

## Digital Marketing, Hedonism, and Product Knowledge on the Interest in Using Paylater at A Hotel in Pontianak City

### *Digital Marketing, Hedonisme Dan Product Knowledge Terhadap Minat Penggunaan Paylater Pada Sebuah Hotel di Kota Pontianak*

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DOI: 10.55963/jumpa.v13i1.918

**Abstract** - Advances in digital technology have driven significant changes in consumer behavior, including the adoption of financial services such as paylater, which is growing in the hospitality industry. This study aims to analyze the influence of digital marketing, hedonism, and product knowledge on the interest in using paylater at star-rated hotels in Pontianak City. The study employs a quantitative approach through a questionnaire survey using accidental sampling techniques on 88 respondents who are familiar with paylater services and have stayed at star-rated hotels. Data analysis was performed using smart-PLS 3.0. The results show that, partially, only product knowledge has a significant effect on the interest in using paylater ( $p$ -value = 0.000) with a dominant contribution of 64.5%. Meanwhile, digital marketing and hedonism did not have a significant individual effect. However, simultaneously, the three variables were able to explain 82.7% of the variability in interest in using paylater ( $R^2 = 0.827$ ). These findings indicate that rational considerations based on product knowledge are more decisive than digital promotion factors and emotional motivation. The novelty of this research lies in testing an integrative model of the three variables in the context of star-rated hotels, which has previously been studied more extensively in the e-commerce sector. This study contributes to the development of consumer behavior literature and provides managerial implications regarding the importance of educational strategies in digital marketing for PayLater services.

**Keywords:** Digital marketing, Hedonism, Interest, Knowledge.

**Abstrak** - Kemajuan teknologi digital telah mendorong perubahan signifikan dalam perilaku konsumen, termasuk dalam adopsi layanan keuangan seperti paylater yang semakin berkembang di industri perhotelan. Penelitian ini bertujuan menganalisis pengaruh digital marketing, hedonisme, dan product knowledge terhadap minat penggunaan paylater pada hotel berbintang di Kota Pontianak. Penelitian menggunakan pendekatan kuantitatif melalui survei kuesioner dengan teknik accidental sampling terhadap 88 responden yang mengetahui layanan paylater dan pernah menginap di hotel berbintang. Analisis data dilakukan menggunakan smart-PLS 3.0. Hasil penelitian menunjukkan bahwa secara parsial hanya product knowledge yang berpengaruh signifikan terhadap minat penggunaan paylater ( $p$ -value = 0,000) dengan kontribusi dominan sebesar 64,5%. Sementara itu, digital marketing dan hedonisme tidak berpengaruh signifikan secara individual. Namun, secara simultan ketiga variabel mampu menjelaskan 82,7% variabilitas minat penggunaan ( $R^2 = 0,827$ ). Temuan ini menunjukkan bahwa pertimbangan rasional berbasis pengetahuan produk lebih menentukan dibandingkan faktor promosi digital dan motivasi emosional. Kebaruan penelitian terletak pada pengujian model integratif ketiga variabel dalam konteks hotel berbintang, yang sebelumnya lebih banyak diteliti pada sektor e-commerce. Studi ini berkontribusi pada pengembangan literatur perilaku konsumen dan memberikan implikasi manajerial berupa pentingnya strategi edukatif dalam pemasaran digital layanan paylater.

**Kata Kunci:** Digital marketing, Hedonisme, Knowledge, Minat.

## INTRODUCTION

The rapid and widespread advancement of information technology has brought about changes in the way people communicate and obtain information. In today's era of advanced internet technology, everyone can obtain information more quickly. The presence of digital communication technology today has certainly led to major innovations in the field of promotion. Digital marketing is a popular form of advertising that uses digital platforms to reach customers and promote goods and services

(Yasmin et al., 2015). Digital marketing has become a fundamental force in shaping consumer behaviour, particularly in terms of product purchase and use. The rapid development of online platforms, social media, and e-commerce has brought about significant changes in consumer decision-making dynamics. Moreover, companies can promote their businesses through social media marketing (Ariffin & Pratiwi, 2024).

Consumer behaviour will also change with the changing times. Through the use of the internet, businesses no longer need to struggle to collect various data to support their operations. Even now, various types of information can be obtained quickly and without problems, so the data obtained needs to be filtered to obtain accurate and significant data. Many small to large businesses are implementing digital marketing in their businesses (Bancin et al., 2024). The modernisation and technological advances that accompany the passage of time have had an impact on hedonism and consumer behaviour. One of the most prevalent lifestyles in society today is hedonism. As hedonism becomes more prevalent in society, consumption patterns are also changing. Individuals tend to be more selective in choosing products that not only meet functional needs but also provide emotional satisfaction and social status. Hedonism is a style of life that holds that avoiding any unpleasant emotions and pursuing as much pleasure as possible can make one happy. Another theory or viewpoint is hedonism, which holds that the goal of life and human behavior is pleasure or enjoyment (Pratiwi & Fitria, 2020).

In this context, understanding product knowledge becomes very important. With information widely available, consumers can learn about products before purchasing the products or services they will use. Product knowledge is knowledge about products or services that consumers have, which is interpreted by consumers and used as material for consideration in determining their next course of action. (Rismawan & Purnami, 2017). As is well known, paylater services are currently widely offered by most companies to consumers. Paylater, also known as buy now, pay later (BNPL), has become popular as a financial tool that allows consumers to make purchases and defer payment until a specified time. The increasing prevalence of paylater options in digital transactions offers a unique opportunity to investigate the impact of digital marketing on consumer interest in these services. In recent years, financial literacy has become a particular concern in various countries (Ariffin et al., 2025).

As more people become aware of paylater technology, more consumers are becoming consumptive, in the sense that they have no limits when it comes to purchasing items because there are no obstacles to holding back their desire to buy a product (Widawati, 2011). Digital payment is payment using technology (Tarantang et al., 2019). The money is stored, processed, and received in the form of digital payment information. The money transfer process is carried out using electronic payment tools. Knowing about products from digital media and the ease with which consumers can obtain them will create a desire to use those products or services. Behavioural intention is seen in terms of the extent to which people do or do not engage in certain future behaviours, with adoption of the system being predicted by attitudes and perceived benefits (Sukendro et al., 2020). The first e-commerce company to introduce paylater in Indonesia was Traveloka, in partnership with a fintech company. Many e-commerce companies use this technology in their payment systems, making it widely known among the general public (Sari, 2021).

This phenomenon is increasingly relevant with the development of paylater (buy now, pay later) services, a digital payment method that allows consumers to make purchases and defer payment. In the star-rated hotel industry in Pontianak City, paylater is a potential payment alternative, but the dominant factors influencing its use are not yet clearly known. The main research question is: do digital marketing, hedonism, and product knowledge influence the interest in using paylater at star-rated hotels in Pontianak, either partially or simultaneously?

Theoretically, this research is based on consumer behavior theory, which explains that consumer behavior is influenced by external stimuli and internal psychological factors. The stimulus–organism–response (SOR) model explains that digital marketing as an external stimulus will be processed through internal consumer conditions such as hedonism and product knowledge (organism), which then produces a response in the form of interest in use (response). In addition, the theory of planned

behavior (Ajzen, 1991) explains that interest (behavioral intention) is the main predictor of actual behavior in using a technology. Thus, the research gap in this study lies in the lack of empirical studies that integrate digital marketing, hedonism, and product knowledge in explaining the interest in using paylater in the star-rated hotel industry. The novelty of this study is to test an integrative model of these three variables in the context of the star-rated hospitality industry in Pontianak City, which has different consumer characteristics compared to the e-commerce sector.

A hotel is a commercial enterprise or service industry (Hermawan et al., 2018). Hotels are service businesses that support tourism activities, managed professionally and supported by skilled workers in the hospitality industry (Pradiatiningtyas, 2017). Digital marketing has a positive impact on purchasing interest (Khoirun Nisa' & Sudarwanto, 2022). On the other hand, hedonistic motivation has also been shown to influence consumer behaviour Prasetya & Purnamawati, (2020), which shows that students' hedonistic motivation influences their use of the OVO mobile payment application. In the context of product knowledge Magfirah & Aprianti, (2023) found that this factor significantly influences users' interest in purchasing certain cosmetic products. Based on the above background, the researcher was interested in studying the influence of digital marketing, hedonism, and product knowledge on the interest in using paylater at star-rated hotels in the city of Pontianak. If the public has a good understanding of paylater services, users will be able to avoid crippling debt, because if paylater services are used wisely by the public, this can help improve financial inclusion in Indonesia (Rakhma, 2019). With its main function as a promotional tool and a link between the company and the market, digital marketing utilises digital media to provide information that is informative, persuasive, and entertaining (Ekadjaja & Siswanto, 2021). PayLater is one of the rapidly growing digital payment innovations that allows customers to purchase goods without having to pay immediately, which in turn encourages consumptive behaviour. In the hospitality industry, the use of paylater is an interesting opportunity to investigate the relationship between digital marketing, hedonism, and product knowledge with consumer interest. Consumer awareness of new products, especially branded ones, tends to create new lifestyles (Anggraini & Santhoso, 2019). Product knowledge plays an important role in the consumer decision-making process. It refers to the accumulated information stored in consumers' memories, which helps them understand the characteristics and value of a particular product (Basyir, 2019). In relation to technology, Behavioural Intention (BI) is an indicator of the extent to which a person has the intention to use technology in the future (Krempel & Beyerer, 2014). Previous research shows that digital marketing has a significant influence on various aspects of consumer behaviour. That digital marketing contributes to the increase in consumer hedonic motivation (Prihadi et al., 2022). Through these various findings, this research highlights its novelty in exploring the role of digital marketing, hedonism, and product knowledge partially and simultaneously in shaping consumer behavioural interest in paylater services in the star hotel industry, which has not been widely studied in the context of digital payments and their influence on consumptive lifestyles. Advances in information technology have brought significant changes to various aspects of life, including how we communicate and conduct transactions. Consumer behaviour has undergone a transformation in line with the development of a hedonistic lifestyle and increased access to product knowledge.

The development of paylater services as part of digital payment innovation shows an increasing trend in usage in the e-commerce sector. However, its implementation in the star-rated hospitality industry, particularly in the city of Pontianak, has not yet shown a clear pattern of adoption. Although digital marketing is increasingly being carried out by hotels through social media and online platforms, it is not yet certain to what extent this strategy can encourage interest in using paylater as a payment method.

On the other hand, the hedonistic lifestyle that is developing in modern society is thought to encourage consumptive behavior, including the use of flexible payment services such as paylater. However, there is no strong empirical evidence that hedonistic motivation is indeed a determining factor in the context of paylater usage in the hospitality sector. In addition, consumers' level of product knowledge regarding the features, benefits, risks, and payment mechanisms of paylater also has the potential to influence interest in its use, but its influence needs to be tested empirically in the context of the hospitality industry.

Based on these issues, the research questions in this study are described more operationally as follows: 1) does digital marketing have a significant effect on the interest in using paylater at star-rated hotels in Pontianak City?; 2) does hedonism have a significant effect on the interest in using paylater at star-rated hotels in Pontianak City?; 3) does product knowledge have a significant effect on the interest in using paylater at star-rated hotels in Pontianak City?; 4) do digital marketing, hedonism, and product knowledge simultaneously have a significant effect on the interest in using paylater at star-rated hotels in Pontianak City?; 5) which variable has the most dominant effect on the interest in using PayLater?. This problem formulation was developed to address the research gap that has not yet extensively examined the integration of these three variables in the context of the star-rated hotel industry.

## **LITERATURE REVIEW**

### **Consumer Behavior**

The grand theory underlying this research is consumer behaviour theory, which explains how individuals make decisions in choosing, using, and evaluating products or services to meet their needs and desires. This theory is rooted in the understanding that consumer behaviour is influenced by internal (psychological) and external (environmental) factors, which then determine responses to marketing and technological stimuli. According to Schiffman et al., (2010), consumer behaviour is a process involving perceptions, knowledge, attitudes, and motivations that are formed through consumers' experiences and the information they receive. In the context of paylater services, consumers process digital information, consider the benefits and risks, and form the intention to use the service based on digital marketing stimuli, emotional impulses, and their level of product knowledge.

Digital marketing increases information seeking, hedonism influences emotional evaluation, and product knowledge strengthens rational evaluation. These three variables interact and shape consumers' behavioural intentions towards the use of paylater. In addition, modern consumer behaviour theory is also influenced by stimulus–organism–response (SOR Theory) (Mehrabian & Russell, 1980). In this theory: 1) stimulus is represented by digital marketing as an external trigger; 2) organism includes internal conditions such as hedonism and product knowledge; 3) response is the interest in using paylater.

This model explains that consumer responses arise after they process marketing stimuli through internal factors. The stronger the internal process (e.g., knowledge or motivation), the higher the likelihood of behavioural responses emerging. In addition, the concept of interest (behavioral intention) in this study refers to the Theory of Planned Behavior (TPB) (Ajzen, 1991), which states that intention is the main predictor of actual behavior. The more positive the attitude and perception of the benefits of a service, the higher the intention to use it.

### **Digital Marketing and Interest in Use**

Digital marketing is a marketing strategy that utilizes digital media to convey informative, persuasive, and interactive messages (Yasmin et al., 2015). Digital marketing has been proven to influence purchasing interest and consumer behavior in various sectors (Khoirun Nisa' & Sudarwanto, 2022). Theoretically, from an SOR perspective, digital marketing acts as a stimulus that can trigger a response in the form of usage interest. The more effective the digital marketing strategy, the greater the likelihood that consumers will form the intention to use paylater services.

The IMC theory explains that digital marketing is part of integrated marketing communications that consistently combines various marketing messages through digital media to achieve effective communication (Rehman et al., 2022). In the context of digital marketing, TAM explains that consumers accept digital information if they consider the media to be easy to use and useful. Informative and relevant digital marketing content increases consumers' intention to use services such as paylater (Davis, 1989).

### **Hedonism and Interest in Use**

Hedonism is a lifestyle orientation that emphasizes pleasure and emotional satisfaction as the main goal of consumption (Hirschman & Holbrook, 1982). Consumers with hedonistic motivations tend to use services that provide enjoyable experiences and enhance self-image. Research by Prasetya &

Purnamawati, (2020) shows that hedonistic motivation influences the use of mobile payment services. Within the TPB framework, hedonistic motivation influences individuals' attitudes toward behavior, which then shapes their intention to use. Hedonism refers to a lifestyle that emphasises the pursuit of pleasure, emotional comfort, and enjoyable experiences. Modern society shows an increasing tendency towards consumptive behaviour driven by hedonistic motivations, particularly through exposure to social media and lifestyle trends (Prastiwi & Fitria, 2020). This theory states that consumers enjoy emotional experiences during the consumption process, including fantasy, pleasure, and imagination. The TPB extension explains that hedonistic motivation can shape behavioural intentions when individuals feel that the behaviour provides pleasure and enhances self-image (Ajzen, 1991).

#### **Product Knowledge and Interest in Use**

Product knowledge is the level of consumer understanding of the attributes, benefits, and risks of a product (Brucks, 1985). The higher the product knowledge, the more rational the consumer evaluation process in making decisions. In the context of paylater, product knowledge helps consumers understand the payment system, interest rates, tenors, and the risks of late payments. Magfirah & Aprianti, (2023) found that product knowledge has a significant effect on purchase interest. The level of product knowledge determines consumers' ability to make rational decisions (Rismawan & Purnami, 2017). With the increasing ease of access to digital information, consumers can access product details such as paylater before deciding to use it. This framework explains that customer knowledge consists of knowledge about, knowledge for, and knowledge from customers. Consumers tend to use paylater if they have sufficient understanding of its features and benefits (Gebert et al., 2003).

#### **Formulation of Hypotheses**

Based on previous theoretical studies and research, the research hypotheses are formulated as follows:

H<sub>1</sub>: Digital marketing has a positive and significant effect on the interest in using paylater at star-rated hotels in Pontianak City.

H<sub>2</sub>: Hedonism has a positive and significant effect on the interest in using paylater at star-rated hotels in Pontianak City.

H<sub>3</sub>: Product knowledge has a positive and significant effect on the interest in using paylater at star-rated hotels in Pontianak City.

H<sub>4</sub>: Digital marketing, hedonism, and product knowledge simultaneously have a positive and significant effect on the interest in using paylater at star-rated hotels in Pontianak City.

#### **RESEARCH METHOD**

This study's methodology and data type are quantitative. To accomplish the research goal, which is to determine the influence of digital marketing, hedonism, and product knowledge on the interest in utilizing paylater at star-rated hotels in Pontianak City, this strategy employs a survey method. There are no restrictions on the kinds of data used in this investigation. The approach used to gather data for this study is literature review, which entails reading and analyzing a variety of materials pertaining to the research topic, including books, journals, articles, news, and the internet. A questionnaire, sometimes referred to as a "survey," is a technique for gathering data that entails asking respondents a series of questions. Google Forms was used to produce the questionnaire, which was then sent to Pontianak City participants.

This study focuses on customers who have stayed at star-rated hotels in Pontianak City and are aware of paylater. This research was conducted from February 2025 to November 2025 in the city of Pontianak. Accidental sampling, a method for selecting samples based on chance, was employed in this study. This means that anyone who happens to meet the researcher can be used as a sample if they are judged to meet the researcher's predetermined criteria (Sugiyono, 2022). The number of indicators from the research variables is used to calculate the measurement of research samples. The number of research samples is  $n$  (estimated indicators)  $\times$  5, or 85 (17  $\times$  5), as the minimum sample size is at least five times the number of variables or indicators of the study variables (Hair et al., 2022; Sarstedt et al., 2017). Descriptive and regression analysis were used to analyze the data. The mean

of the questionnaire results was the main subject of descriptive analysis. The data was then analyzed and categorized using quantitative techniques based on percentages, and results were reached utilizing the analysis capabilities of smart-PLS version 3. Determining the degree to which independent and dependent variables have an impact is one of the goals of this approach. The research modeling structure depicted in this route diagram serves as the foundation for the theoretical and research findings constructs produced in the preceding section. The framework used in this study is as follows:

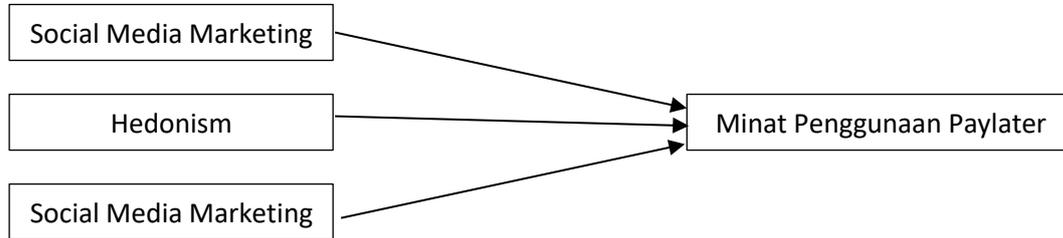


Figure 1. Research Framework

**FINDINGS AND DISCUSSION**

Pontianak City, the capital of West Kalimantan Province, Indonesia, covers an area of 107.82 km<sup>2</sup>. Pontianak City was originally a sultanate. In 1959, it was developed with the status of a Level II Autonomous Region. Geographically, Pontianak City has several unique features not found in other cities in Indonesia, namely its location on the equator, specifically at 20°05' S and 108°30'–114°10'E. Due to its location on the equator, it is nicknamed the Equator City or Equator Town, and it is also crossed by the Kapuas River, one of the longest rivers in Indonesia.

Pontianak City is rich in ethnic and cultural diversity. Its population consists of various ethnic groups and religions, creating a multicultural city. The people of Pontianak City are known for their friendliness and hospitality, with a tradition of hospitality that is evident in their daily interactions. The people of Pontianak also have a rich cultural heritage that is reflected in traditional arts, music, and dance, which are often preserved and promoted. Economically, most of the population of Pontianak works in the trade, services, agriculture, and tourism sectors. The average income of the population varies depending on the sector of employment and level of education.

Paylater is one of the financial innovations that is becoming increasingly popular in today's digital world. The Paylater service allows users to shop online or offline without having to pay immediately at the time of the transaction. Instead, payment can be made within a certain period after the transaction is completed. By using the Paylater service, users can enjoy the convenience of shopping without worrying about cash limitations. Paylater also provides flexibility in payment, allowing users to better plan their finances. Users need to note that using paylater services also requires discipline in managing personal finances, so as not to get caught up in uncontrollable debt. Therefore, a good understanding of the terms and conditions of using paylater services is very important for users so that they can use them wisely.

Table 1. Results of Discriminant Validity Test

	Social Media Marketing	Hedonism	Product Knowledge	Interest in Use
Social media marketing	0,762			
Hedonism	0,841	0,809		
Product knowledge	0,831	0,888	0,770	
Interest in use	0,779	0,884	0,921	0,895

Source: Processed data, s-martPLS3, 2025.

It is clear from the above table that the data satisfies discriminant validity since the square root of AVE is greater than the internal correlation square between the research variables.

**Construct Realibility**

The construct reliability test comes next, and it can be evaluated using two criteria: composite reliability and cronbach's alpha. If a construct's composite reliability score is greater than 0.70 and its cronbach's

alpha value is greater than 0.5, it is deemed reliable. To make analysis easier, the output of the latent variable coefficients is shown once again as follows:

Table 2. Composite Reliability and Cronbach's Alpha Values

	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>	Y	Kriteria	Keterangan
Composite reliability	0,983	0,969	0,980	0,966	> 0,7	Reliable
Cronbach's alpha	0,981	0,965	0,977	0,960	≥ 0,5 baik dan ≥ 0,3 cukup	Reliable

Source: Processed data, smart-PLS3, 2025.

According to the results in the above table, every variable has a composite reliability score more than 0.7, indicating that every construct is dependable. The lowest composite reliability rating of 0.966 (Y) and the maximum of 0.983 (X<sub>1</sub>) demonstrate that the construct reliability requirements for the outer model have been satisfied and are excellent. With the lowest cronbach's alpha value being 0.960 (Y) and the highest being 0.981 (X<sub>1</sub>), each variable has a cronbach's alpha value ≥ 0.5, indicating that the external model's internal consistency reliability is very strong.

### Inner Model

By forecasting the relationship between latent variables, R square values, path coefficients, predictive relevance values (Q<sup>2</sup>), and f square values, the inner model (structural model) is evaluated. The table below displays the outcomes of each item from the assessment of the inner model (structural model):

Tabel 3. R Square Measurement Results

	R Square	R Square Adjusted
Interest in use	0,827	0,821

Source: Processed data, smart-PLS3, 2025.

According to the statistics above, the R square and adjusted R square values are 0.821, indicating that social media marketing, hedonism, and product knowledge have a "strong" impact on user interest. The R Square for user interest is 0.827, indicating that hedonism, product knowledge, and social media marketing all have an 82.7% simultaneous influence on user interest.

### Path Coefficient

Path coefficients show the direction of the link between variables, whether positive or negative, and are used to calculate the amount of partial influence. The research model's path equation is found using path coefficients. The outcomes of the correlation between constructs are quantified by examining the path coefficients and their significance levels, which are then compared with the prior research hypotheses in order to test the hypotheses in this study. This study employed a significance threshold of 5%, or 0.05. The two hypotheses that are meant to demonstrate the validity of the study assumptions are as follows:

H<sub>1</sub>: Digital marketing influences the interest in using paylater at star-rated hotels in Pontianak City.

H<sub>2</sub>: Hedonism influences the interest in using paylater at star-rated hotels in Pontianak City.

H<sub>3</sub>: Product knowledge influences the interest in using paylater at star-rated hotels in Pontianak City.

The following table shows the results of the coefficient path analysis obtained based on data processing using smart-PLS:

Table 4. Test Results: Path Coefficients of Social Media Marketing, Hedonism, and Product Knowledge Affecting Interest in Using Paylater at Star-Rated Hotels in Pontianak City

Hypotheses	Path	Coefficients Path	T-Value	P-Value	Description
H <sub>1</sub>	Social media marketing → interest in use	0,301	1,692	0,092	Rejected
H <sub>2</sub>	Hedonism → interest in use	0,014	0,064	0,949	Rejected
H <sub>3</sub>	Product knowledge → interest in use	0,645	3,795	0,000	Accepted

R<sup>2</sup> = 0,827; adjusted R<sup>2</sup> = 0,821; VIF = 2,785 dan Q<sup>2</sup> = 0,628

Source: Processed data, smart-PLS3, 2025.

From the table above, it can be seen that social media marketing has an influence of 30.1% on usage, while hedonism has an influence of 1.4% on interest in usage and product knowledge has an influence

of 64.5% on interest in usage. Furthermore, social media marketing has a p-value of  $0.092 < 0.05$ , which means that social media marketing does not influence the interest in using paylater at star-rated hotels in Pontianak City. Therefore,  $H_1$  is rejected. This result indicates that the higher the application of social media marketing as a marketing medium, the less significant its impact on the interest in using paylater at star-rated hotels in Pontianak City. Furthermore, hedonism has a p-value of  $0.949 < 0.05$ , which means that hedonism also has no effect on the interest in using paylater at star-rated hotels in Pontianak City. This result also shows that the higher the level of hedonism, the less significant the impact on the interest in using paylater at star-rated hotels in Pontianak City. Furthermore, product knowledge has a p-value of  $0.000 < 0.05$ , which means that product knowledge significantly affects the interest in using paylater at star-rated hotels in Pontianak City. This result also shows that the higher the product knowledge, the higher the interest in using paylater at star-rated hotels in Pontianak City.

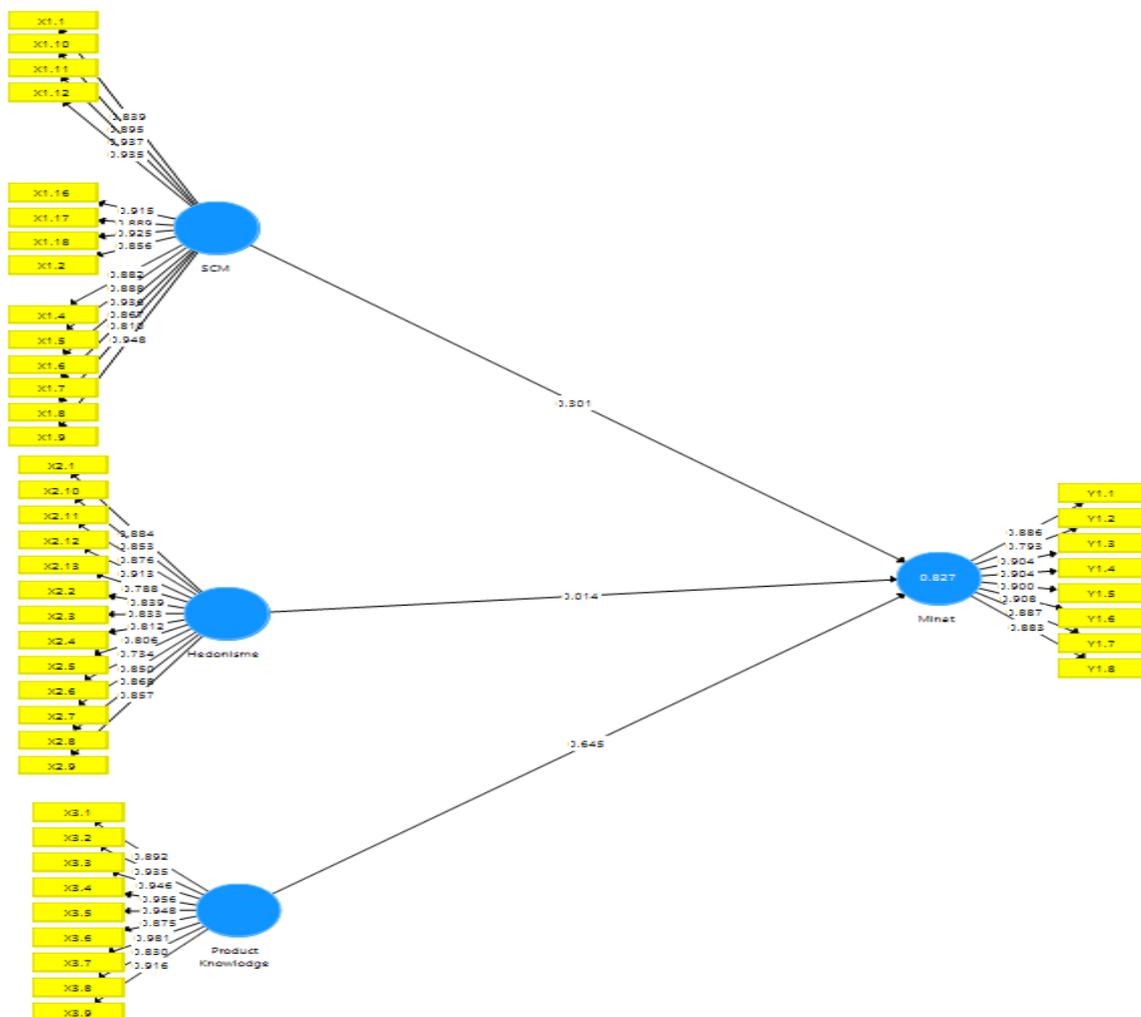


Figure 2. Outer Model Test Results

**The Influence of Digital Marketing on the Interest in Using Paylater at Star-Rated Hotels in Pontianak City**

Based on the results of the regression analysis conducted, it was found that the influence of social media marketing on the interest in using the paylater payment method at star-rated hotels in Pontianak City was 30.1%, with a p-value of 0.092. This value is greater than the significance level of 0.05, so it can be concluded that social media marketing does not have a significant effect on the interest in using paylater. Thus, the first hypothesis ( $H_1$ ) in this study is rejected. These results indicate that a higher implementation of social media marketing strategies does not necessarily increase consumer interest in using paylater, particularly in the context of hotel services. This finding suggests that although social media has become the primary channel for distributing information, the content presented is not yet

sufficient to substantially shape usage intentions. Interestingly, descriptive data shows that 50% of respondents obtained information about paylater through social media, meaning that social media is sufficiently recognised as a primary source of information. However, this is not enough to encourage users to genuinely be interested in using the paylater service. It can be assumed that the majority of respondents only receive information superficially (peripheral route) without elaborating on the benefits or mechanisms of the paylater service. Demographically, the majority of respondents in this study come from the young productive age group, namely 20.1–30 years (64%) and 30.1–40 years (25%), who are generally known as active social media users. Most respondents are also private sector employees (52%) and students/college students (27%), groups that should be responsive to digital promotions. However, the low significance of social media marketing indicates that social media as an information channel has not been optimally maximised to drive usage intent. This is not consistent. Where digital marketing has a positive impact on purchasing interest (Khoirun Nisa' & Sudarwanto, 2022). However, the effectiveness of social media marketing depends heavily on the level of audience engagement and the quality of interactions established (Ismail, 2017). Promotions that are purely informative are not effective enough, so it is necessary to develop educational content strategies, such as explanations of features, how it works, financial benefits, and simulations of using paylater in the context of hotel reservations. Although social media marketing plays a role in shaping initial awareness, its success in increasing interest in usage is largely determined by the quality of the content and the depth of information provided.

#### **The Influence of Hedonism on the Interest in Using Paylater at Star-Rated Hotels in Pontianak City**

The regression results indicate that the hedonism variable has a very low influence on the interest in using paylater, namely 1.4%. In addition, the p-value of 0.949, which is significantly higher than the significance level of 0.05, reinforces the finding that hedonism does not have a significant effect on the interest in using paylater among consumers of star-rated hotels in Pontianak City. Thus, the hypothesis stating that hedonism has a positive effect on interest in using paylater is rejected. These results indicate that a higher level of hedonism does not necessarily encourage individuals to use the paylater payment service at hotels. Conceptually, hedonism refers to a consumption behaviour orientation based on the desire to obtain pleasure, comfort, or positive emotional experiences. This is inconsistent with where hedonistic motivation has been proven to influence consumer behaviour (Prasetya & Purnamawati, 2020), which shows that students' hedonistic motivation influences the use of the OVO mobile payment application. However, in this study, the use of paylater was not correlated with this hedonistic dimension. This means that the interest in using paylater is more influenced by rational considerations than emotional ones, such as payment efficiency, financial management, or ease of transaction, rather than the desire for instant gratification or to show off social status. The majority of respondents were in the productive age range of 20.1–30 years (64%), with most being private sector employees (52%) and students/university students (27%). This age and occupational group generally tends to consider utility and rationality in financial decision-making. In other words, paylater is seen not as a means of fulfilling a consumptive lifestyle, but as a tool to manage transactions and financing in a more flexible and planned manner. This is reinforced by data showing that the majority of respondents have middle-income levels, ranging from Rp 3.1 million to Rp 5 million (29%), indicating that this user group prioritises functional aspects over mere pleasure. Additionally, although 50% of respondents stated they learned about paylater through social media, and 77% expressed interest in using it when staying at a hotel, no strong correlation was found between hedonistic motivations and these decisions. This suggests that while information spreads through social media, which tends to emphasise visual and emotional aspects, users still consider rational factors, such as product benefits and trust in the platform provider (e.g., Shopee and Traveloka, which are most familiar to respondents). This finding is supported by the fact that in the use of digital financial services, rational motivation and trust in technology play a greater role than emotional impulses (Wang et al., 2021). That in the service sector, such as hospitality and tourism, perceptions of ease and convenience of service have a greater impact on usage intentions than hedonistic elements (Ladhari et al., 2019). Therefore, hedonism is not a significant determining factor in shaping interest in using paylater among consumers of star-rated

hotels in Pontianak City. Marketing strategies should not focus on lifestyle branding or promotions based on momentary pleasure, but rather on educating consumers about the practical benefits, security, and convenience of the paylater system in supporting their travel needs.

#### **The Influence of Product Knowledge on Interest in Using Paylater at Star-Rated Hotels in Pontianak City**

The results show that product knowledge has a significant effect on interest in using paylater, with a contribution of 64.5% and a p-value of 0.000, which is statistically far below the 0.05 significance limit. Thus, the hypothesis that there is a positive and significant influence between product knowledge on interest in using paylater is accepted. This result confirms that the higher consumers' understanding or knowledge of the product, the higher their interest in using it in hospitality services. The product knowledge in question includes an understanding of the benefits, ways of working, risks, and added value of using paylater in making hotel stay transactions. This finding is very relevant in the context of digitalisation of financial services and tourism, where consumers not only consider convenience, but also the need for adequate information before making a decision. When consumers have full knowledge of the features and advantages of paylater, such as payment flexibility, transaction security, and ease of integration with hotel booking platforms such as Shopee and Traveloka, the tendency to use this service increases significantly. The majority of respondents are between 20.1 - 30 years old (64%), an age group that is known to have high digital literacy and a tendency to seek information first before making financial decisions. In addition, most respondents are private employees (52%) and students (27%), who generally have active internet access and are accustomed to using digital-based financial applications. In terms of economy, respondents are dominated by the middle income group, especially in the range of Rp 3.1 million - Rp 5 million (29%), which is an ideal target for instalment-based payment services such as paylater. Furthermore, the descriptive results show that 77% of respondents expressed interest in using paylater when staying at a hotel, while the rest (23%) stated 'maybe', and none expressed no interest. This illustrates a very high market potential, and also emphasises the importance of product education strategies in increasing service adoption. This finding is supported in the context of product knowledge, (Magfirah & Aprianti, 2023) found that this factor has a significant effect on the purchase intention of users of certain cosmetic products. That product knowledge is a key factor in influencing consumer interest in using paylater is stronger than emotional motivation (hedonism) or mere exposure through social media.

#### **The Influence of Digital Marketing, Hedonism and Product Knowledge on Interest in Using Paylater at Starred Hotels in Pontianak City**

Based on the multiple regression results, it is known that the R Square value is 0.827 and the adjusted R Square value is 0.821. This value shows that simultaneously, the three independent variables consisting of social media marketing, hedonism, and product knowledge have a contribution of 82.7% to the variation in interest in using paylater, while the remaining 17.3% is influenced by other factors outside the model. The R Square value above 0.70 is included in the strong category, so it can be concluded that these three variables together have a significant and substantial influence on the formation of consumer interest in using paylater services in the hospitality sector. This indicates that consumer interest in using paylater is strongly influenced by the extent to which they are exposed to promotions through social media, the level of hedonic motivation, and knowledge of the features and benefits of the service. However, as discussed earlier in the partial test, only product knowledge is shown to have a significant effect individually. However, when combined simultaneously, all three still have a strong influence collectively on usage intention. Most respondents are male (52%) and female (48%) with a relatively balanced distribution, indicating that there is no significant gender-related difference in interest in using paylater. The dominating age group is 20.1-30 years old (64%), followed by 30.1-40 years old (25%), which reflects the dominance of productive young people who are adaptive to digital services. In addition, the majority of respondents work as private employees (52%) and students (27%), groups that generally have a need for payment flexibility and good digital literacy.

In terms of income, respondents are mostly in the range of Rp 3.1 million - Rp 5 million (29%), which reflects a potential target middle economic group for buy now, pay later (BNPL) services such as paylater. Furthermore, the data shows that 77% of respondents expressed interest in using paylater

when staying at a hotel, and the rest (23%) stated 'maybe', with no respondents refusing to use the service. This shows that as a promotional tool and a link between the company and the market, digital marketing utilises digital media to provide information that is informative, persuasive, and entertaining (Ekadjaja & Siswanto, 2021). Consumer awareness of new products, especially branded ones, tends to create a new lifestyle (Anggraini & Santhoso, 2019). That in the context of digital finance, the greatest influence on intention to use comes from a combination of product understanding, trust in technology, and an integrated communication strategy (Wang et al., 2021). In the tourism and services sector, the decision to use digital financial services is multifactorial and depends on a combination of emotional, informative and functional elements (Ladhari et al., 2019). This confirms that the simultaneous influence of social media marketing variables, hedonism, and product knowledge on interest in using PayLater is very strong, but the effectiveness of each variable depends on the quality of its implementation.

## **CONCLUSION**

Based on the results of the analysis of the influence of digital marketing, hedonism, and product knowledge on the interest in using paylater at star-rated hotels in Pontianak City, it can be concluded that only the product knowledge variable has a significant partial effect on the interest in using paylater. This variable shows a dominant influence of 64.5% with a p-value of 0.000 ( $< 0.05$ ), which means that the higher consumers' understanding of the benefits, features, risks, and mechanisms of paylater, the higher their interest in using it. Conversely, digital marketing and hedonism do not show a significant influence individually, with p-values of 0.092 and 0.949 ( $> 0.05$ ), respectively. This indicates that in the context of star-rated hotels, the decision to use paylater is based more on rational considerations than emotional impulses or digital promotional exposure alone. However, simultaneously, these three variables have a very strong influence on usage interest, with an R Square value of 0.827, which means that 82.7% of the variation in usage interest can be explained by this research model. This finding confirms that a combination of external and internal factors continues to contribute to shaping consumer behavior intentions. Managerially, the results of this study indicate that paylater marketing strategies in the hospitality industry need to emphasize an educational and informative approach to increase consumer literacy about the product, rather than relying solely on visual promotions or emotional appeal. This study has several limitations. First, the number of respondents was relatively limited and only included consumers in the city of Pontianak, so generalizing the results to other regions should be done with caution. Second, this study only used three independent variables, so there is still the possibility that other variables influence usage interest, such as trust, perceived risk, financial literacy, or perceived usefulness. Third, this study used a survey-based quantitative approach, so it was not able to explore in depth the psychological factors and subjective experiences of consumers in using paylater. Future research should expand the scope of the study area and increase the sample size so that the results obtained are more representative. In addition, future research could add mediating or moderating variables such as trust, customer experience, perceived value, and financial literacy to enrich the research model. A mixed methods approach could also be considered to gain a more comprehensive understanding of paylater usage behavior in the hospitality industry and other service sectors.

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