



The Influence of Lifestyle and Perceived Ease of Use of Shopee PayLater on Consumer Purchase Decisions

Rhika Sindi Amelia*, Ahmad Johan, Taufik Sadikin

Universitas Langlang Buana, Indonesia

Email : rhikasindi10@gmail.com

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ABSTRACT

Keywords:

Lifestyle; Perceived
Ease of Use; Purchase
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*Corresponding Author

This study aims to analyze the influence of lifestyle and perceived ease of use of Shopee PayLater on consumer purchase decisions. A quantitative approach with descriptive and verificative methods was employed in this research. Data were collected through questionnaires distributed to 100 respondents selected using purposive sampling techniques. The data were analyzed using validity and reliability tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing with SPSS software. The findings reveal that lifestyle has a positive and significant effect on purchase decisions. Furthermore, the perceived ease of use of Shopee PayLater demonstrates a stronger positive and significant influence on purchase decisions. Simultaneously, both variables significantly affect purchase decisions and contribute substantially to explaining consumer purchasing behavior. The study implies that digital payment providers and e-commerce platforms should enhance user-friendly payment features and align their marketing strategies with consumers' lifestyle trends to encourage purchasing decisions. These findings also contribute to the development of consumer behavior and financial technology research in the digital commerce context.

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INTRODUCTION

The rapid development of information technology has transformed economic activities and consumer behavior from conventional transactions into digital-based transactions (Ardiansyah, 2023; Zulfadi & Afdal, 2025). This transformation is important because it changes how people fulfill their daily needs, conduct financial transactions, and make purchasing decisions through online platforms (Taufiqurrahman et al., 2025). The increasing accessibility of internet services and financial technology innovations has accelerated the integration of e-commerce into daily economic activities, especially in developing

countries such as Indonesia. Global digital economic growth continues to increase due to expanding internet connectivity and technological innovation (Surjono & Johan, 2025). Indonesia has become the largest contributor to the digital economy in Southeast Asia, particularly in the e-commerce sector, indicating the significant role of digital transactions in supporting national economic growth and consumer activities (Herlina et al., 2023). Furthermore, increasing internet penetration and the growth of digital financial services indicate that digital technology has become a crucial component in shaping modern economic activities and consumer lifestyles in Indonesia (Hidayat et al., 2023).

The Technology Acceptance Model (TAM) developed by Davis explains that perceived ease of use and perceived usefulness are the main determinants influencing individuals' acceptance and utilization of technology (Davis, 1989). Perceived ease of use refers to the extent to which individuals believe that a system can be used effortlessly and efficiently in supporting their activities. Consumers generally prefer technologies that are simple to understand, practical to operate, and capable of improving transaction efficiency in their daily lives. Systems with higher levels of convenience increase user confidence and willingness to adopt digital technologies (Davis & Granić, 2022). In the context of e-commerce and digital payment systems, perceived ease of use includes the simplicity of account activation, accessibility of transaction features, flexibility of payment systems, and clarity of information provided by the application. Therefore, consumers who perceive Shopee PayLater as easy to use are more likely to adopt the service and make purchasing decisions through the platform. The TAM theory is relevant because it explains how technological convenience can influence users' behavioral intentions and actual purchasing decisions in digital transaction environments (Davis & Granić, 2022).

Besides technological convenience, lifestyle theory also plays an important role in explaining consumer purchasing decisions in the digital era. Lifestyle reflects individuals' activities, interests, and opinions that shape consumption patterns and behavioral preferences in fulfilling daily needs. Lifestyle influences how consumers allocate their time, spend their money, and respond to products and services offered in the marketplace. The rapid development of social media, online shopping culture, and digital marketing strategies has encouraged consumers to become more adaptive toward digital transactions and increasingly consumptive in their purchasing behavior (Mayasari & Nurrahmi, 2023). Modern consumers tend to prioritize practicality, efficiency, flexibility, and convenience in conducting transactions through e-commerce platforms. Shopee has strengthened this behavior through various promotional features such as flash sales, free shipping programs, cashback offers, and Shopee Live, which stimulate

impulsive buying behavior among users (Syamsuri et al., 2022). Consequently, lifestyle becomes an important factor influencing purchasing decisions because consumers often adjust their purchasing behavior according to digital trends and modern consumption patterns in society.

The rapid increase in the use of e-commerce and digital payment systems has also created several social and economic problems that require further academic investigation (Nhlakanipho et al., 2025). One of the main problems faced by society is the increasing tendency toward consumptive behavior and impulsive purchasing decisions facilitated by Buy Now Pay Later (BNPL) services such as Shopee PayLater. Consumers are increasingly encouraged to purchase products without considering their actual financial capabilities because digital payment systems offer flexible installment features and delayed payment mechanisms. This phenomenon becomes important because excessive consumptive behavior may lead to financial difficulties, increased debt dependency, and irresponsible spending patterns among consumers, particularly productive-age individuals. Shopee PayLater has become one of the most widely used digital financial services due to its simple activation process, practical payment system, and user-friendly application features (Sarihim & Tambunan, 2022). However, the increasing use of Shopee PayLater also raises concerns regarding consumers' financial management and purchasing behavior in digital environments. Therefore, understanding the factors influencing purchasing decisions through Shopee PayLater is important to provide insights into modern consumer behavior and digital financial literacy in society (Fitriyani & Bawono, 2023; Utama et al., 2025).

Several previous studies have examined the influence of lifestyle and perceived ease of use on purchasing decisions in the context of digital transactions and Shopee PayLater utilization. Research revealed that lifestyle positively and significantly influences purchasing decisions among Shopee PayLater users because modern consumers tend to prioritize convenience and flexibility in online shopping activities (Bila & Marlina, 2024). Other findings also showed that convenience, trust, and lifestyle significantly affect consumer behavior in using Shopee PayLater services (Fitriyani & Bawono, 2023). In addition, perceived ease of use positively and significantly influences purchasing decisions because consumers prefer practical and efficient transaction systems (Simatupang et al., 2025). Several studies further confirmed that lifestyle and ease of use are important determinants influencing digital purchasing behavior (Dewi & Yulianthini, 2024; Sirda et al., 2024). These findings indicate that digital transaction systems and modern lifestyles have become dominant factors affecting consumer purchasing decisions in the e-commerce sector. However, most previous studies primarily focused on metropolitan areas and student respondents, thereby limiting the generalization of research findings to broader community contexts and different regional characteristics.

Although many studies have examined lifestyle and perceived ease of use, several previous findings remain inconsistent and indicate the existence of important research gaps. Some studies found that lifestyle did not significantly influence purchasing decisions, suggesting that consumers' purchasing behavior may also be affected by other factors beyond lifestyle characteristics. Similarly, other studies stated that perceived ease of use had no significant effect on purchasing decisions, indicating that convenience alone may not always determine consumers' willingness to utilize digital payment systems. These inconsistent findings demonstrate that the influence of lifestyle and ease of use may vary depending on research contexts, respondent characteristics, regional conditions, and levels of digital adaptation within society. In addition, previous studies have rarely examined the general public in medium-sized urban areas such as Cimahi City, despite the increasing adoption of e-commerce and digital payment services in these regions. Therefore, this study contributes to the existing literature by examining the influence of lifestyle and perceived ease of use on purchasing decisions among the general public in Cimahi City, thereby providing broader empirical evidence regarding digital consumer behavior in non-metropolitan urban communities.

Cimahi City represents an urban area experiencing increasing digital adaptation and online shopping activities, particularly among productive-age consumers who actively utilize e-commerce platforms and digital financial services. The increasing trend of online shopping and digital transactions indicates that consumers in Cimahi are increasingly influenced by modern lifestyles and technological convenience in making purchasing decisions. This condition demonstrates the importance of examining factors influencing consumer behavior in utilizing Shopee PayLater because digital payment systems have become integrated into daily consumption activities. The novelty of this research lies in its focus on the general public in a medium-sized urban area, which has received limited attention in previous studies dominated by metropolitan and student-based respondents. This study aims to analyze the influence of lifestyle and the ease of using Shopee PayLater on purchasing decisions among people in Cimahi City. The temporary argument proposed in this study is that lifestyle and perceived ease of use positively influence purchasing decisions because consumers tend to adopt practical technologies that support modern consumption patterns. The results of this study are expected to contribute theoretically to consumer behavior and technology acceptance literature and practically to digital financial service providers in understanding consumer purchasing behavior in urban communities.

RESEARCH METHODS

This research employed a quantitative approach using descriptive and verificative research methods to analyze the influence of lifestyle and the ease of using Shopee PayLater on purchase decisions among consumers in Cimahi City. The quantitative approach was selected because the study focused on numerical

data analyzed statistically to objectively examine relationships between variables and test research hypotheses (Sugiyono, 2023). The descriptive method was applied to describe respondents' perceptions regarding lifestyle, perceived ease of use, and purchase decisions, while the verificative method was utilized to examine the causal relationship between the independent variables, namely Lifestyle (X1) and Ease of Using Shopee PayLater (X2), and the dependent variable, namely Purchase Decision (Y) (Mita et al., 2021). The research was conducted in Cimahi City because the area represents an urban community experiencing increasing digital adaptation and online shopping activities. Productive-age consumers in Cimahi actively utilize e-commerce platforms and digital payment services, including Shopee PayLater, making the city relevant to the objectives of this research.

The population of this study consisted of people in Cimahi City who had experience using Shopee PayLater for online purchasing transactions. Respondents were selected using purposive sampling techniques because the study required participants who met specific criteria relevant to the research objectives (Sugiyono, 2023). The sampling criteria included consumers aged 20–35 years who had previously used Shopee PayLater to purchase products through the Shopee platform. Based on these criteria and research considerations, a total of 100 respondents participated in this study. Data collection techniques consisted of questionnaires, literature studies, and documentation. The questionnaires were distributed both directly and digitally to facilitate broader respondent participation and improve data collection efficiency. Each variable was operationalized into several indicators measured using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). Lifestyle variables were measured through indicators of activities, interests, and opinions, while perceived ease of use variables were measured through ease of learning, ease of operation, flexibility, and ease of understanding the Shopee PayLater system (Davis & Granić, 2022). Purchase decision variables were measured through consumer purchasing considerations and transaction behavior indicators.

Data analysis was conducted using IBM SPSS Statistics to process and analyze the research data. Before hypothesis testing, all questionnaire items were examined through validity and reliability tests to ensure the accuracy and consistency of the research instruments (Ghozali, 2018). Validity testing was performed using Pearson Product Moment correlation, while reliability testing employed Cronbach's Alpha with a minimum acceptable coefficient value of 0.60. Furthermore, classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests were conducted before performing multiple linear regression analysis to ensure that the regression model fulfilled statistical assumptions (Sundari, 2025). Multiple linear regression analysis was

then applied to determine the influence of lifestyle and the ease of using Shopee PayLater on purchase decisions. Hypothesis testing was conducted using partial t-tests and simultaneous F-tests at a significance level of 5% (0.05) to examine both partial and simultaneous effects of the independent variables on the dependent variable. In addition, the coefficient of determination (R^2) was calculated to measure the proportion of variance in purchase decisions explained by lifestyle and perceived ease of use variables in this study.

RESULTS AND DISCUSSION

Results

Respondent Profile

This study involved 100 respondents who were consumers in Cimahi City and had experience using Shopee PayLater in online shopping transactions. Respondent characteristics were categorized based on gender, age, occupation, intensity of e-commerce usage, and experience using Shopee PayLater. The respondent profile is presented in Table 1.

Table 1. Respondent Characteristics

Category	Classification	Frequency	Percentage (%)
Gender	Female	77	77.0
	Male	23	23.0
Age	20-24 years	82	82.0
	25-29 years	9	9.0
	30-35 years	9	9.0
Occupation	Student	61	61.0
	Private Employee	26	26.0
	Entrepreneur	2	2.0
	Government Employee	2	2.0
	Others	9	9.0
E-commerce Usage Intensity	Quite Often	35	35.0
	Often	28	28.0
	Rarely	19	19.0
	Very Often	18	18.0
Experience Using Shopee PayLater	< 6 months	47	47.0
	> 2 years	29	29.0
	6 months-1 year	14	14.0
	1-2 years	10	10.0

Source: Primary data processed, 2026.

Table 1 indicates that female respondents dominated the study, accounting for 77.0% of the total respondents, while male respondents represented 23.0%. Most respondents were between 20 and 24 years old,

accounting for 82.0% of the sample, indicating that the respondents were predominantly young and productive consumers. In terms of occupation, students represented the largest proportion at 61.0%, followed by private employees at 26.0%. Regarding e-commerce usage intensity, most respondents stated that they quite often used e-commerce platforms. Furthermore, respondents who had used Shopee PayLater for less than six months accounted for 47.0% of the total sample. These findings indicate that the respondents were predominantly young and active digital consumers who were familiar with online shopping activities and digital payment systems.

Validity and Reliability Test Results

Validity and reliability tests were conducted to ensure that the research instrument accurately and consistently measured the variables used in this study. The validity test was conducted using Pearson Product Moment correlation with an r-table value of 0.1966. The results showed that all questionnaire items had r-count values greater than the r-table value, indicating that all statement items were valid. Furthermore, reliability testing was conducted using Cronbach's Alpha. The results are presented in Table 2.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Items	Result
Gaya Hidup (X1)	0,928	12	Reliable
Ease of Using Shopee PayLater (X2)	0,963	14	Reliable
Purchase Decision (Y)	0,955	20	Reliable

Source: SPSS output, 2026.

Table 2 shows that all research variables obtained Cronbach's Alpha values above the minimum acceptable threshold of 0.60, indicating that all questionnaire items were reliable and suitable for further analysis. The Lifestyle variable obtained a Cronbach's Alpha value of 0.928, Ease of Using Shopee PayLater obtained 0.963, and Purchase Decision obtained 0.955. These findings indicate that the research instrument had strong internal consistency.

Descriptive Statistics

Descriptive statistical analysis was conducted to provide an overview of respondents' perceptions regarding the Lifestyle variable, Ease of Using Shopee PayLater, and Purchase Decision. The summary of descriptive statistics is presented in Table 3.

Table 3. Summary of Descriptive Statistics per Variable

Variable	Minimum Mean	Maximum Mean	Lowest Indicator	Highest Indicator	Category
Gaya Hidup (X1)	3.69	4.32	X1.6	X1.2	Good

Ease of Using Shopee PayLater (X2)	3.78	4.07	X2.13	X2.11	Good
Purchase Decision (Y)	3.24	3.86	Y1	Y9	Good

Source: SPSS output, 2026.

Based on Table 3, all research variables were categorized as “Good.” The Lifestyle variable obtained scores ranging from 3.69 to 4.32, indicating that respondents generally showed positive perceptions regarding digital lifestyle and online shopping behavior. The Ease of Using Shopee PayLater variable obtained scores ranging from 3.78 to 4.07, indicating that respondents perceived the Shopee PayLater feature as easy to understand and operate. Meanwhile, the Purchase Decision variable obtained scores ranging from 3.24 to 3.86, indicating that respondents demonstrated positive purchasing decisions when using Shopee PayLater in online transactions.

Classical Assumption Tests

The descriptive analysis results indicate that all variables were categorized as “Good.” This finding reflects that respondents generally had positive perceptions regarding lifestyle, the ease of using Shopee PayLater, and purchase decision behavior. Classical assumption tests were conducted before performing multiple linear regression analysis to ensure that the regression model fulfilled the required statistical assumptions.

Normality Test

The normality test was conducted using the Kolmogorov-Smirnov test and supported by Histogram and Normal P-P Plot graphs. The results are presented in Table 4.

Table 4. Normality Test Results

Description	Value
N	100
Test Statistics	0,031
Asymp. Sig. (2-tailed)	0,200

Source: SPSS output, 2026.

Based on Table 4, the Kolmogorov-Smirnov test produced an Asymp. Sig. value of 0.200, which is greater than 0.05. Therefore, the regression residuals were normally distributed, indicating that the regression model fulfilled the normality assumption.

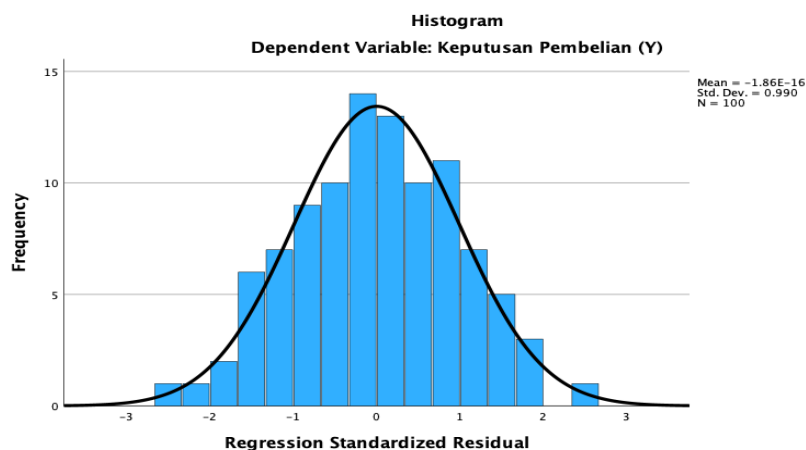


Figure 1 Histogram of Regression Standardized Residual
Source: SPSS output, 2026.

Figure 1 shows that the histogram forms a bell-shaped curve and the residual distribution is concentrated around the center line without extreme deviations. This finding indicates that the residual data were approximately normally distributed.

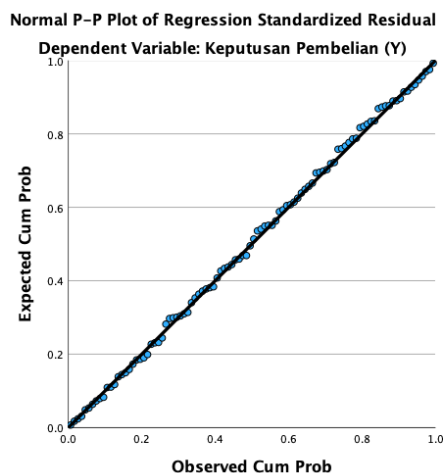


Figure 2. Normal P–P Plot of Regression Standardized Residual
Source: SPSS output, 2026.

Based on Figure 2, the residual points are distributed closely around the diagonal line and follow the direction of the line. This result further confirms that the residual data fulfilled the normality assumption.

Multicollinearity Test

The multicollinearity test was conducted to determine whether there was a high correlation among the independent variables in the regression model. A regression model is considered free from multicollinearity problems when the tolerance value is greater than 0.10 and the VIF value is less than 10.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF	Result
Gaya Hidup (X1)	0.627	1.596	No Multicollinearity
Ease of Using Shopee PayLater (X2)	0.627	1.596	No Multicollinearity

Source: SPSS output, 2026.

Based on Table 5, the Lifestyle and Ease of Using Shopee PayLater variables each obtained a tolerance value of 0.627 and a VIF value of 1.596. Since the tolerance values were greater than 0.10 and the VIF values were below 10, the regression model did not experience multicollinearity problems.

Heteroscedasticity Test

The heteroscedasticity test was conducted using the Glejser test and supported by scatterplot analysis. The results are presented in Table 6.

Table 6. Heteroscedasticity Test Results

Variable	Sig	Result
Gaya Hidup (X1)	0.955	No Heteroscedasticity
Ease of Using Shopee PayLater (X2)	0.479	No Heteroscedasticity

Source: SPSS output, 2026.

Based on Table 6, the Lifestyle variable obtained a significance value of 0.955, while the Ease of Using Shopee PayLater variable obtained a significance value of 0.479. Both significance values were greater than 0.05, indicating that the regression model did not experience heteroscedasticity problems.

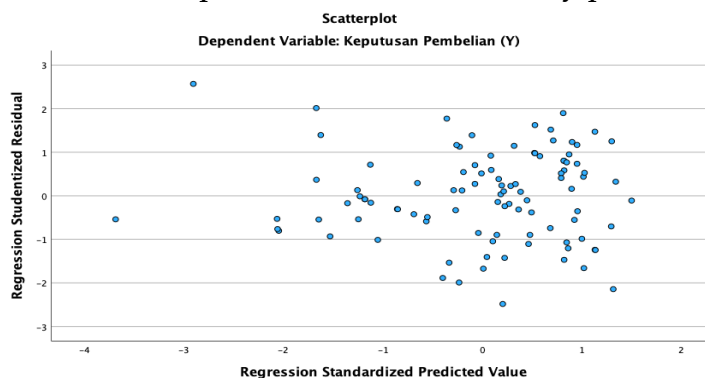


Figure 3. Scatterplot of Regression Standardized Residual

Source: SPSS output, 2026.

Figure 3 shows that the residual points are randomly distributed above and below zero on the Y-axis and do not form a specific pattern. This result indicates that the regression model fulfilled the homoscedasticity assumption.

Multiple Linear Regression and Hypothesis Testing

Multiple linear regression analysis was performed to investigate the effect of Lifestyle (X1) and Ease of Using Shopee PayLater (X2) on Purchase Decision (Y). This analysis was conducted to determine the direction and magnitude of the influence of each independent variable on the dependent variable. The regression equation generated from the analysis is presented as follows:

$$Y = 3.170 + 0.310X_1 + 0.989X_2$$

The regression equation indicates that both independent variables positively contribute to Purchase Decision. The constant value of 3.170 implies that when Lifestyle and Ease of Using Shopee PayLater are assumed to be constant, the baseline value of Purchase Decision remains at 3.170. Furthermore, the regression coefficient of Lifestyle (X1) is 0.310, meaning that every one-unit increase in Lifestyle tends to increase Purchase Decision by 0.310 units, assuming other variables remain unchanged. Meanwhile, the regression coefficient of Ease of Using Shopee PayLater (X2) is 0.989, indicating that every one-unit increase in perceived ease of use is followed by a 0.989-unit increase in Purchase Decision. These findings reveal that Ease of Using Shopee PayLater has a stronger influence on Purchase Decision compared to Lifestyle. The detailed results of the partial hypothesis testing are presented in Table 7.

Table 7. Regression Coefficients and Partial Hypothesis Test (t-test)

Variable	B	Beta	t-value	Sig.	t-table	Result
(Intercept)	3.170	-	0.554	0.581	-	-
Gaya Hidup (X1)	0.310	0.173	2.254	0.026	1.985	H1 Accepted
Ease of Using Shopee PayLater (X2)	0.989	0.685	8.945	< 0.001	1.985	H2 Accepted

Source: SPSS output, 2026.

Table 7 demonstrates that both independent variables positively and significantly affect Purchase Decision. Lifestyle (X1) obtained a regression coefficient of 0.310 with a t-value of 2.254 and a significance value of 0.026. Since the significance value is lower than 0.05, Lifestyle significantly influences Purchase Decision; therefore, H1 was accepted. In addition, Ease of Using Shopee PayLater (X2) recorded a regression coefficient of 0.989 with a t-value of 8.945 and a significance value below 0.001, indicating that Ease of Using Shopee PayLater also has a positive and statistically significant effect on Purchase Decision, leading to the acceptance of H2. Moreover, the standardized beta coefficient of Ease of Using Shopee PayLater ($\beta = 0.685$) is higher than that of Lifestyle ($\beta = 0.173$), showing that Ease of Using Shopee PayLater exerts a more dominant influence on Purchase Decision. The simultaneous hypothesis testing and coefficient of determination are presented in Table 8.

Table 8. ANOVA (F-test) and Coefficient of Determination (R²)

Model	Sum of Squares	Df	Mean Square	F-value	Sig.	R Square	Adjusted R Square
Regression	15,261.447	2	7,630.724	87.558	< 0.001	0.644	0.636
Residual	8,454.463	97	87.159	-	-	-	-
Total	23,715.910	99	-	-	-	-	-

Source: SPSS output, 2026.

Table 8 indicates that Lifestyle and Ease of Using Shopee PayLater simultaneously have a significant effect on Purchase Decision. This result is reflected by the F-value of 87.558 with a significance value below 0.001, confirming that the regression model is statistically significant and supports H3. In addition, the coefficient of determination (R²) value of 0.644 indicates that 64.4% of the variation in Purchase Decision can be explained by Lifestyle and Ease of Using Shopee PayLater, while the remaining 35.6% is influenced by other variables outside the scope of this study. Furthermore, the Adjusted R Square value of 0.636 suggests that the regression model retains a strong explanatory capability after adjustment for the number of predictors included in the model.

Discussion

The results of this study indicate that Lifestyle has a positive and statistically significant effect on Purchase Decision among Shopee PayLater users in Cimahi City. This finding demonstrates that consumers with modern, practical, and digitally oriented lifestyles tend to make purchasing decisions more frequently through online platforms supported by flexible payment systems. Consumers who are accustomed to integrating e-commerce activities into their daily routines perceive Shopee PayLater as a practical financial facility that supports their consumption needs efficiently. The descriptive analysis also revealed that respondents generally demonstrated positive perceptions regarding lifestyle indicators, particularly in terms of online shopping habits and digital consumption behavior. However, several indicators showed relatively lower scores, indicating that some consumers still considered rational factors such as necessity, financial capability, and product suitability before making purchasing decisions. This finding suggests that although lifestyle positively influences purchasing decisions, consumers remain selective and do not entirely rely on impulsive behavior in conducting online transactions. These results are consistent with consumer behavior theory, which explains that lifestyle reflects individuals' activities, interests, and opinions that shape consumption patterns and purchasing behavior in modern society.

The findings of this study are in line with several previous studies that concluded that lifestyle significantly influences online purchasing decisions and the utilization of digital payment systems. Previous studies explained that

consumers with modern lifestyles tend to prioritize convenience, flexibility, and efficiency in online shopping activities, thereby increasing their tendency to utilize paylater services during transactions (Suryaningsih & Patma, 2024; Bila & Marlana, 2023). The present study strengthens these findings by demonstrating that lifestyle remains an important determinant of purchasing decisions within the context of medium-sized urban communities such as Cimahi City. However, this study also found that lifestyle was not the most dominant factor influencing Purchase Decision because consumers still considered practical and financial aspects before completing transactions. This finding differs from several previous studies that positioned lifestyle as the dominant determinant of online purchasing behavior (Mutiarra et al., 2025). Therefore, this study contributes to the literature by providing empirical evidence that lifestyle influences purchasing decisions in a complementary manner alongside technological considerations. Theoretically, this finding enriches consumer behavior literature by emphasizing that digital consumption behavior is not solely driven by social and lifestyle orientation but is also influenced by consumers' rational evaluations regarding transaction systems and financial convenience.

Furthermore, the results demonstrate that Ease of Using Shopee PayLater has a positive and statistically significant influence on Purchase Decision and emerges as the most dominant variable in the regression model. Consumers are more likely to make purchasing decisions when they perceive Shopee PayLater as easy to understand, practical to operate, and flexible in supporting online transactions. The descriptive analysis showed that respondents generally perceived Shopee PayLater positively, especially regarding menu accessibility, payment flexibility, and transaction simplicity. Nevertheless, some respondents still required adaptation time before becoming fully familiar with the system, indicating differences in technological literacy and digital familiarity among users. These findings indicate that ease of use plays an essential role in reducing psychological barriers and increasing consumers' confidence in utilizing digital payment systems. Compared with previous studies emphasizing promotional incentives as the primary determinant of online purchasing behavior, this study highlights that system simplicity and operational convenience are more fundamental in shaping consumers' willingness to conduct digital transactions through Shopee PayLater.

These findings strongly support the Technology Acceptance Model (TAM), which states that perceived ease of use significantly influences users' acceptance and utilization of technology because consumers prefer systems that are practical, understandable, and efficient in supporting their activities. The results are also consistent with previous studies showing that perceived ease of use positively and significantly influences purchasing decisions in digital

commerce environments (Astuti et al., 2023; Saputra & Sudarwanto, 2023). However, the novelty of this study lies in its focus on consumers in Cimahi City, representing a medium-sized urban area that has rarely been examined in previous research dominated by respondents from metropolitan areas and student populations. This study demonstrates that perceived ease of use remains a dominant factor influencing purchasing decisions even among broader urban communities with diverse levels of digital adaptation (Dewi & Yulianthini, 2024; Karomah et al., 2025). Therefore, this research contributes theoretically by extending the applicability of TAM within the context of digital financial services in non-metropolitan urban societies and confirms that technology usability remains a critical determinant in influencing online purchasing behavior.

Simultaneously, Lifestyle and Ease of Using Shopee PayLater were found to significantly influence Purchase Decision, with the regression model explaining 64.4% of the variance in Purchase Decision. This finding indicates that purchasing decisions are influenced through the interaction between behavioral and technological factors in digital commerce environments. Lifestyle reflects consumers' orientation toward modern consumption behavior, while ease of use strengthens consumers' willingness to conduct transactions through practical and efficient systems. These two variables operate complementarily in encouraging online purchasing behavior among Shopee users in Cimahi City. Compared with previous studies that tended to examine lifestyle and perceived ease of use separately, this study provides a more comprehensive perspective by integrating behavioral and technological approaches simultaneously in explaining purchasing decisions. Consequently, this research contributes to the development of consumer behavior and technology acceptance literature by demonstrating that digital purchasing decisions cannot be explained solely through behavioral tendencies or technological factors independently, but rather through the interaction between both dimensions.

From a practical perspective, the findings imply that e-commerce providers and digital financial service companies should prioritize the development of user-friendly payment systems alongside promotional strategies to strengthen consumers' purchasing decisions. Improving application simplicity, transaction flexibility, payment accessibility, and user guidance may increase consumers' confidence and satisfaction in utilizing Shopee PayLater services. In addition, strengthening digital lifestyle engagement through personalized shopping experiences and attractive transaction features may further encourage online purchasing behavior among consumers. The state of the art of this study lies in its integration of lifestyle and perceived ease of use variables within the context of Shopee PayLater utilization among general urban communities in Cimahi City, which has received limited attention in previous

studies. The findings also provide practical contributions for digital payment providers in understanding consumers' behavioral patterns and technological preferences in online shopping environments. Nevertheless, the remaining unexplained variance indicates that other variables such as trust, perceived risk, promotional attractiveness, and financial literacy may also influence Purchase Decision and should therefore be explored in future studies to obtain a more comprehensive understanding of digital consumer behavior.

CONCLUSION

This study concludes that Lifestyle and Ease of Using Shopee PayLater positively and significantly influence Purchase Decision among consumers in Cimahi City, both partially and simultaneously, with Ease of Using Shopee PayLater emerging as the most dominant factor influencing consumer purchasing behavior. The most important finding of this research demonstrates that consumers in the digital commerce environment prioritize practical, simple, and efficient transaction systems, while modern and digitally oriented lifestyles also encourage the utilization of digital payment services in online shopping activities. These findings provide an important lesson that consumer purchasing decisions in e-commerce are shaped not only by behavioral and lifestyle factors but also by the usability and convenience of digital financial technology. The strength of this study lies in its contribution to the development of consumer behavior and Technology Acceptance Model (TAM) literature by integrating behavioral and technological perspectives simultaneously in explaining purchasing decisions within the context of Shopee PayLater utilization among urban communities. In addition, this research offers empirical evidence from a medium-sized urban area that has received limited attention in previous studies, thereby enriching the understanding of digital consumer behavior beyond metropolitan and student-dominated contexts. However, this study is limited by its focus on respondents in Cimahi City and the use of only two independent variables, which may not fully explain all factors influencing Purchase Decision. Therefore, future studies are recommended to include additional variables such as trust, perceived risk, promotional attractiveness, financial literacy, and service quality, as well as expanding the research scope to different regions, demographic groups, and e-commerce platforms to enhance the generalizability and comprehensiveness of the findings.

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