayLater services is only partially explained by the Theory of Planned Behavior (TPB). While attitude toward behavior, subjective norms, and perceived behavioral control do not show statistically significant effects, trust emerges as the most influential determinant of PayLater adoption. This does not imply that the TPB framework is inadequate, but rather that its explanatory power is context-dependent particularly within a student-dominated sample and a highly digital urban environment such as Jakarta. The findings emphasize that in digital credit systems involving financial and data-related risks, trust plays a more pivotal role than traditional psychological and social factors. Theoretically, this study contributes to fintech and consumer behavior research by highlighting the importance of integrating trust into TPB-based models, while practically, it suggests that PayLater providers should strengthen trust by ensuring transparent pricing, secure transactions, robust data protection, and clear communication of service terms. Despite certain limitations, including the Jakarta-only scope and the predominance of student respondents that may limit generalizability, future research should explore more diverse populations, broader regional settings, and additional constructs such as perceived risk, financial literacy, and actual usage behavior to enhance the model's robustness and applicability.

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