Purchasing Intension: Effect of Shopee Paylater and Shopee Loans Features

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Abstract

The aim of this study was to investigate how shoppe paylater and shoppe loan features affected purchasing intent. To determine which of the two independent research factors had the greatest influence on purchasing interest. This study's population consists of Merdeka University Malang students. To acquire primary data, a simple random sample procedure was applied. There were 80 students who responded. The primary data was also analyzed using the structural equation model-SmartPLS. According to these findings, the Shopee Paylater and Shopee Loans features have a significant impact on purchase intention both partially and simultaneously. Interestingly, shopee loans have a dominant effect on purchasing decisions. However, the research findings still require external validity by conducting other studies with different populations to generalize the findings more broadly.

Keywords: Purchasing Decision, Shopee Loans, Shopee Paylater

INTRODUCTION

There are many e-commerce companies that offer a wide range of products, from online loans to pay later. In this section, we will look at the impact of Shopee PayLater and Shopee Loans on the purchasing habits of Merdeka University Malang students. The following terminology and concepts must be defined for this purpose. Furthermore, as time passes, individuals' wants and lifestyles evolve. Furthermore, with the rapid advancement of innovation, it is really beneficial to fulfill their requirements and lifestyle. In today's technological developments, every aspect of society must use the internet, whether to connect with others, seek for info, or do other things. One of the benefits is that it makes it easier for people to find what they are looking for, such as shopping. This technology is a new sort of media that enables users to readily get data and utilize it for a variety of purposes, including sending messages, reading desired data, sharing data, making work easier, and even shopping online or without having to travel to the seller's location where we want to shop. referred to as e-commerce (Hasbi et al., 2020).

Using the internet to buy and sell business transactions. Furthermore, Cashman (2019) explains e-commerce as business transactions conducted over the internet that anybody can access and pay for the things purchased. Especially now that internet-based business has become a shopping style, online shopping can make it easier for buyers to get the products they need, buyers don't need to go to the store for a long time, and online shopping can be an effective decision for shoppers because online shopping is more helpful than offline shopping because of traffic jams, limited parking lots, crowded places, and limited time. Buyers prefer to deal via the internet to obtain the things they require, such as food, clothing, books, shoes, skin care, parcels, laptops, cellphones, hijabs, bags, and so on. others (Aprilia & Susanti, 2022).

Shopee PayLater is a lending and borrowing service in the form of a balance that is accessed immediately through the phases outlined in POJK No.77/2016. Shopee provides this service, which is utilized as a method of payment while shopping at e-commerce on the Shopee marketplace first, then the client takes care of the bill to the application. To be eligible for this assistance, individuals will be asked to supply personal information, a photo of themselves, and a

photo of their KTP. Furthermore, because it was registered and directed by the Financial Services Authority, this component has guaranteed safety.

Meanwhile, Shopee Loans are cash borrowing products made available to Shopee members. Shopee Loans, as opposed to Shopee Paylater, are in the form of cash or cash that is directly transferred to the bank account you use. So, using this financial instrument, you can borrow money for any purpose. Shopee loans are financial products offered and administered by PT Lentera Dana Nusantara through the Shopee application platform. The Financial Services Authority has approved, registered, and directly managed this online lending product and PT Lentera Dana Nusantara. Borrowing money from this site is thus extremely risk-free. There are additional loan installment tenor options ranging from 2, 3, 6 to 12 months that you can select and tailor to the consumer's financial capacities. Shopee PayLater and Shopee Loan offer credit ranging from Rp. 450.000 to Rp. 20,000,000. According to Effendi (2016), consumption is an activity performed outside the scope of an item's use. That is, someone purchases something not because it is necessary, but because of a desire or will develops despite the fact that the object is not required to improve social position.

Interestingly, the number of internet users has increased from 2016 to 2021, with 132.7 million users in 2016, 143.26 million in 2017, 171.18 million in 2018, 196.7 million in 2019, 199.7 million in 2020, and 202.6 million in 2021. APJII (Association of Indonesian Internet Service Providers) provided the data. The benefit of online shopping is that it is cost-effective, especially given the local proximity of the things to be purchased, so customers do not have to search for these items in distant locations. Products can be supplied instantly, and payments can be made in a variety of ways, including paying on the spot or COD, paying at Alfamart and Indomaret, transferring via bank, and PayLater, where prices are lower than those sold at markets or supermarkets (Nadhilah et al., 2021).

One of the most popular marketplaces among teenagers to adults is Shopee. Shopee was officially announced in Indonesia in December 2015 under the auspices of PT Shopee International Indonesia. Since its launch, Shopee has experienced very rapid development, even in October 2017 the application has been downloaded more than 43 million times. Shopee was present in the Indonesian market at the end of May 2015 and started operations in June 2015. Shopee is a subsidiary of Garena located in Singapore. The widespread infiltration of props clients has made PT Shopee Internasional Indonesia see new opportunities that are opening up in the business world internet based. Currently Shopee has spread to various countries in the Southeast Asia region such as Singapore, Malaysia, Vietnam, Thailand, the Philippines, and Indonesia. According to Iprice data from 41 marketplaces, the number of visitors per month exceeds 400 million. That is greater than Indonesia's whole population, which was roughly 270 million people during the previous election battle. According to many news sources, shoppers currently prefer to shop online. Because getting goods and buying items online is not difficult, and because there is presently a covid-19 pandemic that prevents us from connecting to avoid the spread of the covid-19 virus, it would be convenient to shop on the internet (Kurniawan et al., 2022).

Shopee continues to have the most users, with approximately 129 million visitors, followed by Tokopedia with approximately 114 million visitors, Bukalapak with approximately 38 million visitors, Lazada with approximately 36 million visitors, then, then Blibli with approximately 22 million visitors, Orami with approximately 6 million visitors, Bhineka with approximately 4 million visitors, Ralali with approximately 4 million visitors, and JDID with approximately 4 million visitors. The Sociolla commercial center with a total number of visitors (Raninda et al., 2022). Due to numerous circumstances, Shopee's accomplishments in accomplishing the main scenario as an internet-based firm are widely utilised.

Shopee PayLater is a money loan service in the form of a balance that goes directly through the Financial Services Authority's stages. Shopee provides this service, which is utilized as a payment technique when shopping for e-commerce on the Shopee application. Provided by Shopee and utilized as an installment plan while shopping at e-commerce sites handled by the Shopee marketplace. The presence that underlies Shopee Paylater was previously felt only by Shopee vendors, but it is now also felt by Shopee consumers thanks to a unique agreement. By shopee paylater, it easy for goods to be received in advance but payments can follow next month with the tagline paylater. Rightnow, the credit range that can be accessed starts from 750,000 till

1,800,000 rupiah. However, because of the COVID-19 pandemic, Shopee has limited adjustments to the Shopee PayLater usage strategy. This is done to ensure shopee paylater in any case can be used by all consumers in the midst of the Covid-19 condition in the implementation at shopee to solve the problem. The amount of the changed limit range starts from 460,000 rupiah. Consumers can also apply for an additional one time. After making a payment with shopee paylater, billing details will appear every 25th and must be paid no later than the time of the month (Mujahidin, 2020).

Shopee loans is a cash loan product from Shopee that is given to selected users with low interest. Before applying for this Shopee loan, it's a good idea to know the Shopee Loan interest rate so you won't be surprised by the monthly installments. Shopee Loan interest rates are quite large compared to loans from banks such as BRI KUR Interest, Mandiri KUR or other bank loans. But the interest is proportional to the convenience obtained. Because Shopee users can apply for cash loans quickly and easily without the need for collateral. Not all Shopee users can apply for a loan. This loan is only given to users who have a good credit history and often use Shopee to shop for various items. For new users, don't expect to be able to activate the loan immediately. After Shopee Loan is active, Shopee users can apply for loans with installments of up to 12 months. The amount of the loan depends on the credit limit given. After the loan is approved, all you have to do is pay the installments every month according to the time period chosen when applying for a Shopee Loan. (Lestari et al., 2021)

Based on LDN website, currently the number of borrowers contacted 1,270,101 cunsumers, of which 850,631 consumers are dynamic borrowers. It means, Indonesian region is increasingly enough in financial innovation. In addition, shopee is now widely accessed by the general public aged 20 to 30 years, including those who are still studying like students. The Shopee application is currently one of the choices for online shopping because of the convenience it gets when using the application. The category of buyers who often shop online are students. Although the fact that the Shopee application is very close to students' hands since they may purchase the things they want through Shopee, many students still use payments. Shopee PayLater and Shopee Loan, both of which use the tagline "Pay Later." As a result, the goals of this study are to (1) investigate the significantcy impact of Shopee PayLater on purchase intention, (2) investigate the significantcy impact of Shopee Loans on purchase intention, (3) investigate the simultaneously impact of Shopee Loan and Shopee PayLater on purchase intention, and (4) investigate which of the research variables impacts purchase intention the most.

LITERATURE REVIEW

Purchase intention is a topic of critical concern for strategists and commercial experts alike, and it is critical to recognize which variables within a given group of buyers influence purchase intention (Kurniawan et al., 2022). It is considered as the main input that marketers use to project future sales (Rusbianti & Canggih, 2023) and manipulate actions to influence buying behavior. Online retailing will force physical stores to achieve an online presence and offer online shopping. The risk in online shopping is the product/service you want to buy (Putra & Parmariza, 2021). Online marketers pay for targeted advertising because of the customer's tendency to receive relevant ads with relevant content, but some find such ads creepy, and resent the process of online tracking. Social networks offer various channels of communication and open social attributes, such as product ratings, opinions, forums, argument groups, member communities, and ratings (Nabila, 2020). It is also elaborated that, in an online context, buyers cannot really estimate trust cues from e-vendors due to incomplete web interactions compared to face-to-face transactions.

Shoppe pay and other e-wallets have recently become the most popular among the general public. Several social and physical restrictions due to the Covid pandemic have increasedthe using of e-wallet transactions. It means, Indonesian have slowly adjusted to the new era and are converting their activities to use non-cash in buying product/services. Perceived ease of use and perceived usefulness are two crucial factors that support buyer to use e-wallets (Suryati & Yoga, 2021). Other crucial factors include the influence of service features, advertising, consumer attitudes, security, and risk as well.

Shopping at an online market place caught the interest of many consumers due to the cashback and point award methods, which allow consumers to purchase fascinating things. This reality can support frequent spending behavior. This fenomena is known as desire buying refers to direct purchases with immature planning to buy certain product. Several factors make people chooce online shopping. Firstly, benefit perception of online shopping for consumers. Ming & Jais (2022) stated that the benefit impression of online buying stems from their view that the system provides far better service. Besides, e-wallets provides a wider range of shopping transactions (Darmawan & Trimo, 2022). Finally, this method become the most popular payment services. Probably, due to the use of mobile payments is much faster in making transactions than conventional payments.

Under Bank Indonesia provisions, the process of payment transactions using electronic wallets (hereinafter referred to as electronic wallets) as electronic services for transactions includes making payments using cards and/or electronic money, even in depositing funds. E-wallet is a type of Fintech (Financial Technology) that uses data storage media and as a means of payment via the internet and is used as a new option in payment methods. It can even be a substitute for using fresh money which makes transactions easier without taking a lot of money, reduces the time needed to calculate transactions and speeds up payments, as well as provides a sense of security and reduces the risk of loss and guarantees the confidentiality of user data when making transactions.

The main advantages of e-wallets are consumer authentication through the use of digital certificates or other encryption methods, storing and transferring money and securing the payment process from buyer to seller. This argument allows every registered user to transact online comfortably and safely without disclosing the financial data of both parties, as well as sending and receiving money transfers using only an electronic address or by telephone. Consequently, every business actor is required to provide goods or services needed or desired by the market, so that it has benefits that can be felt by the user community.

This is an important component that needs to be done because consumer habits depend on the process of finding, buying, using, evaluating, and acting after consuming the expected products, services, and ideas according to their wishes. The increasing intention on server-side E-Wallet is gaining popularity among major retailers because of the added security, efficiency and utility it provides to the end user, which increases the overall shopping pleasure. It turns out that with the existence of electronic wallet services, the feeling of uncertainty about negative possibilities when using a product or service is not felt by its users. E-wallets continue to grow and get a lot of attention from the public because the services they have contain several things such as practicality, security, and convenience for users to make payments. Apart from having many benefits that lead to people's desire to use E-Wallet, it turns out that the level of credibility of a technology also needs to be the center of attention in the development of its services, because this can affect the level of users. confidence in the product to be used. Through the level of benefits, the level of credibility and trust in a product will definitely have an impact on the frequency of using an e-wallet service.

In addition, customers have the convenience of buying a variety of products and services ranging from airplane tickets to groceries using a digital wallet. However, there are also almost no security threats to e-wallets. Unlike a debit or credit card, an e-wallet does not go through a third party directly. Mobile payments are not a substitute for cash transactions but rather as a complement to cash. The rudimentary e-wallet at the moment provides an opportunity to compete between banks competing to reach the payment market with electronic e-wallets. Interestingly, many researchers stated that the e wallet effect on purchasing intentions (Mujahidin, 2020; Tumanggor & Tarigan, 2020; Nadhilah et al., 2021; Sari et al., 2021). Therefore, to formulate research hypothesis, the author would like to convey some results from the previous studies. Based on several previous research, it can be formulated research hypotheses are as follows.

H1: Shopee paylater significantly effect on purchasing intension.
H2: Shoope loans significantly effect on purchasing intention.
H3: Shopee paylater and shopee loans simultaneously effect on the purchasing intension.
H4: Shopee loans effect dominantly to purchasing intension.

RESEARCH METHOD

In this study, there are three research variables. The first is shopee paylater as x1, shopee loans as x2 and purchasing intension as Y. Shopee paylater is a feature as well as a payment method provided by Shopee where you can order now, paylater. Shopee loans is a cash loan product offered for Shopee users with an easy and safe application feature. Shopee loan is safe and reliable because it is managed directly by PT. Lentera Dana Nusantara and directly supervised by the Financial Services Authority. Student consumptiveness can be described by the level of students buying something not based on actual needs, but with needs that are carried out solely for the sake of pleasure, causing students to become wasteful which is known as purchasing intension or consumerism.

This study was conducted at the University of Merdeka Malang. This campus, which is located on Raya Dieng street, number 62-64 Malang, has been in operation since January 29, 1964. It comprises six faculties, a postgraduate program, and 28 study options (D3, S1, S2, and S3). All students at the University of Merdeka Malang comprise the research population. According to Slovin's calculation, the sample size in this study is 100 students from the University of Merdeka Malang.

Furthermore, primary data gathering activities are the most critical step of the study. A competent research instrument will almost likely provide credible data, and vice versa. Therefore, research instrument testing needs to be done. This step is absolute and must be carried out carefully in accordance with the procedures and characteristics of quantitative research (as discussed in the previous material). This is because it has implications for the possibility of errors in the primary data obtained which are not credible, so that the results of the research cannot be accounted for. Furthermore, this study uses a questionnaire to collect primary data which is stated as one of the most important stages in the research. The validity of primary data collection techniques will produce data that has high credibility, and vice versa. Therefore, research instrument testing needs to be done. This step cannot be wrong and must be carried out carefully in accordance with the procedures and characteristics of quantitative research (as discussed in the previous material). This is due to errors or imperfections in the method of data collection, especially in the research instrument which will have fatal consequences, namely in the form of data that is not credible, so that the research results cannot be accounted for. In short, this study uses a questionnaire to collect primary data.

Research instruments in a questionnaire format are often used to collect research data from respondents. Questions on the questionnaire can be presented in a structured way with multiple choices. The design of this questionnaire must be valid, accountable and must not be biased so that the data can be used to validate research. This questionnaire instrument is often used in quantitative research. This is because the data given to respondents is data with closed answers. The questions asked in the questionnaire are the types of questions required in the research report. the benefit of using this questionnaire instrument is that it facilitates the collection of large amounts of data in a relatively short time and is not expensive to manage, let alone using the google form.

Classical assumption analysis is carried out in the early stages after the data is obtained, the purpose of which is to obtain estimates and initial conditions so that the linear regression test can be carried out. The stages carried out in this test are normality test. The normality test is used to find out whether the residual data obtained is normally distributed or not (Ghozali, 2018). There are two ways to detect whether the residuals are normally distributed or not in the normality test, namely by means of graphical analysis and statistical analysis. In this study, the normality test was statistically analyzed using the Kolmogorov-Smirnov test because the data is > 30. To make a decision in the Kolmogorov-Smirnov normality test, it can be done by comparing the Asymp values. Sig. (2-tailed), with the significance used α=0.05. Further, multicollinearity test. The multicollinearity test is used to test whether in a regression model a correlation is found between the independent variables (Ghozali, 2018). If there is a correlation, it is said that there is a multicollinearity problem. To check whether multicollinearity occurs or not, it can be seen from the value of the variance inflation factor (VIF) and the tolerance value. The regression model is good if the Tolerance value is > 0.10 and VIF < 10.

The final stage of the classical assumption test is the heteroscedasticity test. This test is intended to analyze whether the regression model has variance inequality from one observation to another. A good regression model when there is no heteroscedasticity. Detection of the presence or absence of heteroscedasticity can be done using scatter plots and the Glesjer test. After that, multiple linear regression analysis is used to measure the strength of influence between two or more research variables, also explaining the direction of the relationship between the independent variables and the dependent variable (Sugiyono, 2021).

Hypothesis testing is intended to investigate whether there is an influence of the independent variables on the dependent variable either partially or simultaneously, and how far the influence of the independent variables is in the regression model. This study uses multiple linear regression analysis to predict how much influence Shopee Loans and Shopee Pay have on Purchase Intentions. The calculation of this test was carried out with the help of SPSS 26, while the results of hypothesis testing were divided into two, namely testing the simultaneous effect using the F test and testing the partial effect using the t test.

RESULT AND DISCUSSION
Result

Results of research instrument test through validity test, the correlation coefficient of the questions demonstrated that all question items have a value of r-count > r-table. Accordingly, it can be definited that each question item is valid and can proceed to the reliability test. Besides, based on the reliability test results, it is obtained that all variables have a Cronbach's Alpha value of is higher than 0.70. Therefore, it can be concluded that research variables are reliable as well.

Furthermore, normality test through Kolmogorov-Smirnov, it is found, the probability value of p or Asymp. Sig. (2-tailed) of 0.145. Due to the probability value of p, which is 0.145, is greater than the significance level, which is 0.05. It means that the normality assumption is met the requirement. Meanwhile, multicollinearity test results of shopee loans can be stated that there are no symptoms of multicollinearity. Also, the VIF value for the Shopeepay variable is 2.408 < 10 with a tolerance value of 0.415 > 0.10, so the shopee pay can be stated that there are no symptoms of multicollinearity. Additionally, the probability value of all variables is more than 0.05 or 5% significance, it can be stated that the assumption of homoscedasticity is met, which means that there are no symptoms of heteroscedasticity. Therefore, all data at this study met classical assumption requirement.

Furthermore, the coefficient of determination is used to investigate the extent to which the model can explain the variance of the dependent variable. The coefficient of determination ranges between zero and one. If the coefficient of determination gets closer to 1, it means that the influence of the independent variable on the dependent variable is getting bigger. The following is the result of the coefficient of determination (R^2) which is presented in the table below. Test the coefficient of determination or the R^2 (Adjusted R Square) value of the regression model used to determine how much the ability of the independent (independent) variable explains the dependent (dependent) variable. Based on table 1, it can be seen that the R2 value is 0.684 which means that 68.4% of the variation in the dependent variable buying interest can be explained by variations in the two independent variables, namely shopee loans and shopee paylater.

Table 1. Determination Coefficient Results

Model	Summary[b]			
	R	R Square	Adjusted R Square	Standard Error of Estimate
1	.831[a]	.690	.684	2.734

a. Predictors: (Constant), Shopee paylater, Shopee loans
b. Dependent Variable: Purchasing Intension
Source: Output SPSS, 23

Hence, the following table will be shown the results of multiple linear regression analysis. At Table 2 is also demonstrated several information such as constant value, regression

coefficients, t-test and p-values as well. First, the constant value is 6,575 which means that if there is no change of Shopee paylater and Shopee loans. Secondly, the regression coefficient of Shopee paylater (X1) is 0.592 and is positive. It means that the Shopee paylater increase by 1 point significantly, and other independent variables have a fixed value, the Shopee paylater will increase the value of the purchasing intension by 0.592. Thirdly, the regression coefficient of Shopee loans variable (X2) is 0.653 and is positive, means that the Shopee loans increase by 1 point significantly, and other independent variables have a fixed value. The consequences, the Shopee loans will increase the value of the purchasing intension variable by 0.653.

Table 2. Summary of Regression Analysis

Model	Unstandardized Coefficients	Standardized Coefficients			
	B	Standard Error	Beta	t	Sig.
Constant	6.575	2.200		2.989	.004
Shoppe Pay Later	.592	.153	.339	3.865	.000
Shopee Loans	.653	.106	.542	6.182	.000

Dependent Variable: Purchasing Decision
Source: Output SPSS, 23

Hypothesis test

As seen at the t test result, which are demostrated in the Table 2, the p-value of shopee paylater is 0.000, this value is less than 0.05. In the meantime, the t-count value is 3.865 > t-table (1.6607), It means, shopee paylater significantly effect on the purchasing intension. So, hypothesis 1 or, H1: shopee paylater significantly effect on the purchasing intention is accepted. In addition, the significancy value of shopee loans is also 0.000, this value is less than 0.05. Then, the t count value is 6.182 > t-table (1.6607), so shopee loans effect on the purchasing intension. H2: shopee loans partially significant impact on the purchasing intension is accepted as well.as well.

Further, hypothesis 3 state that shopee paylater and shopee loans simultaneously effect on the purchasing intension. Based on the following table, it can be stated, H3 is supported.

Table 3. F Test Result

ANOVAa					
Model	Sum of Squares	df	Mean Square	F	Sig
Regression Residual	1614.619	2	108.414	31.077	.000
Total	725.091	68	3.489		
	2339.710	70			

a. Dependent Variable: purchasing intension
b. Predictors: (Constant), Shopee Pay, Shopee Loan
Source: Output SPSS,23

As seems at the Table 3, information on a significance value of 0.000 <0.05 and F-count value of 107,999 > F table of 3,089. It means that shopee loans and shopee paylater simultaneously impact toward purchasing intension. Thus, it can be stated, Shopee Loans and Shopee Paylater significantly influence simultaneously toward purchasing intension. It means, hypothesis 3 is also supported. Furthermore, hypotheses 4 is accepted as well. That is due to the shopee loans coefficient regression is higher than shopee pay later (0.653>0.593). This is also demonstrated at table 2. However, shopee paylater still play an importan role toward purchasing intension.

Discussion
At this part, all research findings will be discussed by comparing with several previous research and grand theory as weel. Based on the result of hypotheses test using the Spearman's rho correlation formula through the SPSS (Statistical Product and Service Solution) version 23, All hypotheses have been supported. It means both shopee loans and shopee paylater effect

significantly toward purchasing intension. Additionally, shopee loans dominantly effect toward purshasing intension. Probably really, due to the students at University of Merdeka Malang can be categorized as millenial generation. Therefore, it is not surprising that buying behavior is more likely to make delayed payments such as shopeepay later and shopee loans. The buying behavior is the same between male and female students. Even, the behavior is also the same for students from various faculties at the University of Merdeka Malang

This research finding support several previous research. Firtsly, support Lestari et al. (2021) in his research of interrelation among e-wallet and purchasing behaviour. It is stated that e-wallet effect significantly toward buying motives. Sari et al. (2021) in her research finding state similar ideas. Further, Kurniawan et al. (2022) which stated that there was effect of using shopee paylater on purchasing intension. Coincidentally, Kurniawan's research was also carried out with a population of students at the similar University. That is, the research findings are consistent with previous research. Even the purchasing behavior was similar for both male and female students. This includes staying consistent with student behavior in previous years Besides, Ming & Jais (2022) dan Nadhilah et al. (2021) also found that there was an effect of using shopee paylater on purchasing intension in the millennial generation. This causes the use of shopee paylater widely used among students and is not aware of the negative impact on finances, the existence of purchasing intension can also make consumers away from consumption behavior that suits their needs by using the shopee paylater and shopee loan features.

Then, this research also linear with Darmawan & Trimo (2022) that e-wallet really effect people in purchasing of vegetable at supermarket. This is show that using of e-wallet including shopeepay become new trends in the societies nont only at millenial generation but also at old generation. This research findings show that fintech has become new life style in Indonesian societies and probably at the future as well.

Rusbianti & Canggih (2023) at the current research also support this research findings. So that there is an influence of the use of the paylater feature on student purchasing intension significantly. It means, using of e-wallet is very popular among young generation and become fashionable recently.

This research findings will of course enrich management science especially in term of marketing management. Even, constribute to the grand theory of consumer behaviour. Besides that, it constribute to the practical mangement in order to formulate decision how to persuade consumers to purshace products and services.

CONCLUSION

Based on the research findings, it can be concluded that both shopee pay later and shopee loans significantly effect toward purchasing intention. Moreover, both research variables simultaneously also effect toward purchasing intention. Interestingly, Shopee paylater effect dominantly on purchasing intension. This research findings of course enrich management science in term of marketing management. However, external validity remains needed by conducting additional research with a diverse research population. It is required in order to generalize the result and contribute theoretically.

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