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Research Article

Gen Z and Paylater: Analysis of Purchase Decisions on the E-Commerce Platform in Samarinda City

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Abstract: The rapid development of digital technology, especially after the COVID-19 pandemic, has brought changes to people's behavior and lifestyle with the trend of digital payments. One of the advances in digital financial services technology is PayLater, a Fintech innovation that offers easy transactions in the form of loans and installments without a credit card. This study aims to analyze the influence of transaction convenience and risk perception on purchasing decisions using the PayLater feature on e-commerce platforms among Generation Z in Samarinda City. This study uses a quantitative approach with associative methods and multiple linear regression analysis using SPSS 27. The method used is purposive sampling to obtain a sample of 100 respondents from Generation Z in Samarinda City, aged 18-28 years, who have used PayLater on e-commerce platforms. The findings show that transaction convenience (X1) has a positive and significant effect on purchasing decisions, but risk perception (X2) does not have a significant effect on purchasing decisions. At the same time, both variables have a significant effect on purchasing decisions. The findings of this study are expected to provide valuable insights for the PayLater feature to design more effective strategies to improve customer satisfaction and transaction experience.

Keywords: Generation Z; PayLater; Purchasing Decisions; Risk Perception; Transaction Convenience

1. Introduction

The emergence of e-commerce has significantly changed consumer behavior and lifestyles in various aspects of life. By 2025, Indonesia's e-commerce business is estimated to reach a market value of IDR 1,800 trillion (Bank Indonesia, 2025). The evolution of purchasing behavior, optimization of transaction procedures, increased customer trust in online retail, and advances in digital payment systems are key factors driving the growth of e-commerce, which positively affects economic development in Indonesia. The Indonesian Internet Service Providers Association (APJII) reported a 1.4% increase in internet penetration and user behavior in its 2024 survey compared to the previous year's data. These statistics show a significant increase in internet usage in Indonesia, facilitating opportunities for digital services, especially in the e-commerce industry (Tri, 2024).

The development of digital technology in the financial industry has brought about a significant transformation in a Fintech innovation called PayLater, which has grown in line with the stable growth of e-commerce each year. The PayLater feature, regulated by the OJK, provides online loans without credit cards, using an installment payment system until the specified due date (Fajrussalam et al., 2023). The PayLater option on e-commerce platforms simplifies and accelerates the transaction process for users, allowing them to postpone payments or complete purchases without immediate capital. The PayLater feature functions as a transaction medium and also as a factor that shapes consumers' digital financial behavior patterns. The PayLater function has emerged as a financial transaction method in the digital economy, namely by increasing the accessibility of e-money, debit cards, credit cards, money transfers, and various payment services (Anam, 2022).

Based on the 2024 OJK report, PayLater users continue to increase, especially among the younger generation who are driven by a digital, fast-paced, practical, and flexible lifestyle.

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Most PayLater users are from Generation Z and Generation Y, who were born and raised amid technological developments and have a high level of technology usage and are active in online shopping activities. This study focuses on Generation Z, born between 1997 and 2012, known as digital natives who have high digital literacy, like practicality and flexibility, and tend to have consumptive behaviors such as FOMO (Fear Of Missing Out) and YOLO (You Only Live Once). These characteristics make Gen Z more prone to impulsive purchases, but also an effective market segment in the development of PayLater. This study involved respondents from Generation Z aged 18-28 years old, residing in Samarinda City, and having at least one experience using the PayLater feature in a transaction.

The fast, easy, and convenient transaction process offered by the PayLater feature is encouraging more users to shop online using the buy now, pay later method. However, behind the ease of transactions offered by the PayLater feature, there are perceived risks associated with using this service, such as concerns about debt, penalties, transaction addiction, and potential online fraud, which are often important considerations for consumers when making online purchasing decisions using the PayLater feature. When consumers make online shopping transactions, they tend to perceive higher risks compared to offline shopping. Consumers who perceive high risks will be more cautious in making purchasing decisions, while consumers who perceive low risks when transacting online tend to make impulsive purchases.

Based on previous research conducted by Wulan Dary & Pudjihardjo (2022), it was found that ease of transaction, trust, and risk perception have a significant influence on purchasing decisions . Meanwhile, research conducted by Datunnisa et al. (2024) found that only ease and benefits influence purchasing decisions, while risk perception does not have a significant influence on purchasing decisions. There are inconsistencies in the findings in the literature, so further research is needed. Based on the Technology Acceptance Model (TAM), ease of use is a key factor in influencing technology acceptance, while the Theory of Planned Behavior (TPB) asserts that attitudes, subjective norms, and perceived control influence a person's intentions and behavior in making decisions. The use of both theories in this study is considered relevant, where TAM explains the influence of ease of use on technology acceptance, while TPB explains the role of attitude and perceived behavioral control in decision making, so that the two theories are interrelated and complementary to provide a more comprehensive understanding of Gen Z's behavior in using the PayLater feature.

In addition, most studies have not focused on a comprehensive analysis of these two variables in the context of specific populations, such as Generation Z in non-metropolitan cities, such as Samarinda. Where differences in findings indicate a research gap that needs to be filled, especially regarding differences in consumer responses to PayLater features outside metropolitan cities, which have different market characteristics and consumer behavior. The characteristics of Generation Z in the city of Samarinda show different dynamics compared to metropolitan cities. This gap is important to study, given the enormous potential of Generation Z, which now dominates internet use and online transactions. Therefore, this study aims to analyze the influence of transaction convenience and risk perception on the decisions of Generation Z in Samarinda in choosing PayLater services as a payment method. The results of this study are expected to provide empirical contributions to non-metropolitan cities such as Samarinda. In addition, it also provides insights to business actors and PayLater platform developers to design more effective strategies and provide a deeper understanding of consumer behavior in reducing risk perceptions that often hinder consumers from maximizing the use of the PayLater feature.

2. Literature Review

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is a theory developed by Icek Ajzen in 1985, which is a transformation of the Theory of Reasoned Action (TRA). TPB explains the relationship between an individual's attitude and behavior; a person's intention to perform an action is not only influenced by personal attitudes but also by the expectations of those around them and prevailing social norms (Evelyna, 2021). Salisa (2021) states that the factors that influence a person to perform an action or make a decision are attitude, subjective norms, and perceived behavioral control or intention. The use of TPB in this study is relevant to identify Gen Z's intentions and behavior in using the PayLater feature through three aspects, namely Gen Z's attitude towards PayLater which is influenced by transaction convenience

and risk perception, the influence of the social environment that affects the decision to use PayLater, and self-control or Gen Z's ability to manage finances.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) theory, proposed by Fred Davis in 1989, is a model designed to analyze and understand various factors that influence the acceptance of technology use. TAM theory is considered highly influential and can be used to explain the acceptance and use of technology systems by individuals (Minan, 2021). The TAM theory emerged with a focus on perceptions of ease of use and benefits, which are related to individuals' attitudes toward the use of technology. The TAM theory in this study is relevant and can help explain how perceptions of ease and risk of technology influence the attitudes, intentions, and behaviors of Gen Z in adopting PayLater as a decision to use or a purchase transaction tool.

Transaction Convenience

Ease refers to the level of confidence a person has in using a system or technology that is easy to use, does not cause difficulties, and does not require a lot of effort (Davis in Maf'ula Riyadhatul et al., 2024). According to Trinawati in Qomala (2023), ease of transaction includes an easy ordering process, various payment methods, easy settlement, a profitable transaction process, security and convenience, as well as fast and accurate delivery. This ease factor will influence consumer behavior, namely, the higher a person's perception of transaction ease, the greater the likelihood that consumers will use and make transactions, but the greater the effort required to use the technology, the more reluctant consumers will be to use it.

Transaction Ease Indicator

a. Easy To Use, the application must be designed so that users find it easy to use and do not encounter difficulties in using the technology.
b. Easy to Learn: The application must be designed so that users can easily adapt and understand the technology, and it must assist users in conducting transactions.
c. Clear and Understandable: The application must be designed to be clear and easy for users to understand so that they can easily master the use of the technology.
d. Controllable: The application must be designed so that users can easily control it and use it according to their needs.
e. Flexible, the application must be designed to be flexible so that users can use the technology anytime and anywhere.

Risk Perception

The risk perception proposed by Bauer (1960) explains the uncertainty felt by consumers regarding the negative consequences of an action, such as a purchase decision. Melani & Hamid (2023) emphasize that risk perception causes uncertainty experienced by consumers when they cannot predict the impact or possibilities that may occur when making a purchase decision. Risk perception plays an important role in a person's decision to make a purchase or decide to use technology. The TPB theory explains the relationship between attitudes and behavioral control that influence purchasing decisions, including in managing risk perception.

Risk perception in online shopping can occur due to several factors, such as financial risk (fear of economic loss), functional risk (products not meeting expectations), social risk (other people's opinions), security and privacy risks. In this study, risk perception is measured from the perspective of PayLater users, related to debt, fines, installments, late payments, and fraud. The risk perception indicators are as follows:

a. Financial risk, consumer concerns about potential losses, such as losing money or the risk of fraud.
b. Product risk, consumer concerns related to the incompatibility of the product received with the image or description on the website/application.
c. Privacy risk, consumer concerns about data security that may be misused by irresponsible parties.
d. Time risk, consumer concerns about wasted time and losses.
e. Delivery risk, consumer concerns about the loss or damage of products during the delivery process.

Purchase Decision

Purchase decisions are concrete actions taken by consumers when buying or using products or services, through several processes (Agustina et al., 2023). The processes that consumers go through when making purchase decisions include problem recognition, information search, evaluation of alternatives, and post-purchase behavior or use of products or technology. In the context of the PayLater feature, purchasing decisions are influenced by the ease of transactions and consumers' perception of risk during transactions. If consumers

feel safe and comfortable when using the PayLater feature, they are more likely to continue with the purchase process. Conversely, if consumers are concerned about the risks of using the PayLater feature, they are more likely to delay or even cancel their intention to use it.

Purchase Decision Indicator

a. Product stability, stability is formed through reliability, experience, and product reputation, which can influence purchasing decisions in line with consumer expectations.
b. Purchasing Habits: Perceptions of quality, information, reputation, and recommendations from other consumers also influence purchasing decisions and repeated use of the system.
c. Recommendations from others: Positive experiences from previous consumers can increase trust among subsequent consumers. Satisfied consumers are more likely to make repeat purchases or use the system regularly.
d. Repeat Purchases: When consumers are satisfied with their experience, they tend to make the same purchasing decisions repeatedly. The more positive consumers' perceptions of a product are, the more likely they are to choose, recommend, and make repeat purchases.

PayLater Feature

PayLater or Buy Now Pay Later (BNPL) is one of the innovations in digital payment services on e-commerce platforms that offers convenience and speeds up the transaction process. Through this service, users can make purchases and defer payments even if they do not have the money yet, allowing them to complete transactions with a buy now, pay later method. PayLater offers various conveniences such as loans without credit cards, a relatively easy registration process, and flexible payment options (Sari, 2021). PayLater also provides various online loan or installment options based on agreements between lenders and borrowers. This feature is official and supervised by the Financial Services Authority (OJK). According to the OJK's 2024 report, PayLater users continue to increase, particularly among the younger generation, driven by the needs of a society with a digital, fast-paced, practical, and flexible lifestyle. The PayLater feature serves as a transaction medium and also as a factor shaping consumers' digital financial behavior patterns.

E-Commerce

E-commerce comes from the combination of two words, namely Electronic and Commerce. The word electronic refers to the internet network or devices, while commerce refers to the buying and selling of products and services. E-commerce is a place or platform that brings sellers and buyers together through electronic services to conduct transactions and obtain information (Wijaya, 2023). E-commerce is a means that facilitates sellers and buyers in conducting online transactions for the sale and purchase of products or services. E-commerce is not only a medium for trade, but also a platform for the exchange of information between consumers and businesses, as well as a digital financial service. One of its innovations is PayLater, which is able to increase payment flexibility and expand the role of e-commerce in influencing consumer behavior, especially among Generation Z.

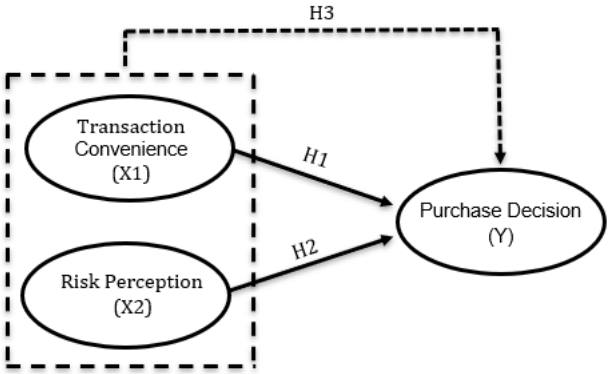

Figure 1. Research Model and Hypotheses

H1: Transaction Convenience has a significant and positive effect on Purchase Decisions using the PayLater feature among Generation Z in Samarinda City

H2: Risk Perception has a significant and negative effect on Purchase Decisions using the PayLater feature among Generation Z in Samarinda City

H3: Transaction Ease and Risk Perception together have a significant effect on Purchase Decisions using the PayLater feature among Generation Z in Samarinda City

3. Research Method

This study uses a quantitative research method with an associative approach. The associative approach is used to describe the relationship between two or more variables in order to obtain an explanation of an event, namely to describe transaction convenience and risk perception in purchasing decisions using the PayLater feature on e-commerce platforms in Samarinda City. The research population targeted in this study was Generation Z who use PayLater as a payment transaction tool. This research used a purposive sampling method, which resulted in a sample size of 100 respondents with certain criteria, namely Generation Z aged 18-28 years, living in Samarinda City, and having used PayLater as a payment transaction tool (at least once). The research data sources were collected based on primary data through online and offline questionnaires. The measurement tool in this study was measured using a 1-5 Likert scale, where 1 point indicates strongly disagree and 5 points indicate strongly agree. Data analysis techniques used multiple linear regression analysis with SPSS 27 software. In addition, the data analysis process used instrument testing, classical assumption testing, multiple linear regression analysis, and hypothesis testing.

4. Results and Discussion

Respondent description

Based on Table 1 below, the number of research samples used 100 respondents with predetermined criteria, namely 70% of respondents were female, while 30% of respondents were male.

Based on age groups, 40% of respondents were aged 18-21 years, 42% were aged 22-25 years, and 18% were aged 26-28 years.

Based on place of residence, the majority of this study came from Samarinda Ulu District with 25% of respondents, followed by Samarinda Kota District with 19% of respondents, Samarinda Ilir District with 15% of respondents, Sungai Kunjang District with 10% of respondents, Loa Janan Ilir District with 10% of respondents, Samarinda Utara District with 6% of respondents, Samarinda Seberang District with 6% of respondents, followed by Palaran District with 4% of respondents, Sungai Pinang District with 3% of respondents, and Sambutan District with 2% of respondents.

Based on occupation, the majority of respondents in this study were students (42%), followed by private employees (18%), self-employed individuals (12%), entrepreneurs (10%), students (7%), civil servants and housewives (4% each), and laborers (3%).

Based on the frequency of transactions using the PayLater feature, the majority of respondents (47%) used it 3-5 times, followed by 29% who used it more than 5 times, and 24% who used it 1-2 times.

Based on the length of time using the PayLater feature, the majority of respondents have been using PayLater for 1-2 years, accounting for 40% of respondents, followed by 1 month-1 year for 31% of respondents, less than 1 month for 17% of respondents, and more than 2 years for 12% of respondents.

Table 1. Respondent Characteristics

No.	Variable	Characteristics	Frequency	Percentage
1.	Gender	Male	30	30%
		Female	70	70%
2	Age	18-21 years	40	40%
		22-25 years	42	42%
		26-28 years	18	18%
3.	Residence	Samarinda Ulu	25	25%
		Samarinda Ilir	15	15%
		Samarinda City	19	19%
		North Samarinda	6	6%
		Samarinda Seberang	6	6%
		Kunjang River	10	10%
		Pinang River	3	3%
		Loa Janan Ilir	10	10%
		Palaran	4	4%
		Welcome	2	2%
4.	Employment	Student	42	42%
		Student	7	7%
		Private sector employees	18	18%
		Entrepreneurs	10	10%
		Self-employed	12	12%

		Civil servant	4	4%
		Housewife	4	4%
		Laborer	3	3%
		Others (please specify)	0	0%
5	Transaction Frequency	1-2 times	24	24%
		3-5 times	47	47%
		More than 5 times	29	29%
6	Duration of Use	Less than 1 month	17	17%
		1 month-1 year	31	31%
		1 year-2 years	40	40%
		More than 2 years	12	12%
7	Platform Type E-Commerce	Akulaku	5	5%
		GoPaylater	14	14%
		Kredivo	4	4%
		Lazada	6	6%
		Shopee Paylater	52	52%
		TikTok	16	16%
		Traveloka	3	3%

Source: Data processed by researchers, 2025

Validity Test and Reliability Test

This study used validity tests to determine the extent to which the data obtained met the research criteria and was valid or reliable. Meanwhile, reliability tests were used to determine the consistency of the data obtained through questionnaires. Both tests were important to determine the accuracy, reliability, and suitability of the data for use in the data collection process.

Table 2. Results of Validity and Reliability Tests

Construct/item	Loadings**	CA
Transaction Convenience		0.718
X1.1	0.593	
X1.2	0.493	
X1.3	0.523	
X1.4	0.548	
X1.5	0.506	
X1.6	0.536	
X1.7	0.504	
X1.8	0.584	
X1.9	0.497	
X1.10	0.544	
Risk Perception		0.807
X2.1	0.315	
X2.2	0.365	
X2.3	0.738	
X2.4	0.653	
X2.5	0.570	
X2.6	0.441	
X2.7	0.687	
X2.8	0.707	
X2.9	0.710	
X2.10	0.752	
Purchase Decision		0.783
Y1	0.653	
Y2	0.634	
Y3	0.635	
Y4	0.612	
Y5	0.627	
Y6	0.615	
Y7	0.645	
Y8	0.619	

Source: Processed data, 2025

Based on the results in Table 2, the validity test shows that the calculated r value is greater than the table r value, which is greater than the table r (0.196). And the reliability test value is > 0.60. It can be concluded that the results of the research instrument on transaction ease and risk perception are valid, and the reliability test has a high level of reliability.

Classical Assumption Test

Normality Test

This study uses the Kolmogorov-Smirnov method to test the normality of the data for each study. Normality is indicated if the significant value (Asymp. Sig) is greater than 0.05.

Table 3. Normality Test Results

Sample	Kolmogorov-Smirnov Value	Sig	Description
100	0.057	0.200[d]	Normal

Source: Processed data, 2025

Based on the results in Table 3, the significance value is 0.200, which is > 0.05, indicating that the value is normally distributed and suitable for use in further testing.

Heteroscedasticity Test

The heteroscedasticity test is used to determine the variance between observations using the Glejser test. If the significance value (Sig.) is less than 0.05, heteroscedasticity occurs.

Table 4. Results of the Heteroscedasticity Test

Model			Standard Coefficient Beta	T	Sig
(Constant)	3.878	1,301		2,982	0.004
X1	-0.049	0.032	-0.161	-1.549	0.125
X2	-0.011	0.016	-0.073	-0.698	0.487

Source: Processed data, 2025

Based on the results of Table 4, it shows that the variables of transaction ease and risk perception have a significance value greater than 0.05, so it can be concluded that there is no heteroscedasticity in the study.

Multicollinearity Test

Multicollinearity testing is used to determine whether or not there is a strong correlation between independent variables in a multiple linear regression model. If the VIF (>) value is 10.00 and the Tolerance value (<) is 0.10, then multicollinearity occurs. If the VIF (<) value is 10.00 and the Tolerance value (>) is 0.10, then multicollinearity does not occur.

Table 5. Multicollinearity Test Results

Variable	Tolerance Value	VIF Value	Description
Transaction Convenience (X1)	0.918	1.089	Free Multicollinearity
Risk Perception (X2)	0.918	1.089	Free multicollinearity

Source: Processed data, 2025

Based on the data above, it shows that the variables of transaction ease and risk perception have VIF values < 10 and Tolerance values > 0.10. It can be concluded that there is no multicollinearity, there is no correlation between the two independent variables, and they meet the classical assumptions.

Multiple Linear Regression Test

Regression Equation

The regression equation is used to analyze the relationship between independent and dependent variables and to predict the value of the dependent variable based on the given value of the independent variable.

Table 6. Regression Equation Results

Model	Unstandardized Coefficients			T	Sig.
	B	Standard Error	Beta		
(constant)	7.419	2.179		3.404	0.001
Transaction Convenience	0.620	0.053	0.771	11.742	0.000
Risk Perception	0.018	0.026	0.046	0.702	0.485

a. Dependent Variable: Y

Source: Processed data, 2025

Based on the data above, the research model results are as follows: Y= 7.419 + 0.620X1 + 0.018X2 + e

The constant value obtained is 7.419, which means that the purchase decision will be worth 7.419 if both independent variables, transaction ease and risk perception, are worth 0 (zero).

The transaction ease coefficient (X1) value is 0.620, which indicates that each one-unit increase in the transaction ease variable will cause a 7.419 increase in the purchase decision.

The coefficient value for risk perception (X2) is 0.018, indicating that every one-unit increase in risk perception will cause an increase in purchasing decisions using the Paylater feature on e-commerce platforms among Generation Z in Samarinda City of 7.419.

Correlation Coefficient Test (R)

The coefficient test is used to measure the strength of the relationship between independent and dependent variables.

Table 7. Correlation Coefficient Test (R) Results

Model	R	R-squared	Adjusted R-Squared	Standard Error of the Estimate
1	0.785[a]	0.616	0.609	1.813

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

Source: Processed data, 2025

Based on the results in the table above, the R test value is 0.785, which means that there is a positive and very strong relationship between the independent variables, namely ease of transaction and risk perception, and the dependent variable, purchasing decision.

Coefficient of Determination Test (R2)

The coefficient of determination test is used to measure the accuracy of the influence of independent variables on dependent variables in a regression model.

Based on the results in Table 7 above, the coefficient of determination test value is 0.616, which means that the influence of the independent variable on the dependent variable is 61.1%, while the remaining 38.4% is influenced by other factors not examined in this study.

Hypothesis Testing

T-test (Partial)

The T-test is used to test whether each independent variable (X), namely ease of transaction and risk perception, has a significant effect on the dependent variable (Y), namely purchase decision. To measure the hypothesis, two methods can be used: comparing the Sig value < 0.05 or comparing the t-count value > t-table value (1.985), which means that there is a significant effect of the independent variable on the dependent variable, the Sig value > 0.05 or comparing the t-count value < t-table value (1.985), which means that there is no significant effect of the independent variable on the dependent variable.

Table 8. T-Test Results (Partial)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	7.419	2.179		3,404	0.001
Transaction Convenience	0.620	0.053	0.771	11.742	0.000
Risk Perception	0.018	0.026	0.046	0.702	0.485

Source: Processed data, 2025

Based on the results in the table above, the transaction ease variable has a t-value greater than the t-table value (11.742 > 1.985) and a Sig value smaller than alpha 0.05 (0.000 < 0.050), so that partially the transaction ease variable has a significant effect on the purchase decision variable and hypothesis H1 is accepted and H0 is rejected. The risk perception variable has a t-value smaller than the table t-value (0.702 < 1.985) and a Sig value smaller than alpha 0.05 (0.485 > 0.050), so that partially the risk perception variable does not have a significant effect on the purchase decision variable and risk perception rejects hypothesis H2 and accepts H0.

F Test (Simultaneous)

The F-test (Simultaneous) is used to test whether all independent variables included in the regression model significantly affect the dependent variable. The F test is conducted in two ways, namely if the F-count value > the F-table value and the Sig value is less than the alpha value of 0.05, then H0 is rejected, meaning that all independent variables collectively have a significant effect on purchasing decisions, and vice versa.

Table 9. F Test Results (Simultaneous)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	512.195	2	256,097	77,942	,000[b]
	Residual	318,715	97	3,286		
	Total	830,910	99			

a. Dependent Variable: Y Purchase Decision
b. Predictors: (Constant), Risk Perception X2, Transaction Convenience X1

Source: Processed data, 2025

Based on the above test results, a significance level of α = 0.05 produces an F-table value of 3.09. The F-count value is 77.942, where F-count (77.942) is greater than F-table (3.09) and the significance value (0.000) is less than α (0.05). Therefore, it can be concluded that H1 is accepted and H0 is rejected, so that the variables of transaction convenience and risk perception simultaneously have a significant effect on purchasing decisions using the PayLater feature on e-commerce platforms among Generation Z in Samarinda City.

Discussion

The Influence of Transaction Ease on Purchase Decisions

Based on the hypothesis test results, it is known that the transaction ease variable (X1) has a significance value smaller than the α value (0.05). This is proven based on the t-test (partial) calculation, which has a t-count value of 11.742 greater than the t-table value of 1.985 and a sig. value (0.000) is smaller than the α value of 0.05, which indicates that hypothesis H1 at is accepted, showing that the transaction ease variable has a significant partial effect on purchasing decisions. The results of this study are in line with the Technology Acceptance Model (TAM) theory, which is related to ease of use, where consumers consider that using the PayLater feature on e-commerce platforms is easy to use and does not require much time, effort, and energy to make transactions. This finding is reinforced by the field findings of, where respondents had a positive experience when making transactions using PayLater, namely that transactions became more practical and faster, the user interface was friendly, and there we're various payment tenors offered. These findings are also in line with and strongly supported by research conducted by Ringgo et al. (2023) and Ramadhan et al. (2024), which confirms that the easier, faster, and more flexible the transaction process is, and the more diverse the payment methods offered, the more it encourages an increase in consumer purchasing decisions. This means that the easier it is for consumers to use the PayLater feature, the higher the tendency for consumers, especially Generation Z, to complete transactions and use PayLater as their primary payment method.

The Influence of Risk Perception on Research Decisions

Based on the results of hypothesis testing, it is known that the risk perception variable (X2) has a significance value greater than the α value (0.05). This is proven based on the t-test (partial) calculation, which has a t-count value of 0.046 smaller than the t-table value of 1.985 and a sig. value 0.485 greater than the α value of 0.05, which states that hypothesis H2 is rejected, meaning that the risk perception variable does not have a significant partial effect on the dependent variable, namely the purchase decision. These results can be explained according to the Theory of Planned Behavior (TPB), namely that a person's intentions and behavior are influenced by attitudes, norms, and behavioral control. Generation Z is considered to be more dominant than risk perception. Gen Z believes that they are capable of managing the use of PayLater well, even though there are several risks and concerns such as debt risk, fines, and fraud, but these concerns are not considered to hinder Gen Z in making purchasing decisions using the PayLater feature. In addition, the Technology Acceptance Model (TAM) confirms that Gen Z places more emphasis on the ease of transactions offered by the PayLater feature.

Based on the findings of this study, it appears that respondents still have a positive attitude, which is reinforced by the field findings, where respondents revealed that they still feel safe and trust the protection offered by the PayLater feature, so that risks and concerns do not determine their decision to use the PayLater feature. The results of this study are also in line with research conducted by Datunnisa & Puspasari (2024) entitled "The Influence of Convenience, Benefits, and Risk Perception on Purchase Decisions Using Shopee PayLater Payment Transactions," which states that the risks perceived by consumers, such as concerns about financial risk, security, data privacy, and product incompatibility, can still be controlled and managed. Consumers have a higher level of trust in the convenience offered by the PayLater feature, so that perceived concerns and risks do not hinder their decision to make purchases using the PayLater feature.

The Influence of Transaction Ease and Risk Perception on Purchasing Decisions

Based on the hypothesis test results, it is known that the transaction convenience and risk perception variables have a significance value smaller than the α value (0.05). This is proven based on the F test calculation (simultaneous), which has a calculated f value of 77.942 a table f value of 3.09, and sig. (0.000) < α (0.05), which indicates that the variables of transaction convenience and risk perception simultaneously have a significant effect on purchasing decisions using the PayLater feature on e-commerce platforms among Generation Z in Samarinda City. The results of this study indicate that purchasing decisions using the PayLater feature among Gen Z in Samarinda City are influenced by a combination of

transaction ease and risk perception variables. Both variables contribute to influencing purchasing decisions, although partially, risk perception does not significantly influence purchasing decisions. However, these findings indicate that the perception of transaction convenience has a more dominant influence, thereby overshadowing concerns about risk perception. Overall, this model is effective in predicting purchasing decisions.

5. Conclusion

This study aims to analyze the influence of transaction convenience and risk perception on Generation Z's decision in Samarinda City to choose PayLater services as a payment method. The results show that transaction convenience partially has a positive and significant influence on purchasing decisions, while risk perception partially has no significant influence on purchasing decisions using the PayLater feature on e-commerce platforms among Generation Z in Samarinda City. At the same time, transaction convenience and risk perception have a significant effect on purchasing decisions using the PayLater feature on e-commerce platforms among Generation Z in Samarinda City. These findings reinforce the Technology Acceptance Model (TAM), which emphasizes ease of use in technology acceptance, and the Theory of Planned Behavior (TPB), which emphasizes that attitudes, norms, and behavioral control are more dominant than risk perception.

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