

Analyzing the Effect of GoPay PayLater on Consumers' Impulsive Purchases

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Article Info	Abstract
<p><i>Keywords:</i></p> <ul style="list-style-type: none">○ <i>Gopay;</i>○ <i>Paylater;</i>○ <i>Impulse Purchases;</i>	<p>The Effect of Using Gopay Paylater on Impulsive Purchases among Students of the Faculty of Social, University of Padjadjaran is the title of this study. The goal of this study was to see how Gopay paylater affected the purchasing habits of students at the University of Padjadjaran's Faculty of Social. This is a quantitative study that takes a descriptive method. The population in this study consisted of 2500 current students from the Faculty of Social, whereas the sample consisted of 111 students. According to SPSS analyses, the coefficient of determination for GopayPay has a substantial effect on impulsive purchases of 42.7%. The remaining 57.8% is due to the influence of other factors not investigated in this study.</p>
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INTRODUCTION

According to Prawiro (2021) stated that E-commerce is a commercial transaction carried out between buyers and sellers in the same agreement relationship to carry out transactions on digital media that does not require the parties to meet physically. E-commerce can be done on a computer, laptop or smartphone. In e-commerce there are several standard components that support its operational processes, including products, where to sell products, how to receive orders, payment methods, delivery methods and customer service.

The growing payment system has become a supportive factor in the development of e-commerce. The payment methods provided by e-commerce are digital payments such as intra-bank transfers, virtual accounts, online credit cards, online debit cards, e-wallet, COD and others. In recent years, there has been a new payment method, namely Paylater technology.

According to Mahdi (2022) stated that GopayPaylater is the most widely used paylater service of Indonesian society, according to the Fintech report of 2021 by Daily Social. 78.4% of respondents used the app. According to Rasulika S, (2017) Gopaypaylater is now indeed increasingly popular with society, especially millennials because it can make consumers often can not ignore their desire to buy products that they find interesting. This is known as impulsive buying.

According to Saputra H.A., (2022) impulsive buying is a purchasing behavior that arises without being driven by the presence of needs and purchasing plans. Impulsive buying is an act of buying that has not previously been consciously recognized as a result of a consideration, or purchase intent formed before entering the store.

According to Gasiorowska (2020) explains in more detail that impulsive purchases are purchases that are non-reflective, in fact unexpected, occur spontaneously, accompanied by the emergence of a sudden desire to buy certain products, and manifested in a reaction to a stimulus from a product. Impulsive buying is the process of purchasing that is carried out by the consumer without considering the needs of a product and does not pass the stage of searching for information about a product as well as its very intense emotional elements.

LITERATUR REVIEW

Based on the prescription of its use, this paylater feature in its use can be seen based on several prescriptions as follows:

Facilitated prescription

According to Kotler & Philip (2012), Perception is the process by which we select, organize, and translate information input to create a meaningful picture of the world. According to Solomon (2016), perception is a process in which information received by a person is selected, then arranged and eventually interpreted. Perception depends not only on physical stimulus, but also on the relationship of stimulus to the fields surrounding it and the conditions within each of us. It can be understood that the perception of benefit is a level of confidence that by using technology will improve the performance of his work.

According to Selly, (2016) ease is defined as the extent to which one believes that using a technology will be free of effort. The ease of use is easy to learn, easy to understand, simple and easy to operate

Benefits of Prescription

According to Wibasuri, a benefit prescription (2022) is a potential use that uses a particular application to facilitate the performance of its work. Such simplified performance can result in better physical and non-physical benefits, as results will be faster and more satisfying than if not using the technology. According to Asja, (2021) If a person feels that a technology is useful, he will use it. On the contrary, if he thinks the technology is less useful then he won't use it. One would also use a technology if the person knew the positive benefits of its use. Therefore, it is hoped that with the presence of such paylater technology can provide benefits to each user so that the user can use the technology with the benefits given.

Intensity of Use

According to Saputra H.A., (2022) intensity is also understood as a force that supports an opinion or attitude in the use of paylater technology. Intensity is the strength or depth of attitude towards something. While Dahrendorf in Rossa A, (2022) defines intensity as a term associated with "energy expenditure" or the number of activities performed by a person in a given time. Intensity is the level of dryness of a person in performing a particular activity that is based on the satisfaction of the activities performed.

The intensity of a person's activity has a close relationship with feelings. Feeling happy about the activities to be done can encourage the person concerned to do the activities

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repeatedly. Based on the above description, it can be concluded that the intensity of use is the level of drying in using something based on its duration and frequency due to the pleasure of doing the activity, which activity is meant to be the use of paylater features.

Attitude in Use

Kotler & Keller (2012) said:

“Attitude in use is widely defined as a person’s lifestyle in the world that is manifested by his activity, interest, and opinions. Lifestyle describes the whole of a person who interacts with his or her environment.”

The attitude in use according to Ajiwibawani (2015) shows how people live, how they spend money and how they allocate their time. The lifestyle dimension is a classification of consumers based on AIO activities (activity), interests (interest) and opinions. (opini).

The Wardah study (2021) entitled The Impact of Shopping Lifestyle and Sales Promotion on Impulsive Buying with research results showed that lifestyle variables of shopping significantly influenced purchases at Shopee. While lifestyle shopping and promotion of sales

Impulsive purchases in Gopays showed the presence of influence simultaneously with a determination value of 0.530 or 53%, but 47% were influenced by other factors. This shows that lifestyle shopping and sales promotions encourage consumers to make impulsive purchases on the Shopee app.

RESEARCH METHOD

The type of research that will be used in this study is quantitative research with a descriptive approach, i.e. a method that aims to create an image or a description of a situation objectively using numbers, ranging from the collection of data, the interpretation of such data and its results. Quantitative research method is one of the types of research whose specifications are systematic, planned, and structured, the quantitative method of research according to Siyoto and Sodik (2015) can be interpreted as a research method based on the philosophy of positivism, used to research in a particular population or sample. In order to the research objectives, a proper research design is required, i.e. a research design that meets the research needs.

RESULTS

Table 1 Results of Uji Koefisien Determinasi (R²)

<i>Model Summary</i>				
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
	.665 ^a	.442	.438	6.304
<i>Predictors: (Constant), Use of Gopay Paylater</i>				

Based on the determination coefficient test results in Table 4.35, an adjusted R-square value of 0.438 (43.8%) was obtained. This means that the ability of independent variables in this study affects the dependent variable by 43.8%, while the remaining 56.2% ($1 - 0.438$) is explained by other variables other than the independent variable in the study.

The use of Gopay Paylater among students is in a fairly high category, where students have many who operate and have ever used one of the online-based loan features provided by E-Commerce Gopaykni is the service of Paylater. Based on the results of research, it is known that students of the University of Bandung Faculty of Social still frequently make impulsive purchases caused by various factors, GopayPaylater becomes one of the factors driving students to make impulse purchases where TokopiaPaylater has an influence of as much as 43,8% on impulsive purchase and the rest is due to various other factors. GopayPaylater is easy to use, practical and flexible and can be used anytime and anywhere.

According to Sari (2021), shopping satisfaction is one of five factors that influence buyer behavior. the nature of a person who has a tendency to consider shopping as a pleasant and delightful thing, the availability of funds becomes an important factor that affects impulsive buying behaviour, in-store browsing, activities in which a buyer observes a store to collect information about a product or merely entertainment without the intention to directly buy the items available in the store, and Felt Urge to Buy, a feeling that encourages to buy something quickly.

It can then be concluded that the H_0 hypothesis that stated that the use of ShopeepayLater had no effect on the impulsive purchase of Students of the Faculty of Social was rejected. While H_a is accepted, it means that there is an influence of the use of Shopeepaylater (X) on the impulsive purchase of students of the Faculty of Social (Y). This means that the ability of independent variables in this study affects the dependent variable by 43.8%, while the remaining 56.2% ($1 - 0.438$) is explained by other variables other than the independent variable in the study.

This is supported according to Tambunanb (2022) based on the results of the research obtained, that the confidence, ease and security variables with the re-purchase variable as a whole have a positive and significant value based on calculated data. It can be concluded that paylater users have a positive influence on the re-purchase of products in e-commerce shopee.

Impulsive buying using GopayPaylater often occurs and tends to be grounded with indifference to the consequences that will arise, where based on the results of the study found there are 42.6% of respondents agree that users of Gopay Paylater frequently buy goods without thinking of the consequence that will be caused in the purchase of a product, it can occur due to various factors, in Tinarbuko (2017), mentioned several factors that influence are self-esteem, staff, social status, Social, influence of friends and level of education. In addition, promotions and offers in various forms and various media also affect impulsive purchases in society especially in students.

CONCLUSIONS

Based on the results of data analysis and discussion that has been outlined in the previous chapter on the impact of the use of GopayPaylater on impulsive purchases in students of the University of Bandung Faculty of Social. It can be concluded that:

1. Based on descriptive analysis, the use of GopayPaylater among students is in a fairly high category, where students have many who operate and have used one of the online-based loan features provided by E-Commerce Gopayknow Paylater services.
2. Based on the results of descriptive analysis, impulsive purchases among students are in the high category, where students still often buy something that does not meet their needs and is done without a prior purchase plan. This is obtained from the results of calculations through SPSS, where the use of GopayPaylater has a contribution value of 43.8 percent against impulsive purchases. The remaining 56.2 percent was influenced by other factors outside the study.

The use of GopayPaylater influenced impulsive purchases in students of the University of Bandung Faculty of Social. This can be seen from the data that the direction of influence of the variable use of GopayPaylater (X) against the impulsive buying variable (Y) is positive.

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