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The Effect of Shopee Paylater Access Convenience on Purchasing Decisions Moderated by Self-Control Among Gen Z in Surabaya

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Abstract

This study aims to examine the effect of Shopee Paylater access convenience on purchasing decisions and to analyze the moderating role of self-control among Gen Z consumers in Surabaya. The ease of access offered by digital financial services such as Shpee Paylater has the potential to encourage impulsive purchasing decisions is necessary to help consumers make wiser and more responsible consumption choices. This research uses a quantitative approach with an associative research design to analyze the relationship between variables. The population consisted of Gen Z consumers domiciled in Surabaya totling 707,871 and 130 respondents were selected through purposive sampling. Data were collected using an online questionnaire based on a five point likert scale and anlyzed through Partial Least Square Structural Equation Modelling (PLS-SEM) with SmartPLS 4 software. The result indicate that Shopee Paylater access convenience has a significant positive effect on purchasing decisions, self-control has a significant positive effect on purchasing decisions as the dominant factor, and self-control significantly moderates and strengthens the effect of access convenience on purchasing decisions among Gen Z consumers in Surabaya. These findings suggest that both technological convenience and psychological readiness play an important role in shaping purchasing behavior among Gen Z consumers. This study contributes to the development of digital consumer behavior research and provides insights for businesses and educational institutions in encouraging wiser and more responsible purchasing decisions.

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INTRODUCTION

The growth of the digital ecosystem in Indonesia has driven rapid and sustained expansion of the e-commerce industry. Based on the Mandiri Institute (2025) report, the value of e-commerce transactions in Indonesia has continued to increase, reaching IDR 487 trillion in 2024. Shopee has emerged as the dominant platform, controlling approximately53,22% of the e-commerce market share. One of the payment innovations developed is Shopee Paylater, a Buy Now Pay Later (BNPL) service that has become the most widely used paylater service, accounting for 50% among Gen Z an milennials (IDN Research Institute, 2025).

The importance of financial literacy and self-control and self-control among Gen Z consumers is increasingly relevant in the current digital era. Gen Z is known as a generation that is adaptive to digital technology, responsive to promotions, and prioritizes convenience and transaction speed, making them a potential yet vulnerable market segment for Shopee Paylater usage. However, in reality, many Gen Z consumers experience difficulties in controlling their consumption behavior, particularly when facing the ease of access offered by BNPL services. Impulsive behavior is particularly vulnerable among young generations due to emotional instability susceptibility to external influences, and underdeveloped self-control capabilities (Restike et al., 2024).

The urgency of this issue becomes more evident when considering the increasing number of non-performing credits among young users of digital financial services. Data from the Financial Services Authority (OJK) showed that the total non-performing credit settlement in technology-based funding services (LPBBTI) in 2024 reached IDR 0,55 trillion, indicating that real default risks still exist among young users BNPL services. Surabaya, as Indonesia's second largest metropolitan city with a Gen Z population reaching 707.871 people (BPS Kota Surabaya, 2025) and ranking among the top 10 provinces with the highest paylaters users (11,20%), serves a highly relevant location for examining this phenomenon.

In addition to external factors such as access convenience, psychological factors also play a significant role in shaping consumers purchasing decisions. One important psychological factor is self-control, which refers to an individuals ability to manage emotions, thoughts, and desires in order to make appropriate decisions and prevent impulsive behavior (Averill, 1973). Consumers who possess higher levels of self-contrl tend to be more rational in making purchasing decisions and better able to resist impulsive consumption triggered by the convenience of Shopee Paylater. conversely, low levels of self-control may lead to difficulties in managing financial pressure and increase the likelihood of experiencing financial problems (Artadita & Firmialy, 2024).

The phenomenon of impulsive purchasing behavior can also e understood through several theoretical perspectives. The Technology Acceptance Model (TAM) proposed by Davis et al. (1989) explains that perceived ease of use serves as a catalyst in technology acceptance, encouraging individuals to integrate it into their daily routines. According to Kotler et al. (2024), purchasing decisions involve a cognitive process through five stages : need recognition, information search, alternative evaluation, purchasing decision, and post-purchase behavior. Furthermore, the online consumer behavior model proposed by Turban et al. (2018) emphasizes that purchasing decisions are influenced by the interaction between internal factors such as consumer characteristics and external factors such as technological convenience.

Empirical evidence also supports the importance of these factors in purchasing behavior. Mita et al. (2021) found that ease of use plays a significant role in purchasing decisions. Badi'ah & Hariyono (2023) found a significant relationship between self-control and purchasing decisions. Meanwhile, Sari & Asyari (2024) showed that self-control moderates the relationship between e-wallet usage and lifestyle toward consumption behavior. However, Damayanti & Sagoro (2024) found inconsistent result, where self-control did not significanly moderate the relationship between FOMO behavior and ease of use toward impulse buying. The limited number of studies that simultaneously examine the moderating role of self-control in the relationship between access convenience and purchasing decisions within a single sctructural model, particularly among Gen Z consumers in Surabaya, represents a research gap thet need to be further investigated.

Based on the theoretical perspectives and empirical findings decribed above, the research gap in this study lies in the limited examination of the moderating role of self-control in the relationship between Shopee Paylater access convenience and purchasing decisions among Gen Z consumers in Surabaya. Understanding this psychological mechanism is important to explain how consumers self regulatory capabilities influence their purchasing behavior when facing the ease of access offered by digital financial service. Therefore, this study ai, to examine the effect of Shopee Paylater access convenience on purchasing decisions and to analyze the moderating role of self-control among Gen Z consumers in Surabaya.

METHOD

This study employed a quantitative research approach with an associative examined. The quantitative approach involves collecting data using structured research instruments and analyzing the data through statistical techniques to test the hypotheses formulated at the beginning of the study (Sugiyono, 2020).

This study involved three main variables: shopee paylater access convenience (X), purchasing decisions (Y), and self-control as the moderating variable (Z). Access convenience refers to the ease with which consumers can understand, operate, and utilize the Shopee Paylater system without requiring significant effort. This variabel was measured using an access convenience instrument developed based on the Technology Acceptance Model (TAM) framework by Davis (1989), which consists of 9 items representing four dimensions : ease of understanding, ease of learning, ease of operation, and flexibility of use. The instrument used a five point likert scale ranging from strongly disagree to strongly agree.

Purchasing decisions refer to the cognitive process through which consumers select the best alternative from available options in the context of using Shopee Paylater. Based on the online consumer behavior model proposed by Turban et al. (2018), purchasing decisions are influenced by the interaction between internal factors such as consumer characteristics and external factors such as technological convenience. This variable was measured using a purchasing decision instrument developed based on the purchasing decision theory by Kotler et al. (2024).

The scale consists of 15 items covering five dimensions : need recognition, information research, alternative evaluation, purchasing decision, and post-purchase behavior. The instrument used a five point likert scale to measure consumers level of consideration in making purchasing decisions.

Self-control refers to an individual's ability to manage emotions, thought, and desires in order to make appropriate decisions and prevent impulsive behavior in the context of consumption decisions using Shopee Paylater. Based on the self-control concept by Averill (1973), this variable was measured using an instrument which consists of 15 items with five indicators : making a shopping plan, checking price before buying, considering the usefulness of goods, thinking before buying the same item, and purchasing according to needs. The instrument used a five point likert scale, where higher scores indicate higher level of self-control in making purchasing decisions.

The population of this study consisted of Gen Z domiciled in Surabaya with a total population of 707.871 people (BPS Kota Surabaya, 2025). The sampling technique used was non-probability sampling with a purposive sampling approach, where respondents were selected based on specific criteria, namly Gen Z domiciled in Surabaya with a local identity card who had conducted transactions using Shopee Paylater at least twice in the fashion product category. Therefore, the total sample used in this study was 130 respondents, whose data were collected through an online questionnaire distributed from February 19 to March 31, 2026.

The collected data were analyzed using Partial Least Square Structural Equation Modelling (PLS-SEM) with SmartPLS 4 software to test both direct and indirect relationships among variabels. The moderating effect of self-control was tested through the path coefficient on the interaction term between ease of access and self-control to determine the significance the moderating effect. If the t-statistic value exceeds 1,96, the p-value is less than 0,05, and the original sample value positive, then the moderating variable is considered to significantly strengthen the relationship between the independent and dependent variables.

RESULTS AND DISCUSSION

Table 1. Validity and Reliability Result

No	Pernyataan	*Outer Loading*	AVE	CA	CR
Kemudahan Akses (X)			0,706	0,948	0,956
1	X1	0,870			
2	X2	0,757			
3	X3	0,854			
4	X4	0,879			
5	X5	0,888			
6	X6	0,874			
7	X7	0,782			
8	X8	0,868			
9	X9	0,778			
Keputusan Pembelian (Y)			0,687	0,967	0,970
10	Y1	0,743			
11	Y2	0,870			
12	Y3	0,848			
13	Y4	0,750			
14	Y5	0,868			
15	Y6	0,892			
16	Y7	0,788			
17	Y8	0,855			
18	Y9	0,832			
19	Y10	0,824			
20	Y11	0,736			
21	Y12	0,890			
22	Y13	0,851			
23	Y14	0,891			
24	Y15	0,772			
Kontrol Diri (Z)			0,690	0,967	0,971
25	Z1	0,840			
26	Z2	0,709			
27	Z3	0,863			
28	Z4	0,728			
29	Z5	0,858			
30	Z6	0,846			
31	Z7	0,774			
32	Z8	0,882			
33	Z9	0,856			
34	Z10	0,874			
35	Z11	0,866			
36	Z12	0,859			
37	Z13	0,856			
38	Z14	0,806			
39	Z15	0,816			

The measurement model evaluation in this study include validity and reliability tests to ensure that the research instrument met the required statistical assumptions. The results of the convergent validity test showed that all indicators had outer loading values ranging from 0,709 to 0,891, indicating that all indicators were valid in measuring their respective constructs. The highest outer loading value for the access convenience variable was found on item X5 at 0,888, while the lowest was on item X2 at 0,757. For the purchasing decision variable, the highest outer loading value was found on item Y14 at 0,891, while the lowest was on item X2 at 0,757. For the self-control variable, the highest outer loading value was found on item Z8 at 0,882, while the lowest was on item Z2 at 0,709.

The convergent validity test result

through the Average Variance Extracted (AVE) values showed that all construct had AVE values above 0,50, namely access convenience (0,706), purchasing decisions (0,687), and self-control (0,690), indicating that each construct was able to explain the majority of its indicator variance adequately. The discriminant validity test using the Heterotrait-Monotrait (HTMT) ratio showed that all construct pairs had values below the recommended maximum threshold, namely the HTMT value between purchasing decisions (Y) and access convenience (X) at 0,706, between self-control (Z) and access convenience (X) at0,599, and between self-control (Z) and purchasing decisions (Y) at 0,832. Furthermore, the square root of AVE values for each variable, namely X = 0,840, Y= 0,829, and Z= 0,830, were greater than the correlation values among variables, indicating that all variables met the discriminant validity criteria. The construct reliability test result showed that all variables had Cronbach's Alpha and Composite Reliability values above 0,70. Access convenience had a CR value of 0,956, purchasing decisions of 0,970, and self-control of 0,971, indicating that qall construct demonstrated high reliability and were suitable for use in PLS-SEM analysis.

Table 2. R2 Values

	R-Square	Keterangan
Keputusan Pembelian (Y)	0,791	Substansial

The coefficient of determination results presented in Table 2 show that access convenience and self-control jointly contribute to explaining the variation in purchasing decisions among Gen Z consumers in Surabaya. Based on Table 2, the R-Square value of 0,791 indicates that access convenience and self-control together are able to explain 79,1% of the variation in purchasing decsions among Gen Z consumers in Surabaya. This value falls into the substantial category, meaning that the model has a strong explanatory power. The remaining 20,9% was influenced by variables outside this research model. Therefore, the structural model used in this study can be categorized as adequate in explaining the relationship between the variables studied.

Table 3. Results of Path Coefficient

	Sampel Asli	Rata-rata sampel	T statistik	Nilai P
Kemudahan Akses (X) →	0,312	0,316	5,524	0,000
Keputusan Pembelian (Y)				
Kontrol Diri (Z) → Keputusan Pembelian (Y)	0,504	0,505	7,935	0,000
Kontrol Diri (Z) x Kemudahan Akses (X) → Keputusan Pembelian (Y)	0,272	0,270	5,209	0,000

The hyphotesis testing results using path coefficients are presented in Table 3. The findings indicate that access convenience and self-control significantly influence purchasing decisions among Gen Z consumers in Surabaya. Access convenience shows positive path coefficient of 0,312 and a significant statistical value with t-statistic of 5,524 and p-value of 0,000, indicatin that it contributes significantly to predicting purchasing decisions within the model. Self-control also shows a positive path coefficient of 0,504 with t-statistic of 7,935 and p-value of 0,000, indicating that higher levels of self-control are associated with wiser and more rational purchasing decisions among Gen Z consumers. Furthermore, the interaction variable self-control and access convenience shows a positive path coefficient of 0,272 with t-statistic of 5,209 and p-value of 0,000, indicating that self-control significantly strengthen the effect of access convenience on purchasing decisions. These findings suggest that both technological convenience and psychological readiness pay an important role in shaping consumers purchasing behavior in context of digital financial services.

CONCLUSION

Based on the results of the hypothesis testing, the following conclusions can be drawn. First, Shopee Paylater access convenience has a significant positive effect on purchasing decisions among Gen Z consumers in Surabaya. This indicates that the easier consumers find the Shopee Paylater system to understand, learn, and operate, the higher their tendency to make purchasing decisions. Second, self-control has a significant positive effect on purchasing decisions among Gen Z consumers in Surabaya. This indicates that the higher the level of self-control possessed by consumers, the more rational and planned their purchasing decisions will be, even when faced with the convenience offered by Shopee Paylater. third, self-control significantly moderates the effect between Shopee Paylater access convenience and purchasing decisions among Gen Z consumers in Surabaya. This indicates that self-control strengthens the effect of access convenience on purchasing decisions, meaning that consumers with higher levels of self-control are able to utilize the convenience of Shopee Paylater more wisely and purposefully in making purchasing decisions.

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