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The Effect of Using the Shopee Paylater Payment Feature on the Shopee Application on Consumptive Behavior

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Abstract: *The development of technology and the digital economy has greatly changed consumption behavior and the way consumers shop. One of the most popular shopping apps and easy to transact is through the shopee platform. Shopee paylater is a practical means of payment and can provide instant loan funds with minimum interest. This study aims to determine the effect of convenience, trust, lifestyle, risk and the use of shopee paylater features on consumptive behavior. This study uses quantitative methods with primary data . Sampling using the established criteria and obtained as many as 228 respondentsThe data analysis method used is multiple linear regression analysis with SPSS program. The results showed that the variables of trust, lifestyle, and risk had an effect on consumptive behavior, while the convenience and user features variables had no effect on consumptive behavior.*

Keywords: Convenience, trust, lifestyle, risk and use of features, shopee paylater, and consumer behavior

I.   INTRODUCTION

Technology is a collection of facilities in an effort to provide goods for human survival. The existence of technology facilitates human affairs, one of which is in the economic aspect. *Online marketplace* as a means of trading that utilizes technology, with sophistication of facilities, ease of transactions and efficient time and energy. Consumers will shop *online* when they find it easy to use the application.

The development of this technology globally provides opportunities for business people to set up a business on the internet. The main factor for business actors to use the internet as a field of business activity is because it is a means of unlimited promotion. This is also supported by the wide coverage of the internet which has spread to all countries, including Indonesia.
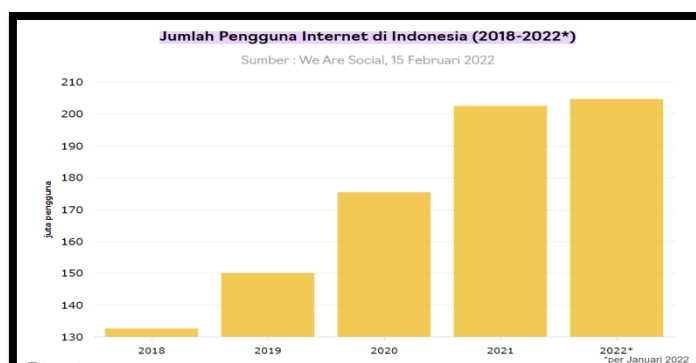

Figure 1 Number of Internet Users in Indonesia 2018-2022

The figure above shows that there were 204.7 million internet users in Indonesia as of January 2022. This number increased by 1.03% compared to the previous year. When viewed from these projections, it can be concluded that Indonesia has high potential in the development of *e-commerce* .

Shopee is an *online shopping platform* that is easy, safe and fast for its customers. Shopee offers millions of products at affordable prices with free shipping promotions that raise their name. In its payment method, Shopee supports 9 payment options, one of which is Shopee paylater. Shopee paylater is a payment method where Shopee users will get instant loans without a credit card that allows consumers to pay for transactions in the future, either with one payment or with an installment program.

The convenience that consumers get in the Shopee paylater feature provides a practical payment method because it doesn't take a long time to make payments through this feature. The presence of the Shopee paylater payment method by Shopee gives people a sense of curiosity regarding this feature. The most used Paylater service in 2021, based on DailySocial.id sources, is Shopee paylater. This indicates that the Indonesian people are increasingly literate in dealing with financial technology such as the PayLater feature, especially those found on Shopee.

The ease of payment provided by Shopee through Shopee paylater can improve consumer behavior for consumptive purposes. There are several factors that influence the use of the Shopee paylater payment feature on consumptive behavior, namely convenience, trust and lifestyle.

Research on the effect of using Shopee paylater on consumptive behavior has been widely carried out. Research conducted by (Canestren&Saputri, 2021; Putri&Iriani, 2020; Marisa, 2020; Damayanti& Sophisticated, 2021;; Sari, 2021;) shows that trust, convenience, risk and effectiveness affect purchasing decisions with shopee payments. paylater. While different research from (Hardhika& Huda, 2021; Pumamasari*et al*, 2021) shows the results that Paylater has no effect on consumptive behavior.

Based on previous research found mixed results from various influencing factors. This study aims to develop research from Farah and Clara (2021) by replacing and adding variables to analyze the factors that influence the use of the Shopee paylater payment feature on consumptive behavior.

II.   LITERATURE REVIEW

Venkatesh*et al,*(2003) defines the Unified *Theory of Acceptance and Use of Technology (UTAUT)* is one of the models used to explain the reasons that influence a person to accept a new technology . The theory is a combination of *Theory of reasoned action* (TRA) , *Theory of planned behavior* (TPB) , *Motivational model* (MM) , *Innovation diffusion theory* (IDT) , *Technology acceptance model* (TAM) , *Combined* TAM *and* TPB(C-TAM-TPB) , *Model of* PC *utilization* (MPTU), *and Social cognitive theory* (SCT) which were developed into a form of refinement and identification of the differences and similarities.The UTAUT2 model is an assessment model that predicts the acceptance and use of a technology but is more modern and in a consumer context based on human behavior.

Consumer behavior is a dynamic interaction between affection and cognition, behavior, and the environment in which humans carry out exchange activities in their lives (Kotler, 2000). Purchase decisions are influenced by cultural, social, personal, and psychological factors of the buyer (Setiadi, 2003: 10).

Mathieson 1991 in Harlan (2014: 39) Ease is defined as an individual's belief that if they use certain technologies, they will be free from effort. This convenience will have an impact on consumer behavior, namely the higher one's perception of the ease of using technology, the higher the level of utilization of information technology (Amijaya, 2010: 14).

Solomon and Flores (2003) state that one's relationship with others requires the existence of trust. Trust can emerge in the professional field that is task-oriented and aimed at achieving personal and personal goals related to social or emotional interactions and focusing on the relationship itself (Lewicki and Wiethoff, 2000).

Kotler and Keller (2012: 192), Lifestyle is a person's pattern of life which is expressed in the form of activities, interests, and opinions. Lifestyle describes the whole person in interacting with his environment. Lifestyles can change depending on individual desires or the times (Pulungan&Febriaty, 2018). If the individual's lifestyle changes, automatically the needs and activities will also change. Changes in these needs and activities provide changes in a person's use or consumption behavior (Al-Dmour et al., 2017).

Jogiyanto (2012) defines risk as a customer's perceptions of uncertainty and undesirable consequences in carrying out an activity. In trading on the internet, the risk is considered to be higher than physical trading because of the limited physical contact of consumers with products, so that consumers cannot monitor product performance before making a purchase.

Consumer behavior is very dependent on usage that makes payment transactions more effective and efficient (Sari, 2017). Like the use of the Shopee paylater feature provided by the Shopee application to make it easier for consumers to make payments by providing convenience in the form of payments that can be made with online credit, so that consumers can pay them later in one payment or in installments (Aulianisa, 2020).

Consumptive behavior that is carried out excessively without an awareness of the necessary needs is referred to as consumptive behavior (Lina and Rosyid, 1997). Consumptive is mostly associated with excessive consumption of goods, which refers to consumer behavior in buying goods to show social status, not to meet actual needs. A person who behaves consumptively will be more concerned with the desire and pleasure factors compared to needs. However, with increasing consumption patterns that are consumptive or excessive, they tend to lead individuals to wasteful actions (Mansur *et al,* 2017).

III.   METHODOLOGY RESEARCH

This researchis a type of quantitative research using descriptive method. This study uses primary data obtained through the distribution of questionnaires via *google form* to Shopee paylater feature users in accordance with predeterminedcriteria. Respondent criteria are; Shopee users who are actively using the Shopee paylater feature, Shopee paylater users with age criteria 20-34 years, and have used Shopee for at least 6 months.

3.1   Variable Definition
3.1.1. Consumer Behavior (Y)

Consumer behavior is a direct behavior in obtaining, consuming, and spending services or service products (Setiadi, 2003:2). (Kotler, 2000) states that consumer behavior is a dynamic interaction between affection and cognition, behavior, and the environment in which humans carry out exchange activities in their lives. The indicators can be observed in a way; immediately buy the things I want or attract attention ,feel satisfied after buying the things I want , think about a product if the product I want has not been bought , often buy products because they are always interested in new and trending products , spend most of the money buying products that I want or attract attention .

3.1.2. Convenience (X_1)

Convenience is the extent of one's confidence in using technology free of effort. Ease of use is easy to learn, easy to understand, simple and easy to operate (Jogiyanto, 2007: 115). This convenience variable is measured by indicators; Shopee paylater is easy to understand , Shopee paylater is easy to understand and understand , Shopee paylater is easy to learn , Shopee paylater is easy to use or operate when making transactions .

3.1.3. Trust (X_2),

Trust is an individual's belief and willingness to act on the words, actions, and decisions of others (Lewicky and Wiethofff, 2000). While the confidence variable is measured by indicators; trust the Shopee paylater feature , feel Shopee paylater provides the best service , Shopee paylater provides a feature to record transactions that I have made .

3.1.4. Lifestyle (X_3)

Lifestyle is a person's pattern of life which is expressed in the form of activities, interests, and opinions (Kotler and Keller, 2012: 192). Lifestyle describes the whole person in interacting with his environment. Lifestyle indicators are measured by; Shopee paylater is one of the features that I use when shopping on the Shope Application ,using ShopeePayater makes payments easier , trusts and relies on Shopee paylater, Shopee paylater has many followers on social media

3.1.5. Risk (X_4)

Risk is the prospect of an unfavorable outcome (operational as a standard deviation) (Arthur J. Keown, 2000). According to Masoud (2013), risk measurement is divided into five dimensions, namely: financial risk, product risk, time risk, delivery risk, social risk, and security risk. Risk variables can be identified by measuring the following indicators; I'm worried that the money I paid with Shopee paylater will be lost and I don't receive the items I ordered , believe that buying through social networking sites has a risk that the goods will not arrive properly , it doesn't take long to find products or services through Shopee online media , networking sites social media has a responsibility for delivering products to consumers on time , purchases through social networks have never harmed me in the transaction process , purchases through social networking sites have never given me a feeling of fear during or after purchase .

3.1.6. Feature Usage (X_5)

Consumer behavior is very dependent on usage that makes payment transactions more effective and efficient (Sari, 2017). Like the use of the Shopee paylater feature provided by the Shopee application to make it easier for consumers to make payments by providing convenience in the form of payments that can be made with online credit, so that consumers can pay them later in one payment or in installments (Aulianisa, 2020). To measure the use of Shopee Features by measuring as follows; using the Shopee paylater feature when shopping on the Shopee application , decided to use Shopee paylater because it helps in making transactions , the use of Shopee paylater made me shop often , suggesting others to use Shopee paylater.

3.2 Data analysis

To test the hypothesis using multiple linear regression analysis. Multiple linear equations can be formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$$

Y : Consumer Behavior

X_1 : Convenience

X_2 : Trust

X_3 : Lifestyle

X_4 : Risk

X_5 : Feature Usage

α: Constant

e : Coefficient of error

IV. RESULTS

This study uses analysis with descriptive statistical tests, ui data quality, classical assumption test, multiple linear regression, hypothesis testing and coefficient of determination.

4.1. Descriptive Statistics Test

Descriptive statistical analysis is used to describe the picture studied through the data so as to make information clearer and easier to understand. Descriptive statistics provide an overview or description of data seen from the average value (*mean*), standard deviation, variance, *maximum, minimum, sum, range, kurtosis,* and *skewnes*(Ghozali, 2018).

Table 1. Descriptive Statistical Test

	N	Minimum	Maximum	mean	Std. Deviation
Consumptive behaviour	228	10	25	19.21	3.289
Convenience	228	4	20	15.95	2,894
Trust	228	4	20	15.56	2.841
Lifestyle	228	6	20	14.94	3.056
Risk	228	6	29	20.89	4.878
Feature Usage	228	4	20	14.07	3.556

From the table above shows that N is the number of respondents in this study as many as 228 respondents. The following is the interpretation of each variable:

1. Consumptivebehavior (Y), has a minimum value of 10 and a maximum value of 25. The average value is 19.21 and the standard deviation is 3.289.
2. Ease (X_1), has a minimum value of 4 and a maximum value of 20. The average value of the statementis 15.95 and the standard deviation value is 2.894.
3. Confidence (X_2), has a minimum value of 4 and a maximum value of 20. The overall average of the statements is 15.56 and has a standard deviation of 2.841.
4. Lifestyle- (X_3), has a minimum value of 6 and a maximum value of 20. The overall average of the statements is 14.94 and has a standard deviation of 3,056.
5. Risk (X_4), has a minimum value of 6 and a maximum value of 29. The overall average of the statements is 20.89 and has a standard deviation of 4.878.
6. The use of features (X_5), has a minimum value of 6 and a maximum value of 20. The overall average of the statements is 14.07 and has a standard deviation of 3,556.

4.2. Data Quality Test
4.2.1. Validity test

According to Ghozali, (2018) the validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. If r count is greater than r *table* and the value is positive, then the item or question or indicator is declared valid.

Table 2. Validity Test

Variable	Question Items	R Count	R Table	Information
Consumptive Behavior (Y)	Y.1	0.557	0.118	Valid
	Y.2	0.338	0.118	Valid
	Y.3	0.637	0.118	Valid
	Y.4	0.777	0.118	Valid
	Y.5	0.778	0.118	Valid
Convenience (X_1)	X1.1	0.803	0.118	Valid
	X1.2	0.812	0.118	Valid
	X1.3	0.797	0.118	Valid
	X1.4	0.787	0.118	Valid
Trust (X_2)	X2.1	0.782	0.118	Valid
	X2.2	0.767	0.118	Valid
	X2.3	0.751	0.118	Valid
	X2.4	0.730	0.118	Valid
Lifestyle (X_3)	X3.1	0.782	0.118	Valid
	X3.2	0.767	0.118	Valid
	X3.3	0.751	0.118	Valid
	X3.4	0.730	0.118	Valid
Risk (X_4)	X4.1	0.519	0.118	Valid
	X4.2	0.536	0.118	Valid
	X4.3	0.732	0.118	Valid
	X4.4	0.782	0.118	Valid
	X4.5	0.788	0.118	Valid
	X4.6	0.670	0.118	Valid
Feature Usage	X5.1	0.523	0.118	Valid
	X5.2	0.840	0.118	Valid

(X₅)	X5.3	0.779	0.118	Valid
	X5.4	0.816	0.118	Valid

Based on the table above, the results of each variable of consumptive behavior, convenience, trust, lifestyle, risk, and use of features show valid results, this is because the value of r count is greater than r table (r count > 0.118) so it can be stated that research variable is valid.

4.2.2. Reliability Test

This reliability test is used to test the consistency of the data within a certain period of time, namely to determine the extent to which the measurements used are reliable or reliable. To measure the reliability, the *Cronbach alpha test (a) was used.* A construct or variable is said to be reliable if it gives a cronbach alpha value > 0.60.

Table 3. Reliability Test

Variable	*Chronbach Alpha*	N of Items	Information
Consumptive Behavior (Y)	0.618 _	5	Reliable
Convenience (X₁)	0.812	4	Reliable
Trust (X₂)	0.752	4	Reliable
Lifestyle (X₃)	0.707	4	Reliable
Risk (X₄)	0.757	6	Reliable
Feature Usage (X₅)	0.739	4	Reliable

Cronbach's alpha value of all variables is greater than 0.60, so it can be concluded that this study is acceptable, good, and reliable.

4.3. Classic assumption test

4.3.1. Normality test

According to Ghozali, (2018) the normality test aims to test whether in a regression model, the confounding or residual variables have a normal distribution. The residual data is normally distributed with the provision that if the probability value is > 0.05, then the residuals are normally distributed.

Table 4. Normality Test

	UnstandardizedResidual	**Conclusion**
asymp. Sig. (2-tailed)	0, 200	Normal

Score*asymp. Sig. (2-tailed)* in the Kolmogrof-Smimov regression model of 0.200 or greater than 0.05, it can be concluded that the variables are normally distributed.

4.3.2. Multicollinearity Test

According to Ghozali, (2018) the multicollinearity test aims to test whether the regression model finds a correlation between the independent (independent) variables. The way to find out whether there is multicollinearity in a regression model can be seen from the *tolerance and variance inflation factor* (VIF). To show the existence of multicollinearity, the *tolerance value is* > 0.10 or the same as the VIF value < 10.
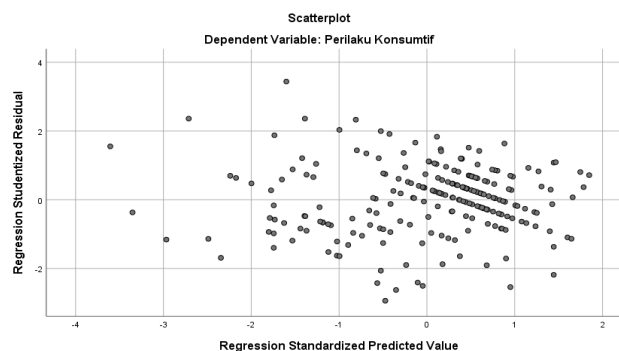
Table 5. Multicollinearity Test

Information	Tolerance Value	VIF	Information
Convenience	.427	2,344	There is no multicollinearity
Trust	.340	2,940	There is no multicollinearity
Lifestyle	.352	2.837	There is no multicollinearity
Risk	.219	4,571	There is no multicollinearity
Feature Usage	.138	7.251	There is no multicollinearity

VIF value for all variables < 10 and *tolerance value* for all variables > 0.10, it can be concluded that the data does not occur multicollinearity.

4.3.3. Heteroscedasticity Test

According to Ghozali, (2018) the heteroscedasticity test aims to test whether in a regression model there is an inequality of variance from the residuals of one observation to another. One way to find out whether there is heteroscedasticity in a multiple linear regression model is to look at the scatterplot graph or the prediction value of the related variable, namely SRESID with a residual *error* , namely ZPRED. If there is no certain pattern and it does not spread above and below zero on the y-axis, then there is no heteroscedasticity.

Figure 2. Heteroscedasticity Test

In Figure 2 it can be seen that the data does not have a certain pattern and does not spread above and below zero on the y-axis, it can be concluded that the data does not occur heteroscedasticity.

4.4. Multiple Linear Regression Analysis

Multiple linear regression analysis aims to determine the quantitative effect of changes in the value of the independent variable on the change in the value of the dependent variable .

Table 6. Multiple Linear Regression Analysis

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6.506	1.134		5.735	.000
Convenience	-.041	.087	-.036	-.470	.639
Trust	.312	.100	.270	3.136	.002
Lifestyle	.318	.091	.296	3.498	.001
Risk	.220	.072	.327	3.044	.003
Feature Usage	-.061	.125	-.066	-.492	.624

Based on the results of the multiple linear regression test in the table above, the regression equation model can be made as follows:

$$Y = 6.506 - 0.041X_1 + 0.312X_2 + 0.318X_3 + 0.220X_4 - 0.061 X_5 + e$$

4.5. Hypothesis testing

4.5.1. t -Test

According to Ghozali, (2018) the t statistic test is how far the influence of one independent variable individually in explaining the variation of the dependent variable and is used to determine whether or not there is an influence of each independent variable individually on the dependent variables tested at a significant level of 0.05 . If the significant value is less than 0.05 then the hypothesis is accepted.

Table 7. t test

Variable	*Sig.*	Conclusion
Convenience	.639	H_1 Rejected
Trust	.002	H_2 Accepted _

Lifestyle	.001	H_3 Accepted _
Risk	.003	H_4 Accepted _
Feature Usage	.624	H_5 Rejected _

From the table above, the results of the t-test for each variable can be interpreted as follows:

1) The convenience variable (X_1) on consumptive behavior shows a significance value of 0.639 > 0.05, so H_0 is accepted and H_1 is rejected. This means that convenience does not affect consumptive behavior

2) The confidence variable (X_2) on consumptive behavior shows a significance value of 0.002 <0.05, so H_0 is rejected and H_2 is accepted. This means that trust has an effect on consumptive behavior.

3) The lifestyle variable (X_3) on consumptive behavior shows a significance value of 0.001 <0.05, so H_0 is rejected and H_3 is accepted. This means that lifestyle affects consumptive behavior.

4) The risk variable (X_4) on consumptive behavior shows a significance value of 0.003 <0.05, so H_0 is rejected and H_4 is accepted. This means that risk affects consumptive behavior

5) The variable use of features (X_5) on consumptive behavior shows a significance value of 0.624 > 0.05, so H_0 is accepted and H_5 is rejected. This means that the use of features has no effect on consumptive behavior

4.5.2. F- Test

The F test was used to find out all the independent variables included in the regression model together with the dependent variable being tested significantly 0.05. If the significant value is <0.05, then all independent variables simultaneously affect the dependent variable.

Table 8. f .test

Variable	F-count	Sig	Information
Ease, Trust, Lifestyle, Risk, and Use of Features	34,969	0.000	Take effect

Based on Table 8, the Sig value is 0.000 < 0.05, which means that the variables of convenience, trust, lifestyle, risk and use of features together affect consumptive behavior and the regression model in this study is feasible to use in research.

4.6. Coefficient of Determination Test(R^2)

According to Ghozali, (2018) The coefficient of determination (R^2)essentially measures how far the model's ability to explain variations in the dependent variable is. The value of R^2 lies between 0 to 1 ($0 \leq R^2 \leq 1$). A small value of R^2 means that the ability of the independent variables in explaining the variation of the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable.

Table 9. Coefficient of Determination

R	R Square	Adjusted R Square	Std Error of the Estimate
0.664 _	0.441 _	0.4 28	2, 487

The amount of Adjusted R Square that can affect the variables of convenience (X_1), trust (X_2), lifestyle (X_3), risk (X_4) and use of features (X_5) on consumptive behavior (Y) is 0.428 or 42.8% while the rest namely 57.2% explained other variables that were not included in the regression model.

V.   CONCLUSION

Based on the results of data processing that has been done about the effect of using the Shopee paylater feature on the Shopee paylater application on consumptive behavior, several conclusions can be drawn, including the following:

1. Convenience has no effect on consumptive behavior
2. Trust affects consumptive behavior

3. Lifestyle affects consumptive behavior
4. Risk affects consumptive behavior
5. The use of features has no effect on consumptive behavior

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