

PAYLATER PAYMENT SYSTEM ON THE CONSUMER BEHAVIOR OF STUDENTS OF THE SYEKH MAULANA QORI BANGKO ISLAMIC INSTITUTE FACULTY ECONOMICS AND BUSINESS CLASS OF 2021

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ABSTRACT

Background study This is system payment *paylater* is transaction with use digital payments now the more Lots used by various circles included among students . *Shopee PayLater* be one of method easy transactions used . Research objectives This is For know influence interest use system payment *Shopee paylater* to behavior consumptive student . Study This use approach quantitative associative Because nature connect between two variables or more . Data sources in study This through distribution questionnaire . Selection sample use purposive sampling method with total respondents as many as 50 individuals . Data analysis techniques used namely technique analysis simple linear regression with use application spss . Based on the interest t-test system payment *Shopee paylater* No influential to behavior consumptive students , things This can seen from sig value , based on from variables For the influence of X on Y is $0.010 \leq 0.05$ then for t count $3.567 \geq 1.67655$. Analysis results This show level greater significance small than the level error . So H_0 is rejected and H_1 is accepted , which means system payment *Shopee paylater* influential positive to behavior consumptive student . For research furthermore expected can add variables *love of money*, *style life* , *control yourself* , so that the results study become more comprehensive .

Keywords : *Shopee Paylater* , Behavior Consumptive

Background Problem

Technology information and communication has been very influential for every users . Technology Alone is a new media that makes users with easy access digital information , such as look for information news latest , various information , making it easier in work , and make it easier in do online shopping , as it is known with term trading electronic or *e-commerce* .

E-commerce is draft new where is the selling process buy goods , services and various information on *the world wide web internet* , or more popularity called online shopping , which can done Who just without time limit .¹ *E-commerce* functioning as intermediary between seller and buyer , one of the models of *e-commerce* that is *marketplace*.

Marketplace is place internet -based online shopping where Lots done activities business transaction between sellers and buyers For get the right price according to with market price . *Marketplace* is place internet -based online shopping where Lots

¹ Pyta Rahima, Irwan Cahyadi, " *The Influence of the Shopee Paylater Feature" To Behavior Consumptive Mataram University Students , Journal Management and Business* ". Vol 4, No.1 (June 2022)".

done activities business transaction between sellers and buyers For get the right price according to with market prices , and all need like management website has managed by the party platform said . One of the example from marketplace is application Shopee which is place most online shopping visited in Indonesia.

Shopee is A application mobile as receptacle online shopping that focuses on mobile platforms , so that users more easy in looking for , selling or selling directly on their respective mobile phones . Shopee also provides various method secure payment , service service deliver integrity and innovative features so that make atmosphere sell buy become fun , safe and practical . Currently need somebody For online shopping already become A habits , things This due to access online shopping through marketplace is very easy used . This is also what happened reason many more people choose shopping online rather than offline with come to shop or market.²

Shopee Paylater is service payments made upfront which makes it easier payment within 1 month without there is additional interest . Shopee Paylater is service borrow borrow in form balance in a way direct without through stages , as stated in POJK No. 77/2016. Shopee Paylater Services This provided by Shopee for make things easier in do payment at the time shopping on e-commerce Shopee. Shopee Paylater This give convenience because goods can accepted moreover formerly with subsequent payments on the moon front or called with “ buy Now pay Later ”.³ The number of facilities provided by the parties Shopee through feature new This make Lots users who choose For use Shopee paylater than doing payment directly that can done use feature Shopee Paylater or COD (Cash On Delivery).

Use service paylater , specifically Shopee paylater , show very significant improvement in a number of year Lastly . Based on data from PEFINDO Credit Bureau , up to February 2025 recorded more of the 17.26 million people in Indonesia have use service buy Now pay later (BNPL) with total distribution financing reached Rp. 36.24 trillion . ⁴Among various provider BNPL services , Shopee paylater become the most popular platform used , with the level of use reached 77%, according to survey conducted by populix .⁵

In addition , the level of awareness public to service This is also high , where 89% of respondents know Shopee paylater as choice main in transact in a way credit . Most of users utilise service This For transaction online shopping , especially For need consumption like product fashion, electronics , and style life .

² Wina Hasanah Siregar , " *Shopee Paylater Transactions from the Perspective of Fiqh Muamalah (A Study of Students of the Sharia Economic Law Study Program, Faculty of Sharia and Law, UIN Suska Riau)*" (UIN Suska Riau, 2022)

³ Financial Services Authority , “ Regulations Financial Services Authority Number : 77,” tt, www.ojk.go.id.

⁴PEFINDO Credit Bureau (2025). *Indonesia BNPL Statistics Report February 2025* .

⁵ Populix (2023). *Buy Now Pay Later Usage Behavior in Indonesia* . Available at: <https://info.populix.co>

Phenomenon This show that Shopee *paylater* has become part from pattern consumption an increasingly digital society shift toward non- cash transactions and installments practical . With height access and convenience use feature this , appears concern that use Shopee *paylater* can trigger behavior consumptive , especially among students . Therefore that 's important For research more Far How interest in use Shopee *paylater* can influential to behavior consumptive students . Especially in the environment Sheikh Maulana Qori Bangko Islamic Institute , as vulnerable groups in management finance and influence style digital life .

Users will more often shop without think about the funds you have Because can paid on the moon front . Habits the Of course just No Good If done Keep going continuously , or can it is said behave consumptive because fond of For in debt . Behavior consumptive That Alone is behavior individuals who do not Can ignore his wish For buy A items that are not needed , and not see function main from goods the .⁶ Behavior consumptive is also interpreted as as inappropriate behavior based on rational considerations , but rather on the level Already reach level No rational again . Behavior consumptive This attached to someone if that person . Buy something outside need rational , no Again based on needs , but already at the level excessive desire .

Most from student using Shopee Features *Paylater* because Not yet have money at the moment want to do purchase , so that they using Shopee *Paylater* (buy Now pay later) or pay month front . Convenience in use service the make student will more often For shop with payment *Spaylater* . In addition to being able to impact bad on finances , there is habit use *Paylater* will also cause behavior consumptive .⁷

Behavior consumptive will make consumer become do not hesitate to in debt , especially for student Faculty of Economics and Business , which should can arrange his finances with Good Because is Economics students . If left alone so behavior consumptive This will change habit students , because that should be can save from remaining pocket money For can used at another time . However precisely used For pay bill *Paylater* .

Behavior consumptive is trend individual For do purchase goods or service No based on needs , but rather more to encouragement emotional , style live , or influence environment . Phenomenon This the more felt among students , including in the environment Sheikh Maulana Qori Bangko Islamic Institute . Students as group age productive and active in the use of digital media often becomes target promotion

⁶ Aldes Ramadanti , “ *The Influence Use of the Paylater Feature To Behavior Consumptive Students of UIN Raden Intan Lampung in the Perspective of Islamic Economics (Study on Students) Recipient Scholarship Bidikmisi Uin Raden Intan Lampung Shopee Users)* ” (Uin Raden Intan, 2022).

⁷ Ine Azizah, et al. “ *Correlation System Payment Paylater with Three Generation Behavior in Activity Economy* ” Journal of Economics, Management , Business and Social Sciences . Vol 4. No 3. May 2024

various e-commerce platforms . Modern lifestyle and convenience access to facility online shopping makes student prone to to pattern excessive consumption . Needs secondary until tertiary like clothes branded , *gadgets*, and goods style life frequently purchased without consideration rational to ability financial.

In the environment Sheikh Maulana Qori Bangko Islamic Institute alone , symptoms behavior consumptive start seen from pattern expenditure students who do not comparable with income . Many students are more prioritize fulfil desire compared to needs , especially since presence service such as *Shopee Paylater* . Convenience in buy goods in a way instalment without card credit be one of factor driver emergence behavior consumptive . Students who previously postpone purchase Because current funding constraints tend tempted For quick do transaction even though without planning mature finances . Phenomenon This cause concern will emergence habit consumption No healthy and potential problem finance personal in the future , so that important For investigated more carry on .⁸

Although has Lots research that discusses about influence service *Paylater* to behavior consumptive , partly big studies the done in context general or urban areas big , and use object study public in a way wide without focus on groups students . Research that is special research connection between interest *Shopee usage Paylater* with behavior consumerism among student college tall based religious like Sheikh Maulana Qori Bangko Islamic Institute is still very limited . In fact , students in the environment campus is also exposed convenience digital access and services e-commerce , however Possible own background behind different social , economic and values compared to students in the city big . Therefore that , research This fill in gap the with focus on students Sheikh Maulana Qori Bangko Islamic Institute , in order to find out whether interest to *Shopee usage Paylater* truly influence behavior consumptive in context more social specific .

With Thus , research This become significant in context education finance and behavior consumerism among students , especially in the current digital era This is the result of study This expected can give recommendation for development policy related use system digital payments in educational institutions . Author see phenomena that occur around specifically student Faculty of Economics and Business and also one of the users feature *Shopee Paylater* payments and impact behavior consumptive researchers . Based on the description that has been explained , researchers interested For research in form thesis entitled " The Influence of Interest in Using System *Shopee Payment Paylater* To Behavior Consumptive Student Sheikh Maulana Qori Bangko Islamic Institute Faculty of Economics and Business Class of 2021.

Research methods

⁸ Zuliyansah , Pipit Yuspira , Sanusi Gazali Pane " *The Influence Using Shopee Paylater To Behavior Consumptive Students* " . Journal Multidisciplinary . Vol 2. No 1. 2024

In the research this , researcher use method quantitative with data instruments using distribution questionnaire . Research quantitative is research that acknowledges that action man can measure reality social with use various instruments that can relied upon and ended with analysis accurate statistics For find answer on something phenomenon .⁹ Writer use survey as method collect data and select questionnaire as tool For collect the necessary data from subject research . Likert scale used in study This Because scale type This normal used in method survey closed . Researchers use Google Form as tool data collection for study .

Research Results and Discussion

1. Data Instrument Test

a. Validity Test

Validity test is the test used For measure instrument in questionnaire and can used For measure what it should be measured . ¹⁰The instrument is said to be valid if the calculated r (value coefficient correlation) $\geq r$ table so can is said to be valid, and vice versa if r count (value coefficient correlation) $\leq r$ table so can it is said invalid . With level significance $\alpha = 5\% = 0.05$.

TABLE 4.1

VALIDITY TEST RESULTS

Correlations											
	P01	P02	P03	P04	P05	P06	P07	P08	P09	P10	Total
P01 Pearson Correlation	1	.534**	.261	.237	.095	.112	.215	.240	.212	.286*	.528**
1 Sig. (2-tailed)		.000	.067	.097	.510	.438	.134	.093	.139	.044	.000
N	50	50	50	50	50	50	50	50	50	50	50
P02 Pearson Correlation	.534**	1	.342*	.213	.325*	.152	.331*	.163	.364**	.170	.598**
2 Sig. (2-tailed)	.000		.015	.138	.021	.292	.019	.258	.009	.239	.000
N	50	50	50	50	50	50	50	50	50	50	50
P03 Pearson Correlation	.261	.342*	1	.124	.079	.319*	.378**	.066	-.121	.155	.435**
3 Sig. (2-tailed)	.067	.015		.392	.586	.024	.007	.650	.404	.284	.002
N	50	50	50	50	50	50	50	50	50	50	50
P04 Pearson Correlation	.237	.213	.124	1	.095	.223	.064	.149	.069	.210	.384**
4 Sig. (2-tailed)	.097	.138	.392		.514	.119	.659	.302	.634	.144	.006

⁹ Sugiyon o . *Research Methods Quantitative , Qualitative and R& D* , 2021, p . 126 .

¹⁰ Mintari Indartini Mutmainah , *Quantitative Data Analysis* , Klaten : Lakeisha, 2024,
page 2

N	50	50	50	50	50	50	50	50	50	50	50	50
Pearson	.095	.325	.079	.095	1	.119	.380	.518	.298	.269	.526	
Correlation		*					**	**	*		**	
Sig. (2-tailed)	.510	.021	.586	.514		.409	.007	.000	.035	.059	.000	
N	50	50	50	50	50	50	50	50	50	50	50	50
Pearson	.112	.152	.319	.223	.119	1	.606	.493	.421	.421	.692	
Correlation			*				**	**	**	**	**	
Sig. (2-tailed)	.438	.292	.024	.119	.409		.000	.000	.002	.002	.000	
N	50	50	50	50	50	50	50	50	50	50	50	50
Pearson	.215	.331	.378	.064	.380	.606	1	.565	.314	.540	.776	
Correlation		*	**		**	**		**	*	**	**	
Sig. (2-tailed)	.134	.019	.007	.659	.007	.000		.000	.027	.000	.000	
N	50	50	50	50	50	50	50	50	50	50	50	50
Pearson	.240	.163	.066	.149	.518	.493	.565	1	.336	.405	.690	
Correlation					**	**	**		*	**	**	
Sig. (2-tailed)	.093	.258	.650	.302	.000	.000	.000		.017	.004	.000	
N	50	50	50	50	50	50	50	50	50	50	50	50
Pearson	.212	.364	.121	.069	.298	.421	.314	.336	1	.245	.557	
Correlation		**			*	**	*	*			**	
Sig. (2-tailed)	.139	.009	.404	.634	.035	.002	.027	.017		.087	.000	
N	50	50	50	50	50	50	50	50	50	50	50	50
Pearson	.286	.170	.155	.210	.269	.421	.540	.405	.245	1	.632	
Correlation	*					**	**	**			**	
Sig. (2-tailed)	.044	.239	.284	.144	.059	.002	.000	.004	.087		.000	
N	50	50	50	50	50	50	50	50	50	50	50	50
Pearson	.528	.598	.435	.384	.526	.692	.776	.690	.557	.632	1	
Correlation	**	**	**	**	**	**	**	**	**	**	**	
Sig. (2-tailed)	.000	.000	.002	.006	.000	.000	.000	.000	.000	.000	.000	
N	50	50	50	50	50	50	50	50	50	50	50	50

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

* . Correlation is significant at the 0.05 level (2-tailed).

Based on table above , validity test using 10 respondents and levels significant of 0.05 so that the r- table and r- calculation obtained are on average above , can be concluded that the validity test in the research This declared valid r- count > r- table. known r value calculated for each questions (P1 0.528) (P2 0.598) (P3 0.435) (P4 0.384) (P5 0.526) (P6 0.692) (P7 0.776) (P8 0.690) (P9 0.557) (P10 0.632) $\geq$ r table 0.2353. Then we can concluded that The questionnaire studied is valid.

Reliability Test

Test Reliability done For get tool measuring (instrument) research data that can be trusted its validity so that produce truly accurate data relevant with objective research . ¹¹In the research this is a reliability test using Cronbach Alpha.

TABLE 4.2

RELIABILITY TEST RESULTS

Reliability Statistics	
Cronbach's Alpha	N of Items
.789	10

Based on table on known Cronbach's Alpha value is 0.789 which means mark approach number 1. Then you can concluded that questionnaire reliable (consistent).

2. Classical Assumption Test

a. Normality Test

Normality test is used For test whether the data is normally distributed or not no . Can be tested with the one-sample Kolmogorov- Smirnov test. The data is stated normally distributed if mark significance more big from 0.05. Test results can seen in the table following :

TABLE 4.3

NORMALITY TEST RESULTS

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	.0000000
	Standard Deviation	3.92216539
Most Extreme Differences	Absolute	.122
	Positive	.070
	Negative	-.122
Test Statistics		.122
Asymp . Sig. (2-tailed)		.059 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on the table above, it can be seen that the significance value of 0.059 $\geq$ 0.05 can be concluded that the residual value is normally distributed.

b. Heteroscedasticity Test

¹¹ Abigail Soesana et al . *Methodology Study Quantitative* , Jakarta:Yayasan Kita Menulis , 2023, p. 75

Heteroscedasticity test aim For test whether in the regression model happen inequality variants from residual one observation to other ¹²observations . Test results can seen in the table following :

TABLE 4.4
HETEROSCEDASTICITY TEST RESULTS

Coefficients					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	6,360	1,909		3,332
	System payment Shopee paylater	-.175	.103	-.237	-1,693
					Sig.
					.002
					.097

Based on the table above known sig value on the variable system payment Shopee *paylater* worth $0.097 \geq 0.05$ then can concluded that the data No happen heteroscedasticity .

c. Autocorrelation Test

Autocorrelation test is For test whether happen correlation between something period with periods previously . For see or detect There is whether or not symptom autocorrelation The *Durbin-Watson* test was used . The data were categorized free from symptom autocorrelation If mark *Durbin-Watson* is in the range of -2 to with 2. ¹³Test results can seen in the table following :

TABLE 4.5
AUTOCORRELATION TEST RESULTS

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
1	.458 ^a	.210	.193	3,963	2,075
a. Predictors: (Constant), System payment Shopee paylater					
b. Dependent Variable: behavior consumptive					

From table 4.5 we can seen that Durbin-Watson value of 2.075. Furthermore mark This will compared to with mark Durbin-Watson table at 5% significance with formula “K” = 2, while amount sample or “N” = 50. Then it is found dL value 1.5035 and dU 1.5849. Durbin- Watson value (d) 2.075 more big from the upper

¹²Sihabudin et al ., *Econometrics Basic*, Purwokerto, Central Java : CV . Pena Persada, 2021, page 126

¹³Mohamad Farid Afandi, *Effect of Exchange Rates , Interest Rates and Inflation Regarding Indonesia's Foreign Debt 2001-2020* , Journal Economics 6.3 (2022): N0 513-524, p. 517

limit (dU) and less from (4-dU) $4-1.5849=2.4151$ Then we get concluded that No there is symptom or free from problem autocorrelation .

Simple Linear Regression Test

Regression test simple in study This used For see the influence of two variables independent (X) of variables dependent (Y).¹⁴ Based on the data that has been researchers obtained and analyzed use the SPSS version 25 program, then got it results as following :

TABLE 4.6

SIMPLE LINEAR REGRESSION TEST RESULTS

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	5,752	3,407		1,688
	System payment Shopee paylater	.657	.184	.458	.001

a. Dependent Variable: behavior consumptive

Analysis results simple linear regression obtained equality regression :

$$Y = a + b X$$

$$Y = 5,752 + 0,657 X$$

The result of the equation regression and interpretation from analysis simple linear regression is : The value of variable X is 5.752 and the value variable Y 0.657 means variable X has an effect on Y positive .

4. Hypothesis Testing

a. Partial Test (T Test)

In research this t test is used For know influential or whether or not individually between independent variables on variables dependent .¹⁵Test results can seen from table following :

TABLE 4.7

T-TEST RESULTS

Coefficients ^a				
Model	Unstandardized Coefficients	Standardized Coefficients	T	Sig.

¹⁴ Alfira Mulya Astuti, *Statistical Research* , Mataram : Insan Madani Publishing 2016, page 90

¹⁵ Mintari Indartini Mutmainah , *Quantitative Data Analysis* , Central Java : Lakeisha 2019, page 43

		B	Std. Error	Beta		
1	(Constant)	5,752	3,407		1,688	.098
	System payment Shopee paylater	.657	.184	.458	3,567	.001

a. Dependent Variable: behavior consumptive

Explanation t-test results on variables on is as following :

The sig value of variables system payment Shopee *paylater* of $0.001 < 0.05$ then for t count $3.567 > 1.67655$, so that can concluded that H1 is accepted , which means there is the influence of X on Y. Then Ha accepted and Ho is rejected , meaning independent variables have an influence positive to variables dependent .

b. R Square Test

Coefficient test determination (R-Squared) is used For measure how much big the influence exerted variables independent in a way simultaneous to variables dependent . ¹⁶Test results can seen in the table following :

TABLE 4.8

R SQUARE TEST RESULTS

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.458 ^a	.210	.193	3,963

Based on table on obtained the R Square number is of 0.193 or 19.3%, this This show that percentage donation variables system payment Shopee *paylater* to behavior consumptive student of 0.193 or 19.3%. Meanwhile the rest 80.7 % is influenced by other variables outside study This .

Discussion of Research Results

Study This there are two variables , namely system payment Shopee *paylater* as independent variables and behavior consumptive as variables dependent . Indicators on the system payment Shopee *paylater* namely : length of use , intensity , duration , ease in operation , satisfaction with products and designs , while indicator behavior consumptive namely : buying product Because lure , buy product Because the packaging is attractive , and buy products to maintain appearance and prestige .

After analyze all over results obtained from each variables , hypothesis testing is carried out with using SPSS (*Statistical Product and Service Solution*) version 25 for test the proposed hypothesis in study that is is there any influence use system payment

¹⁶ Mintari Indartini Mutmainah , *Quantitative Data Analysis* , Central Java : Lakeisha 2019, page 45

Shopee *paylater* to behavior consumptive among IAI SMQ Bangko students class of 2021 or No .

Based on the system t test payment Shopee *paylater* influential positive to behavior consumptive IAI SMQ Bangko students faculty economics and business class of 2021, p. This seen from Sig. value for the effect of X on Y is of $0.001 \leq 0.05$ and the calculated t value is $3.567 \geq t$ table 1.67655, so that can concluded that H1 is accepted , which means there is influence positive between X against Y.

Shopee *Paylater* is services provided by Shopee in form balance , where can used For get product moreover formerly However payment can done at the beginning month next through stages as poured out in POJK No. 77/2016. Shopee *paylater* influential positive to behavior consumptive students , things This shows , although moment This student Sheikh Maulana Qori Bangko Islamic Institute Faculty of Economics and Business class of 2021 many use system payment Shopee *paylater* , However they Can control yourself so as not to shop excessive .

This is in line with research by E. Jelita (2022) which states that the interest in using the Shopee *PayLater* payment system has a positive effect on students' consumer behavior. However, this is in contrast to research by F. Islami, PA. Lubis (2023) which states that the interest in using the Shopee *PayLater* payment system has no effect on students' consumer behavior.

Conclusion

The progress of the times makes needs and style life individual developing . In addition with progress rapid innovation is very useful For fulfil need with easy Good in get data and use it in various needs , for example : sending messages , read the desired data , share data, make things easier work , even shop online or without need come to place seller where are we know as e-commerce .

From the results Research conducted researcher entitled Influence of Interest in Use System Shopee *Paylater* Payment To Behavior Consumptive Student Sheikh Maulana Qori Bangko Islamic Institute Faculty of Economics and Business Class of 2021 concluded as following :

Research result users payment system Shopee *paylater* (X) has an effect positive to behavior consumer (Y) of $0.010 \leq 0.05$ and the calculated t- value of $3.567 \geq t$ - table 1.67655. This indicates payment system Shopee *paylater* that is assessed Good in the eyes customer .

Suggestion

1. For consumers Shopee *paylater* should can sorting and selecting necessary goods , also buy required products just so that No cause existence behavior excessive consumption .

2. For research furthermore expected can add love of money variable , style life , control yourself , so that the results study become more comprehensive .

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