The Effect of Using Shopee Paylater Payments on The Cosumption Behavior and Impulsive Buying of English Education Students

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Abstract

The growth of e-commerce followed by an increase in digital payments has driven the penetration of payment features that aim to attract consumers. The current phenomenon in Indonesia is the Paylater feature. Has a function that is almost the same as a credit card that allows consumers to make purchases on credit with a certain limit. Many previous studies have shown that credit cards lead to impulsive buying behavior that makes consumers feel the need to buy immediately by ignoring the utilitarian nature of the product being purchased. Because its function is the same as a credit card, Paylater is considered the same as a result. Therefore, this study is proposed to test whether the Paylater system encourages impulse buying behavior in e-commerce transactions. The results of the study indicate that the paylater feature of shopee can cause consumptive behavior and can also cause impulse buying in English language education students at the Indonesian Technocrat University. But even so, the technocrat students have never had a problem with paying, and they also agree that this feature should be maintained.

Key words: Paylater, Behaviour, Impulsive Buying

INTRODUCTION

E-commerce has become an important aspect in the present and subsequent years (Pinem, 2018),(Endang Woro Kasih, 2018),(Mata, 2022). This technology is an integral part of the life of modern society (Heaverly & EWK, 2020),(Isnain et al., 2021),(V. A. Safitri et al., 2019). People are increasingly shopping for a variety of reasons (Amin, 2020),(SETIYANTO, 2016),(Marlyna, 2017). This condition is also supported by the development of this service (BRONDONG, n.d.),(NASIONAL, n.d.). In Indonesia, the Ministry of Communication and Information stated that in 2018 Indonesia was listed as the country with the highest growth in e-commerce value, reaching 78 percent and is predicted to continue to grow (Aditomo Mahardika Putra, 2021),(Savestra et al., 2021). This growth is also driven by various penetration efforts by the government to create a digital economy, such as technology infrastructure (Celarier, n.d.),(Cindiyasari, 2017),(CS, 2019). The Indonesian Internet Service Providers Association (APJII) said that in 2018 internet users in Indonesia reached around 171 people or around 64.8 percent of the total population (Kustinah & Indriawati, 2017),(Sukawirasa et al., 2008),(Hafidz, 2021). This number can be an indicator that users are starting to actively use technology in their daily lives, including online shopping through e-commerce (an Environmenta, n.d.),(Yuninda, 2020). In addition, since 2016 the Indonesian government has provided opportunities for FDI for e-commerce companies in Indonesia (Akbar, 2019),(Bonar Siregar, 2021),(Budiman & Sidiq, n.d.). This increases the penetration of the digital economy as planned (PUSPITASARI, n.d.),(PRASETYAWAN, n.d.). Based on a report conducted by SIRCLO in 2019, digital investment reached around 200 percent year on year (Handayani et al., 2022),(Saputra, 2020a),(AS & Baihaqi, 2020). From this data, e-commerce growth was recorded at 88 percent between 2015 and 2019, the highest growth compared to other

digital economic sectors (Saputra, 2020b),(Suwarni et al., 2022). The increasing use of e-commerce also has a positive impact (Damayanti et al., 2021), (An'ars, 2022),(Anars et al., 2018). in supporting sectors such as the financial industry. Bank Indonesia (BI) recorded the number of electronic trading transactions in 2019 of around Rp. 13 trillion per month (Kurniawan, 2020),(Mathar et al., 2021). Moreover, in 2019 a survey conducted by Tempo magazine regarding online shopping behavior underlined that electronic payments are in great demand (Sanjaya et al., 2014),(Songati, 2018),(Hasan, 2018). It was also stated that 70 percent of offline shoppers also chose to make payment transactions electronically. This condition indicates a shift in consumer behavior from relying on traditional transactions to digital. Another report conducted by JP Morgan regarding Global Payment Trends shows that electronic wallets (e-wallet) are the third most widely used payment alternative in e-commerce purchase transactions after debit cards and credit cards (Bertarina & Arianto, 2021),(Agustina & Bertarina, 2022). Thus, this shows the development of the use of e-wallet in e-commerce transactions. Creativity in the development of payment instruments continues to increase with the release of many new features to support e-commerce and also e-wallet, such as the Paylater system. This system is a financial facility that allows payment methods in installments without a credit card but cash processing (Rossi et al., 2021),(Susanto et al., 2021),(Pramita et al., n.d.). Currently, Paylater is widely adopted by e-commerce and e-wallet such as Traveloka, OVO, Gojek, Shopee and others. The development of Paylater is considered to be an alternative to the penetration gap in the use of credit cards in Indonesia. As is known, credit card penetration is only 0.07 percent per capita which means there is a huge opportunity in this untapped market. This gap encourages e-commerce and e-wallet to provide the Paylater feature to target consumers who have credit cards but need to make purchases on credit.

LITERATURE REVIEW

The Paylater payment system has been adopted in Europe for quite some time, but has started to develop in Asian mockups in recent years as an online purchasing solution. Although it offers a solution, this system also has a negative impact on impulsive buying behavior (Supriadi & Oswari, 2020),(Putri et al., 2021). The Paylater system creates minimal shopping effort in one click which encourages consumers to make purchases immediately. Grand Thornton Indonesia also stated that one of the risks of using Paylater is excessive consumptive behavior (Dharma et al., 2020),(V. A. D. Safitri & Anggara, 2019),(V. A. Safitri et al., 2020). The pattern of the Paylater system is almost the same as a credit card which provides impulsive behavior for purchasing decisions because of the convenience of buying now and paying later (Hendrastuty, 2021),(Styawati et al., 2021). In fact, the purchased product is not required. Thus, the phenomenon of the Paylater system is echoed to be able to encourage impulse purchases in e-commerce transactions. Previous research has discussed impulse buying, but limited to impulse purchases driven by credit cards. Therefore, this study aims to examine the drivers of impulse buying in online shopping due to the Paylater system.

METHOD

In this study using qualitative methods, research uses raw data in the form of questions and conclusions. One example of a data collection technique from this research is a questionnaire. Questionnaires are one of the crucial instruments in collecting research data, especially primary data collection.

RESULTS AND DISCUSSION

Based on the results of the questionnaire that I distributed to English education students, around 94.1% knew or had heard of the Shopee Paylater feature which means they were familiar with this feature and only 5.9% of students did not know about Shopee Paylater. And 58.8% of students think that shopee paylater makes it easier for them, while 41.2% of students do not feel the same way. For usage, 58.8% of students stated that they do not often use Shopee Paylater, and 41.2% stated that they often use it. in terms of payment 70.6% of students never had problems paying bills and about 29.4% had problems paying bills. 70.6% of students stated that shopee paylater had a bad impact on shoppers. 82.4% of students stated that shopee paylater caused consumptive behavior, and 100% of English education students stated that shopee paylater caused impulse buying. and 100% of students agree that the Shopee Paylater feature is maintained.

Based on the results of my research, it can be said that there are still many English education students who have not used Shopee Paylater, they are also aware that this Shopee Paylater feature can cause consumptive and impulsive buying behavior. And also they are aware that the use of shopee paylater can have a negative impact. But on the other hand there are some students who have used shopee paylater and think that this feature makes it easier for them. Although it was found that more of them did not use shopee paylater and thought that this feature had a bad impact, they chose to keep this feature. So basically English education students are aware of the impacts caused such as consumptive behavior and impulsive buying so that it is found that more of them choose not to use it.

CONCLUSION

The conclusion from the research I did can be said that indeed this feature can cause consumptive behavior and impulse buying for most English education students. And they are also aware of the negative impact of shopee paylater. However, this feature also makes it easier for most students to pay.

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