

THE INFLUENCE OF USING THE SHOPEE PAYLATER FEATURE ON THE CONSUMPTIVE BEHAVIOR OF HKBP NOMMENSEN UNIVERSITY STUDENTS IN MEDAN

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ARTICLE INFO

Article history:

Received : December 17, 2024

Revised : December 29, 2024

Accepted : December 31, 2024

Keywords

Shopee PayLater;
Consumptive Behavior;
HKBP Nommensen Students.

ABSTRAK

This study aims to determine the Influence of the Shopee PayLater Feature on the Consumptive Behavior of HKBP Nommensen University Students in Medan. This study uses a quantitative descriptive analysis method so that the data used are the results of distributing questionnaires to 100 people. Based on the results of this study, it states that the use of Shopee PayLater has an effect on the consumptive behavior of HKBP Nommensen University students. The results of the T test sig. 0.050 < 9.616, which means that the Shopee PayLater variable (X) has a significant effect on the Consumptive Behavior variable (Y). The magnitude of the influence is 39% while 61% of the influence is caused by other factors that were not examined in this study. This means that the Shopee PayLater feature has a positive and significant effect on the consumptive behavior of HKBP Nommensen University students. Based on the discussion above, there is a positive and significant influence between the Shopee PayLater feature on the Consumptive Behavior of HKBP Nommensen University Students in Medan.

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1. INTRODUCTION

Nowadays, people use the internet a lot to fulfill their needs, one of which is the use of e-commerce for shopping. E-commerce media varies such as Shopee, Lazada, Tokopedia, Bukalapak, and so on. With the many variations of e-commerce, people believe in online transactions. One of the most popular e-commerce today is Shopee, especially among teenagers who like things that are easy, practical, fast, safe and cheap. The various offers provided by Shopee are very attractive, including flash events on certain dates, free shipping, and various payment features. The price of goods sold by Shopee is also relatively cheaper compared to market prices. One of the interesting features in Shopee is SPayLater, where the feature has been approved by the Financial Services

Authority (OJK) so that consumers believe in making online transactions. But there are several policies in Shopee paylater that are not yet known to the public, one of which is the amount of interest for the installment system, people are generally tempted by this buy now pay later transaction because they can get the items they want without spending their money first, so the money they have can be used for other purposes while they also get the desired items.

To see the growth of paylater users in Indonesia, we can see the picture below.



Figure 1. : Paylater Users In Indonesia

OJK noted that the number of PayLater financing contracts in Indonesia reached 79.92 million in 2023. This number has increased rapidly from 2019, where only 4.63 million PayLater payment contracts were recorded in Indonesia. According to OJK, the average annual increase reaches 144.35%. This value is even predicted to continue to grow, along with the increasing demand for the use of this system. (source: Indonesian PayLater Users Grow 17-Fold in the Last 5 Years - GoodStats) Based on the background explained above, the problem in this study is that HKBP Nommensen University Medan students do not use Shopee PayLater much. So based on the identification of the problems explained above, the formulation of the problem of this study is How does the Shopee PayLater feature affect the consumer behavior of HKBP Nommensen University students? Based on the formulation of the problem explained above, the purpose of this study is to identify and analyze how the Shopee PayLater feature influences consumer behavior among students at HKBP Nommensen University, Medan.

Shopee PayLater is one of the payment methods available on the Shopee application. Shopee PayLater is one of the installment payment service features without a credit card that is used as a PayLater feature in the Shopee application. This "buy now, pay later" feature allows us to pay in installments without a credit card. Unlike Shopee PayLater which is more practical because it can be used without requiring a long application process, Shopee PayLater is used to provide credit or installment payments to Shopee Indonesia users by simply paying on time and before the deadline. They can also increase their Shopee payment limit. Karen et al (Napitupulu 2017: 28) state that features are attributes of a product that indicate the extent to which consumer needs and desires are met through ownership, use, and enjoyment of the product. Product characteristic indicators include ease of use, satisfaction with available products, attractive design, and ease of understanding. Shopee PayLater allows active users to shop easily using instant loans with very low interest rates. Unlike Shopee PayLater which can be activated immediately, the Shoppe PayLater payment method

is currently only available to active users of the Shopee application who meet the usage requirements. The following conditions must be met: First, must have a registered and verified Shopee account. Second, have had an active Shopee account for at least 3 months. Third, often transact through the Shopee application. Fourth, the application has been updated to the latest version. Fifth, have a good and smooth credit history.

According to (Setiaji, 1995) in Consumerism, consumer behavior is excessive and blind behavior in buying goods. This consumer behavior phenomenon will certainly continue to grow, due to factors that can cause consumer behavior to emerge, one of which is lifestyle. According to (Chaney et al., 2005) consumer behavior occurs due to the emergence of a western lifestyle. The presence of shopping centers that present various brands from abroad. Some characteristics of consumer behavior, namely: Easily persuaded by the seller's flattery, Having a bad feeling towards the seller, Impatient when wanting to buy goods, so that buying goods is not based on many considerations and only because of momentary desires. According to (Supriyanto, 2021) states that the factors that cause consumer behavior are divided into: 1. Internal Factors Self-concept, namely in buying goods adjusted to self-assessment. Lifestyle, namely in buying goods always following the times.

Supporting this research, several previous studies explain Sania Nurlaila Achmadhana and Desta Fitriani Putri (2024) The influence of the use of Shope PayLater payments on the consumer behavior of students at Stiekia has a negative effect on the consumer behavior of students at the Cendekia Bojonegoro School of Economics. Phyta Rahima and Irwan Cahyadi (2024) The influence of the Shopee PayLater feature on the consumer behavior of students at the University of Mataram showed that there was no relationship between the two. Lina Rokhmatulah, Cory Vidiati, Dini Selasi (2024) The Influence of Shopee PayLater Usage in Employees at PT. Cipta Mandiri Wirasakti have a positive attitude because of the purchase without consideration, the convenience provided and the benefits they feel.

2. RESEARCH METHOD

This research is a quantitative descriptive study using a questionnaire method and SPSS software, which is consistent with research variables, focuses on actual problems and ongoing phenomena, and presents research results in the form of meaningful numbers Sugiyono (2019). The author created a questionnaire which was then distributed via a link and filled out by students. Sources of information and references were obtained through journals and there were also some using data access via the internet or other information that could be used as a reference to support this research after that it was arranged using the author's language. From the research that has been conducted, it shows that the aspect that influences a student to be influenced to use Shopee Paylater "buy now pay later" is consumer behavior. From this influence, it is hoped that students will understand and know what influences a person can be influenced to use Shopee Paylater "buy now pay later" so that the level of excessive use of Shopee Paylater "buy now pay later" can be minimized.

In this study, the population was all students of HKBP Nommensen University. Based on data on July 6, 2024, the total number of active students (S1, D4, D3) was 7,584 students. The sample in this study was taken from all students of HKBP Nommensen University who were actively studying in 2024, totaling 7,584 students. Pengambilan jumlah sampel dilakukan dengan menggunakan slovin

$$n = \frac{N}{1 + N(e)^2}$$

Description:
 n = Number of Samples
 N = Number of Population
 e = Number set at 10% or sig (0.1)

$$n = \frac{7.584}{1 + 7.584(0,1)^2}$$

$$n = 98,69$$

The sample to be taken is rounded up to 100 students, with 10 people representing 10 faculties. This study uses purposive sampling. According to Arikunto, Purposive sampling is a sampling technique that is not based on rules (random), regions, or strata. This sampling is based on considerations of certain objectives.

Table 1. Respondent

| No | Faculty | Samples |
|--------------|-------------------------------|------------|
| 1 | Medicine | 10 |
| 2 | Law | 10 |
| 3 | Economics and Business | 10 |
| 4 | Teaching and Education | 10 |
| 5 | Psychology | 10 |
| 6 | Animal Husbandry | 10 |
| 7 | Agriculture | 10 |
| 8 | Engineering | 10 |
| 9 | Social and Political Sciences | 10 |
| 10 | Language and Arts | 10 |
| Total | | 100 |

The data sources used are primary and secondary data. Primary data in this study were collected from interviews with Pasir Pengaraian University students who are Shopee PayLater users. Primary data in this scientific paper were obtained from filling out or distributing questionnaires to respondents consisting of students of HKBP Nommensen Medan University. Secondary Data according to Hasan (2002: 58) is data obtained or collected by people conducting research from existing sources. This data is used to support primary information that has been obtained, namely from library materials, previous research, books, and so on. Secondary data in this study were obtained from the interview and documentation process.

According to Sugiyono (2016) the measurement scale is an agreement used as a reference to determine the length of the interval in the measuring instrument, so that the measuring instrument when used in measurement will produce quantitative data. In carrying out the measurement scale, the author uses a Likert scale. According to Sugiyono (2012: 93) the Likert scale is used to measure the attitudes, opinions, and perceptions of an individual or group of people about social phenomena. Experts provide selected solutions to factors of Shopee PayLater usage features, lifestyle and consumer behavior ranging from strongly disagree to strongly agree with a firm score of 1 to 5. The scores used in this study are for each statement, namely:

Table 2. Likert Scale

| Clasifications | Score |
|----------------|-------|
| Strongly Agree | 5 |
| Agree | 4 |
| Neutral | 3 |
| Disagree | 2 |

| | |
|-------------------|---|
| Strongly Disagree | 1 |
|-------------------|---|

Data processing in this study uses SPSS (Statistical Package for the Social Sciences) software for information examination, while information displays use tables. The information examination technique used in this exploration is quantitative, using various direct relapse investigations and speculative testing. The type of analysis that uses numbers and statistical calculations is called quantitative data analysis.

3. RESULTS AND DISCUSSIONS

Validity testing is carried out using the SPSS 22.O program with the following performance criteria:

- a. If the calculated r value $>$ r table then the question is declared valid.
- b. If the calculated r value $<$ r table then the statement is declared invalid

Table 2 Validity test of variable x

| No | Questionnaire | r Count | r Table | Valid |
|----|--|---------|---------|-------|
| 1 | The Shopee PayLater feature makes it easy for me to make payments | 0,619 | 0,196 | Valid |
| 2 | The installment feature without a credit card on Shopee PayLater is very interesting | 0,575 | 0,196 | Valid |
| 3 | I feel that the Shopee PayLater feature is more useful than other payment methods | 0,264 | 0,196 | Valid |
| 4 | The payment period offered by Shopee PayLater is quite flexible | 0,590 | 0,196 | Valid |
| 5 | The credit limit provided by Shopee PayLater suits my needs | 0,263 | 0,196 | Valid |
| 6 | The Shopee PayLater feature is easy to use in daily transactions | 0,309 | 0,196 | Valid |
| 7 | The Shopee PayLater activation process is quite simple and fast | 0,616 | 0,196 | Valid |
| 8 | Notifications regarding Shopee PayLater payment due dates are very helpful | 0,526 | 0,196 | Valid |
| 9 | Shopee PayLater provides a sense of security when used for online transactions | 0,566 | 0,196 | Valid |
| 10 | Information regarding interest and Shopee PayLater service fees is conveyed clearly | 0,550 | 0,196 | Valid |

Source: SPSS data processing results. 22

Based on the data in the table above, the variable of female students' consumer behavior (Y) obtained r table with $N = 100$ or $df: (N-2) = 98$ and a significant level of 5% (0.05) which is 0.196. If the resulting value is positive in the comparison of r count $>$ r table, then the comparison in the table above states that all items in the questionnaire are valid so that the questionnaire is worthy of being processed as research data.

Table 3 Validity Test of Variable Y

| No | Questionnaire | r Count | r Table | Valid |
|----|---|---------|---------|-------|
| 1 | I feel that the PayLater feature makes me spend more | 0,719 | 0,196 | Valid |
| 2 | I am worried that I will have difficulty paying Shopee PayLater bills later | 0,496 | 0,196 | Valid |
| 3 | I feel encouraged to buy more items because of the PayLater feature | 0,632 | 0,196 | Valid |
| 4 | I feel more comfortable shopping at Shopee because of the PayLater feature | 0,425 | 0,196 | Valid |
| 5 | I tend to choose Shopee as an online shopping platform because of the Shopee Pay Later feature | 0,468 | 0,196 | Valid |
| 6 | Shopee Pay Later makes me make shopping decisions more often | 0,492 | 0,196 | Valid |
| 7 | Impulsively | 0,415 | 0,196 | Valid |
| 8 | I often buy items that I don't really need because of the ease of using Shopee Pay Later | 0,587 | 0,196 | Valid |
| 9 | The Shopee Pay Later feature makes me feel more confident in shopping even though I don't have enough funds | 0,464 | 0,196 | Valid |
| 10 | I feel that Shopee Pay Later influences my priority of needs when shopping | 0,538 | 0,196 | Valid |
| 11 | I feel that Shopee PayLater has changed my lifestyle | 0,525 | 0,196 | Valid |

Source: SPSS data processing results. 22

Based on the data in the table above, the variable of female students' consumer behavior (Y) obtained r table with $N = 100$ or $df: (N-2) = 98$ and a significant level of 5% (0.05) which is 0.196. If the resulting value is positive in the comparison of $r \text{ count} > r \text{ table}$, then the comparison in the table above states that all items in the questionnaire are valid so that the questionnaire is worthy of being processed as research data..

Reliability Test

Table 4 Reliability Test

| Variabel | Reability coefficient | Cronbatch alpha | Standar Cronbatch alpha | Description |
|-----------------------|-----------------------|-----------------|-------------------------|-------------|
| Shopee PayLater (X) | 10 Questionnaire | 0,832 | 0,600 | Reliable |
| Consumer Behavior (Y) | 11 Questionnaire | 0,708 | 0,600 | Reliable |

Source: SPSS data processing results. 22

Testing of all statements used in this study will use the Cronbatch alpha formula > 0.600 . Based on the test results in the table above, it shows that the Shopee PayLater (X) and consumer behavior (Y) variables are declared reliable because the cronbatch alpha produced by each variable exceeds the limit of 0.600..

Tabel 5 Hasil uji normalitas
One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 100 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 4.90358392 |
| Most Extreme Differences | Absolute | .074 |
| | Positive | .074 |
| | Negative | -.064 |
| Test Statistic | | .074 |
| Asymp. Sig. (2-tailed) | | .199 ^c |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on the test results in the table above, a significance value of $0.199 > 0.050$ was obtained. Thus, the assumption of the distribution of the equation in this test is normal.

Simple Regression Test

The simple regression test in this study is to determine the positive and negative direction of the relationship between the Shopee PayLater variable and the Consumer Behavior Variable in students.

Table 6 Simple Regression Test

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|----------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 6.005 | 3.282 | | 1.829 | .070 |
| Shopee PayLater x | .887 | .092 | .697 | 9.616 | .000 |

a. Dependent Variable: Consumptive Behavior Y

Based on the table, the constant value (a) is 6.005 while the regression coefficient value (b) is 0.887. Therefore, the regression equation that can be obtained in this study is $Y = 6.005 + 0.887X$. The values of a and b in the regression equation above can be interpreted as follows: A constant of 6.005 can be interpreted if Shopee PayLater ($X = 0$) then the student's consumptive behavior achieved is only 6.005. Shopee PayLater has a regression value of 0.887 which means that for every additional one Shopee PayLater number with a positive coefficient, the student's consumptive behavior will increase by 0.887. So the higher or increasing Shopee PayLater, the value of Student Consumptive Behavior will also increase.

Correlation Analysis (R)

Correlation analysis is used to determine the relationship between two variables, namely Shopee PayLater and Consumptive Behavior in HKBP Nommensen University Medan Students and to determine the direction of the relationship that occurs.

Tabel 7 Correlation Analysis

Correlations

| | | number of variables x | number of variables y |
|-----------------------|---------------------|-----------------------|-----------------------|
| number of variables x | Pearson Correlation | 1 | .697** |
| | Sig. (2-tailed) | | .000 |
| | N | 100 | 100 |
| number of variables y | Pearson Correlation | .697** | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 100 | 100 |

** . Correlation is significant at the 0.01 level (2-tailed).

Based on the table results, it can be seen that the correlation value between the two variables, namely Shopee PayLater and Consumptive Behavior, is 0.697 which is located in the interval +0.51 to +0.75. So it can be said that the relationship between the Shopee PayLater and Consumptive Behavior variables has a strong positive relationship. The Pearson correlation value shows a positive value, namely the relationship between the Shopee PayLater and Consumptive Behavior variables is in the same direction..

Determination Coefficient Analysis

The determination coefficient test in this study is to determine how much contribution the independent variable, namely Shopee PayLater, has to the dependent variable, namely Consumptive Behavior..

Table 8 Analysis of Determination Coefficient Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | .697 ^a | .485 | .480 | 4.929 | 1.591 |

a. Predictors: (Constant), number of variables x

b. Dependent Variable: number of variables y

Based on the table, it can be seen that the determination coefficient result is 0.485. This shows that the determination coefficient result between Shopee PayLater and Consumptive Behavior is 0.480 or 48%. While the remaining 52% contributes to other factors not mentioned in this study.

Hypothesis Testing

Hypothesis testing was conducted in this study to determine or test whether there is a significant relationship or difference between the Shopee PayLater variable and the Consumer Behavior Variable. So that it can be seen whether a hypothesis can be accepted or rejected.

Table 9 Hypothesis Test Results (T-TEST) Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|-------|-----------------------------|------------|---------------------------|---|------|
| | B | Std. Error | Beta | | |
| | | | | | |

| | | | | | | |
|---|-------------------|-------|-------|------|-------|------|
| 1 | (Constant) | 6.005 | 3.282 | | 1.829 | .070 |
| | jumlah variabel x | .887 | .092 | .697 | 9.616 | .000 |

a. Dependent Variable: number of variables y

Based on the test results in the table above, the calculated t value > t table or (9.616 > 1.66) is obtained, this is reinforced by a significant value <0.050 or (0.000 <0.050). Thus, H₀ is rejected and H₁ is accepted, this shows that there is a significant influence between Shopee PayLater on Student Consumptive Behavior.

Table 10 Hypothesis Results (F Test)

ANOVA^a

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 2246.122 | 1 | 2246.122 | 92.469 | .000 ^b |
| | Residual | 2380.468 | 98 | 24.290 | | |
| | Total | 4626.590 | 99 | | | |

a. Dependent Variable: number of variables y

b. Predictors: (Constant number of variables x

Based on the test results in the table above, the calculated F value > F table or (92.469 > 3.09) is obtained, this is also reinforced with a significant <0.050 or (0.000 <0.050). Thus, H₀ is rejected and H₁ is accepted, this shows that there is a significant simultaneous influence between Shopee PayLater on Student Consumptive Behavior.

4. CONCLUSION

Based on the discussion above, it can be concluded that there is a positive and significant influence between the Shopee PayLater feature on the Consumer Behavior of HKBP Nommensen University Students in Medan. Students need to be wiser in using Shopee PayLater. It is very important for students to understand that ease of payment should not be a reason for impulsive shopping. Students are advised to prioritize their needs before using this feature and record their expenses to keep them under control. This study is expected to serve as a reference for future research. Other researchers are advised to research research objects elsewhere by adding other variables.

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