THE INTERNATIONAL CONFERENCE OF ISLAMIC ECONOMICS AND FINANCIAL STUDIES
Received : September 02, 2023/ October 25, 2023/November 04, 2023
ICIEFS PROCEEDING
http://proceedings.uinbukittinggi.ac.id/iciefs/
E-ISSN : XXXX - --------

# The Effect of Using Spaylater on Behaviour Impulse Buying Bukittinggi City Community

Nurafni Sofya[1*], Mita[2], Indri Perdana[3], Nurhusnil Khatimah[4], Asyari[5], Meisy Melani[6]

[1,2,3,4,5,6]*UIN Bukittinggi, Jln. Raya Gurun Aua, Kubang Putiah, 26131, Indonesia*

**Coresponding Author : afnisofya@gmail.com*

**Abstract.** New innovation in technology has significantly created many choices in shopping and also made it easier to do so through various available applications. One of the digital payment applications available is Spaylater. The ease and diversity of choices in shopping can also create an urge to shop for items that are not yet important to buy, this is known as impulse buying. The research uses quantitative describtive methods with respondents from the people of Bukittinggy city. The results of the research show that there is an influence of spaylater use on impulse buying behaviour with a coefficient of 0.75.

*Keywords:* Spaylater; *Impulse buying*;

## 1. Introduction

Increasingly developing technology has entered society's life, including the economy. His has implications for payments that are easier, flexible, low cost and many transactions can be carried out. The payment system is one of the factors that supports the stability of the financial system, as is the case with the development of the payment system from initially only cash until now a digital system is available (Ridwan et al., 2023). Payment methods provided by e commerce the majority are digital payments such as intra-bank transfers, virtual accounts, online credit cards, online debit cards, e wallets, stc. However, cash payment can still be an option. Some ecommerce providers provide cash payments using the system cash on delivery where users can pay for groceries in cash to the courier when the goods are delivered (Agit et al., 2024). Apart from methods cash on delivery, a number of e commerce provides 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 paylater technology (Shonia Az Zahra et al., 2023).

Paylater 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 (Rosihana et al., 2024). Like credit cards, paylater 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, recreation tickets, and other, then users can pay at each predermined due late. Paylater was developed by a fintech company which then collaborated with e commerce to provide paylater services. The first e commerce to company PT. Loan market fund. Many e commerce companies use this technology is proven by the increasing number of paylater users from time to time. Several paylater provider platforms hve experienced a surge quite high users. Sence paylater was launched, traveloka has experienced a 10 fold increase in users (walfajri, 2019).

With the increasing recognition of paylater technology, consumers often cannot ignore the desire to buy products they find interesting. This condition is known as impulse buying. Impulse buying is a behavior that a person does when buying a product that is not planned spontaneously (Rahmatika Sari, 2020). Working principles of behavior impulse buying this is not the same as the general model of gradual purchasing decisions because someone does it impulse buying don't even know the basic reasons for purchasing it. Impulse buying can be caused by encouragement from the user himself or from other factors (Harmon and Novia, 2016). Besides that impulse buying it also influenced by several factors including affordable price, brand, quality, marketing, environment and personality it self (Jamaludin et al., 2023). This research discusses users use of spaylatter e commerce of a new digital payment technology and its impact on behavior impulse buying (Widianita et al., 2023). There are also other factors that influence impulse buying behavior, namely social influence or social influences that change throughts, feelings, attitudes or behavior as a result of interactions with other individuals through the media, emotions or moods in decision making, shopping lifestyle a carried out to express one self with pattenrs of action by spending time and money (Pratama, Gilang hafidz 2021), shopping is fun and exciting, in store browsing is the activity of observing a shop by consumers to gather product information or just for entertainment without any intention to directly buy the products in the shop (Rahmatika, Sari. 2020).

Based on the background of the problem that has been described, the aim of this paper is to analyse the influence of paylater use on behaviour impulse on users e commerce in Bukittinggi city.

## 2. Methods

Based on the main problem mentioned above, this research uses a descriptive quantitative approach. This research was conducted to determine the effect of spaylater on Impulse Buying behavior in the people of Bukittinggi City. The population in thisresearch is the people of Bukittinggi City, totaling 122,311 people based on BPS data for 2022.

Respondents for this study were selected using random sampling techniques. The slovin formula is used to determine the number of samples with a loose sampling rate of =10%.

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

Note:
n= Number of Samples
N= Number of Population
e= Level of allowance due to missed sampling errors.

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

$$n=\frac{122.311}{1+122.311\,(0{,}1)^2}$$

$$n=\frac{122.311}{1+122.311\,(0{,}01)}$$

$$n=\frac{122.311}{1.224,11}$$

$$n=99,91$$

$$n=100$$

## 3. Results and Discussion

3.1 The Validity test is said to be valid if the correlation value is above 0,30. Following the validity test table display.

**Table 1.** Test the validity of the Spaylater variable instument (X)

| Item-Total Statistics (X) | | | | |
|---|---|---|---|---|
| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| X_1 | 27.52 | 41.303 | .734 | .943 |
| X_ 2 | 27.46 | 40.150 | .791 | .941 |
| X_3 | 27.78 | 40.739 | .778 | .941 |
| X_4 | 27.72 | 41.254 | .760 | .942 |
| X_5 | 27.47 | 40.211 | .789 | .941 |
| X_6 | 27.71 | 41.198 | .759 | .942 |
| X_7 | 27.68 | 40.806 | .779 | .941 |
| X_8 | 27.61 | 40.341 | .811 | .940 |
| X_9 | 27.47 | 40.211 | .789 | .941 |
| X_10 | 27.79 | 40.794 | .780 | .941 |

*Source : 2023 SPSS Primary Data Processed Results*

Based on table 1. It can be conluded that in the spaylater (X) variable section there are 10 question items that have been tested for validity, so the 10 items are declared valid because in the section corrected item total correlations is above 0,30.

**Table 2.** Test the validity of the Impulse Buying Behavior Variable Instrument (Y)

| Item-Total Statistics (Y) | | | | |
|---|---|---|---|---|
| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| y_1 | 20.00 | 30.606 | .878 | .957 |
| y_2 | 20.02 | 30.646 | .876 | .957 |
| y_3 | 19.96 | 31.312 | .784 | .962 |
| y_4 | 20.13 | 32.033 | .812 | .960 |
| y_5 | 20.05 | 30.331 | .910 | .955 |
| y_6 | 20.03 | 30.757 | .871 | .957 |
| y_7 | 20.05 | 30.331 | .910 | .955 |
| y_8 | 20.13 | 32.033 | .812 | .960 |

*Source:2023 SPSS Primary data Processed Results*

Based on table 2, it can be conluded that the question is decrared valid if the value corrected item. Total correlation above 0.30 of the eight question items that have been tested for validity, the following questions are valid.

3.2 Reliability Test shows the consistency of a measuring instrument in the same phenomenon. Stated reliable if value cronbach alpha >0,60. The following is a reliability test table.

**Table 3.** Spaylater variable Instrument Reliability Test (X)

| Cronbach's Alpha | N of Items |
|---|---|
| .947 | 10 |

*Source:2023 SPSS Primary data Processed Results*

Based on table 3 it can be concluded that value cronbach alpha on the Spaylater variable instrument is 0,947. So it can be stated that this question *reliable*.

**Table 4.** Variable instrument Reliability test Impulse Buying Behavior (Y)

| Cronbach's Alpha | N of Items |
|---|---|
| .963 | 8 |

*Source:2023 SPSS Primary data Processed Results*

Based on table 4 it can be concluded tha the value cronbach alpha on the behavior variable instrument impulse buying is 0,63. So it can be stated that this question *reliable.*

3.3 The Normality test is carried out to measure whether or not there is distribution of data in the variables carried out through test *one-sample Kolmogorov-smirnov test* with approach *monte carlo* sig.(2- tailed) provided that the sig value is>0,05.

**Table 5.** Normalitity Test

| One-Sample Kolmogorov-Smirnov Test | | | | |
|---|---|---|---|---|
| | | | Spayleter | *Impulse uying* |
| N | | | 100 | 100 |
| Normal Parameters[a,b] | Mean | | 30.69 | 22.91 |
| | Std. Deviation | | 7.068 | 6.347 |
| Most Extreme Differences | Absolute | | .122 | .180 |
| | Positive | | .122 | .180 |
| | Negative | | -.114 | -.138 |
| Test Statistic | | | .122 | .180 |
| Asymp. Sig. (2-tailed) | | | .001[c] | .000[c] |
| Monte Carlo Sig. (2-tailed) | Sig. | | .095[d] | .003[d] |
| | 99% Confidence Interval | Lower Bound | .087 | .002 |
| | | Upper Bound | .103 | .004 |

*Source:2023 SPSS Primary data Processed Results*

Based on table 5, it can be concluded that the value obtained using the Monte carlo approach is 0,95 so that the data is declared to be normally distributed.

3.4 Simple Linear Regression Test

**Table 6.** Simple Linear Regression Test

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 297.136 | 1 | 297.136 | 7.889 | .006[b] |
| | Residual | 3691.054 | 98 | 37.664 | | |
| | Total | 3988.190 | 99 | | | |

*Source:2023 SPSS Primary data Processed Results*

From table 6. Above it is known that calculated F is 7.889 with a significant value of 0,006<0,05 so the regression model can be used to predict participation variables or in other words there is an influence of the spaylater variable (X) on impulse buying (Y)

3.5 Determinance Coeficient Test (*R Square*)

**Table 7.** Determinance Coeficient Test (*R Square*)

| Model Summary | | | | |
|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| t1 | .273[a] | .075 | .065 | 6.137 |

*Source:2023 SPSS Primary data Processed Results*

Based table 7. Explains that the correlation or relationship value (R) is 0,273 from the output, a determination coefficient (R square) of 0,075 is obtained which means that the influence of the independent variable (Spaylater) on the dependent variable (impulse buying) is 7,5%. This research supports research conducted by Rahmatika Sari that Spaylater has an effect on user e commerce in Indonesia with a coefficient of 6,4%, then from Irin Mirrah Luthfia research it was found that the relationship was positive and significant at 43% and simultaneously at 26,3% towards the influence *Impulse Buying* (Irin Mirrah Luthfia). Furthermore, research conducted by Rizky Nur Yasin et al shows, that the use of paylater shows a significant relationship with behavior *Impulse Buying* students in West Java (Rizky Nur Yasin et al, 2023).

## 4. Conclusion

Research has tested the effect of spaylater on impulse buying. Research findings reveal that spaylater has an influence on encouraging consumers to buy early for necessities that can actually be postponed in the future. The findings of this research have implications for the need to recognize intermediary variables as variavles that encourage early consumer purchases of necessities. Technology adoption noy only makes it easier and creates diversity in choices, but can also encourage the emergence of peoples consumers is behaviour. This research has limitations, including the limited number of respondents and variables. Future researchers can increase the number of respondents so that the scope of generalization of research results can be wider. Likewise, the variables that influence impulse buying can be tested more to obtain more comprehensive information.

**Acknowledgements**

The researcher would like to express his tanks to all parties who have contributed to the completion of this research, especially to the people of Bukittinggi City who have filled out the research questionnaire.

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