

ABSTRACT

This study aims to investigate the impact of the influence The Influence of E-Integrated Marketing Communications on Intention to Use of Spaylater: The Mediating Role of Perceived Risk. To achieve the objectives of the study, the researchers deployed the descriptive analytical approach due to its relevance to this kind of research. The sample was purposive random sample of online customers who are using Spaylater in Java Island; 100 data samples were collected through the distribution of online questionnaires through social media. Statistical tests and data processing were carried out using Partial Least Square (SmartPLS 3.0) and Statistical Package for Social Sciences (SPSS 25).

The research included three main variables with sub dimensions; E-IMC as the independent variable, Intention to Use and Perceived Risk representing the dependent variable. E-IMC sub dimensions were Online Advertising (OD), Online Public Relations (OPR), Online Relationship Communication (ORC) and online sales promotion (OSP). Research findings show that: (1) E-Integrated Marketing Communication has a positive effect on Intention to Use; (2) EIntegrated Marketing Communication has a positive effect on Perceived Risk; (3) Perceived Risk positively affects Intention to Use.

Keywords: E-Integrated Marketing Communication; Intention to Use; Perceived Risk; Fintech; Marketplace, Spaylater