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Effect of Perceived Ease of Use, Promotion, and Trust on Fashion Product Purchasing Decisions Among Shopee PayLater Users in Sidoarjo

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Perceived Quality; Customer Satisfaction; Customer Experience; Customer Loyalty.

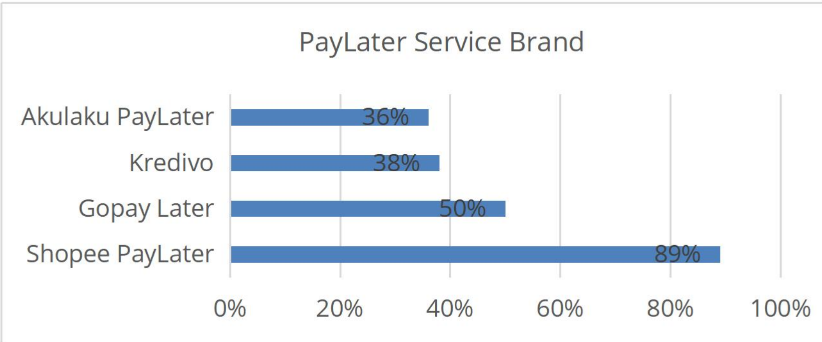
ABSTRACT

Purpose: *This study aims to analyze the effect of perceived ease of use, promotion, and trust on fashion product purchasing decisions among Shopee PayLater users in Indonesia.* ***Methodology:*** *A quantitative research design was employed by distributing Likert-scale questionnaires to 140 Shopee PayLater users in the Sidoarjo area, selected through purposive sampling. The collected data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0.* ***Results:*** *The results indicate that perceived ease of use has a positive and significant effect on purchasing decisions (T-statistic = 2.234; p-value = 0.026), promotion also shows a positive and significant effect (T-statistic = 6.398; p-value = 0.000), and trust significantly influences purchasing decisions (T-statistic = 2.640; p-value = 0.009). The R-square value of 0.959 demonstrates that perceived ease of use, promotion, and trust jointly explain 95.9% of the variance in purchasing decisions.* ***Findings:*** *The findings confirm that all three variables—perceived ease of use, promotion, and trust—serve as crucial determinants in shaping consumer purchasing behavior within the Buy Now Pay Later ecosystem, with promotion emerging as the most influential factor.* ***Novelty & Originality:*** *The novelty of this study lies in integrating behavioral and promotional factors within the context of Buy Now Pay Later (BNPL) services in fashion e-commerce, a relatively underexplored area in prior research. Its originality emerges from the empirical examination of these specific drivers in the Indonesian BNPL market, offering fresh insights into consumer decision-making processes in the rapidly growing digital payment landscape.* ***Conclusions:*** *These findings contribute theoretically to consumer behavior literature and practically provide insights for e-commerce platforms and fintech providers in formulating strategies to enhance purchasing decisions.* ***Type of Paper:*** *This paper is an empirical research paper.*

INTRODUCTION

In the midst of the rapid development of the digital era, the e-commerce sector has emerged as one of the main fields in the marketing industry (Sudirjo et al., 2023). Technology has revolutionized the entire structure of society, including the way people conduct daily business activities (Syaeh & Satino, 2024). Transaction models that were previously conducted through direct interactions have shifted to online systems, commonly referred to as e-commerce (Hafsyah, 2020). This transformation has created new opportunities for companies in Indonesia to innovate and compete in an increasingly competitive market (Ardiansyah, 2023). One of the major players in this industry was Shopee, which successfully attracted consumer attention through various services and features offered (Maf'ula & Alshaf Pebrianggara, S.E., 2024). Shopee had become one of the leading e-commerce platforms in Indonesia, offering a wide range of products, including fashion, and providing convenience in online shopping (S. A. Putri et al., 2024). Based on data from Semnesia.com, Shopee ranked first as the most popular e-commerce platform in Indonesia in 2024, with an average of 152.6 million visits per month, far surpassing its competitors. The majority of its users were millennials aged 15 to 30 years, who showed increasing interest in PayLater services (Nikmah & Iriani, 2023).

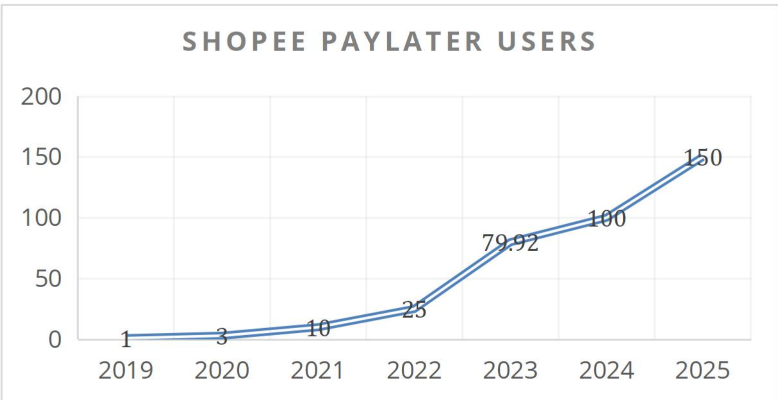
Figure 1. Most Popular PayLater Service Brands in Indonesia



Source: databoks.com

PayLater services have become a popular option among Indonesian consumers, allowing them to purchase products and make payments over a specified period of time. According to the Populix report published in October 2023, Shopee PayLater ranked first with the highest brand awareness, being recognized by 89% of respondents and used by 77% of the 45% of respondents who had previously used PayLater services. This was followed by GoPay Later, which was recognized by 50% of respondents, while Kredivo and Akulaku PayLater were recognized by 38% and 36% of respondents, respectively. The survey, conducted from September 15 to 18, 2023, involved 1,017 respondents, the majority of whom were from Java Island and predominantly aged between 17 and 25 years. These findings indicate that younger generations are highly receptive to innovation in digital financial services.

Figure 2. Number of Shopee PayLater Users



Source: Populix.com

The data show significant growth in the number of Shopee PayLater users over time, beginning with an estimated 1 million users in 2019 when the service was launched. This number increased to 3 million users in 2020 and continued to rise sharply to 10 million users in 2021. In 2022, the number of users reached 25 million, and in 2023, it was recorded at 79.92 million users, reflecting rapid adoption among consumers. Projections for 2024 and 2025 indicate a continued upward growth trend, with estimated figures of 100 million and 150 million users, respectively. This growth suggests that Shopee PayLater is increasingly becoming a leading choice for digital financing services in Indonesia.

The PayLater service offered by Shopee has increasingly attracted user attention, as it allows consumers to purchase fashion products without making upfront payments. This feature provides flexibility and convenience, thereby encouraging more users to take advantage of the service (Agata et al., 2023). In Sidoarjo, a region in East Java with a relatively significant population, Shopee has become a preferred platform for online shopping transactions (Rossa & Ashfath, 2022). The growth in the use of PayLater services in this area indicates that Shopee has successfully built trust and captured the attention of local consumers. Despite the growing interest in this phenomenon, questions remain regarding the factors that influence consumers' purchasing decisions on Shopee, particularly in the context of PayLater usage (Nugrahanti et al., 2024). This study focuses on three main factors, namely perceived ease of use, promotion, and trust. By analyzing how these factors contribute to fashion product purchasing decisions on Shopee in Sidoarjo, this research is expected to provide deeper insights into consumer shopping behavior in the continuously evolving digital era.

Although Shopee PayLater offers convenience and flexibility in shopping, many consumers remain hesitant to use the service due to concerns about the vendor's reputation. Numerous users have provided negative reviews regarding their experiences, including issues related to payment processes, dissatisfaction with customer service, and concerns over personal data security (Zubaidah & Latief, 2022). This uncertainty creates fear among potential users, leading them to be reluctant to utilize PayLater services despite the significant potential benefits. Moreover, negative reviews circulating on social media and review platforms can further worsen public perceptions of Shopee PayLater, creating a domino effect that may reduce the number of new users (Arumaysha et al., 2024). This issue becomes increasingly important considering that millennials and Generation Z, who constitute the majority of users, are highly influenced by others' opinions and experiences in their decision-making processes. Such distrust not only hinders user growth but may also affect the loyalty of existing users, who may consider switching to alternative services perceived as more trustworthy (Atriani et al., 2020).

The grand theory employed in this study integrates the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) as the foundational framework for understanding the factors that influence consumers' purchasing decisions through the Shopee PayLater service. TAM emphasizes the importance of perceived ease of use and perceived usefulness in encouraging the adoption of new technologies (Hawari & Harahap, 2023), which in this context relates to the ease and benefits perceived by users when utilizing PayLater services. Meanwhile, TPB adds the dimensions of attitude, subjective norms, and perceived behavioral control as significant predictors of consumers' intentions and behaviors in purchasing decision-making (Simamora & Zuhra, 2023). By integrating these two theories, this study aims to provide a comprehensive understanding of how technical and social factors influence fashion product purchasing behavior on the Shopee e-commerce platform (Nagayo et al., 2022).

Purchasing decisions represent the process by which consumers select one alternative from various available options to satisfy their needs, whether in the form of goods or services (Salma et al., 2022). In the context of Shopee's PayLater service, this decision becomes increasingly important because the feature allows consumers to purchase fashion products without making upfront payments (Maulana & Pebrianggara, 2024). The decision-making process involves understanding needs and wants, evaluating available information, and determining purchasing objectives (Mukuan et al., 2023). Trust in the platform also plays a crucial role; when consumers feel confident that

Shopee and its PayLater service can meet their needs, they are more likely to engage in transactions (Frimayasa, 2022). Thus, purchasing decisions are not merely about choosing products but also involve a comprehensive evaluation of available alternatives, followed by concrete purchasing actions.

Perceived ease of use is one of the key factors that attracts consumer attention. An intuitive interface and a fast registration process enable users to access the service easily (Atriani et al., 2020). This creates convenience in shopping without the need to worry about upfront payments (Simamora & Zuhra, 2023). Therefore, this study aims to explore the influence of perceived ease of use, promotional attractiveness, and consumers' level of trust in the platform in order to provide a clearer understanding of the dynamics of shopping behavior on Shopee.

In addition to ease of use, attractive promotions offered by Shopee also play an important role in encouraging purchasing decisions. Various offers, such as special discounts, cashback, and interest-free installment plans, serve as strong incentives for consumers. These promotions not only attract attention but also create a sense of urgency to make purchases, thereby increasing fashion product sales on the platform (Kristanto et al., 2025).

Trust in e-commerce platforms and PayLater services is also a crucial factor influencing purchasing decisions. Consumers tend to prefer using these services when they feel secure and confident that their transactions are protected (Wijaya et al., 2022). Positive reviews, a strong reputation, and clear return policies can enhance consumer trust (Frimayasa, 2022), thereby increasing their likelihood of purchasing fashion products through PayLater. By building this trust, Shopee can establish long-term relationships with consumers, which ultimately increases customer loyalty and purchase frequency.

Although numerous studies have examined the effects of perceived ease of use, promotion, and trust on purchasing decisions in e-commerce contexts, existing literature predominantly focuses on conventional online payment systems and general e-commerce platforms. As a result, limited attention has been given to the specific context of Buy Now Pay Later (BNPL) services, particularly Shopee PayLater, which has recently experienced rapid adoption among Indonesian consumers. From a theoretical perspective, prior studies commonly position perceived ease of use and promotion as direct antecedents of purchasing decisions; however, empirical findings remain inconsistent. While several studies confirm that perceived ease of use positively and significantly influences purchasing decisions (Maf'ula & Alshaf Pebrianggara, 2024), other studies argue that ease of use alone is insufficient unless consumers also perceive tangible benefits and develop trust in the payment system (Hasdani et al., 2021). These inconsistencies indicate an empirical and theoretical gap regarding how perceived ease of use and promotion function in influencing purchasing decisions within BNPL-based transactions (Zeqiri et al., 2023).

Moreover, existing research has not adequately integrated trust as a central mechanism in the BNPL context, where deferred payment systems inherently involve higher perceived risk. This limitation highlights the need for a more comprehensive examination that simultaneously incorporates perceived ease of use, promotion, and trust within the Shopee PayLater setting. Given the increasing reliance on BNPL services in Indonesia, this study is timely and relevant (Hasan, 2025). Therefore, this research aims to analyze the effect of perceived ease of use, promotion, and trust on fashion product purchasing decisions among Shopee PayLater users in Indonesia. Theoretically, this study contributes to consumer behavior literature by extending technology acceptance and trust-based frameworks to the BNPL e-commerce context. (Riztika et al., 2025) Practically, the findings provide insights for e-commerce platforms and fintech providers in developing user-oriented features and promotional strategies to enhance purchasing decisions and strengthen consumer trust (Pertiwi & Sari, 2025).

Furthermore, studies on the influence of promotion on purchasing decisions indicate that effective promotions can enhance users' purchasing decisions (Humaidi et al., 2022). Attractive and relevant promotions are able to capture consumers' attention and encourage them to make purchases. However, other studies note that promotions do not always guarantee an increase in purchasing decisions, particularly when consumers perceive the promotions as not aligned with their needs (M. Akbar et al., 2022). This suggests that although promotion can serve as a driving factor, its effectiveness largely depends on the relevance of the promotion and consumers' perceptions of the offers provided.

Trust is also an important factor influencing purchasing decisions on e-commerce platforms such as Shopee PayLater. Studies indicate that users' trust in e-commerce platforms has a positive effect on purchasing decisions (Nabella, 2021). This trust is built through prior user experiences, transaction security, and the platform's reputation. However, other research shows that trust does not always have a significant influence on purchasing decisions, particularly when users have concerns about the security of their personal data (Mukuan et al., 2023). This suggests that although trust is a critical factor, other elements must also be considered in the context of purchasing decisions.

The objective of this study is to examine the effect of perceived ease of use, promotion, and trust on purchasing decisions for fashion products among Shopee PayLater users. This study aims to provide deeper insights into the factors that influence purchasing decisions on e-commerce platforms. In addition, this research represents a development of previous studies, with differences in the variables examined, the population, and the data collection methods applied. Therefore, it is expected that the results of this study will contribute to a better understanding of consumer purchasing decision behavior in the context of Shopee PayLater usage.

Formulation of the problem

How do perceived ease of use, promotion, and trust influence purchasing decisions for fashion products among Shopee PayLater users?

Research Questions

1. Does perceived ease of use influence purchasing decisions for fashion products among Shopee PayLater users?
2. Does promotion influence purchasing decisions for fashion products among Shopee PayLater users?
3. Does trust influence purchasing decisions for fashion products among Shopee PayLater users?

SDGs Categories

This research aligns with Sustainable Development Goal (SDG) 8, which focuses on inclusive and sustainable economic growth as well as decent work for all. By analyzing consumer purchasing behavior in digital financial services, this study contributes to the understanding of how financial innovation and e-commerce platforms support economic activity and sustainable consumption patterns.

Perceived Ease of Use (X1)

Perceived ease of use refers to the extent to which an individual believes that using a product or technology will be free of effort (Kotler et al., 2021). The ease-of-use perspective emphasizes that a system is designed to facilitate users in completing tasks, thereby improving efficiency in terms of time and effort while enabling easier access to information when placing orders through technology (Hawari & Harahap, 2023). Perceived ease of use involves confidence in the decision-making process, whereby individuals who believe that an information system is easy to use tend to be more willing to accept and utilize it (Alifia et al., 2022). Based on the Technology Acceptance Model (TAM), perceived ease of use reflects the belief that a technology is easy to understand and operate, which in turn enhances work efficiency, reduces the effort required to learn the system, and indicates that the intensity of system usage and user interaction reflects the simplicity of its operation (Devia SS & Putri, 2022). In conclusion, the ease-of-use perspective emphasizes that systems are designed to simplify user activities, improve efficiency and information accessibility, and that confidence in ease of use encourages greater acceptance and more intensive

interaction with technology.
The indicators used to measure perceived ease of use are as follows (Maf'ula & Alshaf Pebrianggara, S.E., 2024):

1. Ease of understanding and learning the system, which is an important measure in the e-commerce context where interactions are performed routinely.
2. Operation that does not require much effort, which is related to the ease of using a website or application.
3. User flexibility, which provides comfort when using the website or application.
4. Clarity and ease of comprehension, which indicate the extent to which e-commerce systems present content that can be easily understood by users.

Promotion (X2)

Promotion is an element of the marketing mix that includes all activities aimed at communicating and promoting products or services to consumers in order to increase awareness, interest, and encourage purchasing behavior (Kotler et al., 2017). The Theory of Planned Behavior (TPB) explains that sales promotion influences purchasing decisions by demonstrating the relationship between stimuli from the external environment and individual responses, where consumers learn from and react to these stimuli. This perspective helps explain the effects of conditioning and observation on consumer behavior in marketing contexts (Fatimah & Nurtantiono, 2022). Promotion can be defined as a series of activities carried out by companies or organizations to increase awareness, interest, and sales among their target markets regarding the products, services, or brands they offer (Chintana & Barusman, 2025). The primary objective of promotion is to deliver information, attract the attention of the target market, and contribute to increased sales (Ramadani et al., 2025). In conclusion, promotion is an essential strategy used by companies to enhance consumer awareness and interest in their products or services and to stimulate sales through a range of activities designed to capture the attention of the target market.
The indicators used to measure promotion are as follows (R. Akbar, 2023):

1. Advertising, Effective advertising can increase users' awareness of PayLater services, thereby encouraging them to consider this payment option when making purchases.
2. Sales Promotion, Promotional offers, such as discounts or cashback for PayLater users, can attract consumer interest and encourage more frequent purchasing behavior.
3. Direct Selling, Direct interactions through direct selling activities, such as presentations or demonstrations of PayLater services, can enhance user trust and influence their decision to use the service during transactions.

Trust (X3)

Consumer trust refers to beliefs and expectations regarding the quality, value, and performance of a product or brand, which play a crucial role in the purchasing decision-making process, as consumers tend to choose products they trust to meet their needs and expectations (Saputra & Sudarwanto, 2023). Trust can be defined as the perceptions and evaluations formed in consumers' minds regarding an object and its functions (Sibarani & Ginting, 2025). Trust also represents the knowledge and conclusions held by consumers about an object, its attributes, and its benefits, and constitutes a psychological aspect involving expectations of positive behavior from others (Kristanto et al., 2025). In the context of the Industrial Revolution 4.0 era, the level of consumer trust in decision-making can be analyzed through two dimensions, namely trust belief and trust intention, which play an important role in building individual trust (Rossa & Ashfath, 2022). In conclusion, consumer trust—which encompasses perceptions, knowledge, and expectations toward objects and others' behavior—is a key factor in decision-making in the Industrial Revolution 4.0 era and can be examined through the dimensions of trust belief and trust intention.

The indicators used to measure trust are as follows (F. A. Putri & Iriani, 2020):

1. Ability, Ability refers to consumers' perceptions of the service provider's capability (such as PayLater) to fulfill its promises and deliver the expected services. This includes factors such as system reliability, transaction security, and service quality.
2. Benevolence, Benevolence describes consumers' beliefs that the service provider has good intentions and genuine concern for consumers' interests. This includes aspects such as fee transparency, customer support, and fair policies.
3. Integrity, Integrity indicates consumers' beliefs that the service provider acts in accordance with established values and principles, such as honesty and consistency in behavior. This includes a commitment to not deceiving or disappointing consumers.

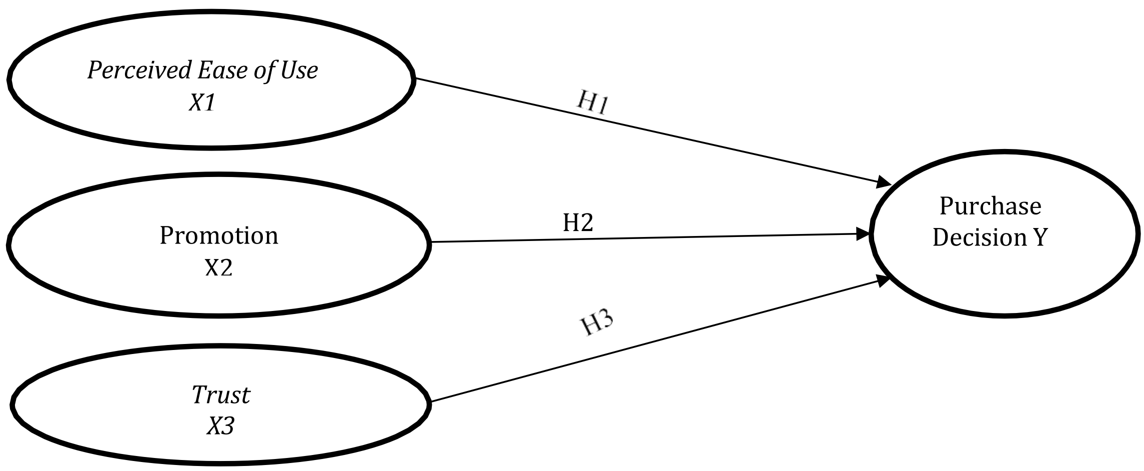
Purchase Decision (Y)

Kotler and Armstrong explain that a purchase decision is a stage in the decision-making process in which consumers actually make a purchase, involving the selection of products, brands, and distribution channels that align with their needs and expectations (Damayanti, 2023). A purchase decision refers to the choices made by consumers regarding the goods or services they intend to buy, including the quantity purchased and the steps involved in the purchasing process (Alma et al., 2023). Purchase decision is defined as the decision made by consumers in selecting products to purchase, reflecting individual attitudes throughout the purchasing and consumption process of goods or services that are perceived to satisfy their needs (Aprianto & Hadibrata, 2023).

The indicators used to measure purchase decisions are as follows (F. A. Putri & Iriani, 2020):

1. Decision on Vendor Reputation, Users consider the reputation and credibility of the PayLater service provider before making a purchase, including reviews and experiences shared by other users.
2. Decision on Purchase Priority, Users determine the priority of goods or services to be purchased using PayLater based on their needs and personal preferences.
3. Decision on Search Efficiency, Users evaluate how easily and quickly they can find the desired products through platforms that offer PayLater services.
4. Decision on Transaction Frequency, Users decide how frequently they will use PayLater services for transactions, which may be influenced by previous experiences and the convenience of using the service.

Figure 3. Conceptual Framework



Hypothesis

A hypothesis in research is a tentative answer or assumption to the problem being studied, the truth of which awaits verification through data collected in the study. It is called a hypothesis because the explanation provided is still theoretical and not yet supported by empirical evidence obtained from data collection in the field.

The Relationship of Perceived Ease of Use and Purchase Decision

Perceived ease of use plays an important role in influencing purchase decisions, as consumers tend to feel more comfortable and motivated to purchase products or services that they perceive as easy to access and use (Wijaya et al., 2022). When consumers believe that a product or service can be used without difficulty, they are more likely to make a purchase decision (Frimayasa, 2022). Previous studies indicate that perceived ease of use has a significant effect on purchase decisions, with numerous studies confirming this relationship (Zeqiri et al., 2023), (Hasdani et al., 2021), (M. Akbar et al., 2022). The findings suggest that the higher the level of perceived ease of use, the greater the likelihood that consumers will engage in transactions. Therefore, creating a user experience that is simple and free of obstacles not only increases the likelihood of purchase but also strengthens the relationship between consumers and the brand. This implies that companies that focus on ease of access and ease of use can enhance consumer satisfaction and foster brand loyalty.
H1: Perceived Ease of Use has a significant effect on Purchase Decisions of fashion products among Shopee PayLater users.

The Relationship of Promotion and Purchase Decision

Promotion is an important strategy used by companies to attract consumer attention and encourage them to make purchase decisions (Nabella, 2021). Various forms of promotion, such as discounts, advertisements, and special offers, often receive positive responses from consumers (Stialanisa & Tobing, 2023). When consumers perceive promotions as attractive, they tend to feel that they obtain greater value from the products offered, which in turn increases their intention to purchase (Fatimah & Nurtantiono, 2022). Previous studies indicate that promotion has a significant positive effect on purchase decisions, with many studies supporting this relationship (Yuvira Fitri & Susanti, 2023), (Chintana & Barusman, 2025). The results suggest that effective promotional strategies not only capture consumer attention but also increase sales conversion rates. Therefore, companies that are able to design and implement appealing promotional strategies can enhance their chances of influencing purchase decisions and strengthening relationships with consumers.
H2: Promotion has a significant effect on Purchase Decisions of fashion products among Shopee PayLater users.

The Relationship between Trust and Purchase Decision

Consumer trust is a crucial element that reflects individuals' confidence in the quality, security, and value of a product (Lăzăroiu et al., 2020). When consumers have a high level of trust in a brand or product, they tend to feel more comfortable and confident in making purchase decisions (Alma et al., 2023). This trust provides a sense of security, leading consumers to believe that the selected products will meet their expectations and needs (Aisah et al., 2022). Previous studies indicate that trust has a significant positive effect on purchase decisions, with many studies supporting this finding (Yuvira Fitri & Susanti, 2023), (Saputra & Sudarwanto, 2023). The results suggest that the higher the level of consumer trust in a brand, the greater the likelihood of making a purchase. Therefore, companies that are able to build and maintain consumer trust can increase their opportunities to influence purchase decisions and create long-term brand loyalty.
H3: Trust has a significant effect on Purchase Decisions of fashion products among Shopee PayLater users.

METHOD

This study employs a quantitative research approach, which emphasizes the collection and analysis of numerical data using statistical techniques to examine relationships among variables.

Quantitative research is suitable for testing hypotheses and identifying causal relationships between constructs (Alifia et al., 2022). The purpose of this study is to analyze the effect of perceived ease of use, promotion, and trust on purchasing decisions of fashion products among Shopee PayLater users. The research is conducted in Sidoarjo Regency, with respondents consisting of consumers who have made at least two fashion product purchases using the Shopee PayLater service.

The population refers to a group of subjects or objects with specific characteristics that are analyzed to obtain valid conclusions (Nikmah & Iriani, 2023). In this study, the population consists of Shopee PayLater users, particularly young consumers in Indonesia who use the Shopee PayLater service for purchasing fashion products. Sidoarjo is selected as the research location due to its high level of digital transaction activity and e-commerce usage.

A sample represents a subset of the population that serves as the primary source of research data (R. Akbar, 2023). The sample in this study comprises Shopee PayLater users. The sampling technique employed is purposive sampling, as the research requires respondents who meet specific criteria relevant to the research objectives. The criteria include Shopee users residing in Sidoarjo Regency, aged 15–35 years, and having conducted at least two purchase transactions using Shopee PayLater. This technique ensures that respondents have sufficient experience in using the service and can provide reliable responses.

Explanation:

n : Minimum sample size

k : Number of indicators in the construct with the largest number of indicators

Sample = n × k

= 14 × 10

= 140 respondents

Therefore, the sample size of 140 respondents is considered adequate and meets the requirements for data analysis using Partial Least Squares–Structural Equation Modeling (PLS-SEM).

The data source used in this study is primary data, collected directly from respondents to address the research questions. Data collection is conducted through the distribution of an online questionnaire using Google Forms. The questionnaire consists of structured statements measured using a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). This scale is chosen to facilitate respondents' understanding and ensure consistency in measurement.

Data analysis is carried out using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS version 3.0 software. PLS-SEM is selected due to its ability to analyze complex research models involving multiple latent variables and indicators, as well as its suitability for studies with moderate sample sizes (Hair et al., 2021). The analysis consists of two stages: measurement model (outer model) evaluation and structural model (inner model) evaluation.

The outer model evaluation aims to assess the validity and reliability of the measurement instruments. Convergent validity is achieved when factor loading values exceed 0.70 and the Average Variance Extracted (AVE) value is greater than 0.50. Reliability is evaluated using Cronbach's Alpha, Composite Reliability, and Rho_A, with acceptable values exceeding 0.70. The inner model evaluation examines the relationships among latent variables based on the proposed hypotheses. This evaluation uses R-square (R^2) values to determine the explanatory power of independent variables on the dependent variable and t-statistics to test the significance of the relationships. The critical t-values used are 1.96 for a 5% significance level and 2.58 for a 1% significance level.

Ethical considerations were observed throughout the research process. Participation in this study was voluntary, and informed consent was obtained from all respondents prior to data collection. Respondent anonymity and confidentiality were ensured, and the collected data were used solely for academic research purposes.

RESULTS AND DISCUSSION

Respondent Demographics

Based on the questionnaire responses collected via Google Forms from July 28, 2025, to August 25, 2025, a total of 140 respondents participate in this study. The respondents are classified into five demographic categories, namely gender, age, highest level of education, occupation, and income. This classification aims to identify and describe the characteristics of the respondents involved in the research. The table below presents a detailed overview of the respondents' demographic profiles.

Table 1. Respondent Demographics

Characteristics	Respondents	Frequency	Percentage
Gender	Male	105	75%
	Female	35	25%
Age	15–20 years	98	70.00%
	21–25 years	19	13.57%
	26–30 years	13	9.29%
	31–35 years	10	7.14%
Highest Education Level	Elementary School	0	0%
	Junior High School	8	5.71%
	Senior High School/Vocational School	100	71.43%
	Diploma	6	4.29%
	Bachelor's Degree	25	17.86%
	Postgraduate (Master's/Doctoral)	1	0.71%
Occupation	Civil Servant	9	6.43%
	Private Employee	31	22.14%
	Entrepreneur	14	10.00%
	Military/Police	3	2.14%
	Student	83	59.29%
Monthly Income	< IDR 500,000	28	20.00%
	IDR 500,000 – IDR 1,000,000	30	21.43%
	IDR 1,000,000 – IDR 2,000,000	16	11.43%
	IDR 2,000,000 – IDR 3,000,000	21	15.00%
	IDR 3,000,000 – IDR 4,000,000	10	7.14%
	IDR 4,000,000 – IDR 5,000,000	9	6.43%
	> IDR 5,000,000	26	18.57%

Source : Data processed, 2025

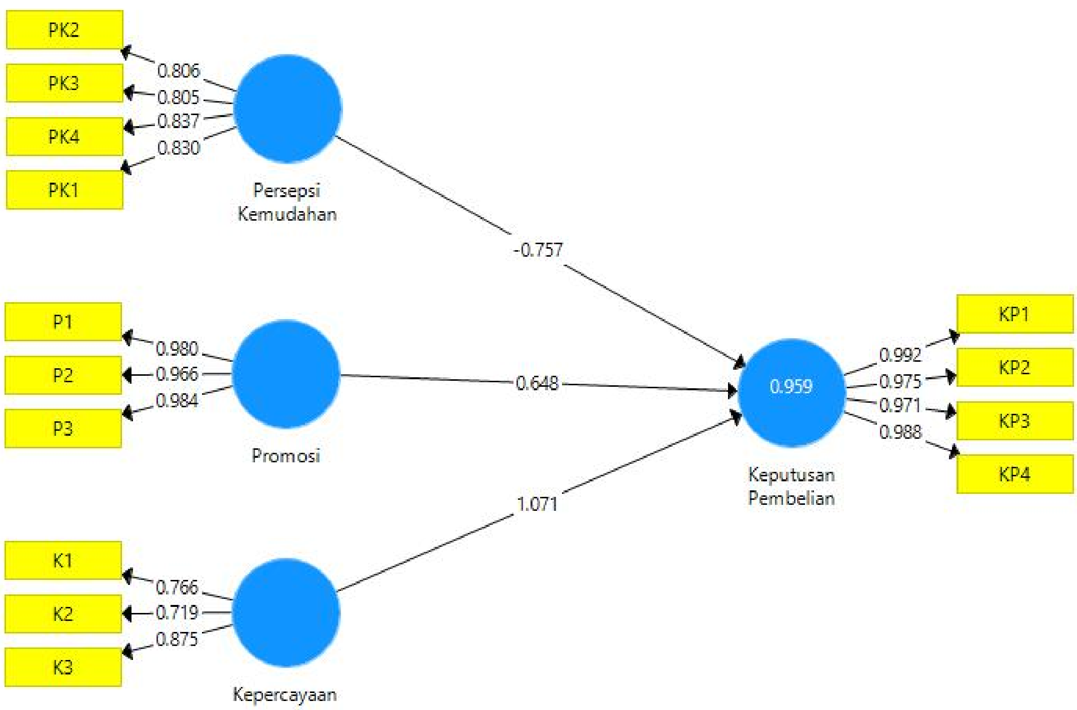
The respondent characteristics show that the majority of Shopee PayLater users purchasing fashion products are male (75%), while females account for 25%. Most respondents are aged 15–20 years (70%), indicating that Shopee PayLater is predominantly used by young consumers who are actively engaged in online shopping. In terms of education, the majority of respondents are senior high school or vocational high school graduates (71.43%), while postgraduate respondents represent the smallest proportion (0.71%). Based on occupation, students dominate the sample (59.29%), whereas military and police personnel account for the lowest proportion (2.14%). Regarding income, respondents earning IDR 500,000–1,000,000 per month (21.43%) constitute the largest group, while those earning IDR 4,000,000–5,000,000 (6.43%) represent the smallest. These findings indicate that Shopee PayLater users are generally young, student-dominated, and have relatively low income levels.

Data Analysis

a. Data analysis is conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0 software. The analysis consists of two stages: measurement model (outer model) evaluation and structural model (inner model) evaluation.Measurement Model Evaluation (Outer Model)

The measurement model evaluation aims to assess the validity and reliability of the constructs. Indicator reliability is evaluated using factor loading values, where values exceeding 0.70 indicate adequate representation of the latent variables.

Figure 4. Outer Loading Results from SmartPLS



Based on Figure 4, it can be observed that each indicator within the variables has a factor loading value greater than 0.70. This is considered valid as it meets the established correlation criteria. In addition to the outer loading values, the validity of the indicators can also be assessed through convergent validity, measured by the Average Variance Extracted (AVE), which is presented in Table 2.

Table 2. Convergent Validity (AVE)

Variable	Average Variance Extracted (AVE)	Description
Perceived Ease of Use	0.672	Valid
Promotion	0.954	Valid
Trust	0.623	Valid
Purchase Decision	0.963	Valid

Source : Data processed SmartPLS 4.0, 2025

Based on the data presented in Table 2, all constructs demonstrate Average Variance Extracted (AVE) values greater than 0.50, indicating adequate convergent validity. This result implies that each construct is able to explain more than 50% of the variance of its indicators. Following the validity assessment, internal consistency reliability is evaluated using Cronbach's Alpha, rho_A, and Composite Reliability, with threshold values of ≥ 0.70. The results of the reliability analysis are reported in Table 3, confirming that all constructs meet the required reliability criteria.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Description
Perceived Ease of Use	0.878	0.891	Reliable
Promotion	0.976	0.984	Reliable
Trust	0.778	0.831	Reliable
Purchase Decision	0.987	0.991	Reliable

Source : Data processed SmartPLS 4.0, 2025

Table 3 shows that all variables exhibit reliability values exceeding 0.70, indicating that each construct meets the criteria for internal consistency reliability. These results confirm that the measurement model is reliable, thereby allowing the analysis to proceed to the evaluation of the structural model (inner model).

Structural Model Testing (Inner Model)

The structural model is used to examine the causal relationships among latent variables. Hypothesis testing is conducted using the bootstrapping procedure to generate T-statistic values, which indicate the significance and strength of the relationships between constructs.

R-Square Test

The coefficient of determination (R-square) is used to assess the extent to which endogenous variables are explained by exogenous variables in the model. R-square values range from 0 to 1, with higher values indicating stronger predictive power. Following Hair et al. (2011), an R-square value of 0.75 reflects strong predictive power, 0.50 indicates moderate predictive power, and 0.25 indicates weak predictive power. The R-square results for the endogenous variables are presented in Table 4, demonstrating the model's ability to explain variance in purchasing decisions.

Table 4. R-Square Test

Variable	R Square	R Square Adjusted
Purchase Decision	0.959	0.959

Source : Data processed SmartPLS 4.0, 2025

Based on the results presented in Table 4, the R-Square value for the purchase decision variable is 0.959. This indicates that perceived ease of use, promotion, and trust collectively explain 95.9% of the variance in purchase decisions, while the remaining 4.1% is attributable to other factors not examined in this study. According to the criteria proposed by Hair et al. (2011), this value reflects a strong predictive power of the structural model.

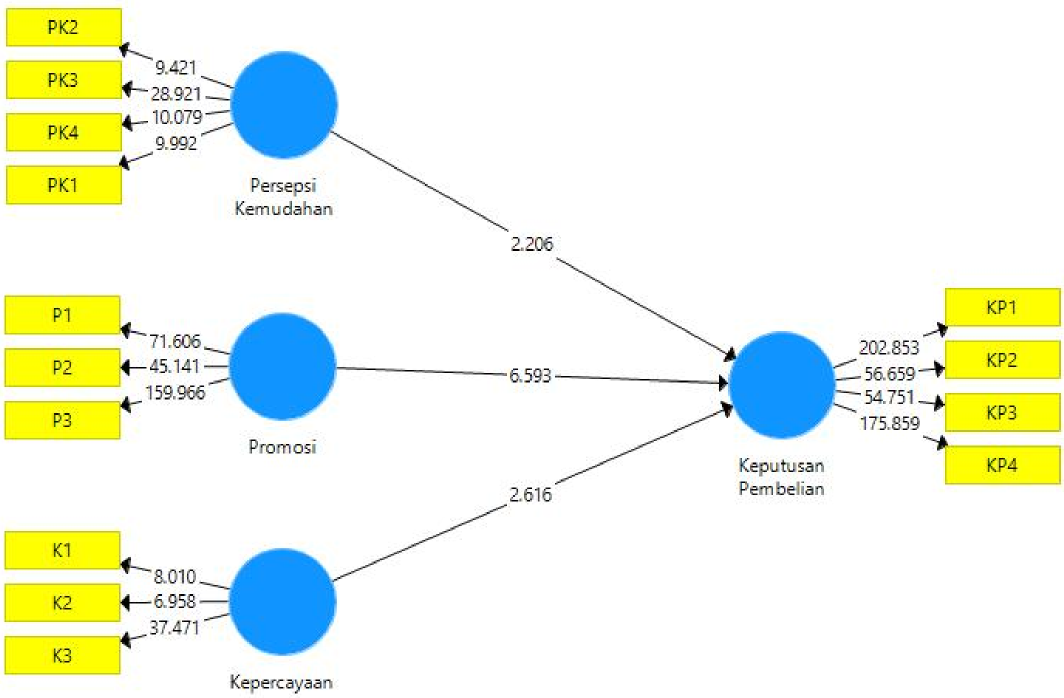
Table 5. Hypothesis Test Results

Relationship	Original Sample	Sample Mean	Standard Deviation	T Statistic	P Value
Ease of Use Perception → Purchase Decision	0.757	0.706	0.339	2.234	0.026
Promotion → Purchase Decision	0.648	0.669	0.101	6.398	0.000
Trust → Purchase Decision	1.071	1.004	0.406	2.640	0.009

Source : Data processed SmartPLS 4.0, 2025

Based on the results presented in Table 5, perceived ease of use (X1) has a positive and significant effect on purchase decisions, as indicated by a path coefficient of 0.757, a T-statistic of 2.234, and a P-value of 0.026. Thus, hypothesis H1 is accepted. Promotion (X2) also shows a positive and significant effect on purchase decisions, with a path coefficient of 0.648, a T-statistic of 6.398, and a P-value of 0.000, leading to the acceptance of hypothesis H2. Furthermore, trust (X3) has a positive and significant effect on purchase decisions, evidenced by a path coefficient of 1.071, a T-statistic of 2.640, and a P-value of 0.009; therefore, hypothesis H3 is accepted.

Figure 5. Bootstrapping Results from SmartPLS (2025)



DISCUSSION

Perceived Ease of Use on Fashion Purchase Decisions among Shopee PayLater Users

The results show that perceived ease of use has a positive and significant effect on fashion purchase decisions among Shopee PayLater users. This indicates that the easier the Shopee application and PayLater feature are to use, the more likely consumers are to make purchase decisions. Ease of registration, navigation, product search, and payment transactions makes the shopping process more efficient and reduces user effort, which encourages purchasing behavior.

This finding is consistent with the Technology Acceptance Model (TAM), which states that perceived ease of use influences user acceptance and behavioral intentions. In the context of PayLater services, a simple and user-friendly system helps reduce perceived complexity and increases user confidence when making purchases. These results are also in line with previous studies that found perceived ease of use to significantly influence purchase decisions in e-commerce platforms (Devia SS & Putri, 2022; Aprianto & Hadibrata, 2023; Herlin & Widoatmodjo, 2024). Therefore, higher perceived ease of use leads to a higher tendency for Shopee PayLater users to purchase fashion products.

Promotion on Fashion Purchase Decisions among Shopee PayLater Users

The results of this study indicate that promotion has a positive and significant effect on fashion purchase decisions among Shopee PayLater users. This finding implies that promotional activities implemented by Shopee, such as discounts, cashback, free shipping, and exclusive PayLater offers, effectively encourage consumers to make purchasing decisions. Promotions increase perceived value and create a sense of urgency, which motivates consumers to complete transactions.

This result is consistent with the Theory of Planned Behavior (TPB), which explains that external stimuli, including promotional efforts, influence consumer attitudes and intentions, ultimately shaping purchasing behavior. The findings also align with previous studies that found promotion to significantly influence purchasing decisions in e-commerce contexts (Chintana & Barusman, 2025; Ramadani et al., 2025; Aprilia & Warganegara, 2024). However, this study extends prior research by confirming that promotion remains effective within the Buy Now Pay Later (BNPL) payment context, where consumers may be more responsive to financial incentives.

From a practical perspective, these results suggest that e-commerce platforms and fintech providers should design targeted and relevant promotional strategies, particularly for PayLater users, to stimulate purchasing decisions. Effective promotions not only attract consumers but also strengthen their intention to utilize PayLater services for fashion purchases.

Trust on Fashion Purchase Decisions among Shopee PayLater Users

The results of this study indicate that trust has a positive and significant effect on fashion purchase decisions among Shopee PayLater users. This finding suggests that consumers are more likely to make purchases when they believe that the Shopee PayLater system is secure, protects personal data, and provides reliable sellers and products. Trust reduces perceived risk, particularly in PayLater transactions that involve deferred payments.

This result is consistent with prior studies in e-commerce contexts, which emphasize that trust plays a critical role in shaping positive consumer perceptions and encouraging purchasing decisions (Saputra & Sudarwanto, 2023; Cahyani et al., 2023; Canestren & Saputri, 2020). Moreover, this study extends previous findings by confirming the importance of trust within the Buy Now Pay Later (BNPL) framework, where financial risk and uncertainty tend to be higher.

From a theoretical perspective, these findings align with the Theory of Planned Behavior (TPB), where trust influences consumer attitudes and perceived behavioral control, thereby strengthening purchase intentions. Practically, the results imply that e-commerce platforms and fintech providers should prioritize transaction security, transparency, and consumer protection to enhance trust. Strengthening trust not only encourages initial purchase decisions but also supports repeat purchases and long-term consumer loyalty.

CONCLUSION

Based on the results of the study, it can be concluded that perceived ease of use, promotion, and trust have a significant effect on fashion product purchasing decisions among Shopee PayLater users. Perceived ease of use encourages purchasing decisions because a system that is easy to understand and operate increases consumer convenience in using Shopee PayLater. Promotion also plays an important role, as attractive promotional programs are able to increase consumers' interest and stimulate purchasing decisions. In addition, trust significantly influences purchasing decisions, particularly in PayLater transactions that involve higher perceived risk, where consumers require assurance regarding transaction security and platform reliability.

From a theoretical perspective, this study contributes to consumer behavior literature by supporting the application of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) in the Buy Now Pay Later (BNPL) e-commerce context. Practically, the findings provide implications for e-commerce platforms and fintech providers to improve system usability, design effective promotional strategies, and strengthen consumer trust to enhance purchasing decisions.

This study is limited by its focus on Shopee PayLater users in Sidoarjo Regency and the use of a limited number of variables. Future research is recommended to expand the research area and include additional variables to obtain more comprehensive insights into purchasing behavior in BNPL-based e-commerce services.

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