Does The Paylater Usage in E-commerce Influence Gen Z's Impulse Buying Behavior in Banjarmasin

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Article Info:	**Abstract**
Keywords: E-Commerce; Gen Z; Impulse Buying; Paylater	*Payment methods that were previously limited to cash, paper-based, and card-based transactions are starting to be replaced by electronic payment systems as a result of the growth of e-commerce. Paylater is an electronic-based payment method on credit. Paylater is one of the triggers for impulse buying behavior. This study aims to determine the effect of using pay later on the impulse buying behavior of Gen Z's who use e-commerce in Banjarmasin City. This research uses quantitative descriptive analysis and simple linear regression tests.* *The results of this study state that pay later affects the impulse buying behavior of Gen Z's in Banjarmasin city. From this research, Gen Z should be wiser in using paylater. This study contributes to the literature about Gen's impulse buying behavior in Banjarmasin.*

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INTRODUCTION

The presence of the internet helps consumers do shopping activities more easily and makes the consumptive behavior of Indonesian people increase, making Indonesia a potential e-commerce market. Marketplace-type e-commerce is a very developed type of e-commerce Marketplaces in Indonesia are very diverse, such as Lazada, Shopee, Tokopedia, Blibli, Zalora, JD ID, and so on. E-commerce has made changes to consumer behavior that was originally only shopping offline by coming directly to shopping centers, markets, or the store itself can now be easily done online at home (Kotler et al., 2021). These behavior changes are heavily influenced by customers' perceptions of distance, price, promotion, and place that have been set by the company so far. The main reason for the transformation in purchasing behavior from direct to online purchases is the basic convenience offered by online

stores. However, despite the many conveniences offered, there are still factors that prevent some customers from choosing to shop online. Includes fraud risk factors in terms of quality and payment systems.

In recent years, precisely since 2018, Paylater technology has introduced a new payment method to the public. The growing recognition of Paylater's technology may mean that consumers in general can no longer ignore their desire to buy products they find attractive. This condition is known as impulse buying. Impulse buying is a behavior that a person does when buying a product that is not spontaneously planned. The working principle of impulse buying behavior is not the same as the general model of a gradual purchase decision because someone who makes an impulse purchase does not even know the basic reason for the purchase.

This study aims to determine the effect of using paylater on the impulse buying behavior of Gen Z who use e-commerce in Banjarmasin City because paylater is now a trend, especially among Gen Z. As for previous research that is relevant and related to this research from entitled The Effect of Paylater Use on Impulse Buying Behavior of E-Commerce Users in Indonesia. Commercial Administration study program Politeknik Negeri Bandung (Sari, 2021). The results of Rahmatika Sari's research paylater have a not too big impact on impulse buying behavior, which is only 6.4%, which can be caused by the interest on the paylater which is quite high, and the imposition of a high enough fine. The difference between the two is that Rahmatika Sari's research was conducted in 2020 with the object of e-commerce users in Indonesia, while this research was conducted in 2023 with the object of Gen Z in Banjarmasin City. Based on the background, the formulation of the problem in this study is, "Does the Paylater Usage In E-commerce Influence Gen Z's Impulse Buying Behavior In Banjarmasin?".

RESEARCH METHODS

The type of research used in this research is field research, which is research that goes directly to the field to explore the problem and obtain the data under study. As for this research, researchers used a quantitative descriptive approach. The quantitative research method is one type of research whose specifications are systematic, planned, and structured from the beginning to the making of the research design (Siyoto & Sodik, 2015). The population of this study is Gen Z and the research location is Banjarmasin city.

The subjects to be studied in this research are people who have used Paylater to shop on any platform that provides Paylater, such as Traveloka, Gojek, Grab, Shopee, and others. In this study, the population is users who have used paylater technology. In this study, the population is included in the infinite population because the exact number of users of paylater technology on all provider platforms is unknown. Source of respondent data to be researched through questionnaire questions. The questionnaire in this study was made online using the help of Google Forms, the aim is to make it easy to reach a wide sample.

RESULT

In this study, respondents are people who have Paylater accounts on e-commerce. Table 1 is information on the characteristics of respondents including gender, age, and income per month.

Table 1. Information on the Characteristics of Respondents

Characteristics	Groups	Numbers	Percentage
Gender	Male	51	53,1
	Female	45	46,9
Subtotal		96	100
Age	15-18	-	-
	19-24	96	100
Subtotal		96	100
Income Per Month	<Rp. 500.000	12	12,5
	Rp.500.000-Rp.1.500.000	67	69,8
	Rp.2.000.000	8	8,3
	>Rp.2.000.000	9	9,4
Subtotal		96	100

1. Validity Test

The instrument validity test in this study was carried out using the SPSS for Windows version 25 application. The question items in this study were declared valid if the count value was greater than the rtable. The rtable used in this study is 0.361 because the sample used for the instrument test was 30 people. After analyzing the data, the results of the validity test are as follows:

Table 2. Validity Test Result

No	Variabel	Item	Rhitung	Rtabel	Keterangan
1.	Paylater	X.1	0,539	0,361	**Valid**
		X.2	0,611	0,361	**Valid**
		X.3	0,679	0,361	**Valid**
		X.4	0,699	0,361	**Valid**
		X.5	0,640	0,361	**Valid**
		X.6	0,612	0,361	**Valid**
		X.7	0,601	0,361	**Valid**
		X.8	0,426	0,361	**Valid**
2.	Impulse Buying Behavior	Y.1	0,485	0,361	**Valid**
		Y.2	0,707	0,361	**Valid**
		Y.3	0,619	0,361	**Valid**
		Y.4	0,509	0,361	**Valid**
		Y.5	0,378	0,361	**Valid**
		Y.6	0,500	0,361	**Valid**
		Y.7	0,539	0,361	**Valid**
		Y.8	0,376	0,361	**Valid**

Based on the table above, shows that all question items have a value of rcount> rtable, namely 0.361. This means that all items are declared valid.

2. Reliability Test

The measuring instrument used in this measurement is Cronbach Alpha through the SPSS 25 application. Reliability is said to be good if it has a Cronbach Alpha value> 0.60.

a. Paylater

Table 3. Paylater Test Result

Reliability Statistics	
Cronbach's Alpha	N of Items
.731	8

The results of the SPSS 25 output in the table above show that the Cronbach Alpha value is 0.731> 0.60. So, it can be concluded that the questions attached regarding the use of paylater are reliable.

b. Impulse Buying Behavior

Table 4. Impulse Buying Behavior Test Result

Reliability Statistics	
Cronbach's Alpha	N of Items
.600	8

The results of the SPSS 25 output in the table above show that the Cronbach Alpha value is 0.600> 0.60. So, it can be concluded that the questions attached regarding impulse buying behavior are reliable.

3. Normality Test

The normality test aims to test whether, in the regression model, the dependent variable and the independent variable have a normal distribution or not. Because a good regression model has a normal or near-normal distribution. The normality test used in this study uses the Kolmogorov-Smirnov method with the help of the SPSS 25 application. Data can be said to be normally distributed if the Asymp. Sig. value is greater than 0.05. For more details, it can be seen as follows:

Table 5. Normality Test Result

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		96
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.39649502
Most Extreme Differences	Absolute	.049
	Positive	.049
	Negative	-.049
Test Statistic		.049
Asymp. Sig. (2-tailed)		.200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

This table shows that the value of Asymp. Sig. > 0.05, namely 0.200. It can be concluded that the data is normally distributed.

4. Heteroscedasticity Test

A good regression model is one in which heteroscedasticity does not occur. The Glejser method and the Scatterplot graph method, which are produced from the output of the SPSS 25 program, can be used to determine whether heteroscedasticity is present or absent. If the picture shows no clear pattern and the points spread above and below the number 0 on the Y axis, there is no heteroscedasticity. In addition, it is seen using the Glejser method if the significant value between the independent variable and the absolute residual is more than 0.05, it can be concluded that heteroscedasticity does not occur. The following are the results of the heteroscedasticity test using the scatterplot and Glejser methods.

Table 6. Heteroscedasticity Test Result
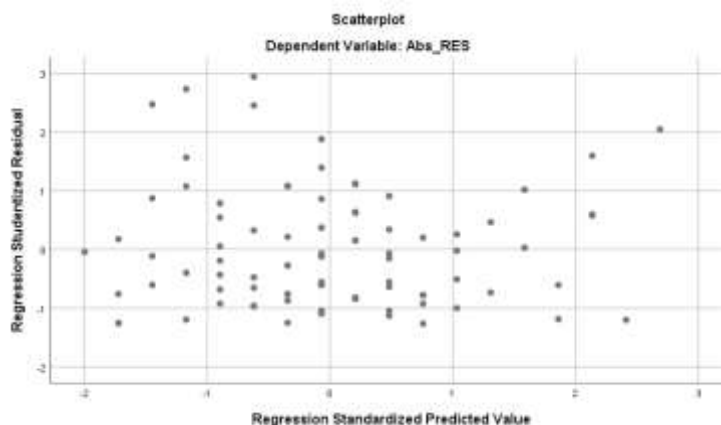
Based on the scatterplot image above, it appears that the data distribution does not form a clear pattern, the data points spread above and below the number 0 on the Y axis, thus it can be concluded that there is no heteroscedasticity in the regression model created.

5. Simple Linear Regression Analysis

Simple linear regression analysis is carried out to determine how much influence the independent variable, namely pocket money, has on the dependent variable, namely consumption patterns. The regression coefficient can be seen from the unstandardized coefficient value in the following SPSS output:

Table 7. Simple Linear Regression Test Result

Model	Unstadardizeid Coeifficieints
	B
(Constant)	6,532
Paylater	,588

Based on the test results above, the simple linear regression equation model used can be formulated as follows:

$$Y = α + B X + e \tag{1}$$

$$Y = 6.532 + 0.588 + e$$

The above equation can be interpreted as follows:
a. The constant value is 6.532, meaning that if there is no change in the paylater usage variable (the value of X is 0), then the amount of impulse buying behavior of Gen Z Banjarmasin City is 6.532.
b. The beta coefficient value on the paylater usage variable is 0.588, meaning that with every increase in the paylater usage variable by one unit, the impulse buying behavior of students in several Banjarmasin City universities increases by 0.588. Similarly, assuming other independent variables remain constant, a one-unit reduction in the paylater usage variable results in a 0.588 decrease in Gen Z's impulsive buying behavior in Banjarmasin City.

6. Coefficient Of Determination

Table 8. Coefficient Of Determination Test Result

Model	R	R-Square	Adjusted R Square
1	,450	,203	,195

Based on the table above, it can be concluded that the R square value is 0.230, which means that the variable effect of using paylater in e-commerce on impulse buying behavior is 20.3%. While the remaining 79.7% is influenced by other variables not included in this study.

7.   T-Test

Table 9. T-Test Result

Model	T$_{hitung}$	T$_{tabel}$	Sig
Paylater	5,071	1,98552	,000

Based on the results of data processing, the count value of 5.071 is positive while the ttable value is 1.983 with a significance value of 0.000 <0.05. Therefore, it can be concluded that the use of paylater (X) has a partial and significant effect on decisions on impulse buying behavior (Y), so that H0 is rejected and H1 is accepted.

DISCUSSION

Based on the results of statistical tests on simple linear regression, show that the variable use of pay later and the variable impulse buying behavior have a positive and significant effect simultaneously, Indicated by a significance value of 0.000 <0.05. This means that the use of players by Gen Z in several Banjarmasin City universities has an important role in influencing impulse buying behavior. The use of pay later in e-commerce influences the impulse buying behavior of Gen Z in Banjarmasin City, and the answer is influential. This is evidenced by the t-test value of 5.071, which is greater than the t-table value of 1.985, which means that there is an influence on the use of pay later in e-commerce on the impulse buying behavior of students in several universities in Banjarmasin City. The effect of using a paylater on impulse buying behavior is 20.3%. While the remaining 79.7% is influenced by other variables not included in this study.

This paylater system is beneficial for both service providers and consumers. Paylater is much more practical with a short registration time and faster activation, so it has many users among young people, such as students. With the presence of the paylater system, consumers often follow their desires to buy things they think are interesting that they don't need, or they decide to buy without thinking, which we can call impulse buying behavior.

The theory of impulse buying behavior is stated as a purchasing behavior that arises without being based on a need and a directed purchase plan (Blackwell et al., 2006). This indicates that this behavior may develop on its own and is not always driven by a need and that it does not follow a set of steps similar to the current general model purchase process. The emergence of high impulse buying behavior means that those who tend to be spontaneous and emotional and make high purchasing decisions without planning are a reflection of the characteristics or characters of people who have an external locus of control. Conversely, in people whose impulse buying behavior is low, this happens because they can regulate and

control themselves against environmental influences. Settled self-values can direct their ratios in such a way as to be able to selectively choose which stimulation is in line with and by their wishes.

Based on the results of Rahmatika Sari's research, paylater has a not-too-big impact on impulse buying behavior, which is only 6.4%. In this study, paylater has an effect of 20.3%. The results of the data analysis of this study indicate that the use of paylater is sufficient to influence impulse buying behavior compared to Rahmatika Sari's research. The use of paylater has a significant effect on the impulse buying variable. So, the higher the use of paylater, the higher the impact on the impulse buying behavior of these students. It can be concluded that the submission of the hypothesis states that the use of Paylater directly affects the impulse buying behavior of Gen Z in Banjarmasin City.

CONCLUSION

Based on the results of data processing and analysis that has been carried out, conclusions can be drawn which also answer the problem formulation of this study. First, the application of pay later technology falls into the excellent range. This indicates that Gen Z e-commerce users in Banjarmasin City are highly proficient in using paylater technology, a relatively new digital payment technology. Second, Gen Z users of Paylater have a fairly high category of impulse buying behavior. This implies that consumers of pay later still frequently make impulsive purchases when they shop online for goods and services. Third, the use of the pay later has a positive influence on impulse buying behavior. The effect given is 20.3%, while 79.7% of the influence is caused by other factors not examined in this study.

Based on the conclusions mentioned above, there are several suggestions related to the research conducted to provide positive input. First, paylater can improve the quality of service provided to users so that users can have a more pleasant experience when transacting online using Paylater. Such as setting a lower interest rate. One of the things that can cause Paylater to have a not too big impact on impulse buying behavior, which is only 20.3%, can be caused by the interest on the Paylater which is quite high, and the determination of fines which is quite high too. Second, pay later must expand its use network so that this technology can not only be enjoyed in online transactions but also offline transactions so that it can increase the frequency, duration, and intensity of use of pay later technology by its users, it can also increase consumer spontaneity when shopping. Suggestions for further research can add variables such as ease of use, financial attitude, and loss of control. For Gen Z, this research should add insight for readers, especially the importance of the influence of using Paylater in e-commerce on impulse buying behavior, and it is hoped that Gen Z can be wiser in using Paylater.

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