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Analysis of Factors that Encourage Customers Towards the Process of Purchase of Goods on Credit

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ABSTRACT: This study aims to analyze the factors that influence customers in purchasing goods on credit among the community of Belinyu, Bangka Belitung. The growing trend of credit-based purchases among residents—most of whom work as fishermen and tin miners—serves as the key background of this research. A quantitative approach was employed using Structural Equation Modeling (SEM) with AMOS software. The variables analyzed include economic, psychological, social, and marketing factors, with the perception of credit convenience as a mediating variable and credit purchasing decisions as the dependent variable. The results indicate that psychological, social, and marketing factors significantly influence both the perception of credit convenience and the decision to purchase on credit. Conversely, economic factors do not show a significant effect. The perception of credit convenience also plays a mediating role in the relationship between the influencing factors and purchasing decisions. These findings offer practical implications for businesses to design more effective credit marketing strategies tailored to consumer characteristics in the region.

KEYWORDS: Credit Purchase Decision, Economic Factors, Marketing Factors, Perceived Credit Convenience, Psychological Factors, Social Factors, Belinyu Bangka Belitung.

I. INTRODUCTION

In recent years, the method of purchasing goods on credit has been increasingly used by the public, both in urban and rural areas. Credit facilities provide an opportunity for consumers to obtain goods that are difficult to reach in cash due to limited direct funds. This phenomenon reflects a change in consumer behavior that increasingly prioritizes financial flexibility and ease of transactions. In Indonesia, especially in semi-urban areas such as Belinyu, Bangka Belitung, the pattern of purchasing on credit is a prominent alternative, especially for people with irregular incomes such as fishermen and mine workers.

This phenomenon is also driven by the emergence of schemes Buy Now Pay Later (BNPL) and similar fintech services that are increasingly popular in Indonesia and globally. (Khaliq, 2025; Kumar et al., 2024; Rahmawati, 2025; Setiawan & al., 2025). However, this increase also brings risks such as late payments and personal financial management issues (Hayashi & Routh, 2025; Singh, 2025). Although the practice of purchasing on credit continues to increase, scientific studies that discuss the factors driving consumers' decisions to use credit are still limited. Most previous research has focused on urban communities or on formal financial systems, so there is still a gap in understanding how economic, psychological, social, and marketing factors influence credit purchasing decisions in suburban areas (Athar, 2020; Kusmalinda, 2025; Sarwoto et al., 2024). In addition, the role of the perception of credit facility as a mediating variable has not been studied in depth, especially in the context of consumer behavior in Indonesia.

This knowledge gap emphasizes the importance of studying the dimensions of consumer behavior in credit purchases, especially in areas where access to formal financial services is still limited. Understanding the reasons why consumers in Belinyu choose credit purchases not only has scientific value but also practical value. From a scientific perspective, this study enriches the literature in the field of consumer behavior and marketing; Meanwhile, from a practical perspective, the results can be used as a basis for designing marketing strategies and credit schemes that are more in line with local characteristics.

This study aims to analyze the influence of economic, psychological, social, and marketing factors on the purchase decision of goods on credit, by including the perception of ease of credit as a mediating variable. The model is designed to provide a comprehensive understanding of how internal and external factors interact with each other in the consumer decision-making process.

This article makes a real contribution to the development of science, especially in expanding the understanding of credit purchasing behavior in semi-urban areas of Indonesia that has not received much attention in scientific studies. In addition, the findings of this

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study are expected to provide practical input for financing institutions and business actors in developing more effective and targeted marketing and credit service strategies.

II. LITERATURE REVIEW

Understanding credit purchasing decisions in the context of semi-urban societies requires a multidimensional approach that includes behavioral economics theory, consumer psychology, and marketing theory. The grand theory underlying this study is Theory of Planned Behavior (Ajzen, 1991), which explains that a person's decisions are influenced by attitudes, subjective norms, and perceptions of control over behavior. Recent studies show that TPB remains relevant in the context of fintech and BNPL adoption, including perceptions of convenience and usefulness (Ahmad, 2025; Fatmawati & Suwardi, 2024). In addition, technology adoption theories such as TAM and UTAUT are also used in the study of consumer behavior in the financial sector (Aftab, 2025; Al Mamun, 2025; Yamuna & al., 2025). This theory is relevant in explaining how the perception of ease of credit can mediate the influence of various factors on purchasing decisions. In addition, middle range theory such as consumer decision-making process (Kotler & Keller, 2016) describes the consumer's thought process before buying, which is influenced by internal and external factors such as economics, psychology, social, and marketing. In this context, the purchase decision is defined as the process of consumer selection and action in obtaining goods or services based on rational and emotional considerations (Athar, 2020; Kusmalinda, 2025).

Various previous studies have explored the factors that influence credit purchasing decisions. Research by Wulandari (2020) also emphasizes the importance of promotion and after-sales service in influencing credit electronic purchasing decisions among the millennial generation. Furthermore, in a qualitative study conducted by Rahmadani (2021), it was found that the social influence of peers and the surrounding environment affects consumer preferences for credit purchases in suburban areas. Research by Yusuf and Fitriani (2022) revealed that despite the perception of high credit risk, trust in financing institutions can increase the tendency to buy on credit. These results show a diversity of factors that play a role in the credit decision-making process, but have not integrated the perception of credit ease as an explicit mediating variable.

The theoretical and empirical gap in previous studies lies in the lack of optimal integration between consumer behavior theory and structural models that combine the mediating role of credit ease perception. Various previous studies have explored the factors that influence credit purchasing decisions. Recent research in Indonesia highlights the role of trust, financial literacy, and social capital in the adoption of digital financial services (Budiyanto et al., 2025; Setiawan & al., 2025; Thomas & al., 2024). Psychological factors such as hedonism and consumptive behavior have also been shown to be influential in the decision to use PayLater (Juviyanty & al., 2024; Suherman, 2025). Meanwhile, international studies reveal that BNPL can increase consumer spending but also pose the risk of overspending (Abed & Alkadi, 2024; Smith, 2024). Many previous studies have been partial, highlighting only one or two factors without considering the complex relationships between variables. In addition, most of the research was conducted in urban areas with relatively economically stable populations, so it did not represent the conditions of semi-urban communities with fluctuating incomes such as in Belinyu. Furthermore, there have not been many studies that use the Structural Equation Modeling (SEM) approach to test the model of the relationship between variables in the context of purchasing credit from local communities.

Based on the literature review, it can be concluded that this article makes a scientific contribution by offering a more comprehensive approach in understanding credit purchasing decisions. By including the perception of ease of credit as a mediating variable in the SEM model, this study complements the shortcomings in the previous literature that tend to be fragmentary. The study also expands the empirical context by focusing on semi-urban communities in Indonesia, which have received less attention in consumer behavior research. The findings of this article are expected to enrich academic discourse as well as provide a practical foundation for business actors and financial institutions in designing more contextual and effective marketing strategies.

III. METHODS

This study uses a quantitative approach with a survey method because the main purpose of the study is to test the relationship between variables through numerical measurement and statistical analysis. The quantitative approach is considered appropriate to obtain an objective picture of the factors that influence the decision to purchase goods on credit in society, as well as to test structural models based on the theoretical framework that has been developed.

The research was carried out in Belinyu District, Bangka Regency, Bangka Belitung Islands Province. This area was chosen because it reflects the socio-economic characteristics of semi-urban communities that make a lot of use of credit purchases in their consumptive

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activities. Data collection was carried out from February to April 2024 through the distribution of questionnaires directly to respondents who met the criteria.

The population in this study is the entire Belinyu community who have purchased goods on credit. The sample was selected using the purposive sampling technique with the main criteria being at least 17 years old and having experience making purchases on credit in the past year. The number of samples used was 200 respondents. The determination of the number is based on contemporary guidelines which state that a sample size of 200 respondents is considered sufficient for a simple SEM (Piriyakul, 2021), and pay attention to a ratio of at least 5:1 to 10:1 between the number of samples and parameters, or up to 20:1 if the data is not normally distributed (Lim, 2024). which suggests a minimum of 5–10 times the number of indicators in the Structural Equation Modeling (SEM) model, and considers the number of indicators as many as 18 items in this study.

Sample size was determined with reference to SEM guidelines (Hair et al., 2010) as well as recent research applying SEM to financial behavior studies. Validity and reliability are measured using CFA, CR, and AVE, as recommended in the latest literature (Alamsyah, 2025).

The data collection instrument is in the form of a closed questionnaire with a 5-point Likert scale. This questionnaire includes six main variables, namely economic, psychological, social, marketing, perception of ease of credit, and credit purchase decisions, each measured by three indicators. The validity of the construct was tested through Confirmatory Factor Analysis (CFA) analysis with a minimum loading factor value of 0.6. The reliability of the instrument was assessed using Construct Reliability (CR) and Average Variance Extracted (AVE) values, all of which met the cut-off criteria (> 0.7 for CR and > 0.5 for AVE). Data was collected by distributing questionnaires directly to respondents after going through a selection process based on inclusion criteria.

Data analysis was carried out using the Structural Equation Modeling (SEM) method using AMOS software version 24. The analysis includes testing measurement models to confirm the validity of indicators, as well as testing structural models to evaluate causal relationships between variables, including direct and indirect effects through mediated variables of credit facility perception. The model evaluation was carried out based on a number of goodness-of-fit indices such as RMSEA, CFI, TLI, and Chi-square/df.

3.1. Data Analysis

Data collection in this study is by giving a questionnaire to the respondents, after the data is collected and then processed through validity and reliability tests which will then be processed in the AMOS 22 software.

3.2. Respond

The characteristics analyzed included gender, age group, and type of occupation. Data was obtained from 70 respondents through a questionnaire distributed online.

3.3. Quality of research data

To ensure the validity and reliability of the research findings, an analysis of the quality of the data was carried out through the Structural Equation Modeling (SEM) approach. The SEM method allows researchers to test relationships between latent constructs simultaneously, including direct and indirect linkages through mediation variables. This approach is also very appropriate in the context of social research that involves the structure of complex relationships between variables.

IV. RESULTS

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1. Respponden

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a. Analisis Asumsi Structural Equation Modelling (SEM)

The structural model used in this study is built based on the theoretical framework and hypotheses that have been determined. The free variables consisted of economic factors (X1), psychological factors (X2), social factors (X3), and marketing factors (X4). All four are assumed to affect the perception of credit facility (M) as a mediating variable, and directly or indirectly affect credit purchasing decisions (Y) as an endogenous variable.

The structure of the tested model shows that economic variables (X1) influence the perception of credit facility (M) and also have a direct path to credit purchase decisions (Y). The same applies to psychological (X2), social (X3), and marketing (X4) variables that are assumed to have an influence both directly on purchasing decisions and indirectly through the perception of ease of credit. Thus, the perception of ease of credit plays a role as the main mediator that bridges the influence of driving factors on credit purchasing decisions.

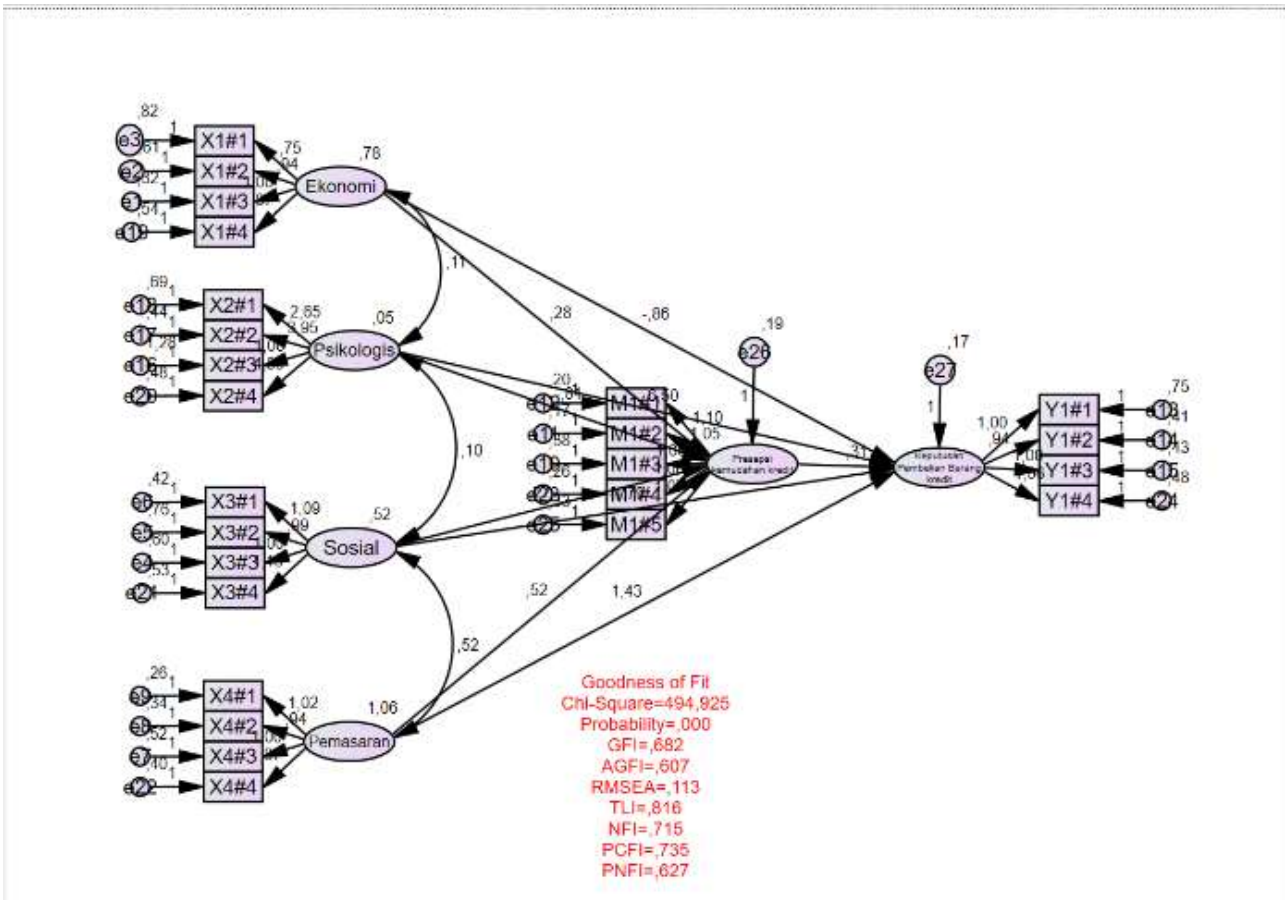

Figure 1. Path Diagram

The model quality test is carried out through several stages, including the preparation of path diagrams and structural model estimation. Each latent variable was measured by three observable indicators obtained from the questionnaire. The model was then evaluated using goodness-of-fit criteria such as RMSEA, CFI, TLI, and Chi-square/df. The results of the evaluation showed that the model had a good match to the empirical data, with the fit values of the model that met the feasibility criteria of the SEM analysis.

The findings of this model show that the developed model is not only statistically appropriate, but also capable of comprehensively explaining the credit purchase decision-making process. The perception of ease of credit has proven to be a significant connecting variable in explaining how economic and marketing factors specifically impact consumer decisions. This approach makes a theoretical contribution to strengthening the understanding of credit-based purchasing behavior, as well as opening up opportunities for the development of consumer behavior models in the context of semi-urban societies.

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b. Normality Test

The normality test in Structural Equation Modeling (SEM) analysis aims to assess whether the data on variable indicators are distributed normally, both at the univariate and multivariate levels. Normality is an important assumption in SEM because it affects parameter estimation and significance tests. The normality assessment in this study refers to the critical ratio (CR) value of skewness and kurtosis as suggested by Byrne (2010), with the normal distribution criterion if the CR is in the range of ±2.58 at a significance level of 0.01.

The results of the Assessment of Normality analysis from AMOS show that most of the indicators in the model have skewness and kurtosis values that are within that tolerance range. This means that univariately, the majority of the data meets the assumption of normality. However, there is one indicator, namely X2#3, which shows a violation of the assumption of univariate normality, with a CR skewness value of -3.926. The unfairness in this indicator shows the potential for data distribution bias, although overall the data can still be categorized as normal univariately because the dominance of other indicators remains within reasonable limits.

Table 1. Normality Test Results

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
M1#5	1,000	5,000	-,308	-,965	-,372	-,583
Y1#4	1,000	5,000	,146	,458	-,862	-1,352
M1#4	1,000	5,000	-,448	-1,404	-,340	-,533
X4#4	1,000	5,000	-,001	-,002	-,230	-,360
X3#4	1,000	5,000	,236	,741	-,855	-1,341
X2#4	1,000	5,000	,366	1,149	-,694	-1,088
X1#4	1,000	5,000	-,141	-,441	-,889	-1,395
X2#1	1,000	5,000	-,211	-,663	-,330	-,518
X2#2	1,000	5,000	,146	,459	-,712	-1,116
X2#3	1,000	5,000	-1,252	-3,926	,776	1,217
Y1#3	1,000	5,000	-,157	-,494	-,423	-,664
Y1#2	1,000	5,000	-,272	-,852	-,482	-,756
Y1#1	1,000	5,000	,386	1,211	-,797	-1,249
M1#1	1,000	5,000	-,390	-1,221	-,211	-,330
M1#2	1,000	5,000	-,442	-1,385	-,023	-,037
M1#3	1,000	5,000	-,435	-1,365	-,276	-,432
X4#1	1,000	5,000	-,190	-,595	-,786	-1,232
X4#2	1,000	5,000	-,197	-,617	-,839	-1,315
X4#3	1,000	5,000	-,190	-,595	-,938	-1,470
X3#1	1,000	5,000	,298	,936	-,399	-,625
X3#2	1,000	5,000	,173	,543	-,796	-1,248
X3#3	1,000	5,000	,787	2,468	-,018	-,027
X1#1	1,000	5,000	,007	,023	-,363	-,569
X1#2	1,000	5,000	-,592	-1,855	-,599	-,939
X1#3	1,000	5,000	-,481	-1,509	-,418	-,655
Multivariate					56,381	5,893

Meanwhile, the results of the multivariate normality test produced a kurtosis value of 56.381 with a CR of 5.893. This value exceeds the threshold of ±5, suggesting that the data are multivariate and do not fully meet the assumption of normality. However, violations of the assumption of multivariate normality in the context of SEM with large sample numbers (n > 200) are still tolerable, given the robustness of the maximum likelihood estimation method used (Weston & Gore, 2006). Therefore, the fixed model can be further analyzed assuming a near-normal distribution of the data.

c. Uji Outlier

Outlier detection is an important step in ensuring the quality and validity of the model in Structural Equation Modeling (SEM) analysis. The presence of outliers—i.e. data that significantly deviate from the general distribution pattern—can lead to parameter estimation bias and degrade the overall accuracy of the model. Therefore, it is important to identify and address potential data as an outlier before proceeding to the structural analysis stage.

In this study, outlier detection was carried out using the Mahalanobis Distance (D^2), which is a technique for measuring the multivariate distance between each respondent to the data distribution center. Each Mahalanobis value D^2 is compared to the critical value of the Chi-Square distribution (χ^2) at a significance level of 0.001 and a degree of freedom equal to the number of indicators in

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the model, which is 27. Respondents with a Mahalanobis D² value above this limit were categorized as significant multivariate outliers (Ketchen, 2013; Kline, 2001).

Based on the results of data processing with AMOS, the highest Mahalanobis D² value was recorded at 38.705, which came from respondent number 3. This value is still below the critical value χ^2 of 54.572 for df = 27 at $\alpha = 0.001$. Thus, none of the respondents were identified as multivariate outliers. This indicates that all the data collected is within the normal range of a statistically acceptable distribution.

The absence of outliers in the data strengthens the validity of the SEM model analysis to be performed. All respondent data can be used without the need for further transformation, deletion, or adjustment. This ensures that the results of the resulting structural analysis reflect the patterns of relationships between variables in a representative manner and can be interpreted scientifically with a high degree of reliability.

Table 2. Outlier Test Results

Observations farthest from the centroid (Mahalanobis distance) (Group number 1)

Observation number	Mahalanobis d-squared	p1	p2
3	38,705	,039	,907
40	38,622	,040	,691
39	37,277	,054	,628
28	37,247	,055	,405
33	36,190	,069	,383
24	35,983	,072	,248
4	35,303	,083	,215
45	34,441	,099	,225
11	34,043	,107	,175
23	34,042	,107	,095
56	33,958	,109	,052
10	33,915	,110	,025
50	33,200	,126	,030
35	32,656	,140	,031
37	32,459	,145	,019
6	32,328	,149	,011
7	31,250	,181	,029
19	30,635	,201	,039
41	30,306	,213	,034
15	30,288	,214	,018
46	30,173	,218	,011
9	29,678	,237	,013
48	29,639	,238	,007
22	29,306	,251	,006
18	29,291	,252	,003
12	28,911	,268	,003
52	28,741	,275	,002
59	27,527	,330	,015
54	27,173	,347	,016
57	27,071	,352	,010
44	26,641	,374	,013
14	25,675	,425	,046
43	25,479	,436	,038
5	24,832	,472	,070
51	24,220	,507	,115
30	23,780	,532	,142
49	23,705	,536	,102
53	23,511	,548	,087
29	23,220	,565	,086
2	22,919	,582	,086
21	21,814	,646	,263
34	21,517	,663	,261
32	20,960	,695	,341
27	18,189	,834	,972
25	17,617	,858	,984
47	17,597	,859	,968
17	16,987	,882	,982
31	16,778	,890	,974
55	15,496	,929	,997
26	13,613	,968	1,000
1	13,297	,973	1,000
16	13,277	,973	1,000
13	11,146	,992	1,000
20	11,146	,992	1,000
58	8,685	,999	1,000
36	7,261	1,000	1,000
38	7,041	1,000	1,000
8	4,121	1,000	1,000
42	4,121	1,000	1,000

d. Validity Test

The validity of the construct in the Structural Equation Modeling (SEM) analysis was measured using Standardized Factor Loading (SFL) from the Confirmatory Factor Analysis (CFA) analysis. An indicator is declared valid if it has a loading factor value

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of ≥ 0.50 and ideally ≥ 0.70 (Hair et al., 2019). This value reflects the strength of the relationship between the observable indicator and the latent construct being measured. Indicators that do not meet these minimum limits are generally eliminated from the model to maintain measurement integrity.

The results of the CFA show that all indicators in this study have adequate loading factor values, which are in the range of 0.629 to 0.964. This shows that each indicator has a significant contribution in representing its construct statistically. No indicators need to be excluded from the model, as they all meet the established validity criteria.

Table 3. Validity Test Results

Konstruk	Indikator	Loading Factor	Keterangan
Ekonomi	X1#1	0,708	Valid
	X1#2	0,868	Valid
	X1#3	0,842	Valid
	X1#4	0,783	Valid
Psikologis	X2#1	0,629	Valid
	X2#2	0,784	Valid
	X2#4	0,773	Valid
Sosial	X3#1	0,769	Valid
	X3#2	0,717	Valid
	X3#3	0,763	Valid
	X3#4	0,890	Valid
Pemasaran	X4#1	0,920	Valid
	X4#2	0,931	Valid
	X4#3	0,835	Valid
	X4#4	0,866	Valid
Persepsi Kemudahan Kredit (M)	M1#1	0,895	Valid
	M1#2	0,964	Valid
	M1#3	0,941	Valid
	M1#4	0,897	Valid
	M1#5	0,812	Valid
Keputusan Pembelian Kredit (Y)	Y1#1	0,777	Valid
	Y1#2	0,780	Valid
	Y1#3	0,839	Valid
	Y1#4	0,863	Valid

For example, the indicator in the Economic Factor construct has a loading factor between 0.708 and 0.868, indicating that all items are able to explain the economic construct well. The same thing can also be seen in other constructs. Psychological, Social, and Marketing Factors show the consistency of strong indicator contributions, including the indicator from the Perception of Credit Facility which has a very high value (0.812–0.964), which indicates a very strong and stable measurement of the construct.

Overall, these findings indicate that all indicators in this model are statistically valid and feasible for use in subsequent structural analyses. The strength of the relationship between the indicators and the constructs each provides empirical support for the reliability of the measuring instruments used in this study, while strengthening the basis of the inferential analysis to be carried out.

e. Reliability Test

The reliability of the construct in the Structural Equation Modeling (SEM) model is an important indicator to ensure the consistency and stability of measurements between indicators in one latent variable. In this study, reliability was tested using two commonly used approaches, namely Construct Reliability (CR) and Average Variance Extracted (AVE), as recommended by Hair et al. (2019).

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CR measures the internal consistency of indicators in measuring latent constructs, while AVE measures how much variance of indicators can be explained by those constructs. A construct is declared reliable if the CR value is ≥ 0.70 and the AVE value is ≥ 0.50. A high CR value reflects a strong degree of consistency between indicators, while a high AVE indicates that most of the indicator's variance is successfully explained by the construct it represents.

The calculation results show that all constructs in the model have CR and AVE values that exceed the minimum limit. Economic Factors (CR = 0.878; AVE = 0.644) and Psychological Factors (CR = 0.822; AVE = 0.544) shows good reliability. Meanwhile, the constructs of Social, Marketing, Perception of Credit Ease of Credit, and Credit Purchase Decision even showed very high reliability with a CR value above 0.90 and AVE above 0.70. This reflects that the indicators used in this study are not only consistent, but also able to explain the variability of the construct very well.

Table 4. Reliability Test Results

Konstruk	CR	AVE	Keterangan
Ekonomi (X1)	0,878	0,644	Reliabel
Psikologis (X2)	0,822	0,544	Reliabel
Sosial (X3)	0,915	0,722	Sangat Reliabel
Pemasaran (X4)	0,943	0,823	Sangat Reliabel
Persepsi Kemudahan Kredit (M)	0,956	0,790	Sangat Reliabel
Keputusan Pembelian Kredit (Y)	0,935	0,779	Sangat Reliabel

Thus, all constructs analyzed in this study have met the reliability requirements of the instrument. These results also support the convergent validity of the construct, which has previously been proven through high loading factor values. Therefore, this model is considered to have a strong measurement foundation and is ready to be used in structural analysis to test the hypothesis of relationships between variables.

f. Uji Goodness of Fit

Evaluation Goodness of Fit (GOF) is an important stage in the analysis Structural Equation Modeling (SEM) to assess the extent to which the theoretical model constructed can adequately represent the empirical data. The model is said to have a good fit when the relationship between the latent variable and its indicators can be explained statistically and theoretically, as explained by Hair et al (Ketchen, 2013). and is reinforced by studies on the effect of model size on the fit-index (CFI, TLI, RMSEA) which shows that even if the theoretical indicators are adequate, models with many indicators or latent variables can affect statistical fit performance (Shi et al., 2019), GOF testing aims to measure the global suitability of the model through various fit measures that include statistical aspects, absolute index suitability, comparative indices, and model complexity-based indices.

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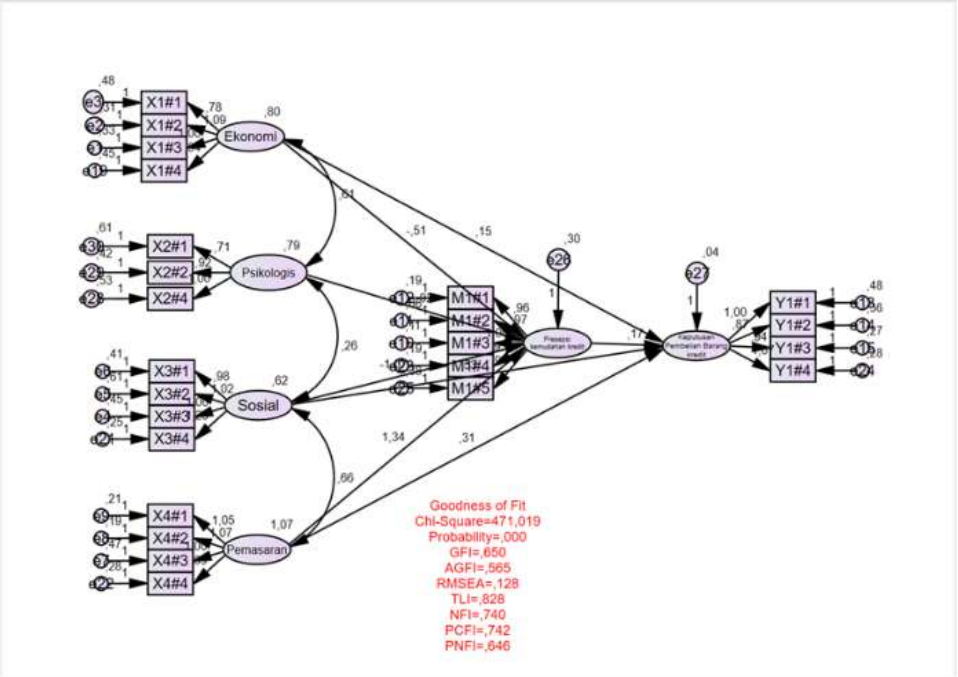

Figure 2 Confirmatory analysis results

In this study, the results of GOF testing based on AMOS output showed that most of the model fit sizes have not reached the recommended criteria. The resulting Chi-Square (CMIN) value of 471.019 with a p-value of 0.000 shows a statistical inconsistency in the model. This indicates that there is a significant difference between the observed and estimated covariance matrices, so the initial model cannot be said to be a complete fit.

Tabel 5 Uji Goodness of Fit

No.	Ukuran Kelayakan Model	Cut-off Value	Hasil AMOS	Keterangan
1	Chi-Square (CMIN)	Kecil dan tidak signifikan	471,019	Tidak Memenuhi
2	Probability (P)	≥ 0,05	0,000	Tidak Memenuhi
3	GFI (Goodness of Fit Index)	≥ 0,90	0,650	Tidak Memenuhi
4	AGFI (Adjusted GFI)	≥ 0,90	0,565	Tidak Memenuhi
5	RMSEA	≤ 0,08	0,128	Tidak Memenuhi
6	TLI (Tucker Lewis Index)	≥ 0,90	0,828	Marginal
7	NFI (Normed Fit Index)	≥ 0,90	0,740	Tidak Memenuhi
8	PCFI	≥ 0,90 (lebih tinggi lebih baik)	0,742	Marginal
9	PNFI	≥ 0,90 (lebih tinggi lebih baik)	0,646	Tidak Memenuhi

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Other indices also showed inadequate results. The Goodness of Fit Index (GFI) of 0.650 and the Adjusted GFI (AGFI) of 0.565 are both well below the minimum threshold of 0.90, indicating the model's low absolute suitability to the data. The Root Mean Square Error of Approximation (RMSEA) was recorded at 0.128, which exceeded the maximum limit of 0.08, indicating a high rate of model approximation error in the population. Meanwhile, comparative indices such as the Tucker Lewis Index (TLI = 0.828) and the Normed Fit Index (NFI = 0.740) also do not meet the recommended fit standards.

Model-based complexity-based indices such as Parsimonious CFI (PCFI = 0.742) and PNFI (0.646) have also not shown ideal values, despite being in the marginal category. Overall, these results indicate that the initial model has not shown adequate match with the data, both in terms of statistics and theoretical suitability.

Taking these results into account, model modifications are needed to improve match, either through the elimination of invalid indicators, the incorporation of constructs, or the adjustment of correlations between indicators based on the value of modification indices. This process is important so that the final model can more accurately represent the causal relationships between the variables being studied, while improving the validity and reliability of the model as a whole.

g. Model Modification and Goodness of Fit Test After Modification

The model modification process is carried out in response to the test results Goodness of Fit A preliminary showing that the structural model has not met most of the eligibility criteria. Indices such as GFI, AGFI, TLI, and RMSEA are below the recommended cut-off standard, which indicates that the theoretical model structure does not optimally reflect the relationships between constructs (Ketchen, 2013).

Model modification in SEM is a permissible procedure as long as it remains within a rational theoretical corridor. In this study, several modification steps were carried out iteratively, starting with removing invalid indicators, namely indicators with standardized loading factors below 0.50 or not statistically significant. One of the indicators eliminated in this process is X2_3, which was previously also recorded to violate the assumption of univariate normality.

The next step is to analyze the Modification Indices (MI) values of the AMOS output. A high MI value indicates the potential for increased model compatibility if some error terms are exempted from covariance. This exemption is only made if the relationship can be conceptually justified, to avoid modifying the model that is solely data-driven without theoretical support.

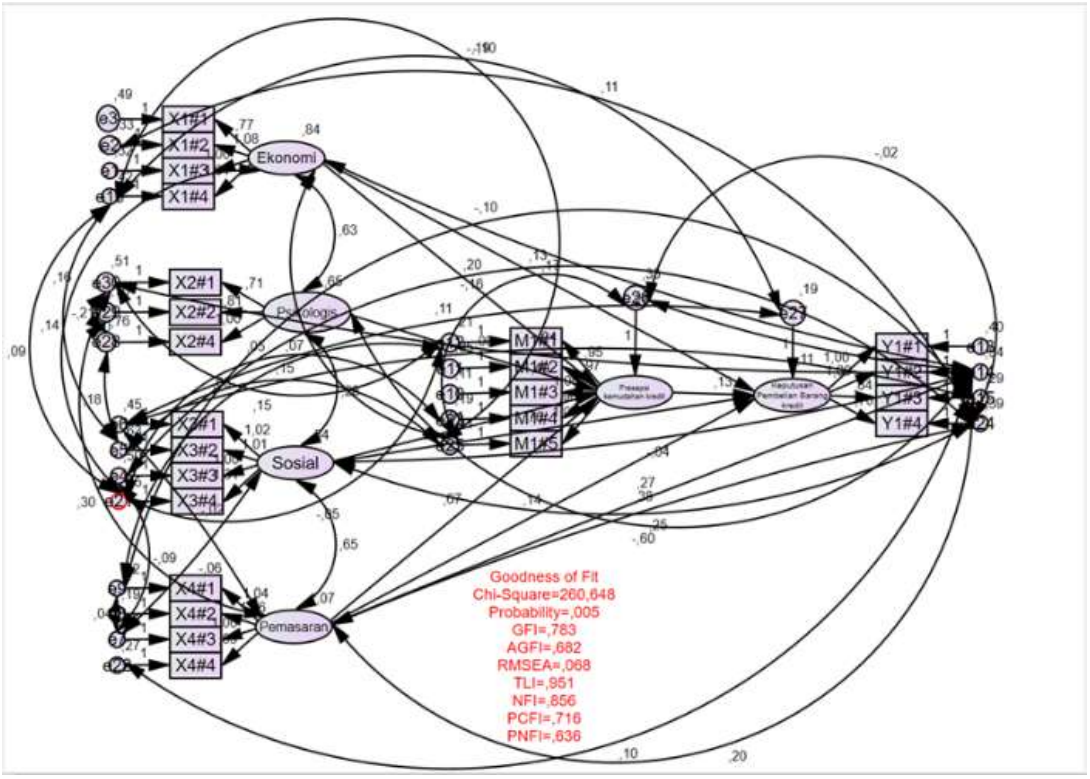

Figure 3. CFA Model After Modification

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After a series of modifications, the model was retested and resulted in significant improvements in some GOF indicators. The RMSEA value decreased from 0.128 to 0.068, which was already within the maximum feasibility limit of 0.08. The TLI index increased to 0.951, indicating an increase in the model's comparative fit to the data. In addition, the probability level value also improved to 0.005, close to the threshold of 0.05. GFI and AGFI, although not yet reaching the ideal values (0.783 and 0.682), show an improving trend compared to before the modification.
The table below summarizes the results of GOF after modification

Table 6. Goodness of Fit test after modification

No.	Ukuran Kelayakan Model	Cut-off Value	Hasil AMOS	Keterangan
1	Chi-Square (CMIN)	Kecil dan tidak signifikan	260,648	Tidak memenuhi (*)
2	Probability (P)	≥ 0,05	0,005	Hampir memenuhi
3	GFI (Goodness of Fit Index)	≥ 0,90	0,783	Belum memenuhi
4	AGFI (Adjusted GFI)	≥ 0,90	0,682	Tidak memenuhi
5	RMSEA	≤ 0,08	0,068	Memenuhi
6	TLI (Tucker Lewis Index)	≥ 0,90	0,951	Memenuhi
7	NFI (Normed Fit Index)	≥ 0,90	0,856	Hampir memenuhi
8	PCFI	≥ 0,90 (ideal)	0,716	Marginal fit
9	PNFI	≥ 0,90 (ideal)	0,636	Tidak memenuhi

(Source: AMOS Output After Modification, 2025)

Although not all sizes reach the ideal cut-off, the modified results show substantial improvements in most fit indicators. In general, the model is acceptable and considered feasible for use in the hypothesis testing and structural path analysis stages between variables. These improvements strengthen the reliability of the model in explaining consumer behavior in the context of purchasing goods on credit, as well as support empirical testing of mediation constructs and causal relationships within the theoretical framework that has been developed.

h. Uji Hypothesis

The hypothesis testing in this study aims to measure the strength and direction of the relationship between variables in the structural model that has been built. This test is carried out by analyzing the value of estimate, critical ratio (CR), and p-value based on the output of AMOS. A relationship is considered statistically significant if the CR value ≥ 1.96 and p-value ≤ 0.05 (Ketchen, 2013) [28]. Value estimate It is also used to determine the direction of the relationship—positive or negative—between an independent variable and a bound variable.

The following table summarizes the results of the direct impact test:

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Table 7 Results of the Hypothesis Test of Direct Influence Between Variables

No.	Jalur Pengaruh	Estimate	CR	p-value	Keterangan
1	Ekonomi → Persepsi Kemudahan Kredit (M)	0,200	1,495	0,135	Tidak Signifikan
2	Sosial → Persepsi Kemudahan Kredit (M)	0,006	0,031	0,975	Tidak Signifikan
3	Pemasaran → Persepsi Kemudahan Kredit (M)	0,673	4,278	***	Signifikan
4	Psikologis → Persepsi Kemudahan Kredit (M)	-0,005	-0,033	0,974	Tidak Signifikan
5	Persepsi Kemudahan Kredit (M) → Keputusan Kredit (Y)	0,129	0,945	0,345	Tidak Signifikan
6	Ekonomi → Keputusan Kredit (Y)	0,169	2,057	0,040	Signifikan
7	Sosial → Keputusan Kredit (Y)	0,755	3,882	***	Signifikan
8	Pemasaran → Keputusan Kredit (Y)	0,137	0,864	0,388	Tidak Signifikan

1. The Influence of Economic Factors on the Perception of Credit Facility

Although the coefficient of economic influence on the perception of credit facility is positive (estimate = 0.200), this relationship is not statistically significant (CR = 1.495; p = 0.135). This shows that the level of income or financial condition of individuals is not strong enough to influence their perception of the ease of access to credit. This finding may be due to the perception that credit services are available to all groups, regardless of income level, as current financing schemes are increasingly inclusive.

2. The Influence of Social Factors on the Perception of Credit Facility.

Social factors showed a very small and insignificant influence (estimate = 0.006; p = 0.975). This suggests that opinions or influences from family, friends, or the social environment do not play a major role in shaping the perception of creditworthiness. This phenomenon reflects a more individualistic decision-making orientation, where the perception of convenience is more influenced by personal experience and judgment.

3. The Influence of Marketing Factors on the Perception of Credit Facility

The relationship between marketing strategy and the perception of credit facility is significant and strong (estimate = 0.673; CR = 4,278; p < 0.001). These findings confirm the important role of marketing communications such as advertising, promotion, and the delivery of credit product information in shaping consumers' perception that credit is accessible. This is in line with the integrated marketing communication theory which states that exposure to marketing messages can shape consumers' beliefs and cognitive judgments of a product or service.

4. The Influence of Psychological Factors on the Perception of Credit Facility

Psychological factors, such as motivation and needs, did not show a significant influence on the perception of credit facility (estimate = -0.005; p = 0.974). These results suggest that perceptions of ease of access to credit are based more on external factors (such as marketing) than personal motivations or desires, which may be more relevant in the context of final decisions, rather than initial perceptions.

5. The Effect of Credit Facility Perception on Credit Purchase Decisions

Although the perception of ease of credit is formed through marketing influences, its influence on credit purchasing decisions is not significant (estimate = 0.129; p = 0.345). These findings indicate a separation between perception and actual behavior. Although consumers consider credit to be accessible, it does not necessarily encourage them to make a purchase decision, as it is likely to be influenced by risk factors, trust in financing institutions, or more substantial economic factors.

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6. The Influence of Economic Factors on Credit Purchase Decisions

The results showed a significant relationship between economic conditions and credit purchase decisions (estimate = 0.169; p = 0.040). This means that the more stable and high a person's financial condition is, the greater their tendency to buy goods on credit. These findings support the assumption that economic stability provides a sense of security for installment-based purchases.

7. The Influence of Social Factors on Credit Purchase Decisions

Social factors have a significant and strong influence on credit purchase decisions (estimate = 0.755; CR = 3,882; p < 0.001). Social support, both explicit and implicit, from family, friends, and the surrounding environment plays a major role in encouraging consumers to make purchases on credit, especially in communities with high levels of social interaction. These findings reinforce the theory of consumer behavior that states that subjective norms of the social environment influence individual intentions and decisions.

8. The Influence of Marketing Factors on Credit Purchase Decisions

Although marketing plays a significant role in shaping the perception of convenience, its direct influence on credit purchasing decisions is not significant (estimate = 0.137; p = 0.388). This suggests that marketing strategies do not directly encourage credit-based consumption actions. Consumers may need additional elements such as the credibility of the financing institution, prior experience, or economic incentives to make a purchase decision.

V. DISCUSSION

The Influence of Economic Factors on the Perception of Credit Facility

The results showed that economic factors did not have a significant influence on the perception of credit facility (p = 0.135). Theoretically, the economic conditions of individuals, especially income, are expected to influence perceptions of the accessibility of credit services. However, in this context, the perception of convenience does not seem to be formed solely from the factor of affordability. The public assesses the ease of credit from other dimensions such as procedural transparency, ease of administration, and speed of service. These findings are not in line with the theory of consumer behavior according to Kotler and Keller (2016) which states that economic conditions are the main determinants in the formation of perception and purchase decisions. Therefore, financing institutions need to focus on improving the quality of information and services rather than just targeting specific economic segments.

The Influence of Social Factors on the Perception of Credit Facility

The absence of a significant influence between social factors and the perception of ease of credit (p = 0.975) indicates that environmental influences such as family, friends, or community do not adequately shape consumer perception. This suggests that perceptions of convenience are more cognitive and individualistic, based on the individual's direct interaction with credit services. This discrepancy shows a shift in people's decision-making patterns, which are increasingly independent and based on personal experience, rather than simply following social opinion. Although reference group theory emphasizes the importance of social influence, these results show that the effect is not universal, especially in the dimension of perception of financial services.

The Influence of Marketing Factors on the Perception of Credit Facility

On the other hand, marketing factors were shown to have a significant effect on the perception of credit facility (p < 0.001). This shows that marketing communication strategies such as promotion, media visualization, and clear explanation of procedures play an important role in shaping the perception that credit is accessible. Consumers respond positively to the information presented in a transparent and engaging manner. These findings are consistent with the results of Santoso's (2021) research (A. Santoso, 2021). which states that effective marketing communication is able to influence consumer perception and confidence in financial products. as well as recent research that emphasizes the importance of marketing communication in shaping consumer perceptions (Ahmad, 2025; Kumar et al., 2024). In contrast, the perception of ease of credit does not significantly influence purchasing decisions, which is consistent with other research showing that even though credit services are considered accessible, risk factors and financial constraints still influence actual behavior (Hayashi & Routh, 2025; Singh, 2025).

The practical implications are the importance of education-based marketing strategies and information disclosure to form a strong perception in the minds of consumers.

The Influence of Psychological Factors on the Perception of Credit Facility

Psychological factors, which included individual motivation, attitudes, and perceptions, showed no significant influence on perceptions of credit facility (p = 0.974). This confirms that in forming perceptions regarding technical aspects such as the ease of credit procedures, consumers rely more on concrete evidence than motivation or internal motivation. These findings confirm that

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psychological aspects are more relevant at the stage of the purchase decision, rather than at the initial perception of a service. Therefore, an emotional approach in promotion needs to be combined with tangible evidence of the ease and efficiency of the service to form a strong perception.

The Effect of Credit Facility Perception on Credit Purchase Decisions

Although the perception of credit facility was formed, its influence on purchasing decisions was not significant ($p = 0.345$). These findings reinforce the view that positive perceptions of a service do not necessarily translate into actual actions. In this context, the decision to purchase goods on credit appears to be influenced by other, more substantial factors, such as needs, risks, or previous experience. This is in accordance with the theory of planned behavior, which emphasizes the importance of intentions and control of behavior apart from mere attitudes or perceptions in shaping consumer decisions.

The Influence of Economic Factors on Credit Purchase Decisions

Economic factors were proven to have a significant effect on credit purchase decisions ($p = 0.040$). Income stability and the ability to pay installments are the main determinants in making decisions to make credit-based purchases. These results support the ability to pay theory, which states that consumption decisions are influenced by perceptions of economic ability. In practice, consumers with more stable economic conditions have a greater tendency to choose credit purchase schemes, especially for secondary or tertiary needs.

The Influence of Social Factors on Credit Purchase Decisions

Social factors showed a very significant influence on credit purchase decisions ($p < 0.001$). Social support from family or friends proved to be one of the main drivers in credit-based consumption decisions. These findings are consistent with reference group theory, which asserts that the norms and opinions of important people in the social environment can influence an individual's consumption behavior. In a collective society like Belinyu, social norms and group solidarity play a huge role in encouraging individuals to adapt their consumption decisions to the general patterns of the community.

The Influence of Marketing Factors on Credit Purchase Decisions

Although marketing strategies are effective in shaping the perception of convenience, their direct influence on credit purchasing decisions is not significant ($p = 0.388$). This suggests that promotions and advertising are not enough to influence buying behavior unless supported by trust in financial institutions and real experiences. Therefore, marketing strategies should not only focus on promotional campaigns, but also strengthen the aspects of trust, post-purchase service, and the track record of financing institutions in order to convert positive perceptions into actual purchasing decisions.

VI. CONCLUSION

This study revealed that of the four factors studied, only marketing factors had a significant effect on the perception of ease of credit, while economic, psychological, and social factors did not show a significant influence on these variables. This shows that the perception of credit facility is more influenced by informative external factors, such as promotional and communication strategies from financing institutions, than by individual internal or social factors.

Although the perception of ease of credit is formed through marketing strategies, it does not directly drive credit purchase decisions. Purchasing decisions are more significantly influenced by economic and social factors. This indicates that consumers consider financial conditions and social environmental opinions in making credit-based purchasing decisions. Thus, purchasing decisions are multifactorial and not solely determined by the perception of a simple procedure.

Furthermore, marketing factors although effective in shaping positive perceptions, do not have a direct influence on purchasing decisions. This shows that strong marketing communication needs to be followed up with a service strategy that builds trust and real experience. The perception of ease of credit in this context has not been proven to be a mediating variable that bridges the relationship between external factors and purchasing decisions. On the contrary, the perception plays a role as a dependent variable formed by the communication strategy, but it is not enough to drive actual consumption actions.

The practical implications of these findings emphasize the importance of a transparent and service-based communication approach in shaping a positive perception of credit. However, to drive purchasing decisions, additional strategies are needed that target strengthening consumers' financial capabilities and a community-based approach. This emphasizes the need for integration between promotion, financial education, and social empowerment in encouraging the adoption of sustainable credit purchases.

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This research makes an important contribution to the development of consumer behavioral science, especially in the context of credit purchase decisions in semi-urban communities. However, the expansion of the model by considering variables such as trust in financing institutions, risk perception, or financial literacy can be the focus of further research to enrich understanding of the psychological and structural factors that influence credit purchase decisions more comprehensively.

The practical implications of these findings emphasize the importance of transparent and education-based communication strategies to form a positive perception of credit. However, to drive purchasing decisions, additional interventions such as increasing financial literacy and strengthening social capital are needed (Budiyanto et al., 2025; Thomas & al., 2024). This is in line with the latest research recommendations on financial literacy and financial inclusion in Indonesia (Rahmawati, 2025; Setiawan & al., 2025).

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