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# The Double-Edged Sword of Convenience: Decoding Youth Intentions to Embrace Buy-Now-Pay-Later in Sarawak

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## ABSTRACT

This study investigates the behavioral drivers influencing the adoption of Buy-Now-Pay-Later (BNPL) services among youth in Sarawak, with a specific focus on the moderating role of perceived convenience within the framework of the Theory of Planned Behavior (TPB). Data were collected from a representative sample of Sarawakian youth to examine the relationships between attitudes, subjective norms, perceived behavioral control, and the intention to use BNPL services. The findings confirm that attitudes, subjective norms, and perceived behavioral control significantly predict BNPL adoption intentions. Notably, perceived convenience emerged as a significant moderator in the relationship between subjective norms and behavioral intentions, albeit with an unexpected negative standard beta coefficient. This highlights a nuanced paradox where higher convenience strengthens social influences but may simultaneously generate skepticism about transparency and trustworthiness. The study underpins the relevance and importance of financial literacy programs and trust-building measures to address these concerns. Furthermore, BNPL service providers are encouraged to balance simplicity with transparency and leverage social endorsements to enhance adoption. The theoretical implications extend the TPB framework by integrating perceived convenience, while practical recommendations target policymakers and providers to promote responsible and inclusive BNPL usage in Sarawak's diverse socio-economic landscape. Future research avenues are also discussed.

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## 1.0 INTRODUCTION

In the modern era, the rapid evolution of digital payment methods has transformed consumer behavior, offering unprecedented convenience and flexibility. Among these innovations, BNPL services have emerged as a significant alternative to traditional credit systems, allowing consumers to make immediate purchases while deferring payments into manageable installments (Mukhtar et al., 2023). These services are typically interest-free when payments are made on time, making them particularly attractive to younger generations who prioritize financial flexibility, ease of use, and seamless experiences (Ajouz et al., 2022). Globally, BNPL services have experienced exponential growth in markets such as the United States, Europe, and Southeast Asia, driven by the increasing integration of financial technology into everyday life (Akana, 2022).

In Malaysia, BNPL services are gaining traction, with major providers such as Atome, Grab, and SpayLater actively promoting their offerings. The BNPL market in Malaysia has witnessed significant growth, with over five million users recorded in 2022, marking an increase of approximately one million users from the previous year (Statista, 2023). Notably, consumers aged 21 to 30 make up about 44% of BNPL users, reflecting a strong preference for financial flexibility among younger demographics (Bedi 2024). However, despite this growing trend, specific data on BNPL adoption rates among Sarawakian youth remain scarce. Given Sarawak's distinct socio-economic and cultural landscape, adoption patterns may differ from urban centers in Peninsular Malaysia. Factors such as variations in digital infrastructure, financial literacy levels, and trust in financial technology may influence adoption rates, highlighting the need for deeper investigation into the underlying drivers of BNPL usage in Sarawak.

Beyond its convenience, BNPL also introduces financial risks, which are often underemphasized in promotional messaging. One major concern is the high penalty charges imposed for late payments, making BNPL potentially costlier than traditional credit cards in cases of missed payments. Additionally, the ease of deferred payments may encourage impulsive spending habits, leading to excessive debt accumulation, particularly among younger users with limited financial literacy (Azmi et al., 2022). Unlike traditional credit systems that require thorough credit checks, most BNPL services offer quick approvals with minimal eligibility criteria, increasing the risk of overleveraging and financial distress (Fatmawati & Suwardi, 2023). The absence of stringent regulatory oversight further raises concerns about consumer protection and responsible lending practices, making it imperative to investigate the factors driving youth adoption in Sarawak and their awareness of these financial risks.

The adoption of BNPL in Malaysia varies significantly by region, with urban areas experiencing higher adoption rates compared to semi-urban and rural regions such as Sarawak. Sarawak's unique socio-economic and cultural landscape, characterized by varying levels of digital infrastructure and financial literacy, presents specific challenges for the adoption of BNPL services. While digital transformation initiatives have improved internet access in urban centers, rural areas still face connectivity issues, contributing to slower adoption of financial technologies (Chuah et al., 2023). Furthermore, Sarawakian consumers may exhibit different attitudes toward BNPL due to cultural preferences for traditional payment methods and concerns about managing debt (Mukhtar et al., 2023).

Despite its growing popularity, limited research has been conducted on BNPL adoption in Sarawak, particularly among youth. Existing studies on digital payments in Malaysia have predominantly focused on e-wallets like Sarawak Pay, which have gained some traction but still face challenges related to trust and awareness (Zainudin, 2024). Unlike e-wallets, BNPL services involve deferred payments, which may not align with the financial habits or risk tolerance of Sarawakian consumers. This research gap underscores the importance of investigating the factors influencing BNPL adoption in Sarawak to provide a more nuanced understanding of consumer behavior in diverse regional contexts.

This research investigates the determinants influencing the intention of Sarawakian youth to adopt BNPL services, guided by the principles of TPB. TPB posits that behavioral intentions are shaped by

attitudes, subjective norms, and perceived behavioral control (Ajouz et al., 2022). Additionally, this study examines the moderating role of perceived convenience, which reflects consumers' perceptions of ease, efficiency, and accessibility when using BNPL services. Perceived convenience has been identified as a critical factor in financial technology adoption, influencing how attitudes and social norms translate into behavioral intentions (Mukhtar et al., 2023).

The outcomes of this study offer valuable contributions to both theoretical understanding and practical applications. From a theoretical perspective, this research contributes to the literature on BNPL adoption by integrating perceived convenience as a moderating variable, expanding the TPB framework in the context of financial technology (Ajouz et al., 2022; Fatmawati & Suwardi, 2023). Practically, the insights gained can guide policymakers, financial institutions, and educators in developing targeted strategies to promote responsible BNPL usage and enhance financial literacy among Sarawakian youth. Policymakers can use these insights to address regulatory gaps and protect consumers, while BNPL providers can tailor their services to meet the specific needs and preferences of Sarawakian consumers (Chuah et al., 2023). Financial literacy initiatives can also play a crucial role in equipping young users with the knowledge and skills needed to make informed financial decisions (Azmi et al., 2022).

## 2.0 LITERATURE REVIEW

### 2.1 Literature Review

#### *The Concept of Buy Now, Pay Later (BNPL)*

BNPL services have gained significant attention as an alternative to traditional credit, allowing consumers to make purchases without upfront payments. BNPL services divide payments into manageable installments, often interest-free, provided they are made on time (Azmi et al., 2022). The evolution of BNPL services from traditional layaway plans to digital financial tools reflects advancements in financial technology and consumer demand for convenience (Kumar et al., 2024). BNPL is perceived as user-friendly and flexible due to its seamless integration with online shopping platforms and shorter repayment terms, appealing particularly to younger, tech-savvy generations (Lia & Natswa, 2021). BNPL services are particularly popular among Generation Z and millennials due to their preference for digital, flexible payment solutions (Rani & Sahu, 2022). In the United States, 62% of Gen Z consumers and 56% of millennials have utilized BNPL services (Pizzolato, 2024). Traditional financial institutions are also recognizing this trend, offering BNPL options to stay competitive in the evolving financial landscape (Juita et al., 2023). However, concerns have been raised regarding its financial implications, as BNPL's ease and emotional appeal may lead to impulsive buying and financial instability.

#### *Theory of Planned Behaviour (TPB)*

The TPB, developed by Ajzen (1991), serves as the foundation for understanding BNPL adoption. TPB posits that behavioral intentions are influenced by three constructs: attitudes, subjective norms, and perceived behavioral control. These constructs provide a robust framework for studying consumer decisions in adopting financial technologies like BNPL. Attitudes refer to individuals' positive or negative evaluations of a behavior. Positive attitudes toward BNPL, such as its perceived convenience and flexibility, can drive adoption (Irimia-Diéguez et al., 2023). Conversely, negative attitudes stemming from concerns over debt accumulation or hidden fees may deter usage. Subjective norms capture the influence of social pressure or perceived approval from significant others, such as peers or family members, on decision-making (Ho et al., 2022). Positive reinforcement from social circles may encourage BNPL adoption, while negative social perceptions may discourage usage. Perceived behavioral control reflects consumers' confidence in their ability to effectively use BNPL services. Factors such as financial literacy, ease of access, and understanding repayment terms influence perceived control, with higher levels correlating with stronger adoption intentions (Bansal & Taylor, 2002).

### *Perceived Convenience as a Moderating Factor*

Perceived convenience, defined as the degree to which a service simplifies consumer experiences, plays a critical role in financial technology adoption. Convenience encompasses ease of use, time savings, and hassle-free processes, which are particularly relevant in the adoption of BNPL services (Shim et al., 2009). Research indicates that perceived convenience can moderate the relationships between TPB constructs and behavioral intentions. For instance, the simplicity and immediacy of BNPL services strengthen the impact of positive attitudes and social norms on adoption (Xiao & Wu, 2006). In the context of Sarawak, where digital infrastructure is uneven, perceived convenience is likely a pivotal factor in determining BNPL adoption. Consumers in areas with limited digital access may prioritize services that require minimal effort and provide seamless experiences. However, perceived inconvenience, such as complex repayment processes or technical challenges, can undermine consumer confidence and deter usage (Koul & Eydgahi, 2017).

### *BNPL Adoption Among Youth in Sarawak*

Youth in Sarawak, defined as individuals aged 18–30, represent a critical demographic for BNPL adoption. This group is more likely to embrace digital financial tools due to their familiarity with technology and their desire for financial flexibility (Ajzen et al., 2011). However, unique socio-economic and cultural factors in Sarawak create challenges for BNPL adoption. Limited awareness and trust in digital financial services are significant barriers, particularly in rural areas where exposure to advanced financial tools remains low (Conner & Armitage, 1998). Additionally, Sarawakian consumers often exhibit a preference for traditional payment methods, reflecting cultural tendencies toward financial independence and aversion to debt. These factors contribute to slower adoption of BNPL services compared to urbanized regions in Malaysia. Despite these challenges, initiatives to bridge the digital divide in Sarawak, such as improving internet connectivity and promoting financial literacy, have the potential to increase BNPL adoption. Government-backed programs like Sarawak Pay demonstrate the importance of convenience and trust in driving digital payment adoption, offering valuable insights for BNPL providers.

## **2.2 Hypothesis Development**

### *Attitude*

Attitude, as defined in the TPB, reflects an individual's positive or negative evaluation of a specific behavior (Ajzen, 1991). In the context of BNPL services, a favorable attitude is shaped by beliefs regarding the convenience, flexibility, and benefits these services offer. For example, consumers may view BNPL as a financially empowering tool that allows for immediate purchases without upfront payments, which can enhance financial planning and budgeting (Abed & Alkadi, 2024). Positive attitudes often stem from perceptions that BNPL services are simple to use, interest-free when payments are made on time, and readily accessible through mobile apps.

Conversely, negative attitudes may arise from concerns over debt accumulation, missed payments, or hidden fees, which may deter users from adopting BNPL services (Mukhtar et al., 2023). Youths in Sarawak may particularly consider such risks due to limited financial literacy and awareness of repayment obligations (Chuah et al., 2023). Studies have highlighted that positive attitude toward technology, including BNPL, significantly increase adoption rates (Azmi et al., 2022). Therefore, fostering positive perceptions through education and transparency can play a crucial role in enhancing BNPL adoption among Sarawakian youth.

**H1:** Attitude significantly influences the intention to use BNPL services among youth in Sarawak.

### *Subjective Norms*

Subjective norms refer to the perceived social pressure from significant others, such as family, friends, or peers, to perform or refrain from a specific behavior (Ajzen & Fishbein, 2000). In the context of BNPL services, the influence of social circles is critical, especially for younger consumers who are often swayed by peer recommendations, family approval, or cultural norms. Positive social reinforcement such as peers endorsing BNPL services for their convenience and ease can significantly increase adoption rates. Similarly, endorsements by trusted figures like influencers or public testimonials can amplify the effect of subjective norms.

Conversely, negative perceptions within a social group, such as concerns about financial instability or debt risks, can act as deterrents. Cultural and societal norms in Sarawak may emphasize financial independence and caution against unnecessary debt, which could moderate the strength of subjective norms in influencing BNPL adoption (Hidayat et al., 2024). Despite this, the growing popularity of digital finance among youth has demonstrated the power of peer influence in shaping financial decisions. Hence, subjective norms remain a critical factor in understanding how external social pressures drive BNPL adoption in this region.

**H2:** Subjective norms significantly influence the intention to use BNPL services among youth in Sarawak.

### *Perceived Behavioral Control*

PBC refers to an individual's belief in their ability to successfully perform a behavior, considering both internal and external resources and barriers (Ajzen, 1991). In the context of BNPL services, PBC involves factors such as financial literacy, confidence in managing repayment schedules, and the perceived ease of using BNPL applications. Youths with high PBC are more likely to adopt BNPL services as they feel capable of managing potential financial risks and meeting repayment obligations (Raj et al., 2024).

Factors such as user-friendly platforms, clear repayment terms, and easy access to BNPL options can enhance PBC (Kumar & Nayak, 2024). Conversely, a lack of financial knowledge, fear of accumulating debt, or complexity in using BNPL systems can lower PBC, deterring adoption (Hidayat et al., 2024). In Sarawak, where financial literacy levels and digital infrastructure vary, perceived control may play an even more significant role in shaping BNPL adoption. Educating youth about repayment processes and addressing potential barriers can boost confidence, thereby increasing their likelihood of adopting BNPL services (Al-Afeef et al., 2024). Thus, understanding PBC provides critical insights into addressing the challenges of BNPL adoption in Sarawak.

**H3:** Perceived behavioral control significantly influences the intention to use BNPL services among youth in Sarawak.

### *Perceived Convenience*

Perceived convenience, defined as the degree to which a consumer finds a service easy, efficient, and hassle-free, plays a pivotal role in moderating behavioral intentions within the TPB framework (Lai & Liew, 2021). In the context of BNPL services, convenience encompasses features such as quick approval processes, seamless integration with digital platforms, flexible repayment options, and user-friendly interfaces. These attributes are particularly important for youth in Sarawak, who may face barriers to digital financial adoption due to varying levels of digital literacy and infrastructure. When BNPL services are perceived as convenient, consumers are more likely to form positive attitudes, feel confident in their ability to use the service, and respond positively to social pressures, thereby increasing their intention to adopt BNPL (Yadav & Manrai, 2024).

As a moderating factor, perceived convenience enhances the relationship between attitudes and the intention to use BNPL services. Youths who view BNPL as an accessible and time-saving tool are more likely to act on their positive evaluations, as convenience reduces the perceived effort required to adopt the service (Mpinganjira, 2015). Conversely, perceived inconvenience such as unclear repayment terms, technical challenges, or a lack of support can weaken the influence of positive attitudes. In Sarawak, where digital adoption is uneven, ensuring high levels of convenience is essential to converting favorable attitudes into actionable intentions (Khatimah & Halim, 2016).

Perceived convenience also strengthens the influence of subjective norms on the intention to adopt BNPL services. Social recommendations or peer endorsements carry greater weight when the recommended service is perceived as easy and practical to use (Setiawan & Nugraha, 2021). For instance, when friends or family highlight the convenience of BNPL services, such as their ability to facilitate quick purchases without upfront payments, individuals are more likely to internalize these social influences. However, if the service is perceived as cumbersome or complicated, even strong social norms may fail to translate into adoption intentions, especially in a culturally nuanced region like Sarawak (Negash et al., 2021).

Finally, perceived convenience moderates the relationship between PBC and the intention to use BNPL services. Youths with high PBC are more likely to adopt BNPL when the service is perceived as straightforward and efficient (Konuk, 2021). Features such as simple repayment schedules and intuitive platform designs boost confidence and ensure that perceived capabilities align with actual behavior. On the other hand, inconveniences, such as difficulty navigating the platform or understanding repayment obligations, can deter even those with high PBC (Nusairat et al., 2020). In regions like Sarawak, where financial literacy levels vary, improving convenience is critical to empowering consumers to act on their behavioral control and adopt BNPL services.

- H4:** Perceived convenience moderates the relationship between attitude and the intention to use BNPL services among youth in Sarawak.
- H5:** Perceived convenience moderates the relationship between subjective norms and the intention to use BNPL services among youth in Sarawak.
- H6:** Perceived convenience moderates the relationship between perceived behavioral control and the intention to use BNPL services among youth in Sarawak.

### 3.0 CONCEPTUAL FRAMEWORK

The conceptual framework of this study is grounded in the Theory of Planned Behaviour (TPB), which posits that behavioral intentions are shaped by three core constructs: attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In the context of BNPL services, attitudes represent an individual's positive or negative evaluation of using BNPL services, subjective norms capture the perceived social pressure to adopt these services, and perceived behavioral control reflects confidence in managing the operational and financial aspects of BNPL usage. The framework extends the TPB by introducing perceived convenience as a moderating variable, which enhances or diminishes the strength of the relationships between the TPB constructs and the intention to use BNPL services. Perceived convenience, defined as the ease, efficiency, and accessibility of the service plays a pivotal role in shaping consumer behavior, especially in a region like Sarawak where digital literacy and infrastructure vary significantly. By integrating perceived convenience into the TPB framework, this study provides a comprehensive approach to understanding the behavioral, social, and contextual factors influencing BNPL adoption among Sarawakian youth, offering insights for promoting responsible financial technology usage.

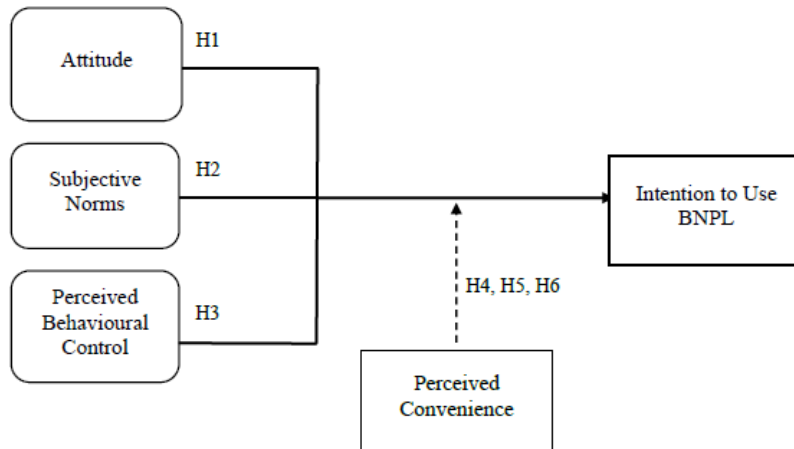


Fig. 1. Conceptual framework

## 4.0 METHODOLOGY

### 4.1 Research Design

This research employed a quantitative, cross-sectional design to examine the factors impacting BNPL adoption among Sarawakian youth. The quantitative approach facilitated a systematic evaluation of relationships between key constructs outlined in the TPB, including attitudes, subjective norms, perceived behavioural control, and perceived convenience as a moderating variable. Data collection was conducted through a cross-sectional survey at a single point in time, offering a comprehensive view of behavioral intentions and perceptions regarding BNPL services.

The study relied on online self-administered questionnaires, distributed through digital platforms to maximize accessibility and reach across Sarawak's diverse urban and semi-urban regions. This method was chosen for its cost-effectiveness and ability to target the tech-savvy youth demographic aged 18–30. The questionnaire included structured, validated items adapted from prior research, ensuring the constructs were measured reliably and consistently. Pre-testing of the instrument ensured clarity and contextual relevance, particularly addressing Sarawak's unique socio-economic and cultural dynamics.

This research design allowed for the collection of data that is both robust and representative of the target population, supporting the analysis of hypothesized relationships. The structured and focused approach ensures the findings contribute to a better understanding of BNPL adoption behaviors while addressing the regional context of Sarawak.

### 4.2 Sample Size and Sampling Techniques

The sample size for this study was calculated using G\*Power software, a recognized tool for determining statistical power and sample size in social, behavioral, and biomedical research (Faul et al., 2007). With the analysis set at a 95% confidence level, a medium effect size of 0.15, and a power of 0.95, G\*Power indicated a minimum requirement of 146 respondents. To ensure data reliability, a total of 173 valid responses were obtained after meticulous screening and cleaning.

A non-probability purposive sampling technique was employed to recruit participants, a method effective in targeting specific populations relevant to the research objectives (Etikan et al., 2016). This approach focused on youth aged 18–30 in Sarawak, aligning with the study's emphasis on this tech-savvy demographic likely to utilize BNPL services. Participants were recruited through online platforms,

including social media and messaging applications, leveraging their widespread use among the target population. This strategy facilitated accessibility and efficiency in reaching a geographically dispersed sample across urban and semi-urban areas.

The purposive sampling method was particularly suitable for this study as it ensured inclusion of individuals meeting specific criteria such as age range, residency in Sarawak, and familiarity with digital payment platforms. While this technique does not guarantee randomness, it allows for in-depth analysis of the specific population most pertinent to the research objectives (Palinkas et al., 2015). This sampling strategy enabled a focused examination of BNPL adoption behaviors among Sarawakian youth.

#### **4.3 Research Instruments**

This study utilized a structured questionnaire as the research instrument, specifically designed to measure the constructs outlined in the TPB. Validated scales from prior studies were incorporated to ensure reliability and consistency (Ajzen, 2006; Francis et al., 2004). The constructs measured included attitudes, subjective norms, perceived behavioral control, and perceived convenience as a moderating variable. Responses were collected using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), allowing for nuanced analysis of participants' perceptions and behavioral intentions.

The questionnaire was divided into sections, with the initial part capturing demographic details such as age, gender, and residency, while subsequent sections focused on the TPB constructs. Items were adapted to suit the Sarawakian context, ensuring cultural and linguistic relevance. Pre-testing was conducted with a small sample of respondents to refine wording and ensure clarity, resulting in minor adjustments to enhance readability and reduce ambiguity. Attention-check questions were incorporated to maintain data quality and ensure participant engagement.

The structured nature of the questionnaire facilitated systematic data collection, while its design ensured alignment with the research objectives. This instrument provided a robust foundation for capturing insights into factors influencing BNPL adoption among Sarawakian youth.

#### **4.4 Data Analysis**

Data analysis was conducted using SPSS for descriptive statistics and SmartPLS for hypothesis testing and structural model evaluation. Descriptive statistics summarized participants' demographic profiles, including age, gender, and location, providing a comprehensive overview of the sample.

The primary analysis employed Partial Least Squares Structural Equation Modeling (PLS-SEM), a robust method suitable for analyzing complex relationships between latent variables. PLS-SEM was chosen due to its ability to handle non-normal data and small-to-medium sample sizes, making it ideal for this study. The analysis included measurement model evaluation to assess reliability and validity, and structural model evaluation to test the hypothesized relationships.

Key statistical tests included Composite Reliability (CR) for internal consistency, Average Variance Extracted (AVE) for convergent validity, and the Heterotrait-Monotrait Ratio (HTMT) for discriminant validity. Path coefficients were evaluated to determine the significance of relationships between constructs, using bootstrapping with 5,000 resamples to establish confidence intervals. This rigorous analytical approach ensured robust testing of the hypotheses and provided meaningful insights into BNPL adoption behavior.

#### **4.5 Data Screening**

Data screening was a critical step to ensure the quality and reliability of the dataset. Initial screening involved identifying and addressing missing data, outliers, and straight-lining responses, where participants provide identical answers across items. Responses with significant missing values or implausible patterns were excluded from the dataset.



Outliers were detected using statistical methods such as z-scores and boxplots to identify extreme values that could skew results. Responses with z-scores exceeding  $\pm 3.29$  were flagged as potential outliers and reviewed for removal.

Straight-lining responses were identified using algorithms in SPSS, which flagged participants who repeatedly selected the same option across multiple items. These responses were excluded to maintain data integrity. Additionally, attention-check questions embedded within the questionnaire helped identify disengaged or inattentive participants.

Discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT), ensuring that constructs were distinct from one another. Data that failed to meet these criteria was excluded. These rigorous screening procedures resulted in a final dataset of 173 valid responses, ensuring high-quality data for analysis.

#### **4.6 Validity of Instruments**

The validity of the research instruments was evaluated using both convergent and discriminant validity. Convergent validity examines the degree to which indicators of a construct are correlated, representing the same underlying concept. This was assessed through Average Variance Extracted (AVE), with a threshold of 0.50 signifying adequate convergence. All constructs in this study exceeded this threshold, confirming that the indicators effectively represented their respective constructs.

Discriminant validity, which ensures that constructs are distinct and not overly correlated, was assessed using the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT). The square root of the AVE for each construct was verified to be greater than its correlations with other constructs, while HTMT values below 0.85 further supported sufficient discriminant validity. These evaluations confirmed that the constructs captured unique dimensions of BNPL adoption behavior.

The rigorous validity assessment ensured that the instruments were robust, allowing for accurate and meaningful interpretation of the relationships between constructs in the study.

#### **4.7 Reliability of Instruments**

Instrument reliability was evaluated using Cronbach's Alpha and Composite Reliability (CR). Cronbach's Alpha measures the internal consistency of items within a construct, with a value of 0.70 or higher considered acceptable. All constructs in this study exceeded this threshold, indicating strong internal consistency among the questionnaire items.

CR provides a more nuanced assessment by accounting for varying indicator loadings, with a threshold value of 0.70 confirming reliability. CR values for all constructs met this criterion, further demonstrating the stability and consistency of the measurement scales.

These reliability metrics ensure that the questionnaire items produce consistent results across different contexts, enabling accurate measurement of attitudes, subjective norms, perceived behavioral control, and perceived convenience. The strong reliability of the instruments reinforces the validity and robustness of the findings, providing a solid foundation for hypothesis testing and analysis.

### **5.0 FINDINGS**

#### **5.1 Demographic Profile**

Descriptive statistics was conducted to obtain the general information of the respondents. Out of the 173 respondents who participated in this study, 69.4% which are higher as compared to the male respondents (35.3%). The majority were within the age groups of 25 to 30 years old (61.8%), 30.1% of

respondents within the age groups of 19 to 24 years old, and the smallest group, 8.1% (14 respondents), comprised individuals aged 18 years. Geographically, the majority of respondents were from Sibü (36.4%, or 63 respondents), followed by Miri (29.5%, or 51 respondents), Kuching (18.5%, or 32 respondents), Bintulu (8.1%, or 14 respondents), and Mukh (5.2%, or 9 respondents). Only a small percentage, 2.3% (4 respondents), were from other divisions of Sarawak. Meanwhile, for marital status, the majority of respondents were single, accounting for 81.9% (134 individuals), while 18.1% (39 respondents) were married. For occupational status, most respondents were employed, making up 67.1% (116 individuals), followed by students (13.9%, or 24 respondents), self-employed individuals (13.3%, or 23 respondents), and unemployed individuals (5.8%, or 10 respondents). Finally, in terms of income level, 60.7% (105 respondents) had an income ranging between RM1001 and RM3000. Additionally, 16.8% (29 respondents) earned RM3001 and above, while 12.7% (22 respondents) earned RM1000 or below. The remaining 9.8% (17 respondents) reported having no income. Among these respondents, 54.9% (95 respondents), reported being highly satisfied with their experience using BNPL services. Followed by 30.1% (52 respondents) indicated that they were satisfied, bringing the total percentage of satisfied users to an impressive 85.0%. However, a smaller group, 13.3% (23 respondents), expressed being neutral, neither satisfied nor dissatisfied. Only 1.7% (3 respondents) reported being dissatisfied with their experience. These results suggest that BNPL services are well-received among the sample population, with approximately 85.0% of respondents reporting a positive level of satisfaction (either highly satisfied or satisfied).

## 5.2 Assessment of Measurement Model

The first stage of the measurement model focused on Confirmatory Factor Analysis (CFA) to evaluate item loadings, reliability, convergent validity, and discriminant validity. To ensure the model met established standards, several criteria from previous research were applied. These included a minimum item loading of 0.5 (Bagozzi et al., 1991), composite reliability (CR) values above 0.7 (Chin, 2010), and an average variance extracted (AVE) of at least 0.5 (Fornell & Larcker, 1981). As shown in Table 1, all item loadings exceeded the 0.5 threshold, and convergent validity was achieved, with CR values above 0.7, except for Perceived Behavioral Control, which had a CR of 0.661, indicating moderate reliability. Additionally, all AVE values met the 0.5 benchmark (Henseler et al., 2009), confirming internal consistency.

Discriminant validity was assessed using the heterotrait-monotrait (HTMT) ratio, as presented in Table 2. All HTMT values were comfortably below the conservative limit of 0.90 (Gold et al., 2001), indicating that the constructs were distinct from one another. Overall, the findings confirmed that the measurement model was both reliable and valid. Furthermore, the  $R^2$  value for the intention to use BNPL services was 0.734, meaning the model accounted for 73.4% of the variance in this outcome (Cohen, 1988), highlighting its robustness.

## 5.3 Assessment of Structural Model

The analysis of the inner (structural) model relied on p-values, t-values, and standardized beta coefficients to test the remaining hypotheses. For this study's one-tailed hypothesis test, t-values needed to be greater than 1.645 ( $p < 0.05$ ) or 2.33 ( $p < 0.01$ ) to be considered statistically significant. The results showed that two of the six hypotheses were supported. Specifically, price value and product features were found to significantly influence the purchase intentions of youth when buying smartphones. However, the analysis revealed that brand image did not moderate the relationship between any of the predictors and purchase intention. In summary, H1, H2, and H3 were supported, while H4, H5, and H6 were not. To ensure there were no issues with multicollinearity, variance inflation factors (VIF) were assessed, as shown in Table 3. All VIF values were well below the threshold of 10 (Bock et al., 2005), confirming that multicollinearity was not a concern among the variables analyzed.

Table 1. Results of measurement model

Model Construct	Measurement Item	Loading	CRA	AVEb
Attitude (Att)	Att_1	0.817	0.753	0.660
	Att_2	0.851		
	Att_3	0.768		
Subjective Norm (SN)	SN_1	0.906	0.880	0.786
	SN_2	0.928		
	SN_3	0.822		
Perceived Behavioural Control (PBC)	PBC_1	0.697	0.661	0.605
	PBC_2	0.842		
	PBC_3	0.788		
Perceived Convenience (PC)	PC_1	0.803	0.856	0.608
	PC_2	0.749		
	PC_3	0.721		
	PC_4	0.813		
	PC_5	0.808		
Intention to use BNPL (Int)	Int_1	0.904	0.874	0.796
	Int_2	0.903		
	Int_3	0.869		

Table 2. Discriminant validity of constructs (HTMT criterion)

	ATT	INT	PBC	PC (mod)	SN	PC x PBC	PC x SN	PC x Att
ATT	-							
INT	<b>0.812</b>	-						
PBC	0.637	<b>0.851</b>	-					
PC (mod)	0.864	0.896	<b>0.797</b>	-				
SN	0.537	0.611	0.411	<b>0.440</b>	-			
PC x PBC	0.527	0.470	0.381	0.602	<b>0.233</b>	-		
PC x SN	0.478	0.411	0.170	0.404	0.216	<b>0.564</b>	-	
PC x ATT	0.670	0.498	0.359	0.635	0.287	0.784	<b>0.656</b>	-

Note: Discriminant validity is established as HTMT < 0.90 (Gold et al., 2001); ATT = Attitude, INT = Intention to use BNPL services, PBC = Perceived Behavioural Control, PC (mod) = Perceived Convenience, SN = Subjective Norm

Table 3. Path coefficients and hypotheses testing

H	Relationship	Standard Beta	P-value	t-value	Decision	VIF	f2
H1	ATT -> INT	0.145	0.025	1.953	<b>Supported</b>	2.218	0.036
H2	SN -> INT	0.204	0.000	4.721	<b>Supported</b>	1.277	0.123
H3	PBC -> INT	0.228	0.000	4.217	<b>Supported</b>	1.782	0.110
H4	PC x ATT-> INT	0.042	0.166	0.969	<b>Not Supported</b>	3.617	0.006
H5	PC x SN -> INT	-0.098	0.015	2.173	<b>Not Supported</b>	1.792	0.025
H6	PC x PBC -> INT	-0.001	0.497	0.009	<b>Not Supported</b>	2.797	0.000

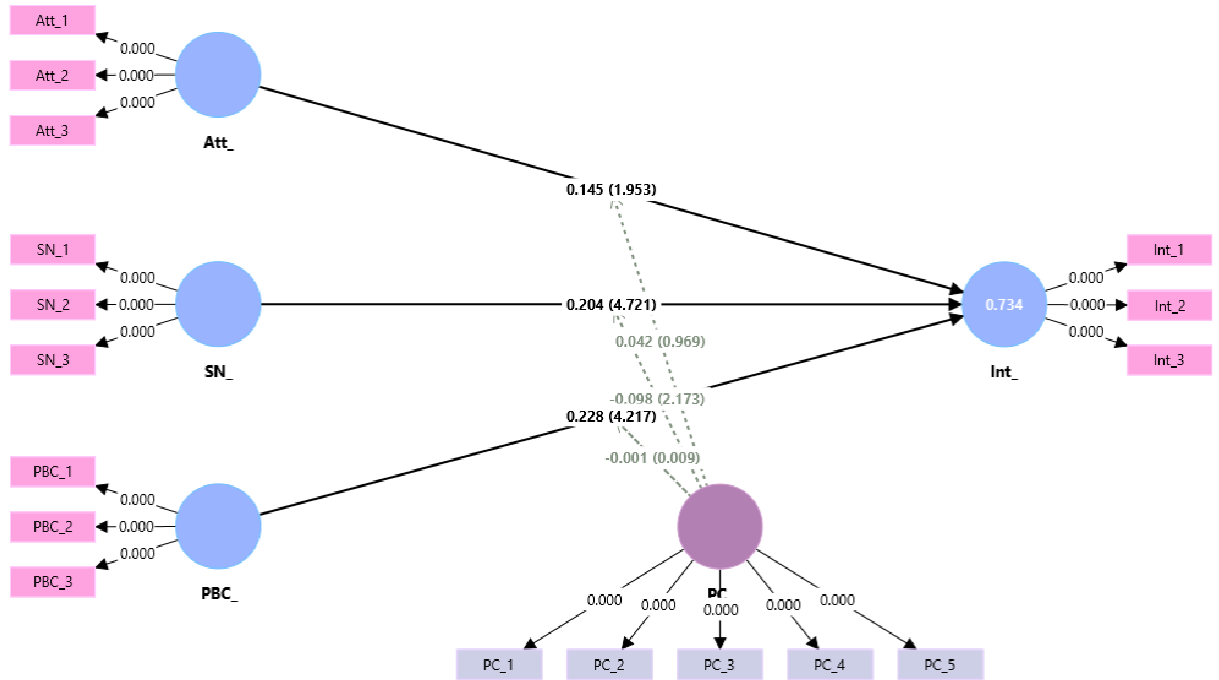


Fig. 2. Research model with path coefficient and t-values

### 6.0 DISCUSSION

The findings of this study provide critical insights into the intention to use BNPL services among youth in Sarawak, firmly grounded in the TPB framework. The significant influence of attitudes, subjective norms, and perceived behavioral control on BNPL adoption underscores the robustness of TPB in explaining consumer behavior within financial technology adoption. However, the non-significant moderating role of perceived convenience highlights the need to consider regional socio-economic and infrastructural factors, particularly in semi-urban and rural areas where internet access and digital literacy vary significantly. This result suggests that while convenience is generally a key driver of digital financial adoption, its influence may be diminished in regions where external barriers such as limited financial literacy or inconsistent internet infrastructure affect adoption behaviors.

This study examined behavioral factors influencing BNPL adoption among youth in Sarawak, utilizing TPB as its guiding framework (Ajzen, 1991). By analyzing attitudes, subjective norms, perceived behavioral control, and the moderating role of perceived convenience, the research offers valuable insights into the psychological and contextual elements shaping BNPL adoption in a distinct regional and demographic setting. The findings emphasize the importance of integrating traditional behavioral theories with modern financial contexts to develop a holistic understanding of consumer behavior, particularly in rapidly evolving digital ecosystems (Gupta & Arora, 2017). This study also underscores the need to account for infrastructural and cultural variations in digital finance adoption models, as urban and rural consumers may exhibit differing behavioral tendencies and technological readiness levels.

The analysis revealed that attitudes and perceived behavioral control are significant drivers of BNPL adoption intentions. Positive attitudes toward BNPL, stemming from its perceived flexibility and ease of

use, strongly influence young consumers' willingness to engage with these services (Kumar & Nayak, 2024). Additionally, perceived behavioral control, reflecting users' confidence in managing the financial and operational aspects of BNPL usage, emerged as a crucial determinant of adoption (Wang & Wong, 2021). However, the impact of subjective norms representing social and peer influence was less pronounced, suggesting that peer and societal pressures may not be as influential in shaping BNPL adoption behaviors in Sarawak. This finding may be attributed to regional cultural and economic factors, where financial decision-making is often influenced by family traditions, trust in conventional payment methods, and concerns about debt accumulation (Rahayu et al., 2024).

### *Attitudes*

The study revealed that attitudes significantly influence the intention to use BNPL services among Sarawakian youth. This aligns with the TPB framework, which posits that positive evaluations of a behavior enhance the likelihood of adoption. Youth in Sarawak perceive BNPL services as a convenient and flexible financial tool that facilitates immediate purchases without upfront payments. This perception aligns with prior research indicating that the simplicity and accessibility of BNPL services drive adoption among younger generations. However, concerns about financial risks, such as debt accumulation and hidden fees, may temper these positive attitudes, highlighting the need for financial literacy initiatives to address such concerns.

Expanding on this, the attractiveness of BNPL services is likely influenced by their ability to provide short-term financial relief and improve cash flow management, particularly for students and young professionals. However, the risk of impulsive spending facilitated by BNPL services necessitates greater emphasis on fostering financial discipline. By integrating financial literacy education into school curricula or workplace training, young consumers can be better equipped to assess the long-term implications of deferred payment models.

### *Subjective Norms*

Subjective norms also emerged as a significant predictor of BNPL adoption. The influence of peers and family members plays a pivotal role in shaping the decision-making process of young consumers. This finding reflects the collectivist cultural tendencies prevalent in Sarawak, where social approval and recommendations from trusted individuals significantly impact behavioral intentions. The endorsement of BNPL services by social circles likely reinforces their perceived legitimacy and utility, thereby encouraging adoption.

Additionally, the role of influencers and digital marketing in shaping subjective norms cannot be overlooked. Social media platforms, often a dominant channel for BNPL promotion, amplify peer influence by showcasing testimonials and success stories of users who benefit from such services. These campaigns, when coupled with culturally sensitive messaging, have the potential to bridge gaps in trust and awareness. Future research could explore how such online dynamics influence subjective norms across different demographic groups.

### *Perceived Behavioral Control*

PBC was found to be a strong determinant of BNPL adoption intentions, indicating that youth with higher confidence in managing repayment obligations and navigating digital platforms are more likely to adopt these services. This finding aligns with TPB, which emphasizes the role of perceived self-efficacy in enabling behavior. Factors such as user-friendly interfaces, clear repayment terms, and accessible customer support are likely to enhance PBC. Conversely, limited financial literacy and uneven digital infrastructure in certain areas of Sarawak may hinder adoption, underscoring the importance of targeted educational campaigns to improve PBC among less confident users.

Furthermore, providing tutorials, FAQ sections, and 24/7 helplines can directly address barriers to perceived behavioral control. Collaborations between BNPL providers and local community organizations to conduct workshops or webinars may also enhance confidence in using these services. By simplifying repayment structures and offering reminders for due payments, providers can further empower users to manage their financial responsibilities effectively.

### *The Role of Perceived Convenience*

The role of perceived convenience as a moderating factor provides critical insights into BNPL adoption dynamics. This study found that perceived convenience significantly moderates the relationship between subjective norms and behavioral intentions, but with an unexpected negative standard beta coefficient. This indicates that while convenience strengthens the role of social influences, it may also lead to unintended consequences where higher convenience is associated with reduced behavioral intentions under certain circumstances (Ajouz et al., 2022). Convenience reduces barriers such as complexity, time consumption, or lack of understanding, which are critical in ensuring that positive attitudes, social influences, and perceived control translate into actual behavioral intentions. Conversely, perceived inconvenience, such as unclear repayment processes or technical challenges, weakens these relationships, emphasizing the need for service providers to enhance user experience to drive adoption further (Perugini & Bagozzi, 2001).

The negative beta suggests that overly convenient processes may raise skepticism among users, particularly regarding transparency and trustworthiness. For instance, youth might associate highly streamlined BNPL services with potential risks, such as hidden fees or overly simplistic terms that mask financial pitfalls. In regions like Sarawak, where digital infrastructure and financial literacy vary, the impact of perceived convenience may be overshadowed by more fundamental barriers, such as trust in digital payment systems and cultural attitudes toward debt. These dynamics highlight the complexity of perceived convenience as both an enabler and a potential barrier, depending on user perceptions and contextual factors.

Contrary to expectations, perceived convenience did not significantly moderate the relationships between attitudes or perceived behavioral control and behavioral intentions. Even if a BNPL platform offers a seamless user experience, youth who lack financial confidence or face strong cultural resistance to debt may still refrain from adopting the service. These results emphasize the importance of addressing deeper contextual factors, such as trust-building and financial education, alongside enhancing convenience (Ajouz et al., 2022).

To address this, BNPL providers should adopt a dual strategy. First, while maintaining convenience, they should enhance transparency by clearly communicating repayment terms, fees, and customer support mechanisms. Providers should also consider developing offline support systems or simplified interfaces tailored for semi-urban and rural populations, addressing the digital divide and improving accessibility. Second, they can use convenience to bolster the social appeal of BNPL services, leveraging endorsements from trusted influencers and peers to validate the legitimacy of their offerings (Perugini & Bagozzi, 2001). By doing so, providers can mitigate the potential downsides of convenience and amplify its positive effects on subjective norms.

Expanding on this, perceived convenience could be reframed as a potential barrier in certain demographics where limited digital literacy or poor internet connectivity challenges the seamless experience promised by BNPL platforms. A focus on hybrid service delivery models—combining digital and physical touchpoints—may bridge these gaps and enhance overall adoption rates. Future research should explore this inverse relationship further, examining how cultural and psychological factors, such as trust and financial literacy, interact with perceived convenience. These investigations could provide a deeper understanding of how to optimize convenience to align with user expectations and foster stronger adoption intentions.

## 7.0 IMPLICATIONS

This study offers several practical and theoretical implications that contribute to the understanding and application of BNPL adoption among youth in Sarawak. These implications are grounded in the findings derived from the TPB framework and its integration with perceived convenience as a moderating variable.

### *Practical Implications*

For policymakers, the findings emphasize the urgent need for tailored financial literacy programs that address both urban and rural youth consumers. While urban youth may benefit from advanced digital financial education, rural youth face additional adoption barriers due to limited internet access and lower exposure to financial technology. Therefore, financial literacy initiatives should be designed with differentiated approaches, ensuring accessibility for rural communities where digital financial literacy and internet penetration remain challenges. Collaborations between policymakers, educational institutions, and financial organizations can embed these programs into school curricula and community workshops, creating a sustainable foundation for informed financial behaviors (Rahayu et al., 2024). Additionally, targeted awareness campaigns should address misconceptions about BNPL services while promoting responsible usage, especially in semi-urban and rural areas where digital financial literacy lags.

Beyond education, BNPL adoption among youth is also constrained by internet infrastructure limitations. Given that reliable digital access is a prerequisite for the adoption of financial technology, policymakers should prioritize the expansion of internet connectivity in underserved areas. By the end of 2024, the Malaysian government aims to provide 5G access to 85% of the population, a move that could significantly enhance digital financial inclusion (Telecom Review Asia Pacific, 2024). Enhancing broadband coverage and improving mobile network availability in Sarawak's regions can accelerate the adoption of digital financial services, ensuring that rural youth have the same opportunities as their urban counterparts to benefit from BNPL solutions.

For BNPL service providers, addressing user convenience is critical to overcoming adoption barriers. Simplifying repayment processes, ensuring transparent and understandable terms, and designing user-friendly interfaces that cater to different literacy levels are essential steps to enhance the customer experience. Providers should also focus on building trust by showcasing robust security measures, offering accessible customer support, and tailoring solutions to local socio-economic conditions. In regions like Sarawak, where skepticism toward digital financial tools persists especially in rural areas these trust-building measures can encourage greater consumer confidence and adoption (Lai & Liew, 2021).

### *Theoretical Implications*

From a theoretical perspective, this research advances the application of the TPB framework in digital finance by integrating perceived convenience as a moderating variable. This integration sheds light on how contextual factors like ease of use and accessibility influence consumer adoption behavior. While the study found that perceived convenience did not significantly moderate the relationships between TPB constructs and behavioral intentions, its inclusion enriches the explanatory power of the framework and highlights the dynamic interplay of traditional behavioral predictors and modern technological environments (Ajzen, 1991).

The study also underscores the importance of regional and cultural contexts in shaping financial technology adoption. Sarawak's unique socio-economic landscape characterized by uneven digital infrastructure and varying levels of financial literacy demonstrates the limitations of generic, one-size-fits-all adoption strategies. Future research should explore additional contextual variables, such as trust, cultural values, and financial risk tolerance, to deepen theoretical insights into consumer behavior in diverse settings (Faqih, 2020). By doing so, researchers can develop more localized and effective models for understanding and promoting BNPL adoption.

In conclusion, this study provides actionable insights for policymakers, financial institutions, and academics. By addressing the identified gaps in consumer education, convenience, and trust, stakeholders can develop tailored strategies to promote responsible and inclusive BNPL usage, ultimately fostering the sustainable growth of digital finance ecosystems in Malaysia and beyond.

## 8.0 CONCLUSION AND RECOMMENDATIONS

This study provides a comprehensive analysis of the behavioral factors influencing BNPL adoption among youth in Sarawak, grounded in the TPB. By examining the roles of attitudes, subjective norms, perceived behavioral control, and the moderating effect of perceived convenience, the research highlights both opportunities and challenges in promoting BNPL adoption. The findings reinforce the importance of positive attitudes, significant subjective norms, and strong perceived behavioral control as key determinants of adoption intentions. However, the non-significant moderating role of perceived convenience suggests that external socio-economic and infrastructural factors may play a more dominant role in shaping BNPL adoption in Sarawak. This highlights the need for tailored strategies that account for regional variations in digital access, financial literacy, and trust in financial technology.

To address these insights, policymakers should prioritize targeted financial literacy initiatives to educate young consumers on responsible BNPL usage, with a particular emphasis on avoiding impulsive borrowing, understanding repayment obligations, and managing financial risks. These educational programs should be integrated into school curricula, community outreach programs, and digital platforms to ensure widespread accessibility. Given the disparities in digital infrastructure and financial literacy between urban and rural youth, differentiated approaches are necessary to bridge the knowledge gap and promote informed financial decision-making. Collaborative efforts involving government agencies, financial institutions, and educational organizations can further enhance the effectiveness of these initiatives by providing necessary expertise, regulatory support, and educational resources.

For BNPL service providers, improving user convenience through streamlined repayment processes, transparent terms, and intuitive platform interfaces remains essential. However, building consumer trust is equally critical, particularly in semi-urban and rural areas where skepticism toward digital financial services persists. To increase adoption rates, providers should focus on enhancing security measures, ensuring clear communication, and offering accessible customer support. Additionally, customizing BNPL solutions to align with Sarawak's unique socio-economic conditions including variations in income levels, financial habits, and access to technology can foster greater consumer confidence. Leveraging peer influence and social endorsements can also reinforce the impact of subjective norms, encouraging adoption by legitimizing BNPL as a socially accepted financial tool.

From a theoretical perspective, this study expands the application of TPB by incorporating perceived convenience and contextualizing its role within digital finance adoption. While perceived convenience did not significantly moderate the relationships between TPB constructs and behavioral intentions, its inclusion highlights the complex interplay between behavioral and structural factors in BNPL adoption. Future research should explore additional moderating variables, such as trust, cultural norms, and digital readiness, to deepen the understanding of BNPL adoption behaviors across diverse socio-economic contexts. Additionally, future studies can consider analysing differences between urban and rural to examine how variations in digital accessibility influence BNPL adoption behavior. Furthermore, longitudinal studies tracking behavioral shifts over time could provide valuable insights into the evolving financial preferences of youth, particularly in regions undergoing rapid digital transformation.

In conclusion, this study highlights the interplay between behavioral and contextual factors in shaping BNPL adoption among youth in Sarawak. By implementing targeted strategies, addressing socio-economic barriers, and promoting responsible financial behaviors, stakeholders can facilitate sustainable BNPL usage while supporting broader financial inclusion efforts. These initiatives not only empower individual



consumers but also contribute to the development of a resilient and inclusive digital finance ecosystem in Malaysia and similar regional contexts.

## 9.0 CONTRIBUTION OF AUTHORS

Irving Ting Shou Hui carried out the research, wrote and revised the article. Ngian Ek Tee conceptualised the central research idea and provided the theoretical framework. Chin Chee Hui anchored the review, revisions and approved the article submission.

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## 11.0 CONFLICT OF INTEREST STATEMENT

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

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