

# The Influence of Trust, Perceived Ease, and Promotion on the Decision to Use the SPayLater Payment Method in Surabaya

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## ARTICLE INFO



ISSN: 2620-6196  
Vol. 8 Issues 2 (2025)

### Article history:

Received – July 18, 2025

Revised – July 24, 2025

Accepted – July 27, 2025

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### Keywords:

Paylater; Perceived Ease;

Promotion; Trust; Usage Decision

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## ABSTRACT

*The significant increase in internet penetration in Indonesia has driven the development of information technology by connecting more individuals to the digital world, which ultimately affects various sectors, including the financial sector, as evidenced by the emergence of technology-based financial institutions that are beginning to dominate transactions, namely financial technology (fintech). BNPL, or what is more commonly known as paylater, has now become an attractive payment option for people with limited budgets. This study aims to identify and analyze the influence of trust, perceived ease, and promotion on the decision to use the SPayLater payment method in Surabaya. This research is a quantitative study with data collected through questionnaires. The analysis technique used in this study is SEM with a component-based approach using PLS as the analysis tool. The results from 98 respondents indicate that trust, perceived ease, and promotion have a positive and significant effect on usage decisions, with the highest factor loading value found in the indicator of engaging content creation under the promotion variable, and the strongest influence given by the perceived ease variable.*

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## INTRODUCTION

The internet is an invention that has brought about major changes in various aspects of Indonesian society. In its development, the internet has provided numerous conveniences for individuals in performing various activities, from communication to accessing information. This has led to a steady increase in internet penetration in Indonesia over time. The significant rise in internet penetration in Indonesia has driven the development of information technology by connecting more individuals to the digital world, ultimately influencing various sectors, including the financial sector, as evidenced by the emergence of Technology-based financial institutions that are beginning to dominate transactions are known as financial technology (fintech). According to Lestari et al., (2020), fintech is a combination of technology and financial services that creates businesses by integrating technological aspects, transforming conventional methods into more modern ones. In its development, fintech platforms continue to respond to market needs with their services, one of which is the emergence of a currently popular service known as paylater.

Novendra & Aulianisa (2020) state that BNPL, or paylater, is now an attractive payment option for individuals with limited budgets. According to data from IdScore ([finansial.bisnis.com](https://finansial.bisnis.com)), as of June 2024, there were 14.37 million BNPL users. This figure increased by 9.35% year-on-year (YoY). In terms of region, the majority of BNPL users are concentrated in West Java Province (Jabar) at 24.95%, reaching Rp 7.52 trillion, followed by Jakarta Province at 14.10%, reaching Rp 4.25 trillion, and East Java at 10.8%, reaching Rp 3.26 trillion. According to data taken from Databoks, the most well-known and widely used paylater service in Indonesia is Shopee Paylater (SPayLater). Despite being the most popular and widely used paylater service, SPayLater is not immune to the problems experienced by its users. There are many negative reviews on the Shopee app regarding the SPayLater feature itself. Common complaints include difficulties in using the feature, frequent lag, and discrepancies between SPayLater advertisements and reality. This can certainly undermine user trust.

Alistriwahyuni (2019) in Himawati & Firdaus (2021) states that the decision to use a product or service is a consumer behavior influenced by information obtained from various sources, including marketing efforts and cultural-environmental factors. Besides trust, another factor influencing the decision to use SPayLater is the perception of ease of use. According to Aieni & Purwantini (2017), perceived ease of use refers to a person's belief in the use of a technology-based information system, where users feel that using the system does not require much effort and does not cause difficulties for users. Promotional factors are also important when deciding to use SPayLater. According to Septiani 2018 in Setiawan & Sutrisno (2023), promotion is an effort to influence the attitudes or behavior of potential consumers with the aim of persuading them to accept or use the promoted product.

This study differs from previous research. This study focuses on the decision to use the SPayLater feature as a payment method in the city of Surabaya. Previous studies have not combined the three independent variables that are the same as in this study, namely Trust, Perceived Ease, and Promotion. Based on previous studies, different results have been obtained regarding the influence of the relationship between the variables that are the same as in this study. This study aims to determine and analyze the influence of trust, perceived ease, and promotion on the decision to use the SPayLater payment method in Surabaya.

## **Literature Review**

### *Marketing Management*

Assauri (2017) in Nurmanah & Nugroho (2021) states that marketing management is all activities ranging from analyzing, planning, implementing, and controlling programs created with the aim of creating, developing, and maintaining profits from exchanges with target markets in order to achieve the company's long-term goals. Ibrahim & Umuhani (2021) state that marketing management is an effort that begins with the planning, organizing, implementing, and supervising of an organization's marketing activities to achieve the organization's objectives effectively and efficiently. Based on the definitions mentioned above, it can be concluded that marketing management is a process involving analysis, planning, implementation, and control of activities in selecting target markets, acquiring, retaining, and developing consumers. The objective of marketing management is to create and communicate the company's superior value to customers.

### *Technology Acceptance Model (TAM)*

The Technology Acceptance Model (TAM) was first developed by Davis in 1989 as an adaptation of the Theory of Reasoned Action (TRA), which was specifically designed to model user acceptance of information systems (Fahmi et al., 2024). According to Jogiyanto (2008) in Suryani et al., (2021) the Technology Acceptance Model (TAM) is a theory that explains how individuals accept and use information technology systems, which is considered very influential and often used to understand the acceptance of the use of these systems. According to Kota & Kusumastuti (2022), the TAM theory aims to provide a simple explanation of the factors that influence user behavior adoption toward the acceptance of information technology use. According to Davis (1989) in Faizah et al., (2021), the level of acceptance of use in the TAM model uses six constructs, namely: a. external variables; b. perceived ease of use; c. perceived usefulness; d. attitude toward using; e. behavioral intention to use; f. actual usage. The construct of perceived ease of use was chosen because it is one of the core elements in TAM that represents how users assess a system as easy to use, and ultimately impacts their decision to use the system. Perceived usefulness was not included because in the context of digital services such as SPayLater, perceived ease of use often already encompasses and represents users' initial assessment of a system. Other constructs in TAM, such as attitude toward using, behavioral intention to use, and actual usage, were also not included because they are typically used in research aimed at mapping the entire stages of technology adoption, from perception to actual behavior. This study also includes variables of trust and promotion, which are

not direct components of the constructs in TAM. In this case, trust and promotion are additional examples of external variables that influence user acceptance in the TAM model.

#### *Payment Methods*

Handayani (2021) states that a payment system or method is a way of describing the flow of value from the buyer to the seller in a particular transaction. According to Pamat (2013) in Suhardi et al., (2023), payment methods are one of the elements that e-commerce can use to attract customers to shop online. Aftika et al., (2022) mention that the various payment methods in e-commerce are as follows: 1. Electronic Money (E-Money); 2. Credit cards; 3. Money transfers; 4. Paylater.

#### *Trust*

Trust in a transaction is based on the belief that the selected product or service will meet the desired expectations (Priansa, 2017 in Rismalia & Sugiyanto, 2022). Trust refers to confidence in the capability and integrity of the services provided by a system (Daniel Koloseni, 2017 in Fadillah et al., 2022). According to Mahkota et al., (2014) and Lee & Wan (2010) in Putri & Iriani (2021), there are several indicators used to measure trust, namely: 1. Feeling confident with the online transaction system; 2. Privacy is maintained; 3. Believing in the credibility of the service provider; 4. Security in transactions.

#### *Perceived Ease*

Jogiyanto (2007) in Putri & Iriani (2021) states that perceived ease is a measure of the extent to which a person believes that using technology will require little effort, both in terms of time and energy. Perceived ease describes a person's belief in their ability to use an information technology system without obstacles or difficulties (Melaardi & Apriyanti, 2022). According to Davis (2017) in Rismalia & Sugiyanto (2022), the measurement of the perceived ease variable uses several indicators, namely: 1. Ease of learning; 2. Controllable; 3. Flexible; 4. Easy to use.

#### *Promotion*

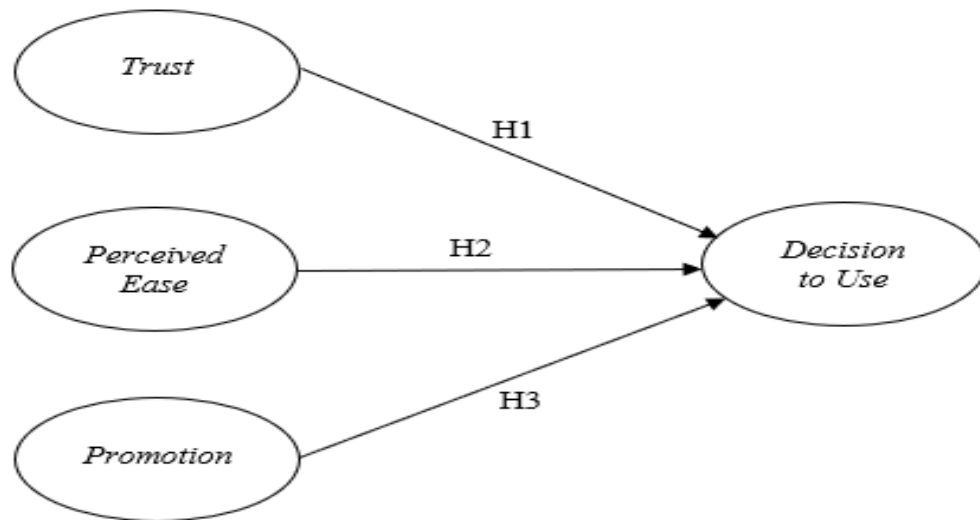
Husein (2002) in Setiyaningrum & Supriyono (2022) defines promotion as a communication process between sellers and buyers to introduce products so that they become known and eventually purchased. According to Septiani (2018) in Setiawan & Sutrisno (2023), promotion is an effort to influence the attitudes or behaviors of potential consumers with the aim of persuading them to accept or use the product being promoted. According to Hakim et al., (2022) in Astuti & Mahmud (2023), there are two indicators of promotion: 1. The application of advertising promotion via digital media; 2. The creation of engaging content.

#### *Decision to Use*

According to Rahardjo (2017) in Adam et al., (2024), the decision to use is similar to the decision to purchase. A purchase decision is an individual behavior that involves analyzing how an individual, group of people, or organization makes decisions to buy, use, and evaluate products such as goods, services, ideas, or experiences to meet the needs and desires of potential buyers (Kotler & Armstrong, 2016 in Pakan & Purwanto, 2022). According to Astuti & Mahmud (2023), usage decisions are a process of combining knowledge to evaluate two or more options and choose one of them. According to Amstrong in Rizqi Akbar (2023), usage decision indicators are divided into four categories: 1. Loyalty to a product; 2. Habits in using products or services; 3. Giving recommendations to others; 4. Repeated use.

## Hypothesis Development

With the research results above, the conceptual framework is as follows:



**Figure 1. Conceptual Framework**

From this framework, a hypothesis can be formulated:

### *The Influence of Trust on Decision to Use*

Trust refers to confidence in the capabilities and integrity of the services provided by a system (Daniel Koloseni, 2017 in Fadillah et al., 2022). Research conducted by Simanjorang (2016) in Fadillah et al., (2022) concluded that trust has a positive and significant effect on customers' decisions to use internet banking services. In line with another study by Tirtana and Sari (2014) in Fadillah et al., (2022), it was stated that trust has a positive influence on the use of mobile banking. Based on the above opinions, it can be concluded that the stronger the trust held by consumers, the more confident consumers will be in making usage decisions.

H<sub>1</sub>: Trust has a positive and significant effect on Decision to Use

### *The Influence of Perceived Ease on Decision to Use*

The most important thing for users is how much effort they need to expend to use a system (Rismalia & Sugiyanto, 2022). Research by Rahmawati & Yuliana (2020) in Rizqi Akbar (2023) and Anggono et al., (2018) in Adam et al., (2024) shows that perceived ease of use have a positive and significant influence on usage decisions. Based on the above opinions, it can be concluded that the easier someone perceives the use of a technology to be, the higher their tendency to use that technology will be.

H<sub>2</sub>: Perceived Ease has a positive and significant effect on Decision to Use

### *The Influence of Promotion on Decision to Use*

Promotion can be a tool to attract potential consumers to make purchasing decisions and use the services offered that are in line with consumer needs (Lupiyoadi, 2011 in Hardi, 2021). Research by Febriana & Budhiarjo, (2020) in Rizqi Akbar (2023) states that promotions have a positive and significant effect on user decisions. In line with Hardi's (2021) research, it concludes that there is a positive and significant influence, both partially and simultaneously, between service performance variables and promotions on usage decisions. Based on the above opinions, it can be concluded that the better the promotion conducted, the more it will encourage consumers to make usage decisions.

H<sub>3</sub>: Promotion has a positive and significant effect on Decision to Use

## RESEARCH METHOD

The analysis in this study uses the SEM method with a component-based approach using PLS as the analytical tool. This study utilizes primary data obtained from the responses to an online questionnaire distributed to 98 respondents, as well as secondary data sourced from books, journals, scientific articles, and previous research studies related to the topic of this study. Sampling was conducted using non-probability sampling with the Purposive Sampling technique, where the technique determines the sample based on the criteria or characteristics of the respondents, namely being at least 17 years old, having used the SPayLater payment method, and residing in the city of Surabaya. The data collection method used in this study was through the distribution of questionnaires. The population refers to a group of objects or subjects with specific qualities and characteristics, determined by the researcher for analysis and subsequent conclusion-drawing (Sugiyono, 2013). The population in this study consists of residents of Surabaya City who have used the SPayLater payment method. According to Sugiyono (2013), a sample is a portion of the population that shares the same characteristics as the population. The sample used in this study consists of consumers who have used the SPayLater payment method and are able to provide data according to the specified criteria. The sample size plays a crucial role in interpreting the results. Given the analytical tool used, Structural Equation Modelling (SEM), the representative sample size can be determined by multiplying the total number of indicators by 5 to 10 (Ferdinand A., 2014). In this study, the number of indicators is 14 multiplied by the parameter 7, resulting in a sample size of  $14 \times 7 = 98$  respondents.

### *Respondent Information*

**Table 1. Characteristics of Respondents by Gender**

Gender	Amount	Percentage
Male	49	50%
Female	49	50%
<b>Total</b>	<b>98</b>	<b>100%</b>

*Source: Questionnaire Data Processed*

The results show that users of the SPayLater payment method have a balanced proportion between male and female genders, with 49 people each. It can be concluded that the SPayLater payment method has equal appeal to both genders. This indicates that the preference for using SPayLater is not influenced by gender factors, as both men and women equally recognize the benefits and convenience offered by the service. Thus, the appeal of SPayLater is universal and capable of reaching both genders equally.

**Table 2. Characteristics of Respondents Based on Income**

Income	Amount	Percentage
< 2 million	31	31,6%
2-5 million	45	45,95%
5-8 million	15	15,3%
>8 million	7	7,1%
<b>Total</b>	<b>98</b>	<b>100%</b>

*Source: Questionnaire Data Processed*

Based on income, respondents who have used the SPayLater payment method in Surabaya are predominantly users with an income of 2–5 million, totaling 45 people, while users with an income of < 2 million total 31 people, users with an income of 5–8 million total 15 people, and users with an income

of >8 million total 7 people. This is because users with an income of 2–5 million tend to be in the middle class, who have relatively high consumption needs but limited monthly income, making SPayLater a solution to meet their needs without having to pay immediately. This situation makes them more inclined to use paylater services as a flexible and convenient payment alternative

## RESULTS AND DISCUSSION

### *Outer Model*

#### *Convergent Validity*

One way to measure the validity of indicators is based on the output of the Outer Loadings table. The validity of an indicator is measured by examining the Factor Loading values from the variables to their respective indicators. According to Hair et al., (2022), the general guideline used in convergent validity testing is that the standardized outer loading value of an indicator should be 0.708 or higher. Thus, the indicator is considered to have acceptable reliability and indicates that it truly represents the construct being measured.

**Table 3. Outer Loadings (Mean, STDEV, T-Values)**

	Outer Loadings
X1.1 <- Trust (X1)	0,849
X1.2 <- Trust (X1)	0,853
X1.3 <- Trust (X1)	0,852
X1.4 <- Trust (X1)	0,891
X2.1 <- Perceived Ease (X2)	0,889
X2.2 <- Perceived Ease (X2)	0,850
X2.3 <- Perceived Ease (X2)	0,849
X2.4 <- Perceived Ease (X2)	0,884
X3.1 <- Promotion (X3)	0,845
X3.2 <- Promotion (X3)	0,916
Y1 <- Decision to Use (Y)	0,839
Y2 <- Decision to Use (Y)	0,856
Y3 <- Decision to Use (Y)	0,877
Y4 <- Decision to Use (Y)	0,858

*Source: Data Processing Results*

Based on the outer loading table, all reflective indicators on the variables of Trust (X1), Perceived Ease (X2), Promotion (X3), and Decision to Use (Y) show factor loadings (original sample) greater than 0.708, thus the estimation results of all indicators have met Convergent Validity or are valid.

**Table 4. Average Variance Extracted (AVE)**

	AVE
Trust	0,742
Perceived Ease	0,735
Promotion	0,754
Decision to Use	0,777

*Source: Data Processing Results*

The next measurement model is the Average Variance Extracted (AVE) value, which indicates the amount of variance in the indicators contained by the latent variables. For reflective indicator variables, the Average Variance Extracted (AVE) value can be observed for each construct (variable). An AVE value > 0.50 indicates that the construct can explain at least 50% of the variance of its indicators, which is a basic requirement for it to be considered to have adequate convergent validity (Hair et al., 2019). The

AVE test results for the Trust variable (X1), Perceived Ease variable (X2), Promotion variable (X3), and Usage Decision variable (Y) all have values greater than 0.5, so overall, the variables in this study can be considered to have good validity.

#### *Discriminant Validity*

Discriminant validity in reflective indicators can be seen in cross loading. According to Hair et al. (2022), in a discriminant validity test, the outer loading value of an indicator on the intended construct must be higher than its cross-loading value on other constructs. If this condition is not met, the indicator is considered insufficiently representative of the intended construct, which may indicate a problem with discriminant validity.

**Table 5. Cross Loading**

<b>Indicator</b>	<b>Trust (X1)</b>	<b>Decision to Use (Y)</b>	<b>Perceived Ease (X2)</b>	<b>Promotion (X3)</b>
X1.1	0,849	0,675	0,728	0,671
X1.2	0,853	0,698	0,673	0,645
X1.3	0,852	0,696	0,730	0,670
X1.4	0,891	0,725	0,781	0,645
X2.1	0,745	0,742	0,889	0,738
X2.2	0,745	0,716	0,850	0,647
X2.3	0,723	0,691	0,849	0,654
X2.4	0,723	0,741	0,884	0,733
X3.1	0,656	0,570	0,627	0,845
X3.2	0,691	0,762	0,768	0,916
Y1	0,664	0,839	0,700	0,634
Y2	0,743	0,856	0,722	0,718
Y3	0,698	0,877	0,716	0,680
Y4	0,675	0,858	0,717	0,594

*Source: Data Processing Results*

From the cross-loading data analysis, all factor loadings for each indicator were obtained for the variables Trust (X1), Perceived Ease (X2), Promotion (X3), and Usage Decision (Y) variables, are greater than the factor loadings of the indicators from the other variables. Therefore, it can be said that all indicators in this study are valid or have good validity.

#### *Composite Reliability*

**Table 6. Composite Reliability**

<b>Composite Reliability</b>	
Trust (X1)	0,885
Perceived Ease (X2)	0,881
Promotion (X3)	0,892
Decision to Use (Y)	0,760

*Source: Data Processing Results*

Cronbach's alpha and composite reliability have a value range between 0 and 1, with higher values indicating higher reliability. Specifically, values between 0.60 and 0.70 are considered acceptable in exploratory research, while in more advanced stages of research, values between 0.70 and 0.90 are considered adequate (Hair et al., 2022). Values above 0.90 (especially those exceeding 0.95) are considered undesirable because they are typically derived from items that are semantically too similar or repetitive.

The results of the Composite Reliability test show that the variables Trust (X1), Perceived Ease (X2), Promotion (X3), and Usage Decision (Y) have a Composite Reliability value above 0.70, indicating that all variables in this study are reliable (consistent in measuring their latent variables).

#### *Inner Model*

The inner model test can be seen from the R-Square value in the equation between latent variables. The  $R^2$  value explains how much the exogenous (independent/free) variables in the model are able to explain the endogenous (dependent/bound) variables.  $R^2$  values above 0.50 and approaching 0.75 are categorized as moderate, while values around 0.29 or below 0.30 are categorized as weak (Hair et al., 2022).

**Tabel 7. R-Square**

	<b>R-Square</b>
Decision to Use (Y)	0,748

*Source: Data Processing Results*

$R^2$  value = 0.748. This can be interpreted as meaning that the model is able to explain the phenomenon of Usage Decisions influenced by independent variables, including Trust, Perceived Ease, and Promotion, with a variance of 74.8%, while the remaining 25.2% is explained by other variables outside the scope of this study (other than Trust, Perceived Ease, and Promotion).

#### *Hypothesis Test*

**Tabel 8. Path Coefficients (Mean, STDEV, T-Values, P-Values)**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (Stdev)</b>	<b>T Statistics (O/Stdev)</b>	<b>P Values</b>
Trust (X1) -> Decision to Use (Y)	0,314	0,315	0,116	2,700	0,003
Perceived Ease (X2) -> Decision to Use (Y)	0,403	0,394	0,132	3,055	0,001
Promotion (X3) -> Decision to Use (Y)	0,206	0,214	0,094	2,187	0,014

*Source: Data Processing Results*

The table above shows that trust has a positive effect on the decision to use the SPayLater payment method in Surabaya, with an original sample of 0.314 and a T-statistic value of 2.700 > 1.96 (from the  $Z\alpha$  table value = 0.05) or a P-value of 0.003 < 0.05, with significant (positive) results. Perceived Ease has a positive influence on the decision to use the SPayLater payment method in Surabaya City, with an original sample of 0.403 and a T-statistic value of 3.055 > 1.96 (from the  $Z\alpha$  table value = 0.05) or P-Value 0.001 < 0.05, resulting in a significant (positive) outcome. Promotion has a positive effect on the decision to use the SPayLater payment method in Surabaya City, with an original sample of 0.206 and a T-statistic value of 2.187 > 1.96 (from the  $Z\alpha$  table value = 0.05) or P-Value 0.014 < 0.05, with a significant (positive) result.

#### *The Influence of Trust on Decision to Use*

Based on the results of the research conducted, it shows that trust contributes to the decision to use the SPayLater payment method in Surabaya. This indicates that SPayLater is used because of the high level of user trust in the SPayLater payment method. Based on the results of the Outer Loading analysis,



it can be determined that the indicator with the strongest influence on trust is the belief that the SPayLater system, which is supervised by the OJK, provides adequate protection to ensure the security of users' personal and financial data. Therefore, when making decisions regarding the use of the SPayLater payment method, users are motivated to use SPayLater due to the oversight by the OJK (Financial Services Authority), which provides security in transactions from the perspective of personal and financial data security. The Financial Services Authority (OJK) as the supervisor of the financial services sector has the responsibility to set rules that must be obeyed by fintech service providers, including Shopee PayLater. One of the OJK's main concerns is to ensure transparent communication between service providers and consumers. This means that Shopee PayLater is required to provide clear information about terms of use, interest rates, additional fees, and possible risks. Additionally, the OJK monitors Shopee PayLater's compliance with consumer data protection regulations, which is a critical issue in the digital age (Oktaviani et al., 2024). The results of this discussion indicate that the higher the level of trust, the higher the decision to use the SPayLater payment method in Surabaya City. This aligns with research conducted by Rismalia & Sugiyanto (2022), Nurmanah & Nugroho (2021), and Fadillah et al. (2022), which states that trust has a positive and significant influence on usage decisions.

#### *The Influence of Perceived Ease on Decision to Use*

Based on the results of the research conducted, it was found that the perception of ease contributes to the decision to use the SPayLater payment method in Surabaya. This indicates that SPayLater is used because of the perception of ease associated with the SPayLater payment method. Based on the results of the Outer Loading analysis, it can be seen that the indicator with the strongest influence on the perception of ease is the feeling that it is easy to understand how to use SPayLater simply by learning the steps provided. Therefore, when making decisions regarding the use of the SPayLater payment method, users are motivated to use SPayLater because the process for using SPayLater is clearly explained and described in a way that is easy to understand, thereby creating a perception of ease among users. The findings of this study indicate that the higher the perception of ease, the higher the decision to use the SPayLater payment method in the city of Surabaya. The results of this study align with research conducted by Rismalia & Sugiyanto (2022), Astuti & Mahmud (2023), and Putri & Iriani (2021), which state that Perceived Ease has a positive and significant influence on Usage Decisions.

#### *The Influence of Promotion on Decision to Use*

Based on the results of the research conducted, it was found that promotions contribute to the decision to use the SPayLater payment method in Surabaya. This indicates that the SPayLater payment method is widely used because the promotions carried out by SPayLater are considered attractive. Based on the results of the Outer Loading analysis, it can be determined that the indicator with the strongest influence on promotions is the promotional content created for SPayLater, which captures users' attention and makes them more interested in using the SPayLater payment method. Therefore, when making decisions regarding the use of the SPayLater payment method, users are motivated to use it because the messages conveyed in SPayLater's promotional content are deemed targeted and appealing. The findings of this study indicate that the better the SPayLater promotions, the higher the decision to use the SPayLater payment method in Surabaya. These results align with research conducted by Hardi (2021) and Rizqi Akbar (2023), who stated that promotions have a positive and significant impact on usage decisions.

## **CONCLUSION**

The results of the testing described through PLS to test the influence of independent variables on usage decisions can be summarized as follows: the higher the level of user trust, the higher the decision to use the SPayLater payment method in Surabaya. The higher the perceived ease of use, the higher the

decision to use the SPayLater payment method in Surabaya. The better the promotion of SPayLater, the higher the decision to use the SPayLater payment method in Surabaya. The author's recommendation is that SPayLater should maintain and continue to enhance user trust in the security of personal and financial data, as trust in transactions has proven to be the most dominant factor in shaping user trust. SPayLater is expected to maintain and continue to improve users' perception of ease in understanding service usage information, as ease of learning has proven to be the most dominant factor in shaping users' perception of ease. SPayLater is expected to maintain and continue to improve the quality of promotional content to attract users' attention, as the creation of attractive content has proven to be the most dominant factor in shaping promotions. Future researchers are also expected to continue this study using different variables to broaden the perspective on other factors that influence the decision to use the SPayLater payment method.

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