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The Influence of Trust and Ease of Using Paylater on Impluse Buying in Users E-Commerce

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Abstract

The purpose of this study is to explore the influence of trust and ease of using Paylater on impulse buying tendencies of e-commerce users. This study uses quantitative methods based on a questionnaire obtained from 100 respondents using a Likert scale. This research data was calculated using SPSS through validity & reliability test, normality test, multicollinearity test, heteroscedasticity test, simple linear regression analysis, partial t test, simultaneous f test, & coefficient of determination test. The results of this study show that the ease of use of Paylater has a significant positive effect on impluse buying, while trust in Paylater is not proven to have a significant effect on impluse buying. However, the finding of no significant effect of trust in the use of Paylater on impluse buying contradicts previous research (Verhagen et al, 2011). This difference may be due to different research contexts or other factors that influence consumer trust in Paylater. The conclusion of this study is that the findings of this study add new insights in studying what factors influence impulse buying in the context of e-commerce, especially related to the use of Paylater.

Keywords: Trust, Paylater Convenience, Impluse Buying, E-Commerce

INTRODUCTION

In today's fast-paced digital era, the development of e-commerce has significantly changed the way we shop. The ease of access and convenience offered by e-commerce platforms have attracted massive consumer interest. E-commerce offers various advantages, such as the ability to browse products from various sellers without geographical restrictions, access to detailed product information, and a convenient purchasing process without leaving home (Laudon et al, 2017).

In Indonesia, after the emergence of e-commerce and the development of innovative service delivery methods, lending activities, one of which is shown by the existence of an online money lending service. One of the changes is marked by the behavior of gadget users by getting used to using e-commerce to fulfill transaction activities such as online shopping. Fintech is a bond of technology collaborating with the financial system to create new technology-based financial services (Putri & Iriani, 2020).

Various applications and websites are now increasingly widespread that provide various facilities that make it easier for its users, not

only for workers but also for students can now easily access and use online loans with Paylater facilities. This feature allows consumers to buy products in advance and pay for them at a later date, providing financial flexibility that appeals to many consumers. Paylater comes as a more convenient payment alternative to traditional methods, such as credit cards or bank transfers (Khare et al, 2012).

This facility also makes it easy for students to buy the goods they need such as primary needs of fashion, furniture, electronics, entertainment and others such as airline tickets, hotels, recreation tickets and other needs. The facility provides an easy and flexible service where users only need to upload personal data such as photos of ID cards, and photos of themselves as collateral, which only takes only 1 to 3 days for users to get a credit limit, which can be accessed via smartphones, computers, and laptops anywhere as long as they are connected to the network.

In research conducted (Andista et al, 2021) that Paylater was developed by a FinTech company in collaboration with e-commerce that provides the Paylater facility. Many e-commerce companies that use a very simple payment system are known by the wider community.

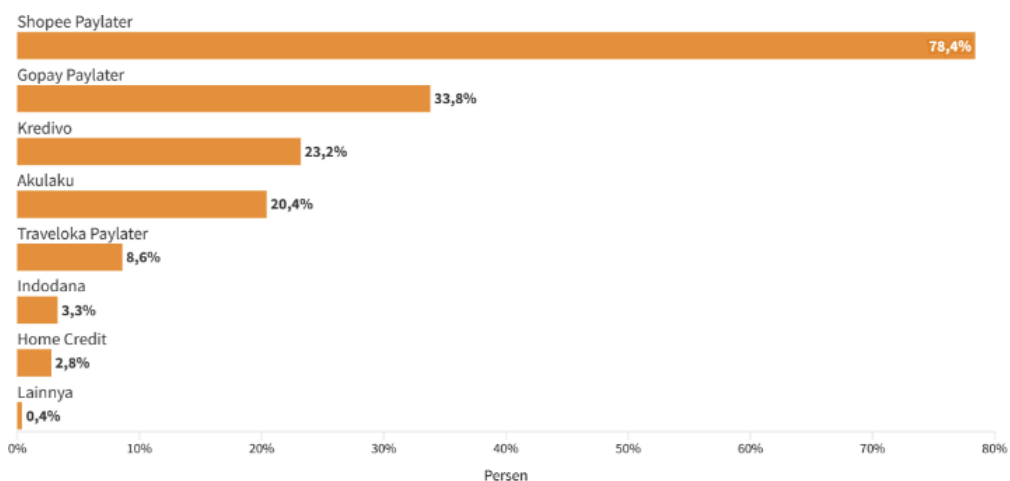


Chart 1. Social Daily Fintech Report 2021.

Source: DailySocial.id.

According to the Social Daily Fintech Report 2021, Shopee Paylater is the most widely used Paylater or payment service in Indonesia. For the record, 78.4% of respondents have used the application Shopee Paylater payment, GoPay Paylater is in second place with 33.8% of respondents using it. Then Kredivo and Akulaku users accounted for 23.2% and 10.4% respectively. Traveloka Paylater is in second place with 8.6% of respondents using it out of 3.3% of respondents using the service pay later. 2.8% of respondents use Home Credit payment service. Meanwhile, up to 0.4% of respondents use other payment applications.

However, the presence of the Paylater feature also raises questions about its potential influence on consumer behavior, particularly in the context of impulse buying. Impulse buying is a phenomenon in which consumers make spontaneous and unplanned purchasing decisions, often based on emotional impulses or momentary desires (Rook et al, 1995). With the Paylater option, there is a concern that consumers are more easily influenced to make impulse purchases because they do not have to pay directly.

Trust and ease of use are important factors that influence consumer decisions to use Paylater services (Davis et al, 1995). Trust refers to the consumer's belief that the Paylater provider will fulfill its obligations and promises, while ease of use refers to the consumer's perception that using Paylater does not require great effort.

This study was conducted to explore the influence of trust and ease of using Paylater on impulse purchase tendencies in e-commerce users. By understanding these factors, e-commerce providers and Paylater may find ways to improve the consumer shopping experience and prevent the possible negative effects of excessive impulse buying.

Impulse buying has become an interesting research topic in the disciplines of marketing and consumer behavior. Although impulse buying is often perceived as an irrational behavior and can have negative consequences for consumers, such as overspending and post-purchase regret, impulse buying has become a topic of research in

the marketing and consumer behavior disciplines (Rook et al, 1995). However, impulse buying also has positive impacts, such as increased satisfaction and enjoyment in shopping.

In the context of e-commerce, the online shopping environment offers different challenges and opportunities compared to the traditional shopping environment. While the lack of direct physical interaction with products and sellers may reduce impulse buying, the ease of access, convenience, and features such as Paylater may increase the risk of impulse buying (Verhagen et al, 2011). Trust is a key factor influencing consumer behavior in the context of e-commerce (Gefen et al, 2003). In an online environment that is prone to risk and uncertainty, trust is the foundation for consumers to feel comfortable in transactions.

In the discussion of Paylater, trust is a very important factor because consumers must be confident that the Paylater provider will fulfill its promises and will not misuse their financial information. A high level of trust in the Paylater provider can increase consumers' comfort in using the service, which in turn can affect their propensity to make impulse purchases.

On the other hand, ease of use is also an important factor influencing the adoption and use of technology by consumers (Davis et al, 1995). In the context of e-commerce, ease of use refers to consumers' perceptions that shopping online and using features such as Paylater does not require great effort. If the process of purchasing and using Paylater is well designed and easy to use, consumers will be more likely to adopt the feature.

This study was conducted to explore the influence of trust and ease of using Paylater on impulse purchase tendencies in e-commerce users. By understanding these factors, e-commerce and Paylater providers can find ways for consumers to discover the shopping experience and prevent the possible negative effects of excessive impulse purchases. The findings of this study should be useful for those with an interest in the e-commerce and Paylater industries, and contribute to the development of more effective marketing theory

and practice. An explanation of the variables in this study is explained as follows.

Trust

Trust is one of the requirements in a transaction, especially in buying and selling transactions so that each party trusts each other in the first step in doing business. Trust is the belief and knowledge gained by consumers about objects or products related to their various functional advantages according to (Sinaga et al, 2022). Consumer trust in the services provided to users is simply spread, not only on social media, but also in the real world. This will cause people to be more interested and seek more information which ultimately leads to a purchase decision. There are several considerations for consumers to do online transactions, entrusting purchases to online services and trust in online sellers as well as building long-term relationships created by e-commerce. However, many of the buyers were disappointed with their purchases at shopee where they bought items that did not fit and the items purchased online came later than consumers expected.

Ease

The ease of doing something gives a person a sense of interest, including the ease of making transactions. The changing times provide the latest ideas, one of which is in e-commerce, where there is a Paylater facility, there is convenience for users starting from services, and requirements. In addition, the Ease of Use of online loans is very easy to learn and understand so that almost everyone can use it. The convenience and benefits offered by Paylater are in accordance with the perceived benefits, namely the extent to which users trust the system to improve its performance if used.

Deciding to use the Paylater service is very important, for which the company's marketing manager must fully understand.

Impulse buying

Shopping is an activity that people always do to fulfill their daily lives, such as shopping for food, clothing and others. However, it often happens that shopping activities are not at all the needs that are needed, just because they are tempted by

discounted goods, which is one of the marketing techniques, especially in e-commerce. Impulse buying behavior is a tendency for consumers to buy an item spontaneously or directly. Impulse buying is the willingness to buy a product, without a plan or intention at the beginning and not thinking about the impact for a long time of the purchase (Sari et al., 2021).

This behavior is where a person tends not to be able to control and hold back to buy an item even though the item is not his need and purpose. Sometimes purchases based on emotions are said to be emotional, hedonic buyers, who always prioritize momentary desires. Based on several opinions, impulsive purchases or unplanned purchases can be interpreted as unconsidered and irrational purchases that arise due to strong feelings of wanting to own an object, and tend to ignore the consequences. From the literature review above, the research model is shown in Figure 1 below.

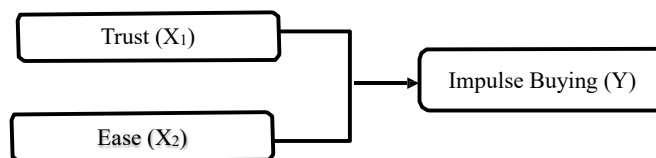


Figure 1. Research Model

Based on the results of research and theoretical studies, the following hypotheses are obtained.

- H1: Trust affects impulse buying to e-commerce users
- H2: Ease affects impulse buying to e-commerce users
- H3: Trust & Convenience affect impulse buying in e-commerce users

METHODS

This research uses primary data from e-commerce users who have used the Paylater feature with quantitative methods. The survey method was chosen because it allows data collection on a large scale and facilitates the statistical analysis needed to determine the relationship between the variables in this study (Creswell, 2014).

The population in this study are Indonesians

who have used Paylater in the past year. The sampling technique used is non-probability sampling with purposive sampling method (Etikan et al., 2016). The inclusion criteria for participants are at least 18 years old, have an active e-commerce account, and have used Paylater at least once in the past year.

This research began in February-May 2024 with questionnaire data collection using Google Forms. The respondents collected were 100 respondents. The questionnaire was prepared based on a review of the literature and instruments that have been validated in previous studies. The dependent variable in this study is impulse buying tendencies which are measured through the adaptation of the Impulse Buying Scale (Rook et al, 1995). Independent variables include trust in Paylater and ease of use of Paylater. Trust in Paylater is measured by adapting the online trust scale (Gefen et al, 2003), while the ease of use of Paylater is measured by adapting the ease of use scale studied by (Davis et al., 1989) in the Technology Acceptance Model (TAM). In addition, the questionnaire also included

questions about the respondents' demographic characteristics and onlineshopping experience.

In data analysis, it is calculated using SPSS. Multiple linear regression analysis can be used in testing the effect of trust and ease of use of Paylater on impulse buying tendencies. Before regression analysis, assumptions such as normality, linearity, multicollinearity, and heteroscedasticity will be checked to ensure the validity of the analysis results (Hair et al, 2010). If these assumptions are not met, data transformation or alternative analysis methods will be considered.

RESULTS

Validity and reliability test

In this study, the validity and reliability of the research instruments were tested so that the data obtained were true and consistent. As stated by (Hamid et al, 2019) in his journal entitled "Validity and Reliability of Quantitative Research Instruments", validity and reliability testing are important steps to ensure the quality of data and research results. The results of the validity and reliability tests in this study are presented as follows:

Table 1. Results of the validity test of the impulse buying variable (Y)

No. Item	r calculate	r table (5%)	Information
Y.1	0,605	0,195	Valid
Y.2	0,669	0,195	Valid
Y.3	0,696	0,195	Valid
Y.4	0,527	0,195	Valid
Y.5	0,486	0,195	Valid
Y.6	0,272	0,195	Valid
Y.7	0,645	0,195	Valid
Y.8	0,727	0,195	Valid
Y.9	0,618	0,195	Valid

Source: Data processed by researchers 2024

Validity and reliability testing was carried out in the first level on data that had been collected using SPSS using 100 respondents. And obtained rtable, namely significance at 5%. From Table 1 illustrates that the variable impluse buying there are 9 statements of consumptive behavior variables described as valid impluse buying is declared valid because the rcount value > 0.195.

In addition to the validity test for the dependent variable, the validity test was also carried out on the independent variable in this study, referring to the results of the study (Azwar et al, 2018) in his journal entitled "Validity and Reliability of Social Research Instruments", validity testing is a way to find out if research instruments can be measured on what should be measured. The results of the validity test on the trust variable

(X1) in this study can be seen below:

Based on table 2, the trust variable uses 8 statements & the rcount value > 0.195, as the output shows that each statement of the trust variable is declared valid. X1.5 highest score, considered most important, X1.2 lowest score, considered least important.

After conducting the validity test, the next step is to test the reliability test in order to determine the consistency and reliability of the research instrument. As explained by (Heale et al, 2015) in his journal entitled "Validity and Reliability in Quantitative Studies", the reliability test needs to be carried out in order to determine the reliability and consistency of measurements if repeated. The results of the reliability test in this study are presented below:

Table 2. Results of the trust variable validity test (X1)

No. Item	r count	r table 5(%)	informational
X1.1	0,574	0,195	Valid
X1.2	0,524	0,195	Valid
X1.3	0,634	0,195	Valid
X1.4	0,605	0,195	Valid
X1.5	0,786	0,195	Valid
X1.6	0,660	0,195	Valid
X1.7	0,680	0,195	Valid
X1.8	0,680	0,195	Valid
X1.9	0,690	0,195	Valid

Source: Data processed by researchers 2024.

Table 3. Reliability test results

Variable	Cronbach's Alpha	Information
Trust	0,871	Reliable
Convenience	0,909	Reliable
Impluse buying	0,848	Reliable

Source: Data processed by researchers 2024.

Table 3 above explains the value of Chronbach's alpha in the trust, convenience and impluse buying variables. It can be observed based on the Chronbach's alpha value in impluse buying of $0.848 > 0.6$, the trust variable of $0.871 > 0.6$, and the convenience variable of $0.909 > 0.6$.

The normality test needs to be done in order to find out whether the data in this study is normally distributed or not. Quoting from the journal (Ghasemi et al, 2012) which contains that the normality test is important to ensure the accuracy of statistical analysis and the interpretation of valid results. The results of the normality test in this study are:

Table 4 indicates that the Kolmogrof-Smirnov significance value is $,200 > 0.05$, so it can be stated that the data is normal.

According to research described by (Midi et al, 2010) his journal entitled "A Knowledge-Based Approach for Detecting Multicollinearity Among Regression Variables", multicollinearity can cause problems in the interpretation of regression models and reduce the predictive power of the model. Therefore, multicollinearity test is important to ensure the absence of multicollinearity in the model. The results of the multicollinearity test in this study are:

Table 4. Normality test results

One Sample Kolmogrov Smirnov Test		Unstandardized Residu
N		100
Normal Parameters	Mean	,0000000
	Std.Devitation	4,58081614
Most Extreme Differences	Absolute	,071
	Positive	,046
	Negative	-,071
Test Statistic		0,07
Asymp.Sig.(2-tailed)		,200
X1.9	0,690	Valid

Source: Data processed by researchers 2024.

Table 5. Multicollinearity test results

Model	Collinearity Tolerance	Statistic VIF
Constant		
Trust	,344	2,908
Convenience	,344	2,908

Source: Data processed by researchers 2024.

Observing Table 5 above illustrates that the variables actually have VIF variable values < 10,000 and tolerance values > 0.1, as a result they can be said to be free of multicollinearity.

To ensure that the assumption of homoscedasticity is met in the regression model, a scatterplot of the residuals is analyzed. As explained by (Albright et al, 2020) in his journal entitled "Interpreting Regression Output: A Guide for Health Services Researchers", a good residual scatter plot should show a random distribution pattern and not form a specific pattern. The results

of the residual scatter plot are:

In Figure 2 heteroscedasticity describes the points spreading above, below or at approximately 0 (zero). It can be seen that the results of the scatterplot graph produce randomly scattered data that does not create a certain pattern, this indicates that there is no heteroscedasticity.

After ensuring that the assumptions in regression analysis are met, the next step is the T test.

The results of the T test in this study are presented as follows:

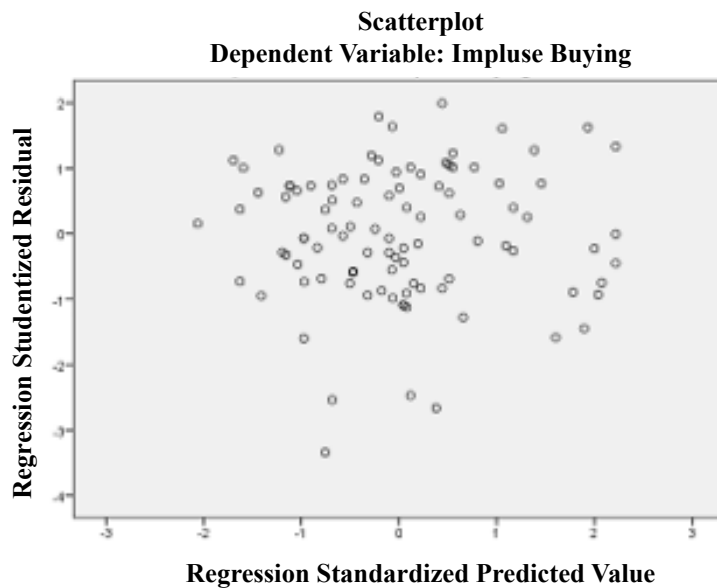


Table 6. Test results

Model	Coefficients ^a					
	Unstandardized Coefficients		Standardized Coefficients	t	Sig	
	B	Std. Error	Beta			
1	Constant	,610	2,995	2,995	,204	,893
	Trust	,330	,167	,167	1,970	,052
	Convenience	,550	,123	,123	4,095	,000

Dependent Variable consumptive behavior

Source: Data processed by researchers 2024.

The simple linear regression equation through the table above is as follows: $Y = 0.610 \beta + 0.330 X_1 + 0.505 X_2$. The regression equation means:

1. Constant = 0.610

Based on the results, the trust and convenience variables are calculated to be zero, the impulse buying variable will be higher by 0.610.

2. Coefficient $X_1 = 0.330$

Based on the results, the value shows that trust and convenience are positive, and if the trust and convenience variables increase by 1% which will cause an increase in the impulse buying variable by 0.330.

3. Coefficient $X_2 = 0.505$

Shows that the effect of trust and convenience is positive, and if the impulse buying variable gets an increase of 1% which results in an increase in the consumptive behavior variable by 0.505.

In Table. 6 states that the statistical test output processed using SPSS 25 on the convenience variable (X_1) obtained the following hypothesis output:

1. Hypothesis 1

Based on the test results, the Sig value on the effect of X_1 on Y is $0.52 > 0.05$ and the t value is $1.970 < 1.98472$, it shows that H_1 is rejected, which means that there is no effect of X_1 on Y . Where in this study trust has no effect on impulse buying to e-commerce users.

2. Hypothesis 2

Based on the test results, the Sig value for the effect of X_2 on Y is $0.000 < 0.05$ and the t value is $4.095 > t$ table 1.984, it shows that H_2 is accepted, meaning that there is an effect of X_2 on Y . Where convenience affects impulse buying to e-commerce users.

After conducting a significance test using the T test, the next step is to conduct an F test. As explained by (Duller, 2019) in his journal entitled "Significance Testing in Multiple Regression: An Overview". The results of the F test in this study are presented below:

Table 7. F test results (anova table)

Model	ANOVA					
		Sum of Squares	df	Mean Square	F	Sig
1	Regression	2099,986	2	1049,933	49,027	
	Residuals	2077,404	97	21,417		
	Total	4177,390	99			

a. Dependent Variable Impulse Buying

b. Predictors: (Constant) Trust, Convenience Paylater

Source: Data processed by researchers 2024.

From Table 7, the output shows that the sig result on the effect of X1 and X2 simultaneously on Y is $0.000 < 0.05$ and the value of F count $49.027 > F$ table 3.09, then the result is that H3 is accepted and has the result of the simultaneous influence of X1 and X2 on Y. Where trust & convenience affect impulse buying in e-commerce users.

The next step is to evaluate the strength of the relationship between the independent variable and the dependent variable through the coefficient of determination analysis. As explained by (Goyal et al, 2021). The results of the coefficient of determination analysis in this study are presented below:

Table 8. Results of analysis of the coefficient of determination X on Y

ANOVA					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	,709a	,503	,492	4.628	

a. Predictors: (Constant) Trust, Convenience Paylater

b. Dependent Variable: Impulse buying

Source: Data processed by researchers 2024.

Based on Table 8, the R Square value is 0.503, which means that the effect of variables X1 and X2 simultaneously on Variable Y is 50.3%.

The effect of Trust on Impulse buying shown by the results of data processing using SPSS shows that the significance value (Sig.) on the effect of trust on impulse buying is $0.52 > 0.05$, and the t value is $1.970 < 1.98472$. This indicates that H1 is rejected, which means that there is no significant effect of trust on impulse buying in e-commerce users. This finding contradicts previous research which found that trust in online stores has a positive influence on impulse buying (Verhagen et al, 2011).

The effect of the ease of use of Paylater on Impulse buying is shown by the significance value (Sig.) on the effect of the ease of use of Paylater on impulse buying, which is $0.000 < 0.05$, and the t value is $4.095 > t$ table 1.984. This shows that H2 is accepted and there is a significant effect on the ease of use of Paylater on impulse buying. This finding is consistent with the Technology Acceptance Model (TAM) which emphasizes the

importance of perceived ease of use in technology adoption. (Davis et al, 1995), as well as previous research which found that the ease of use of online payment systems has a positive influence on impulse purchases (Xu, 2014).

The effect of trust and convenience of Paylater on Impulse buying in simultaneous data analysis and testing with two independent variables, namely trust and convenience of Paylater on the dependent variable impulse buying, obtained a calculated F value of $49.027 > F$ table 3.09. This shows that H3 is accepted, which means that there is a significant effect of trust and convenience of Paylater simultaneously on impulse buying.

DISCUSSION

Paylater's trust in impulse buying

The results of data processing using SPSS, namely the Sig value on the effect of X1 on Y is worth $0.52 > 0.05$ and the t value is $1.970 < 1.98472$, then it shows that H1 is rejected, which means that there is no effect of X1 on Y. Where in this study trust has no effect on impulse buying to e-commerce users. So it can be concluded that H1 is rejected, so there is no influence of X1 on Y.

Ease of paylater on impulse buying

Ease of use can be interpreted as a person's level of confidence in using technology using minimal effort. The Sig value on the effect of X2 on Y is $0.000 < 0.05$ and the t value is $4.095 > t$ table 1.984, so it can be concluded that H2 is accepted, so there is an effect of X2 on Y.

Trust and ease of paylater on impulse buying

In the output of data analysis and testing simultaneously on 2 independent variables, namely trust and convenience of Paylater on the dependent variable, namely impulse buying, the t-value is $49.027 > F$ table 3.09, which is concluded

that H3 is accepted, there is an influence of X1 and X2 simultaneously on Y.

This study aims to explore the influence of trust and ease of using Paylater on impulse buying tendencies in e-commerce users. The main finding of this study is that the ease of using Paylater has a significant influence on impulse buying, while trust in Paylater is not proven to have a significant influence on impulse buying. The results of this study can be seen in Table 9 below:

Table 9. Results of analysis of the effect of trust and ease of use of paylater on impulse buying

Variable	Sig.	t calcute	T table	Conclusion
Trust in Paylater	0,52	1,970	1,98472	refused
Ease of use of Paylater	0,000	4,095	1,984	accept
Paylater trust and Ease (Simultaneous)	-	alcalute = 49.027	F table = 3.09	accept

Source: Data processed by researchers 2024.

The findings on the significant effect of Paylater's ease of use on impulse buying are consistent with the Technology Acceptance Model (TAM) proposed by (Davis et al., 1989). According to TAM, perceived ease of use is an important factor influencing user adoption of technology. In the context of this study, if consumers feel that using Paylater is easy and does not require great effort, they will be more likely to adopt the feature, which in turn can encourage impulse buying behavior. This finding is also in line with previous research by (Xu, 2014) who found that the ease of use of online payment systems has a positive influence on impulse purchases in the context of e-commerce in China.

On the other hand, the finding of no significant effect of trust in Paylater on impulse buying contradicts previous research (Verhagen et al, 2011) where trust in online stores has a positive influence on impulse purchases. This difference may be due to a different research context or other factors that influence consumer trust in Paylater. One possible cause of the absence of a significant effect of trust in Paylater on impulse buying is the characteristics of the respondents in this study. If the respondents' level of trust is relatively high in Paylater providers in general, then the trust factor

may no longer be a significant differentiating factor in influencing impulse buying tendencies.

The findings of this study provide new insights into what factors influence impulse buying in the context of e-commerce, especially related to the use of Paylater. Although trust in Paylater is not proven to have a significant influence, the ease of use of Paylater is proven to be an important factor that encourages impulse purchases in e-commerce users.

The results of this study have practical implications for e-commerce and Paylater providers in designing features that are easy to use and minimize the effort required by consumers. A simple payment process, and other features that enhance ease of use may encourage Paylater adoption and increase the potential for impulse purchases. However, it is important to remember that excessive impulse purchases can have negative consequences for consumers, such as overspending and post-purchase regret (Rook et al, 1995). Therefore, e-commerce and Paylater providers should also consider strategies to manage the risk of excessive impulse purchases, such as providing warnings or self-control mechanisms for consumers.

Future research should focus on examining other factors that may influence consumer trust in Paylater and impulse purchases in the context of e-commerce. In addition, longitudinal research can also be conducted to observe changes in consumer behavior in the long term along with the development of new features in e-commerce and paylater.

CONCLUSIONS

This study aims to explore the effect of trust and ease of using Paylater on impulse buying

tendencies in e-commerce users. The results of the analysis show that the ease of use of Paylater has a significant positive effect on impulse buying, while trust in Paylater is not proven to have a significant effect on impulse buying. Overall, the results of this study emphasize the importance of considering ease-of-use aspects in designing Paylater features in e-commerce, as well as exploring other factors that might influence consumer trust in Paylater and impulse buying in the context of e-commerce.

Based on the results and conclusions of this study, in order to be taken into consideration for future research to explore other factors that might influence consumer trust in Paylater, such as aspects of transaction security, information transparency, or consumer protection, conduct longitudinal research to observe changes in consumer behavior in the long term along with the development of new features in e-commerce and Paylater and explore other factors that might influence impulse purchases in the context of e-commerce, such as marketing strategies, online shopping atmosphere, or individual consumer characteristics.

The practical implications for e-commerce and Paylater providers are to increase the ease of use of the Paylater feature, a simple payment process, and other features that minimize the effort required by consumers. Although trust in Paylater is not proven to have a significant influence, Paylater providers still need to build and maintain consumer trust by increasing information transparency, security mechanisms, and consumer protection. E-commerce and Paylater providers also need to consider strategies to manage the risk of excessive impulse purchases, such as providing warnings or self-control mechanisms for consumers, to prevent negative consequences such as overspending and post-purchase regret.

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