

## ABSTRACT

The use of digital transaction methods paylater is one of the trends in the current era of digitalization transactions. Innovation in the application of the use of digital transaction technology can attract public interest because it makes it easier to make digital transactions. To increase user satisfaction, which will affect continuance intention, service providers must also improve the quality of service provided. This study aims to analyze the factors that influence the continuance intention of digital paylater transactions, which focus on individuals aged 18 years and over who have made digital paylater transactions. The research uses a quantitative approach with Structural Equation Modeling with Partial Least Squares (SEM-PLS). The model used is the modified Hedonic-Motivation System Adoption Model (HMSAM). The six main variables include perceived ease of use, curiosity, joy, Control, satisfaction, and continuance intention. The results revealed that the hypothesis test conducted for 6 out of 7 hypotheses showed the T-Statistics value  $>1.96$ , the P-Values value  $<0.05$ , and the R-Square value in the low and medium classifications showed a medium and small classification of the influence of Factors Affecting the Use of Digital Paylater Transactions Using the Hedonic-Motivation System Adoption Model (HMSAM).

**Kata Kunci:** Continuance Intention, Digital Transaction, Hedonic-Motivation System Adoption Model (HMSAM), Paylater