

Literature Study: Trust in Fashion Purchase Decisions via Paylater Among Accounting Students

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Abstract. *This study examines the role of trust in influencing fashion purchasing decisions using paylater services among Accounting students at UPN “Veteran” East Java. A literature review of eight articles published between 2024 and 2025 is conducted. Trust is identified as a key determinant in the adoption of digital financial services, as users are more likely to transact when systems are perceived as secure and beneficial. This study further analyzes the influence of perceived security and perceived benefits on trust, particularly among female accounting students. The findings highlight the importance for paylater providers to enhance service quality, strengthen digital security, and deliver relevant innovations to meet market demands.*

Keywords: *Fashion Purchase Decision, Theory of Planned Behavior, Trust*

I. Introduction

The rapid development of information technology, particularly in the domains of financial technology and e-commerce, has significantly transformed consumer behavior. The acceleration of digitalization following the COVID-19 pandemic has further reinforced the shift from conventional to digital transactions. In this context, e-commerce is no longer viewed as an alternative channel but has become the primary medium for fulfilling consumption needs, including the purchase of fashion products.

Alongside the growth of e-commerce, innovations in payment systems have also advanced considerably. One increasingly popular method is the paylater service, which offers transactional convenience through a “buy now, pay later” scheme. Its payment flexibility and ease of access have made this service particularly appealing, especially among university students as part of the digital generation.

Despite its convenience, the use of paylater services also entails potential risks if not accompanied by proper financial management. University students, who are generally in the early stages of financial independence, tend to be more vulnerable to consumptive behavior, particularly in purchasing fashion products. This condition highlights the need for a deeper understanding of the factors influencing purchasing decisions using paylater services, in order to minimize risks such as financial imbalance and default.

Although previous studies have examined factors influencing the use of digital financial services, research specifically focusing on purchasing decisions using paylater services, particularly for fashion products, remains relatively limited. In this context, accounting students, as individuals familiar with digital financial technologies, play an important role as decision-makers. With their foundational knowledge in finance, they are more likely to consider aspects of trust in service security and reliability before engaging in transactions and fulfilling payment obligations.

From a consumer behavior perspective, purchasing decisions are influenced by various internal factors. This study focuses on a key variable, namely trust. Trust reflects consumers’ confidence in the security, reliability, and transparency of paylater services. The level of trust plays a crucial role in shaping purchasing decisions, particularly in the context of digital transactions.

This study adopts the Theory of Planned Behavior (TPB) as a conceptual framework to explain consumer behavior. Within this framework, trust contributes to the formation of attitudes toward the use of paylater services, which subsequently influence purchasing decisions. Therefore, trust is considered a critical factor in explaining consumer behavior, especially in digital transaction contexts.

Based on the above discussion, this study aims to analyze the effect of trust on purchasing decisions for fashion products using paylater services among female accounting students at UPN “Veteran” East Java. The findings are expected to contribute to the development of consumer behavior literature and serve as a reference for more rational financial decision-making among university students.

II. Literature Review

A. Theory Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) was proposed by Ajzen, (1991) as an extension of the earlier Theory of Reasoned Action (TRA) introduced by Ajzen in 1980. This theory posits that an individual’s attitude toward a particular behavior serves as a primary determinant in predicting

the action to be performed. However, such attitudes do not operate in isolation; they must be considered alongside subjective norms and the individual's perceived behavioral control.

B. Purchase Decision

According to Sari & Prihartono, (2021), a purchase decision can be defined as a consumer's action in selecting and buying the most preferred brand. Nevertheless, certain factors may influence this process, leading to discrepancies between the intention to purchase and the actual purchasing decision made.

C. Paylater

According to Puspitasari & Trisnaningsih, (2025) paylater services offer convenience by enabling consumers to purchase products or services without having to pay the full amount upfront. Beyond facilitating transactions, these services also influence purchasing decisions by providing financial flexibility that aligns with users' trust.

D. Trust

Consumer trust refers to the confidence in a service's ability to ensure secure, reliable, and trustworthy transactions. It constitutes a fundamental element in building user loyalty toward a transaction system. If the aspect of trust is not adequately addressed, it may become a significant barrier to business development and growth (Sari et al., 2024).

III. Research Method

This study employs a literature review as the primary approach by examining and analyzing various scientific articles published in 2024 and 2025. The research process began with the selection of relevant academic articles aligned with the research topic. After the articles were collected, the researcher conducted a comprehensive review of their content to identify key findings. Through this identification process, the researcher was able to formulate conclusions that may serve as a reference for future studies.

IV. Results and Discussion

This study draws on nine scientific articles that are relevant to the research topic. These articles were published across different periods, comprising two articles published in 2024 and six articles in 2025. The references were obtained from various reputable academic journals, including: Indonesian Interdisciplinary Journal of Sharia Economics (IJSE), Journal of Social Science and Digital Marketing (JSSDM), OIKOS: Jurnal Kajian Pendidikan Ekonomi dan Ilmu Ekonomi, Journal of Ekonomi, Keuangan, Investasi dan Syariah (EKUITAS), Jurnal Riset Manajemen, Review Quarterly (MRQ), Journal of Sharia Economic Law, Jurnal Pendidikan Ilmu Pengetahuan Sosial dan Ilmu-Ilmu Sosial.

Table 1.

<i>No</i>	<i>Peneliti dan Tahun Penelitian</i>	<i>Judul Penelitian</i>	<i>Jurnal</i>
1.	Widya Kusuma Dewi, Detak Prapanca, Sriyono (2025)	The Impact of Trust, Convenience, and Financial Literacy on Purchasing Decision Using Paylater (Study on PayLater Users in Greater Surabaya)	Indonesian Interdisciplinary Journal of Sharia Economics (IJSE)
2.	Kurnia Simatupang, Natalia Sihombing, Kepler Sinaga (2025)	Pengaruh Kepercayaan dan Kemudahan Terhadap Keputusan Pembelian pada Penggunaan Transaksi Shopee Paylater pada Mahasiswa Universitas HKBP Nommensen Medan	Journal of Social Science and Digital Marketing (JSSDM)
3.	Widya Putri Lumita Sari, Sri Trisnaningsih, Vicky Vendy (2024)	Pengaruh Persepsi Kemudahan, Gaya Hidup, dan Kepercayaan Terhadap Minat Penggunaan QRIS Pada Mahasiswa Akuntansi UPN "Veteran" Jawa Timur	OIKOS: Jurnal Kajian Pendidikan Ekonomi dan Ilmu Ekonomi

4.	Dian Puspitasari, Sri Trisnaningsih (2025)	Pengaruh Hedonistic Lifestyle dan Impulse Buying Terhadap Layanan Paylater dengan Literasi Keuangan Sebagai Pemoderasi	Journal of Ekonomi, Keuangan, Investasi dan Syariah (EKUITAS)
5.	Tasya Meylina Ari Anggraini, Ronny Malavia Mardani, Abdullah Syakur Novianto (2024)	Pengaruh Kepercayaan, Kemudahan dan Pendapatan Terhadap Keputusan Pembelian Menggunakan Metode Pinjaman Online SpayLater (Studi Kasus Mahasiswa di Kota Malang)	Jurnal Riset Manajemen
6.	Shankar T. Naskar, Jose Maria Merigo Lindahl (2025)	Forty years of the theory of planned behavior: a bibliometric analysis (1985–2024)	Management Review Quarterly (MRQ)
7.	Ririn Supiyah, Suad Fikriawan, Wahyudi (2025)	The Influence of Lifestyle and Belief on Purchasing Decisions using the Shopee Paylater featur among INSURI Ponorogo Student	Journal of Sharia Economic Law
8.	Habsiah Ramadhani Putri, Sri Trisnaningsih (2025)	The Effect of Ease of Use, Effectiveness, and Perception of Risk on Interest in Using Seabank Digital Bank (A Case Study in Higher Education)	Jurnal Pendidikan Ilmu Pengetahuan Sosial dan Ilmu-Ilmu Sosial

Source: Processed by the author, 2026.

Discussion Aspect of the Articles

Based on the synthesis of prior studies, it can be concluded that trust plays a significant role in encouraging the use of paylater services, particularly among university students. A high level of trust in the security, reliability, and transparency of services enhances individuals' confidence in conducting transactions. These findings are consistent with the Theory of Planned Behavior (TPB), where trust contributes to the formation of a positive attitude toward a behavior, which subsequently influences decisions to use digital financial services. Therefore, trust can be considered a key determinant in purchasing decisions using paylater (Naskar & Lindahl, 2025).

Trust reflects users' confidence in the technology and in the service providers' ability to safeguard personal data (Putri & Trisnaningsih, 2025). In other words, trust influences consumers to purchase fashion products using paylater and simultaneously shapes positive attitudes toward purchasing, strengthens social influence from the surrounding environment, and enhances consumers' perceived behavioral control in conducting transactions.

On the other hand, trust is not solely influenced by perceived risk but also by the level of security, reliability, and transparency offered by paylater services. Users tend to have higher confidence when services ensure personal data protection and provide clear and accountable transaction information. Such trust is developed through consistent user experience. Conversely, when services fail to guarantee security and transparency, user trust declines and negatively affects decisions to use paylater.

Furthermore, findings by Dewi et al., (2025) confirm that trust has a positive and significant effect on purchasing decisions for fashion products using paylater. The results indicate that higher levels of perceived trust increase consumers' interest and perceived ease of using paylater. Strong trust also enhances consumers' perception of convenience in using paylater, including accessibility, feature comprehension, and transaction comfort. Thus, trust is a crucial factor in increasing the acceptance and use of paylater services among consumers.

Key Findings Aspect

Based on the analysis conducted by Dewi et al., (2025) trust has a positive and significant effect on purchasing decisions for fashion products using paylater. This implies that individuals' subjective perceptions of trust, shaped by elements such as integrity, transaction security, and service reliability, influence their purchasing decisions.

According to Simatupang et al., (2025), trust has a significant positive effect on purchasing decisions through paylater transactions, particularly among students at HKBP Nommensen University Medan. Higher levels of trust encourage a greater tendency for consumers to use paylater services. Strong trust also contributes to the perceived ease of use, including accessibility, feature understanding, and transaction convenience. Therefore, trust can be viewed as a key factor that strengthens the acceptance and use of paylater services among consumers, thereby supporting the proposed research hypothesis. These findings further emphasize that trust in service providers particularly in terms of transparency and system reliability is a critical factor in decision-making (Haqi & Trisnaningsih, 2025).

Similarly, research by Supiyah et al., (2025) indicates that trust significantly influences purchasing decisions using Shopee Paylater. Trust established by service providers plays an important role in encouraging consumers to continue using the service. Consumers who perceive the service as secure and transparent are more confident in making usage decisions, especially regarding personal data protection and transaction security. Thus, trust can be positioned as a primary determinant in promoting the adoption of paylater services. A higher level of trust increases consumer confidence and comfort in utilizing paylater as a flexible and secure payment alternative (Dewi et al., 2025).

Another study by Angraini et al., (2024) shows that trust has a positive and significant impact on purchasing decisions using online lending methods such as SPayLater. A high level of trust in service security and reliability enhances users' confidence in conducting transactions. These findings reinforce that trust represents users' positive beliefs regarding the reliability, credibility, and integrity of a service. In this context, trust extends to the use of online payment services (Sari et al., 2024).

V. Conclusion

This study concludes that trust is a key determinant of fashion purchasing decisions using paylater among Accounting students. Trust, reflected in perceived security, provider credibility, and data protection, reduces perceived risk and increases users' willingness to transact. It also shapes financial behavior, influencing consumption patterns and decision-making. These findings reinforce the Theory of Planned Behavior, where trust represents a positive attitude toward technology use. Practically, paylater providers should prioritize system security, transparency, and user-oriented innovation to strengthen trust and sustain usage. Future research is recommended to incorporate variables such as financial literacy and lifestyle to provide a more comprehensive understanding.

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