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Analysis of Paylater Usage on Impulsive Buying Behavior

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Abstract: The use of new financial technologies, such as PayLater services, has grown rapidly in recent years. This service allows consumers to buy goods without paying directly at the time of purchase, but instead pay later within a certain period of time. Although this service provides convenience and flexibility in shopping, unwise use can increase the risk of impulsive purchasing behavior. The purpose of this study is to find out how to analyze the relationship between PayLater use and impulsive shopping behavior. The analytical method used is a quantitative method with descriptive analysis. To process the data, the author used Microsoft Excel 2019 and SPSS 26 For Windows. The survey method was carried out by distributing questionnaires to respondents who used PayLater services and measuring the level of their impulsive behavior in buying goods online. The study results show a strong relationship between impulsive buying behavior and pay-later users.
Keywords: Impulsive Buying; Paylater

INTRODUCTION

E-commerce has emerged as a shopping center for the world community, including in Indonesia. There are many reasons why people like shopping via e-commerce. The number of e-commerce customers in Indonesia is increasing from year to year. Quoting the We Are Social report, in 2021 158.6 million Indonesians will shop online. This number increased by 14.9% compared to 2020. E-commerce platforms have become a one-stop shopping facility that is easy and practical to be accessed by anyone, from anywhere, and at any time. Apart from ease of access, the payment methods offered are very diverse.

One of the supporting factors for the development of e-commerce is the availability of various financial services to facilitate payments for e-commerce transactions more easily. The development of this payment system can be observed from when payments were initially made in cash, now they can be made using digital payments. One digital payment method is the Paylater feature. Paylater is a payment method that offers installments without the need to use a credit card (Parameswari & Lenggo Ginny, 2022).

Payment systems that continue to develop are one of the supporting factors for the development of e-commerce. The majority of payment methods provided by e-commerce are digital payments such as intra-bank transfers, virtual accounts, online credit cards, online debit cards, e-wallets, etc. However, cash payment can still be an option. Some e-commerce providers provide cash payments using the Cash on Delivery (COD) system, where users can pay for their groceries in cash to the courier when the goods are delivered. Apart from the cash-on-delivery method, several e-commerce sites also provide cash payment options via mini-markets. In recent years, to be precise, since 2018, there has been a new payment method introduced to the public, namely pay-later technology. Pay-later has the same function as a credit card. The advantage offered by this technology is that registering is relatively easy compared to a credit card. Like credit cards, pay-later can make it easier for consumers to fulfill all their needs, from shopping for primary needs to entertainment such as purchasing plane tickets, hotel reservations,

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recreation tickets, and others, then users can pay at each predetermined due date (Rahmatika Sari, 2021).

Based on data available on IdScore, the total number of active paylater users in December 2023 reporting in Indonesia was 13,405,272, or an increase of 1.12% yoy (year on year). The following is data on PayLater users in Indonesia:

Table 1. Paylater Users in Indonesia

Province	Amount
Jawa Barat	28,70%
Jakarta	13,85%
Jawa Timur	13,36%
Jawa Tengah	12,46%
Banten	7,95%
Yogyakarta	2,48%
Lampung	2,47%
Riau	2,27%
Sumatera Utara	3,74%
Sumatera Selatan	2,92%

Source: IdScore (2023)

Based on the table above the most users are spread in West Java province, reaching 28.7%. Then followed by DKI Jakarta reaching 13.85%, East Java at 13.36%, and Central Java at 12.46%. Then, another 7.95% of users are spread across the Banten area. There are also in North Sumatra and South Sumatra, 3.74% and 2.92% respectively. Apart from that, Paylater users are also spread across the Yogyakarta area, reaching around 2.48% of the total users, other provinces, namely Lampung and Riau, account for 2.47% and 2.27% of the 13.4 million paylater users in Indonesia. Meanwhile, the paylater services that are widely used in Indonesia are as follows:

Table 2. The Most Popular Paylater Service in Indonesia

Service Provider	Value
Shopee Paylater	89
GoPay Later	50
Kredivo	38
Akulaku	36
Traveloka Paylater	27
Home Credit	16
Indodana	13
Atome	5
Lainnya	2

Source: databoks.katadata.co.id (2023)

Based on the Populix report entitled *Unveiling Indonesia's Financial Evolution: Fintech Lending & Paylater Adoption* October 2023 edition, the *paylater* service that has the highest *brand awareness* is Shopee PayLater. This brand is known by 89% of respondents, more than any other *paylater.* Apart from being the most popular, Shopee

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PayLater is also the most widely used. Of the 45% of respondents who claimed to have used PayLater, 77% of them answered that they had enjoyed Shopee PayLater services. In second place is GoPay Later which is recognized by 50% of respondents, followed by Kredivo 38%, and Akulaku Paylater 36%. Meanwhile, respondents who know Traveloka PayLater, Home Credit, Indodana PayLater, Atome, and others have a smaller proportion as seen in the graph.

According to Avianti in Fitriyah & Hotman Tohir Pohan (2023) In recent years, a new payment method, namely Paylater technology, has been introduced to the public. This Paylater payment method is truly one of the conveniences favored by today's digital technology-dependent generation. Paylater is one of the newcomers in digital transactions today. Paylater is a new trend in digital applications that complements the lifestyle of young people in Indonesia today. Even novice developers compete with each other to provide Paylater features. Its existence is deliberately designed to make it easier for users who are used to making digital transactions but do not make direct payments for these transactions

The presence of paylater is the result of collaboration between digital platforms and third parties as installment service providers. The main concept offered by this payment feature is the convenience of buying now and paying later. This then becomes another option for people not to have a credit card because the process and requirements for applying for a credit card at a public bank are not easy and require long stages.(Prastiwi & Fitria, 2021).

Pay-Later often makes it difficult for consumers to ignore their desire to buy products they find interesting. If this situation continues, impulsive online shopping behavior will occur. This impulse buying behavior is when consumers buy products spontaneously, without prior planning. Impulsivity acts as an individual personality trait when a person experiences irresistible urges accompanied by a lack of logical thinking. The extent to which a person can control his desire to buy varies from person to person and many different factors motivate people to buy Natasia Pakpahan & Budiman (2022)

The PayLater feature is increasingly in demand by e-commerce users, based on the results of the PayLater user trend survey in Indonesia, the following conclusions can be drawn:

Table 3. Frequency of Respondents Using PayLater

Frequency	Values
>1 time a month	39,9
1 month once	20,8
Every 3 months	20,1
6 months once	13
Once a year	6,2

Source: databoks.katadata.co.id (2023)

According to the table above of the 6,403 PayLater users surveyed, the majority, or 39.9% of them used the service more than once a month. This figure has increased quite high compared to the previous year's survey, where only 27% of respondents used PayLater more than once a month. Meanwhile, in the March 2023 survey, the proportion of respondents who used PayLater once a month reached 20.8%, then once every 3 months 20.1%, and once every 6 months 13%. Meanwhile, only 6.2% of respondents used PayLater once a year. This survey also found that the proportion of consumers who had used PayLater for more than 1 year increased, from 55.9% to 78.6%. This shows that more and more consumers are comfortable using PayLater as a payment method.

The ease of registering with pay-later increases people's consumer behavior. This is because, with just a touch of the screen, they can buy things they don't need, order food, book plane tickets, and hotels, and go on holiday even though they don't have money. This is bad because it can make users forget about their financial abilities. If left unchecked, Pay-Later can give birth to a bad mindset about the ability to manage finances to form healthy financial habits. The existence of impulsive behavior has a positive impact on retail players. Its rampant online shopping activities make several online stores make various efforts to win the hearts of consumers. Certain promotional programs can be carried out to boost sales. One of the promo programs carried out by e-commerce is a special event day held on twin dates. This special event day is held regularly every year month on twin dates (Ariyanti & Setyo Iriani, 2022).

Impulse buying also known as unplanned buying is a person's behavior where the person does not plan anything when shopping. Consumers who make impulse purchases do not think about buying a particular product or brand. They immediately purchase because they are interested in the brand or product right away (Rozaini & Ginting, 2019). The lack of financial literacy possessed by e-wallet users can be one of the causes of impulsive actions when carrying out shopping activities. One of science An important thing that individuals must have is the ability to manage finances (Aulia et al., 2023).

METHODS

In this study, the authors used quantitative research methods. According to Jayusman et al. (2020), this method is used when the data obtained uses numbers, starting from data collection, interpretation of the data, and the appearance of the results. The subjects in this research are people who have or have used PayLater services to shop at various PayLater service providers. In this study, the population included were users who had used paylater technology. In this study, the population is infinite because it is not known with certainty the number of paylater technology users on all platform providers. The sample is defined as part of the population that is the actual source of data in a study. In other words, the sample is a portion of the population to represents the entire population (Amin et al., 2023). In this research, data collection was carried out using an online questionnaire. The questionnaire in this research was created online using the help of Google Form, the aim is to make it easy to reach a wide sample. The time used for collecting data using Google Forms starts from September-December 2023.

According to Sugiyono & Lestari Puji (2021), descriptive research methods can be used to determine the existence of independent variables, either only on one variable or more (stand-alone variables or independent variables) without making comparisons of the variables themselves and looking for relationships with other variables. The sampling technique used is non-probability sampling, namely a sampling technique that does not provide equal opportunities for each element of the population selected to be a member of the sample using accidental sampling. This research is descriptive-verification research with quantitative data analysis.

RESULTS AND DISCUSSION

In this study, respondents used e-commerce accounts that had been registered as PayLater users. A T-test was conducted to test the research hypothesis regarding the effect of each independent variable partially on the dependent variable. According to Darma & Budi (2021) Partial or individual testing, the purpose of this testing is to find out what each variable is independent influences the dependent variable significantly. Testing is carried out using the t-test or t-test, namely comparing between t-count and t-

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table. This test is carried out with the following conditions: If tcount < ttable, then H0 is accepted, namely the independent variable does not affect the dependent variable. If tcount > ttable, then H0 is rejected, which means is variable independent has a significant effect on the dependent variable.

The analysis is based on the comparison between values t is significant with a significance value of 0.05, which is conditional as follows If the Sig value. > 0.05, then H0 is accepted, H1 is rejected, and If the Sig value is. < 0.05, then H0 is rejected, H1 is accepted.

Table 4. T-test Result

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.761	4.210		1.606	.115
Impulsive buying	1.034	**.125**	.766	8.251	.000

Source: Data processed with SPSS (2023)

Based on Table 4 above, it is known that the results of the t-test showed that the significance value of the influence of affiliate marketing (X1) on purchase intention is 0.00 <0.05 and the value of tcount is 8.251 > ttable 1.984 then Ho is rejected and Ha is accepted. This means that the use of paylater has a significant influence on impulsive buying behavior.

Apart from the T-test, this research also carried out the F-test. According to Ghozali (2021) the F test, aim was to test the feasibility of the research model, namely to find out or test whether the regression model equation could be used to see the influence of the independent variable on the dependent variable. If the value is significant (Sig ≤ 0.05), then the regression model can be used.

The provisions of the F test are as follows:

If the significant value F < 0.05 then H0 is rejected and H1 is accepted. This means that all independent/free variables have a significant influence on the dependent/dependent variable.

If the significant value of F > 0.05 then H0 is accepted and H1 means that all independent variables do not have a significant influence on the dependent variable.

The following are the results of the F Test:

Table 5. F- Test Result

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1.725.410	1	1.725.410	68.075	.000[b]
Residual	1.216.590	48	25.346		
Total	2.942.000	49			

Source: Data processed with SPSS (2023)

Based on the F test in Table 4 above, the research results show that the F test result is 68,075 with a significance level of 0.000. Because the probability value in this research test is 0.000, this value is smaller than 0.05 and the calculated F value of 68,075 is greater than F Table 3.18, so it can be concluded that the use of paylater influences users' impulsive buying behavior. Therefore, it can be concluded that the use of paylater can explain the impulsive buying behavior variable and the regression model above is good and has a significant effect.

According to Sugiyono (2019), the regression analysis method is used to produce a relationship between two or more variables in the numerical form how two or more variables are related to each other, where the other variables are known, and which variables influence them. R-squared is a goodness-of-fit measure for linear regression models. R square is a value that shows how much the independent (exogenous) variable influences the dependent (endogenous) variable. R squared is a number that ranges from 0 to 1 which indicates the magnitude of the combination of independent variables that together influence the value of the dependent variable. The R-squared value (R2) is used to assess how much influence a particular independent latent variable has on the dependent latent variable. There are three grouping categories in the R square value, namely the strong category, moderate category, and weak category. R square is also known as the coefficient of determination which explains how far dependent data can be explained by independent data. R square has a value between 0 – 1 with the condition that the closer it is to one, the better it is.

Table 6. The Results of the Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.766ᵃ	.586	.578	5.03444

Source: Data process with SPSS (2023)

According to the results of research conducted on the analysis of the impulsive buying behavior of Pay-Later users, the R-value of 0.766 was obtained which is in the interval (0.60-0.799), which means there is a strong relationship between impulsive buying and Pay-later users and the Adjust R Square value. Amounting to 0.586% or 58.6%, meaning that pay-later use influences impulsive buying behavior by 58.6%. Meanwhile, the remaining 41.4% is explained by other factors outside the pay-later usage variable.

CONCLUSION

The pay-later payment system can increase consumers' buying interest, both pre-planned purchases and spontaneous purchases without prior planning, because by making payments using the pay-later method, buyers can make transaction payments at a later date either with a one-time payment or payment in installments, of course with predetermined interest. Based on the results of the data processing and analysis carried out, it can be concluded that the use of paylater has a strong influence on impulsive buying behavior. The existence of paylater makes shopping activities easier. However, paylater can also backfire on the users themselves. The use of paylater is a useful innovation as long as it is used wisely. The importance of using paylater wisely and understanding the applicable terms and conditions cannot be ignored. If not managed carefully, the use of paylaters will result in a buildup of debt that is difficult to resolve. As smart users, we can enjoy the convenience and flexibility offered by paylater while keeping our finances healthy.

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