

THE IMPACT OF TRUST, CONVENIENCE, AND FINANCIAL LITERACY ON PURCHASING DECISION USING PAYLATER (STUDY ON PAYLATER USERS IN GREATER SURABAYA)



Widya Kusuma Dewi¹
Universitas Muhammadiyah Sidoarjo, Sidoarjo, Indonesia
widyakusuma04dewi@gmail.com

Detak Prapanca²
Universitas Muhammadiyah Sidoarjo, Sidoarjo, Indonesia
d.prapanca@umsida.ac.id

Sriyono³
Universitas Muhammadiyah Sidoarjo, Sidoarjo, Indonesia
sriyono@umsida.ac.id

Abstract

Paylater is a financial service that offers online loans, facilitating transactions with an installment system or full payment the next day. The purchase decision to use paylater is greatly influenced by the level of trust, convenience, and financial literacy. The unwise use of paylater can have a potential for consumptive behavior. This study aims to identify factors that influence consumer decisions, and provide an overview of the role of trust, ease of access, and financial understanding in shaping purchasing decisions using paylater. In this study, a quantitative method was used and the number of samples was 100 respondents. The population in this study is paylater users in Greater Surabaya. The sampling method uses a non-probability sampling technique with a purposive sampling technique. The data sources used come from primary and secondary data. Primary data sources are obtained through the dissemination of questionnaires through Google Forms while secondary data sources come from books, journals, and articles from previous research. The data analysis technique uses Partial Least Square (PLS) version 4.0. The results of this study show that (1) Trust has a significant positive effect on purchase decisions. (2) Convenience has a significant positive effect on purchase decisions. (3) Financial Literacy has a significant positive effect on purchase decisions.

Keywords: Trust, Convenience, Financial Literacy, Purchase Decisions, Paylater

INTRODUCTION

This very impressive development of science and technology (IPTEK) has had a significant positive impact on the progress of human civilization (Enjang AS, 2024). Technological innovations today are widely recognized and felt to provide various conveniences and comforts in daily life. Especially with the existence of financial technology (Fintech) which is currently trending around us. Fintech is the merger of financial services and technology that transforms traditional business models into modern ones (Jimmy Daniel Aprianto, 2023). Previously, payments had to be made face-to-face using cash. Now, transactions can be made remotely with payment times of only a few minutes or seconds (Lin Emy Prastiwi, 2021). Fintech is currently starting to be popular with the Paylater feature.

Paylater is a financial service that offers online loans, facilitating transactions with an installment system or full payment the next day (Islamiah Kamil & Meiliyah Ariani, 2024). Paylater (BNPL) is a feature that allows customers to pay for their purchases at a later date, either in one full payment or in multiple installments with interest (Steven Threadgold et al., 2024). The community plays a role as a driver of Paylater adoption due to technological advancements and the growth of e-commerce. Especially among college students who use it for purchases when they are short on cash. This adoption is also influenced by the need for financial solutions that fit modern lifestyles and digital shopping trends. Paylater features that are currently popular in the community include Shopee Paylater, Gopaylater, Kredivo Paylater, Bukalapak Paylater, Ovo Paylater, etc. The following is an image of Paylater Brand Awareness (2023) presented in Figure 1.

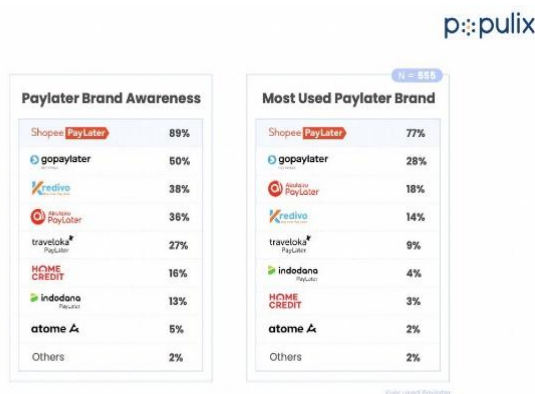


Figure 1
Paylater Brand Awareness
Source: Populix (2023)

Based on figure 1.1 Paylater Brand Awareness above, a report from Populix "*Unveiling Indonesia's Financial Evolution: Fintech Lending & Paylater Adoption*" edition of October 2023, states that Shopeepaylater is the payment service that has the highest Brand Awareness 89% of respondents know the brand, which is the highest compared to other paylaters. Shopeepaylater is the most popular and most widely used paylater. Gopaylater is in second place, known by 50% of people who answered, followed by Kredivo with 28%, and Akulaku Paylater with 36% (Fathimah Azzami Amatulloh & Fitri Utami, 2024).

Applying for a paylater loan (credit) is very easy and fast, where the borrower only needs an ID card to register for a loan application (Andi Pratiwi Yasni Putri & Ahmadi Miru, 2020). Loan applications do not require collateral or there is no eligibility check as is the case with bank applications. Paylater offers a loan limit that varies by each paylater platform. Currently, the limit that can be submitted starts from a minimum limit of IDR 750.000 – IDR 30.000.000, with varying loan interest rates. Meanwhile, the amount of loan interest depends on the type of paylater platform chosen, which is around 0% - 6%. Paylater service users can choose from various payment tenors, namely 1,3,6,9, and 12 months (Maulida, 2021). However, there are several provisions such as fines given by the paylater if the borrower experiences late payment or default.

Some users feel that they do not understand the loan terms and late fines. Many are dissatisfied with administrative fees, fines, and the lack of transparency of the installment system (Ary Dean Amri et al., 2024). The use of the paylater feature can also affect a person's consumptive behavior (Maharani Dwi Astuti, 2024). This is due to the inability to control the desire to buy products that are considered attractive, resulting in consumptive behaviors that cause negative impacts on individual finances. Consumptive behavior is the behavior or lifestyle of a person or individual who likes to spend his money without careful consideration (Elpa Julita & Idwal B, 2022). In addition, the use of paylater also risks data misuse and account break-in by third parties or irresponsible parties (Andi Pratiwi Yasni Putri, Ahmadi Miru, 2020). Based on this phenomenon, paylater has many positive and negative impacts on society. Therefore, the public must remain cautious and wise in using paylater.

Paylater users are expected to apply the basic principles of finance, namely the ability to pay. Ability to Pay is a consideration in spending income or expenses to buy goods or

services, to maintain a personal financial balance (Ossy Murpratiwi & Nugroho Teguh Benianto, 2022). This principle is crucial to ensure that users are not trapped in loans that exceed their financial capabilities. The application of the Ability to Pay principle can help paylater users make wiser and more responsible purchasing decisions.

Paylater is also closely related to the basic principles of finance, namely the theory of time and the value of money (Time Value of Money) which states that the value of money today is higher compared to the value of money in the future (Lia Nirawati et al, 2022). Users feel benefited by the buy now pay later system because they can make payments in installments, while the money they have today can be used to invest. In addition, they think that buying goods today is cheaper than buying them in the future. This is due to inflation that causes price increases. On the other hand, paylater companies also benefit, especially when interest rates increase. This has the potential to increase the interest charged on paylater installments so that the company earns greater income.

In the previous study, there was a difference in the research conducted by (Suciarni Ramadhan & Nina Karina Karim, 2024) which uses the research object Shopee Paylater. While the research conducted by the researcher uses the object of paylater research, the goal is to expand the scope of the research so that it is not fixed on one paylater platform. Furthermore, there are differences in the research conducted by (Fanny Anggraeny Putri, 2020) In his research, he used 2 independent variables, namely the trust variable and the convenience variable. Meanwhile, the research conducted by the researcher uses 3 independent variables, namely the variables of trust, convenience, and financial literacy. Then there are differences in the research conducted by (Damanik et al., 2024) while the research conducted by the researcher uses the population of the Greater Surabaya community which covers the region (Gresik, Bangkalan, Mojokerto, Surabaya, Sidoarjo, and Lamongan).

A purchasing decision is a final process and activity when a person is involved in the search and selection of products and services to meet their needs and desires (Listia Duanty Rusdiana & Rafiqi, 2023). The purchasing decision process is closely related to consumer attitudes and is significantly influenced by their decision-making habits (Salam, 2019). In the

process of purchasing products, various factors affect consumer decisions, including the level of trust (Asrizal Efendy Nasution & Linzzy Pratami Putri, 2019).

Trust is a key element in building quality relationships and actions. For consumers, trust means the belief that the other party is honest and trustworthy, and will fulfill all responsibilities in the relationship according to expectations (Tarisa Aulia & Larasati Ahluwalia, 2023). In research conducted by (Fanny Anggraeny Putri, 2020) It was found that the trust variable had a significant positive influence on purchase decisions (Fanny Anggraeny Putri, 2020). However, in research conducted by (Damanik et al., 2024) It was found that the trust variable did not have a significant effect on the purchase decision.

Convenience is the belief that technology will reduce the effort required. While the ease of use of technology can influence consumer purchasing decisions (Manuela Aparicio & Carlos J. Costa, 2021). In the research conducted by (Khafidatul Ilmiyah, 2020) It was found that the convenience variable had a significant positive influence on purchasing decisions (Khafidatul Ilmiyah, 2020). However, in a similar study conducted by (Ani Na'im & Puji Solikah, 2023) It was found that the convenience variable did not have a significant effect on the purchase decision using paylater

Financial literacy is knowledge, skills, and beliefs that affect the way a person manages finances and makes good decisions (Islamiah Kamil & Meilayah Ariani, 2024). In a study conducted by (Rafika Putri Febriani, 2023) It was found that the financial literacy variable had a significant effect on the purchase decision. However, in other research conducted by (Diana Riyana Harjayanti & Angga Rovita, 2020) It was found that the financial literacy variable did not affect the purchase decision.

Based on the above phenomenon and background, this study focuses on the influence of trust, convenience, and financial literacy on the purchase decision of paylater services in Greater Surabaya. With the increasing use of paylater, it is important to understand the factors that influence consumer decisions. Trust in service providers is crucial, especially when it comes to security risks and transparency. The ease of access and use of paylater also contributes to shopping interests which can lead to consumptive behavior. In addition, good financial literacy is expected to help consumers understand the requirements for using paylater and managing finances wisely.

The purpose of this study is to determine the influence of trust, convenience, and financial literacy on purchasing decisions using paylater. In addition, this study also aims to identify factors that influence consumer decisions, providing an overview of the role of trust, ease of access, and financial understanding in shaping purchase decisions using paylater. Evaluate the financial impact on consumers and service providers, and provide the basis for better financial policies. The results of this research are expected to be a reference for paylater service provider companies in improving service quality and providing financial education to the public. Paylater offers great potential for service providers, consumers, and industries. For service providers, paylater can expand markets, increase customer loyalty, and drive innovation. Meanwhile, for consumers, Paylater provides payment flexibility and access that is more affordable. With technological advancements and changes in consumer behavior, Paylater services are predicted to continue to grow rapidly, creating greater opportunities in the digital payment and financial sectors.

REVIEW OF LITERATURE

Trust

Trust refers to a customer's belief in a product, service, or place, which is formed through evidence, advice, authority, experience, and intuition (Asrizal Efendy Nasution & Linzzy Pratami Putri, 2019). Consumer confidence is an important factor in e-commerce, as online transactions contain uncertainty and risk (Dedek Kurniawan Gultom & Muhammad Arif, 2020). Online transactions have greater risks, such as debts, fines, dependency, and financial difficulties, as well as potential data leaks and fraud. In contrast, cash payments are more practical, and safe, and do not involve such risks. Consumer confidence reduces the risk of online transactions and drives purchase decisions through security assurance (Mutiara, 2020).

Consumer trust in products can be built by displaying product information that is in accordance with specifications on the company's website (Rossidin Tragandi et al., 2024). Distrust of the site can make consumers hesitate. Explaining the product honestly and providing a guarantee after purchase is essential to increase consumer confidence. Trust indicators can be used to measure the impact of trust on customers (Fanny Anggraeny Putri,

2020): 1) Integrity: Integrity is related to the seller's ability to provide accurate information; 2) Benevolence: The ability of sellers to creates profitable satisfaction for sellers and consumers; 3) Ability: Ability that includes the expertise and characteristics of the seller or organization in mastering a field.

Previous findings have shown that confidence variables have a significant effect on purchase decisions, including (Fanny Anggraeny Putri, 2020); (Suciarni Ramadhan & Nina Karina Karim, 2024);(Silvy Waroka, 2022). However, there have been previous studies that have shown that the trust variable does not have a significant influence on purchase decisions (Damanik et al., 2024).

Convenience

Ease of use is confidence in how easy the technology is to use (Manuela Aparicio & Carlos J.Costa, 2021). Paylater's ease of use, which is designed to be trouble-free and easy to understand, drives adoption with a fast and efficient transaction process compared to traditional financial services. One theory that explains this is the Technology Acceptance Model (TAM) which is designed to help understand and explain the adoption of information-based technology by users. This model focuses on Perceived Ease of use and Perceived usefulness (Shelma Karomi, 2024).

Perceived of Ease is a belief that information systems are easy to use without great effort (Shelma Karomi, 2024). Consumers are more likely to use paylater technology if the system is easy, with a simple payment process, registration, and use. Perceived Usefulness is the extent to which a person feels that the use of the system can improve their efficiency or activity (Wibasuri et al., 2022). Consumers are more likely to use paylater if they feel the benefits, such as the ease of shopping without immediate payment and the ability to manage installments so that they are more flexible.

Ease of use has a positive and significant influence on online purchasing decisions (Sepriadi Solihin, 2021). Convenience indicators that can be used to measure the impact of convenience on customers include (Fanny Anggraeny Putri, 2020): 1) Easy access to brands and sellers: ease of use, search for stores or products according to needs; 2) No embarrassment when buying: the ease of buying products online without having to be face-to-face or interact face-to-face; 3) No need to leave home: ease of making transactions or

purchasing products that can be accessed at home and anywhere; 4) Easy to compare: can easily compare the price or quality of products between saty stores and other stores; 5) Time-saving: choosing products and product purchase transactions do not take long because transactions are very easy and flexible

The findings of previous research show that the convenience variable has a significant effect on purchase decisions, including (Khafidatul Ilmiyah, 2020); (Sudarwanto, 2023); (Fanny Anggraeny Putri, 2020). However, there are previous studies that show that the convenience variable does not have a significant effect on purchasing decisions (Ani Na'im & Puji Solikah, 2023).

Financial Literacy

Financial literacy is an understanding of how to manage money to achieve goals that can improve welfare in the future (Islamiah Kamil & Meiliyah Ariani, 2024). Financial literacy helps individuals manage finances well and understand financial concepts, as well as the importance of financial knowledge, skills, attitudes, and awareness (Priantilianingtiasari, 2024). The purpose of increasing financial literacy is for consumers to understand the rights, obligations, benefits, and risks associated with financial products and financial services (Defia Riski Anggarini & Almira Devita Putri, 2021).

A lack of financial literacy can lead to ignorance of paylater mechanisms, interest, service fees, and the consequences of late payments (Hanifa Zahra Chaniago, 2024). This ignorance can lead users to get stuck in ever-growing loans, due to uncontrollable interest and additional costs that can add to the financial burden. Therefore, users are expected to continue to improve their financial understanding by continuing to improve their financial literacy so that individuals can manage their finances wisely and avoid more serious financial problems. The financial literacy indicators that can be used to measure the impact of financial literacy on customers (Silpya Raudatul Ulfiany & Herlina Pusparini, 2023): 1) Basic knowledge of financial management: Basic knowledge of financial management is used as a guide in managing finances; 2) Credit Management: Ability to manage loans and use credit appropriately; 3) Savings and Investment Management: Ability to understand and execute investments by considering credit risk; 4) Risk Management: Ability to manage financial risks, such as investment risk and credit risk.

The findings of previous research show that financial literacy variables can have a significant effect on purchasing decisions, including (Rafika Putri Febriani, 2023); (Nor Hidayanti & Dwi Perwitasari Wiryaningtyas, 2023). However, there are previous studies that show that financial literacy variables do not have a significant effect on purchasing decisions (Sustiyo, 2020).

Purchase Decision (Y)

A purchase decision is a process in which a consumer goes through a series of certain steps to buy a product (Nur Kholidah, SR.Sy & ME; Muhammad Arifiyanto, SE., 2020). A purchase decision is an adjustment process that involves gathering information and evaluating various options, then choosing one of those options (Nurlaily Suwondo M., 2023). Consumers will consider ease of use, information benefits, and security before making an online purchase (Fathimah Febrianah, 2022). If these factors are met, users are more likely to proceed with the transaction. The indicators of purchase decisions include (Fellya Salsabilla Nadiansyah & Rully Indrawan, 2022): 1) Product Choice: Consumers choose products to buy based on the value that suits their choice; 2) Brand Choice: Consumers choose brands based on brand characteristics; 3) Dealer Choice: Consumers choose which stores to visit by considering factors such as close location, affordable prices, available items, and reviews; 4) Purchase Timing: Consumers can decide at any time to make a purchase; 5) Choice of Purchase Amount: Consumers can choose to purchase one or more products at a time; 6) Payment Method: Consumers can choose a payment method when purchasing a product.

RESEARCH METHOD

The type of research used by the researcher uses quantitative methods. The quantitative method is research that uses numerical data and statistical analysis to test hypotheses and draw conclusions about a phenomenon (Agus Rustamana et al., 2024). The researcher uses quantitative methods to analyze the cause-and-effect relationship between X and Y variables and produce empirical statistical data.

The population of this study is the people of Greater Surabaya who make purchases using paylater. Population is a group of objects or subjects that have characteristics according

to the criteria set by the researcher (Nidia Suriani & Risnita, 2023). The population in this study is considered infinite because the researcher does not know the exact number of paylater users in Greater Surabaya. The sample is a part of the population that reflects the number and characteristics of that population (Nidia Suriani & Risnita, 2023). In this study, the number of samples was calculated using a formula developed by Lemeshow (1997) because the population was considered infinite. The researcher used the formula from Lemeshow (1997) (I Ketut Swarjana, S.K.M., M.P.H., 2022).

In this study, researchers used the Lemeshow formula to determine the number of samples, which resulted in a total of 96 respondents. Ignoring the results of the calculation, this number was then rounded up to 100 respondents, the goal is to create a more representative sample and can produce valid and reliable data. According to Roscoe's theory, the recommended sample size ranges from 30 to 500 samples to ensure the sample taken is sufficiently representative of the larger population (Prof. Akhmad Fauzy, S.Si, M.Si., n.d.). Then according to Tabachnick's theory, it is recommended to use a minimum of 100 samples to ensure the accuracy and stability of statistical estimates (Barbara G. Tabachnick, n.d.).

The researcher used the Non-Probability Sampling technique, where not all members of the population have the same chance of being selected (Abdul Wahab, 2022). In this case, the researcher uses Purposive Sampling (Purposive or Judgment Sampling). Purposive Sampling is a method of selecting samples based on special considerations to obtain more representative information (Lenaini Ika, 2021). Researchers use Purposive Sampling to obtain relevant information and accurate and reliable data. Researchers select samples based on certain criteria such as: 1) Domiciled in the Greater Surabaya area (Gresik, Bangkalan, Mojokerto, Surabaya, Sidoarjo, Lamongan); 2) Have made a purchase using Paylater; 3) Age 17 years – 35 years old, the researcher chose this age group because it is mature, experienced, easily accessible, and meets the requirements for OJK paylater application.

The criteria are set to ensure that respondents have a good understanding and can answer the questions in the questionnaire effectively.

Research data is information obtained through observation, it can be in the form of numbers, symbols, or text, so it is important to include the source of the data in each study (Syarohroni, 2022). In this study, the researcher used primary data and secondary data.

Primary data is a source of information that is provided directly to researchers (Syarohroni, 2022). In this study, the researcher collected primary data through a questionnaire distributed to a sample that met the criteria to obtain relevant information. Secondary data is a type of data obtained from sources other than original or primary data (Syarohroni, 2022). Researchers collect secondary data from sources such as the internet, books, articles, and journals to obtain relevant information.

Research instruments are tools used to collect data so that research is more structured and efficient (M.Makbul, 2021). Research instruments are used to measure variables and obtain data in the field. In this study, the researcher used a questionnaire as a research instrument. A questionnaire is a tool for collecting data through questions designed to measure events and obtain relevant information (Rezha Nur Amalia & Ragil Setia Dianingati, 2022). This questionnaire consists of 18 questions divided into 4 parts: 3 questions about trust (X1), 3 questions about convenience (X2), 5 questions about financial literacy (X3), and 6 questions about purchase decisions (Y). These questions are used to collect data, with Google Forms as a means of distribution that makes it easy to disseminate, collect, and analyze results.

This study uses the Likert Scale to measure attitudes, opinions, and perceptions toward statements or questions (Santika et al., 2023). The Likert scale is a type of scale that is often used in questionnaires and is widely used in survey research (Muryan Awaludin & Hari Mantik, 2023).

Data analysis was carried out after data from all respondents were collected in the quantitative study. The distributed questionnaire will be analyzed using the Smart-PLS version 4.0 program. Smart-PLS helps confirm theories and explain the relationships between variables (Herman Susilo et al., 2024). The researcher chose Smart-PLS because it can measure the relationship between indicators and structures, does not require normal distributions, is suitable for various data scales, and does not require large samples.

In Smart-PLS, there is a reliability test and a validity test. Smart-PLS is divided into two models, namely the Outer model and the Inner model. The outer model includes Convergent Validity with a value of (>0.7) and Average Variance Extracted (AVE) with a value of (>0.5) to ensure that the data is valid. The Composite Reliability test and Cronbach's

alpha with a value of (> 0.7) were used to ensure reliable data. The Inner model tests include the R-Square Test, where the value is between 0-1, the closer to 1 the better, and the Path Coefficient Test, where the positive coefficient value shows a positive relationship. The hypothesis is accepted as significant if the P-value (<0.05) and t-statistic (>1.96) (Aryo Wibisono & R. Amilia Destryana, 2021). The researcher chose Smart-PLS because it was considered the best method to produce a detailed analysis.

RESULTS AND DISCUSSION

Model Analysis Measurement (Outer Model)

In this study, hypothesis testing uses the Partial Least Square (PLS) data analysis technique with the SmartPLS 4.0 program. Testing of the outer model measurement model is used to determine the latent variables and various indicator variables. The outer model is divided into two tests, namely the validity test and the reliability test. The following is a model scheme of the PLS program analyzed with the outer model test presented in Figure 2 as follows.

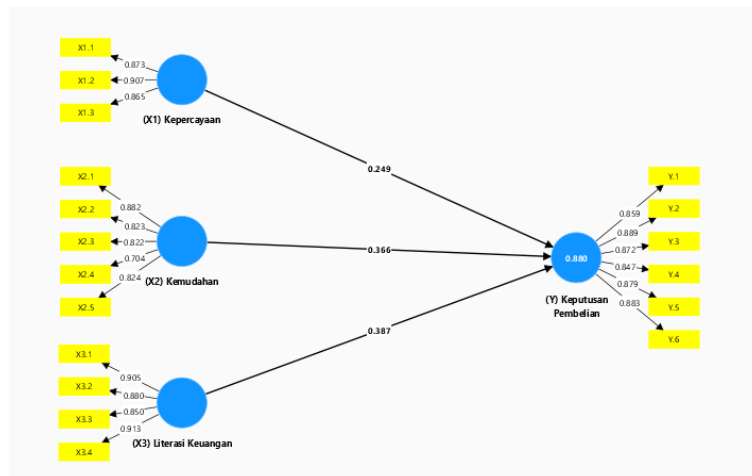


Figure 2
Diagram Outer Loading
Source: SmartPLS Data Processing (2024)

Convergent Validity Test Results

The Convection Validity Test aims to determine the validity of each relationship between indicators and constructs or latent variables. At this stage, it is necessary to carry out a validity test process that includes a convection validity test and an AVE (Average

Variance Extracted) score. The convection validity test process is through an examination in the Outer Loading section, while the AVE score is checked through Construct Reliability and Validity. The following are the results of the convection validity test presented in table 4 below.

Table 1
Outer Loading Results

	Trust (X1)	Convenience (X2)	Financial Literacy (X3)	Purchasing Decision (Y)
X1.1	0.873			
X1.2	0.907			
X1.3	0.865			
X2.1		0.882		
X2.2		0.823		
X2.3		0.822		
X2.4		0.704		
X2.5		0.824		
X3.1			0.905	
X3.2			0.880	
X3.3			0.850	
X3.4			0.913	
Y.1				0.859
Y.2				0.889
Y.3				0.872
Y.4				0.847
Y.5				0.879
Y.6				0.883

Source: SmartPLS Data Processing (2024)

Based on Table 4 of the Outer Loading Results, all variables have a value of >0.7 which contains the values of each loading factor, with all factors being "Green" which indicates that all indicators have good validity so that they can be used for further research. The requirement for the outer loading value to exceed the predetermined critical value is

>0.7. To achieve convergence, an Average Variance Extracted (AVE) value is required for each construct. The AVE values obtained from the pls algorithm are presented in Table 5 as follows.

Table 2
Average Variance Extracted Validity Test Results (AVE)

	Average Variance Extracted (AVE)	Description
Trust (X1)	0.778	Valid
Convenience (X2)	0.661	Valid
Financial Literacy (X3)	0.787	Valid
Purchasing Decision (Y)	0.759	Valid

Source: SmartPLS Data Processing (2024)

Based on Table 5 of the Average Variance Extracted Validity Test Results (AVE), all AVE values show a figure of >0.5. This indicates that all statement items are declared "Convergent Valid". Thus, these variables have good convergent validity, since AVE values exceeding 0.5 indicate that more than 50% of the variance generated by indicators can be explained by latent variables.

Discriminant Validity Test

The Discriminant Validity test is a correlation between the indicators of each variable and other variables. This test is carried out using the Cross Loading value. This process is carried out to ensure that each indicator shows the highest value on each variable measured compared to all other variables. If the indicator meets the criteria, it can be stated that the indicator meets the requirements of Discriminant Validity. The following are the results of the discriminant validity test presented in Table 6 below.

Table 3
Discriminant Validity- Cross Loading

Variables / Indicators	Trust (X1)	Convenience (X2)	Financial Literacy (X3)	Purchase Decision (Y)
X1.1	0.873	0.692	0.688	0.742
X1.2	0.907	0.738	0.627	0.754
X1.3	0.865	0.774	0.597	0.708
X2.1	0.821	0.882	0.715	0.807
X2.2	0.654	0.883	0.662	0.718
X2.3	0.655	0.882	0.641	0.712
X2.4	0.628	0.704	0.761	0.714
X2.5	0.605	0.824	0.694	0.716

X3.1	0.640	0.762	0.905	0.800
X3.2	0.583	0.701	0.880	0.726
X3.3	0.713	0.819	0.850	0.823
X3.4	0.620	0.744	0.913	0.767
Y.1	0.714	0.816	0.805	0.859
Y.2	0.712	0.756	0.805	0.889
Y.3	0.709	0.792	0.728	0.872
Y.4	0.740	0.786	0.705	0.847
Y.5	0.775	0.792	0.719	0.879
Y.6	0.711	0.786	0.836	0.883

Source: SmartPLS Data Processing (2024)

Based on Table 6 of Discriminant Validity-Cross Loading above, it can be seen that the cross-loading value of each indicator on a variable has the largest value compared to other variables. So, it can be concluded that all indicators used in this study have good Discriminant Validity.

Reliability Test

Composite Reliability and Cronbach Alpha

Composite Reliability is the part used to test the reliability value of indicators on a variable. A variable can be said to be composite reliability if it has a composite reliability value of > 0.7 . The test of the feasibility with composite reliability can be strengthened by using the Cronbach Alpha value. A variable can be declared reliable or meets the Cronbach alpha if it has a Cronbach alpha value of > 0.7 . The following are the results of the composite reliability and Cronbach alpha tests presented in table 7 as follows.

Table 4
Composite Reliability and Cronbach's Alpha

Variable	Cronbach's alpha	Composite Reliability (rho_c)	Description
Trust (X1)	0.857	0.913	Reliable
Convenience (X2)	0.870	0.907	Reliable
Financial Literacy (X3)	0.910	0.937	Reliable
Purchase Decision (Y)	0.937	0.950	Reliable

Source: SmartPLS Data Processing (2024)

Based on table 7 of Composite Reliability and Cronbach's Alpha, it shows that all research variables have a value of >0.7 which shows that the variables have met the composite reliability value. In addition, Cronbach's alpha test value on each variable had a

value of >0.7 . Thus, it can be concluded that the research variables meet the requirements of the reliability test set with a high level of reliability

Measurement Analysis Model (Inner Model)

R-Square

R Square is a value that shows how much the independent variable (exogenous) affects the dependent variable (endogenous). The R-Square value of >0.67 shows a good influence between exogenous variables and endogenous variables. However, if the R-Square value $>0.33-0.66$ shows that the variable influences the medium category between the exogenous variable and the endogenous variable. And the R-Square value of $> 0.19-0.32$ shows that there is a weak influence value between the exogenous variable and the endogenous variable. The following are the results of the R-Square test presented in Table 8 as follows.

Table 5
R-Square

Variable	R-Square
Purchase Decision (Y)	0.880

Source: SmartPLS Data Processing (2024)

Based on Table 8 R-Square above, it shows that the Purchase Decision (Y) has an R-Square value of 0.880, which shows a percentage of the variable size of 88%. So that the value of R-Square is categorized in the good category.

Path Coefficient Test

Hypothesis testing in this study was carried out by testing the value of the coefficient. Path Coefficient is a value that indicates the direction of the relationship between variables and how much influence one variable has on other variables. If the coefficient value is positive, the hypothesis can be confirmed to have a positive relationship and the research hypothesis can be considered significantly accepted, if the P-value is <0.05 and the t-statistic is >1.96 . The following are the results of testing the hypothesis presented in Table 9 as follows.

Table 6
Path Coefficients

Variable	Original Sample (O)	Sample Mean (M)	Sample Deviation (STDEV)	T-Statistic (O/STDEV)	P-Value	Description
X1 → Y	0.249	0.253	0.095	2.614	0.009	H ₁ Accepted
X2 → Y	0.366	0.356	0.115	3.181	0.001	H ₂ Accepted
X3 → Y	0.387	0.391	0.091	4.260	0.000	H ₃ Accepted

Source: SmartPLS Data Processing (2024)

Based on Table 9 Path Coefficients above, it can be concluded that the hypothesis is as follows:

Trust on Purchase Decisions (H₁) was accepted, this is because trust on purchase decision has a T-Statistical value of 2,614 > T-table (1.96) with a P-Value of 0.009 <Sig level (<0.05). So, it can be concluded that trust has a positive and significant effect on purchase decisions.

Convenience on Purchase Decisions (H₂) is accepted, this is because the convenience on purchase decisions has a T-Statistical value of 3,181 > T-table (1.96) with a P-Value value of 0.001 <Sig level (<0.05). So, it can be concluded that convenience has a positive and significant effect on purchase decisions.

Financial Literacy on Purchase Decisions (H₃) is accepted, this is because financial literacy on purchase decisions has a T-Statistical value of 4,260 > T-table (1.96) with a P-Value value of 0.000 <Sig level (<0.05). So, it can be concluded that financial literacy has a positive and significant effect on purchase decisions.

Trust on Purchase Decisions (H₁)

Based on the results of the statistical test in Table 9 Path Coefficients above, it can be concluded that the trust variable has a significant positive influence on purchase decisions. This suggests that increased confidence levels can contribute to improved purchase decisions. The rapid development of technology has made trust the basis for consumers in making purchase decisions, this is because online transactions contain uncertainty and risk. Consumer trust can be built by providing information transparency and user data security.

The higher the level of information transparency and the level of security of user data provided by paylater companies, the more consumers will trust to make purchase decisions using paylater. The results of this study are supported by a theory that explains that trust is the main pillar in business, especially in online shopping. Trust has a very important role in influencing customer purchasing decisions (Asrizal Efendy Nasution & Linzzy Pratami putri, 2019).

The biggest contribution is in the Benevolence indicator where paylater companies have a clear commitment and provide a level of transparency in the information provided through the company's website account and on the paylater application platform. Paylater companies also provide user data security services through 2-step verification to protect user accounts from fraud and abuse. In addition, paylater companies also protect users' personal data, using a data encryption system to protect sensitive information such as user data and financial information. The results of this study are in line with the research conducted by (Fanny Anggraeny Putri, 2020); (Suciarni Ramadhan & Nina Karina Karim, 2024); (Silvy Waroka, 2022) which shows that the trust variable can have a significant positive effect on purchase decisions. However, there are other studies that are not in line with those conducted by (Damanik et al., 2024) which shows that the trust variable has no significant effect on the purchase decision.

Convenience on Purchase Decisions (H₂)

Based on the results of the statistical test in Table 9 Path Coefficients above, it can be concluded that the convenience variable has a significant positive influence on Purchase Decisions. This shows that increased ease of use can contribute to improved purchase decisions. Ease of use has a positive and significant influence on online purchasing decisions (Sepriadi Solihin, 2021). Trust is a key pillar in business, especially in online shopping. Trust has a very important role in influencing customer purchasing decisions (Asrizal Efendy Nasution & Linzzy Pratami putri, 2019).

The biggest contribution is in the easy indicator of accessing brands and sellers. Consumers can flexibly and effectively make purchase decisions, because paylater has access to various online and offline shopping platforms. In addition, several big brands also provide payment services with a paylater system. This makes it very easy for buyers when they want

to buy goods in installments or buy now, pay later. This makes the consumer shopping experience easier and faster. The results of this study are in line with the research conducted by (Fanny Anggraeny Putri, 2020); (Suciarni Ramadhan & Nina Karina Karim, 2024); (Silvy Waroka, 2022) which shows that the convenience variable can affect the purchase decision. However, other studies are not in line with those conducted by (Ani Na'im & Puji Solikah, 2023) showing that the convenience variable does not have a significant effect on the purchase decision.

Financial Literacy on Purchase Decisions (H₃)

Based on the results of the statistical test in Table 9 Path Coefficients above, it can be concluded that the financial literacy variable has a significant positive influence on Purchase Decisions. This shows that increasing the level of financial literacy can contribute to an increase in purchasing decisions. Financial literacy is the ability to read, analyze, organize, and communicate about financial conditions related to one's material well-being (Dr. Ade Gunawan, S.E, 2022). The goal is to increase financial literacy so that consumers who use financial products and services understand their rights and obligations, as well as the benefits and risks associated with these products. Thus, they can make better financial decisions that suit their needs. The better the level of financial literacy, the more it will increase the purchase decision using paylater. On the other hand, if the level of financial literacy is not appropriate or good, it will have an impact on decreasing paylater purchase decisions.

The biggest contribution is to the Risk Management indicator. Risk management is very important so that consumers get optimal paylater services and use paylater services wisely and as best as possible, to avoid financial problems in the future. Consumers must understand the type of risk of using paylater, payment planning, appropriate installment options, and understand the terms of service. Meanwhile, service providers must also provide transparent, complete, and easy-to-understand information that is explained before consumers make decisions. The results of this study are in line with the research conducted by (Rafika Putri Febriani, 2023); (Nor Hidayanti & Dwi Perwitasari Wiryaningtyas, 2023) which shows that financial literacy variables can influence purchase decisions. However,

other studies are not in line with those conducted by (Sustiyo, 2020) which show that financial literacy variables do not have a significant effect on purchase decisions.

CONCLUSION

This study aims to determine the influence of trust, convenience, and financial literacy on the purchase decision using paylater on paylater users in Greater Surabaya. Based on the questionnaire that has been disseminated and the research data that has been processed through the Smart-PLS 4.0 program, the results are obtained that trust has a significant positive effect on the purchase decision using paylater in Greater Surabaya. This study also shows that convenience has a significant positive effect on purchasing decisions using paylater in Greater Surabaya. Financial literacy has a significant positive effect on purchasing decisions using paylater in Greater Surabaya.

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