

The Influence of Using the ShopeePaylater Payment Feature on Impulse Buying Behavior

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Abstract

The research entitled “The Effect of Using the ShopeePayLater Payment Feature on Impulse buying Behavior” is a quantitative study that aims to determine the effect of using the ShopeePayLater payment feature on impulse buying behavior. This study uses a survey method. The sampling technique in this study used purposive sampling technique. The data collection technique used a questionnaire which was processed with SPSS. It is hoped that this research will be useful for developing theories related to impulse buying behavior and the use of ShopeePaylater. As well as being a source of information and adding insight so that you can be wiser in using payment methods. Apart from being a reference for further research, this research is also useful as an information provider for ShopeePaylater product and service developers. Based on the results of the study, it shows that there is an effect of the ShopeePayLater payment method on the impulse buying behavior of ShopeePayLater users of Singaperbangsa University students. The reason is because the ease of the transaction process and supported by attractive promos, such as free shipping, discounted prices, and cashback promos, can easily attract them to make purchases. This is included in irrational purchases or without thinking about the use value of the products they buy. Suggestions for ShopeePayLater users to be wiser and consider carefully the function/usefulness of the items they will buy. Should buy goods that are really needed in order to avoid impulse buying behavior.

Keywords: ShopeePaylater, Impulse buying, Usage, Students

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INTRODUCTION

The widespread use of e-commerce in Indonesia has led to various dynamics. According to research by Statista Market Insights, the number of online marketplace or e-commerce users in Indonesia will reach 178.94 million in 2022. This figure is up 12.79% from the previous year, which had 158.65 million users. Observing this trend, e-commerce consumers in Indonesia are expected to continue to increase.

Shopee itself is an e-commerce platform that provides a means for sellers and buyers to interact and conduct transactions online. Shopee also offers interesting features within it, one of which is the ShopeePayLater feature. Quoted from the Shopee Inspiration page, ShopeePayLater is a payment method that allows users to buy goods now and pay for them later. ShopeePayLater is a secure credit method on Shopee with instant loans and minimal interest. ShopeePayLater can be used by loyal Shopee customers who meet the requirements. With ShopeePayLater, users can use installment methods over several months, namely 1 time, 3 times, 6

times, or 12 times installments. ShopeePayLater can only be enjoyed by active Shopee application users who are deemed eligible. ShopeePayLater also comes with quite a variety of payment options, including: Buy Now, Pay Later (payment in the next month), 3X Installments, 6X Installments, and 12X Installments. However, users must pay their bills on time to avoid penalties or higher interest.

The presence of the ShopeePayLater feature in the Shopee application certainly attracts many people to try transacting online with this feature. This feature is currently very popular among millennials, most of whom are still students, and this is one of the most effective marketing strategies to attract customers to shop there. The dynamics of student life can sometimes be unpredictable. As a student, there are certainly many challenges faced, both within the campus environment and outside of it. Financial constraints are one of the challenges for students, especially for those studying out of town and having to rent a boarding house, not to mention maintaining a never-ending lifestyle. Sometimes they have to be very thrifty in using the money they have. However, the ShopeePayLater feature often becomes a "savior" for students because it is very useful when they experience financial difficulties at the end of the month. This feature becomes a "savior" because students who do not have enough money at the end of the month to meet their needs can greatly benefit from this feature.

The presence of the ShopeePayLater feature enables the occurrence of impulse buying behavior. According to Sumarwan (2011), impulsive buying is the tendency of consumers to make purchases spontaneously, unconsciously, hastily, and motivated by the emotional psychological characteristics of a product, as well as persuasion from marketers. According to Rook in Engel et al. (1995), the characteristics of impulsive buying are spontaneity, the strength and intensity of the impulse, arousing excitement, and a lack of concern for the consequences. Engel et al. (2003) described impulsive buying as purchasing done suddenly without prior planning. According to Mujahidin and Astuti (2020), indicators of using fintech e-wallets or digital wallets are service quality, perceived ease, perceived benefits, trust, and advertising.

<p>Independent Variable (X): Use of ShopeePayLater Payment Feature</p> <p>Indicators:</p> <ul style="list-style-type: none">a. Service Qualityb. Perceived Easec. Perceived Benefitsd. Truste. Promotion <p>(Mujahidin & Astuti, 2020)</p>
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Table 1. Variable



<p>Dependent Variable (Y): Impulse Buying Behavior of Students</p> <p>Sub Y1: Cognitive</p> <p>Indicators:</p> <ul style="list-style-type: none">• Knowledge & Experience• Consumer Trust• Perception of Objects <p>Sub Y2: Affective</p> <p>Indicators:</p> <ul style="list-style-type: none">• Emotions & Feelings• Needs• Recommendations <p>Sub Y3: Conative</p> <p>Indicators:</p> <ul style="list-style-type: none">• Purchase Desire• Purchase Decision• Intensity of Consideration Towards Purchase <p>(Kotler, 2018)</p>
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Table 2. Variable Y

RESEARCH METHOD

The research was conducted from May to June 2024 using a quantitative approach. The population in this study consisted of 18,540 students at Universitas Singaperbangsa Karawang. Based on the population, the researchers calculated the sample size using the Slovin formula with a 10% margin of error, resulting in a sample of 100 respondents. The sampling technique used in this study was purposive sampling. Purposive sampling is a technique in which samples are selected with the consideration that the individuals are deemed knowledgeable,

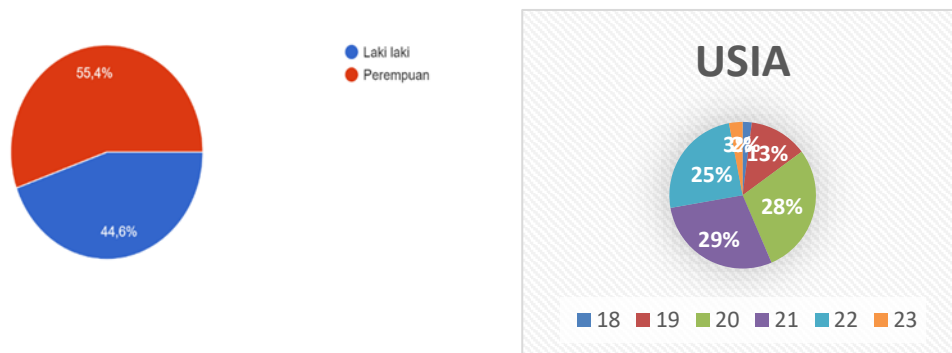
trustworthy, or have the authority to assist the researcher in obtaining information about the research object (Tompodung et al., 2020).

The purpose of using purposive sampling is to select samples that meet the research criteria, ensuring that the responses can represent the study. The primary data in this research were collected through questionnaires filled out by respondents, who were students at Universitas Singaperbangsa Karawang and users of ShopeePayLater who had previously conducted transactions using this payment method. The measurement scale used in this study was the Likert scale.

The Likert scale is a measurement scale used to assess attitudes, perceptions, and opinions of individuals or groups regarding a social phenomenon or an object under study (Sugiyono, 2013). The answer choices in the Likert scale range from very positive to very negative. This study used four response options to avoid neutral answers from respondents. The answer choices were: strongly agree, agree, disagree, and strongly disagree.

RESEARCH RESULTS AND DISCUSSION

This research was distributed to 100 respondents through an online survey by sharing the questionnaire via Google Forms with the respondents. Based on the Slovin formula with a 10% margin of error, a sample size of 100 respondents was obtained.



Picture 1. Percentage Gender Questioner **Picture 2.** Percentage Years-old Questioner

Based on the table above, respondents are grouped according to their age. Respondents aged 18 years are 2 people, those aged 19 years are 13 people, those aged 20 years are 29 people, those aged 21 years are 29 people, those aged 22 years are 25 people, and those aged 23 years are 3 people. It can be concluded that the majority of respondents in this study, students of Universitas Singaperbangsa, are 20 and 21 years old.

From the diagram above, the data shows that the majority of respondents based on gender are dominated by females, with a percentage of 55.4% or 55 people, while males make up 44.6% or 45 people. From these results, it can be seen that more females use the ShopeePayLater feature compared to males. This aligns with research conducted by KIC, which states that women shop online more frequently than men. According to the research, women make transactions more often in a year, with 26 times compared to men who only transact 14 times.

However, in terms of transaction value, men spend 83% more money in a single transaction compared to women..

Results Of Classical Assumption Tests

Before conducting regression analysis to obtain results, classical assumption tests are performed to ensure the accuracy and reliability of the regression equation.

Table 3. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.05243442
Most Extreme Differences	Absolute	.085
	Positive	.085
	Negative	-.073
Test Statistic		.085
Asymp. Sig. (2-tailed)		.072 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

The result of the normality test using the One Sample Kolmogorov-Smirnov Test yielded a significance value (Asymp. Sig. 2-tailed) of 0.072, which is greater than 0.05. Therefore, based on the decision-making basis in normality testing, the data is considered normally distributed.

Simple Linear Regression Test

Simple linear regression is used to measure the influence between variable X (ShopeePaylater Usage) and variable Y (Impulse Buying). The formula for simple linear regression is: $Y = a + bX$. Here are the results of the simple linear regression test in this study. The following is the output using SPSS 25.0 version:

Table 4. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	21.350	5.068		4.213	.000
	Spaylater	.679	.050	.808	13.568	.000

a. Dependent Variable: Impulse Buying

Based on the table above, the constant value (a) obtained is 21.350, and the regression coefficient (b) is 0.679. Therefore, the linear regression equation is as follows:

$$Y = 21.350 + 0.679X$$

The interpretations are as follows:

The constant value of 21.350 means that when the ShopeePayLater payment feature variable (X) is 0, the impulse buying variable (Y) is 21.350.

The regression coefficient value of 0.679 indicates that for every 1% increase in the ShopeePayLater payment feature variable (X), the impulse buying variable (Y) increases by 0.679. Since the regression coefficient is positive, the direction of the influence of the ShopeePayLater payment feature variable (X) on the impulse buying variable (Y) is positive.

Hypothesis Testing

T-Test

In this T-test, a two-tailed test with a significance level of 0.05 was used. The decision-making basis for this T-test involves comparing the obtained t-value (t-observed) with the critical t-value (t-table). Below are the results of the T-test conducted using SPSS version 25.

Table 5. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21.350	5.068		4.213	.000
	Spaylater	.679	.050	.808	13.568	.000

a. Dependent Variable: Impulse Buying

Based on the T-test results above, the obtained significance value is 0.000, which is smaller than 0.05. This indicates that the alternative hypothesis (H1) is accepted. Furthermore, the observed t-value is 13.568. The critical t-value with degrees of freedom (df) = n-2, where n is the number of respondents. With n = 100, df = 98. The critical t-value for a two-tailed test with df = 98 and significance level of 0.05 is 1.984. Since the observed t-value (13.568) is greater than the critical t-value (1.984), this suggests that the alternative hypothesis (H1) is accepted. It means that the independent variable (ShopeePayLater usage) significantly influences the dependent variable (Impulse Buying). Therefore, it can be concluded in this context that the ShopeePayLater payment feature has a significant effect on Impulse Buying behavior.

Coefficient of Determination Test

The coefficient of determination test is used to measure the model's ability to explain how much variance in the dependent variable is explained by the independent variable(s). The determination coefficient test was conducted using SPSS 25, and the output of the test is as follows:

Table 6. Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.808 ^a	.653	.649	4.07306

a. Predictors: (Constant), Spaylater

b. Dependent Variable: Impulse Buying

Based on the output obtained from the coefficient of determination (R^2) test, a correlation coefficient (R) of 0.649 was obtained, and the coefficient of determination (R^2) was found to be 0.653.

Based on the interpretation of the test results, it can be concluded that the contribution of the independent variable X (ShopeePayLater payment feature) to the dependent variable Y (Impulse Buying) is moderate at 64.9%, with the remaining influenced by other variables not included in this study.

Shopee offers a convenient buy-now, pay-later option with Shopee PayLater. The credit application process is simple, requiring only a photo of the applicant and identification card (KTP). This study focused on respondents who are predominantly 22-year-old students. According to Jackpat Mobile Survey, individuals aged 17-26 prefer non-cash or credit card payment solutions. This is suitable for students, especially women, who prefer quick and simple solutions. Additionally, the highest score from the ease indicator statements is that I easily remember how to use Shopee PayLater. Shopee PayLater allows people to shop easily based on their needs. This is because students do not like complicated situations when they need something.

Based on this research, it is known that many respondents use the ShopeePayLater payment feature because they are comfortable with the service provided by ShopeePayLater, and the discounts or promotions offered also attract consumers to use the ShopeePayLater feature. This includes purchases that are irrational or without considering the utility value of the products they buy. These purchases are supported by the convenience offered by the ShopeePayLater payment feature, which has a clear, simple, and easy-to-understand interface and can be used anywhere and anytime. Additionally, ShopeePayLater also includes a feature of recent transaction history. These aspects provide a perception of ease for respondents in conducting transactions using ShopeePayLater, which can lead to impulse buying behavior.

The research results regarding the influence of ShopeePayLater payment feature usage on impulse buying behavior among Singaperbangsa University students who use ShopeePayLater indicate that the ShopeePayLater payment feature influences impulse buying behavior with a correlation of 64.9% based on coefficient of determination calculations. This indicates a moderate correlation, but

factors such as service quality, perceived ease, perceived benefits, trust, and promotion still trigger increased impulse buying behavior among Singaperbangsa University students who use ShopeePayLater.

CONCLUSION

1. Partially, the usage of the ShopeePayLater feature has a positive and significant influence on impulse buying behavior among Singaperbangsa University students who use ShopeePayLater. This is evidenced by the obtained t-value of 13.568, with a critical t-value (t-table) of 1.984. Additionally, the significance value is 0.000, which is below 0.05 (significance level). This indicates that the t-value is greater than the t-table value ($13.568 > 1.984$), showing that the usage of the ShopeePayLater payment feature significantly affects Impulse Buying behavior.
2. From the explanation above, it can be concluded that the majority of respondents are satisfied with the facilities provided by the ShopeePayLater feature. Besides its advantageous features, the interface of ShopeePayLater is simple and easy to understand, thereby respondents do not find it difficult to operate the feature. Based on research from Jackpat Mobile Survey (Putri and Sri, 2020: 825), the age group of 17-26 years prefers non-cash or fintech payment systems, which aligns with students' preference for instant, easy, and practical solutions.

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