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The Influence of Convenience, Trust, and Security on Paylater Usage (A Case Study on Gen Z in Sidoarjo)

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ABSTRACT

Objective: *This study aims to analyze the influence of convenience, trust, and security on Generation Z's decisions to use Paylater services in Sidoarjo.* ***Method:*** *A quantitative research design was employed using a survey method distributed to Generation Z respondents to assess factors influencing their adoption of Paylater services.* ***Results:*** *The findings show that convenience, trust, and security each have a positive and significant effect on users' decisions to use Paylater. This suggests that ease of access, confidence in the service provider, and perceptions of transaction safety play essential roles in shaping adoption behavior. The results also reinforce previous research highlighting that favorable perceptions of convenience, trust, and security are key determinants in the acceptance of financial technology.* ***Novelty:*** *This study contributes to the growing body of literature on digital financial behavior by providing empirical evidence on Generation Z's Paylater usage patterns in Indonesia, emphasizing the importance of user trust and perceived security in sustaining fintech adoption.*

INTRODUCTION

The emergence of Generation Z includes people born between 1997 and 2012. Generation Z is also categorized as social media users who spend more than one hour per day on various digital platforms [1] . The existence of social media is useful as a means to gain knowledge, express themselves, and build identity. Many people view Generation Z as a generation that is mature in terms of utilizing technology, able to adapt quickly to current situations, and has a significant impact on digital culture [2].

Technological developments have had a significant impact on a number of industries, including the financial sector. The emergence of financial technology (*FinTech*), which refers to the application of technological innovation in the financial services sector, is one such impact. *FinTech* can generally be defined as a technology-based digital system that manages or provides financial services such as payments, loans, investments, and insurance [3]. Financial technology (*FinTech*) has driven the digital payment system in Indonesia towards innovation. The development of financial technology (*FinTech*) has created various new financial solutions. One of these is the *Buy Now Pay Later* (BNPL) service, which proposes an alternative to consumer financing without using credit cards or bank loans. In the previous year, there were 69.4% of consumers using PayLater, conversely, in the following year, PayLater users jumped to 70.5% for their *online purchases*. In Indonesia, BNPL services are growing rapidly through various platforms, such as Gopaylater, Shopeepaylater, Traveloka paylater, and others. These various platforms are increasingly in demand by the public because they make shopping easier with a buy now pay later system. Data from 2023, based on surveys by

Kredivo and KIC (Katadata Insight Center), shows that Gen Z is among Paylater users, dominating around 26.5% of users [4]. Due to its ease of use, many Generation Z members are trapped in consumerist behavior when using Paylater, which leads to impulse buying. They voluntarily waste their money on personal desires, rather than essential needs [5].

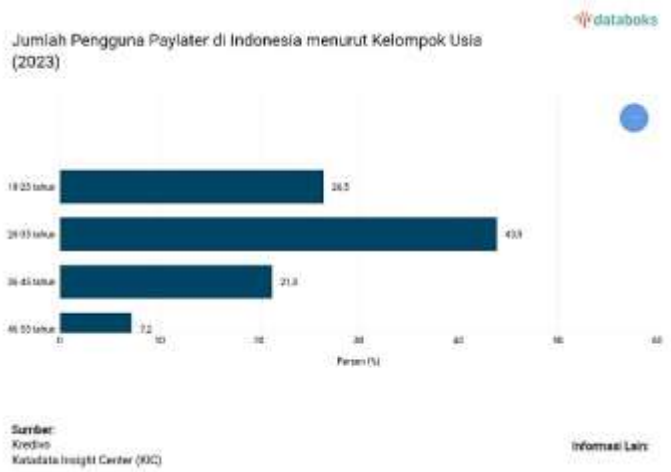

Figure 1 Number of Paylater users in Indonesia by age group in 2023
Source: databoks.katadata.co.id, 2023

The Paylater feature factor in e-commerce can trigger a new lifestyle in *online shopping*. On the positive side, Paylater can be a solution if users shop *online* with urgent needs for goods. Initially, Paylater was used in *online stores*, but this service has now reached various offline merchants, including restaurants, retail, cinemas, and so on. Various offline merchants offer Paylater options including in business strategies, both through partnerships and Paylater service providers themselves. Based on the survey, there are reasons for 58% of Paylater users to buy urgent needs. Meanwhile, users reasoned to use Paylater for shopping with short-term installments or several months around 52%, there are also users who want to get more promos as much as 45% [6].

Nama Data	Nilai
Beli kebutuhan mendesak	58
Cicilan jangka pendek	52
Banyak promo menarik	45
Batasi pengeluaran	36
Beli barang lain	26
Sekedar coba-coba	5
Lainnya	1

Figure 2 Reasons Paylater Has Become a Consumer Trend During E-commerce Transactions
Source: databoks.katadata.co.id , 2022

As with the convenience applied to online consumer behavior, the site interface is considered to facilitate the transaction process and is easy to manage which is likely to be accepted by consumers. This platform provides convenience for users in making purchases, and this convenience makes Paylater a very attractive choice, especially for users who need a product on the same day [7]. For users, trust is also one of the main elements in building quality relationships and actions for both users and Paylater service providers [8]. Consumer trust is an important factor in *online commerce* which contains uncertainty and potential risks [9]. Security is also very important for every Paylater service which has common risks such as fraud and cybersecurity [10].

Regarding this, convenience has a significant positive influence on the use of Paylater [11]. Not unlike, [12] shows that convenience has a significant positive influence on the use of Paylater. However, researchers [13] found that convenience does not have a significant influence on the use of Paylater. Some researchers [9] and [14] stated that trust has a significant positive influence on the use of Paylater. However, researchers [15] explained that trust does not have a significant influence on the use of Paylater. On the other hand, researchers [16] and [17] found that security has a significant positive influence on the use of Paylater. However, in a similar study [18] it was found that security does not have a significant influence on the use of Paylater, although many users are satisfied with the ease of transactions, doubts about personal security make some users reluctant to use the Paylater feature continuously.

The results of various previous studies regarding factors influencing Paylater usage show differences between researchers. To differentiate this study from previous studies, researchers took a gap or research gap using the gap between research results [19] . Given the background of the problem that has been described previously, the purpose of this study focuses on the influence of convenience, trust, and security on Paylater usage among Generation Z in Sidoarjo. With the increasing level of Paylater users, it is important to understand the factors that influence Paylater usage. Ease of access to Paylater usage also encourages Gen Z interest triggering a tendency for consumptive behavior. Trust in Paylater service providers is also crucial, especially when linked to transparency of use and security. Security is also a very important reference for users, especially Gen Z, with this security users can trust that the Paylater service is very good for everyone to use wisely.

RESEARCH METHOD

Literature Review

Convenience (X1)

Perception of how easy a technology is to use is defined as the measure by which an individual feels that the service provider is easy to understand and operate. If an individual believes that the system is useful, then he or she will respond positively to it and will use it. Conversely, if an individual believes that the information system is not very useful, then he or she is less likely to use it [16].

The indicators used to assess this variable according to [15] include: Ease of learning information; ease of obtaining products; ease of transactions; and ease of technical difficulties of use.

Trust (X2)

Trust is an individual's descriptive view of something. This belief arises from their knowledge, opinions, or evaluations, which in turn influence how they view brands and products. Consumer trust is a positive attitude toward a seller who is willing to face the risks caused by the actions of others. It is all based on the expectation that the seller will take necessary steps to meet the expectations of buyers who have placed their trust in them [20].

According to [9] trust indicators can be used to assess the influence of trust on consumers, namely:

1. Integrity : the integrity aspect is related to the seller's ability to provide accurate and correct information.
2. Benevolence : the ability of a seller to produce mutually beneficial satisfaction for both the seller and the buyer.
3. Ability : ability that includes the skills and characteristics of the seller or organization in mastering a particular field.

Security (X3)

According to [16], information security can be defined as a series of policies, steps, and technical measures implemented to prevent unauthorized access, system modification, and physical damage to information systems. In the study, several indicators were identified in the security variables that influence system usage, including: Paylater is protected from fraud; Paylater services maintain data and identity security; No need to worry if a technical error occurs.

Use of Paylater (Y)

Interest in utilizing Paylater can be seen as an opportunity for someone to learn, apply, or adapt technology, especially Paylater, in their daily activities [16]. According to [21] , there are several indicators identified in the utilization of Paylater.

1. Understanding how Paylater is used.
2. There are a number of merchant options available that offer Paylater.
3. Feeling comfortable and used to using Paylater
4. Encourage the use of Paylater to others

Method

The method applied in this study is a quantitative method with a survey approach [22]. Quantitative research with a survey approach is defined as research that aims to measure, test, and analyze the relationship between variables using numerical data (numbers), collected from respondents through questionnaires or structured interviews on a fairly large scale [23]. The dependent variable used in this study includes the use of Paylater among Generation Z, which will be reviewed using independent variables, namely convenience, trust, and security. The population in this study is the Generation Z community who live in Sidoarjo Regency and use Paylater. The population in this study

is considered unlimited or *infinite*, because the researcher does not know the exact number of Generation Z in Sidoarjo Regency who use Paylater. The sampling technique used in this study is a *non-probability sampling method* with a *Purposive Sampling approach*. Sampling has been determined based on certain criteria, namely,

1. People who have a Sidoarjo ID card
2. Minimum age 18 years within Generation Z
3. Those who are already working
4. Have you ever used the Paylater service?

Determining the number of samples can be applied using the Hair et.al [24] calculation formula , namely by multiplying the research indicators starting with the numbers 5 to 10. The following are the samples used in this study:

Number of Samples = Number of indicators x 10
= 14 x 10
= 140 Samples

In this study, researchers used a sample size 10 times the number of existing indicators, resulting in 140 samples from the 14 indicators studied. Researchers will not look at sample factors with the number of observations below 50. The recommended sample size is 100 or more [25]. Data accumulation in this study adopts primary data sources, which means the information is obtained directly by researchers from the parties who are the subjects of the research. In this study, researchers use questionnaires as a tool to collect data from research objects by distributing forms or questionnaires that can be filled out by Paylater users as respondents [22]. The distribution of questionnaires is done through social media and Paylater user forums. In this study, researchers chose to use a Likert scale because this method gives respondents the opportunity to provide evaluations of items using a scale that has 5 to 7 levels. The Likert scale contains various statements that describe respondents' attitudes towards the object being analyzed. Each statement is evaluated on a five-point scale, from strongly disagree to strongly agree [26].

Table 1 Likert Scale

STS	Strongly Disagree	1
TS	Don't agree	2
N	Neutral	3
S	Agree	4
SS	Strongly agree	5

The data analysis technique in this study, testing validity and reliability, was analyzed using SEM-PLS with the help of SmartPLS version 4.0 software. The reason for choosing this method is because SEM-PLS has advantages in processing data with a relatively small sample size, data that is not normally distributed, and models with a high complexity of relationships between latent constructs. This data analysis went through two main stages, namely Evaluation of the Measurement Model (Outer Model) and Evaluation of the Structural Model (Inner Model).

RESULTS AND DISCUSSION

Respondent Characteristics

The data collection process during July 2025 resulted in 140 respondents using Paylater services among Generation Z in Sidoarjo who were ready for analysis. In terms of gender, the majority of respondents who use Paylater services are female (57.1%), while males are around 42.9%. Ages within Generation Z also vary, but the majority of Paylater service users are aged 21-25 years, reaching 58.6%, followed by respondents under 20 years old (23.6%). The majority of respondents' job qualifications are in the private sector (60%) and entrepreneurs (17.1%). In addition, the majority of respondents are currently using Paylater services, around 90.7%, while those who are not currently using Paylater services are 9.3%. However, respondents who are not currently using Paylater services have previously made BNPL purchases. Table 2 details the demographic data of the respondents in more detail.

Table 2Respondent Characteristics

Demographics	Frequency	Percentage
Gender		
Man	60	42.9%
Woman	80	57.1%
Age		
< 20 Years	33	23.6%
21 – 25 Years	82	58.6%
25 – 30 Years	25	17.8%
Work		
Freelancer	13	9.3%
Private sector employee	84	60.0%
Government employees	15	10.7%
Honorary Workers	4	2.9%
Businessman	24	17.1%
Currently using Paylater service		
No	13	9.3%
Yes	127	90.7%

Source: Gform Questionnaire Results, 2025

Outer Model Test Results

This study aims to examine the "Effect of Convenience, Trust, and Security on Paylater Usage among Generation Z in Sidoarjo." Data were analyzed using the *Partial Least Squares* (SEM) method through SmartPLS 4.0 *software*. Testing began with PLS algorithm *calculations*.

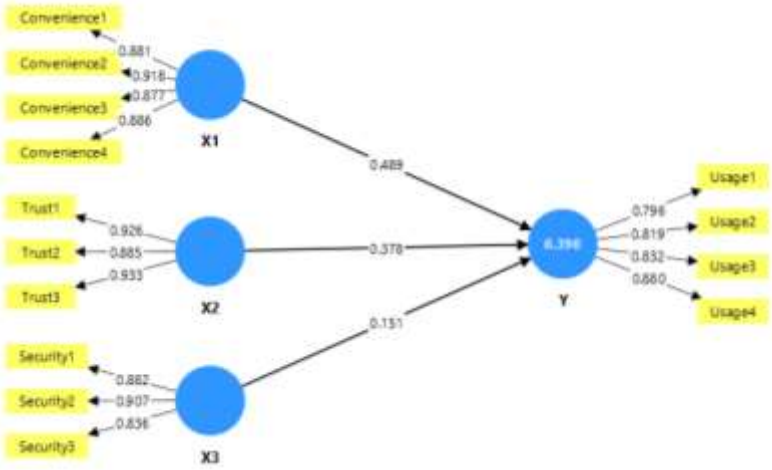

Figure 3PLS Algorithm Calculation Results
Source: SmartPls 4.0 Output Results, 2025

Outer Model testing aims to determine the validity and reliability of research constructs through the indicators formed.

Convergent Validity Test Results

Convergent validity is determined by the Outer Loading and AVE values. The results presented in Table 3.1 show that all indicators have loading values above 0.70, indicating that they are valid in measuring the construct. The AVE values for each construct also meet the criteria of >0.50, thus concluding that each construct has good convergent validity.

Table 3.1 Outer Loading and Ave Values

Construct	Indicator	Outer Loading	AVE
Convenience1	X1.1	0.881	
Convenience2	X1.2	0.918	
Convenience3	X1.3	0.877	
Convenience4	X1.4	0.886	0.793
Trust1	X2.1	0.926	
Trust2	X2.2	0.885	
Trust3	X2.3	0.933	0.837
Security1	X3.1	0.882	
Security2	X3.2	0.907	
Security3	X3.3	0.836	0.767
Usage1	Y1.1	0.796	
Usage2	Y1.2	0.819	
Usage3	Y1.3	0.832	
Usage4	Y1.4	0.880	0.693

Source: SmartPLS 4.0 Output Results, 2025

Discriminant Validity Test Results

Based on the results of the *discriminant validity test,* it can be seen from the *cross-loading value* , where all indicators have the highest loading value against other constructs. Table 3.2 shows that each indicator is able to represent the construct being measured discriminantly, so that discriminant validity can be declared fulfilled or valid.

Table 3.2 Cross Loading Results

	X1	X2	X3	Y
Convenience1	0.881	-0.142	0.125	0.402
Convenience2	0.918	-0.057	0.066	0.442
Convenience3	0.877	0.008	0.073	0.424
Convenience4	0.886	-0.066	0.008	0.417
Trust1	-0.020	0.926	0.049	0.316
Trust2	-0.099	0.885	-0.008	0.290
Trust3	-0.078	0.933	-0.022	0.335
Security1	0.054	0.025	0.882	0.176
Security2	0.088	0.015	0.907	0.192
Security3	0.051	-0.039	0.836	0.113
Usage1	0.373	0.352	0.215	0.796
Usage2	0.414	0.267	0.210	0.819
Usage3	0.397	0.209	0.114	0.832
Usage4	0.391	0.303	0.081	0.880

Source: SmartPLS 4.0 Output Results, 2025

Reliability Test Results

The results of construct reliability testing indicate that all variables in the study have *Cronbach's Alpha* and *Composite Reliability values* above 0.70. These values indicate that each construct meets the criteria for good reliability, with high internal consistency between indicators. Therefore, it can be concluded that all constructs in Table 3.3 are reliable and can be used in further analysis.

Table 3.3 Construct Reliability

Construct	Cronbach's alpha	Composite reliability (rho_c)	Information
X1	0.913	0.939	Reliable
X2	0.902	0.939	Reliable
X3	0.851	0.908	Reliable
Y	0.852	0.900	Reliable

Source: SmartPLS 4.0 Output Results, 2025

Inner Model Testing (Structural Model)

This stage is carried out to determine the relationships between latent constructs and to test the proposed hypotheses. The inner model test includes:

Testing the R-Square (R^2) value

Based on the SmartPLS output, the R-square value presented in Table 3.4 for the Paylater Usage construct is 0.390. This value indicates that 39% of the variation in paylater service usage can be explained by the variables of convenience, trust, and security. Meanwhile, the remaining 61% is explained by other factors outside the model. Based on the test results, this R^2 value is included in the moderate category and indicates that the structural model has fairly good predictive ability.

Table 3R-Square Results

	R-square	R-square adjusted
Y	0.390	0.377

Source: SmartPLS 4.0 Output Results, 2025

Path Coefficient (β)

The path coefficient (β) is a statistical measure that indicates the magnitude and direction of the direct influence of one latent variable on another latent variable in a structural model. This value is obtained through PLS analysis and is used to measure the strength of the relationship between constructs in a research model. This coefficient has a value between -1 and +1, with values closer to ±1 indicating a stronger relationship, while values closer to 0 indicate a weak or insignificant influence.

Table 4 Path Coefficient

	Y	Information
X1	0.489	Positive
X2	0.378	Positive
X3	0.151	Positive
Y		

Source: SmartPLS 4.0 Output Results, 2025

Path Significance Test (Bootstrapping)

The path significance test in this study was conducted using the bootstrapping method through the SmartPLS 4 application, which aims to evaluate the strength and certainty of the relationship between latent variables in the structural model.

Table 5 Bootstrapping Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 -> Y	0.489	0.492	0.059	8,305	0.000
X2 -> Y	0.378	0.378	0.062	6.126	0.000
X3 -> Y	0.151	0.157	0.064	2,371	0.018

Source: SmartPLS 4.0 Output Results, 2025

The bootstrapping results in table 3.6 show that:

1. The Convenience variable has a significant effect on the use of Paylater with t-statistic = 8.305 and p-value = 0.000.
2. The Trust variable also shows a significant influence with t-statistic = 6.126 and p-value = 0.000.
3. The Security variable is proven to have a significant influence on the use of paylater, as shown by the t-statistic = 2.371 and p-value = 0.018.

Because the t-statistic value > 1.96 and p-value <0.05, all relationships between the variables are declared significant at the 95% confidence level.

Testing the f-square (f^2) value

F-square (f^2) analysis is used to assess the extent to which an independent variable contributes to an increase in the R^2 value on the dependent variable. This value represents the magnitude of the influence of each construct in the structural model when one variable is removed. Referring to the interpretation guidelines from [22], f^2 is classified into three categories: 0.02 for a small effect, 0.15 for a medium effect, and 0.35 for a large effect.

Table 3.7 6-square values

	Y
X1	0.388
X2	0.233
X3	0.037
Y	

Source: SmartPLS 4.0 Output Results, 2025

Based on the results of SmartPLS 4 calculations, it was found that:

a. The Convenience variable shows an f^2 value of 0.388, which means it has a large influence on the use of Paylater.
b. The Trust variable has an f^2 value of 0.233, indicating a moderate effect.
c. Meanwhile, the Security variable produces an f^2 value of 0.037, which indicates a very small influence and indicates a relatively low contribution to Paylater usage.

Thus, it can be concluded that convenience is the factor that provides the most significant contribution to the increasing tendency to use Paylater services among Gen Z in Sidoarjo.

Discussion

H1: Convenience has a significant and positive influence on the use of Paylater.

Based on the results of the structural model analysis, it is known that Ease of Use has a positive and significant influence on Paylater Usage. This means that the easier a service is to use, the more likely Gen Z in Sidoarjo is to use it. This finding is in line with a study conducted by [12] , which found that ease of use significantly influences the use of digital financial services. Research by [11] also supports this result, stating that the aspect of ease of use is a key factor in technology adoption by the younger generation. Theoretically, this result strengthens the theory of technology-based consumer behavior,

where the perception of ease of use is one of the main determinants in the use of digital-based information systems.

H2: Trust has a significant and positive influence on the use of Paylater.

The Trust variable has also been shown to have a significant influence on Paylater usage. This indicates that high trust in the service will encourage users to use it. This finding is in line with a study conducted by [9] , which states that trust is interpreted as a key element in the adoption of digital financial services. Similarly, research by [14] also shows that trust in the system and user data protection greatly influences consumer decisions among Gen Z in using Paylater services. Conceptually, these results support the *Theory of Planned Behavior (TPB) approach*, where trust can strengthen an individual's belief in the positive outcomes of certain behaviors, in this case the use of loan-based payment systems.

H3: Security has a significant and positive influence on the use of Paylater.

The security variable also has a positive and significant influence on Paylater usage. This finding indicates that the higher the level of security perceived by users, the greater their tendency to utilize Paylater services. Thus, the security aspect is one of the main considerations for Gen Z in Sidoarjo in determining the use of these services. This result is consistent with the findings of [16] which emphasize that security perceptions play a significant role in increasing the adoption of digital financial services. Similarly, a study by [17] confirms that the feeling of security in online transactions is a key factor in building user trust. Theoretically, this result supports the *Technology Acceptance Model approach. (TAM)* and *Theory of Planned Behavior (TPB)* , which explains that the aspect of trust in system security is one of the important psychological factors that encourages the acceptance of technology by individuals, especially in the context of Gen Z who actively use digital services.

CONCLUSION

Fundamental Finding : Based on the analyzed test results, this study concludes that convenience, trust, and security each have a positive and significant influence on Paylater usage among Generation Z in Sidoarjo. The easier it is to access, use, and process Paylater services, the greater the interest and intention of users to adopt them. Likewise, trust in service providers—reflected in system transparency and reliability—significantly strengthens users' willingness to use Paylater, while strong perceptions of data and transaction security further encourage usage. The R-Square (R^2) value demonstrates that these three variables collectively have strong explanatory power in predicting Paylater adoption behavior. **Implication :** These findings highlight the importance for digital financial service providers to enhance user experience through seamless access, trustworthy systems, and robust security measures to build sustained consumer confidence and drive greater adoption. **Limitation :** The study is limited to Generation Z respondents in Sidoarjo, which may restrict the generalization of the results to other age groups or regions. **Future Research :** Further studies are recommended to include

additional influencing factors such as perceived risk, ease of transaction repayment, or promotional attractiveness, as well as expand the demographic and geographic scope to obtain a more comprehensive understanding of Paylater usage behavior across different user segments.

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