

The Influence of Shopee Paylater Services on Students' Buying Interests on The Shopee Platform

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Abstract

The purpose of this study is to determine how the Shopee Paylater service affects the purchasing interest of students at the Faculty of Economics, Law and Humanities. The population used in this study were students at the Faculty of Economics, Law and Humanities who used the Shopee Paylater service, the population data was taken from the Ngudi Waluyo University Academy, from this population a sample of 278 students at the Faculty of Economics, Law and Humanities was obtained. This research method uses a quantitative method. The results of this study are that Reliability and assurance have a positive effect and vice versa Responsiveness, Empathy and Tangible have a negative effect on the purchasing interest of students at the Faculty of Economics, Law and Humanities

Keywords: Shopee Paylater Service, Shopee Platform, Purchase Interest

Introduction

This technology includes a new form of media that allows users to easily access information digitally and use it for various purposes such as sending messages, reading the information they need, making work easier and shopping online which is also known as electronic commerce or *e-commerce*. Given that the Internet is a relatively efficient commercial advertising medium and has an unlimited customer area (Rahima & Cahyadi, 2022).

Online-based services that make it easier for people include online stores. In Indonesia, Shopee also offers payment services through Shopee *PayLater*. Shopee *PayLater* is a loan for qualified Shopee users, with a loan period ranging from 1 month to 12 months. Credit payments using Shopee *PayLater* have a credit limit. The credit limit given to users will increase along with the number of transactions carried out. If the company fails to attract consumer interest in this service, therefore Shopee *PayLater* will not be able to be used when shopping. (Fionita & Rahmidani, 2023).

Creating ease of use is an important factor for *e-commerce companies* in increasing user interest. Several studies have stated that according to (Tsani, 2024) the progress of *e-commerce* among millennials or students is now a great opportunity for the average Shopee user, especially through the *Paylater feature* which is useful for meeting urgent needs without thinking about the economy that is not being met. In accordance with several factors that influence the decision to use, researchers suspect that the decision to use the Shopee PayLater feature is influenced by services that can increase purchasing interest, including among students. The convenience and benefits of this payment method contribute to the popularity of Shopee *PayLater* as the most popular *PayLater service* in Indonesia.

Shopee Paylater is a feature on the Shopee platform that is used as material by researchers to determine the influence of Shopee Paylater services on the purchasing interest of students at the Faculty of Economics, Law and Humanities, Ngudi Waluyo University.

Reliability in service is the ability to provide promised services immediately, accurately and satisfactorily, so as to attract customer purchasing power, the reliability of employees or officers in serving customers as promised (Basmalasari & Ari Nugroho, 2022)

Responsiveness in service is the desire of staff and employees to help customers and provide responsive service. Based on research conducted by (Hamid et al., 2020) Responsiveness is an important factor in building a positive consumer experience and increasing the appeal of a product or service.

Assurance

Assurance is one of the important roles that influence buying interest. Assurance can provide confidence to other consumers that the products or services they purchase are of high quality, safe, and supported by clear guarantee or warranty policies. Shopee Paylater also guarantees

by storing and protecting other consumers' personal data for the initial registration system to use the service.

Empathy

Empathy is the personal care and attention given to customers. The core of the empathy dimension is to show customers through the services provided that customers are important and customer needs can be understood. (Syahril & Rizan, 2019)

Tangible

Tangible in service is an aspect of service quality that is enjoyed, felt and assessed by customers using human senses. Tangible refers to the tangible or form that refers to aspects of a product or service that can be seen, touched or felt by other consumers. In marketing, tangible contexts include things like product design, service quality. (Sulistiyawati & Widayani, 2020)

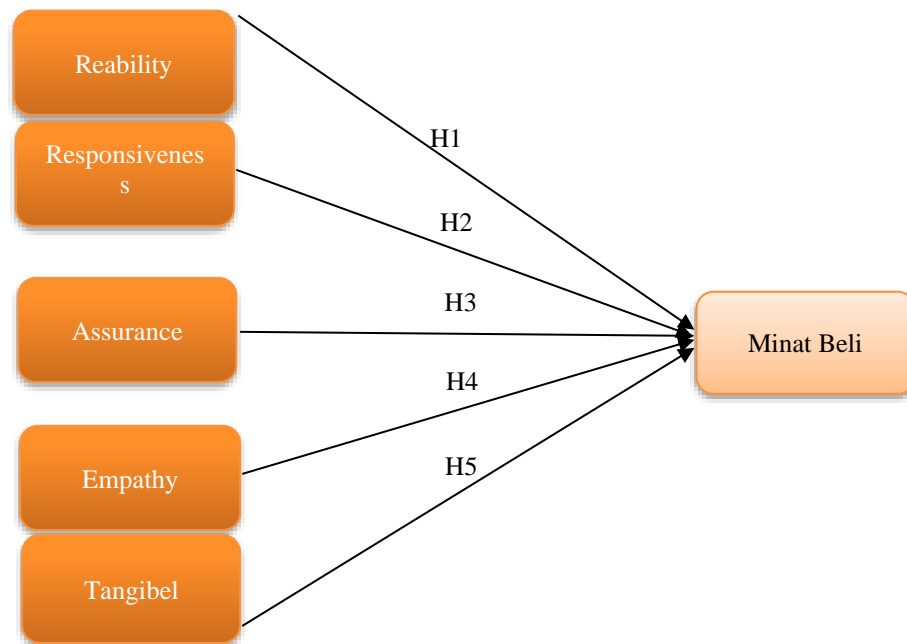
Purchase Interest

interest is an intention that arises from within a person to make a purchase of a product or service with consideration before the purchasing process takes place. (Bakti et al., 2020)

Research Framework

The framework of thought describes the influence between variables X on variable Y, namely the Influence of Shopee *PayLater Services* on Student Purchase Interest on the Shopee Platform. The framework of thought in this study can be described as follows:

Research Framework Image



Research Methods

The type of study applied in this study is quantitative. Quantitative studies involve collecting and processing numerical data for analysis. In this study, statistical analysis tools are used. (Nurma, 2023)

The determination of this sample uses the Krejcie and Morgan Table. If seen from this formula, it can be concluded that if the population of this study is 855 students of the Faculty of Economics, Law and Humanities, Ngudi Waluyo University, then the sample of this study is 278 students of the Faculty of Economics, Law and Humanities, Ngudi Waluyo University.

Results and Discussion

Validity Test

Shows that each variable between the respondent's answer score and the total score of the respondent's answers shows significant value results. That is, the sig value is smaller $< \alpha = 0.05$ and $r \text{ count} > r \text{ table}$. Based on the results obtained, it shows that the Reability, Responsiveness, Assurance, Empathy, Tangible and Purchase Interest variables have been declared valid for use as variable measuring instruments. R count is obtained with the results of SPSS version 2.5 data processing in the *Pearson Correlations column* while r table can be obtained with the formula $df = n - 2$ with the information n is the number of respondents. 2 = the exact value of the calculation, where in this study the calculation is $df = n - 2$, $df = 278 - 2$ (r table at number 276 shows the number 0.1177).

Reliability Test

| Variables | Cronbach's Alpha | Condition | Provisions | Information |
|----------------|------------------|-----------|------------|-------------|
| Indicator (X1) | 0.713 | > | 0.60 | Reliable |
| Indicator (X2) | 0.575 | > | 0.60 | Reliable |
| Indicator (X3) | 0.184 | > | 0.60 | Reliable |
| Indicator (X4) | 0.387 | > | 0.60 | Reliable |
| Indicator (X5) | 0.732 | > | 0.60 | Reliable |
| Indicator (Y) | 0.400 | > | 0.60 | Reliable |

The test results show that the indicators of all variables are declared reliable, because the Cronbach's alpha value is ≥ 0.60 .

Normality Test

From the results of the normality test using *Kolomagorov-Smirnov*, the data obtained the calculation value for Asym sig (2 tailed) $0.200 > 0.05$. Each variable of Reliability, Responsiveness, Assurance, Empathy, Tangible and Purchase Interest is stated as normal.

Multicollinearity Test

The test results of the data are:

1. The VIF value for the Reliability variable (X1) is $2.226 < 10$ and the tolerance value is $0.449 > 0.1$, so there is no multicollinearity in the data.
2. The VIF value for the Responsiveness variable (X2) is $2.191 < 10$ and the tolerance value is $0.456 > 0.1$, so the data does not experience multicollinearity.
3. The VIF value for the Assurance role variable (X3) is $1.650 < 10$ and the tolerance value is $0.606 > 0.1$, so there is no multicollinearity in the data.
4. The VIF value for the Empathy variable (X4) is $1.390 < 10$ and the tolerance value is $0.720 > 0.1$, so there is no multicollinearity in the data.
5. The VIF value for the Tangible variable (X5) is $2.441 < 10$ and the tolerance value is $0.410 > 0.1$, so there is no multicollinearity in the data.

Tolerance value of all independent variables is greater than 0.1 and based on the VIF value of the independent variables, it is less than 10, therefore it can be concluded that the Reability, Responsiveness, Assurance, Empathy, and Tangible variables do not show any symptoms of multicollinearity.

Heteroscedasticity Test

In the data above, the results of the heteroscedasticity test show that the sig. value of each variable is greater ($>$) than 0.05 so that heteroscedasticity does not occur in the multiple regression model.

Multiple Regression Analysis Test

The constant value of 14.590 is a positive sign, meaning it shows a unidirectional influence between the independent variable and the dependent variable. This shows that if all independent variables including Reability (X1), Responsiveness (X2), Assurance (X3) Empathy (X4) and

Tangible (X5) have a value of 0 percent or do not experience any change, then the value of purchase interest is 14.590

The regression coefficient value of Reliability (X1) is 0.246 with a positive sign indicating that if Reliability (X1) increases by one unit assuming other independent variables are constant, then Purchase Interest will increase by 0.246.

The regression coefficient value of Responsiveness (X2) is -0.307. This value indicates a negative influence, meaning that if Responsiveness (X2) increases by 1%, then conversely the purchase interest variable will decrease by 0.307, assuming that other variables remain constant.

The regression coefficient value of Assurance (X3) is 0.216 with a positive sign, indicating that if Assurance (X3) increases by one unit with the assumption of other independent variables, then Purchase Interest will increase by 0.216.

The regression coefficient value of Empathy (X4) is -0.118, this value indicates a negative influence, meaning that if Empathy (X4) increases by 1%, then conversely the purchase interest variable will decrease by 0.307, assuming that other variables remain constant.

The Tangible (X5) regression coefficient value of 0.091 with a positive sign indicates that if Tangible (X5) increases by one unit with the assumption of other independent variables, then Purchase Interest will increase by 0.091.

T-test

Based on the results of the T-test, it can be concluded that:

1. Reliability hypothesis test (X1) on student purchasing interest
The effect of Reliability on students' purchasing interest is obtained by t count = 4.837 with sig = 0.000. Because the t count value > t table and the sig value < sig.α (0.05), then **H1 is accepted**. This means that the temporary assumption stating that "Reliability has a positive and significant effect on Student Purchase Interest" is accepted.
2. Hypothesis test of Responsiveness (X2) on Student Purchase Interest
The influence of Responsiveness on purchasing interest is obtained by t count > t table = -3.892 with sig=0.000 shows that **H2 is rejected**, responsiveness does not have a significant effect on student purchasing interest.
3. Assurance Hypothesis Test (X3) on Student Purchase Interest
The influence of Assurance on students' purchasing interest is obtained by t count = 2.309 with sig = 0.000. Because the t count value > t table and sig value < sig.α (0.05), then **H3 is accepted**. This means that the temporary assumption states that "Assurance has a positive and significant effect on Student Purchase Interest"
4. Test (X4) on Student Purchase Interest
The influence of Empathy on purchasing interest is obtained t count > t table = -1.394 with sig = 0.164 indicating that **H4 is rejected**, empathy does not have a significant influence on students' purchasing interest.
5. Tangible Hypothesis Test (X5) on Student Purchase Interest
The influence of Assurance on students' purchasing interest is obtained by t count = 2.309 with sig = 0.02. Because the t count value > t table and sig value < sig.α (0.05), then **H3 is accepted**. This means that the temporary assumption stating that "Tangible has a positive and significant effect on Student Purchase Interest" is accepted.

F Test (Simultaneously)

It is said that the simultaneous F significance value is $0.000 \leq 0.05$. With the results of the variables Reliability, Responsiveness, Assurance, Empathy, Tangible. The results of the F test can be seen by observing the calculated F value and its significance value. If the sig value < 0.05 or f count > f table then there is an influence of variable X on variable Y and vice versa. It is known that the sig value for Reliability (X1), Responsiveness (X2), Assurance (X3) Empathy (X4) Tangible (X5) on Student Purchase Interest (Y) is $0.000 < 0.05$ and the calculated f value is $15.666 > 2.25$, so it can be concluded that H1 is accepted which means that there is an influence of the variables Reliability (X1), Responsiveness (X2), Assurance (X3) Empathy (X4) Tangible (X5) simultaneously on Student Purchase Interest (Y).

Coefficient of Determination Test

It is known that the *adjusted R square value* is 0.209, which means that 20.9% of the Purchase Interest variable can be explained by the Reliability, Responsiveness, Assurance, Empathy,

Tangible variables, while the remaining 79.1% is influenced by variables other than the variables used in this study.

Conclusion

Based on the statistical results of the partial test, Reliability has a positive and significant influence on Purchase Interest, which means that the reliability or reliability of the Shopee Paylater service on the purchase interest of students of the Faculty of Economics, Law and Humanities is very helpful.

Based on the results of the statistical test, Responsiveness has a negative and insignificant influence on purchasing interest, so that students of the Faculty of Economics, Law and Humanities feel that the Shopee Paylater service is lacking.

Based on the results of the statistical test, Assurance has a positive and significant influence on purchasing interest so that students of the Faculty of Economics, Law and Humanities feel confident in the services and products offered by Shopee Paylater.

Based on the statistical results of the partial test, Empathy has a negative but insignificant influence on purchasing interest, because the empathy of students at the Faculty of Economics, Law and Humanities is lacking because they prefer to pay via COD.

Based on the statistical results of the partial test, Tangible has an insignificant negative influence on the purchasing interest of students at the Faculty of Economics, Law and Humanities, Ngudi Waluyo University due to the lack of direct services.

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