

Factors Influencing Purchase Decisions on Shopee Paylater with Self-Control as Moderation

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Abstract. This study aims to explain the influence of consumer attitudes, trust, and service quality on purchasing decisions with *self-control* as a moderating variable conducted on Shopee consumers in Salatiga City. The population of this study is Shopee consumers in Salatiga City. Sampling using *purposive sampling technique*, namely consumer data that has been selected with criteria in accordance with the research and then using the formula *lemeshow* and obtained a sample of 100 respondents, processed using SPSS. This study uses a moderation analysis method or *Moderated Regression Analysis* (MRA). The results of this test prove that (1) Consumer attitudes have a positive and significant effect on purchasing decisions; (2) Trust has a positive and significant effect on purchasing decisions; (3) Service quality has a positive and significant effect on purchasing decisions; (4) *Self-control* is not able to moderate the relationship between consumer attitudes and purchasing decisions; (5) *Self-control* is not able to moderate the relationship between trust and purchasing decisions; (6) *Self-control* is not able to moderate the relationship between service quality and purchasing decisions.

Keywords : Consumer Attitude, Trust, Service Quality, Self Control .

1 Introduction

Technology in today's era is developing rapidly with the help of the internet, even the internet is now connected to various activities carried out in daily life. The existence of the internet and technological advances facilitate all community activities. In the 21st century, digital technology and the internet continue to experience rapid development. The results of a survey conducted by the Indonesian Internet Service Providers Association (APJII) stated that internet users in Indonesia in 2021-2022 reached 210.03 million people (Widyani et al., 2023). The growth of *e-commerce* in Indonesia has increased significantly, even reaching second place after China in *e-commerce usage*. The dominance of the *e-commerce* market in Indonesia is held by platforms such as Shopee, Tokopedia, and Lazada (Wulandari, 2023). In this modern era, every human activity is minimized with the help of the internet makes it feel faster and more efficient. The internet is now a powerful tool in the business world, leveraging it to facilitate promotions and expand businesses locally and globally. Rapid technological advancements mean that many buying and selling transactions no longer require in-person meetings.

In Southeast Asia, Shopee tops the e-commerce platform with the most visits, with approximately 281 million. This high number of visits is due to the availability of a wide variety of desired products, including the highest sales of 46.8% (Wardah & Harti, 2021). *Shopee Paylater* is a payment method created by PT. Commerce Finance. The existence of *Shopee Paylater* makes online payments easier due to its requirements and a short registration process. Furthermore, *Shopee Paylater* is also registered and regulated by the Financial Services Authority (OJK) (Sari et al., 2023)

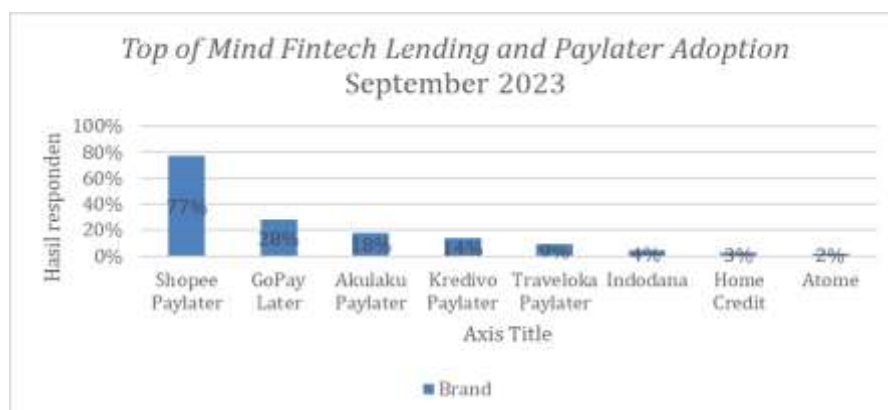


Figure 1. Top of Mind Fintech Lending and Paylater Adoption

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The data graph above shows that Shopee Paylater is the most frequently used brand, garnering 89% of the vote and ranking among respondents' top of mind. A survey conducted by Populix revealed that the majority of Paylater users are from Java (55%), dominated by millennials (63%). *Shopee Paylater's presence* has piqued the curiosity of many, including students. Students have diverse desires and lifestyle needs. Generally, online transactions *conducted* by students are not only for their own needs but also for their enjoyment and lifestyle. This behavior can lead to individuals becoming consumptive (Sari et al., 2023) . Generally, a shopping lifestyle stems from the habit of spending money and time for personal pleasure. Therefore, enjoyable shopping activities can improve mood, leading to increased consumption needs in their lifestyle (Wardah & Harti, 2021) .

According to data from the Central Statistics Agency (BPS), Salatiga City was found to be the city with the highest monthly spending in 2022. The average monthly expenditure of Salatiga residents in 2022 was Rp 2,394,281. Semarang City followed with an average total monthly expenditure of Rp 1,974,626. Based on these BPS results, it can be concluded that Salatiga residents are a consumer-oriented society.

Human consumption patterns initially develop during adolescence. During adolescence, humans experience a transitional period during which various habits begin to develop. These habits include consumption habits. The unstable nature of adolescents leads them to consume without logical reason. Examples of these reasons include the influence of social networks, imitation of friends, and a tendency to waste money (Zahrufiq, 2022) . Generally, a shopping lifestyle stems from the habit of spending money and time for personal pleasure. Therefore, enjoyable shopping activities can improve mood, leading to increased consumption needs within a lifestyle (Wardah & Harti, 2021) .

2 Literature review

2.1 Grand Theory: Consumer Behavior

Consumer behavior is the study of how individuals or groups choose, buy, use, and reject products and describe the needs and desires that motivate them (Sandra et al., 2018) . According to Kotler, consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas, or experiences satisfy their needs and desires (Kotler & Keller, 2018) . There are several factors that influence consumer behavior, one of which is psychological factors. The following are some factors that influence consumer behavior: (1) Personal factors, (2) Social factors, (3) Psychological factors, and (4) External factors.

Research on consumer behavior focuses on the role individuals play in making decisions about using their resources, such as time, money, or effort, to purchase consumer goods and services. This includes considerations about what is purchased, the reasons behind the purchase, and how often the item is used. The primary goal of consumers is to achieve maximum satisfaction (Schiffman & Kanuk, 2004) .

2.2 Consumptive Attitude

Consumptive behavior is an action that is no longer based on rational considerations but is instead driven by desires that have reached an irrational level. Consumptive behavior is the desire to excessively use goods and services that are not actually necessary for the sole purpose of achieving satisfaction (Reddyson, Franky, Yeng & Leonardo, 2022) .

According to Swasta and Handoko (2000) in Efendi (2016), consumer behavior is categorized into three parts, namely (a) Impulsive buying, namely making excessive purchases. Excessive consumer behavior is indicated by excessive attitudes in purchasing goods and buying expensive items when shopping. (b) Non-rational buying, namely making illogical purchases. Individuals who do this have a tendency to buy products that are less useful and make purchases for reasons of prestige. (c) Waste buying, namely wasteful purchasing behavior. Wasteful purchasing behavior is indicated by the purchased products that do not match the products needed or are excessive in meeting needs. Some indicators of consumptive behavior are as follows:

- a. Prioritize buying because of desire rather than need
- b. Overbuying
- c. Buying goods because of attractive packaging
- d. Buying goods to fulfill lifestyle needs
- e. Buying goods to raise social status
- f. Buying because of discounts and bonuses

2.3 Trust

Trust is a major determining factor in purchasing a product online. This is because there is no direct meeting between the seller and the buyer (Putri & Iriani, 2020) . Barnes, Chen (2007) stated that the level of trust is influenced by three main categories, namely trust in internet holders, shopping channels, and structural guarantees

related to business and environmental regulations. In the case of *Shopee Paylater* , trust refers to the user's belief that Shopee as a large and trusted e-commerce company can provide safe, transparent credit services in accordance with agreed terms. As a credit service offered by Shopee, users who have high trust in the company tend to be more likely to use the *Shopee Paylater service* and will even recommend it to others (Sudiantini et al., 2023) . The indicators of trust can be described in (1) Sincerity and Sincerity (*Benevolence*) , (2) Ability (*Ability*) , (3) Integrity (*Integrity*) , and (4) Willingness to depend on risk acceptance .

2.4 Quality of Service

Service quality is the level of user satisfaction regarding the technical and functional performance of a website. Service quality is described as a combination of service attributes or dimensions expected by consumers (Adika, 2021) . According to Damanik (2021) , service quality can also be defined as the performance offered by one individual to another. This performance can take the form of intangible activities and does not affect the ownership of any goods. Therefore, it can be concluded that service quality is the ability of a producer to deliver good performance to generate a high level of customer satisfaction during a purchase and sale transaction, which will be assessed by consumers.

One of the factors that can determine the level of success and quality of a company is the company's ability to provide services to customers, as well as increasing the company's profits is very much determined by the approach used. The consequences of a product's service quality approach have an important essence for the company's strategy to maintain itself and achieve success in facing competition. Service quality must start from customer needs and end with customer satisfaction and perceptions of service quality. As parties who buy and consume services, customers can assess the level of quality of a company. Some indicators related to service quality include: (1) Reliability, (2) Responsiveness, (3) Assurance, (4) Empathy, and (5) Tangibility.

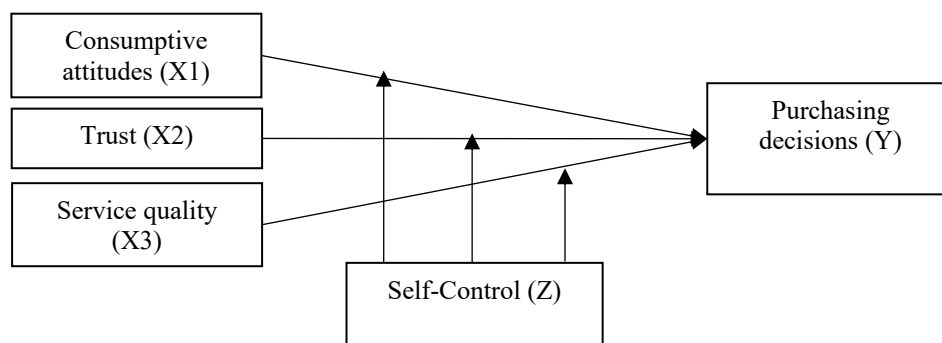
2.5 Self Control

Self-control is a person's decision based on various considerations to combine pre-planned behaviors in order to improve desired results (Balik & Tupamahu, 2020) . *Self-control* is also an individual's ability to modify behavior, manage information, and take action. Someone with low self-control will be very impulsive, quickly respond to environmental stimuli, quickly seek job satisfaction, and prefer simple tasks (Ulayya & Mujiasih, 2020) . In general, it can be said that individuals with high self-control will be able to regulate their actions to avoid consumptive behavior.

There are several indicators related to *self-control*, including the following:

- The ability to regulate impulsive buying behavior in making purchasing decisions.
- The ability to delay immediate gratification.
- The ability to anticipate circumstances through various considerations in deciding or consuming goods or services.

2.6 Framework of thinking



Hypothesis:

- H1: Consumptive attitudes have a positive influence on purchasing decisions using the *Shopee Paylater* payment method.
- H2: Trust has a positive influence on purchasing decisions using the *Shopee Paylater* payment method.
- H3: Service quality has a positive effect on purchasing decisions using the *Shopee Paylater* payment method.
- H4: The influence of consumer attitudes on purchasing decisions is moderated by self-control.
- H5: The influence of trust on purchasing decisions is moderated by self-control.
- H6: The influence of service quality on purchasing decisions is moderated by self-control.

3 Method

This study employed a quantitative approach using the SPSS 23 statistical tool. The population in this study was Shopee consumers in Salatiga City, whose exact number is unknown. Therefore, the following Lemeshow formula was used to determine the sample size:

$$n = \frac{Z^2 \cdot 1 - a/2 \times P(1-P)}{d^2} = \frac{1,64^2 \times (0,5) \times (1-0,5)}{0,01} = \frac{0,6724}{0,01} = 67,24$$

Based on the calculations carried out using the equation, it was found that the minimum number of samples needed in this study was 67.24 respondents. The data obtained were 100 respondents using the Purposive Sampling technique, which is a sampling technique that has a purpose that is not based on strata, random, or region, but based on a specific purpose (Abdullah, 2015). This technique was implemented by sharing a questionnaire link created via Google Form with the following criteria: (a) Shopee users with the Shopee Payalter method as a payment method; (b) Respondents' ages between 12-27 years old who are generation Z; and (c) Domiciled in Salatiga City.

4 Results and Discussion

4.1 Validity Test

In this Validity Test, the significance level is used and the determination of the r_{table} is seen with $df = n-2$ and the r_{table} value is obtained as 0.196. The following are the results of the validity test:

Table 1. Validity Test Results

Variables	Question Items	R Count	R Table	Information
Consumptive Attitude	Item 1	0.693	0.196	Valid
	Item 2	0.722		Valid
	Item 3	0.668		Valid
	Item 4	0.798		Valid
Trust	Item 1	0.828	0.196	Valid
	Item 2	0.800		Valid
	Item 3	0.846		Valid
	Item 4	0.842		Valid
	Item 5	0.748		Valid
Quality of Service	Item 1	0.799	0.196	Valid
	Item 2	0.845		Valid
	Item 3	0.780		Valid
	Item 4	0.799		Valid
	Item 5	0.783		Valid
Buying decision	Item 1	0.716	0.196	Valid
	Item 2	0.823		Valid
	Item 3	0.806		Valid
	Item 4	0.840		Valid
	Item 5	0.801		Valid
Self-control	Item 1	0.610	0.196	Valid
	Item 2	0.693		Valid
	Item 3	0.513		Valid
	Item 4	0.697		Valid

4.2 Reliability Test

Table 2. Reliability Test Results

Variables	Cornbach's Alpha	Information
Consumptive Attitude (X1)	0.693	Reliable
Trust (X2)	0.872	Reliable
Service Quality (X3)	0.861	Reliable
Purchase Decision (Y)	0.857	Reliable
Self control (Z)	0.617	Reliable

Based on the data in the table above, it can be concluded that all variables in this study are reliable, as they have *Cornbach's Alpha* values > 0.60 . Therefore, all questionnaire items can be applied to this study.

4.3 Multicollinearity Test

Table 3. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	Consumptive Attitude	.658	1,520
	Trust	.256	3,908
	Quality of Service	.267	3,748
	<i>Self-control</i>	.605	1,652

a. Dependent Variable: Purchasing Decision

The multicollinearity test results show that the VIF values of all variables are <10 and the tolerance values of all variables are >0.1 . Therefore, it can be concluded that there is no multicollinearity in this study.

4.4 Normality Test

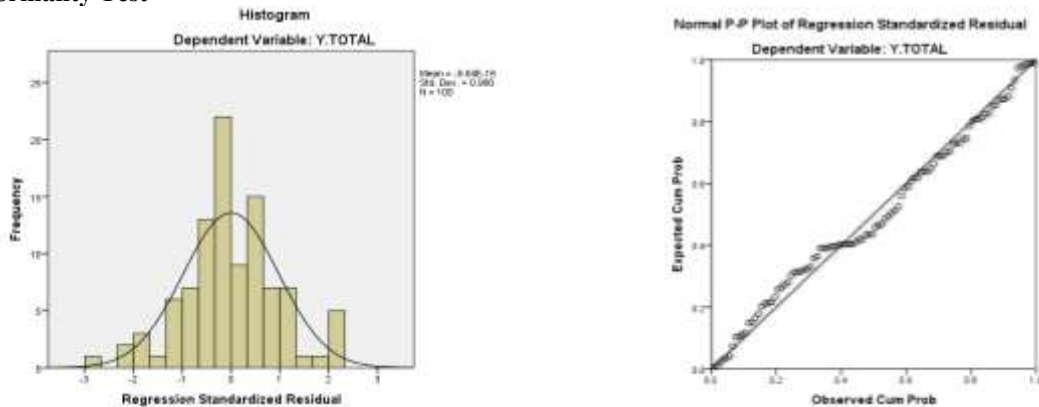


Figure 2. Normality Test

The histogram of standardized residuals (Figure 1) indicates that the residuals are normally distributed, as evidenced by the bell-shaped curve centered around zero and the symmetry of the density plot overlay. Most residuals cluster near the mean, with fewer residuals as we move away from zero, and there are no extreme outliers. Similarly, the Q-Q plot of the standardized residuals indicates that the residuals follow a normal distribution, as the points align closely with the 45-degree reference line. This alignment indicates that the theoretical quantiles match the observed quantiles of the standardized residuals, reinforcing the normality assumption necessary for a linear regression model. The few outliers at the extremes are minor and do not significantly impact the overall linearity.

4.5 Heteroscedasticity Test

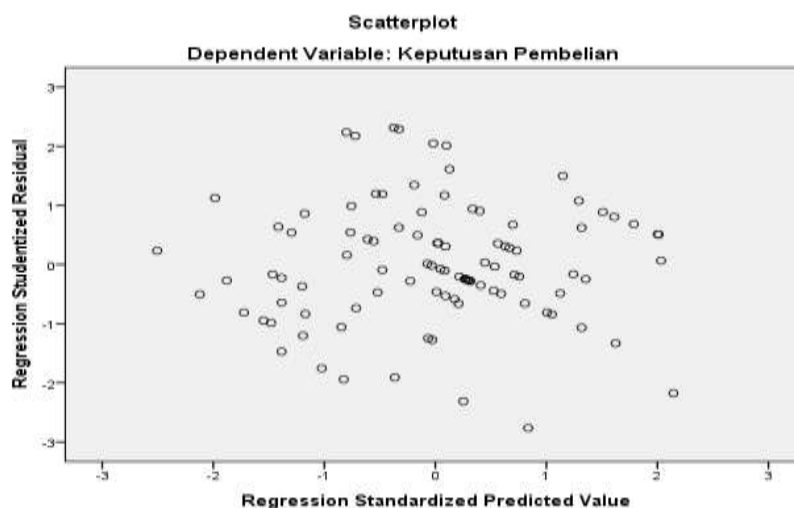


Figure 3. Heteroskedasticity Test Results

From the results of the heteroscedasticity test above using the Spearman's rho method. The sig. value (2 tailed) on each variable is > 0.05 with the following details: (a) Consumptive Attitude (X1) sig. value (2 tailed) of 0.713 > 0.05 , (b) Trust (X2) sig. value (2 tailed) of 0.845 > 0.05 , (c) Service Quality (X3) sig. value (2 tailed) of 0.766 > 0.05 and (d) *Self control* (Z) sig. value (2 tailed) of 0.407 > 0.05 . This means there are no symptoms of heteroscedasticity. This is evident in the scatterplot of residuals versus predicted values (Figure 2), indicating no significant heteroscedasticity in the data. The residuals are randomly scattered around the horizontal axis, showing no clear or structured pattern.

4.6 Coefficient of Determination Test (R²)

Table 4. Results of the Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.606 ^a	.367	.447	2.44044

a. Predictors: (Constant), Service Quality, Consumer Attitude, Trust

The R-square test results show that the test value is 0.447. This indicates that the independent variables, namely Consumer Attitude, Trust, and Service Quality, have a simultaneous influence on the dependent variable, namely purchasing decisions, by 44.7%, and the remainder is explained by other variables not involved in this study.

4.7 F test

Table 5. F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	331,247	3	110,416	18,539	.000 ^b
	Residual	571,753	96	5,956		
	Total	903,000	99			

a. Dependent Variable: Purchasing Decision

b. Predictors: (Constant), Service Quality, Consumer Attitude, Trust

From the test results, the sig. value is $0.00 < 0.05$. In addition, the f test can also be seen from the comparison of the calculated f and f table values with the following formula:

$$F = (k - 1; nk) = (5 - 1; 100 - 5) = (4; 95) = 2.00$$

The test results show a calculated f value of $18.539 > 2.00$. Therefore, it can be concluded that the variables of Consumptive Attitude (X1), Trust (X2) and Service Quality (X3) have a simultaneous influence on Purchasing Decisions (Y).

4.8 T-test

Table 6. T-Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	8,594	1,621		5,300	.000
Consumptive Attitude	.308	.190	.409	2,591	.027
Trust	.254	.144	.272	1,757	.042
Quality of Service	.352	.153	.362	2,300	.024

a. Dependent Variable: Purchasing Decision

From the test results, it is known that the significance value of the Consumptive Attitude variable (X1) is $0.027 < 0.05$, the significance value of the Trust variable (X2) is $0.042 < 0.05$ and the sig. value of the Service Quality variable (X3) is $0.024 < 0.05$.

Moderated Regression Analysis (MRA) Test

4.9 The Influence of Self-Control on Moderating Consumptive Attitudes on Purchasing Decisions

Table 7. T-Test Results (X1*Z)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	16,437	9,081		1,810	.073
	Consumptive Attitude	-.079	.575	-.082	-.137	.891
	<i>Self-control</i>	.115	.691	.102	.167	.868
	Consumer Attitude* <i>Self control</i>	.015	.042	.369	.354	.724

a. Dependent Variable: Purchasing Decision

The significance value of the $X1*Z$ variable is $0.724 > 0.05$ and the calculated t value is $0.354 < 1.661$ (t_{table}), so it can be concluded that *self-control* is not able to moderate the consumer attitude variable towards purchasing decisions.

4.10 The Influence of *Self Control* on Moderating Trust on Purchasing Decisions

Table 8. T-Test Results ($X2*Z$)

Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.550	7,688		-.071	.943
Trust	.937	.357	1,004	2,620	.010
<i>Self-control</i>	.881	.608	.781	1,750	.150
Trust* <i>Self control</i>	-.036	.027	-1,037	-1,297	.198

a. Dependent Variable: Purchasing Decision

The significance value of the $X2*Z$ variable is $0.198 > 0.05$ and the calculated t value is $-1.297 < 1.661$ (t_{table}), so it can be concluded that *self-control* is not able to moderate the Trust variable on purchasing decisions.

4.11 The Influence of *Self Control* Moderating Service Quality on Purchasing Decisions

Table 9. T-Test Results ($X3*Z$)

Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-7,131	7,240		-.985	.327
Quality of Service	1,244	.345	1,278	3,600	.000
<i>Self-control</i>	1,308	.547	1,159	2,393	.000
Quality of Service* <i>Self control</i>	-.055	.025	-1,560	-2,183	.003

a. Dependent Variable: Purchasing Decision

The significance value of the $X3*Z$ variable is $0.003 < 0.05$ and the calculated t value is $-2.183 < 1.661$ (t_{table}), so it can be concluded that *Self-control* is not able to moderate the Service Quality variable on Purchasing Decisions.

Discussion

The Influence of Consumer Attitude ($X1$) on Purchasing Decisions (Y)

Consumptive Attitude ($X1$) towards Purchasing Decision (Y) has a significance value of $0.027 < 0.05$ and a t-value of $2.591 > 1.661$ (t_{table}), so it can be concluded that Consumptive Attitude ($X1$) has a positive and significant influence on Purchasing Decision (Y) so it can be concluded that $H1$ is accepted. In theory and practice, consumptive attitudes can provide encouragement for individuals to make decisions before shopping. This can happen because the desire to fulfill their desires is greater than thinking about whether the item is really needed or not. In consumer behavior theory, there are four indicators, one of which is motivation. Motivation is a need that is stimulated to make individuals achieve satisfaction with their desires. The reason consumptive behavior

has a positive and significant influence on purchasing decisions with the Shopee Paylater method could also be because the desire to buy often arises with various social factors, for example because of cheaper prices advertised on social media and consumers do not think too much about the priority benefits of the purchased item. This can happen because they only want to follow current trends, which ultimately leads to consumer behavior.

The Influence of Trust (X2) on Purchasing Decisions (Y)

Trust (X2) on Purchasing Decisions (Y) has a significance value of $0.042 < 0.05$ and a t-value of $1.757 > 1.661$ (t-table), so it can be concluded that Trust (X2) has a positive and significant influence on Purchasing Decisions (Y) so it can be concluded that H2 is accepted. According to the author's analysis, in theory and practice, trust is able to provide encouragement for individuals to make decisions in purchasing. In consumer behavior theory, there are four indicators, one of which is belief. Belief is an individual's descriptive thinking regarding something and an attitude that describes the individual's relatively consistent assessment, feelings, and tendencies towards an object or idea. Where each individual must have different levels of trust, therefore consumer trust in a product will describe the perception of the consumer itself. Moreover, online transactions through e-commerce have certainty and asymmetric information. Therefore, there must be a sense of trust between producers and consumers so that a transaction can take place.

The Influence of Service Quality (X3) on Purchasing Decisions (Y)

Service Quality (X3) on Purchasing Decisions (Y) has a significance value of $0.042 < 0.05$ and a t-value of $1.757 > 1.661$ (t-table), so it can be concluded that Service Quality (X3) has a positive and significant influence on Purchasing Decisions (Y) so it can be concluded that H3 is accepted. According to the researcher's analysis, in theory and practice the quality of service provided is able to provide encouragement for individuals to make decisions in purchasing. In consumer behavior theory there are four indicators, one of which is belief which is a descriptive thought of consumers regarding something and attitudes that describe relatively consistent assessments, feelings, and tendencies of consumers towards an object or idea. The quality and quality of service provided by Shopee is one way to make sales and services in the Shopee application superior to its competitors. The level of service quality cannot be assessed based on the company's point of view but must be from the customer's point of view. Therefore, in developing service strategies and programs, companies must be oriented towards customer interests by paying attention to customer quality components.

The influence of consumer attitudes (X1) on purchasing decisions (Y) is moderated by self-control (Z)

Based on the value of the t-test table, it shows that the relationship between the consumer attitude variable and self-control has a t-value of $0.354 < 1.661$ (t-table) so it can be concluded that the Self-control variable is not able to moderate the influence of the Consumer Attitude variable (X1) on Purchasing Decisions (Y). Therefore, it can be concluded that H4 is rejected. According to the author's analysis, according to consumer behavior theory, consumer attitudes are personal factors that influence purchasing decisions. In addition, in consumer behavior theory there are other factors besides personal factors that influence purchasing decisions, one of which is social factors which include reference groups, culture, social class, and family. For example, it is possible that a person's personal and financial condition is able to consume goods or services, but that person is in a group with different social and economic backgrounds, resulting in different consumption tendencies. With that, the personal factors that exist in a person can be covered or hindered by the social factors around them so it can be said that self-control is not able to encourage a person to consume.

The influence of consumer attitudes (X1) on purchasing decisions (Y) is moderated by self-control (Z)

Based on the value of the t-test table, it shows that the relationship between the trust variable and self-control has a t-value of $-1.297 < 1.661$ (t-table), so it can be concluded that the Self-control variable is unable to moderate the influence of the Trust variable (X2) on Purchasing Decisions (Y). Therefore, it can be concluded that H5 is rejected. Furthermore, the self-control variable is not a variable that can moderate the relationship between consumptive attitudes and purchasing decisions. According to the author's analysis, according to consumer behavior theory, trust is a personal factor that consumers have in making purchasing decisions. In addition, in consumer behavior theory, there are other factors besides personal factors that influence purchasing decisions, one of which is psychological factors involving motivation, perception, attitude, and experience. For example, perhaps in terms of personal trust, consumers believe and are confident in the services provided by Shopee, but it is possible that the consumer has received a story of a less than good experience about Shopee itself. This could discourage consumers from making a purchasing decision because they do not want to bear the risk and choose to reconsider the purchasing decision. Because one of the indicators contained in consumer behavior theory is the tendency to delay gratification. Personal factors that exist in a person can be covered or blocked by psychological factors so that it can be said that self-control is not able to encourage a person to consume.

The influence of consumer attitudes (X1) on purchasing decisions (Y) is moderated by self-control (Z)

Based on the value of the t-test table, it shows that the relationship between the service quality variable and self-control has a t-value of $-2.183 < 1.661$ (t-table), so it can be concluded that the Self-control variable is unable to moderate the influence of the Service Quality variable (X3) on Purchasing Decisions (Y). Therefore, it can be concluded that H5 is rejected. Furthermore, the self-control variable is not a variable that can moderate the relationship between consumptive attitudes and purchasing decisions. According to the author's analysis, according to consumer behavior theory, service quality is an external factor that consumers assess before making a purchasing decision. In this case, it is possible that service quality cannot be moderated by self-control because consumers are more influenced by other factors such as social or psychological factors. Thus, it is possible that self-control cannot consistently influence service quality on a person's purchasing decision.

5 Conclusion and Policy Implications

Conclusion

This study demonstrates the important role of consumer attitudes, trust, and service quality in influencing consumer purchasing decisions, with self-control as an important moderating factor. The findings reveal that consumer attitudes, trust, and service quality are able to increase purchasing decisions, while the role of self-control is not able to moderate these factors in influencing consumer purchasing decisions using payments through Shopee PayLater. These results underscore the importance of marketing practices that are sensitive to the quality of service provided so that they can build consumer trust and support consumer consumer attitudes .

Suggestion

This research is not without its shortcomings. The limitations in this study that may lead to inaccuracies in the results are as follows: The author only used three indicators that describe the influence on purchasing decisions: consumer attitudes, trust, and service quality. The author also selected respondents limited to the people of Salatiga City.

Researchers hope that further research will produce higher-quality results with the following suggestions: First, researchers hope this research can be utilized as well as possible as a reference for further research related to this research. Second, researchers who want to conduct research on purchasing decisions are expected to add other variables that influence purchasing decisions such as brand awareness, price, and product quality .

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