

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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Abstract

Advances in digital technology have driven major changes in consumer behaviour, including the adoption of financial services such as PayLater, which is becoming increasingly popular in the hospitality industry. This study aims to analyse the influence of digital marketing, hedonism, and product knowledge on the interest in using PayLater at star-rated hotels in Pontianak City. The method used is a quantitative approach through a questionnaire survey with accidental sampling technique, involving 88 respondents who are familiar with the PayLater service and have stayed at star-rated hotels. Data analysis was conducted using SmartPLS 3.0. The results indicate that, partially, only product knowledge has a significant influence on the interest in using PayLater (p -value = 0.000), with a dominant influence of 64.5%. Conversely, digital marketing and hedonism did not show significant individual effects. 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 understanding of the product has a greater influence on consumer interest than visual exposure and emotional motivation. The practical implications of this study emphasise the importance of an educational approach in digital marketing strategies to enhance the inclusion of technology-based financial services in the hospitality sector.

Keywords: *Digital marketing; Hedonism; Knowledge; Interest*

Abstrak

Kemajuan teknologi digital telah mendorong perubahan besar dalam perilaku konsumen, termasuk dalam adopsi layanan keuangan seperti *PayLater* yang semakin populer dalam industri perhotelan. Penelitian ini bertujuan untuk menganalisis pengaruh digital marketing, hedonisme, dan product knowledge terhadap minat penggunaan *PayLater* pada hotel berbintang di Kota Pontianak. Metode yang digunakan adalah pendekatan kuantitatif melalui survei kuesioner dengan teknik *accidental sampling*, melibatkan 88 responden yang mengetahui layanan *PayLater* dan pernah menginap di hotel berbintang. Analisis data dilakukan menggunakan SmartPLS 3.0. Hasil penelitian menunjukkan bahwa secara parsial, hanya product knowledge yang berpengaruh signifikan terhadap minat penggunaan *PayLater* (p -value = 0,000), dengan pengaruh dominan sebesar 64,5%. Sebaliknya, digital marketing dan hedonisme tidak menunjukkan pengaruh signifikan secara individu. Namun, secara simultan ketiga variabel mampu menjelaskan 82,7% variabilitas minat penggunaan *PayLater* (R^2 = 0,827). Temuan ini mengindikasikan bahwa pemahaman rasional terhadap produk lebih memengaruhi minat konsumen dibandingkan dengan eksposur visual dan motivasi emosional. Implikasi praktis dari penelitian ini menekankan pentingnya pendekatan edukatif dalam strategi pemasaran digital untuk meningkatkan inklusi layanan keuangan berbasis teknologi di sektor hospitality.

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 type of marketing that is widely used to promote products or services and to reach consumers using digital channels (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 way of life that believes that a person will be happy by seeking as much pleasure as possible and avoiding any form of painful feelings. Hedonism is also a doctrine or perspective that asserts that pleasure or enjoyment is the purpose of life and human actions (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.

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).

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.

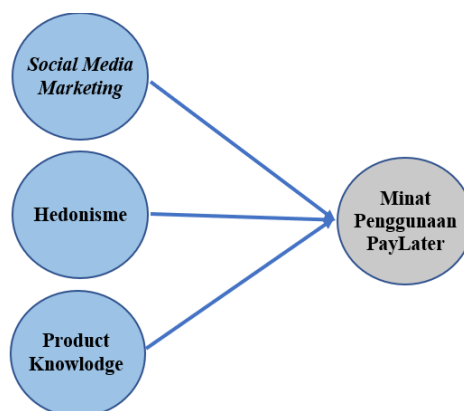
METHODS

The type of data and approach used in this study is quantitative. This approach uses a survey method to achieve the research objective, which is to identify the impact of digital marketing, hedonism, and product knowledge on the interest in using paylater at star-rated hotels in Pontianak City. The type of data used in this study is not limited. In collecting data for this study, the data collection method is literature review, which involves reading and studying various literature related to the research subject, such as journals, articles, books, news, and the internet. A questionnaire, also known as a 'survey,' is a data collection method that involves a list of questions

posed to the surveyed individuals. The questionnaire was created using Google Forms and distributed to individuals involved in Pontianak City.

The focus of this research is consumers who are aware of paylater and have stayed at star-rated hotels in Pontianak City. In this study, the sampling technique used was accidental sampling, which is a technique for determining samples based on chance, meaning that anyone who happens to meet the researcher can be used as a sample, if the person who happens to be encountered is deemed to fit the criteria determined by the researcher (Sugiyono, 2022). The measurement of research samples is determined using the number of indicators from the research variables. The minimum sample size is at least 5 times the number of variables or indicators of the research variables, so that the number of research samples is n (estimated indicators) $\times$ 5, which is 85 (17 $\times$ 5) (Hair et al., 2022; Sarstedt et al., 2017). Data analysis was performed using descriptive and regression analysis. Descriptive analysis focused on the mean of the questionnaire results. After that, the data was processed and classified using quantitative methods based on percentages, and SmartPLS version 3 analysis tools were used to draw conclusions. One of the objectives of this analysis is to determine the extent of the influence of independent and dependent variables. The constructs developed in the previous section, both theoretical and research results, are based on the research modelling structure shown in this path diagram. This study uses the following framework:

Figure 1. Research Framework



RESULTS AND DISCUSSION

Pontianak City, the capital of West Kalimantan Province, Indonesia, covers an area of 107.82 km². 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	Hedonisme	Product Knowledge	Interest in Use
Social Media Marketing	0,762			
Hedonisme	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, SmartPLS3, 2025

Based on the table above, it can be seen that the square root of AVE is higher than the internal correlation square between the research variables, so it can be concluded that the data has met the discriminant validity.

Construct Realibility

The next test is the construct reliability test, which can be measured using two criteria, namely composite reliability and Cronbach's alpha. A construct is considered reliable if the composite reliability value is > 0.70 and the Cronbach's alpha value is ≥ 0.5 . The following are the results of the latent variable coefficients output, presented again to facilitate analysis:

Table 2. Composite Reliability and Cronbach's Alpha Values

	X₁	X₂	X₃	Y	Kriteria	Keterangan
Composite Reliability	0,983	0,969	0,980	0,966	$> 0,7$	Reliabel
Cronbach's Alpha	0,981	0,965	0,977	0,960	$\geq 0,5$ baik dan cukup	Reliabel

Source: Processed data, SmartPLS3, 2025

Based on the table above, the results show each variable, has a value of Composite reliability > 0.7 , so it can be said that all constructs are reliable. The construct reliability

requirements for the outer model have been met and are very good, as seen from the smallest composite reliability value of 0.966 (y) and the highest of 0.983 (X1). As for the results of Cronbach's alpha, each variable has a Cronbach's alpha value ≥ 0.5 , indicating that the internal consistency reliability of the outer model is very good, with the smallest Cronbach's alpha value being 0.960 (Y) and the highest being 0.981 (X1).

Inner Model

Evaluation of the inner model (structural model) by predicting the relationship between latent variables, R square values, path coefficients, predictive relevance values (Q2) and f square values. The results of each item from the evaluation of the inner model (structural model) can be seen in the table below:

Tabel 3. Hasil Pengukuran R Square

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

Source: Processed data, SmartPLS3, 2025

Based on the data above, the R Square and Adjusted R Square values are 0.821, meaning that the influence of social media marketing, hedonism, and product knowledge on user interest falls into the 'strong' category. The R Square for user interest is 0.827, meaning that social media marketing, hedonism, and product knowledge simultaneously influence user interest by 82.7%.

Pengujian Hipotesis (*Path Coefficient*)

Path coefficients are used to determine the magnitude of partial influence and indicate the direction of the relationship between variables, whether positive or negative. Path coefficients are used to determine the path equation of the research model. In testing the hypotheses in this study, the results of the correlation between constructs are measured by looking at the path coefficients and their significance levels, which are then compared with the previous research hypotheses. The level of significance used in this study is 5% or 0.05. The hypotheses intended to prove the validity of the research assumptions consist of two hypotheses, namely:

H1: Digital marketing influences the interest in using Paylater at star-rated hotels in Pontianak City.

H2: Hedonism influences the interest in using Paylater at star-rated hotels in Pontianak City.

H3: 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 SmartPLS:

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 Statistics	P-Value	Ket
H ₁	Social Media Marketing > Interest in Use	0,301	1,692	0,092	Rejected

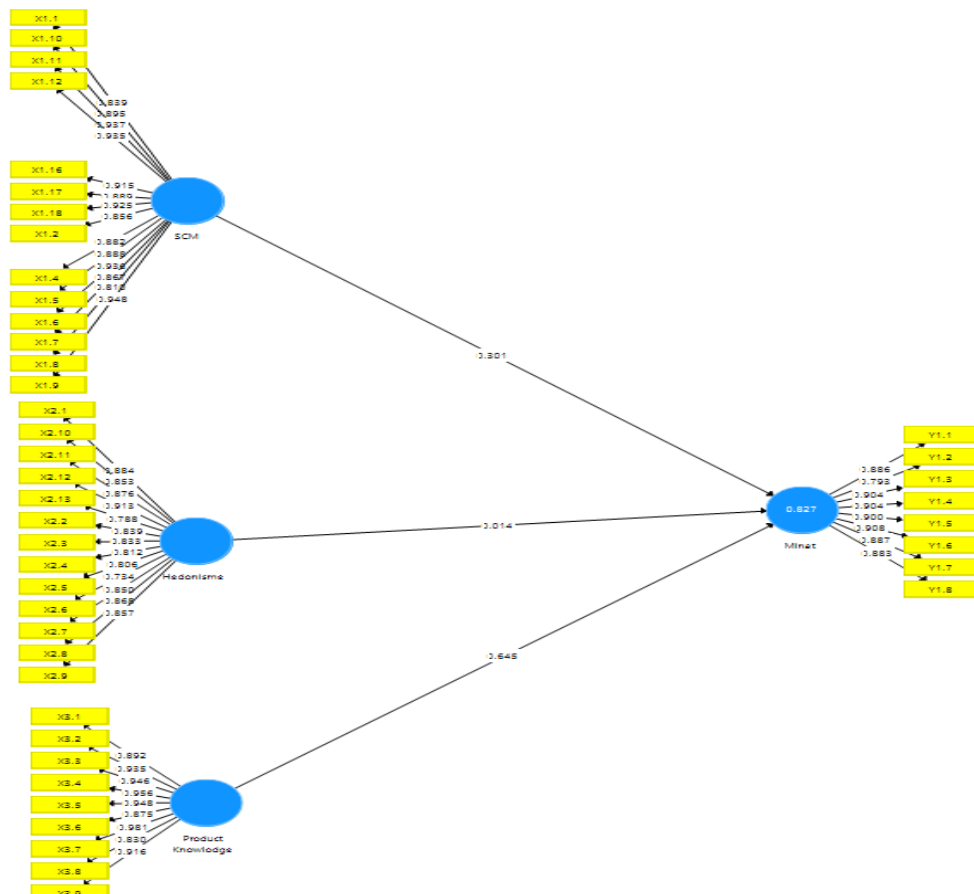
H ₂	<i>Hedonisme</i> > Interest in Use	0,014	0,064	0,949	Rejected
H ₃	<i>Product Knowledge</i> > Interest in Use	0,645	3,795	0,000	Accepted

R²= 0,827; Adjusted R²= 0,821; VIF = 2,785 dan Q²= 0,628

Source: Processed data, SmartPLS3, 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, H1 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 (H1) 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 discussion regarding the influence of digital marketing, hedonism, and product knowledge on interest in using PayLater at star hotels in Pontianak City, it can be concluded that partially only the product knowledge variable is proven to have a significant effect on interest in use. This variable shows a dominant influence of 64.5% with a p-value of 0.000, which means that the higher the consumer's understanding of the benefits, features, and working mechanisms of PayLater, the greater their interest in using it. In contrast, social media marketing and hedonism do not have a significant influence individually on interest in use, although social media marketing is recognised as one of the main sources of information. The p-value of social media marketing is 0.092 and that of hedonism is 0.949, both of which exceed the 0.05 significance threshold. This finding indicates that consumers tend not to be driven by visual exposure on social media or emotional impulses in the form of hedonism, but are more influenced by a rational understanding of the product. However, simultaneously, the three variables have a very strong influence on interest in using PayLater, as indicated by the R Square value of 0.827. This means that the combination of social media marketing, hedonism, and product knowledge can explain 82.7% of the variation in interest in using PayLater. Although not all variables are partially significant, together they make an important contribution to the predictive model. The demographic characteristics of respondents also support this finding, where the majority of respondents are productive young people with backgrounds as private employees and students, and are in the middle income group who tend to consider aspects of efficiency and convenience in using digital financial services. The success of PayLater's digital marketing strategy, especially in the hospitality sector, is highly dependent on increasing consumer knowledge of the product through an informative and convincing educational approach. Promotions that are only visual and emotional have not proven to be strong enough to drive usage intentions.

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