



The Influence of *Paylater* Usage in E-Commerce on Impulsive Buying of Fashion Products

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ABSTRACT - This research aims to determine the influence of *paylater* usage in e-commerce on impulsive buying of fashion products. A survey method with a quantitative approach was used, involving 120 respondents selected through accidental sampling. The data analysis technique employed was the chi-square test. The results indicate that there is no significant influence between the use of the *paylater* payment system in e-commerce and impulsive buying of fashion products. Interestingly, although respondents exhibited a high level of impulsive buying behavior, the use of *paylater* did not statistically affect this tendency. This suggests that impulsive purchases may be more strongly driven by internal psychological or emotional factors rather than by the availability of deferred payment options. Therefore, it can be concluded that consumers tend to act impulsively in purchasing fashion products on e-commerce platforms regardless of whether they use *paylater* or not.

Keywords: Fashion, impulsive buying, *paylater*.

INTRODUCTION

The rapid development of information and communication technology has given a lot of influence in various aspects of life. Currently, almost all activities can be done digitally, one of them is online shopping which is better known as electronic commerce or e-commerce (Rahima & Cahyadi, 2022).

The presence of e-commerce has changed people's behavior, which initially shopped offline by visiting shopping centers, markets, or shops directly, but now it can be done online anywhere and anytime without being limited by space and time (Sari, 2021). The factors that influence people to shop online through e-commerce are because of the various promos offered such as free shipping, flash sales, cashback, discount vouchers and so on (Mulya, 2022). Currently, the payment system is also one of the driving factors for the development of e-commerce, which initially only used cash, is now available in a digital system (Fatonah et al., 2018).

The use of digital payment systems is increasing, when presenting an installment payment feature without a credit card, namely the *paylater* installment service. The application of this *paylater* feature is that consumers can buy products first, then the payment can be made in installments or pay in full according to the due date which is often known as "buy now, pay later". Currently, the *paylater* feature is an alternative payment that is popular with the public to fulfill all their desires and needs without having to wait for sufficient funds (Verlingga, 2023). The advantages of this *paylater* feature are the easy and fast account registration and activation process. In addition, the *paylater* feature also provides many attractive promos for consumers who enjoy it, such as discounts or cashback (Mulya, 2022). The process of purchasing a product occurs because of the need for the product to meet needs, this is influenced by the availability of the budget (Sari, 2021). However, changes in lifestyle have shifted people's behavior to shopping not according to needs. One of the supporting factors is the development of fashion trends (Hidayat & Tryanti, 2018).

Where fashion is used as a means to express oneself to always be connected with certain events and events (Putri, 2021). Fashion products are also in first place with the most frequently purchased products using *paylater* (Naurah, 2023).

The existence of *paylater* on e-commerce is a consideration for consumers to buy fashion products even when they do not have money at that time (Khan & Vilary Mbanyi, 2022). This causes people to become more interested in making purchases without thinking about the usefulness of the fashion product and can lead to impulsive purchases (Hidayat & Tryanti, 2018) because it allows consumers to continue making purchases online without thinking twice about delayed payments.

The Ministry of Finance of the Republic of Indonesia also explained that the convenience provided by the *paylater* feature can cause addiction because consumers tend to have a habit of clicking agree without reading in detail the consequences of interest and late fines. This feature can also cause risks, namely, disruption of personal settings due to upcoming installments, there are costs that are not realized such as service fees, excessive consumer behavior causes impulsive shopping, and identity hacking that is likely unavoidable.

This *paylater* feature has grown rapidly in various circles, based on a survey conducted by Katadata Insight Center (KIC) and Zigi in (Mulya, 2022) shows that generation z and millennials are the groups that use *paylater* the most. The study also shows that both groups use *paylater* to meet the lifestyle needs of today's young generation. Generation z is the highest *paylater* user in purchasing fashion products.

However, although many studies have discussed the impact of digital payment methods and the popularity of *paylater* features, there is still limited research that specifically examines the relationship between *paylater* usage and impulsive buying behavior—especially in the context of fashion products on e-commerce platforms. Most existing literature only focuses on consumer preferences, convenience, or payment habits. Therefore, this study aims to fill this gap by analyzing whether the use of *paylater* has a significant influence on impulsive buying behavior in the fashion product category.

METHOD

This research was conducted in Jabodetabek. This study used a survey method with a quantitative approach. The data collection technique used was to distribute questionnaires to 120 respondents with the following criteria:

1. Women and men aged 17-28 years
2. Domiciled in Jabodetabek
3. Have purchased fashion products on Shopee

The data analysis used in this study is bivariate analysis. Bivariate analysis is an analysis used to see if there is a relationship between one variable and another variable by using the chi square analysis technique. This study uses ordinal data so that the analysis used is non-parametric statistics. The questionnaire items were measured using a 4-point Likert scale, where 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, and 4 = Strongly Agree. This scale was used to assess the intensity of respondents' agreement with each statement related to *paylater* usage and impulsive buying behavior. Before conducting the data analysis technique using chi-square, the instrument in this study was tested for validation using the construct validity test with 2 expert lecturers and the Pearson moment validity test.

RESULT AND DISCUSSION

The results of the use of the *paylater* payment system are measured by 4 indicators, namely perceived ease of use, perceived benefits, intensity of use, and attitudes in actual use. Perceived benefits have the highest influence of 67.5%. In this case, the benefit aspect is able to contribute to changes in consumer behavior because it refers to the benefits provided by *paylater* to consumers, namely transactions become faster and can meet needs without waiting for funds, simply by delaying payment. In addition, the use of *paylater* also provides many discount benefits so that it can influence consumers to continue using and making *paylater* a solution when they do not have money to make purchase transactions on e-commerce. This is in line with research (Asja, Susanti, & Fauzi, 2021), that the perception of benefits factor greatly influences the use of *paylater*, the higher the benefits provided, the use of *paylater* on e-commerce also increases. The benefits of using *paylater* reduce barriers to transactions so that consumers tend to make more purchases without considering their needs and choose the tendency to shop without having to spend money in advance.

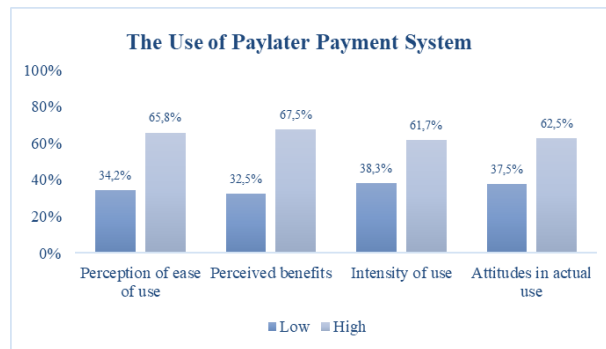


FIGURE 1. Percentage of indicator scores on the variable of using the *paylater* payment system (X).

The results of the impulsive buying variable is measured by 4 indicators, namely, spontaneity, strength, pressure and intensity, joy and drive, and indifference to the consequences. Of all the indicators that have the highest influence are the joy and drive indicators with a very high category percentage of 97.5%. The drive aspect can contribute to changes in consumer behavior because it refers to the strength, intensity and drive and feelings of joy when buying attractive and good fashion products. With the encouragement of fashion products that are often seen, they cannot resist the desire to make a purchase even though they don't really need it. This is also supported by the existence of spontaneous actions without planning and indifference to the consequences that arise when making transactions to purchase fashion products. This is in line with research (Nikmah & Iriani, 2023), that the strength and intensity that appear in e-commerce such as discounts and attractive products encourage someone to make a purchase. This provides satisfaction and happiness to consumers to continue making purchases and can trigger impulse buying behavior, namely buying spontaneously without considering the usefulness of the goods.

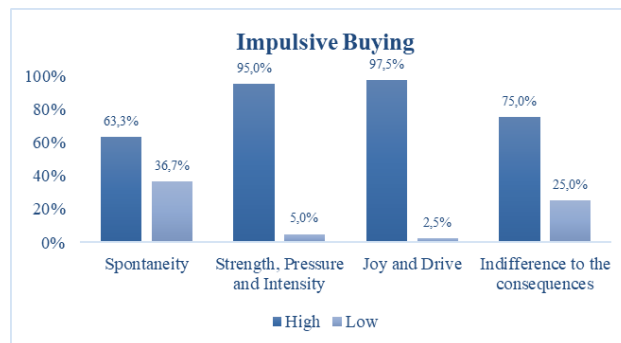


FIGURE 2. Percentage of indicator scores on the variable of the impulsive buying variable (Y).

The results of the effect of using the *paylater* payment system on impulsive buying of fashion products based on the results obtained through hypothesis testing using chi square analysis, it shows that the Exact sig. value is $0.100 > 0.05$ so that the Null Hypothesis (H_0) is accepted and the Alternative Hypothesis (H_a) is rejected. This result can be interpreted that there is no influence between the use of the *paylater* financing system on e-commerce on impulsive buying of fashion products. This shows that consumer behavior tends to be impulsive in making purchases of fashion products on e-commerce, both using and not using the *paylater* payment system. So that the use of the *paylater* payment system does not show a significant effect on impulsive buying of fashion products. Because there are still many consumers who choose not to use *paylater* as a payment system in making purchase transactions on e-commerce and choose to use other payment systems because of the additional costs imposed by *paylater*.

Based on the overall analysis of research data seen from the majority of consumers, namely women aged 21-22 years who are in the transition age from late adolescence to early adulthood. Where this age is still susceptible to influence because the ability to control oneself is not yet mature but has begun to stabilize, so that it is able to process and be responsible for every action taken. In this case, consumers show that the use of the *paylater* payment system has a positive influence and also has a negative influence that can cause impulsive buying of fashion products. In line

with the results of the study (Firdaus, Suryoputro, Shafira, & Rizkyanfi, 2023) showed that 59.1% of students at the Indonesian Education University have never used *paylater*. Most students already understand the negative impacts and positive impacts of the policy of using the *paylater* payment system individually. So that the *paylater* payment system has not become the main payment option in making purchases on e-commerce. Because *paylater* is a new technology in digital payments and its functions are not necessarily needed by e-commerce users. However, the level of impulsive buying of *paylater* users is at a fairly high number, meaning that the use of *paylater* has a negative impact on its users. Based on the results of research conducted by (Pakpahan, Warneri, & Budiman, 2022) also showed that there was no influence of the use of the *paylater* system on the E-marketing strategy on the impulsive buying behavior of students of the Economic Education Study Program, FKIP UNTAN. Where the majority of students know about *paylater* and make online purchases but do not use *paylater*. However, the level of impulsive buying is high because of the desire to shop continuously.

TABLE 1. Chi Square test results.

Chi-Square Tests	
Fisher's Exact Test	Exact Sig. 0.100

CONCLUSION

Based on the results of this study, it shows that there is no influence between the use of the *paylater* payment system on e-commerce and impulsive buying of fashion products. However, the use of the *paylater* payment system shows that the level of use of the *paylater* payment system is very high, which is influenced by factors that exist in the use of the *paylater* payment system. One of them is the convenience and benefits provided by *paylater* so that it influences consumers to continue using the *paylater* payment system in making purchase transactions on e-commerce. And impulsive buying of fashion products also contributes very high to the purchase of fashion products, which is influenced by the strength of pressure and intensity factors so that a strong urge and desire arises so that they decide to make a spontaneous purchase of the product.

Overall, consumer behavior tends to be impulsive in making purchases of fashion products on e-commerce, both using the *paylater* payment system and not using *paylater*. The use of the *paylater* payment system does not affect consumer impulsive buying behavior because there are still many consumers who choose not to use *paylater* as a payment system in making purchase transactions on e-commerce and choose to use other payment systems because of the additional costs imposed by *paylater*.

For future research, it is recommended to explore deeper psychological or emotional aspects such as self-control, social influence, or fashion involvement that may mediate the relationship between payment methods and impulsive buying. It is also suggested to focus on specific fashion product categories (e.g., streetwear, luxury fashion, or fast fashion) to understand different consumer motivations. A qualitative approach may also be valuable in uncovering the underlying reasons behind impulsive fashion purchases in the digital era.

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