

## **ABSTRACT**

*Shopee launched in 2015, is a leading e-commerce site in Southeast Asia and Taiwan. There are already quite a lot of shopee users using the spaylater payment method, which is around 68%. In light of this, the goal of this study is to determine and analyze the Trust and Convenience of Spaylater on Consumptive Behavior of Shopee Application Users in Bandung partly and concurrently. This study employs a quantitative approach to descriptive research. This study employs a technique of non-probability sampling. There were 384.1 samples collected for this investigation, but the authors added to 385 respondents to reduce the number of respondents' calculation errors. Techniques for data analysis based on descriptive analysis and multiple linear regression analysis. According to the study's findings, trust is in the very good category, convenience is in the reasonably good category, and consumption is in the fairly good area. Based on the findings of multiple linear regression analysis, it can be inferred that there is a positive, one-way link between the variables of trust and convenience and consumptive behavior. The magnitude of the influence of the independent variables (trust and ease) is 9.4% on the dependent variable's consumptive behavior, while the remaining 90.6% is the influence of several other factors not examined in this study. Partially Trust (X1) shows that H0 is accepted and Ha is rejected. Hence it may be inferred that trust has a marginally insignificant influence. The Easy variable represents rejected and acceptable responses. So, it may be inferred that convenience has a substantial impact. The trust variable has a tcount value of 2,634 which is greater than the ttable, which is 1,967 or  $(2,634 > 1,967)$  and a significant level of 0.09 is greater than 0.05 or  $(0.09 > 0.05)$ . The convenience variable has a tcount value of 3,265 which is greater than the ttable, namely 1,967 or  $(3,265 > 1,967)$  and a significant level of 0.01, smaller 0.05 or  $(0.01 < 0.05)$ . trust (X1) and ease (X2) show that H0 is accepted and Ha is rejected.*

**Keywords:** *Trust, Convenience, and Consumptive Behavior*