



The Influence of Shopee Paylater and Harbolnas Ads on Online Customer's Impulse Buying in Dharmasraya

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Abstract: Online shopping concept shifted from fulfilling everyday needs to reflecting life style in product purchases. Alternatives of payment method have also encouraged more customers to use online shopping more than before. One of the most recent payment method introduced is Paylater, and Shopee is one of many marketplaces which offers it. Paylater gives online credit payment, without credit card owned by users. To attract more customer's interest, Shopee launched its twin-date promotion ads (known as Harbolnas or Hari Belanja Nasional ads), offers discounts, vouchers, free delivery, and more. This study aims to analyze partial and simultaneous effect of Shopee Paylater and Harbolnas ads on impulse buying of online customers in Dharmasraya. This research is a quantitative research. A valid and reliable Likert scale questionnaires used to collect data, distributed to 220 samples whom meet the criterias and analyzed using SPSS.20. T-test and F-test used to answer research hypotesis. The results shows both Shopee paylater and Harbolnas Ads, partially has positive and significant effect on impulse buying, with significance level bellow 0,05. The result also shows that all independent variables simultaneously have positive and significant effect on dependent variable with F test result shows F_{test} value more than F_{table} value ($62,360 > 3,04$) and adjusted R Square value is 0,359, which means Shopee paylater and Harbolnas Ads simultaneously influencing 35,9% impulse buying.

Keywords: Online Shopping, Paylater, Harbolnas Ads, Impulse Buying, Shopee.

INTRODUCTION

The rapid communication and information technology development has affected many of its users. Electronic commerce (E-commerce), is a new concept of selling and buying through web, including products, services, and information. Online shopping is the process of selling

and buying activities that can be done at anytime, anyplace (Anatasya, 2020). One of the most marketplaces use by many is Shopee, which was launched in Indonesia in 2015 under PT. Shopee International Indonesia. Since that, Shopee went on a rapid development as its application has been downloaded more than 43 million times. In recent years, Shopee has spread its business to countries in Southeast Asia, such as Singapore, Malaysia, Vietnam, Thailand, Phillipines, and Indonesia (Anatasya, 2020).

Internet based business had affected customer's shopping behavior as the easiness of how customers getting what they need. Adding to that, paylater offered as one of payment methods in online shopping, including Shopee. Shopee paylater gives online credit payment, without credit card owned by users with a tagline "*buy now, pay later*".

To attract more customers in buying more products immediately, Shoppe also launched twin-date promotion ads (known as Harbolnas or *Hari Belanja Online Nasional* ads). Promotion in twin-date (such as 10.10, 11.11) offers discounts, vouchers, free delivery, and more. Harbolnas is an annually program of many e-commerce in Indonesia, supported by partners, including telecommunication industry, banks, logistics and medias. It first held in year 2012 with seven initial participants, such as LAZADA, ZALORA, BerryBenka, PinkEmma, Bilna, Traveloka, and Luxola, and became the biggest cyber sale campaign in Indonesia. Since then, there were more than 22 e-commerce participated in Harbolnas (Muh. Fakhri Rahmawan, 2014).

Paylater and twin-date ads gives customers alternatives in performing transactions on online shop. Customers can plan on how they pay for what they wanted to buy. Nonetheless, as more customers use paylater, they often could not resist the urge to buy what they interested in. It's known by impulse buying, which is customer's tendency to buy a product spontaneously and immediately (Rook and Fisher, in (Sari, 2021). (Baumeister, 2002) defined impulsive buying as a sudden urge to buy a product, unplanned, with no consideration of long term effect of the purchase performed.

In recent years, there were more research being conducted to explain Paylater as a new payment method offers in online shopping and the connection to other variables. (Sonia, 2021) research about the influence of paylater on student's consumptive behavior in UIN Raden Intan Lampung, syariah business perspective, reported that paylater has a significant effect on student's consumptive behavior. In other research conducted by (Sari, 2021) concluded that the easiness of paylater technology influences approximately 6,4 percent of impulsive buying on Indonesian E-commerce users and paylater users tend to do impulsive buying. (Dzul Hilmi & Pratika, 2021) study result also concluded paylater is directly effects on impulsive buying due to its convenience, speed and low interest rates (that are the advantages of paylater's features), have a positive effect on consumers in making impulsive purchase.

In research about advertising, (Erlina Kristina, 2019) study the effect of 11.11 Shopee Big sale ads on buying decisions among students of University of North Sumatra. The result show 11.11 Shopee Big sale ads (specifically various discount offers and attractive prices during flash sale) influences students purchase decision. (Rizka Maulidya Nur Ariani, 2016) study about the appeal of online shops advertising effect on Impulse buying shows that most of the respondent (psychology female students) tend to do impulsive buying, where they do unplanned shopping, feeling happy when buying products, and not considering about the negative effects of their impulsive behavior. Hypothesis test result shows that the appeal of online shop ads influence impulsive buying with R Square value approximately 12,6 percent.

With all the study results on both variables separately effect on impulse buying, this study try to analyze the influence of partial and simultaneous effect of paylater payment methods and online shop ads on impulse buying of Shopee users in Dharmasraya.

The research hypotesis are: 1) H_1 : Shopee paylater has a positive and significant effect on impulse buying of online shopping's customers in Dharmasraya; 2) H_2 : Harbolnas Ads has a positive and significant effect on impulse buying of online shopping's customers in

Dharmasraya; 3) H_3 : Shopee paylater and Harbolnas ads have simultaneous effect on impulse buying of online shopping's customers in Dharmasraya.

METHODS

Population in this study is consumers between the ages of 20 – 44 years old, in Dharmasraya. Based on 2021 data of central statistic department, total population of 20 – 44 years old in Dharmasraya are 94.073 people. Purposive sampling method is being used, which is a method of choosing sample with some criteria determined by researcher (Hardani et al., 2020). In this research, the respondents criteria are:

1. Resident of Dharmasraya
2. Age between 20 – 44 years old
3. have purchased product in Shopee online shop's application
4. have Shopee Paylater and used it in online purchasing

Research sample determined using (Hair et al, 2010) sample theory, with 44 statements in questionnaires multiplied by five (observed variable) resulting number of research sample is 220 respondent. Questionnaire used to collect research data with 44 statements on the use of Shopee paylater and also Harbolnas ads effect on impulse buying of online shopping customers. Respondents choose between five options (Likert scale), from strongly disagree (1 point) to strongly agree (5 point). These statements use to measure each indicator of each variables. The variables are dependent variable and independent variable consist of Shopee paylater (X_1) and Harbolnas ads (X_2).

This research is a quantitative research. The research data analyzed in a form of numbers and using Software SPSS version 20.0. Dependent variable is impulse buying (Y) and independent variables are Shopee paylater (X_1) and Harbolnas ads (X_2). Validity and reliability test use to measure validity and consistency of questionnaires, also stability of the measurement from time to time. Reliable questionnaire is when respondent's answer of a statement is consistent and stable from time to time.

Linier regression analysis use to predict the effect of two independent variables or more on one dependent variable. This analysis used to prove functional or causal connection between two or more independent variables, Shopee paylater and Harbolnas ads on impulse buying. T-test use to test the connection and partial effect of independent variables on dependent variable. F-test use to test simultaneous effect of independent variables on dependent variable and coefficients of determination (adjusted R square value) use to show the approximate value of the independent variables effect on dependent variable.

RESULT AND DISCUSSION

Respondent's characteristics

Based on age group, respondent with age group 20 – 25 years old is the highest from 220 respondents, with the percentage is 40%. Followed by age group 26 – 30 years old (31,3 %) and age group 31 – 40 years old (22,3 %). For age group more than 50 years old, there were only 14 respondents (6,4%).

Based on gender, respondent participated are 116 female respondent and 104 male respondent. Based on occupations, the most respondent participated in this research are students (40%), followed by housewives (19,1%), entrepreneur (15,9%), civil servant (12,7%) and the least are private sector employees (12,3%). Based on income range, shows the highest respondent income range in this research have less than Rp1.000.000,- income on monthly basis (47,3%) and respondent's income with more than Rp4.000.000,- on mothly basis become the least (27%).

Based on the intensity in using Shopee paylater, respondent are shown with table bellow:

Table 1. Respondent characteristics based on intensity using Shopee paylater

Num.	Intensity using Shopee Paylater (month)	Total	
		Respondent	Percentage (%)
1	Less than 2 month	37	16,8
2	2 to 4 month	23	10,5
3	5 to 7 month	18	8,2
4	More than 7 month	142	64,5
Total		220	100

Data source: questionnaires

In table 1 shows that respondent use Shopee paylater more than seven months is the highest frequency (64,5%), followed by use Shopee paylater less than two months (16,8%), between two to four months (10,5%) and the least are respondents using Shopee Paylater between five to seven months (8,2%). It shows that more respondent choose Shopee paylater as one of a long term alternative payment methods.

Questionnaires Frequency Distributions

Fifteen statements used to describe indicators of variable Shopee Paylater. The highest mean value (4,89 point) is from the first indicator stated “Shopee paylater feature is easy to found in Shopee apps”, followed by the second highest mean value (4,78 point) is from the sixth and eleventh indicators stated “Shopee paylater loan payment method in Shopee paylater feature give easiness for me” and “I buy products using Shopee paylater to get discount or free delivery”. This finding reflects that Shopee paylater users find that in Shopee apps, paylater features is easy to found and they choose to use it to get the promotions offered.

Twelve statements used to describe indicators of variable Harbolnas ads. The highest mean value (4,88 point) is from the eleventh indicator stated “I think Shopee’s 10.10; 11.11 and 12.12 ads slogan is interesting to customers”, followed by the second highest mean value (4,87 point) is from the twelve indicator stated “Shopee offers many interesting products in Harbolnas ads 10.10; 11.11 and 12.12 ads”. This shows that Harbolnas ads has already run for its function which is to make people interested in Shopee with their slogan and products informed in the ads.

Seventeen statements used to describe indicators of variable of variable impulse buying. The highest mean value (4,65 point) is from the third indicator stated “I immediately buy products (such as clothing, shoes, bags and else) when there is Harbolnas promotion time in Shopee”, followed by the second highest mean value (4,53 and 4,52 point) are from the eleventh indicator stated “I consider about the use of products before I buy it”, and the first indicator stated “I spontaneously buy products (clothing, shoes, bags and else) that I find interesting in Shopee”. This result shows that respondents tend to do impulsive buying in Harbolnas promotion period, although there were products they consider the function before buying it.

Reliability and Validity Test

Based on comparison between r-count value and r-table value, can be concluded that statements used to represent all the indicators of Shopee paylater variable, Harbolnas ads variable and impulse buying variable are valid.

Table 2. Reliability of instrument in Shopee Paylater, Harbolnas Ads and Impulse Buying Variables

Variables	N=220		Rule of thumb	Decission
	Total Item Statements	Cronbach alpha		
Shopee PayLater (X1)	15	0,710	0,6	Reliable

Harbolnas Ads (X2)	12	0,739	0,6	Reliable
Impulse Buying (Y)	17	0,701	0,6	Reliable

Based on cronbach alpha value more than 0,6 for each variables, it can be concluded that instruments used to measure research variables are reliable.

Correlation Analysis

Correlation analysis use to determine how strong the connection between independent and dependent variable, presented in the next table:

Table 3. Correlation Analysis of Shopee Paylater (X1), Harbolnas Ads (X2) and Impulse Buying (Y) Variables

		Shopee PayLater	Harbolnas Ads	Impluse Buying
Shopee PayLater	Pearson Correlation	1	.174**	.190**
	Sig. (2-tailed)		.010	.005
	N	220	220	220
Harbolnas Ads	Pearson Correlation	.174**	1	.235**
	Sig. (2-tailed)	.010		.000
	N	220	220	220
Impulse Buying	Pearson Correlation	.190**	.235**	1
	Sig. (2-tailed)	.005	.000	
	N	220	220	220

** . Correlation is significant at the 0.01 level (2-tailed).

Data source: processed data using SPSS.20 (2022)

Table above shows correlation between independent and dependent variables. Correlation between Shopee paylater with impulse buying is 0,190 which means that the correlation is weak, but significant. It proved by significant value 0,005 (less than 0,05) and also r-count value more than r-table value (0,190 > 0,124). Correlation between Harbolnas ads with impulse buying is 0,235 means that the correlation is weak, but significant. It proved by significant value 0,000 (less than 0,05) and also r-count value more than r-table value (0,235 > 0,124).

Multiple Regression Analysis

To analyze the influence of Shopee paylater and Harbolnas ads to impulse buying, the data presented in the next table:

Table 4. Multiple Regression Analysis of Shopee Paylater and Harbolnas Ads on Impulse Buying

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	25.867	4.099		6.310	.000		
	Shopee_Paylater	.283	.080	.241	3.539	.000	.629	1.590
	Iklan_Harbolnas	.520	.083	.426	6.244	.000	.629	1.590

a. Dependent Variable: Pemb_Impulsif

From table above, it can be concluded the regression equation is:

$$Y = 25,867 + 0,283 X1 + 0,520 X2 + e$$

Partial hypothesis test (t-test)

T-test aims to determine how big the significance influence of each independent variable to dependent variable. Analyzing the result of t-test is based on requirements, such as:

- 1) If $t\text{-test} > t\text{-table}$, means independent variable (X) influence dependent variable (Y). H_a is accepted and H_0 is rejected
- 2) If $t\text{-test} < t\text{-table}$, means there is no influence of independent variable (X) on dependent variable (Y). H_a is rejected and H_0 is accepted
- 3) If Sig. value $< 0,05$, means independent variable (X) has a significant effect on dependent variable (Y)
- 4) If Sig. value $> 0,05$, means independent variable (X) has a significant effect on dependent variable (Y)

T-table value derives from $df = 217$ and level of error in the research = $0,05$. The result from t-table = $1,971$.

Table 5. T-test (Table Coefficients)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.867	4.099		6.310	.000
	Shopee_Paylater	.283	.080	.241	3.539	.000
	Iklan_Harbolnas	.520	.083	.426	6.244	.000

a. Dependent Variable: Pemb_Impulsif

Interpretations of table:

- 1) Shopee Paylater (X_1) effect on Impulse Buying (Y). In table above, t-test value for X_1 is $3,539$ and t-table value is $1,971$ ($3,539 > 1,971$) with Sig.value $0,000$ which less than level error $0,05$ ($0,000 < 0,05$). This means that H_1 is accepted and H_0 is rejected. This shows that there is a positive and significant effect of Shopee paylater as independent variable on dependent variable impulse buying.
- 2) Harbolnas ads(X_2) effect on Impulse Buying (Y). In table above, t-test value for X_2 is $6,244$ and t-table value is $1,971$ ($6,244 > 1,971$), with Sig.value $0,000$ which less than level error $0,05$ ($0,000 < 0,05$). This means that H_2 is accepted and H_0 is rejected. This shows that there is a positive and significant effect of Harbolnas ads as independent variable on dependent variable impulse buying.

Simultaneous hypothesis test (F-test)

Simultaneous coefficients of regression test aims to find the simultaneous effect of all independent variables (Shopee paylater and Harbolnas ads) on one dependent variable (impulse buying), which compare F-test to F-table. The F-table value for this research is $3,04$.

Table 6. F-Test (Table ANOVA)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1567.559	2	783.779	62.360	.000 ^a
	Residual	2727.401	217	12.569		
	Total	4294.959	219			

a. Predictors: (Constant), Iklan_Harbolnas, Shopee_Paylater

b. Dependent Variable: Pemb_Impulsif

The test of simultaneous effect of all independent variables on dependent variable resulted by comparing F-test value and F-table value. If F-test is more than F-table value, H_3 is accepted and H_0 is rejected. In table 6, the F-test value is $62,360$ and F-table is $3,04$ ($62,360 > 3,04$), with Significance value ($0,000 < 0,05$). This means that H_3 is accepted and H_0 is rejected, Shopee paylater and Harbolnas ads has a significant simultaneous effect on impulse buying.

Coefficients of determination in multiple regressions used to determine the percentage of independent variables effects (Shopee paylater and Harbolnas ads) on

dependent variable (impulse buying). The value of coefficients of determination is presented in the next table:

Table 7. Coefficients of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.604 ^a	.365	.359	3.545	1.971

a. Predictors: (Constant), Iklan_Harbolnas, Shopee_Paylater

b. Dependent Variable: Pemb_Impulsif

In table 7, the value of adjusted R square is 0,359. This result shows that independent variables has a moderate simultaneous effect on dependent variable, valued approximately 35,9 percent, and 64,1 percent affected by other factors.

CONCLUSION

This research aims to analyze the influence of Shopee paylater and Harbolnas ads on impulse buying of Shopee users in Dharmasraya. The research results conclude that both Shopee paylater and Harbolnas ads partially influence impulse buying, as a new promotion strategy implemented by Shopee and other marketplaces to influence customers in making purchase decision, including impulse buying. Research also shows that Shopee paylater and Harbolnas ads as independent variables has a moderate simultaneous and significant effect on impulse buying of online customers, as research dependent variable.

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