

## ***How Hedonic Shopping Motivation and Trust Shape Purchasing Decisions Among Shopee PayLater Users ?***

### **Bagaimana Motivasi Belanja Hedonis dan Kepercayaan Membentuk Keputusan Pembelian di Kalangan Pengguna Shopee PayLater?**

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#### **ABSTRACT**

*This study explores the impact of hedonic shopping motivation and trust on purchasing decisions among Shopee PayLater users in Kolaka Regency. Using a quantitative approach with Structural Equation Modeling (SEM) and Partial Least Squares (PLS), data were gathered from respondents through both hard-copy and online questionnaires. The findings reveal that both hedonic shopping motivation and trust significantly influence purchasing decisions, with trust playing a more dominant role. Consumers who shop for emotional gratification, excitement, and impulse buying tendencies are more likely to make purchases using Shopee PayLater. Additionally, trust in the platform's reliability, transparency, and security strongly affects consumer decisions, reinforcing the importance of credibility in digital transactions. While these two factors explain a substantial portion of purchasing behavior, other external variables such as price, product quality, promotions, and financial literacy also contribute. These results provide valuable insights for e-commerce platforms, financial institutions, and policymakers in optimizing digital payment systems and promoting responsible consumer spending. Future research should incorporate additional factors to develop a more comprehensive understanding of consumer decision-making in buy-now-pay-later (BNPL) services and e-commerce environments.*

**Keywords:** Hedonic Shopping Motivation, Trust, Purchasing Decisions, Shopee PayLater, E-Commerce

#### **ABSTRAK**

Penelitian ini meneliti pengaruh motivasi belanja hedonis dan kepercayaan terhadap keputusan pembelian di kalangan pengguna Shopee PayLater di Kabupaten Kolaka. Menggunakan pendekatan kuantitatif dengan Structural Equation Modeling (SEM) dan Partial Least Squares (PLS), data dikumpulkan melalui kuesioner cetak dan daring. Hasil penelitian menunjukkan bahwa baik motivasi belanja hedonis maupun kepercayaan secara signifikan memengaruhi keputusan pembelian, dengan kepercayaan memiliki peran yang lebih dominan. Konsumen yang terdorong oleh kepuasan emosional, kesenangan, dan kecenderungan belanja impulsif cenderung lebih sering melakukan pembelian menggunakan Shopee PayLater. Selain itu, kepercayaan terhadap keandalan, transparansi, dan keamanan platform berperan penting dalam menentukan keputusan pembelian, menegaskan pentingnya kredibilitas dalam transaksi digital. Meskipun kedua faktor ini menjelaskan sebagian besar perilaku pembelian, faktor eksternal lainnya seperti harga, kualitas produk, promosi, dan literasi keuangan juga berkontribusi. Temuan ini memberikan wawasan berharga bagi platform e-commerce, lembaga keuangan, dan pembuat kebijakan dalam mengoptimalkan sistem pembayaran digital serta mendorong pengeluaran konsumen yang lebih bertanggung jawab. Penelitian selanjutnya disarankan untuk memasukkan variabel tambahan guna memperoleh pemahaman yang lebih komprehensif mengenai pengambilan keputusan konsumen dalam layanan beli sekarang, bayar nanti (BNPL) dan lingkungan e-commerce.

**Kata Kunci:** Motivasi Belanja Hedonis, Kepercayaan, Keputusan Pembelian, Shopee PayLater, E-Commerce

## 1. Introduction

The rapid growth of electronic commerce (e-commerce) has significantly transformed consumer behavior, particularly in purchasing decisions. E-commerce facilitates transactions between buyers and sellers through digital platforms, eliminating geographical constraints and offering a seamless shopping experience (Aman, Widiawati, & Putri, 2023; Nguyen & Tran, 2024). One of the most prominent digital marketplaces in Indonesia, Shopee, has introduced Shopee PayLater, a digital credit system that allows users to make purchases without immediate payment (Bangngu, 2023). This innovation has influenced consumer purchasing decisions by providing financial flexibility, particularly for those with limited access to conventional credit systems (Gunawan & Santoso, 2023). The "Buy Now, Pay Later" (BNPL) service model, including Shopee PayLater, has gained widespread adoption, with studies showing that it facilitates purchasing behavior but also raises concerns about impulsive buying tendencies (Rahman & Sari, 2024; Liu & Li, 2024).

Purchasing decisions are a complex psychological process where consumers evaluate their needs, gather information, consider alternatives, and ultimately decide to buy a product or service (Iskandar & Nugroho, 2023). Research has identified various factors influencing purchasing decisions, including economic, social, and psychological aspects. Among these, hedonic shopping motivation and trust play crucial roles in shaping consumer choices (Kim & Park, 2023). Hedonic shopping motivation refers to the pleasure and excitement derived from shopping activities, driving individuals to make impulsive purchases based on emotional satisfaction rather than rational necessity (Martin & Turley, 2023). Consumers motivated by hedonic impulses perceive shopping as a form of entertainment, personal indulgence, or a way to relieve stress (Edwin, 2023). This tendency is particularly pronounced in the digital marketplace, where the ease of access, promotional incentives, and user-friendly interfaces stimulate impulsive buying behaviors (Hidayat & Widodo, 2024). Prior research has shown that hedonic shopping motivation has a significant influence on impulse buying, particularly when integrated with digital payment options such as PayLater services (Ardani & Dewi, 2024).

Similarly, trust is a fundamental determinant of online purchasing behavior. Since digital transactions involve inherent risks—such as fraudulent sellers, data security breaches, and product misrepresentation—consumers rely on trust to mitigate these concerns (Dewi & Wulandari, 2024). Trust in e-commerce platforms is built through brand reputation, user reviews, secure payment methods, and customer service reliability (Fadhilah & Pratama, 2024). A high level of trust encourages consumers to engage in repeated transactions, as they feel confident in the platform's ability to deliver quality products and ensure transaction security (Johnson & Lee, 2024). The integration of Shopee PayLater further enhances consumer trust by offering a structured and regulated credit service, allowing users to defer payments while still maintaining purchasing power (Putri & Haryanto, 2023). However, despite its benefits, studies suggest that trust alone may not always be sufficient in influencing purchasing decisions, as other factors such as shopping motivation and financial constraints play a mediating role (Oktaviani & Sari, 2023).

The increasing adoption of Shopee PayLater reflects a significant shift in consumer financial behavior. According to a report by Liu and Li (2024), the use of BNPL services has surged worldwide, with an increasing number of consumers relying on these financial tools to make purchases without upfront payments. In Indonesia, the BNPL industry has recorded strong growth, with the Gross Merchandise Value expected to rise substantially by 2028 (Bangngu, 2023). Consumers in Kolaka Regency, Southeast Sulawesi, are no exception to this trend, as local surveys reveal that Shopee PayLater is the preferred payment method for 85% of online shoppers in the region (Google Form Survey, 2024). The appeal of Shopee PayLater lies in its ability to facilitate purchases without immediate financial burden, enabling consumers to buy products despite financial constraints (Liu & Li, 2024). However, this convenience also raises

concerns about financial overdependence, impulse buying, and potential debt accumulation (Rahman & Sari, 2024).

Empirical studies provide mixed findings regarding the impact of hedonic shopping motivation and trust on purchasing decisions. While some research confirms a positive and significant relationship between hedonic shopping motivation and online purchases (Aman et al., 2023; Nguyen & Tran, 2024), others suggest that trust plays a more dominant role in determining consumer behavior (Gunawan & Santoso, 2023; Dewi & Wulandari, 2024). For example, a study by Fadhillah and Pratama (2024) found that hedonic motivation and trust both significantly influence purchasing decisions among Shopee PayLater users. Meanwhile, contrasting studies indicate that hedonic motivations do not always lead to actual purchases, as other moderating variables—such as financial constraints or product necessity—may influence final decisions (Iskandar & Nugroho, 2023; Putri & Haryanto, 2023). These inconsistencies highlight the need for further investigation into the interplay between hedonic shopping motivation, trust, and purchasing decisions, particularly within the context of digital credit services like Shopee PayLater.

This study aims to examine the impact of hedonic shopping motivation and trust on purchasing decisions among Shopee PayLater users in Kolaka Regency, Indonesia. By analyzing consumer behavior through the lens of Structural Equation Modeling (SEM) with Partial Least Squares (PLS), this research seeks to provide empirical insights into the psychological and behavioral mechanisms underlying digital consumerism (Edwin, 2023; Johnson & Lee, 2024). The findings will contribute to the broader discourse on online shopping behavior, financial literacy, and digital consumer trust, offering valuable implications for e-commerce platforms, policymakers, and financial institutions seeking to optimize digital payment solutions while promoting responsible consumer spending (Martin & Turley, 2023; Oktaviani & Sari, 2023).

## **2. Literature Review**

### **Hedonic Shopping Motivation and Its Influence on Purchasing Decisions**

Hedonic shopping motivation refers to the intrinsic pleasure, excitement, and enjoyment derived from the shopping experience, rather than necessity-based consumption (Kim & Park, 2023). Unlike utilitarian shopping, which is goal-oriented, hedonic shopping is driven by emotional satisfaction, impulsivity, and a sense of escapism (Johnson & Lee, 2024). Studies indicate that hedonic motivation plays a significant role in shaping purchasing decisions, particularly in the e-commerce environment, where seamless browsing, promotions, and interactive shopping experiences encourage impulsive buying behaviors (Edwin, 2023; Nguyen & Tran, 2024).

In the context of online shopping platforms, such as Shopee, hedonic shopping motivation has been identified as a key driver of impulse buying behavior (Martin & Turley, 2023). The integration of PayLater services further amplifies this effect by removing immediate financial constraints, allowing consumers to focus on the pleasurable aspects of shopping rather than affordability concerns (Aman, Widiawati, & Putri, 2023). Research conducted by Dewi and Wulandari (2024) found that the combination of hedonic pleasure, availability of money, and ease of access significantly increases the likelihood of unplanned purchases. Moreover, the presence of promotions, discounts, and gamified shopping experiences on Shopee reinforces hedonic motivations, leading to higher spending (Hidayat & Widodo, 2024).

Despite the strong correlation between hedonic motivation and purchasing behavior, some studies suggest that its influence is moderated by financial constraints and consumer self-control (Iskandar & Nugroho, 2023). For example, while hedonic shopping motivation may increase the intention to purchase, actual transactions may be hindered by budget limitations or delayed payment risks associated with PayLater services (Rahman & Sari, 2024). This

highlights the need for a deeper exploration of how hedonic motivation interacts with financial decision-making in digital commerce settings.

### **The Role of Trust in Online Purchasing Decisions**

Trust is a critical factor in consumer decision-making, particularly in online transactions where direct physical interactions with sellers are absent (Fadhilah & Pratama, 2024). The perceived trustworthiness of an e-commerce platform influences consumers' willingness to engage in transactions and affects their overall shopping experience (Gunawan & Santoso, 2023). Trust is built through various factors, including brand reputation, consumer reviews, transaction security, and post-purchase service reliability (Liu & Li, 2024).

Shopee, as one of the leading e-commerce platforms in Indonesia, has implemented several trust-enhancing mechanisms, such as buyer protection policies, refund guarantees, and integrated payment security (Oktaviani & Sari, 2023). The introduction of Shopee PayLater has further strengthened consumer trust by providing structured credit services under regulatory supervision (Bangngu, 2023). However, despite these measures, trust remains a major determinant of purchasing decisions, particularly in high-risk transactions involving expensive products or unverified sellers (Putri & Haryanto, 2023).

Empirical studies have demonstrated a strong relationship between trust and purchasing decisions in online shopping (Johnson & Lee, 2024). Consumers who perceive an e-commerce platform as secure and reliable are more likely to engage in repeat purchases and adopt digital payment solutions such as BNPL services (Nguyen & Tran, 2024). Additionally, research by Dewi and Wulandari (2024) found that trust moderates the impact of hedonic motivation on purchasing behavior, suggesting that even consumers with high hedonic motivation may hesitate to purchase if trust in the platform is low.

### **Hedonic Shopping Motivation, Trust, and Shopee PayLater Adoption**

The adoption of Shopee PayLater has been linked to both hedonic shopping motivation and consumer trust, as it provides financial flexibility while maintaining a level of transactional security (Liu & Li, 2024). Research indicates that consumers with strong hedonic motivations are more likely to use PayLater services to fulfill their shopping desires, as it enables instant gratification without immediate financial burden (Rahman & Sari, 2024). Moreover, studies suggest that Shopee PayLater enhances consumer trust by providing a regulated credit facility, thereby increasing confidence in the platform (Gunawan & Santoso, 2023).

A study conducted by Aman et al. (2023) found that shopping lifestyle mediates the impact of hedonic motivation on impulse buying, with PayLater acting as a moderating factor that increases spending tendencies. Similarly, Ardani and Dewi (2024) identified a positive relationship between perceived ease of use, hedonic motivation, and PayLater adoption, highlighting the role of convenience in driving digital credit usage. However, concerns have also been raised regarding the potential risks associated with PayLater services, including over-reliance on digital credit, increased debt accumulation, and financial irresponsibility (Bangngu, 2023).

While some research suggests that Shopee PayLater fosters trust by offering structured payment options (Fadhilah & Pratama, 2024), other studies argue that the psychological effects of deferred payments may encourage impulsive spending and weaken financial discipline (Iskandar & Nugroho, 2023). The debate over whether PayLater services promote responsible financial behavior or facilitate excessive consumption remains an ongoing discussion in consumer finance literature.

### 3. Methods

This study employs a quantitative research approach with an explanatory research design to examine the impact of hedonic shopping motivation and trust on purchasing decisions among Shopee PayLater users in Kolaka Regency, Indonesia. The research framework is based on established consumer behavior theories, particularly those related to impulse purchasing, digital payment systems, and online trust mechanisms (Astuti et al., 2023).

The target population consists of individuals who actively use Shopee PayLater, with the sample size determined using Hair et al.'s (2014) formula, which recommends a minimum of 5–10 times the number of indicators analyzed in the study. Consequently, 150 respondents were selected through purposive sampling, ensuring that only active Shopee PayLater users participated. Data collection was conducted using structured questionnaires, applying a Likert scale (1–5) to measure consumer attitudes, shopping motivations, trust perceptions, and purchasing decisions (Priadana & Sunarsi, 2021). The validity and reliability of the research instrument were tested using SPSS 25.0, where all items met the validity threshold ( $r > 0.3061$ ) and demonstrated high reliability (Cronbach's Alpha  $> 0.6$ ).

To analyze the relationships between variables, this study employs Structural Equation Modeling (SEM) based on Partial Least Squares (PLS), using SmartPLS 3.0 for statistical processing. SEM-PLS is particularly suitable for research involving multiple interdependent variables, as it effectively models both direct and indirect relationships (Robi et al., 2017). The structural model (inner model) evaluates the significance of hypothesized relationships between hedonic shopping motivation, trust, and purchasing decisions, while the measurement model (outer model) assesses the validity and reliability of latent constructs.

Model fit is determined using R-Square ( $R^2$ ) values, where  $R^2 = 0.67$  is considered strong, 0.30 moderate, and 0.19 weak. Additionally, hypothesis testing is conducted using path coefficient analysis, with hypotheses accepted if the t-statistic  $> 1.96$  and p-value  $< 0.05$  (Abdillah & Hartono, 2015).

This methodological approach ensures a robust empirical foundation for understanding the influence of hedonic shopping motivation and trust on consumer purchasing behavior. The findings offer valuable insights for e-commerce platforms and financial service providers aiming to enhance digital payment adoption while mitigating potential financial risks associated with impulsive online spending.

### 4. Results and Discussion

The findings of this study provide empirical insights into the relationship between hedonic shopping motivation, trust, and purchasing decisions among Shopee PayLater users in Kolaka Regency. The results highlight the extent to which emotional gratification and consumer trust influence online purchasing behavior, particularly in the context of buy-now-pay-later (BNPL) services. The analysis, conducted using Structural Equation Modeling (SEM) with Partial Least Squares (PLS), reveals significant correlations between the studied variables, offering a deeper understanding of the psychological and behavioral mechanisms driving consumer decision-making in digital transactions. These findings not only support existing literature on consumer motivation and trust in e-commerce but also address context-specific factors that shape user engagement with Shopee PayLater. The discussion further elaborates on the implications of these findings, linking them to broader trends in digital consumerism, financial accessibility, and online shopping behavior.

The analysis of this study, conducted using Structural Equation Modeling (SEM) with Partial Least Squares (PLS), demonstrates a strong relationship between hedonic shopping motivation, trust, and purchasing decisions among Shopee PayLater users in Kolaka Regency. The study's sample consists of 150 respondents, with data collected through both hard-copy and

online questionnaires. The descriptive analysis of respondent characteristics indicates that 58% of users are female, predominantly in the 21-30 age group (45%), and primarily private sector employees (33%) with a monthly income ranging from Rp. 2,100,000 to Rp. 3,000,000 (36%). The findings suggest that hedonic shopping motivation is a significant factor influencing purchasing decisions, with respondents particularly driven by the psychological satisfaction and convenience provided by Shopee PayLater. Additionally, trust in the platform plays a crucial role, with respondents expressing confidence in the reliability, honesty, and competence of Shopee PayLater's payment system. The outer model analysis confirms high convergent validity and reliability, as indicated by AVE values exceeding 0.5, loading factors above 0.7, and Cronbach's Alpha values greater than 0.8, ensuring the robustness of the measurement model. Furthermore, the composite reliability values surpass 0.9, indicating strong internal consistency across all constructs. The structural model evaluation confirms the significant direct effects of hedonic shopping motivation and trust on purchasing decisions, with R-square values demonstrating strong predictive power. These findings align with existing literature, emphasizing the importance of consumer trust and psychological gratification in shaping online purchasing behavior, particularly in the context of digital credit services like Shopee PayLater. The results provide valuable insights for e-commerce platforms and financial service providers to enhance their digital payment solutions while promoting responsible consumer spending habits.

The structural model evaluation (Inner Model) in this study, assessed using R-Square ( $R^2$ ) and Path Coefficient analysis, demonstrates a moderate predictive strength for purchasing decisions among Shopee PayLater users. The  $R^2$  value of 0.538 indicates that 53.8% of the variance in purchasing decisions is explained by hedonic shopping motivation and trust, while the remaining 46.2% is influenced by other factors such as price, product quality, promotions, ease of use, discounts, and user experience (Ghozali, 2016; Wonua, 2021). This suggests that although hedonic motivation and trust play significant roles in shaping consumer decisions, additional variables contribute to purchasing behavior in e-commerce settings. Further analysis through Path Coefficient testing using PLS Bootstrapping confirms the significance of the relationships between variables, with T-statistics exceeding the threshold of 1.64 and P-values below 0.05, supporting the hypothesis that both hedonic shopping motivation and trust have a statistically significant positive effect on purchasing decisions (Abdillah & Hartono, 2015). These findings reinforce the notion that while psychological gratification and consumer trust are key determinants in digital purchasing behavior, external market dynamics and platform-specific incentives also play crucial roles in influencing consumer choices.

**Table 1. Path Coefficient Value**

Hipotesis	Original Sample	Sample Mean	Standar Deviation	T-Statistic	P-Values
Hedonic Shopping Motivation -> Purchasing Decisions	0.372	0.377	0.067	5.533	0.000
Trust> Purchasing Decisions	0.500	0.501	0.058	8.632	0.000

The hypothesis testing results confirm that both hedonic shopping motivation (HSM) and trust (T) have a significant positive influence on purchasing decisions (KP) among Shopee PayLater users. The path coefficient for HSM → KP is 0.372, with a T-statistic of 5.533 and a P-value of 0.000, indicating a strong and statistically significant effect of hedonic shopping motivation on purchasing decisions. This suggests that consumers driven by emotional gratification, social engagement, and psychological fulfillment tend to make purchasing decisions more impulsively when using Shopee PayLater. Similarly, the path coefficient for T → KP is 0.500, with a T-statistic of 8.632 and a P-value of 0.000, demonstrating an even stronger influence of trust on purchasing decisions. The higher path coefficient for trust suggests that, while hedonic shopping motivation is important, trust plays a more dominant role in influencing

consumer purchasing behavior. The R-square ( $R^2$ ) value of 0.538 indicates that 53.8% of the variation in purchasing decisions is explained by hedonic shopping motivation and trust, while 46.2% remains unexplained, suggesting the potential influence of additional factors.

## Discussion

The findings of this study demonstrate that hedonic shopping motivation and trust significantly influence purchasing decisions among Shopee PayLater users in Kolaka Regency, aligning with previous research on impulse buying and digital payment adoption (Aman, Widiawati, & Putri, 2023; Fadhilah & Pratama, 2024). The significant impact of hedonic shopping motivation (HSM)  $\rightarrow$  purchasing decisions (KP) (path coefficient = 0.372,  $T = 5.533$ ,  $P = 0.000$ ) suggests that consumers driven by pleasure-seeking behaviors, social engagement, and emotional gratification tend to make impulsive purchasing decisions, especially when using buy-now-pay-later (BNPL) services. These results support findings by Edwin (2023) and Nguyen & Tran (2024), who reported that hedonic motivations strongly influence impulse buying, particularly in digital marketplaces where promotional incentives, ease of access, and flexible payment options enhance consumer excitement and immediate purchase decisions.

The role of trust in purchasing decisions (path coefficient = 0.500,  $T = 8.632$ ,  $P = 0.000$ ) was even more significant, indicating that consumer confidence in Shopee PayLater's reliability, transparency, and security substantially increases their likelihood of making purchases. These findings align with previous studies that emphasize trust as a fundamental determinant of online purchasing behavior (Gunawan & Santoso, 2023; Rahman & Sari, 2024). According to Liu & Li (2024), trust in BNPL services is built upon factors such as secure payment processing, clear installment terms, and platform credibility, all of which directly impact consumer purchasing intentions. This is consistent with Johnson & Lee (2024), who found that utilitarian motivations, including security and platform transparency, significantly outweigh hedonic motives in determining final purchase decisions in digital transactions.

The higher path coefficient of trust compared to hedonic shopping motivation suggests that, although pleasure-driven purchasing behaviors play an important role, trust in the platform is ultimately the key determinant of whether consumers proceed with transactions. This finding supports research by Martin & Turley (2023) and Hidayat & Widodo (2024), which emphasize that online trust is a dominant factor in e-commerce adoption, particularly in BNPL services, where consumers must have confidence in the platform's integrity, financial security, and customer protection policies before making purchases. Without trust, even consumers with strong hedonic shopping tendencies may hesitate to use credit-based payment services due to concerns over fraud, hidden fees, or delayed transactions (Iskandar & Nugroho, 2023).

Despite the strong influence of hedonic shopping motivation and trust, the  $R^2$  value of 0.538 indicates that 46.2% of purchasing decisions remain unexplained by these two variables. This suggests the presence of other influencing factors, such as price sensitivity, product quality, promotional offers, ease of navigation, and past shopping experiences (Oktaviani & Sari, 2023). For instance, while hedonic shopping motivation fuels impulse purchases, some price-conscious consumers may still hesitate to spend unless promotional discounts or free shipping incentives are available (Dewi & Wulandari, 2024). Similarly, trust in Shopee PayLater is influenced by broader perceptions of Shopee's platform credibility, including factors such as seller policies, refund mechanisms, and brand reputation (Bangngu, 2023). This supports Kim & Park (2023), who argue that trust in online marketplaces is shaped not only by payment security but also by perceived platform reliability and post-purchase service quality.

These findings highlight the complex interplay between psychological motivations, financial trust, and digital purchasing behavior in the e-commerce ecosystem. While hedonic shopping motivation fuels emotional and experiential aspects of online shopping, trust ultimately determines whether these motivations lead to actual transactions. This aligns with previous literature on BNPL adoption and digital consumer trust (Putri & Haryanto, 2023; Ardani

& Dewi, 2024), reinforcing the idea that financial security and transparent payment structures are critical to fostering long-term consumer engagement with BNPL services.

## 5. Conclusion

This study concludes that hedonic shopping motivation and trust significantly influence purchasing decisions among Shopee PayLater users in Kolaka Regency, with trust emerging as the more dominant factor shaping consumer behavior. Hedonic shopping motivation—driven by emotional gratification, social interaction, and impulsive buying tendencies—encourages consumers to make purchases, especially when facilitated by the convenience and accessibility of Shopee PayLater. In this context, shopping is perceived not merely as a functional activity, but as a form of leisure and self-expression. The ease of deferred payment amplifies the appeal of hedonic consumption, making it more likely for consumers to act on emotional impulses.

However, trust in the platform's reliability, transparency, and security stands out as the strongest determinant of purchasing decisions. Consumers are more inclined to engage in digital financial transactions when they perceive the platform as credible and dependable. The R-square value of 0.538 indicates that hedonic motivation and trust together explain 53.8% of the variance in purchasing behavior, suggesting that other factors—such as price sensitivity, product quality, promotional offers, and user interface experience—also play significant roles. These insights highlight the need for e-commerce platforms, digital finance providers, and policymakers to prioritize consumer trust-building measures and financial literacy education to increase the adoption of digital payment systems. Future research should investigate additional variables and potential moderators to develop a more holistic understanding of digital consumer behavior.

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