

Original Article

The Influence of Lifestyle, Convenience, and Trust on Purchasing Decisions Using Shopee Pay Later Among Students of Khairun University

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Received Date: 21 January 2026

Revised Date: 18 February 2026

Accepted Date: 21 February 2026

Published Date: 23 February 2026

Abstract: *This study aims to examine the influence of lifestyle, ease of use, and trust on purchasing decisions using Shopee PayLater among students of Universitas Khairun. The rapid growth of digital financial services has encouraged students to adopt deferred payment features in online shopping transactions. This research employs a quantitative approach with a survey method. Data were collected through questionnaires distributed to 140 students who actively use Shopee PayLater. The data were analyzed using descriptive statistics, validity and reliability tests, classical assumption tests, and multiple linear regression analysis. The results indicate that lifestyle has a positive but insignificant effect on purchasing decisions. Although students demonstrate a modern and technology-oriented lifestyle, financial considerations remain the primary factor in decision-making. Ease of use also shows a positive but insignificant influence, suggesting that students perceive system convenience as a standard feature rather than a decisive factor. In contrast, trust has a positive and significant effect on purchasing decisions. The higher the level of trust in transaction security, transparency of information, and service credibility, the greater the likelihood of students making purchasing decisions using Shopee PayLater. The coefficient of determination shows that lifestyle, ease of use, and trust collectively explain 33.8% of purchasing decisions, while the remaining 66.2% are influenced by other factors not examined in this study. These findings highlight the importance of trust as the primary determinant in the adoption of PayLater services among university students.*

Keywords: *Lifestyle, Ease of Use, Trust, Buying Decision.*

I. INTRODUCTION

The rapid development of information and communication technology has significantly transformed many aspects of life, including economic activities in Indonesia. The rise of the internet today, in this age of digital technology, the internet plays a very important and indispensable part in our daily routine, as people have experienced in areas such as communications, working, studying, or the generation process. According to the Asosiasi Penyelenggara Jasa Internet Indonesia (APJII) 2024 report, internet penetration in Indonesia currently stands at 79.5%, with the heaviest users belonging to the generation of Z and millennials aged 13–34 years old. This rapid expansion in connectivity has enhanced the digital economy, especially online purchasing and sales via e-commerce platforms [1].

This technological revolution spurred the emergence of online marketplaces, fundamentally transforming consumer behavior and moving it from in-store to online shopping. In the year 2024, around 221.5 million Indonesians were connected to the internet, which adds another reason for e-commerce ecosystem growth. These changes were underpinned by a shift in payment from cash to digital and cashless methods as well, throughout [2]. Digital payment instruments like credit cards, debit cards, electronic money, and e-wallets have already become mainstream, with e-wallets now being the most popular form of digital payment instrument because they are convenient, easy to access, and come with a lot of promotional offers.

Financial technology (fintech) accounts for the next transformative wave in the domain of digital payments, pioneered through innovative financing solutions. Among the interesting models that have come up, one of the most talked about is the Buy Now Pay Later (BNPL) or what is commonly referred to as PayLater. This system allows consumers to buy products or services on the spot and pay for them at a later date, in batches, or as a one-time payment. Shopee launched Shopee PayLater to give users financing options on its platform as a part of this trend.

Shopee PayLater has proven popular amongst university students, who tend to lead a fast-paced lifestyle and are comfortable operating in a digital environment. Offering installment payments without the need for a credit card, businesses can enable students to have more options when making purchases, even when they are financially constrained. This



functionality not only addresses their consumption needs but also establishes new financial habits. To many students, Shopee PayLater is not just a good training tool but also their lifestyle in this modern era, which values efficiency and convenience.

Students' purchasing decisions are highly influenced by their lifestyle. Social media trends, fashion, technology, and entertainment exposure can significantly raise a student's standard of living expectations beyond their financial means. Many students then use digital credit services to cover the chasm between what they want and access to funds. With regards to consumer decision-making in this context, it involves the identification of needs, information search, evaluation of alternatives, and finally the act of deciding to buy or not [3].

Besides lifestyle, trust plays a significant role in e-commerce as it heavily relies on credit-based services. Users have to be confident that their personal data is safe and that the payment system works. A trusted platform ensures that purchase decisions are more likely on the basis of its credibility and performance. Furthermore, the perception of ease of use is informed by a simple activation process, intuitive interface, and transparent billing system that enhances user comfort and prevents hesitation in using PayLater services [4].

Trust, security, convenience, and lifestyle have been identified as major determinants for online purchases in earlier studies (Nasermoadeli & Khaghani, 2020). Most prior research has explored these variables in isolation or through the lens of more general e-commerce contexts, not specifically BNPL services. Due to the increasing trend of digital credit among students and the features and behavioral characteristics BNPL systems present that offer greater risk, empirical evidence is needed to substantiate how lifestyle, convenience, and trust affect simultaneous purchasing decisions when using Shopee Pay Later.

II. LITERATURE REVIEW

A) *Technology Acceptance Model (TAM)*

The Technology Acceptance Model (TAM), introduced by Fred Davis in 1989, explains how individuals accept and use new technologies. The model proposes that two primary factors, perceived usefulness and perceived ease of use, determine a person's attitude toward technology, which then influences their behavioral intention and actual usage. Perceived usefulness is defined as "the degree to which a person believes that using a particular system would enhance his or her job performance," while perceived ease of use is defined as "the degree to which a person believes that using a particular system would be free of effort" [5]. TAM is derived from psychological theories of belief, attitude, and behavioral intention, and it continues to be a predominant approach in analyzing technology adoption.

For digital financial services, like Shopee PayLater, the Technology Acceptance Model (TAM) provides insights into how consumers assess and accept payment innovations. Simplicity, credibility, and way of living can serve as external elements that influence user perceptions and behaviors related to the system [6]. If users consider the platform beneficial, simple to use, and reliable, they are more likely to generate a favorable perception, which leads them to have a higher intention of using it. As a result, these perceptions lead to increased purchasing decisions inside digital ecosystems.

B) *Purchasing Decision*

A purchase decision is a formal process by which consumers decide what to buy, based on how they can meet their needs and wants. Philip Kotler notes that purchasing decisions arise from a series of questions: problem recognition, information search, alternative evaluation, and final choice [7]. This is determined both rationally (price, quality) and emotionally (preference, social influence).

There are typically five stages in the consumer decision-making process: problem recognition, information search, alternatives evaluation, purchase decision, and post-purchase behaviour. Once the purchase is made, consumers assess whether the product or service meets their expectations, and this can lead to satisfaction and loyalty or dissatisfaction and switch behavior. In digital worlds, there is more of a reliance on convenience, trust, and perceptions around technology that drive buying decisions.

C) *Trust*

The basis of trust is essential for online transactions, where buyers and sellers do not interact directly. This is a measure of its willingness to trust another based on the expectation that they will behave honestly and reliably. In e-commerce contexts, trust delivers social certainty and lower perceived risk when consumers release personal information or when they access credit-based services [8].

Integrity, competence, reliability, security, and transparency are some of the key indicators that build trust. The integrity (aptness to be truthful and consistent) components reflect the honesty of this provider, competence refers back to the potential of this supplier offering its services correctly, reliability links constant efficiency collectively, Security ensures all data and transactions are protected against further malicious assaults, and transparency is about openness in supplying appropriate

details. All of these elements, in digital financial services such as Shopee PayLater, will further bolster users' confidence and encourage good buying decisions.

D) Perceived Ease of Use

Perceived ease of use concerns the degree to which users believe that interacting with a technology involves minimal effort and is grounded in TAM [9]. Users are much more likely to accept a system that is intuitively understandable, easy to use, and accessible without technical barriers. Users are more likely to use a platform for their transactions if they find the platform easy to use.

Low effort required, fast processing time, minimal instruction, simplicity of operation, and good accessibility are some of the indicators for ease of use. For Shopee Pay Later, these usability factors have also been seen from the moments of quick activation, intuitive design flow, and smooth transactions. The perceived ease of use in the system increases the user's intention to use it when making purchasing decisions.

E) Lifestyle

The lifestyle is a way of life which is expressed through activities, interests, opinions, and consumption behaviour. It mirrors the ways people spend their time, use their money, and move within their social world. As one of the famous marketing experts, Philip Kotler, stated, lifestyle is said to be the social, cultural, personal, and psychological factors in a society that determine consumer behavior.

Lifestyle analysis includes factors like activities, interests, opinions (AIO), social values, and consumption patterns. An individual's lifestyle is formed by [10] by internal factors such as attitudes, personality, motivation, and perception, with external influences, for example, family, reference groups, and social class. Economies are affected by digitalization: modernist and convenience-driven lifestyles use fintechs, thus driving purchasing decisions of online marketplaces.

III. RESULTS AND DISCUSSION

A) Results

This research was conducted at Universitas Khairun involving 140 student respondents who actively use Shopee PayLater as a payment method in online shopping transactions. The study focuses on students who have experience using the PayLater feature to ensure that the responses reflect actual usage behavior. By selecting active users, the research is able to capture more accurate perceptions regarding lifestyle, ease of use, trust, and purchasing decisions. The academic environment of the university provides a relevant context because students represent a generation that is highly connected to digital technology. Their familiarity with mobile applications and e-commerce platforms makes them an appropriate population for this study. Therefore, the selection of Universitas Khairun students supports the relevance and validity of the research findings. The primary objective of this study was to analyze the influence of lifestyle, ease of use, and trust on purchasing decisions using Shopee PayLater. These three independent variables were chosen because they are frequently discussed in consumer behavior and technology acceptance theories. Lifestyle reflects patterns of activities, interests, and opinions that shape consumption behavior. Ease of use represents the degree to which users perceive a system as simple and effortless to operate. Trust refers to the confidence users have in the security, reliability, and transparency of the service. Purchasing decision acts as the dependent variable that reflects the final outcome of the consumer evaluation process.

Data were collected through questionnaires distributed directly to respondents who met the sampling criteria. The questionnaire consisted of structured statements measured using a Likert scale to capture the level of agreement from respondents. Each variable was represented by several indicators to ensure comprehensive measurement. The distribution process was conducted carefully to ensure that respondents understood each question clearly. Respondents were given sufficient time to complete the questionnaire honestly and independently. This method helped ensure that the collected data accurately reflected students' perceptions and experiences. After data collection, the responses were processed using statistical analysis techniques. The first stage involved descriptive analysis to examine the general characteristics of respondents and the average scores of each variable. The second stage included validity and reliability testing to ensure that the research instrument was accurate and consistent. Classical assumption tests were also conducted to verify that the regression model met statistical requirements. Finally, hypothesis testing was performed using multiple linear regression analysis to determine the influence of each independent variable on purchasing decisions. This systematic procedure ensures that the conclusions drawn from the study are statistically sound.

Based on demographic characteristics, the majority of respondents were aged between 17–21 years, totaling 117 students or 83.57% of the sample. This age group represents early adulthood, a period characterized by active exploration of lifestyle and consumption patterns. Individuals in this stage are generally more adaptive to technological innovation and digital financial services. Meanwhile, 23 respondents or 16.43% were aged between 22–26 years. Although smaller in number, this group also demonstrates familiarity with online shopping platforms. The dominance of younger respondents indicates that

Shopee PayLater is widely used among early-year university students. From a gender perspective, 101 respondents (72.14%) were female, while 39 respondents (27.86%) were male. This distribution suggests that female students are more engaged in online shopping activities. Female consumers are often associated with a higher interest in fashion and personal care products, which are widely available on e-commerce platforms. The greater proportion of female users may also indicate stronger responsiveness to promotional programs and installment facilities. Male students, although fewer in number, also participate in using the PayLater feature. Overall, gender differences provide additional insight into usage patterns among students.

Regarding purchasing behavior, fashion products were the most frequently purchased items using Shopee PayLater. A total of 82 respondents, or 58.57%, reported purchasing fashion-related products such as clothing, shoes, and accessories. This finding indicates that students often use PayLater to support appearance-related consumption. Fashion purchases are typically influenced by trends, peer influence, and social media exposure. The availability of installment payments makes it easier for students to obtain desired items without immediate full payment. Consequently, fashion becomes the dominant category in PayLater transactions. Skincare products ranked second, with 46 respondents (32.86%) purchasing them using Shopee PayLater. This reflects the growing awareness among students regarding personal care and beauty routines. Skincare products are often considered essential for maintaining appearance and self-confidence. The installment feature allows students to purchase branded or premium skincare products that might otherwise exceed their monthly budget. Electronics were the least purchased category, accounting for only 12 respondents (8.57%). This suggests that students tend to reserve PayLater usage for relatively affordable and frequently consumed products.

In terms of monthly expenditure, 120 respondents (85.71%) reported spending between Rp500,000–Rp1,000,000. This indicates that most students operate within limited financial resources. Only 17 respondents (12.14%) reported expenditures between Rp1,100,000–Rp1,600,000. Meanwhile, 3 respondents (2.14%) reported spending between Rp1,700,000–Rp2,200,000. None of the respondents exceeded Rp2,200,000 in monthly spending. These figures show that students' purchasing power is relatively modest. The limited financial capacity of students may explain their interest in using PayLater services. Deferred payment options provide short-term financial flexibility. Students can acquire needed or desired products without waiting for additional funds. However, limited income also encourages careful consideration before making purchasing decisions. They may use PayLater strategically rather than impulsively. Therefore, financial condition becomes an important contextual factor in this study.

Descriptive analysis of the Lifestyle variable resulted in an average score of 4.13, categorized as high. This indicates that students generally perceive themselves as modern and technology-oriented individuals. They actively use smartphones, social media, and digital platforms in daily activities. Technology has become an integral part of their academic and social lives. Online shopping is considered a convenient and common activity. Thus, lifestyle reflects strong digital integration among respondents. Although lifestyle scored high, it does not automatically determine purchasing decisions. Students may follow trends and engage in online browsing without necessarily completing transactions. Lifestyle may influence interest and product preference. However, the final decision often depends on financial considerations and perceived risk. Therefore, lifestyle acts more as a supporting factor rather than a decisive one. This distinction becomes clearer in the regression analysis results.

The Ease of Use variable obtained an average score of 4.08, also in the high category. Respondents generally agreed that Shopee PayLater is easy to understand and operate. The registration process, activation steps, and payment procedures are considered simple. Students can access the feature anytime through the mobile application. The interface design is perceived as user-friendly and intuitive. These factors contribute to positive perceptions regarding ease of use. Despite the high mean score, ease of use does not significantly influence purchasing decisions. This may occur because students already expect digital platforms to be easy to use. In other words, ease of use is considered a basic requirement rather than a unique advantage. Since most respondents are digital natives, operating an application does not present major challenges. Therefore, ease alone is insufficient to drive purchasing decisions. Other factors may play a more dominant role.

The Trust variable also recorded an average score of 4.08, indicating a high level of user confidence. Students believe that the system provides transparent information regarding fees and payment schedules. They also perceive the transaction process as secure and protected. Trust is essential in financial services that involve deferred payment obligations. Without trust, users may hesitate to utilize the feature. Hence, trust becomes a critical psychological factor. Trust plays a particularly important role in minimizing perceived risk. PayLater services involve future payment commitments that could create a financial burden if mismanaged. Students need assurance that there are no hidden charges or unfair policies. A trustworthy platform reduces uncertainty and anxiety. When users feel secure, they are more likely to proceed with purchases. Thus, trust strengthens the likelihood of transaction completion.

The regression analysis results show that Lifestyle has a positive but insignificant effect on purchasing decisions, with a significance value of 0.375. This indicates that although lifestyle is positively related to purchasing decisions, the relationship is not statistically strong. Students with modern lifestyles are not necessarily more likely to use PayLater for purchasing. Other

considerations may outweigh lifestyle orientation. Therefore, the hypothesis regarding lifestyle influence is not supported. The effect remains limited within this sample. Similarly, Ease of Use shows a positive but insignificant effect, with a significance value of 0.098. Although the relationship is closer to significance compared to lifestyle, it still does not meet the required threshold. This suggests that ease of use contributes positively but does not significantly determine decisions. Students may appreciate convenience, but do not rely solely on it. The presence of ease is expected rather than decisive. Consequently, this variable does not strongly shape purchasing outcomes.

In contrast, Trust has a positive and significant effect on purchasing decisions, with a significance value of 0.001. This result indicates that trust is the most influential variable among the three independent variables. Students who have higher trust in the system are more likely to make purchasing decisions using Shopee PayLater. Trust enhances confidence in completing transactions involving future payments. It also reduces perceived financial and security risks. Therefore, trust becomes the dominant determinant in this study. The coefficient of determination (Adjusted $R^2 = 0.338$) indicates that 33.8% of purchasing decisions are explained by lifestyle, ease of use, and trust. This means that these three variables collectively provide a moderate explanatory power. However, 66.2% of purchasing decisions are influenced by other factors not included in this model. Such factors may include promotion, price discounts, peer influence, product quality, or personal income level. This finding suggests opportunities for further research. Overall, the study highlights the central role of trust in shaping purchasing decisions made with Shopee PayLater among students at Universitas Khairun.

B) Discussion

The findings of this study reveal that lifestyle has a positive but insignificant effect on purchasing decisions using Shopee PayLater among students of Universitas Khairun. Although respondents exhibit a high level of lifestyle orientation, particularly in digital engagement and technology use, this does not significantly influence their final purchasing decisions. Students today are highly connected to smartphones, social media, and e-commerce platforms. Their daily routines are closely intertwined with digital interaction. However, active digital participation does not necessarily guarantee stronger purchasing commitment. Therefore, lifestyle alone is insufficient to determine purchasing decisions. A high lifestyle score indicates that students perceive themselves as modern and adaptive to technological change. They frequently explore online marketplaces, follow influencers, and stay updated with current trends. This exposure increases awareness of various products and promotional offers. Nevertheless, awareness and interest do not always lead to actual purchase behavior. Many students may browse products without completing transactions. This gap between intention and action weakens the direct influence of lifestyle on purchasing decisions.

The insignificant impact of lifestyle can also be linked to economic rationality among students. Although they may aspire to follow trends, they remain cautious in managing their finances. Most respondents report moderate monthly expenditures, reflecting limited financial resources. As a result, students prioritize essential needs over impulsive consumption. Even when lifestyle encourages them to desire certain products, financial considerations may override these desires. This economic awareness reduces the strength of lifestyle influence. Furthermore, students often differentiate between social image and financial responsibility. While maintaining appearance and staying trendy are important, they also understand the consequences of deferred payments. Using PayLater involves future financial obligations that must be fulfilled. This responsibility may encourage more careful decision-making. Lifestyle may shape preferences, but it does not eliminate financial calculation. Hence, lifestyle plays a secondary role in the decision process.

The findings suggest that lifestyle acts as a contextual background rather than a driving force. It influences how students perceive products and platforms, but does not strongly determine whether they proceed with transactions. This aligns with the idea that behavioral outcomes are shaped by multiple interacting factors. In this study, lifestyle contributes positively but lacks statistical significance. Therefore, it cannot be considered a dominant predictor. Other variables provide stronger explanatory power. The ease-of-use variable also shows a positive, but insignificant, effect on purchasing decisions. Students generally perceive Shopee PayLater as easy to access and operate. The user interface is considered intuitive and simple to navigate. Activation procedures and payment options are clearly structured. These aspects create a favorable perception of convenience. However, convenience alone does not compel students to make purchases.

One possible explanation is that digital convenience has become a standard expectation. University students belong to a generation that grew up with digital technology. Operating mobile applications is part of their everyday life. They rarely encounter difficulties in understanding online platforms. As a result, ease of use is taken for granted. When a feature is expected, it does not significantly influence decision-making. Ease of use may function as a supporting factor rather than a motivating factor. It ensures that users do not experience barriers in accessing the service. However, the absence of barriers does not automatically create purchasing intention. Students may still evaluate other considerations before making decisions. These considerations include financial capability, perceived risk, and personal trust. Thus, ease of use is necessary but not sufficient.

Additionally, students may perceive little difference in usability among competing platforms. Most major e-commerce applications provide similar levels of convenience. Therefore, ease of use does not offer a unique competitive advantage. Instead, users may focus more on credibility and reliability. This explains why the statistical influence of ease of use is not significant. The factor contributes positively but lacks a decisive impact. In financial services, especially those involving credit, trust often outweighs technical convenience. Although ease simplifies the transaction process, trust determines whether users feel secure. If users doubt the transparency or fairness of the system, convenience becomes irrelevant. Therefore, the limited significance of ease of use highlights the importance of psychological assurance. It indicates that students prioritize safety over simplicity.

In contrast, trust shows a positive and significant effect on purchasing decisions. This result emphasizes that trust is the most influential variable in the model. Students who perceive higher levels of trust are more likely to use Shopee PayLater. Trust reduces the uncertainty associated with deferred payments. It assures users that the platform operates transparently and responsibly. Consequently, trust directly affects purchasing confidence. Trust in digital financial services includes several dimensions. These dimensions involve data security, clarity of information, and consistency of service. Students need assurance that their personal information will not be misused. They also expect clear explanations regarding interest rates and penalties. Transparent policies increase feelings of safety. When these expectations are met, trust strengthens.

The significant influence of trust reflects the role of risk perception. PayLater services involve the risk of accumulating debt if not managed properly. Students are aware of this potential risk. Therefore, they carefully evaluate the service provider's reliability. A trusted platform minimizes fear of hidden charges or unfair treatment. This reduction of perceived risk encourages purchasing decisions. The reputation of Shopee contributes to building user trust. As a widely recognized e-commerce platform, Shopee has established credibility in the market. Brand recognition enhances perceptions of reliability. Students are more confident using services provided by reputable companies. This brand-based trust strengthens their willingness to transact. Consequently, trust becomes the strongest determinant.

Trust also influences long-term behavioral intention. When users trust a service, they are more likely to use it repeatedly. Positive experiences reinforce confidence in the system. Over time, trust becomes embedded in user perception. This sustained confidence supports consistent purchasing behavior. Therefore, trust not only affects immediate decisions but also future usage patterns. The dominance of trust in this study suggests that emotional and psychological assurance are critical in financial technology adoption. Unlike lifestyle or convenience, trust addresses deeper concerns related to security and responsibility. Students must feel safe before committing to installment payments. Without trust, even attractive promotions may fail to persuade them. Thus, trust functions as the foundation of decision-making.

These findings align with consumer behavior theories emphasizing perceived risk and trust in online transactions. In digital commerce, uncertainty is a major barrier. Trust serves as a mechanism to overcome that barrier. When trust is high, perceived risk decreases. As perceived risk decreases, purchasing likelihood increases. This theoretical explanation supports the empirical results. Although lifestyle and ease of use are not significant, they still contribute positively. Their positive coefficients indicate supportive roles in shaping perceptions. Lifestyle increases engagement with digital platforms. Ease of use ensures smooth interaction with the application. Together, they create a favorable environment for transactions. However, they require trust to transform perception into action.

The coefficient of determination shows that other variables also influence purchasing decisions. Factors such as promotion, discounts, peer influence, and income level may play important roles. Students may be motivated by flash sales or free shipping programs. Social influence from friends or influencers can also affect decisions. These additional variables warrant further investigation. Future research may expand the model to include them. Overall, this discussion highlights that purchasing decisions using Shopee PayLater are primarily driven by trust rather than lifestyle or convenience. Students carefully evaluate financial risk before committing to deferred payments. Trust provides the assurance needed to proceed with transactions. Lifestyle and ease of use create supportive conditions, but lack decisive power. Therefore, strengthening transparency, security, and credibility should be the main strategy to increase PayLater adoption among university students.

IV. CONCLUSION

Based on the results of the data analysis and discussion, it can be concluded that lifestyle and ease of use do not have a significant influence on students' purchasing decisions using Shopee PayLater at Universitas Khairun. Although students demonstrate a modern lifestyle and perceive the system as easy to operate, these factors are not strong enough to statistically determine their purchasing decisions. Students tend to prioritize urgent needs and financial considerations rather than lifestyle orientation when deciding to use deferred payment services. Ease of use is perceived as a standard feature inherent in digital platforms, so it no longer serves as a key differentiating factor in decision-making. In contrast, trust has a significant positive influence on purchasing decisions, indicating that higher levels of confidence in transaction security, information clarity, and service credibility increase the likelihood that students will use Shopee PayLater.

Based on these findings, students are encouraged to manage their lifestyles more rationally to avoid excessive consumption when using PayLater services. Service providers, particularly Shopee, are advised to strengthen transparency, data security, and clarity of terms and conditions to further enhance user trust, as trust is the most influential factor in purchasing decisions. In addition, continuous improvement in system usability and user education is recommended to ensure optimal and responsible use of the feature. Future research is suggested to explore additional variables, such as perceived usefulness, security, privacy, promotional influence, and income level, to provide a more comprehensive understanding of the factors affecting purchasing decisions.

V. REFERENCES

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