

THE EFFECT OF TRUST, INCOME, AND LIFE STYLE ON FASHION PURCHASE DECISIONS USING PAYLATER AMONG ACCOUNTING STUDENTS AT UPN “VETERAN” EAST JAVA

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Abstract

This study aims to examine and analyze the effect of trust, income, and life style on fashion purchase decisions using paylater among Accounting students at UPN “Veteran” East Java. The background of this research is based on the rapid development of financial technology and e-commerce, which has influenced consumer behavior, particularly among university students, including their purchasing decisions for fashion products through paylater services. This phenomenon highlights the importance of understanding the factors that influence consumers’ decisions to use paylater services. This research employs a quantitative approach using primary data collected through a questionnaire distributed via Google Form. The sample consists of 72 respondents selected using a random sampling method. Data analysis was conducted using SPSS to test the relationships between variables. The results show that trust, income, and life style have a positive and significant effect on fashion purchase decisions using paylater. These findings are consistent with the Theory of Planned Behavior (TPB), which states that consumer behavior is influenced by attitudes, subjective norms, and perceived behavioral control.

Keywords: Trust, Income, Life Style, Purchase Decision

1. INTRODUCTION

The rapid development of digital technology, particularly after the COVID-19 pandemic, has significantly changed people’s economic transaction behavior. One of the most noticeable impacts is the increasing use of e-commerce as the primary platform for buying and selling activities. E-commerce not only functions as a transaction medium but also includes marketing, distribution, and product promotion activities based on internet technology (Fauzi et al., 2023). The growth of e-commerce users in Indonesia in recent years has shown a continuous upward trend, driven by various service innovations (Puspitasari & Trisnaningsih, 2025).

One of the rapidly growing innovations is the Buy Now Pay Later (BNPL) or paylater service. This service allows consumers to make purchases without immediate payment, but instead through installment schemes over a certain period. Factors such as easy registration,

fast approval, and flexible payment options make paylater an increasingly attractive alternative payment method. In addition, various promotional offers further strengthen its appeal among users (Amatulloh et al., 2024).

On the other hand, this convenience has also influenced consumption patterns, especially among the younger generation such as university students. Generation Z tends to use paylater to fulfill life style needs, including fashion purchases (Pasaman et al., 2025). However, this condition raises concerns because most students do not yet have stable income, which may lead to financial risks such as debt accumulation and late payments.

Purchase decisions using paylater services are influenced by several important factors, namely trust, income, and life style. Trust in the security and credibility of the platform serves as the foundation for service usage. Income reflects an individual's ability to meet payment obligations, while life style shapes consumption preferences, particularly among individuals with consumptive tendencies. Nevertheless, previous studies have shown inconsistent findings regarding the influence of these factors, indicating the need for further investigation.

This study applies the Theory of Planned Behavior (TPB) to explain consumer behavior in using paylater services. Within this framework, trust contributes to the formation of attitudes, income influences perceived behavioral control, and life style is associated with subjective norms and individual attitudes. The focus of this research is on Accounting female students at UPN "Veteran" East Java to obtain a more specific understanding of paylater usage behavior in fashion purchasing.

The results of this study are expected to contribute to a better understanding of the factors influencing paylater usage decisions, as well as serve as a basis for encouraging more rational consumption behavior and better financial management among university students.

2. RESEARCH METHOD

This study employs a quantitative approach based on the positivism paradigm, which is suitable for analyzing behavioral attributes such as trust, income, and life style within the framework of the Theory of Planned Behavior (TPB). The positivist paradigm supports objective measurement and hypothesis testing using statistical methods.

Data collection was conducted through an online structured questionnaire distributed via Google Forms to Accounting female students from the 2023 cohort at UPN "Veteran" East Java, with a total of 72 valid respondents. The sampling technique used was simple random sampling, where respondents were randomly selected from the population list that met the criteria, ensuring that each individual had an equal chance of being selected.

The research instrument consisted of a closed-ended questionnaire measured using a 5-point Likert scale, ranging from (1) strongly disagree to (5) strongly agree. This scale enables consistent and quantitative measurement of variables related to fashion purchase decisions using Paylater.

Data analysis was performed using SPSS version 26, including validity tests, reliability tests, classical assumption tests, and multiple linear regression analysis. This method was used to examine the effect of each independent variable on the dependent variable, both partially and simultaneously. However, this study is limited in terms of generalizability due to its sample scope, which is restricted to accounting female students at UPN “Veteran” East Java.

2.1 Research Hypotheses

Based on theoretical review and previous studies, the hypotheses proposed in this study are as follows:

H1: Trust has a significant effect on fashion purchase decisions using Paylater among female students.

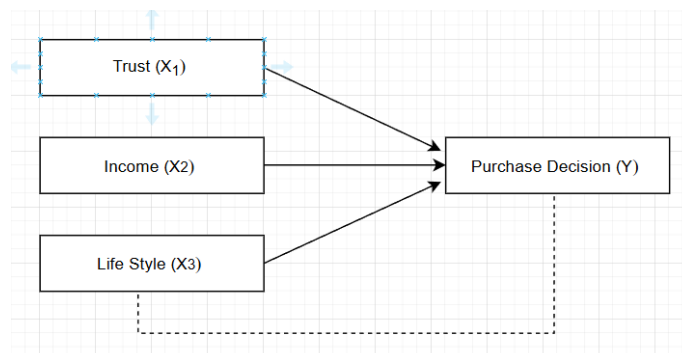
H2: Income has a significant effect on fashion purchase decisions using Paylater among female students.

H3: Life style has a significant effect on fashion purchase decisions using Paylater among female students.

H4: Trust, income, and life style simultaneously have a significant effect on fashion purchase decisions using Paylater among female students.

2.2 Research Model

This research model illustrates the relationship between the independent variables, namely trust, income, and life style, and the dependent variable, namely purchase decision. The model can be illustrated as follows:



Source: *Data Processed, 2026*

The research model illustrates that the three independent variables have a direct relationship with the purchase decision, which will be further tested using SPSS version 26. This study adopts a quantitative approach with a survey method, where data were collected through a questionnaire designed using a Likert scale. The data analysis technique employed is statistical analysis using SPSS to examine the effect of each variable on purchase decision.

The findings of this study are expected to provide a deeper understanding of paylater usage behavior in fashion purchasing among female students, based on the Theory of Planned Behavior (TPB) framework. In addition, this study is also expected to offer practical recommendations for paylater service providers and related stakeholders in promoting more responsible and sustainable usage among female students.

3. RESULTS AND DISCUSSION

This study involved 72 Accounting students at UPN "Veteran" East Java, all of whom were female respondents (100%). The data were analyzed using a series of classical assumption tests, regression analysis, and hypothesis testing to evaluate the effect of trust, income, and life style on purchase decisions.

3.1 Validity Test

The results of the validity test indicate that all measurement items used in this study are able to accurately represent the variables being measured. The test employed the Pearson Product Moment correlation method with a significance level of $\alpha = 0.05$ and an r-table value of 0.2319 ($df = n - 2$). All items obtained correlation coefficients ranging from 0.8434 to 0.9509, which are far above the minimum threshold value, indicating that all indicators are valid.

Table 1 Validity Test

Variable	Indicator	R.Hitung	R.Table	Description
Trust (X1)	X1.1	0,9509	0,2319	Valid
	X1.2	0,9305	0,2319	Valid
	X1.3	0,9147	0,2319	Valid
	X1.4	0,8460	0,2319	Valid
Income (X2)	X2.1	0,8764	0,2319	Valid
	X2.2	0,8911	0,2319	Valid
	X2.3	0,8936	0,2319	Valid
	X2.4	0,8434	0,2319	Valid
Life Style (X3)	X3.1	0,8704	0,2319	Valid
	X3.2	0,8815	0,2319	Valid
	X3.3	0,9282	0,2319	Valid
	X3.4	0,9310	0,2319	Valid
Purchase Decision (Y)	Y.1	0,9163	0,2319	Valid
	Y.2	0,8937	0,2319	Valid
	Y.3	0,8685	0,2319	Valid
	Y.4	0,9064	0,2319	Valid

Source: Data processed, 2026

Based on Table 1, all indicators for both the independent and dependent variables have calculated r-values (r-count) greater than the r-table value of 0.2319. Therefore, it can be concluded that all indicators are valid.

3.2 Reliability Test

The reliability analysis results indicate that the research instrument used in this study has a reasonably good level of consistency. With a Cronbach’s Alpha value of 0.60 ($\alpha > 0.60$), which is slightly above the minimum threshold, it can be concluded that the questionnaire items are still considered reliable. Although the value is not particularly high, it has met the basic standard of internal consistency.

Within the context of the Theory of Planned Behavior (TPB), acceptable reliability is important as it supports the stability of relationships among the studied variables, such as perceived benefits, security, and usage intention. Overall, these results indicate that the measurement instrument is sufficiently reliable to produce consistent data across respondents.

Table 2 Reliability Test

Variable	Cronbach Alpha	Cut off Value	Description
Trust (X1)	0,928	0,60	Reliabel
Income (X2)	0,898	0,60	Reliabel
Life Style (X3)	0,925	0,60	Reliabel
Purchase Decision (Y)	0,917	0,60	Reliabel

Source: Data processed, 2026

Based on Table 2, the Cronbach’s Alpha values for all independent variables, namely trust (X1), income (X2), life style (X3), as well as the dependent variable purchase decision (Y), are above the cut-off value of 0.60. Therefore, all variables in this study are considered reliable.

3.3 Normality Test

The normality test results indicate that the residuals in this study are normally distributed, meaning that one of the classical assumptions in linear regression has been satisfied. This finding suggests that the model estimation and hypothesis testing conducted in this study can be considered valid, unbiased, and statistically reliable. The normality test aims to examine the distribution of errors or residuals in the regression model. This test was carried out using the Kolmogorov-Smirnov method with a significance level of $\alpha = 0.05$. The main purpose of this test is to determine whether the residuals in the research model are normally distributed, which is one of the fundamental assumptions in linear regression analysis.

Table 3 Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		72
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.49081045
Most Extreme Differences	Absolute	.088
	Positive	.042
	Negative	-.088
Test Statistic		.088
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: *Data Processed, 2026*

Based on Table 3, the Cronbach’s Alpha values for all independent variables, namely trust (X1), income (X2), and life style (X3), as well as the dependent variable, purchase decision (Y), are above the cut-off value of 0.60. This indicates that all variables in this study are considered reliable and suitable for further analysis.

3.4 Multicollinearity Test

The absence of multicollinearity indicates that each independent variable is able to independently contribute to explaining the variation in the dependent variable. In this study, the independent variables include trust, income, and life style in explaining purchase decisions of fashion products using paylater services. The multicollinearity test is conducted to determine whether there is a correlation among the independent variables in the regression analysis. The criteria used in this test are a tolerance value < 0.10 and a Variance Inflation Factor (VIF) > 10, which indicate the presence of multicollinearity. Conversely, if the tolerance value is > 0.10 and the VIF is < 10, it can be concluded that there is no multicollinearity among the independent variables in the research model.

Table 4 Multicollinearity Test

Coefficients ^a				
Model		Collinearity Statistics		Description
		Tolerance	VIF	
1	Trust (X1)	.960	1.042	No Multicollinearity Occurs
	Income (X2)	.954	1.049	No Multicollinearity Occurs
	Life Style (X3)	.919	1.089	No Multicollinearity Occurs
a. Dependent Variable: Purchase Decision				

Source: *Data Processed, 2026*

Based on Table 4, the tolerance values for the variables trust (X1), income (X2), and life style (X3) are 0.960, 0.954, and 0.919, respectively, while the Variance Inflation Factor (VIF) values are 1.042, 1.049, and 1.089, respectively. Since all tolerance values are above 0.10 and all VIF values are below 10, it can be concluded that there is no indication of multicollinearity in the research model.

3.4 Autocorrelation Test

Although the autocorrelation test is generally more relevant for time series data, the absence of autocorrelation in the cross-sectional data used in this study further strengthens the validity of the regression analysis results. The autocorrelation test is conducted to determine whether there is a correlation among residuals across different time periods ($t-1$). This test employs the Durbin–Watson (DW) method. The results show a Durbin–Watson value of 1.794, which falls within the range between the lower bound (dL) and the upper bound (dU). Therefore, it can be concluded that the regression model in this study does not exhibit autocorrelation problems.

Table 5 Autocorrelation Test

Model Summary ^b		
Model	Durbin-Watson	Durbin-Watson
1	1.794	No Autocorrelation Occurs
a. Predictors: (Constant), Income, Life Style, Trust		
b. Dependent Variable: Purchase Decision		

Source: Data Processed, 2026

Based on Table 5, the obtained Durbin–Watson statistic is 1.794. The results indicate that the upper bound value (dU) is 1.705 and the lower bound value (dL) is 1.532, while the value of $(4 - dU)$ is 2.295. The Durbin–Watson value falls within the acceptable range, namely $dU < DW < (4 - dU)$, as shown by $1.705 < 1.794 < 2.295$. This position indicates that the regression model in this study does not experience autocorrelation problems.

3.5 Heteroscedasticity Test

The absence of heteroscedasticity indicates that the variance of the residuals is constant, meaning that one of the key assumptions in regression analysis has been fulfilled. This also supports the reliability of the coefficient estimates across all levels of the independent variables. The heteroscedasticity test is conducted to determine whether there is unequal variance of the residuals in the regression model. This test uses the Glejser method with a significance level of 5%. Through this test, it can be identified whether heteroscedasticity is present, which refers to a condition where the variance of residuals is not constant. The fulfillment of the homoscedasticity assumption is essential to ensure that the regression model is valid and reliable.

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Table 6 Heteroscedasticity Test

Coefficients ^a				
Model			Sig.	Description
1	(Constant)		.270	
	Trust (X1)		0.338	No Heteroscedasticity Occurs
	Income (X2)		0.182	No Heteroscedasticity Occurs
	Life Style (X3)		0.799	No Heteroscedasticity Occurs
a. Dependent Variable: AbsRes				

Source: Data Processed, 2026

Based on Table 6, the significance values for the variables trust (0.338), income (0.182), and life style (0.799) are all above the 0.05 threshold. This indicates that the regression model satisfies the assumption of homoscedasticity, meaning that there is no heteroscedasticity problem in this study.

3.6 Multiple Linear Regression Analysis

Multiple linear regression analysis is used to measure and determine the simultaneous effect of several independent variables on a dependent variable. This method aims to examine the extent to which each independent variable contributes to influencing the dependent variable collectively within a research model.

Table 7 Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	4.434	.594		.465	.000
	Trust (X1)	.271	.024	.503	1.356	.000
	Income (X2)	.396	.025	.710	5.965	.000
	Life Style (X3)	.059	.023	.116	.568	.012
a. Dependent Variable: Purchase Decision						

Source : Data Processed, 2026

The results of the multiple linear regression analysis produce the following regression equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 4,434 + 0,271 X_1 + 0,396 X_2 + 0,059 X_3 + e$$

The constant value (α) of 4.434 indicates that if all independent variables, namely trust (X_1), income (X_2), and life style (X_3), are equal to zero, the predicted value of purchase decision (Y) is 4.434.

1. The regression coefficient for trust (X_1) is 0.271, indicating that every one-unit increase in trust will increase the purchase decision by 0.271, assuming other variables remain constant.
2. The regression coefficient for income (X_2) is 0.396, indicating that every one-unit increase in income will increase the purchase decision by 0.396, assuming other variables remain constant.
3. The regression coefficient for life style (X_3) is 0.059, indicating that every one-unit increase in life style will increase the purchase decision using paylater by 0.059, assuming other variables remain constant.

3.7 Simultaneous Test (F-Test)

The F-test is used to determine whether the independent variables jointly have a statistically significant effect on the dependent variable. This test evaluates the combined influence of Trust (X_1), Income (X_2), and Life Style (X_3) on the dependent variable (purchase decision). In addition, the F-test also assesses the extent to which the combination of all independent variables is able to explain the overall variation in the dependent variable.

Table 8 Simultaneous Test (F-Test)

ANOVA ^a						
Model		Sum of Squares	D f	Mean Square	F	Sig.
	Regression	95.05	3	31.6	30.4	.00
	Residual	70.72	6	1.04		0 ^b
	Total	165.7	7			
		79	1			
a. Dependent Variable: Purchase Decision						
b. Predictors: (Constant), Income, Life Style, Trust						

Source : Data Processed, 2026

Based on Table 8, the obtained F-value is 30.463 with a p-value of 0.000, which is below the significance threshold of 0.05. This result indicates that the independent variables, taken together, have a statistically significant effect on the dependent variable.

3.8 Partial Test (t-Test)

The individual variable test is conducted to examine how each independent variable separately affects the dependent variable. In this study, the t-test is used to determine the extent to which Trust (X_1), Income (X_2), and Life style (X_3) influence Purchase Decision (Y).

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Table 9 Partial Test (t-Test)

Model		Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients		T	Sig.
		B	Std. Error	Beta			
1	(Constant)	4.4	.59			7.46	.000
	Trust (X1)	.27	.02	.50		11.3	.000
	Income (X2)	.39	.02	.71		15.9	.000
	Life Style (X3)	.05	.02	.11		2.56	.012

a. Dependent Variable: Purchase Decision

Source : Data Processed, 2026

Based on Table 9, the trust variable (X₁) shows a t-value of 11.356, which exceeds the t-table value of 1.993, with a significance value of 0.000 < 0.05. For the income variable (X₂), the t-value is 15.965, which also exceeds the t-table value of 1.993, with a significance level of 0.000 < 0.05. Similarly, the life style variable (X₃) shows a t-value of 2.568, which is above the t-table value of 1.993, with a significance level of 0.012 < 0.05. These results indicate that each independent variable has a statistically significant individual effect on the dependent variable.

3.9 Coefficient of Determination (R²) Test

The R-squared coefficient is used to assess and measure how well the regression model explains the variation in the dependent variable, using a statistical significance level of 0.05.

Table 10 Coefficient of Determination (R²) Test

Model Summary ^b					
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.757 ^a	.573	.555		1.020

a. Predictors: (Constant), Income, Life Style, Trust
b. Dependent Variable: Purchase Decision

Source: Data Processed, 2026

Based on Table 10, the R² value of 0.573 indicates a relatively strong model fit, suggesting that the Theory of Planned Behavior (TPB)-based variables are able to explain more than half of the variation in fashion purchase decisions using Paylater among female students. This finding supports the theoretical adequacy of TPB in explaining Trust, Income, and Life Style in the context of financial technology adoption in Indonesia. The remaining 42.7% is likely influenced by other factors outside the scope of this study.

3.10 Hypothesis Testing

Hypothesis testing is a systematic approach used to draw reliable conclusions through the examination of empirical data in order to ensure the accuracy and reliability of research findings. The results of the hypothesis testing indicate that all hypotheses are accepted. Trust (X_1), Income (X_2), and Life Style (X_3) each have a statistically significant effect on Purchase Decision (Y), with p -values < 0.001 , both simultaneously and partially.

a. H1: The Effect of Trust (X_1) on Purchase Decision (Y)

The statistical analysis results indicate that trust has a positive and significant effect on the purchase decision among accounting female students ($t = 11.356$, $p < 0.001$; $\beta = 0.271$). This suggests that students perceive the practical features offered by Paylater services, such as convenience, speed, and time efficiency, as beneficial in their usage. This finding is consistent with the concept of trust within the Theory of Planned Behavior (TPB).

This result aligns with previous studies by Dewi et al., (2025), Anggraini et al., (2024), Simatupang et al., (2025) and Utomo & Sriyono, (2023), which emphasize that trust is a crucial factor in the adoption of digital financial services. However, in the context of fashion purchasing decisions using Paylater, this study provides an additional perspective that among female students—particularly those with financial literacy—trust is not only influenced by the provider's reputation but also by personal experience, peer influence, and recommendations from their social environment. Therefore, Paylater service providers should not only ensure system reliability but also strengthen user trust through appropriate strategies such as transparency of information, credible testimonials, and clear complaint-handling mechanisms. These efforts are essential to encourage and sustain fashion purchase decisions using Paylater among female students.

b. H2: The Effect of Income (X_2) on Purchase Decision (Y)

The statistical analysis shows that income has a positive and significant effect on the purchase decision among accounting female students ($t = 15.965$, $p < 0.001$; $\beta = 0.396$). This indicates that students consider their financial capacity as a basis for making fashion purchase decisions using Paylater services. Income reflects the extent to which students feel financially capable of making purchases, including the use of deferred payment facilities. This finding is consistent with the concept of income in the Theory of Planned Behavior (TPB).

This result is in line with studies conducted by Anggraini et al., (2024) and Sulaikah et al., (2025), which show that income is an important factor in the use of digital financial services. In the context of fashion purchasing decisions using Paylater, income not only determines purchasing power but also influences consumption patterns. Students with higher income tend to use Paylater more freely, while those with lower income tend to be more cautious due to financial risk considerations. Therefore, Paylater service providers should

adjust their strategies, such as credit limit settings and flexible payment schemes, to support fashion purchasing decisions among female students.

c. H3: The Effect of Life style (X_3) on Purchase Decision (Y)

The statistical analysis indicates that life style has a positive and significant effect on the purchase decision among accounting female students ($t = 2.568$, $p < 0.001$; $\beta = 0.059$). This shows that life style serves as one of the considerations in students' fashion purchasing decisions using Paylater. Life style reflects patterns of activities, interests, and individual preferences that may encourage consumptive behavior, including the use of deferred payment services. This result is consistent with the Theory of Planned Behavior (TPB), which explains that individual behavior is influenced by behavioral tendencies and life style patterns.

However, the magnitude of the life style effect is relatively smaller compared to other independent variables. This indicates that although life style contributes to fashion purchasing decisions using Paylater, it is not the primary consideration among female students. This suggests that life style tendencies are not yet dominant in driving purchase decisions, and other factors play a more significant role in determining students' consumption behavior.

This finding is consistent with studies by Sulaikah et al., (2025) and Nurcahyani et al., (2025), which show that life style influences the use of digital financial services. In fashion purchasing decisions using Paylater, life style affects consumption patterns, where students who follow trends tend to use Paylater more frequently compared to those with a more modest life style.

d. H4: The Effect of Trust (X_1), Income (X_2), and Life Style (X_3) on Purchase Decision (Y)

The F-test results ($F = 30.463$; $p < 0.001$) show that trust, income, and life style simultaneously have a significant effect on fashion purchase decisions using Paylater. This finding indicates that purchase decisions are a multidimensional process involving psychological (trust), economic (income), and social (life style) aspects. The interaction among these three aspects demonstrates that consumer behavior is influenced not by a single factor but by a combination of various considerations.

The relatively high coefficient of determination ($R^2 = 0.573$) indicates that more than half of the variation in fashion purchase decisions using Paylater can be explained by these three variables. This suggests that trust, income, and life style make a strong contribution to explaining students' consumption behavior, although other external factors may also play a role.

This finding is consistent with studies by Sulaikah et al., (2025) and Anggraini et al., (2024), which show that female students tend to be more rational and selective in making

purchase decisions. Purchase decisions are not only driven by desire but also consider financial capability, trust in Paylater services, and compatibility with personal life style.

4. CONCLUSION

Based on the results of the study, it can be concluded that trust, income, and life style have a positive and significant effect on fashion purchase decisions using Paylater services among Accounting female students at UPN “Veteran” East Java. These findings indicate that the decision to use Paylater is not only driven by economic capability, but also by psychological factors and individual consumption behavior patterns.

When viewed through the Theory of Planned Behavior (TPB) framework, these results can be explained by its three main constructs, namely attitude toward behavior, subjective norms, and perceived behavioral control. The life style variable reflects an individual’s attitude toward consumption behavior, where the tendency to follow fashion trends and modern life styles fosters a positive perception of Paylater usage. Trust plays a role in strengthening individuals’ beliefs regarding the security and reliability of the service, which ultimately influences purchase intention and decision-making.

Meanwhile, income is related to perceived behavioral control, namely the extent to which individuals feel capable of controlling their purchasing behavior, particularly in fulfilling future payment obligations. The higher the income level, the stronger the perceived behavioral control over Paylater usage, making purchase decisions easier to undertake. Thus, this study confirms that purchase decisions using Paylater are the result of an interaction between attitudes, beliefs, and perceived behavioral control. These findings also reinforce the relevance of the Theory of Planned Behavior in explaining student consumption behavior, particularly in the context of digital financial service usage for fashion purchases.

The implications of this study suggest that Paylater service providers should enhance user trust through transparent and secure systems, as well as tailor marketing strategies to the life style characteristics of young consumers. Future research is recommended to examine additional variables such as subjective norms, financial literacy, and perceived risk in order to provide a more comprehensive understanding of Paylater usage behavior among university students.

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