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Research Article

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Beyond Ease of Use: The Roles of Perceived Usefulness, Facilitating Conditions, and Consumer Attitudes in PayLater Adoption

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Abstract: *Buy Now, Pay Later (BNPL) services have expanded consumers' access to short-term digital credit, yet adoption requires more than an effortless payment interface. Drawing on the Technology Acceptance Model and facilitating conditions perspective, this study examines the technological and attitudinal factors associated with PayLater adoption intention among Indonesian consumers. Data were obtained from a survey of 433 respondents and analyzed using covariance-based structural equation modeling. The findings indicate that perceived ease of use positively predicts perceived usefulness (β = 0.60, t = 8.38), while perceived usefulness contributes to favorable consumer attitudes (β = 0.30, t = 5.02). Facilitating conditions are positively related to perceived usefulness (β = 0.12, t = 1.96) and adoption intention (β = 0.23, t = 3.40). Consumer attitude also shows a statistically significant association with intention (t = 3.67). These findings suggest that perceived practical value and enabling resources complement interface simplicity in encouraging BNPL acceptance. The study offers implications for designing accessible, useful, and responsibly communicated digital credit services.*

Keywords: *Adoption intention; Buy Now Pay Later; Consumer attitude; Facilitating conditions; Perceived usefulness; Technology acceptance.*

Introduction

The integration of financial technology into digital commerce has expanded consumers' access to alternative payment and credit services. Among these innovations, Buy Now, Pay Later (BNPL) enables consumers to defer payment or divide purchases into scheduled installments, combining the convenience of digital transactions with short-term borrowing facilities. Unlike conventional payment technologies, BNPL adoption involves evaluating both the functional advantages of the system and the conditions supporting its use (Abed & Alkadi, 2024). Raj et al. (2023), drawing on the extended Unified Theory of Acceptance and Use of Technology framework, identified perceived benefits, performance expectancy, and effort expectancy as important factors associated with BNPL adoption intention. Meanwhile, Prasetyani et al. (2024) found that perceived usefulness positively influenced PayLater intention among consumers in Indonesia and Malaysia, although perceived ease of use showed a negative direct association. These findings suggest that technological convenience and perceived functional value do not necessarily operate in the same manner when consumers evaluate digital credit services.

In Indonesia, PayLater has become an important feature within digital commerce, providing consumers with alternative payment arrangements and greater flexibility in managing transactions (Aisjah, 2024). Nevertheless, the availability of convenient payment technology does not automatically guarantee consumers' willingness to adopt it. Consumers may perceive a service as easy to operate without necessarily considering it useful or appropriate for their purchasing needs. Prasetyani et al. (2024), in a cross-country investigation involving Indonesia and Malaysia, found that perceived usefulness positively influenced PayLater adoption intention, whereas perceived ease of use exhibited a negative relationship with intention.

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This finding challenges the assumption that simplifying a payment interface consistently encourages adoption and highlights the need to distinguish technological convenience from perceived functional value.

The Technology Acceptance Model (TAM) provides a theoretical foundation for explaining how technological perceptions shape consumers' evaluations and behavioral intentions. Two central constructs, perceived ease of use and perceived usefulness, capture different dimensions of technology acceptance. Perceived ease of use represents the effort required to operate a system, whereas perceived usefulness concerns the expected benefits obtained from its utilization. Within BNPL services, these dimensions may operate through different psychological mechanisms. Jundiy and Ridanasti (2024) found that perceived usefulness and perceived ease of use significantly influenced consumers' attitudes toward BNPL services in Indonesia, with perceived usefulness emerging as a particularly important factor. These findings suggest that favorable evaluations of digital credit services depend not merely on technological simplicity but also on their perceived contribution to transaction efficiency and consumer needs.

Beyond the conventional TAM framework, facilitating conditions represent another important dimension of digital financial service adoption. Facilitating conditions refer to consumers' perceptions of the resources, infrastructure, knowledge, and assistance available to support technology usage. Although individuals may recognize the benefits of PayLater, their intention to adopt the service may also depend on whether they possess the necessary technological resources and perceive sufficient support for conducting transactions. Consequently, facilitating conditions may complement technological perceptions by strengthening consumers' ability and willingness to engage with BNPL platforms (Simiyu et al., 2025). Previous BNPL research has approached adoption from several perspectives. Raj et al. (2023) examined behavioral intention through technology-related expectations, perceived benefits, and perceived risks, whereas Prasetyani et al. (2024) investigated usefulness, ease of use, and trust in cross-country settings. More recently, Simiyu et al. (2025) examined facilitating conditions and financial self-efficacy in relation to BNPL borrowing intentions and actual usage. Although these studies provide important explanations of BNPL acceptance, they emphasize different combinations of technological beliefs, contextual support, and behavioral outcomes. The present study focuses on how perceived ease of use, perceived usefulness, facilitating conditions, and consumer attitude are jointly associated with PayLater adoption intention. By considering these constructs within a unified framework, the study distinguishes the formation of perceived functional value from the role of enabling resources and attitudinal evaluations in explaining adoption intention.

Another important consideration is the role of consumer attitude in translating technology-related beliefs into behavioral intention. A favorable attitude reflects a consumer's overall positive evaluation of using a particular service and may explain why technological benefits influence adoption decisions. Jundiy and Ridanasti (2024) demonstrated that consumer attitude is positively associated with BNPL usage intention, suggesting that technological characteristics can influence behavioral intention through consumers' evaluative responses. However, examining perceived usefulness, facilitating conditions, and attitude within an integrated framework may provide a more comprehensive understanding of the mechanisms underlying PayLater acceptance.

Accordingly, this study investigates the relationships among perceived ease of use, perceived usefulness, facilitating conditions, consumer attitude, and behavioral intention to use PayLater services in Indonesia. By integrating the core constructs of TAM with facilitating conditions, the research seeks to explain how technological convenience, perceived functional value, and enabling resources contribute to consumers' acceptance of digital credit services. The study contributes to the digital financial services

literature by distinguishing the role of perceived ease of use in forming usefulness perceptions, examining the complementary influence of facilitating conditions, and clarifying the role of consumer attitude in shaping adoption intention. Practically, the findings are expected to provide insights for BNPL providers seeking to improve service functionality, accessibility, and responsible consumer engagement.

Literature Review and Hypotheses Development

The Technology Acceptance Model (TAM) explains individuals' acceptance of information technology through their beliefs regarding its usefulness and ease of use. Perceived ease of use refers to the extent to which individuals believe that operating a particular technology requires minimal effort, whereas perceived usefulness reflects the extent to which the technology is considered beneficial for achieving desired outcomes (Davis, 1989). Although TAM was initially developed to explain information system acceptance, its underlying mechanisms remain relevant to contemporary financial technologies, including BNPL services.

Within the BNPL context, perceived ease of use reflects consumers' perceptions of the simplicity of payment procedures, transaction navigation, and installment-related activities. A payment system that is easy to understand and operate may reduce the cognitive effort associated with transactions, thereby increasing its perceived practical value. Raj et al. (2023) demonstrated the relevance of technology-related expectations in explaining BNPL adoption intentions. Similarly, Jundiy and Ridanasti (2024) identified perceived ease of use and perceived usefulness as significant factors associated with consumers' attitudes toward BNPL services.

However, ease of use and usefulness represent conceptually distinct evaluations. Consumers may consider a PayLater service simple to operate while evaluating its usefulness based on its ability to facilitate transactions and provide payment flexibility. Thus, greater perceived ease of use is expected to strengthen consumers' perceptions of the service's usefulness.

H1: Perceived ease of use has a positive effect on perceived usefulness.

Perceived usefulness represents consumers' beliefs that using a technological service provides functional advantages. In the context of PayLater, usefulness may be reflected in transaction efficiency, purchasing convenience, and greater flexibility in payment arrangements. These perceived benefits can influence both consumers' overall evaluations of the service and their intentions to use it (Jundiy & Ridanasti, 2024; Prasetyani et al., 2024). Raj et al. (2023) found that perceived benefits and performance expectancy were associated with stronger behavioral intention to use BNPL services. Prasetyani et al. (2024) also reported a positive relationship between perceived usefulness and PayLater adoption intention among consumers in Indonesia and Malaysia. Together, these studies indicate that consumers' perceptions of practical benefits constitute an important consideration in digital credit acceptance.

Consumer attitude refers to an individual's overall favorable or unfavorable evaluation of performing a particular behavior. In technology acceptance, attitude reflects how consumers evaluate the desirability of using a service based on their beliefs and expectations. Within PayLater services, consumers who perceive greater functional benefits may develop more favorable attitudes toward using the payment facility. Jundiy and Ridanasti (2024) found that perceived usefulness positively influenced consumer attitude toward BNPL services, while favorable attitudes were associated with stronger usage intentions. These relationships suggest that perceived usefulness may influence behavioral intention both directly and through consumers' evaluations of the service.

Accordingly, the following hypotheses are proposed:

H2: Perceived usefulness has a positive effect on consumer attitude toward PayLater.
H3: Perceived usefulness has a positive effect on behavioral intention to use PayLater.
H4: Consumer attitude has a positive effect on behavioral intention to use PayLater.

Facilitating conditions refer to consumers' perceptions that sufficient resources, knowledge, infrastructure, and technical support are available to facilitate technology usage. Previous BNPL research has approached adoption from several perspectives. Raj et al. (2023) examined behavioral intention through technology-related expectations, perceived benefits, and perceived risks, whereas Prasetyani et al. (2024) investigated usefulness, ease of use, and trust in cross-country settings. More recently, Simiyu et al. (2025) examined facilitating conditions and financial self-efficacy in relation to BNPL borrowing intentions and actual usage. Although these studies provide important explanations of BNPL acceptance, they emphasize different combinations of technological beliefs, contextual support, and behavioral outcomes. The present study focuses on how perceived ease of use, perceived usefulness, facilitating conditions, and consumer attitude are jointly associated with PayLater adoption intention. By considering these constructs within a unified framework, the study distinguishes the formation of perceived functional value from the role of enabling resources and attitudinal evaluations in explaining adoption intention.

Derived from the Unified Theory of Acceptance and Use of Technology (UTAUT), this construct emphasizes the enabling environment surrounding technology adoption (Venkatesh et al., 2003). In the context of PayLater, facilitating conditions may involve access to compatible mobile devices, reliable internet connectivity, sufficient knowledge of payment procedures, and assistance when technological difficulties arise. These resources may reduce practical barriers that prevent consumers from using digital credit services (Simiyu et al., 2025).

Facilitating conditions are conceptually distinct from perceived ease of use. Ease of use concerns the perceived effort required to operate the service, whereas facilitating conditions concern the availability of resources and support needed to use it. Consequently, consumers may perceive PayLater as beneficial but remain reluctant to adopt it when they lack the necessary technological resources or operational assistance.

Facilitating conditions may also strengthen perceptions of usefulness. When consumers possess the resources and knowledge required to operate PayLater effectively, they may be better positioned to recognize the service's transactional benefits. Furthermore, the availability of enabling resources may support favorable consumer attitudes by reducing perceived operational difficulties. From a behavioral perspective, facilitating conditions may directly encourage adoption intention by increasing consumers' confidence that the service can be accessed and operated successfully (Simiyu et al., 2025).
Therefore, the following hypotheses are developed:
H5: Facilitating conditions have a positive effect on perceived usefulness.
H6: Facilitating conditions have a positive effect on consumer attitude toward PayLater.
H7: Facilitating conditions have a positive effect on behavioral intention to use PayLater.

Method

This study adopted a quantitative explanatory approach using a cross-sectional survey to investigate the relationships among perceived ease of use, perceived usefulness, facilitating conditions, consumer attitude, and behavioral intention to adopt Buy Now, Pay Later (BNPL) services. The research framework integrates the Technology Acceptance Model (TAM) and facilitating conditions derived from the Unified Theory of Acceptance and Use of Technology (UTAUT) (Davis, 1989; Venkatesh et al., 2003). The conceptual model comprises five latent constructs and seven hypothesized structural relationships.

The target population consisted of Indonesian consumers who were aware of PayLater services. Data were collected in 2020 through directly administered questionnaires and online survey channels. A non-probability convenience sampling technique was employed to recruit respondents based on accessibility and the eligibility requirements. Of the 720 survey responses initially collected, 433 met the screening criteria and were included in the analysis. The final sample comprised 220 male respondents (50.8%) and 213 female respondents (49.2%).

Data were collected using a structured, self-administered questionnaire. Instrument development involved translation, wording assessment, questionnaire revision, and preliminary testing to improve clarity and minimize ambiguity. A pre-test involving 30 respondents was conducted to assess the initial reliability and validity of the measurement items before the main survey. The questionnaire also collected demographic information, including gender, age, education, occupation, and monthly income.

Five constructs were selected for the analytical framework. Perceived ease of use was measured using three indicators assessing the perceived effort associated with operating PayLater. Perceived usefulness was measured using four indicators capturing the perceived functional benefits of the service. Facilitating conditions comprised three indicators reflecting consumers' access to resources and support. Consumer attitude was measured using four indicators representing respondents' evaluations of PayLater, while behavioral intention comprised three indicators reflecting their willingness to use the service. The measurement framework therefore included 17 observed indicators across five latent constructs.

Covariance-based structural equation modeling (CB-SEM) was used as the analytical framework. Measurement quality was assessed using standardized factor loadings, construct reliability (CR), and average variance extracted (AVE). Structural relationships were evaluated using standardized path coefficients and corresponding t-values. Statistical significance was assessed at the 5% level using a two-tailed critical value of approximately ±1.96. Model fit was evaluated using multiple indices, including the Comparative Fit Index (CFI), Non-Normed Fit Index (NNFI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Residual (SRMR). The analysis employed the maximum likelihood estimation framework used in LISREL.

Results and Discussion

The study involved 433 Indonesian respondents who met the eligibility criteria for participation. The sample consisted of 220 male respondents (50.8%) and 213 female respondents (49.2%), indicating a relatively balanced gender distribution. Respondents were familiar with PayLater services and therefore able to evaluate the technological characteristics, perceived benefits, facilitating conditions, and behavioral intentions associated with these digital credit facilities.

The analysis focused on five constructs: perceived ease of use (PEOU), perceived usefulness (PU), facilitating conditions (FC), consumer attitude (ATT), and behavioral intention (INT). Together, these constructs capture consumers' technological evaluations, perceptions of enabling resources, overall attitudes, and intentions to use PayLater services.

The measurement model was evaluated using standardized factor loadings, construct reliability (CR), and average variance extracted (AVE). As presented in Table 1, all five constructs demonstrated acceptable reliability and convergent validity. Construct reliability values ranged from 0.75 to 0.90, exceeding the recommended minimum threshold of 0.70. Meanwhile, AVE values ranged from 0.51 to 0.68, satisfying the minimum criterion of 0.50.

Table 1. Measurement Model Reliability and Convergent Validity

Construct	Indicators	Standardized loadings	CR	AVE
Perceived Ease of Use (PEOU)	3	0.69–0.82	0.82	0.60
Perceived Usefulness (PU)	4	0.61–0.81	0.81	0.51
Facilitating Conditions (FC)	3	0.64–0.78	0.75	0.51
Consumer Attitude (ATT)	4	0.79–0.88	0.90	0.68
Behavioral Intention (INT)	3	0.70–0.74	0.77	0.52

Source: *Proceed Data, 2026*

Consumer attitude exhibited the highest construct reliability (CR = 0.90) and average variance extracted (AVE = 0.68), indicating relatively strong internal consistency and convergent validity. Perceived ease of use also demonstrated satisfactory measurement properties (CR = 0.82; AVE = 0.60). Perceived usefulness achieved a CR of 0.81 and AVE of 0.51, while facilitating conditions recorded a CR of 0.75 and AVE of 0.51. Behavioral intention demonstrated acceptable reliability (CR = 0.77) and convergent validity (AVE = 0.52). Overall, the measurement results indicate that the indicators adequately represent their respective latent constructs. The findings provide preliminary support for the measurement quality of the technological, attitudinal, and behavioral dimensions examined in the study.

The structural relationships were examined using covariance-based structural equation modeling. Standardized path coefficients and corresponding t-values were used to evaluate the proposed hypotheses. Statistical significance was assessed using a two-tailed critical value of 1.96 at the 5% significance level. Table 2 presents the results of hypothesis testing.

Table 2. Structural Path Estimates and Hypothesis Testing

Hypothesis	Structural Relationship	β	t-value	Decision
H1	PEOU → PU	0.60	8.38	Supported
H2	PU → ATT	0.30	5.02	Supported
H3	PU → INT	0.19	2.80	Supported
H4	ATT → INT	0.26	3.67	Supported
H5	FC → PU	0.12	1.96	Supported*
H6	FC → ATT	0.13	2.23	Supported
H7	FC → INT	0.23	3.40	Supported

Source: *Proceed Data, 2026*

The results indicate positive relationships across the seven hypothesized paths. Perceived ease of use demonstrated the strongest relationship with perceived usefulness (β = 0.60, t = 8.38), suggesting that consumers who consider PayLater easy to operate are more likely to perceive the service as functionally beneficial. Perceived usefulness was positively associated with consumer attitude (β = 0.30, t = 5.02) and behavioral intention (β = 0.19, t = 2.80). These findings suggest that consumers' evaluations of functional benefits contribute to both favorable attitudes and stronger intentions to adopt PayLater. Consumer attitude also demonstrated a positive relationship with behavioral intention (β = 0.26, t = 3.67), indicating that favorable evaluations of PayLater are associated with greater willingness to use the service. Facilitating

conditions exhibited positive relationships with perceived usefulness (β = 0.12, t = 1.96), consumer attitude (β = 0.13, t = 2.23), and behavioral intention (β = 0.23, t = 3.40). Among these relationships, the association between facilitating conditions and behavioral intention was the strongest. These findings suggest that perceived functional benefits, enabling resources, and favorable consumer attitudes jointly contribute to understanding PayLater adoption intentions.

The relationship between perceived ease of use and perceived usefulness emerged as the strongest estimated path (β = 0.60, t = 8.38). This finding suggests that the practical value consumers associate with PayLater is closely related to how easily they perceive the service can be operated. In contrast to conventional digital payments, BNPL requires consumers to understand additional procedures associated with installment selection and deferred payment. A straightforward interface may therefore contribute to perceived usefulness by reducing the effort needed to navigate these features.

This finding is consistent with the technology acceptance perspective and complements Raj et al. (2023), who identified effort expectancy and perceived benefits as relevant determinants of BNPL adoption intention. Nevertheless, the results should not be interpreted as evidence that ease of use alone encourages adoption. Prasetyani et al. (2024) reported a negative direct relationship between perceived ease of use and PayLater intention, indicating that technological convenience may operate differently depending on the structural relationships examined. The present findings instead emphasize the association between ease of use and perceived functional value, suggesting that a simple interface may matter because it helps consumers recognize the usefulness of the service.

In the PayLater context, a user-friendly interface may reduce the effort required to understand payment procedures, select installment options, and complete transactions. Such simplicity may improve consumers' evaluations of how efficiently the service supports their purchasing activities. However, ease of use and usefulness should be distinguished conceptually. A payment application may be easy to operate without necessarily offering benefits that consumers consider valuable. The results therefore emphasize the importance of designing PayLater services that combine technological simplicity with clear and meaningful transactional advantages.

Perceived usefulness demonstrated significant positive relationships with both consumer attitude (β = 0.30, t = 5.02) and behavioral intention (β = 0.19, t = 2.80), supporting H2 and H3. The relationship between perceived usefulness and consumer attitude indicates that consumers who perceive greater practical benefits from PayLater tend to develop more favorable evaluations of the service. Meanwhile, the positive association between perceived usefulness and behavioral intention suggests that functional benefits are also related to consumers' willingness to use PayLater. These findings are consistent with Jundiy and Ridanasti (2024), who identified perceived usefulness as an important predictor of consumer attitudes toward BNPL services. Similarly, Prasetyani et al. (2024) reported a positive relationship between perceived usefulness and PayLater adoption intention among consumers in Indonesia and Malaysia. The larger coefficient for perceived usefulness toward consumer attitude (β = 0.30) than toward behavioral intention (β = 0.19) suggests that perceived benefits may be particularly relevant to favorable consumer evaluations. This interpretation is consistent with Yadav et al. (2025), who identified multiple technological and psychological factors associated with attitude formation toward BNPL purchases.

This distinction is theoretically important because favorable evaluations and behavioral intentions represent different stages of technology acceptance. From a managerial perspective, PayLater providers should communicate their functional benefits clearly, including transaction convenience, payment

flexibility, and accessibility. However, such communication should remain balanced by providing transparent information about repayment schedules, applicable fees, and potential financial obligations.

Facilitating conditions demonstrated positive relationships with perceived usefulness (β = 0.12, t = 1.96), consumer attitude (β = 0.13, t = 2.23), and behavioral intention (β = 0.23, t = 3.40), supporting H5, H6, and H7 under the reported significance criterion. These relationships indicate that facilitating conditions represent an important dimension of PayLater acceptance beyond consumers' individual technological beliefs. The availability of compatible devices, adequate technological knowledge, reliable connectivity, and accessible assistance may support consumers' ability to evaluate and consider using PayLater services. The relationship between facilitating conditions and perceived usefulness suggests that supporting resources may help consumers recognize the functional advantages of PayLater. When consumers possess sufficient knowledge and access to the necessary infrastructure, they may find it easier to benefit from digital payment services. Facilitating conditions were also positively related to consumer attitude, indicating that the availability of enabling resources is associated with more favorable evaluations of PayLater. Notably, facilitating conditions exhibited a stronger relationship with behavioral intention (β = 0.23) than with perceived usefulness (β = 0.12) or consumer attitude (β = 0.13). This pattern suggests that facilitating conditions may have particular relevance to consumers' readiness to use PayLater services. Facilitating conditions exhibited positive relationships with perceived usefulness (β = 0.12, t = 1.96), consumer attitude (β = 0.13, t = 2.23), and behavioral intention (β = 0.23, t = 3.40). Among these relationships, the coefficient linking facilitating conditions to intention was the largest. This pattern suggests that access to supporting resources may be particularly relevant to consumers' readiness to use PayLater rather than solely to their assessments of its usefulness.

This finding is relevant to the work of Simiyu et al. (2025), who examined facilitating conditions alongside financial self-efficacy in explaining BNPL borrowing intentions and actual borrowing behavior. Although their research considers a broader set of financial and behavioral determinants, both studies recognize that technology adoption involves more than favorable perceptions of a service. Consumers must also possess the resources and support needed to access and operate it.

The relatively modest association between facilitating conditions and perceived usefulness (β = 0.12) further suggests that enabling resources and functional benefits should not be treated as interchangeable. Access to technology may support the ability to use PayLater, but it does not necessarily determine whether consumers consider deferred payment beneficial. For BNPL providers, this distinction suggests that improving customer assistance and transaction accessibility should complement, rather than replace, efforts to communicate the service's functional value.

Consumer attitude demonstrated a positive relationship with behavioral intention (β = 0.26, t = 3.67), supporting H4. This finding suggests that consumers who evaluate PayLater favorably are more likely to express an intention to use the service. The result is consistent with the Technology Acceptance Model, which emphasizes the relevance of attitudinal evaluations in explaining behavioral intention. Jundiy and Ridanasti (2024) likewise found that favorable consumer attitudes were associated with stronger intentions to use BNPL services. The standardized coefficient of 0.26 indicates that attitude is an important correlate of intention within the estimated model. Furthermore, its coefficient exceeds the direct coefficient reported for perceived usefulness toward behavioral intention (β = 0.19). This pattern suggests that overall evaluative responses deserve attention alongside consumers' perceptions of functional benefits. Nevertheless, behavioral intention should not be equated with actual adoption. Consumers may express favorable intentions without subsequently engaging in PayLater transactions. Future research may therefore examine

actual service usage, repayment behavior, and financial decision-making to provide a more comprehensive understanding of BNPL adoption.

Conclusion

This study examined the relationships among perceived ease of use, perceived usefulness, facilitating conditions, consumer attitude, and behavioral intention to adopt Buy Now, Pay Later (BNPL) services in Indonesia. Drawing on the Technology Acceptance Model and facilitating conditions perspective, the study sought to explain how technological convenience, perceived functional benefits, enabling resources, and consumers' evaluative responses are associated with PayLater adoption intentions.

The findings indicate that perceived ease of use has a strong positive relationship with perceived usefulness, suggesting that consumers who perceive PayLater as easy to operate are more likely to recognize its functional advantages. Perceived usefulness is positively associated with both consumer attitude and behavioral intention, highlighting the importance of practical benefits in shaping consumers' acceptance of digital credit services. Facilitating conditions also demonstrate positive relationships with perceived usefulness, consumer attitude, and behavioral intention, indicating that the availability of adequate resources and technological support is relevant to PayLater adoption. Furthermore, consumer attitude is positively associated with behavioral intention, emphasizing the importance of favorable evaluations in consumers' willingness to use the service.

The study contributes to the technology acceptance literature by integrating technological beliefs and facilitating conditions within the context of digital consumer credit. The findings suggest that BNPL acceptance cannot be understood solely through perceptions of interface simplicity. Rather, perceived functional value, enabling resources, and consumer attitude represent complementary factors associated with adoption intention. For practitioners, these findings highlight the importance of developing user-friendly services, communicating meaningful functional benefits, and providing accessible operational assistance.

Several limitations should be acknowledged. First, the cross-sectional research design restricts causal interpretation of the observed relationships. Second, the use of non-probability convenience sampling limits the generalizability of the findings to the broader population of BNPL consumers. Third, the study examines behavioral intention rather than actual transaction or repayment behavior. Furthermore, because the data were collected in 2020, the findings should be interpreted within the technological and market conditions of that period rather than assumed to represent the current BNPL environment.

Future research could employ longitudinal designs to investigate how technological perceptions and consumer attitudes evolve with continued BNPL usage. Further studies may also incorporate actual usage behavior, repayment experiences, financial literacy, and perceived financial risk to extend understanding beyond initial adoption intention. Comparative investigations across consumer segments and digital credit platforms could additionally provide insights into whether the relative importance of technological convenience, functional benefits, and facilitating conditions differs across user groups.

Overall, the findings indicate that perceived usefulness, facilitating conditions, and favorable consumer attitudes are important considerations in understanding PayLater adoption intention. By combining technological accessibility with functional value and responsible financial communication, digital credit providers may improve consumer experiences while supporting more informed adoption decisions.

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