


The Impact of Digital Payments, Social Influence, and Facilitating Conditions on Trustworthiness of Online Purchasing Decision in Generation Z

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INFO	ABSTRACT
<p>Submitted: 24-11-2025, Revised: 27-11-2025 Accepted: 30-11-2025 Available Online: 5-12-2025</p> <p>Copyright ©2025 by Journal of Judikaltura (s) This work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.</p>  <p>Keywords: <i>Digital Payment, Social Influence, Facilitating Conditions, Trustworthiness Of Online Purchasing Decision, Gen Z</i></p>	<p><i>The research aims to determine the influence of the variables Digital Payment, Social Influence, and Facilitating Conditions on the variable Trustworthiness of Online Purchasing Decision made by Generation Z. This is a quantitative research study that tests hypotheses causally. The sampling technique used was purposive sampling, specifically accidental sampling. Respondents were Generation Z university students residing in South Jakarta. The results were mostly positive: Digital Payment was found to influence Trustworthiness of Online Purchasing Decision, Facilitating Conditions was found to influence Trustworthiness of Online Purchasing Decision. The negative finding was that Social Influence did not influence Trustworthiness of Online Purchasing Decision. However, Digital Payments, Social Influence and Facilitating Conditions simultaneously affect Trust in Making Online Purchase Decisions. The main suggestion is to prioritize the enhancement of the digital payment experience and security, such as integrating popular local payment methods, displaying security badges, clarifying the refund process, and ensuring a brief checkout process.</i></p>

INTRODUCTION

The internet has brought about rapid and profound changes in business by enabling global access, accelerating and facilitating communication, enabling digital marketing and online transactions, and improving operational efficiency. With digital platforms, companies can increase visibility, reach a wider market, engage with consumers more deeply, optimize marketing strategies, and implement automation in various aspects of their business. Ease of access to information also enables businesses to collect customer data to make faster and more accurate business decisions in the face of market competition. All of this drives innovation and a more dynamic and competitive economic growth.

According to the latest report from the social media management service site We Are Social, the number of global internet users will reach 5.56 billion in early 2025 out of a total population of 8.2 billion, representing 67.8% of the total population. Meanwhile, internet users in Indonesia have reached 221 million, equivalent to 79.5 percent of the total population (Komdigi, 2025). This has been a consistent increase with an average of 2.12% per year since 2018 (APJII, 2022). Based on gender, Indonesia's internet penetration contribution is 50.7% male and 49.3% female. Meanwhile, in terms of age, the majority of people surfing the internet are Gen Z (born 1997-2012) at 34.40%. Then, the millennial generation (born 1981-1996) at 30.62%. Next, Gen X (born

1965-1980) accounted for 18.98%, Gen A (born before 2023) for 9.17%, and Baby Boomers (born 1946-1964) for 6.58%. Although this penetration rate appears quite high, Indonesia ranks sixth behind Vietnam, with Malaysia and Singapore as the top two (goodstats, 2022).

The internet plays a significant role in the development of digital payments, enabling cashless transactions and fund transfers worldwide. Through an internet connection, financial transactions can be conducted in real time, quickly, securely, and conveniently. Digital financial applications such as e-wallets and mobile banking make it easy for users to shop, pay bills, and even send money anytime, anywhere. This connectivity is revolutionizing the way businesses and individuals exchange value, offering unprecedented ease and efficiency.

QRIS transaction nominal grew 194.06 percent year-on-year, with the number of users reaching 48.90 million and the number of merchants reaching 31.86 million (BI, 2024). The latest research conducted by InsightAsia entitled 'Consistency That Leads: 2023 E-Wallet Industry Outlook' also shows that digital wallets are increasingly becoming the most preferred payment method for the public, compared to cash payments and bank transfers. The research results show that 74% of respondents actively use digital wallets for various financial transactions. The use of digital wallets outperforms other payment methods such as cash (49%), bank transfers (24%), QRIS (21%), Paylater (18%), debit cards (17%), and VA transfers (16%) (BI, 2024). The Consumer Payment Attitudes Study (2023) found that 81% of Indonesian consumers have used digital banking services at least once a week, especially the upper middle class (87%). Gen Y (86%) and Gen Z (81%) appear to use digital banking services most frequently.

The results of the 2024 SNLIK (National Survey of Financial Literacy and Inclusion), conducted by the Financial Services Authority (OJK) in collaboration with the Central Statistics Agency (BPS), show that the financial literacy index of the Indonesian population is 65.43%, while the financial inclusion index is 75.02%. Based on gender, the financial literacy index for women is higher than the financial literacy index for men, namely 66.75% and 64.14%, respectively. The financial inclusion index for women is also higher than the financial inclusion index for men, namely 76.08% and 73.97%, respectively. Based on age, the 26-35, 36-50, and 18-25 age groups have the highest financial literacy indexes, namely 74.82%, 71.72%, and 70.19%, respectively. In contrast, the 15-17 and 51-79 age groups had the lowest financial literacy indexes, at 51.70% and 52.51%, respectively. Similarly, the 26-35, 36-50, and 18-25 age groups had the highest financial inclusion indexes, at 84.28%, 81.51%, and 79.21%, respectively. Conversely, the 15-17 and 51-79 age groups had the lowest financial inclusion indexes, at 57.96% and 63.53%, respectively (OJK, 2024).

Digital payments, encompassing aspects such as ease of use, transaction speed, and the availability of various features, contribute significantly to building trust in digital payments. Furthermore, social influence, reflected in recommendations or use by friends, family, or public figures, also plays a crucial role in building positive perceptions and users' trust in the security and ease of use of the payment platform. Equally important, facilitating conditions, such as the availability of supporting infrastructure (e.g., stable internet access, compatible smartphones, regulations that protect consumers, and responsive customer service), further strengthen users' confidence in their ability to use digital payment systems effectively. Ultimately, when trust in digital payments is established, consumers will be encouraged to make online purchasing decisions with a sense of security and comfort, thus accelerating the growth of the digital economy as a whole.

LITERATURE REVIEW

1. Digital Payment

Digital payment methods are payment methods that rely entirely on electronic devices and channels (Dimitrova et al., 2022). According to Aulia (2020), electronic payments are any form of economic transaction that takes place between a seller and a buyer via telecommunications or electronic networks. Digital payments are transactions conducted entirely electronically. In this process, both the sender and recipient utilize digital devices and platforms to conduct transactions.

Also known as electronic payments, this method is cashless and the entire process takes place online, offering convenience and speed in transactions (Shukla, Sagarayani, and Malhotra, 2017).

Laudon & Traver (2011) identified seven main components of an electronic payment system:

- a. Online credit card transactions: Involve various parties such as merchants, consumers, clearinghouses, acquiring banks, and issuing banks.
- b. Digital wallets: Applications that store personal data essential for electronic payments.
- c. Electronic money: Funds held and disbursed by banks.
- d. Online stored value systems: Payments to merchants based on a pre-stored amount, such as gift cards.
- e. Digital accumulated balance systems: Enable e-commerce payments with funds accumulated and paid out at specified times.
- f. Digital check payment systems: Part of the development of online transaction payments.
- g. Mobile payment systems: Transaction processes conducted via mobile phones or gadgets.

Direct experience and frequency of digital payment use significantly influence user trust in it. When users frequently interact with a digital payment platform and consistently experience ease, speed, and efficiency in every transaction, their trust will strengthen. Repeated positive experiences, such as successful transactions without issues or errors, and security features that feel effective in protecting data and funds, cumulatively build a sense of security and validation of the system's reliability, transforming regular use into a deep source of trust.

2. Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT (Unified Theory of Acceptance and Use of Technology) is a relatively new theory or model, developed by Venkatesh, to explain the acceptance and use of technology. The UTAUT theory combines various characteristics or elements of eight existing theories of technology acceptance into one comprehensive theoretical framework. The eight theories are the theory of reasoned (TRA), technology acceptance model (TAM), motivation model (MM), theory of planned behavior (TPB), combined TAM and TPB, model of PC utilization (MPTU), innovation diffusion theory (IDT) and social cognitive theory (SCT). After evaluating the eight models, Vankatesh identified seven important constructs that are significant determinants of behavioral intention. (Vankatesh, et al, 2003) These constructs are performance expectancy, effort expectancy, social influence, facilitating conditions, attitude toward using technology and self-efficacy.

Furthermore, the UTAUT 2 model was developed in 2012, consisting of seven independent variables: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit, as well as two dependent variables: behavioral intention and use behavior (Hidayat et al., 2020). UTAUT 2 is a highly influential user acceptance model and is often applied in research on how consumers accept and use information technology (Hidayatullah et al., 2018).

3. Social Influence

In today's digital age, customers' decisions to adopt new technologies are heavily influenced by the opinions and recommendations of those around them, often shared through social media, thus influencing their perceptions and beliefs about the technology. According to Riquelme & Rios (2010), social influence refers to the extent to which an individual's decision to use a product or service is influenced by the opinions and views of those closest to them, such as family, friends, or relatives, which can shape their perceptions and purchasing behavior. Social influence refers to whether significant others (e.g., friends, colleagues, family members) influence an individual's intention to use a particular technology (Venkatesh et al., 2003). Social influence can encourage individuals to use mobile payment systems when they perceive others around them as believing

the technology is beneficial, thus influencing their decision to adopt and use mobile payments (Nassar et al., 2019). Mobile phone users tend to seek opinions from peers and relatives regarding mobile payments due to the prevalence of social media (Teo et al., 2015).

Social influence plays a significant role in shaping user trust in digital payment systems. When people see friends, family, colleagues, or trusted public figures using and recommending digital payments, their sense of security and confidence in the system tends to increase. Information shared through social media, online reviews, and community experiences serve as sources of validation that help reduce consumer doubts or concerns about the risks of using financial technology. Potential users feel more comfortable and confident in trying and adopting digital payments, even before they have firsthand experience. Furthermore, the increasingly widespread trend of digital payment use in society also creates social pressure that encourages individuals to follow suit.

4. Facilitating Conditions

Facilitating conditions are the extent to which an individual perceives that existing organizational and technological infrastructure facilitates the use of a system (Venkatesh et al., 2003; Jogiyanto, 2007; Tan, 2013; Attuquayafio & Addo, 2014). Facilitating conditions are defined as factors and technical infrastructure that enhance mobile banking, such as training on how to use mobile banking or consumer skills and resources (Chawla & Joshie, 2020). Having supporting infrastructure will increase people's intention to adopt new technology (Oliveira et al., 2016). Hossain et al. (2017) noted that facilitating conditions showed a significant positive impact on consumers' intention to purchase a product. Peñarroja et al. (2019) confirmed that facilitating conditions positively influence knowledge-sharing behavior in using technology in the digital age.

Facilitating conditions play a crucial role in shaping trust in digital payments, as they refer to the extent to which supporting infrastructure and resources are available to users when accessing the technology. The availability of adequate supporting infrastructure, such as a stable internet connection, device compatibility (e.g., a smartphone that supports payment apps), easy access to top-up points, and responsive and accessible technical support or customer service, directly impact users' perceptions of the smoothness and reliability of the payment system. This supportive environment reduces barriers and uncertainty, thereby increasing users' confidence that the system can be used safely and efficiently.

5. Trustworthiness of Online Purchasing Decision

Trust plays a crucial role in e-commerce transactions because consumers will not shop online if they don't trust the seller (Kim et al., 2008). Consumer trust refers to the belief that a party has integrity and is reliable and will fulfill all transactional commitments as expected (Khotimah & Febriansyah, 2018; Gefen et al., 2003). Ba and Pavlou (2003) define trust as the assessment of a person's relationship with another person who will conduct a particular transaction according to their expectations, especially in an uncertain environment. Established trust minimizes risk, allowing consumers to make decisions without any future repercussions (Lazaroiu et al., 2020).

Consumer trust indicators consist of three components (Yu et al., 2018; Budyastuti & Iskandar, 2018; Hayuningtyas & Widiyanto, 2015), namely:

- 1) **Integrity:** Consumers' perceptions and beliefs about a company's integrity involve the belief that the company is honest, trustworthy, and acts ethically. This integrity can be assessed through the consistency of the company's past behavior, the credibility of its communications with various parties, and the alignment between the company's actions and the promises or claims made through advertising.
- 2) **Benevolence:** Trust in a partnership is built on shared goals and motivations to achieve organizational excellence. Emerging in the initial stages, this condition is not yet fully established because a strong commitment has not yet been established.

- 3) **Competence:** This ability refers to the expertise or characteristics that enable a party to exert a dominant influence in solving problems and meeting all consumer needs.

Trustworthiness of online purchasing decision has a significant influence on consumer purchasing decisions. When consumers believe a digital payment system is secure, efficient, and reliable, they tend to be more comfortable and willing to use that method for transactions. This trust can increase purchase frequency, reduce anxiety about data security, and strengthen consumer loyalty to the digital payment service provider. This trust reduces the perceived risks often associated with online purchases, such as concerns about fraud or data misuse.

Meanwhile, a purchasing decision is the process by which consumers make a choice to purchase a product based on their needs, desires, and expectations. This decision is influenced by various factors such as family, price, previous experience, and product quality, and can result in satisfaction or dissatisfaction with the purchased product. (Mandak et al., 2021)

A purchasing decision is the stage in the decision-making process where consumers actually purchase a product. Before a transaction occurs, a series of processes accompany every purchase, including various considerations put into consideration by consumers (Kotler & Armstrong, 2004). Meanwhile, according to Peter and Olson (2000), purchasing decisions are an integrative process that involves combining knowledge to evaluate two or more behavioral alternatives, then choosing the option that is considered most appropriate.

The stages consumers go through before making a decision to purchase a product or service include:

- a. **Needs identification:** This stage occurs when consumers recognize a gap between their desired state and their actual state.
- b. **Information search:** This process begins when consumers realize that their need can be met through the purchase and consumption of a product. Information can be obtained through internal sources (personal memory or experience) or external sources (searching from external sources).
- c. **Alternative evaluation and option selection:** Consumers compare various product options based on attributes such as brand, price, and country of origin, then determine the option that best suits their preferences.
- d. **Purchase decision-making:** This is the stage in which consumers decide to purchase the product they have previously selected.
- e. **Post-purchase behavior:** This behavior arises as a result of the level of satisfaction or dissatisfaction felt after making a purchase.

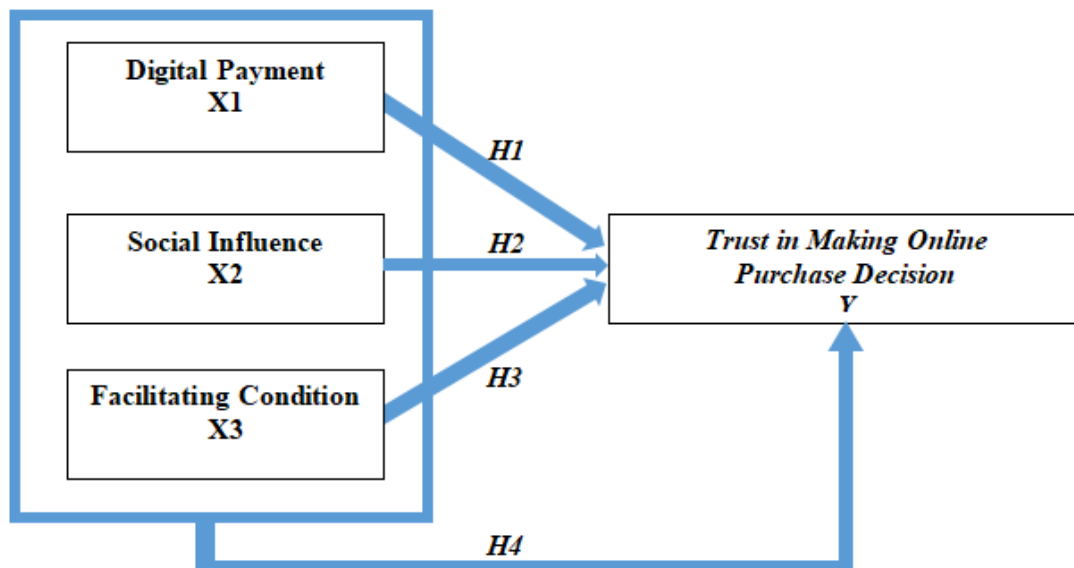


Figure 1 . Research Framework

Independent Variables (X):

X1: Digital Payments

X2: Social Influence

X3: Facilitating Conditions

Dependent Variable (Y): Trustworthiness of Online Purchasing Decision

Based on the above framework, the hypotheses in this study are:

- 1) H1a: Digital Payments have a significant influence on Trustworthiness of Online Purchasing Decision
- 2) H2a: Social Influence has a significant influence on trustworthiness of online purchasing decision
- 3) H3a: Facilitating Conditions have a significant influence on trustworthiness of online purchasing decision
- 4) H4a: Digital payments, social influence, and facilitating conditions simultaneously influence trustworthiness of online purchasing decision

METHODS

The research method used is a quantitative method using causal hypothesis testing, which explains certain correlations or interdependencies between two or more factors within a given fact. This study uses a one-shot time horizon with cross-sectional data. The sampling technique used was purposive sampling. The respondents in this study were 110 individuals, representing Generation Z (born between 1997 and 2012, with an estimated current age of 13-28 years), active students, and living in South Jakarta. The data in this study are primary data obtained through questionnaires. In addition, secondary data was also used in this study as reference material and background for the research. The primary data was then processed and subjected to classical assumption tests (normality, multicollinearity, heteroscedasticity, and autocorrelation) and significance tests (regression, t-test, and R²).

RESULTS AND DISCUSSION

1. Regression Model Analysis

The regression model used is: $Y = C + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$

$$Y = 0.063108 + 0.657073 X_1 + 0.097302 X_2 + 0.247204 X_3$$

The explanation of the regression equation above is:

- a. Digital Payments ($\beta = 0.657$) has the largest and most significant effect. A one-unit increase in the Digital Payments score leads to a 0.657-unit increase in the Online Purchase Decision Trust score. This indicates that technical functional aspects (speed, security, ease of checkout) are the main drivers of Gen Z trust.
- b. Social Influence ($\beta = 0.097$) has a relatively small and insignificant coefficient, meaning that, after controlling for X_1 and X_3 , social influence does not explain significant variation in trustworthiness of online purchasing decision in this sample. Gen Z may be more guided by functional/technical evidence than social recommendations when assessing the Trustworthiness of Online Purchase Decisions.
- c. Facilitating Conditions ($\beta = 0.247$) has a moderate positive effect. This indicates that infrastructure and support (availability of facilities, device compatibility, customer service, connectivity) contribute to the Trustworthiness of Online Purchase Decisions.

2. Significance of Individual Coefficients (t-Test)

The t-test is used to evaluate whether each independent variable has a significant individual effect on Trustworthiness of Online Purchasing Decision.

- a. Digital Payment Variable (X_1): With a p-value of 0.0000 ($p < 0.05$), it has a coefficient of 0.657073. This variable has a significant effect on trustworthiness of online purchasing decision. Improvements in Digital Payments will increase trustworthiness of online purchasing decision.
- b. Social Influence Variable (X_2): With a p-value of 0.2111 ($p > 0.05$), this variable does not have a significant effect on trustworthiness of online purchasing decision.
- c. Facilitating Conditions Variable (X_3): With a p-value of 0.0167 ($p > 0.05$), it has a coefficient of 0.247204. This variable has a significant effect on trustworthiness of online purchasing decision. Improvements in Facilitating Conditions will increase trustworthiness of online purchasing decision.

Statistically, the Digital Payment variable (X_1) is very strong. Companies should prioritize improving the payment experience (UX, fraud protection, popular payment methods) because it has the greatest impact on trust. Similar findings are also found in research by Amini, Harini, and Mulyani (2024), Fauzi et al. (2023), Hegde and Naveenkumar (2024), and Gunawan, Haryanto, and Pakarti (2024).

Most studies indicate the existence of social influence on trust. However, this study found that the Social Influence variable (X_2) had no significant effect on the trust of study respondents. Similar findings were noted by Pangestu and Pasaribu (2022). The implication is that social campaigns such as word-of-mouth and influencers must be combined with functional evidence, such as demos and testimonials, to impact online purchasing trust.

The Facilitating Conditions variable (X_3) has a significant but smaller effect than Digital Payments, but investment in infrastructure/services remains crucial. The significant influence of this variable is also supported by research by Huddin, Masitoh and Ikhsan (2021), Zulherman et al. (2021), Ferghyna, Aditya and Herlambang (2020) and Moorthy (2019).

3. Overall Model Significance (F Test)

The F test is used to test the null hypothesis (H_0) that all coefficients of the independent variables ($\beta_1, \beta_2, \beta_3$) are simultaneously zero. The F test results show a probability value of 0.000000. Because this p-value is far below the 5% significance level ($\alpha = 0.05$), the null hypothesis is rejected. This indicates that the overall regression model is statistically significant. This means that Digital Payments, Social Influence, and Facilitating Conditions collectively have a significant ability to explain variations in trustworthiness of online purchasing decision.

4. Coefficient of Determination Analysis (R^2)

The statistical analysis yielded an R-square value of 0.584439. This indicates that 58.44% of the total variation in the Trustworthiness of Online Purchasing Decision variable can be explained by the regression model through the variables Digital Payments, Social Influence, and Facilitating Conditions. This figure also indicates that the model has moderate-high explanatory power.

CONCLUSION

Overall, the regression model is valid, reliable, and meets all classical econometric assumptions. Hypothesis testing found that:

- a. The Digital Payment variable has a significant effect on the trustworthiness of online purchasing decision in Generation Z.
- b. The Social Influence variable does not have a significant effect on trustworthiness of online purchasing decision in Generation Z.
- c. The Facilitating Conditions variable has a significant effect on the trustworthiness of online purchasing decision in Generation Z.
- d. Digital Payment, Social Influence, and Facilitating Conditions simultaneously have a significant effect on trustworthiness of online purchasing decision.

This increase in Digital Payments can directly increase consumer trust. On the other hand, Social Influence was not shown to have a significant impact in this model, which may indicate that for the Generation Z population, functional and technical factors are more dominant in building trust than social opinion.

Companies should prioritize improving the digital payment experience and security, for example, by integrating popular local payment methods, displaying security badges, a clear refund process, and a streamlined checkout process, as these factors have a significant impact. Furthermore, investment in infrastructure and services is also important, such as 24/7 technical support, app compatibility across devices, and page optimization for slow connections, although their impact is not as significant as the Digital Payment experience. Social campaigns such as word-of-mouth and influencer campaigns should be supported by functional evidence (demos, testimonials) to increase their effectiveness.

Further research is planned to further explore existing research on loyalty through purchase decision trust (Z) as an intervening variable. It is also suggested to explore the reasons why Social Influence is insignificant in Gen Z. Research can be continued by analyzing subpopulations, for example: frequent vs. infrequent shoppers, male vs. female, or urban vs. rural. The Social Influence variable could be significant in these subpopulations.

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Data Availability

The data supporting the findings of this study are available within the article and its supplementary materials. Any additional data that support the findings of this study are available from the

corresponding author upon reasonable request.

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Conflict of Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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