Effect of Trust and Ease of Use Transactions *Paylater* on Implusive Purchasing Behavior

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ABSTRACT: Along with the development of the times, technology is also developing quickly and increasingly sophisticated. The development of technology also affects the elements of human life, including in the economic field. This can be seen from the change of traditional economic system into an economy based on information and communication technology. Along with the growth of increasingly sophisticated technology, the internet seems to have become a daily consumption in human life and the business world. The presence of *e-commerce* has made changes to consumer behavior, which was originally only shopping*offline* by coming directly to shopping centers, markets, or the store itself can now be easily done *online* at home. The biggest reason for the change inpurchasing behavior patterns from direct purchases to online purchases is due to the basic convenience offered from online stores, but despite the many conveniences offered there are still factors that are the reason somecustomers do not choose to shop online, including the risk factor of fraud both in terms of quality and payment system.sample used in this study was 400 which were taken by *purposive sampling.* With the help of the LISREL 8.8 application, the results showed that the influence of trust and ease of transactions using *paylater* had a significant effect on implusive purchasing behavior.

KEYWORDS: Ease of Transaction, Use of *Paylater*, Implausible Purchase, *Ecommerce*

I. INTRODUCTION

Along with the times, technology is also developing rapidly and increasingly sophisticated. The development of technology also affects the elements of human life, including in the economic field. This can be seen from the change of the traditional economic system to an economy based on information and communication technology. Along with the growth of increasingly sophisticated technology, the internet seems to have become a daily consumption in human life and the business world. With the increasing number of internet users in Indonesia every year, this makes a new business opportunity for some parties who then capture the opportunity by providing or creating online stores as part of E-Commerce. E-Commerce is a term that refers specifically to business exchanges or transactions that occur electronically. E-Commerce replaces or enhances the exchange of money and products with data and information from one computer to another (Zimmerer, 2009).

The presence of e-commerce has made changes to consumer behavior, which previously only shopped offline by coming directly to shopping centers, markets, or the store itself, now it can be easily done online at home. These changes in behaviorare greatly influenced by customers' perceptions of distance, price, promotion, and place that have been set by the company so far (Kotler and Keller, 2012). The biggest reason for the change in purchasing behavior patterns from direct purchases to online purchases is due to the basic convenience offered from online stores, but despite the many conveniences offered there are still factors that are the reason some customers do not choose to shop online, including the risk factor of fraud both in terms of quality and payment system (Fakri, 2016).

The evolving payment system is one of the supporting factors for the development of e-commerce. The payment system, which is one of the factors that support the stability of the financial system, is currently growing, as is the case with the development of the payment system, which was originally only cash until now the digital system is available.

The majority of payment methods provided by e-commerce are digital payments such as intra-bank transfers, virtual accounts, online credit cards, online debit cards, e-wallets, and so on. However, cash payment can also be an option. Some e-commerce provides cash payment using Cash On Delivery (COD) system where users can pay their purchases in cash to the courier

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whenthe goods are delivered. In addition to the cash on delivery method, some e-commerce also provides cash payment options through mini markets. In recent years, precisely since 2018, there is a new payment method introduced to the public, namely paylater technology.

Paylater has the same function as a credit card, the advantage offered by this technology is the relatively very easy way to register when compared to a credit card. Like a credit card, paylater can make it easier for consumers to fulfill all their needs, from shopping for primary needs to entertainment such as purchasing airplane tickets, hotel reservations, recreation tickets, and others then users can pay on each due date that has been set. Paylater was developed by fintech companies who then worked with e-commerce in providing the paylater service. The first e-commerce that introduced paylater in Indonesia was Traveloka by collaborating with fintech company PT Dana Pasar Pinjaman. The enthusiasm of the community with the presence of paylater technology is evidenced by the increasing number of paylater users from time to time. Some paylater provider platforms have experienced a fairly high surge in users. Since paylater was launched, they have had to continuously improve user data security with the surge. Another provider platform that (Walfajri, 2019.

Table1. Paylatr Apps with the Most Users for the Period of 2022-2024

No.	E-Commerce	UserYear2022	UserYear2023	UserYear2024
1.	ShopeePay Later	78,4%	82,7%	90,2%
2.	GopayLater	33,8%	35,0%	45,0%
3.	Credivo	10,4%	23,2%	47,3%
4.	AkuLaku	9,4%	20,4%	23,7%
5.	TravelokaPayLater	8,6%	20,5%	30,3%
6.	Indodana	3,3%	5,2%	7,2%
7.	*Home Credit*	2,8%	5,2%	10,5%

Based on the Fintech report in table 1, Shopee Paylater is the most widely used pay later or *paylater* service in the period 2021 to 2022 for Indonesians. It was recorded that in 2022 there were 78.4% of users who used the application, while in 2023 there were 82.7% of users who used *Shopeepay later*. Gopay Paylater made by GoTo is in second place with 33.8% of users in 2022 and there are 35.0% of users in 2023 who use Gopay *Paylater*. Then, the percentage of Kredivo users in 2022 was 10.4% and in 2023 it increased to 23.2% of users. Akulaku payment system users in 2022 were 9.4% and 20.4% in 2023. Traveloka *Paylater* is in the next position with 8.6% of users who use it in 2022 and in 2023 there are 20.5% of users who use Traveloka *Paylater*. Furthermore, 3.3% of users used Indodana's *paylater* service in 2021 while in 2023 there were 5.2% of users who used Indodana. There are also 2.8% of users in 2022 who use *paylater* services from *Home Credit*. And there were 5.2% of HomeCredit users in 2022.

Daily Social conducted a survey of 1,500 users in Indonesia to understand the fintech landscape in the . *DailySocial Fintech Report* survey involved 1,500 users. *E-money* or digital wallet products are the most widely used financial technology products in Indonesia, used by 53.7% of users. With the increasing recognition of *paylater* technology, consumers often cannot ignore the desire to buy products that they find attractive (Widawati, 2011). The working principle of implusive purchasing behavior is not thesameasthegeneralmodelofstepwisepurchasingdecisionsbecausesomeonewhomakesanImplausiblePurchasedoesnot even know the basic reason for his purchase (Widawati, 2011). Impulsive buying can be caused by encouragement from the user himself or from other factors (Harmon and Novia, 2016). Impulse buying is defined as someone who buys a product without any initial intention (Beatty & Ferrell, 1998; Hilal & Gunapalan, 2019) and is not considered a wrong thing for consumers (Hausman, 2000; Hilal & Gunapalan, 2019). Impulse buying*,* especially *online,* concerns consumers who have spontaneous behavior.due to lack of control when exposed to *online* stimuli from e-shops (Parboteeah, Valacich, & Wells, 2009; Amos, Holmes, & Keneson, 2014; Wu, Chiu, & Cen, 2020). More than 50% of *online* shopping has been classified as impulse purchases (Liu, Li, & Hu, 2013;Zheng, Men, Yang,& Gong, 2019; Wu, Chiu, & Cen, 2020). The existenceofthis Impulse Purchaseisan opportunity for marketers and the provision of digital payment methods such as *paylater* to introduce new products, through effective communication between sellers and buyers and promotional programs. According to Rigopoulos (2019), business people must always adapt to technological innovations in digital payments, especially in the retail industry. The discussion of the topic of technology acceptance on *paylater* is carried out because paylater is a new technology in terms of digital payments so that by measuring its influence on *impulse buying* behavior it can be taken into consideration in implementing strategies by business people.

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II. LITERATUREREVIEW

A. *Marketing Management*

The marketing concept is all company activities in marketing planning in an effort to achieve customer satisfaction as a company goal. All activities that embrace the marketing concept will determine how marketing management will be managed. Marketing management according to Buchori and Djaslim (2010: 5) is the process of planning and implementing the conception, pricing, promotion and distribution of ideas, goods, and services, to generate exchanges that satisfy individuals and meet organizational goals. According to Tjiptono (2011: 2), marketing management is a total system of business activities designed to plan, price, and distribute products, services and ideas that are able to satisfy the desires of target markets in order to achieve organizational goals. According to Kotler and Keller (2011: 6) marketing management is defined as the art and science of selecting target markets and achieving, maintaining, and growing customers by creating, delivering, and communicating general customer value. From the three definitions according to these experts, it can be concluded that marketing management is the art and science of planning activities, pricing, and distributing products to target markets to achieve customer satisfaction which is the goal of the organization. Marketing plays a very important role in business continuity, such as determining the right target market, determining the price of products that are suitable and can be reached by the target market, to determining how to package products or services to make them more easily accepted by the public.

B. *Consumer Behavior*

Engel et al., in Sangadji and Sopiah (2013) state that consumer behavior is an action that is directly involved in consuming and in the activity of spending a good or service, and includes the processes that precede and follow these actions. Meanwhile, according to Mowen and Minor (2002), consumer behavior is the study of units and decision-making processes involved in the acceptance, use and determination of goods, services and ideas. In the world of marketing or marketing, consumer behavior is one of the important and interesting topics to discuss. This was also conveyed by Pater and Olson; Sangadji and Sopiah (2013) because the theory of consumer behavior provides crucial questions that managers must answer in product marketing, marketing practices are designed to respond to how consumer behavior affects individual companies and society.

All marketing decisions and regulations are based on assumptions of consumer behavior, the success and failure of marketing strategies or programs designed and implemented by companies depends on an understanding of consumer behavior,consumer behavior is the basis for marketing managers to design marketing strategies and determine market segmentation, product positioning, product differentiation. environmental analysis, and public policies, studying consumer behavior is useful for consumers so that they can become smart consumers, the theory of consumer behavior can be used to understand human behavior in general, by studying consumer behavior we can get some information about consumer behavior, Studying consumer behavior is beneficial for consumers so that they can become smart consumers, the theory of consumer behavior can be used to understand human behavior in general, by studying consumer behavior we can get some information about consumer orientation, facts of consumer behavior, and theories that guide consumer thought processes. Starting from the definition,types, processes, to how to find out consumer problems that are often faced when making purchases.

C. *Implusive Purchasing*

Impulse buying occurs whent here is an urge to buy something in addition to spending time and attention to buy goods when entering into Baumeister; Arifianti *et al.,* (2010). Verplanken and Herabadi; Diba (2014) also Defines impulse buying as a nirrational purchase an disassociated with a quick an dunplanned purchase, followed by a conflict of thoughts and emotional impulses. According to Beatty and Ferrel; Hanifah (2015) impulse buying is defined as a sudden and immediate purchase without any prior purchase interest. Manning and Reece; Arifianti, *et al.,* (2010) impulse buying is one ofthe things that encourages potential customers to act because of the appeal to certain sentiments or passions. Thomson; Arifianti, *et al.,* (2010) suggests that when an impulse purchase occurs, it will provide an emotional experience more than a rational one so that it is not seen as a suggestion, on this basis, impulsive purchases are seen as rational decisions rather than irrational. Unplanned purchases occur when consumers are unfamiliar or unfamiliar with the store layout or have little time constraints (Shoham and Brencic in Arifianti *et al.,* (2010).

D. *Consumer Trust*

According to Mowen and Minor, (2012) consumer confidence is all the knowledge possessed by consumers and all the conclusions consumers make about objects, their attributes and benefits. Objects can be products, people, companies and everything where someone has beliefs and attitudes. Attributes are characteristics or features that an object may have. Meanwhile, according to Husein (2006) an attribute is a product feature where consumers form beliefs.

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E. *Ease*

According to Davis (1989) in Amijaya (2010) defines ease of use as a level where someone believes that technology can be easily understood and easy to use. According to Mathieson 1991 in Harlan (2014) Ease is defined as individual beliefs that if they use certain technologies it will be free from effort. Meanwhile, according to Goodwin and Silver in Sakti, et al. (2013: 3) statethat the intensity of use and interaction between *users* and the system can also indicate ease of use. Based on the above understanding, it can be concluded that ease is the level at which a person believes that the use of a system is something that is not difficult to understand and does not require great effort from the user to be able to use it. The concept of convenience provides an understanding that if a technology is easy to use, then users will tend to use the technology.

F. *E-Commerce*

Electronic commerce, or better known e-commerce, linguistically means electronic commerce. According to Laudon and Traver (2014), e-commerce is a transaction conducted over the internet, web, or mobile devices. These activities include pre- sales and post-sales activities that support the flow of products, goods, and services in a market or system where they are commercially exchanged (Chaffey, 2002). Ngai and Wat (2002) divided the definition of e-commerce from several perspectives. From a communication point of view, e-commerce is a means to convey information about products or services and make payments digitally by utilizing telephone lines, computer networks, and similar technologies. From a business process perspective, e-commerce involves the application of technology to business processes and workflows. In terms of services, e-commerce serves as a tool to reduce service costs while increasing delivery speed. Meanwhile, in the online context, e-commerce offers the ability to buy and sell products and information online.

G. *Paylater*

PayLater is a financial facility that allows payment methods in installments without a credit card. Several fintech platformsare currently discussing this contemporary way of credit. In fact, this feature is also widely owned, ranging from *ecommerce ticketing* holidays to *marketplaces* to facilitate anyone who wants to vacation or shop.The *PayLater* feature is one of the trends that consumers are interested in lately. Several large app companies are aggressively promoting this feature on their platforms that offer credit facilities without credit cards with similar benefits (Aria, 2019). The 'buy now, pay later' facility can also be used for traveling, food purchases, daily transportation and many other consumer products. *Pay Later*, which is usually available on *ecommerce* sites, does not need to use a physical card (Aristanti, 2020). Plus, the registration process is very short and fast. In addition, its use is also very easy and practical, you can use it anytime and . *Paylater* is It is a credit card-like payment method where the app company first covers the user's bill payment at the merchant after which the user pays the bill to the app company. To be able to use this service users will be asked to provide personal data, photos of themselves and photos of ID cards (Farras, 2019).

III. RESEARCH METHODS

The research method used in this research is a type of causal research with a quantitative approach. Causal research aims to reveal the cause-and-effect relationship between the independent and dependent variables, so that the influencing and affected variables can be known. The quantitative approach emphasizes the use of numerical data in the process of collecting, interpreting, and presenting research results. The final stage of this research is equipped with visualization in the form of tables, graphs, or diagrams to clarify the findings. The data used in this study consisted of primary and secondary data. Primary data was obtained through distributing online questionnaires using Google Form to e-commerce users in Lampung Province who met certain criteria and were willing to become respondents. Meanwhile, secondary data is in the form of survey data on paylater users and paylater products in Indonesia collected from the internet, literature studies, journals, and books as reference materials. The data collection method involves a survey by distributing questionnaires online, given the pandemic conditions that limit direct interaction. In addition, literature studies were conducted by referring to various literatures such as books, international journals, and previous research. The research population included e-commerce users in Indonesia, while the sample was drawn using purposive sampling method, which is the selection of respondents based on certain criteria. The respondents selected were male and female users of paylater services provided by e-commerce in Indonesia. Determining the number of samples using the Proportional Sample Size Determination formula (Malhotra, 2010), resulted in a sample of 400 respondents with a confidence level of 95% and a margin of error of 5%. Variable measurement is carried out using a Likertscale, which gives numbers to the characteristics of the research object to produce accurate and communicative quantitative data. For data analysis, this study used the SEM (Structural Equation Modeling) method with the help of the AMOS 24 application. SEM allows researchers to analyze the relationship between many variables simultaneously, take into account

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measurement error, and define a structural model according to the hypothesis proposed. This technique has three main characteristics: estimation of multiple dependency relationships, the ability to represent latent concepts, and the ability todefine models that explain the series of relationships between variables.

IV. RESULTSANDDISCUSSION

A. Outer Model

Table2.Respondents'Answer Scores for Statement Items on the *Ease to Learn* Variable

No.	StatementCode		QuestionnaireScale					Total	Average	Category
			5	4	3	2	1			
1	ETL1	f	46	183	131	19	21	400	3,54	Good
		%	11,5	45,8	32,8	4,8	5,3	100		
2	ETL2	f	53	198	121	21	7	400	3,67	Good
		%	13,3	49,5	30,3	5,3	1,8	100		
3	ETL3	f	56	214	106	19	5	400	3,74	Good
		%	14,0	53,5	26,5	4,8	1,3	100		
4	ETL4	f	44	193	137	17	9	400	3,62	Good
		%	11,0	48,3	34,3	4,3	2,3	100		
5	ETL5	f	48	184	136	17	15	400	3,58	Good
		%	12,0	46,0	34,0	4,3	3,8	100		
	VariableAverageScore								**3,63**	**Good**

Based on respondents' responses obtained from the 5 statements above regarding the *ease to learn* variable, it can be seen that the highest average score is 3.74 which is included in the good category, namely the statement with the code "ETL3", the lowest average score is 3.54 which is included in the good category, namely the statement with the code"ETL1". Mean while ,the average obtained from the *ease to learn* variable is 3.63 which is included in the good category. These results indicate that the majority of respondents rated *ease to learn* as good. *easy to learn* is a condition where business people believe that the use of a new new system can be easily learned Zhang (2011).

Table3.Respondents 'Answer Scores for Statement Items on *Clear and Understandable* Variables

No.	StatementCode		QuestionnaireScale					Total	Average	Category
			5	4	3	2	1			
1	CaU1	f	53	194	129	8	16	400	3,65	Good
		%	13,3	48,5	32,3	2,0	4,0	100		
2	CaU2	f	44	194	141	13	8	400	3,63	Good
		%	11,0	48,5	35,3	3,3	2,0	100		
3	CaU3	f	53	194	126	8	19	400	3,64	Good
		%	13,3	48,5	31,5	2,0	4,8	100		
4	CaU4	f	44	219	118	9	10	400	3,70	Good
		%	11,0	54,8	29,5	2,3	2,5	100		
	VariableAverageScore								**3,65**	**Good**

Based on the respondents' responses obtained from the 4 statements above regarding the *clear and understandable* variable, it can be seen that the highest average score is 3.70 which is included in the good category, namely the statement with the code "CaU4", the lowest average score is 3.63 which is included in the good category, namely the statement with the code "CaU2". Meanwhile, the average obtained from the *clear and understandable* variable is 3.65 which is included in the good category. These results indicate that the majority of respondents think that *clear and understandable* is good. *clear and understandable* is a condition where business people believe that the new system is easy to understand Zhang (2011).

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Table4. Respondents' Answer Scores for Statement Items on the *Become Skill ful* Variable

No.	StatementCode		QuestionnaireScale					Total	Average	Category
			5	4	3	2	1			
1	BS1	f	42	185	143	19	11	400	3,57	Good
		%	10,5	46,3	35,8	4,8	2,8	100		
2	BS2	f	44	171	150	24	11	400	3,53	Good
		%	11,0	42,8	37,5	6,0	2,8	100		
3	BS3	f	36	172	162	22	8	400	3,52	Good
		%	9,0	43,0	40,5	5,5	2,0	100		
	VariableAverageScore								**3,54**	**Good**

Based on the respondents' responses obtained from the 3 statements above regarding the *become skillful* variable, it can be seen that the highest average score is 3.57 which is included in the good category, namely the statement with the code "BS1", the lowest average score is 3.52 which is included in the good category, namely the statement with the code "BS3". Meanwhile, the average obtained from the *become skillful* variable is 3.54 which is included in the good category. These results indicate that the majority of respondents think that *becoming skillful* is good.

Table5.Respondents' Answer Scores for Statement Items on the*Trusting Intention* Variable

No.	Code Statement		QuestionnaireScale					Total	Average-flat	Category
			5	4	3	2	1			
1	TI1	f	42	169	126	30	33	400	3,39	Good enough
		%	10,5	42,3	31,5	7,5	8,3	100		
2	TI2	f	41	172	138	31	18	400	3,47	Good
		%	10,3	43,0	34,5	7,8	4,5	100		
VariableAverageScore									**3,43**	**Good**

Based on the respondents' responses obtained from the 2 statements above regarding the *trusting intention* variable, it can be seen that the highest average score is 3.47 which is included in the good category, namely the statement coded "TI2", the lowest average score is 3.39 which is included in the good enough category, namely the statement with the code "TI2". code"TI1".Meanwhile,the average obtained from the *trusting intention* variable is 3.43 which is included in the good category. These s indicate that the majority of respondents assess *trusting intention* is good.

Table6.Respondents'Answer Scores for Statement Items on the*Trusting Belief* Variable

No.	StatementCode		QuestionnaireScale					Total	Average	Category
			5	4	3	2	1			
1	TB1	f	47	180	145	17	11	400	3,59	Good
		%	11,8	45,0	36,3	4,3	2,8	100		
2	TB2	f	39	182	155	17	7	400	3,57	Good
		%	9,8	45,5	38,8	4,3	1,8	100		
3	TB3	f	40	173	149	21	17	400	3,50	Good
		%	10,0	43,3	37,3	5,3	4,3	100		
	VariableAverageScore								**3,55**	**Good**

Based on the respondents' responses obtained from the 3 statements above regarding the *trusting belief* variable, it can be seen that the highest average score is 3.59 which is included in the good category, namely the statement with the code "TB1", the lowest average score is 3.50 which is included in the good category, namely the statement with the code "TB3". Meanwhile, the average obtained from the *trusting belief* variable is 3.55 which is included in the good category. These results indicate that the majority of respondents rated *trusting beliefs* as good.

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Table7.Respondents'Answer Scores for Statement Items on the Implusive Purchase Variable

| No.	StatementCode		QuestionnaireScale					Total	Average	Category
			5	4	3	2	1			
1	PI1	f	40	157	139	27	37	400	3,34	Good
		%	10,0	39,3	34,8	6,8	9,3	100		enough
2	PI2	f	41	156	138	33	32	400	3,35	Good
		%	10,3	39,0	34,5	8,3	8,0	100		enough
3	PI3	f	47	163	134	30	26	400	3,44	Good
		%	11,8	40,8	33,5	7,5	6,5	100		
4	PI4	f	46	161	128	24	41	400	3,37	Good
		%	11,5	40,3	32,0	6,0	10,3	100		enough
5	PI5	f	34	146	161	39	20	400	3,34	Good
		%	8,5	36,5	40,3	9,8	5,0	100		enough
6	PI6	f	40	168	141	29	22	400	3,44	Good
		%	10,0	42,0	35,3	7,3	5,5	100		
7	PI7	f	34	153	160	35	18	400	3,38	Good
		%	8,5	38,3	40,0	8,8	4,5	100		enough
8	PI8	f	32	168	147	34	19	400	3,40	Good
		%	8,0	42,0	36,8	8,5	4,8	100		enough
	VariableAverageScore								**3,38**	**Good enough**

Based on the respondents' responses obtained from the 8 statements above regarding the implusive purchase variable, itcan be seen that the highest average score is 3.44 which is included in the good category, namely the statements with the code "PI3 and PI6", the lowest average score is 3.34 which is included in the good enough category, namely the statements with the code "PI1 and PI5". Meanwhile, the average obtained from the implusive purchase variable is 3.38 which is included in the fairly good category. These results indicate that the majority of respondents think that the intrusive purchase is good enough.
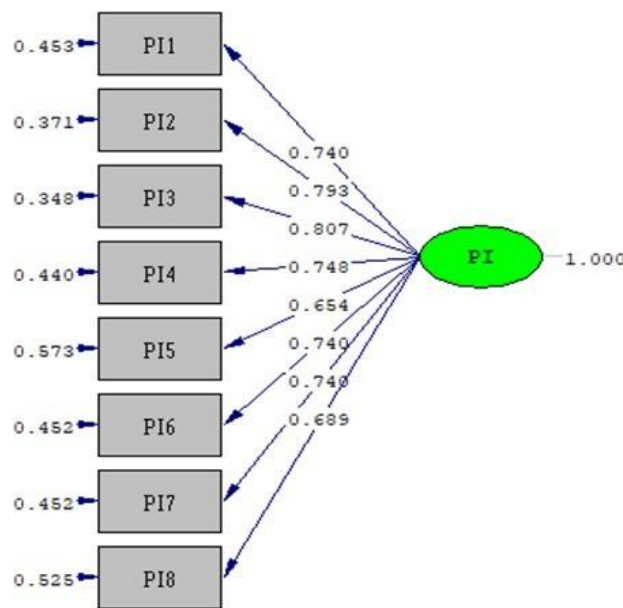
B. Inner Model

Table7.Exogenous Confirmatory Factor Analysis (CFA)

Variables	Indicator	*LoadingFactor*	TValues	Description
Easetolearn	ETL1	0,713	15,751	Valid
	ETL2	0,818	19,171	Valid
	ETL3	0,821	19,264	Valid
	ETL4	0,793	18,301	Valid
	ETL5	0,703	15,459	Valid
Clear and Understandable	CaU1	0,687	14,801	Valid
	CaU2	0,750	16,667	Valid
	CaU3	0,773	17,378	Valid
	CaU4	0,790	17,931	Valid
Become Skillful	BS1	0,852	20,782	Valid
	BS2	0,865	21,288	Valid
	BS3	0,941	24,417	Valid
Trusting Intention	TI1	0,822	17,539	Valid
	TI2	0,871	18,757	Valid
TrustingBelief	TB1	0,826	19,038	Valid
	TB2	0,837	19,387	Valid
	TB3	0,688	14,799	Valid

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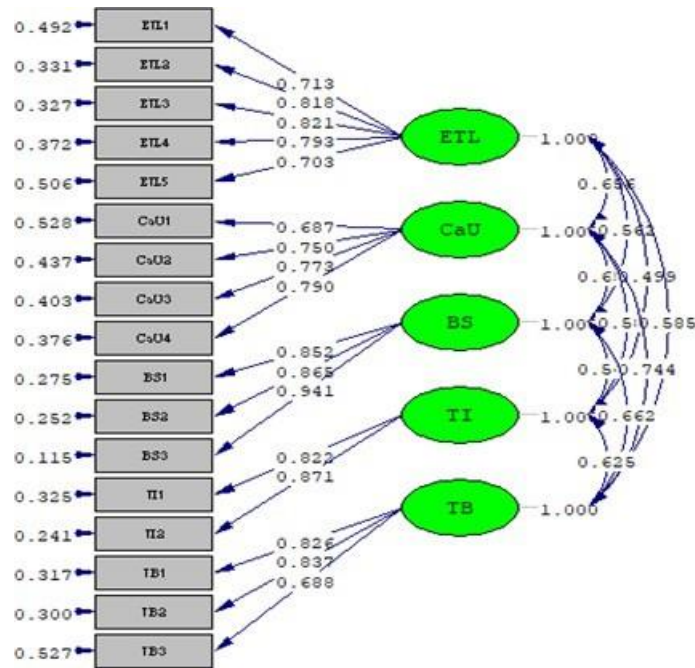
Exogenou s*Confirmatory Factor Analysis* (CFA)Diagram

Endogenous *Confirmatory Factor Analysis* (CFA)Diagram

Table8.Endogenous Confirmatory Factor Analysis (CFA)

Variables	Indicator	*LoadingFactor*	TValues	Description
	PI1	0,740	16,715	Valid
	PI2	0,793	18,486	Valid
	PI3	0,807	18,974	Valid
Implusive Purchasing	PI4	0,748	16,985	Valid
	PI5	0,654	14,164	Valid
	PI6	0,740	16,728	Valid
	PI7	0,740	16,736	Valid
	PI8	0,689	15,175	Valid

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Testing the suitability of the model is evaluated through a review of various *goodness of fit* criteria. For this reason, the first thing to do is to evaluate whether the data used can fulfill the assumptions required in SEM analysis. If these assumptions are met, then the model can be tested. Some important measures in evaluating *goodness-of-fit* criteria along with *cut of values* are as follows:

Table9.*Goodness off it model* test

No.	Goodnessof Fit Indices	Cut-Off Value	Research Results	Suitability Level
Absolute Fit Indices				
1	*Chi-Square*	<298,611	296.758	*GoodFit*
2	*Probability*	≥0.05	P=0.058	*GoodFit*
3	*RMSEA*	≤0.08	0.019	*GoodFit*
4	*RMR*	≤0.10	0.023	*GoodFit*
5	*SRMR*	≤0.08	0.027	*GoodFit*
6	*Nor.ChiSquare (X^2/DF)*	<2	1,141	*GoodFit*
7	*GFI*	≥0.90	0.944	*GoodFit*
8	*AGFI*	≥0.90	0.930	*GoodFit*
Incremental Fit Indices				
9	*NFI*	≥0.90	0.988	*GoodFit*
10	*TLI(NNFI)*	≥0.90	0.999	*GoodFit*
11	*CFI(RNI)*	≥0.90	0.999	*GoodFit*
12	*RFI*	≥0.90	0.986	*GoodFit*
13	*IFI*	≥0.90	0.999	*GoodFit*
Parsimony Fit Indices				

No.	Goodness of Fit Indices	Cut-Off Value	Research Results	Suitability Level
14	*PNFI*	≥0.50	0.856	*Good Fit*
15	*PGFI*	≥0.50	0.755	*Good Fit*

Based on Table 9, the research model shows results that meet the *good fit* category based on various *goodness of* fit (*GOF*) indices. In the *Absolute Fit Indices* group, the chi-square value of 296.758 is smaller than the chi-square table value of 298.611, indicating that the model falls into the *good fit* category. The chi-square significance level of 0.058 also meets the *good fit*criteria because it is greater than the ideal value ≥ 0.05. In addition, the Root Mean Square Error Approximation (RMSEA) valueof 0.019 indicates a *good fit* model, in accordance with the ideal criteria ≤ 0.08. The Root Mean Square Residual (RMR) value of

0.023 and the Standarized Root Mean Square Residual (SRMR) of 0.027 are also included in the *good fit* category, because each meets the ideal criteria ≤ 0.10 and ≤ 0.08. The normed chi-square value of 1.141 supports this conclusion with an ideal value < 2. Other indices such as the Goodness of Fit Index (GFI) of 0.944 and Adjusted Goodness of Fit Index (AGFI) of 0.930 also meet the criteria of *good fit* because both are greater than the ideal value ≥ 0.90. In the *Incremental Fit Indices* group, all values generated indicate a *good fit* model. The Normed Fit Index (NFI) value of 0.988, Non-Normed Fit Index (NNFI) of 0.999, Comparative Fit Index (CFI) of 0.999, Relative Fit Index (RFI) of 0.986, and Incremental Fit Index (IFI) of 0.999, all meet the ideal criteria ≥ 0.90, thus indicating a very good model fit. In the *Parsimony Fit Indices* group, the Parsimony Normed Fit Index (PNFI) value of 0.856 and the Parsimony Goodness of Fit Index (PGFI) of 0.755 also show a *good fit* model, because both are greater than the ideal value ≥ 0.50. Overall, based on the analysis results from Table 9, this research model produces 15 measures of fit (*GOF indices*), all of which are included in the *good fit* category. This indicates that the model used has a good level of fit and is relevant to explain the research data.

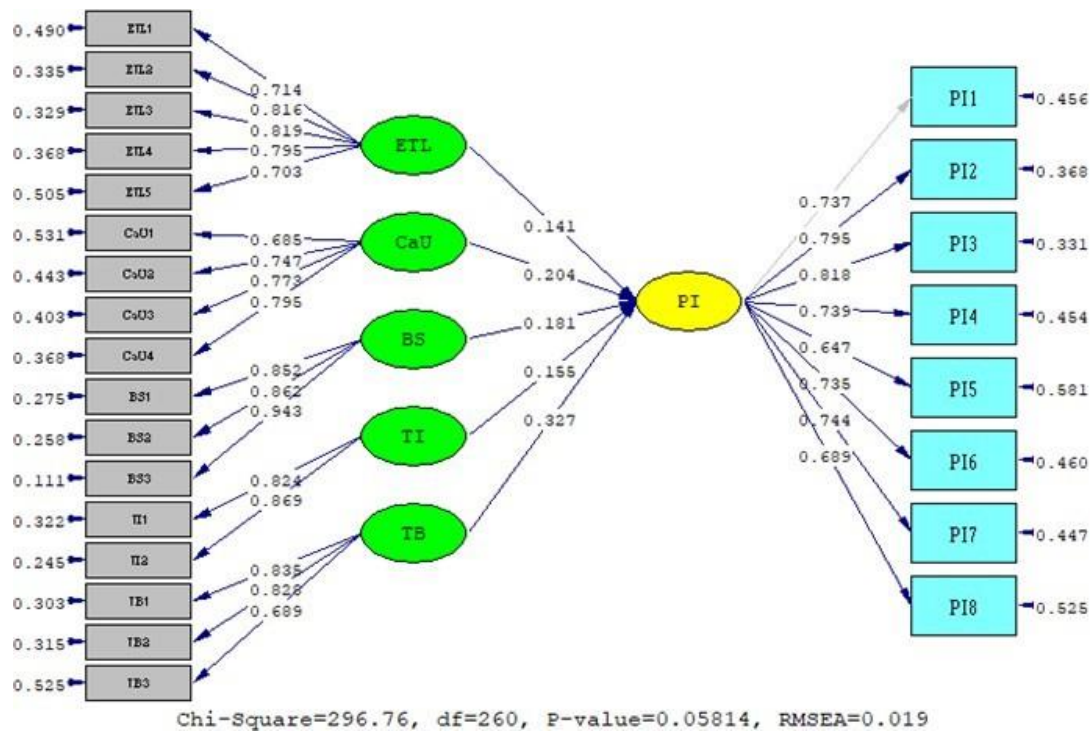**Effect of Trust and Ease of Use Transactions *Paylater* on Implusive Purchasing Behavior**

Chi-Square=296.76, df=260, P-value=0.05814, RMSEA=0.019

Figure4.*Standardized Coefficients* Estimation Results

Figure 4. above shows the strength of the relationship between the variables used in this study where each variable has a positive influence. The following presents the results of the model equation:

$$PI = 0.141*ETL + 0.204*CaU + 0.181*BS + 0.155*TI + 0.327*TB,$$
$$Errorvar.= 0.276 \, , R^2 = 0.724$$

From the above equation, it can be explained that the *ease to learn* variable has a positive effect on intrusive purchases with a path coefficient value of 0.141, the *clear and understandable* variable has a effect on intrusive purchases with a path coefficient value of 0.204, the *become skillful* variable has a positive effect on intrusive purchases with a path coefficient value of 0.181, the *trusting intention* variable has a positive effect on intrusive purchases with a path coefficient value of 0.155, and the *trusting belief* variable has a positive effect on intrusive purchases with a path coefficient value of 0.327. From these results, it can be seen that the exogenous variables as a whole have a positive effect on the endogenous variables, in other words, the better the *ease to learn*, *clear and understandable*, *become skillful*, *trusting intention*, and *trusting belief,* the more implusive purchases will increase. From the results of the above equation, the coefficient of determination (R^2) is 0.724 (72.4%), these results can be explained that 72.4% of intrusive purchases are influenced by *ease to learn*, *clear and understandable*, *become skillful*, *trusting intention*, and *trusting belief*, while the remaining 0.276 (27.6%) is influenced by other factors not observed in this study .

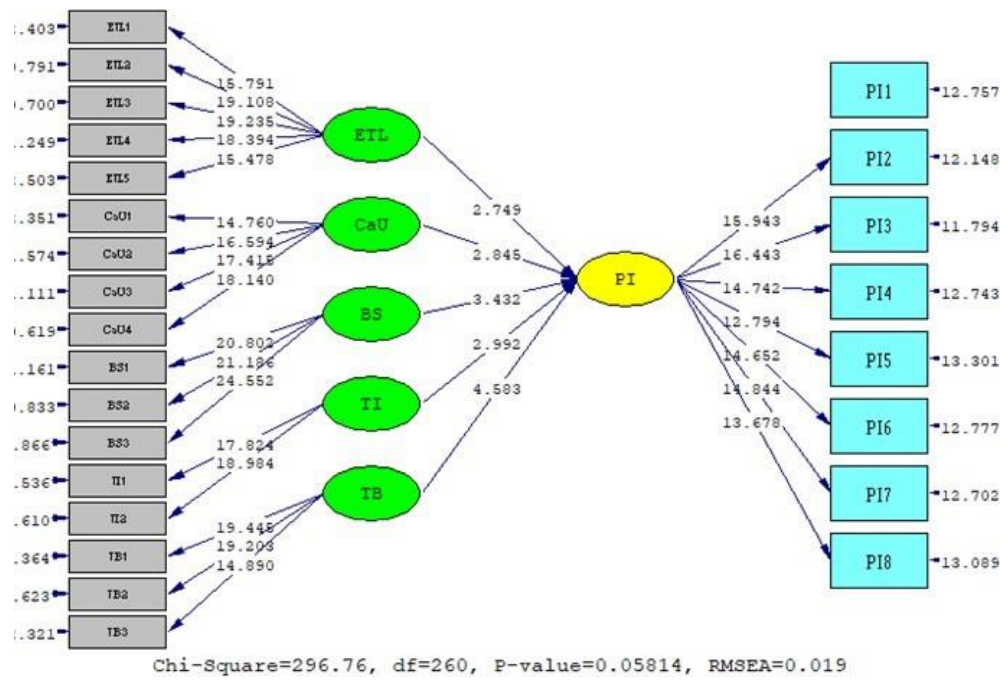**Effect of Trust and Ease of Use Transactions *Paylater* on Implusive Purchasing Behavior**

Chi-Square=296.76, df=260, P-value=0.05814, RMSEA=0.019

Figure5.*T-Values* Estimation Results

Table10.Effect Estimation Results

Influence	*Standardized Coefficient*	t count	Conclusion
H1:ETL->PI	0,141	2,749	Significant
H2 : CaU ->PI	0,204	2,845	Significant
H3: BS->PI	0,181	3,432	Significant
H4 : TI ->PI	0,155	2,992	Significant
H5 : TB ->PI	0,327	4,583	Significant

Based on Figure 5 and Table 10, the results of hypothesis testing show that all independent variables have a positive and significant influence on impulse purchases, with significant testing based on a critical point value of 1.96 at an error rate of 5%. The *ease to learn* variable shows a positive influence on impulse purchases with a coefficient of 0.141 and a t value of 2.749, so the hypothesis H1 is accepted. This indicates that The ease of learning something can increase the likelihood of impulse buying. Furthermore, the *clear and understandable* variable also has a positive effect with a coefficient of 0.204 and a t value of 2.845, which indicates that the clarity and ease of understanding of information can encourage impulsive behavior, supporting hypothesis H2.

addition, the *become skillful* variable shows a positive influence with a coefficient of 0.181 and a t-value of 3.432, which indicates that the ability to become more skillful through an experience also contributes to impulse buying, supporting hypothesis H3. A positive influence was also found on the *trusting intention* variable, which has a coefficient of 0.155 and a t-value of 2.992. This shows that the intention to trust a product or service can increase impulse purchases, in accordance with hypothesis H4. The variable with the greatest influence is *trusting belief*, which has a coefficient of 0.327 and a t-value of 4.583, thus supporting hypothesis H5 and indicating that belief in the reliability of a product or service has a strong contribution in driving impulse purchases. Overall, this analysis shows that factors such as ease of learning, clarity of information, skill development, intention to trust, and belief in the reliability of a product significantly influence impulse purchase behavior, confirming the relevance of the research model used.

V. CONCLUSION

Based on the research results and hypothesis testing, it can be concluded that all independent variables, namely ease to learn, clear and understandable, become skillful, trusting intention, and trusting belief, have a positive and significant influence on impulse purchases on e-commerce users in Indonesia. These results indicate that the better the ease of learning a feature (ease to learn), the clarity and ease of understanding information (clear and understandable), the ability to improve skills (become skillful), the intention to trust (trusting intention), and the belief in the reliability of the product or service (trusting

belief), the higher the level of impulse purchases made by users. This conclusion confirms the importance of these five variables in driving impulse buying behavior on e- commerce platforms.

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