**PURCHASING INTENSION: EFFECT OF SHOPEE PAYLATER**

**AND SOPHEE LOANS FEATURES**

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**Abstract**

The aims of this study is to analyze the effect of Shoppe pay later and Shoppe Loan features toward purchasing intension. Also, to analyze which one of the two independent research variables effect dominantly to purchasing intension. Population of this study are students at University of Merdeka Malang. Simple random sampling technique used to collect primary data. The number of respondent is 80 students. Further, primary data is analyzed by structural equation- SmartPLS model. Based on the result, it can elaborated that shopeepay later and Shopee Loan features significantly effect purchasing intension both partially and simultaneously. Interestingly, shopee loans effect dominantly toward purcahsing decision. However, this research findings still of course require external validity through carry out other research with different population to generalize the findings more wide.

Keywords: Shopeepay later, Shopee Loan, Purchasing Decision.

**INTRODUCTION**

In this modern era, there are very many e-commerce sites that offer a variety of products, ranging from online lending to paying later. Here, it be will be investigated the effect of using the Shopee PayLater and Shopee Loan on the purchasing intention of University of Merdeka Malang Students. For this purpose, it is necessary to define the following terms and definitions. Further, the progress of the times makes the needs and lifestyles of individuals develop. In addition, with the rapid progress of innovation, it is very useful to meet their needs and way of life. In today's technological change, every part of the larger society must consistently not be separated from the internet whether it be to communicate with others, search for data or otherwise. One of the conveniences that can be felt is to make it easier for individuals to search for anything desired such as shopping. This technology is a new type of media that allows users to easily get data and use it in various needs, such as sending messages, reading the desired data, sharing data, simplifying work, even shopping online or without the need to come to the seller's place where we want to shop. known as e-commerce (Hasbi et al, 2020; Imanuddin et all, 2022).

The use of the internet for buying and selling business transactions. Furthermore, Selly Cashman state that e-commerce means business transactions through the internet where anyone can access and have the ability to pay for the products purchased. Currently moreover, internet-based business has turned into a shopping style because online shopping can make it easier for buyers to get the products they need, buyers there is no need to go to the store for a long time and can be an effective decision for shoppers because online shopping is more helpful than offline shopping due to traffic jams, limited parking spaces, crowded places, and limited time. With this effectiveness and convenience, it will cause buyers to like to make transactions via the internet to get the items they need, for example food, clothes, books, shoes, skin care, packages, laptops, cell phones, hijabs, bags, and others (Aprilia & Susanti, 2022)

Shopee PayLater is a data innovation-based lending and borrowing service in the form of balances directly through the stages as stated in POJK No. 77/2016. This service is provided by Shopee which is used as a payment strategy when shopping in e-commerce on the Shopee application first, then the client takes care of the bill to the application. In order to have the option to avail in this assistance, the user will be approached to provide individual information, a photo of himself and a photo of his ID card. Moreover, this component has been guaranteed its safety since it was registered and directed by the Financial Services Authority.

Meanwhile, Shopee Loan is a financial loan product in cash offered to Shopee users. Unlike Shopee Paylater which can only be used for shopping, Shopee Loan itself is in the form of cash or cash that is transferred directly to the bank account you use. So with this financial product, the money you borrow can be used for any purpose. Shopee Loan is a financial product on the Shopee application platform provided and managed by PT Lentera Dana Nusantara. This online loan product and PT Lentera Dana Nusantara are legal, registered and directly supervised by the Financial Services Authority. So it is very safe to borrow money from this platform. In addition, there is also a choice of loan repayment tenors ranging from 2, 3, 6 to 12 months that you can choose and adjust to the financial capabilities of consumers. Shopee PayLater and Shopee Loan provide credit starting from Rp. 450.000,- up to Rp. 20,000,000,. Consumption according to Sumartono, is an activity that is carried out beyond the limit of the use of an item. That is, someone buys an item not because the item is used, but because of a willingness or desire that arises even though the item is not needed to raise social status.

Interestingly, internet users have increased from 2016 to 2021, the number of internet users was as much as 132.7 million users, in 2017 the number of internet users was 143.26 million users, in 2018 the number of internet users was 171.18 million users, in 2019 the number of internet users was 196.7 million users, in 2020 the number of users there are 199.71 million internet users, and in 2021 the number of internet users is 202.6 million users. Sourced from APJII (Association of Indonesian Internet Service Providers). The advantage of online shopping is that it is cost-effective, especially with the close proximity of the items that need to be purchased where buyers don’t have to dig deeper to find these items outside the city. , goods can be delivered directly to the house, payment is made in various ways such as pay on the spot or COD, pay at Alfamart and Indomaret, transfer via bank, to PayLater, prices are cheaper than those sold in the market or supermarkets to (Nadhilah et all, 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 information provided by Iprice in 41 marketplaces, the number of users who come reaches 400 million every month. That means more than the total population of Indonesia, which in the previous political competition, the Indonesian population was around 270 million people. Based on information from several news sources, until now buyers like to shop online. Why is that, because it is not difficult to get goods and buy goods online, besides that there is currently a covid-19 pandemic that makes us unable to connect to avoid the spread of the covid-19 virus, it would be nice to shop on the internet (Ratna et all, 2022).

The commercial center with the largest number of users was still found by Shopee with around 129 million visitors, then Tokopedia with around 114 million visitors, then, at that time, Bukalapak with around 38 million visitors, then Lazada with around 36 million visitors, then, next Blibli with around 22 million visitors, then, Orami with around 6 million visitors, then, Bhineka with around 4 million visitors, then, Ralali with around 4 million visitors, then, the next JDID with around 4 million visitors. About 4 million visitors, the commercial center of Sociolla with a complete number of visitors (Raninda, 2022). Shopee’s achievement in arriving at the main situation as an internet-based business is widely used because of many variables.

Shopee PayLater is a data innovation-based lending and borrowing service in the form of balances directly through the stages as stated in the Financial Services Authority. This service is provided by Shopee which is used as a payment strategy when shopping in e-commerce on the Shopee application. This service is provided by Shopee which is used as an installment strategy when shopping in e-commerce on the Shopee application. The presence of the underlying Shopee PayLater is felt by sellers at Shopee only, but currently it can also be felt by Shopee users depending on an unusual agreement. ShopeePayLater makes it easy for goods to be received in advance but payments can follow next month with the tagline pay later. Currently, the credit range that can be accessed starts from IDR 750,000-IDR 1,800,000. However, due to the COVID-19 pandemic, Shopee has limited adjustments to the Shopee PayLater usage strategy. This is done to ensure ShopeePayLater in any case can be used by all users in the midst of the Covid-19 situation in the implementation at Shopee to overcome the problem. The amount of the changed limit range starts from IDR 460,000. Buyers can also apply for an additional one time. After making a payment with ShopeePayLater, billing details will appear every 25th and must be paid no later than the 5th of the month, for example, transactions made between the 25th of this month and the 24th of next month will be billed on the 25th and billed on the 25th (Mujahidin & Astuti, 2020).

Shopee Loan 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 amount of installments that must be paid every month. 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. (Mahachandra, 2021)

According to ShopeePayLater’s measured information posted on the LDN website, currently the number of borrowers contacted 1,270,101 people, of which 850,631 people are dynamic borrowers. This shows that the Indonesian region is increasingly proficient in financial innovation, such as the PayLater feature available on Shopee. 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. The Shopee application is very close to the hands of students, because they can easily get the items they want through Shopee, but not a few students still use payments. Shopee PayLater and Shopee Loan with the tagline pay later. Therefore the research purposes are intend (1) to analyze significantcy effect of Shopee paylater on purchase intention, (2) to analyze significantcy effect of Shopee loans on purchase intention, (3) to analyze the simultaneously effect of Shopee Loan and Shopee PayLater on purchase intention and (4) to analyze which one of the research ariables effect dominantly toward purchase intention.

**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 all, 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 & Sulistyowati, 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.

Recently, shoppe pay, GOPAY, OVO, Dana, and LinkAja have become the most widely used e-wallets by the public. The pandemic situation followed by several social and physical restrictions has further increased e-wallet transactions. This shows that people in Indonesia have gradually adapted to the new era and are switching their behavior to use non-cash transactions. Perceived ease of use and perceived usefulness are two important factors that support consumer decisions to use e-wallets (Suryati & Yoga, 2021. Other influential factors include the influence of service features, advertising, consumer attitudes, security, and risk.

Online shopping has attracted a lot of consumer interest with the cashback and point award methods, which allow consumers to buy the products they are interested in. This situation can encourage frequent spending behavior without proper planning. This behavior is known as impulse buying refers to direct purchases with immature planning to buy certain product categories or to meet consumer needs. Buyers choose online shopping due to several factors. First, public perception of the benefits or advantages of online shopping for buyers. According to Ming & Jaiz (2022) people's perception of the benefits of online shopping is caused by their belief that the system is better than direct shopping. The use of e-wallets offers a wider number of shopping transactions from small to large scale (Shelbina & Trimo, 2022). this method

one of the most popular payment services uses an electronic system because it does not rely on cash or credit cards.

The type of non-cash payment that experienced a significant increase was through cellular intermediaries. This is because the use of mobile payments is considered to have speed in making transactions compared to conventional payments. One type of mobile payment is E-Wallet. In Bank Indonesia regulations, the implementation of the payment transaction process explains that an electronic wallet (hereinafter referred to as an electronic wallet) is an electronic service for storing payment instrument data including payment instruments that use cards and/or electronic money, which can also store funds. , to make payment. E-Wallet or electronic wallet is a form of Fintech (Financial Technology) that utilizes internet media and is used as an alternative payment method. E-Wallet can replace the use of cash with the provision that it facilitates transactions without carrying lots and lots of money, the obligation to reduce the time needed to calculate transactions and speed up payments, as well as the obligations to increase security and reduce the risk of loss from thieves and ensure the confidentiality of user data when making payments. . The most important functions of E-Wallet are consumer authentication through the use of digital certificates or other encryption methods, storing and sending money, securing the payment process from consumer to merchant. E-Wallet allows every registered user to make online payments comfortably and safely without disclosing their financial data, as well as send and receive money transfers using only their email address/login details or by telephone. In practice, business actors are required to provide goods or services needed or desired by consumers and have benefits that can be felt by users. This is an important thing that needs to be done because consumer behavior depends on the process of searching, purchasing, using, evaluating, and acting after consuming products, services, and ideas that are expected to meet their needs. Increasing interest in 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 enhances the overall shopping pleasure. It turns out that with the existence of an electronic wallet (E-Wallet) service, the feeling of uncertainty about negative possibilities when using a product or service is not really felt by its users. E-Wallet continues to grow and gets a lot of attention from the public because the services it has 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 its users. confidence in the product to be used. Through benefits, the level of credibility and trust in a product will certainly have an impact on how often they use the service.

Customers can easily buy many products from plane tickets to groceries using digital wallets. There are also almost non-existent security threats to ewallets. Unlike debit or credit cards, electronic wallets do not go through a third party directly. Mobile payments are not a substitute for cash transactions but as a complement to cash. The e-wallets that are not yet perfect for now provide opportunities to compete between competing banks to reach the ewallet electronic payment market. Interestingly, so many researcher stated that e wallet effect toward purchasing intension ( Mujahidin & Astuti, 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 shopeepay later as x1, shopee lLoan 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, pay later. Shopee Loan 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 reaserch carry out at University of Merdeka Malang. This campus has been established since January 29, 1964 and is located on Raya Dieng street Number 62-64 Malang City. It has 6 faculties, a postgraduate, and 28 study programs (D3, S1, S2, and S3), which are as follows. The research population is all students at University of Merdeka Malang. Based on Slovin’s Formula provides the sample size (n) using the known population size (N) and the acceptable error value €. Fill the N and e values into the formula n = N ÷(1 + Ne2). The resulting value of n equals the sample size to be used. With the number of respondents 100 people.

Further, data collection is one of the most important stages in research. Correct data collection techniques will produce data that has high credibility, and vice versa. Therefore, this stage cannot be wrong and must be carried out carefully according to the procedures and characteristics of qualitative research (as discussed in the previous material). This is because errors or imperfections in the data collection method will have fatal consequences, namely in the form of data that is not credible, so that the results of the research cannot be accounted for. In this research, data were collected through questionnaire

Questionnaires are research instruments in the form of questions and are usually used to collect research data from respondents. Questions on the questionnaire can be presented in a structured or unstructured manner. The design of this questionnaire must be valid, can be accounted for and must not be fake so that the data can be used to validate research. This questionnaire instrument is identically used in quantitative research. This is because the data given to respondents is data with open and closed answers. The questions posed in the questionnaire are the types of questions needed in a research report. The advantage of using this questionnaire instrument is that it facilitates the collection of large amounts of data in a relatively short period and is inexpensive to administer.

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 last stage is heteroscedasticity test. The heteroscedasticity test aims to test whether the regression model has an inequality of variance from one residual observation to another. A good regression model is the absence of heteroscedasticity. Detection of the presence or absence of heteroscedasticity can be done by using the scatter plot and the Glesjer test. After that, multiple linear regression analysis is used to measure the strength of the effect between two or more variables, it also shows the direction of the relationship between the independent variables and the dependent variable (Sugiyono, 2021)

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

**RESULT AND DISCUSSION**

**Result**

Based on the results of the validity test, the correlation coefficient of the questions demonstrated that all question items for each variable have a value of r-count > r-table. Therefore, it can be stated 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 > 0.70. Therefore, it can be concluded that all these variables are reliable as well.

Furthermore, the results of the normality test with the Kolmogorov-Smirnov, it is found that the probability value of p or Asymp. Sig. (2-tailed) of 0.145. Because 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. Meanwhile, multicollinearity test results demonstrate that shopee loans variable 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 variable can be stated that there are no symptoms of multicollinearity. Additionally, the probability value (Sig) 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.

Furher, the coefficient of determination is used to measure how far the model is in order to explain the variance of the dependent variable. The coefficient of determination is ussually between zero and one. If the coefficient of determination gets closer to 1, means the effect of the independent variable on the dependent variable is higher. The following is the result of the coefficient of determination (R²) presented in the table below. The coefficient of determination test or the value of R² (Adjusted R Square) of the regression model that is used to determine how much the ability of the independent (independent) variable is to explain the dependent (dependent) variable. Based on the table 1, it is demonstrated that the R2 value is 0.684, it means that 68.4% of the variation in the dependent variable purchasing intension can be explained by variations in the two independent variables, namely shopee loans and shopee paylater..

Table 1.Determination Coefficient Results

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Model | Summaryb | | | |
| R | R Square | Adjusted R Square | Standard Error of Estimate |
| 1 | .831a | .690 | .684 | 2.734 |

a. Predictors: (Constant), Shopee Paylater, Shopee Loan

b. Dependent Variable: Purchasing Intension

Source : Output SPSS, 23

Hence, the results of multiple linear regression analysis presented in the following table below. Based on the analysis of linear regression model at table 2, the following information is obtained. First, the constant is 6,575 which means that if there is no change in the value of the independent variable (Shopee Borrow and Shopee Pay. Secondly, the regression coefficient on the Shopee Pinjam variable (X1) is 0.592 and is positive, it means that the Shopee Loans variable has increased by 1 point significantly, and other independent variables have a fixed value. So the Loan Shopee variable will increase the value of the purchasing intension variable by 0.592. Thirdly, the regression coefficient on the Shopee Pay variable (X2) is 0.653 and is positive, meaning that the Shopee Pay variable has increased by 1 point significantly, and other independent variables have a fixed value. Then the Shopee Pay variable 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 Loan | .653 | .106 | .542 | 6.182 | .000 |

1. Dependent Variable: Purchasing Decision

Source : Output SPSS, 23

**Hypothesis test**

As seen at the results of the t test, which are presented in the table 2 above, the following information is obtained that p-value of shopee loan is 0.000, this value is less than 0.05. Meanwhile, the t-count obtained a value of 3.865 > t-table (1.6607), so shopee paylater significantly effect on the purchasing intension. So that the first hypothesis, H1: shopee paylater variable significantly effect on the purchasing intention variable is accepted. In addition, the significancy value of shopee loans is 0.000, this value is less than 0.05. Meanwhile, the t count obtained a value of 6.182 > ttable (1.6607), so shopee loans effect on the purchasing intension. So that the second hypothesis, H2: shopee loans partially significant effect on the purchasing intension variable is accepted as well.

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

Table of F Test Result

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

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 an F-count value of 107,999 > F table of 3,089. It means that the independent variables in the form of shopee loans and shopee paylater simultaneously affect the dependent variable purchasing intension. Thus, it can be stated that Shopee Loans and Shopee Pay significantly influence simultaneously toward purchasing intension. Furthermore, hypotheses 3 is also accepted. That is due to the shoppe loans coefficient regression is larger than shoppepay later (0.653>0.593).

**Discussion**

Based on the result of hypotheses test was carried out using the Spearman’s rho correlation coefficient formula through the SPSS (Statistical Product and Service Solution) version 23, all hypotheses is supported. It means both shopee loans and shopee paylater effect significantly toward purchasing intension. Additionally, shopee loans dominantly effect toward purshasing intension.

This research finding support several previous research. Firtsly, support Mahacandra (2020) 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 all (2022) which stated that there was effect of using shopee paylater on purchasing intension. Besides, Ming (2022) dan Nadhilah (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 Selbiana dan 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..

Rubiyanti & 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 results of this research, 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, it is still require external validity by carrying out out other research with different research population. It is necessary in order to generalize the result more wide and constribute theoretically.

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