

THE INFLUENCE OF SPAYLATER TRUST AND CONVENIENCE ON CONSUMPTIVE BEHAVIOR OF SHOPEE APP USERS IN BANDUNG

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ABSTRACT

Shopee launched in 2015, is a leading e-commerce site in Southeast Asia and Taiwan. There are already quite a lot of shopee users using the spaylater payment method, which is around 68%. In light of this, the goal of this study is to determine and analyze the Trust and Convenience of Spaylater on Consumptive Behavior of Shopee Application Users in Bandung partly and concurrently. This study employs a quantitative approach to descriptive research. This study employs a technique of non-probability sampling. There were 384.1 samples collected for this investigation, but the authors added to 385 respondents to reduce the number of respondents' calculation errors. Techniques for data analysis based on descriptive analysis and multiple linear regression analysis. According to the study's findings, trust is in the very good category, convenience is in the reasonably good category, and consumption is in the fairly good area. Based on the findings of multiple linear regression analysis, it can be inferred that there is a positive, one-way link between the variables of trust and convenience and consumptive behavior.

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1. INTRODUCTION

In today's digital era, the internet is no longer something new in society and not only for a handful of people, but the internet has provided benefits to society in many aspects of daily life. [1]. The internet can be used as an inexpensive form of entertainment, as access to information, music, movies and other multimedia functions [2]. The total internet users in Indonesia are increasing from year to year. The percentage of the population with internet access in 2021–2022 is projected to reach 77.02% [3]. The most frequently used application was the online store Shopee which reached (55.08%).

In Indonesia itself, buying and selling activities carried out using the e-commerce model are in great demand. E-commerce is the practice of selling and buying goods and services on the World Wide Web. Based on data published by Databoks in 2021, it has 10 countries with the highest percentage of e-commerce users in the world, one of which is Indonesia with a figure reaching 88.1%. Many people choose e-commerce because it is flexible, easily accessible, diverse, and chooses many profitable programs. Marketplaces in Indonesia are very diverse, such as Tokopedia, Shopee, Lazada, Bukalapak and Orami. according to Similar web data, there will be 190.7 million visitors from Indonesia to the Shopee site in August 2022. Tokopedia, a website ranked below Shopee, has 147.7 million visitors per year. Shopee's ability to reach the first tier of app stores is influenced by a number of factors, including advertising, television shows, live streaming, videos, promotions and giveaways.

Shopee is a platform that has been agreed upon by all countries to provide customers with an online shopping experience. Shopee offers several different payment options, including ShopeePay, SPaylater, COD (Pay on the Spot), Bank Transfer (Check Automatically)/Virtual Account and so on. However, the Shopee payment method is interesting because it includes a pay later or paylater feature. This paylater service will provide credit to consumers so they can pay for the purchase of goods and services. The rise of paylaters over the past few years has contributed to a shift in the digital payments landscape. According to Goodstats.id, the most frequently used paylater service is spaylater, with a usage rate of around 78%. Spaylater was created to help Shopee users who want to make purchases but don't have enough cash. Spaylater gives confidence to people who are less able to buy the things they need in installments. But on the other hand, using a spaylater can boomerang. Trust in this case is also related to the payment of the bill. So it can be said that trust has a very important role in increasing user convenience [4]. Ease in this case, namely in terms of access and use of the spaylater, is quite easy.

Customers are facilitated by a payment system where the spaylater provides bailout funds that can be used directly anywhere and anytime. Among teenagers, this spaylater feature is also in great demand.

The use of a spaylater will increase the risk of spending for teenagers because it allows payments to be made whenever and wherever desired without the need for money. The existence of such a phenomenon proves that the paylater feature raises a consumptive attitude of its users, but whether we realize it or not, paylater has actually pushed someone to become a shopaholic, aka shopping addiction. Spaylater continuously offers and enlivens promo campaigns for every shopping using the Spaylater feature. Based on these problems and reasons, this study aims to find out and understand the trust and convenience of the spaylater on the consumptive behavior of shopee application users in Bandung. In this study, there is a formulation of the problem to be examined, namely how is the trust in using the spaylater in Bandung, how is the convenience of the spaylater in Bandung, how is consumptive behavior in using the spaylater in Bandung, how much influence does the trust and convenience of the spaylater have on the consumptive behavior of users of the Shopee application in Bandung partially, and how much influence the trust and ease of spaylater have on the consumptive behavior of Shopee application users in Bandung simultaneously.

2. METHOD

This research is a descriptive research with quantitative methods. Quantitative research is research that uses numbers [5]. This study uses a non-probability sampling technique. The population of this research is shoppe paylater users in Bandung. In this study the number of samples obtained was 384.1, but the authors added to 385 respondents to reduce the number of respondents' calculation errors. The data analysis technique in this study used multiple linear regression analysis techniques using the SPSS application.

3. RESULT AND DISCUSSION

3.1 Characteristics of Respondents

This study uses primary data to determine the effect of Trust and Convenience of Spaylater on Consumptive Behavior of Shopee application users in Bandung. Implementation of data collection by distributing questionnaires to 395 respondents.

Based on age, 60% or 231 respondents aged 18-22, 18.2% or 68 respondents aged 23-27, 12.7% or 56 respondents aged 28-32.8.2% or 36 respondents aged 33-37 years, and 0.9% or 4 people > 37 years. Based on gender, 60% or 235 respondents were female and 40% or 160 respondents were male. Based on status, 59.5% or 227 were students, 27.5% or 112 worked as employees, 8% or 35 worked as entrepreneurs, 4.8% or 4.8% worked as housewives. Based on monthly income, 33% or 131 respondents have an average monthly income of between IDR 1,500,000 and IDR 2,500,000; 26.3% or 101 respondents have an average income per month > IDR 3,500. 000, 23.6% or 99 respondents have an average monthly income of IDR 2,500,000 – IDR 3,500,000, 11.2% or 45 respondents have an average monthly income of IDR 500,000 – IDR 1,500,000, 5, 9% or 19 respondents have an average monthly income of 500,000 rupiah.

Based on monthly expenses for online shopping, 40% or 154 respondents spent around Rp. <500,000, 37.4% or 144 respondents spent Rp. 500,000 - Rp. 1,500,000, 13.9% or 61 respondents spent Rp. 1,500,000 - Rp. 2,500. 000, 5.5% or a total of 24 respondents spend between IDR 2,500,000 and IDR 3,500,000 and 2.7% or as many as 12 respondents spend more than IDR per month. 3,500,000.

3.2 Descriptive Analysis

According to the results of the descriptive analysis, overall the trust variable (X1) is included in the "very good" category with a percentage value of 85.6%. This indicates that Shopee Paylater implements its four trust variable indicators very well. Based on the findings of the descriptive analysis, the comfort variable (X2) is included in the "Very Good" category with an overall percentage of 88.4%. This indicates that Shopee Paylater has implemented the four indicators of the Convenience variable very well. Consumptive behavior variable (Y) of 75.2% is included in the "Good" category as determined by descriptive analysis. This shows that Shopee Paylater has implemented the eight indicators of the Good Consumptive Behavior variable.

3.3 Classical Assumption Test

3.3.1 Normality Test

Examine the normalized probability histogram graphs using the Kolmogorov-Smirnov statistical test to determine whether a given regression model estimates the independent variables using a normal distribution.

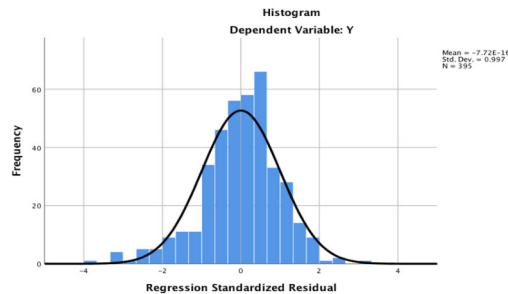


Figure 1. Histogram

There is an interpretation that a histogram graph is normally distributed based on the fact that it has a bell-shaped distribution and is not skewed to the left or right.

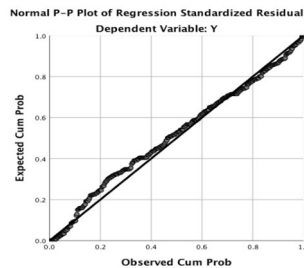


Figure 2. Graph of Normal P-P Plot of Regression Standardized Residual

Figure 2 shows that the data is spread along the diagonal and keeps going. Thus, the first criterion of a normal distribution is satisfied based on the given numbers. For the Kolmogorov-Smirnov statistical test to check whether the data obtained by distributing questionnaires is normally distributed. In this study, the Kolmogorov-Smirnov test was used to show the normality of the data.

Table 1. Kolmogorov-Smirnov-Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		395	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	3.18602532	
Most Extreme Differences	Absolute	.073	
	Positive	.039	
	Negative	-.073	
Test Statistic		.073	
Asymp. Sig. (2-tailed)		.000 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.029 ^d	
	99% Confidence Interval	Lower Bound	.024
	Upper Bound	.033	

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

Table 1 has a Monte Carlo Sig. (two-tailed) is 0.29 which is slightly higher than the significance level (0.05) which indicates that the residual variables are normally distributed.

3.3.2 Multicollinearity Test

The purpose of multicollinear regression is to find out whether there is a relationship between the independent variables determined by the regression model.

Table 2. Multicollinearity

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	19.359	2.026		9.553	.000	
	X1	.160	.061	.155	2.634	.009	.669 1.496
	X2	.210	.064	.192	3.265	.001	.669 1.496

a. Dependent Variable: Y

In Table 2 it can be seen that tolerance > 0.1 and VIF < 0.1. 10.00, meaning that no multicollinearity was found in this study.

3.3.3 Autocorrelation Test

The autocorrelation test determines whether the error in period t is associated with an error in period t-1 in the linear regression model.

Table 3 Autocorrelation

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.308 ^a	.095	.090	3.19414	1.739

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Table 3 shows the Durbin-Watson score of 1.739 which ranges from -2 to +2. This means that in this study there is no autocorrelation.

3.3.4 Heteroscedasticity Test

The purpose of the heteroscedasticity test is to find out whether the residual variance differs from distribution to distribution in a given regression model.

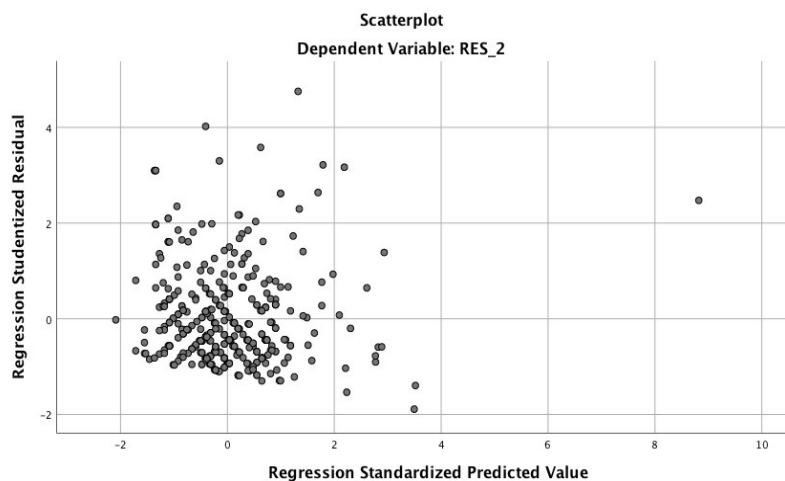


Figure 4. Heteroscedasticity

In Figure 4 it can be seen that the graph creates a regular pattern (wide, wavy, narrow) then heteroscedasticity occurs.

3.4 Results of Multiple Linear Regression Analysis

Multiple inference analysis in this study was used to evaluate the hypotheses performed on 385 respondents.

Table 4 Multiple Linear Analysis Test Results

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	19.359	2.026		9.553	.000
	X1	.160	.061	.155	2.634	.009
	X2	.210	.064	.192	3.265	.001

a. Dependent Variable: Y

It can be said from this equation that there is a unidirectional positive relationship between the variables of trust and comfort and consumptive behavior. That is, as the trust and convenience variables increase, the consumptive behavior variable increases.

3.5 Test hypothesis

3.5.1 Partial Significant Test (Test t)

T-test or partial hypothesis testing to determine the effect of each independent variable (trust and comfort) on the dependent variable (consumptive behavior).

Table 5. t- Test Result

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	19.359	2.026		9.553	.000
	X1	.160	.061	.155	2.634	.009
	X2	.210	.064	.192	3.265	.001

a. Dependent Variable: Y

Based on Table 5, the variable of trust (X1) shows that H₀ is accepted and H_a is rejected. This means that the independent variable Spaylater Trust has no significant effect on the consumptive behavior of Shopee application users in Bandung and the Ease variable has shown that H₀ is rejected and H_a is accepted. This means that the independent variable Ease of Spaylater has a big influence on the consumptive behavior of Shopee application users in Bandung.

3.5.2 Simultaneous Significant Test (f Test)

The f-test in this study used ANOVA. Use the F test to test whether the variables of trust (X1) and convenience (X2) have the same effect on consumptive behavior (Y) by comparing f_{count} and f_{table}.

Table 6. F Test Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	419.675	2	209.838	20.567	.000 ^b
	Residual	3999.398	392	10.203		
	Total	4419.073	394			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

From Table 6 it can be seen that $F_{count} > F_{table}$ ($20.567 > 2.63$) and a significance level of 0.000 is 0.05. This displays that H_0 is rejected and H_a is accepted. This means that the variables Trust and Ease of Spaylater have a major influence on the consumptive behavior of Shopee application users in Bandung.

3.5.3 Test Results for the Coefficient of Determination (R²)

According to Gozari (2018: 97) The coefficient of determination (R²) determines how well the model predicts the influence of external variables.

Table 7 Determinant Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.308 ^a	.095	.090	3.19414

a. Predictors: (Constant), X₂, X₁

Table 7 shows the R² value of 0.336 and R Square (R²) of 0.134. This figure is used to see simultaneously the impact of trust and convenience on consumptive behavior. The formula for calculating the factor is:

$$KD = r^2 \times 100\%$$

$$KD = (0,308^2) \times 100\%$$

$$= 9,4\%$$

This figure shows that the coefficient of determination (KD) is 9.4%. This shows that the independent variables (trust and comfort) have an influence of 9.4% on the dependent variable (consumptive behavior), while the remaining 90.6% is caused by the influence of various other variables not examined in this study.

3.6 Discussion

Based on these equations, it can be concluded that there is a positive/one-way relationship between the variables of trust and convenience and consumptive behavior. That is, with increasing trust and convenience variables, consumptive behavior variables increase. Based on the results of the f test, it can be seen that $F_{count} > F_{table}$ ($20.567 > 2.63$) and a significance level of 0.000 is 0.05. This displays that H_0 is rejected and H_a is accepted. This means that the independent variables Trust and Ease of Spaylater have a major influence on the consumptive behavior of Shopee application users in Bandung. These results are in line with research by Haritsa Hasyira Cahyani in his research entitled "Analysis Of The Influence Of Digital Promotion, Trust, And Ease Of Shopping Through Marketplaces On Consumptive Behavior Of Generation Y In Moderation With Variable Religiosity" [6]. The results of the study show that the influence of trust, digital marketing and convenience on consumer behavior is very large. the independent variables (comfort and trust) have an influence of 9.4% on the dependent variable (consumptive behavior), while the remaining 90.6% is caused by the influence of a number of other variables not examined in this study. Threats that can strengthen the independent variables [7].

Based on the results of the t test, the trust variable (X₁) shows that H_0 is accepted and $[H]_a$ is rejected. This means that the independent variable Spaylater Trust has no significant effect on the consumptive behavior of Shopee application users in Bandung and the Ease variable has shown that H_0 is rejected and $[H]_a$ is accepted. This means that the independent variable Ease of Spaylater has a major influence on the consumptive behavior of Shopee application users in Bandung.

4. CONCLUSION

Based on the results of data analysis, it can be concluded that the convenience of the spaylater for using the shopee application based on the results of our descriptive analysis, the usability of the spaylater is in the very good category overall from the perspective of the study population. Based on the results of the descriptive analysis, the confidence of the spaylater of the shopee application users is generally included in the very good category. Based on the results of the descriptive analysis, consumer behavior in general is in a good range in the eyes of the study participants.

Based on the results of the partial hypothesis (t test), the Spaylater Trust variable does not have a significant influence on the consumptive behavior of Shopee application users in Bandung and the independent variable Spaylater Ease has a large influence on the consumptive behavior of Shopee application users in Bandung. Based on the results of simultaneous hypothesis testing (Test f), the

independent variables Trust and Ease of Spaylater have a major influence on the consumptive behavior of Shopee application users in Bandung.

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