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Analysis of The Ease of Use Paylater on Impulse Buying Through Shopping Lifestyle as an Intervening Variable

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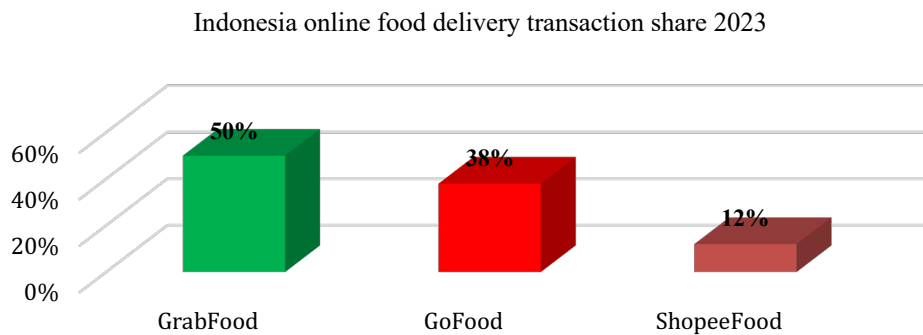
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Abstract: ShopeeFood as a food delivery service that uses a digital platform that provides a practical Paylater feature with purchases without direct payment. This convenience increases Impulse Buying behavior which is influenced by the online Shopping Lifestyle. This study aims to determine the effect of Paylater and Shopping Lifestyle on Impulse Buying, and how the influence of Shopping Lifestyle in mediating the relationship between Paylater and Impulse Buying on Gen Z ShopeeFood consumers in Sukabumi City. This study uses quantitative methods with an associative approach. The sampling technique in this study used probability sampling method, namely purposive sampling with a total of 150 Gen Z ShopeeFood consumers in Sukabumi City who were respondents. The data analysis technique used in this research is Structural Equation Modeling using Partial Least Square. The results of this study indicate that there is a positive and significant effect of Paylater on Shopping Lifestyle, a positive and significant effect of Shopping Lifestyle on Impulse Buying and Paylater has a positive and significant effect on Impulse Buying on Gen Z ShopeeFood consumers in Sukabumi City.

Keyword: Paylater, Shopping Lifestyle, Impulse Buying.

INTRODUCTION

Today's technology is helping online businesses thrive, with many benefits ranging from the emergence of more platforms and different ways of transacting with money. E-commerce is currently the most popular platform by offering many goods and our daily needs and will make it easier between sellers and consumers, this is a good step from the current development (Rafidarma K & Aprillianty, 2022). Amidst the development of these changes, the E-Commerce sector emerged with the ability to innovate with various digital payments, which offer more flexibility and convenience for its users. The rapid pace of modern technology today provides one of the innovations, namely online delivery food applications. This development will make it easier for consumers to buy drinks or food online so that consumers do not have to come to the place and do not need to queue (Nugroho et al., 2022).

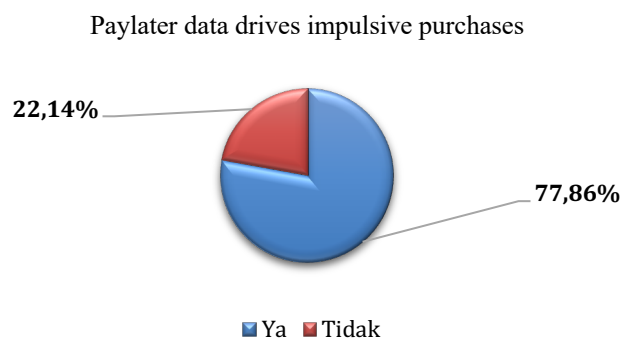


Source: Katadata.co.id (Desy Setyowati, 2024)

Figure 1. Indonesia online food delivery transaction share

Based on the figure above, it can be concluded that ShopeeFood is ranked last in the portion of online food delivery transactions in Indonesia with a percentage of 12%. The first position is GrabFood with a percentage of 50% and second by GoFood with a percentage of 38%. Large companies, especially online food delivery, must be more careful to be able to determine relevant strategies in attracting more buyers, considering that almost all consumers today act rationally and logically when making online purchases (Natasya et al., 2024). Online shopping habits in buying food and beverages cause consumers to be encouraged to make unplanned purchases compared to shopping directly. The rapid development of technology that makes it easier for consumers to shop makes consumers buy without prior planning which is called impulse buying (Febriandika et al., 2024). Impulse buying occurs when consumer behavior purchases products spontaneously that are not planned in advance, when there is an impulse that cannot be restrained accompanied by illogical thinking (Pakpahan et al., 2022).

Impulse buying behavior has increased sales, the existence of various online shopping facilities and applications makes people choose to shop not only to meet their needs, but to fulfill momentary satisfaction and desires (Fauzi et al., 2024). The rise of impulse buying behavior has a positive impact on business actors. The high level of online shopping activity makes business actors scramble to get the hearts of consumers (Ariyanti & Setyo Iriani, 2022).



Source: Tirto id Alfons Yoshio Hartanto, 2022)

Figure 2: Paylater percentage data encourages impulsive purchases

Survey data conducted by Tirto.id (2022) involving 158 respondents stated that 77.86% of people admitted that paylater encouraged them to purchase items that were expensive and could not be purchased at that time with cash. As a consequence of this phenomenon, the emergence of paylater makes it difficult for consumers to ignore their desire to do shopping that they find interesting to buy. If this situation continues, it can lead to impulse buying behavior (unplanned purchases). Businesses must be able to adapt to updates in digital payment technology to get consumers to buy, namely paylater. Paylater is a new technology in a digital

payment. The paylater payment method in the midst of public enthusiasm increases the number of paylater users from time to time.

Impulse buying behavior can occur because it is supported by a shopping lifestyle. Shopping lifestyle occurs when consumers want to get or use the goods and services they want, shopping lifestyle has become a common habit in satisfying individual emotions that are not to meet the needs of everyday life, with this behavior encouraging individuals to shop without a careful or spontaneous plan. Consumers prefer to shop online in meeting their lifestyle needs (Haq et al., 2024).

Companies often use consumer lifestyle shopping behavior in utilizing the encouragement of buyer habits that are considered to make frequent purchases to get lifestyle satisfaction in this modern era, where many consumers now choose products that are trending or booming in society. Many buyers have a feeling of wanting to own just by seeing a product without lack of information about the product without thinking about the price or brand of the product, they are willing to make purchases even though the price is high (Al Maidah & Sari, 2022). It can be said that paylater does not affect impulse buying directly, there is a need for a high shopping lifestyle, not for just a need, but has become part of a lifestyle.

Food delivery services through the ShopeeFood application are increasing in Sukabumi City, among gen z people, there is a tendency for impulsive shopping habits with delayed payment with paylater. However, not all gen z people use paylater to make impulse purchases, with this researcher using shopping lifestyle which is expected to be an influence in the relationship between paylater and impulse buying.

According to Rizqi Akbar (2023), ease of use is how far someone believes that the use of a technology will be free from difficulties. Meanwhile, according to Aprilia & Susanti (2022), ease of use is the level of someone who believes that a technology can be easily learned and understood. Meanwhile, according to Aprilia & Sudarwanto (2020), ease of use is a measurement of future users by assuming that a system is without obstacles. Ease of use can be measured using 3 things, namely easy to learn, easy to obtain, and easy to operate (Rizqi Akbar, 2023).

The ease of use of paylater has an influence on people's shopping lifestyle, with the ease of paylater encouraging changes in people's shopping lifestyle. Marlina & Lusia (2023) explain, shopping lifestyle is a shopping lifestyle that utilizes time and money to be used for studying, vacationing and buying products. Lifestyle consumption is part of the needs of modern society amid the times that cannot be avoided by society. Meanwhile, according to Octaviana et al., (2022) shopping lifestyle is a patterned way of life related to how to use time, interests that are considered important in the environment, and views on oneself or the surrounding environment. Meanwhile, according to Indriawan & Santoso (2023) explaining shopping lifestyle is a consumption pattern that refers to one's own choice in spending time and money, by showing how one can distribute one's income. The dimensions of shopping lifestyle according to Marlina & Lusia (2023), namely advertising responses, the latest, well-known brands and quality brand beliefs.

Nasution et al., (2022) explains that impulse buying is a purchase made suddenly by buyers who have never planned before buying it and making purchasing decisions with spontaneous and quick decisions based on their own desire to own a product or service as soon as possible and grow their own satisfaction followed by an emotional impulse by not considering the adverse effects. Meanwhile, according to Herlina & Widyaningrum (2022) defines that impulse buying is an act of making a purchase suddenly without any planning due to a condition and the environment around the perpetrator. Meanwhile, according to Naimah et al., (2023) Impulse buying is described as a purchase action that is unconsciously carried out beforehand or the intention to buy when seeing a product, the desire that arises suddenly to make a sudden spontaneous purchase in buying a product. The dimensions of impulse buying according to Deborah, dkk. (2022), namely cognitive and affective.

METHOD

The research method that the author uses is quantitative research method with an associative analysis approach. The object of this research is the ShopeeFood delivery application. The research was conducted with two independent variables, namely Paylater (X) and Shopping Lifestyle (M) and the dependent variable, namely Impulse Buying (Y). This research was conducted on ShopeeFood customers. Based on Hair's formula, it suggests that the minimum sample size is 5-10 times the indicator. The number of indicators is 30 multiplied by 10 (30 x 5 = 150). Based on the results, the sample in this study amounted to 150 respondents to represent the population. In determining the sample in this study, the researcher will use purposive sampling technique. This research makes Sukabumi City in determining the sample to generation Z Sukabumi City with an age range of 17-28 years. In this study using a semantic differential scale measurement system to measure differences in attitudes on a matter.

Data analysis technique is to study the process of analyzing data with the use of statistics, with the selection of analytical tools using statistical tests using software or manually (Paramita et al., 2021). The data analysis technique in this study is SEM using PLS. Referring to Hair et al., (2021) Outer model is an element of the path model that has a relationship between indicators and their variables which aims to explain how measured variables represent constructs or variables. The outer model includes several aspects, namely convergent validity > 0.7, Avarage Variance Extracted (AVE) > 0.5, and Composite Reliability > 0.7.

The inner model is used in predicting the relationship between latent variables by revealing the dependency relationship between independent and dependent variables using R-Square, if the R2 value is greater than 0.75, it is categorized as strong, then if the values of 0.50 and 0.25 can be categorized as moderate and weak (Hair et al., 2021). Furthermore, the F-Square test is carried out to determine any changes in the R-square value on endogenous variables which shows the influence of exogenous variables on endogenous variables related to the substantive existence of their influence, (The F-square value consists of 3 categories, namely the small category of 0.02, the medium category of 0.15 and the large category of 0.35) (Hamid & Anwar, 2019). Then researchers conducted hypothesis testing and conducted mediation tests on existing data to be analyzed with the results of data processing.

RESULTS AND DISCUSSION

Respondent Profil

Table 1. Respondent Profile

	Frequency	Precent
Sex/Gender		
Men	68	45,3%
Women	82	54,7%
Domicile		
Cikole	26	17,3%
Baros	16	10,7%
GunungPuyuh	21	14%
Lembursitu	17	11,3%
Warudoyong	26	17,3%
Cibereum	21	14%
Citamiang	23	15,3%

Source: Research data (2025)

Based on the respondent profile data, it can be observed that the number of respondents with female gender is more, namely 54.7% with 82 respondents, while male respondents are 45.3%. This data shows that users of the ShopeeFood food delivery service are more dominated by women, although the difference with men is not too far. Researchers divided respondents based on domicile by referring to the proportion of the population according to data from the

Sukabumi Badan Pusat Statistik (BPS). Of the 150 respondents, the division was carried out proportionally based on each region.

Outer Model Test

Tabel 2. Loading Factor

Variable	Dimension	Indicators	Loading Factor	Conclusion
Paylater (X)	Mudah dipelajari	X1	0,847	Valid
		X2	0,823	Valid
		X3	0,840	Valid
		X4	0,768	Valid
	Mudah didapatkan	X5	0,785	Valid
		X6	0,787	Valid
		X7	0,857	Valid
	Mudah dioperasikan	X8	0,802	Valid
		X9	0,772	Valid
		X10	0,814	Valid
		X11	0,790	Valid
Shopping Lifestyle (M)	Tanggapan iklan	M1	0,841	Valid
		M2	0,870	Valid
		M3	0,818	Valid
	Terbaru	M4	0,830	Valid
		M5	0,829	Valid
		M6	0,829	Valid
	Merek terkenal	M7	0,831	Valid
		M8	0,830	Valid
		M9	0,835	Valid
	Keyakinan merek berkualitas	M10	0,823	Valid
		M11	0,878	Valid
		M12	0,850	Valid
Impulse Buying (Y)	Kognitif	Y1	0,830	Valid
		Y2	0,885	Valid
		Y3	0,868	Valid
		Y4	0,813	Valid
	Afektif	Y5	0,836	Valid
		Y6	0,869	Valid
		Y7	0,799	Valid

Source: Research data (2025)

Based on the table, it can be seen that the convergent validity test on the outer loading value > 0.7 on all indicators, this shows that each indicator question on this research questionnaire has met the convergent validity criteria.

Tabel 3. Average Variance Extracted (AVE)

Variable	AVE
Paylater (X)	0,567
Shopping Lifestyle (M)	0,594
Impulse Buying (Y)	0,644

Source: Research data (2025)

Based on the table, it can be seen that the AVE value for each variable has a value > 0.5 so it can be concluded that all variables in this study meet the criteria for convergent validity.

Tabel 4. Composite Reliability

Variable	Composite Reliability	Conclusion
Paylater (X)	0,935	Reliabel
Shopping Lifestyle (M)	0,946	Reliabel
Impulse Buying (Y)	0,927	Reliabel

Source: Research data (2025)

Based on the table above, if the composite reliability value is > 0.7 , it can be concluded that the data has a good level of reliability and the questionnaire used is consistent and it can be said that this research has met the composite reliability criteria.

Inner Model Test

Tabel 5. Coefficient of determination

Variable	R-square	Category
Shopping Lifestyle (M)	0,590	Moderate
Impulse Buying (Y)	0,558	Moderate

Source: Research data (2025)

Based on the table, it can be seen that the R-square value (coefficient of determination) of Shopping Lifestyle (M) is 0.590, which means that Paylater can influence Shopping Lifestyle by 59% with a moderate category, while the remaining 41% is influenced by other variables not included in this study. The R-square value for the Impulse Buying variable (Y) is 0.558, which means that Paylater can influence Impulse Buying by 55.8% with a moderate category, while the remaining 44.2% is influenced by other variables not included in this study.

Tabel 6. Effect Size

	X	M	Y
Impulse Buying (Y)			
Paylater (X)			0,183
		1,265	
Shopping Lifestyle (M)			0,181

Source: Research data (2025)

In the table there are results of the effect size calculation which shows that the effect of Paylater on Impulse Buying with a value of 0.183 is categorized as medium. While the effect of Shopping Lifestyle on Impulse Buying shows a number 0.181 categorized as medium and the effect of Paylater on Shopping Lifestyle of 1.265 can be stated that the influence at a large level.

Hypothesis Test

Tabel 7. Direct Effect Test

	T Statistics	P Values
Paylater (X) - Shopping Lifestyle (M)	13.621	0.000
Shopping Lifestyle (M) - Impulse Buying (Y)	4.065	0.000
Paylater (X) - Impulse Buying (Y)	4.420	0.000

Source: Research data (2025)

The following conclusion is reached from the data in the table:

1. It is known that the effect of the Paylater variable (X) on Shopping Lifestyle (M) T Statistical Value of 13.621 and a P Values value of 0.000. Where the Statistical Value is greater than (1.976) and P Values < 0.05 . This result shows that the Paylater variable has a significant effect on the Shopping Lifestyle variable.

2. The effect of the Shopping Lifestyle variable (M) on the Impulse Buying variable (Y) T Statistical Value of 4.065 and a P Values value of 0.000. Where the Statistical Value is greater than (1.976) and P Values <0.05. This result shows that the Shopping Lifestyle variable has a significant effect on the Impulse Buying variable.
3. The effect of the Paylater variable (X) on the Impulse Buying variable (Y) T Statistical Value of 4.420 and a P Values value of 0.000. Where the Statistical Value is greater than (1.976) and P Values <0.05. These results indicate that the Paylater variable has a significant effect on the Impulse Buying variable.

Tabel 8. Indirect Effect Test

	T Statistics	P Values
Paylater (X) – Shopping Lifestyle (M) – Impulse Buying (Y)	3.491	0.001

Source: Research data (2025)

Based on the results of hypothesis testing, it can be seen that the existence of Paylater on Impulse Buying through Shopping Lifestyle is tested significant because it has a T Statistic value of 3.491 and P Values of 0.001.

The existence of Paylater on Gen Z users of ShopeeFood food delivery service has a good influence in increasing Shopping Lifestyle, this can be seen from the T Statistic value of 13.621 and the P Values value of 0.000. Where the Statistical Value is greater than (1.976) and P Values < 0.05. These results indicate that the Paylater variable has a positive and significant effect on Shopping Lifestyle. This is in line with research from Kamil et al., (2024) which says Paylater has a positive and significant effect on Lifestyle.

Shopping Lifestyle on Gen Z users of ShopeeFood food delivery service has a good influence in increasing Impulse Buying, this can be seen from the T Statistical Value of 4.065 and a P Values value of 0.000. Where the Statistical Value is greater than (1.976) and P Values < 0.05. These results indicate that the Shopping Lifestyle variable has a positive and significant effect on Impulse Buying. This is in line with research from (Indriawan & Santoso, 2023) which says there is a positive and significant influence between Shopping Lifestyle on Impulse Buying.

Paylater on Gen Z users of ShopeeFood food delivery service good influence in increasing Impulse Buying, this can be seen from the T Statistical Value of 4.420 and a P Values value of 0.000. Where the Statistical Value is greater than (1.976) and P Values < 0.05. These results indicate that the Paylater variable has a positive and significant effect on Impulse Buying. This is in line with research from (Luthfia, 2023) which says Paylater has a positive and significant effect on Impulse Buying.

Based on calculations, it shows that the existence of Paylater on Gen Z users of ShopeeFood food delivery services has a good influence in increasing Impulse Buying through Shopping Lifestyle, this can be seen from the T Statistical value of 3.491 and the P Values value of 0.001. Where the Statistical Value is greater than (1.976) and P Values < 0.05. This result shows that the Shopping Lifestyle variable mediates the relationship between Paylater and Impulse Buying. Based on this, it can be concluded that Shopping Lifestyle in mediating Paylater on Impulse Buying has a T Statistical Value of 3.491 compared to the effect of Paylater on Impulse Buying which is 3.491 so it can be concluded that the mediating effect of Shopping Lifestyle is able to mediate but less effective.

CONCLUSION

The ease of use of paylater has a positive and significant effect on the shopping lifestyle of Gen Z consumers of the ShopeeFood application in Sukabumi City. This means that the easier it is for consumers to access and use paylater, it will encourage them to get used to shopping on food delivery services in the ShopeeFood application regularly which becomes

part of their lifestyle. This proves that practical financial technology such as paylater is not only a means of payment, but also influences Gen Z consumption patterns.

There is a positive and significant influence of shopping lifestyle on impulse buying on Gen Z consumers of the ShopeeFood application in Sukabumi City. This means that a high shopping lifestyle can increase the tendency of consumers to engage in impulse buying behavior. Shopping activities carried out by Gen Z as part of a lifestyle tend to be more easily tempted by promotions, ease of transactions, and momentary desires, especially in transactions on food delivery services in the ShopeeFood application. This reinforces that shopping lifestyle is one of the factors in the emergence of impulse buying behavior.

The ease of use of paylater has a positive and significant effect on impulse buying on Gen Z consumers of the ShopeeFood application in Sukabumi City. Access to fast and flexible payments, without direct cash payments, makes it easier for consumers to make spontaneous purchases. Paylater makes consumers feel that they have a false availability of funds, so that consumers feel they have financial leeway which ultimately encourages impulse buying behavior.

Shopping lifestyle can mediate the relationship between paylater and impulse buying on gen z consumers of ShopeeFood application in Sukabumi City. This shows that the ease of using paylater does not only affect impulse buying behavior directly, but it needs a strong tendency to shop as a lifestyle which ultimately encourages impulse buying.

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