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## THE INFLUENCE OF USING SHOPEE PAYLATER AND COD FEATURE AS DIGITAL PAYMENT ON STUDENT CONSUMER BEHAVIOR IN MAKASSAR

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### *Abstract*

*The Influence of Using the Shopee PayLater Feature and the Cod Feature as Digital Payments on Consumer Behavior of Students in Makassar, supervised by Mariah and Shandra Bahasoan.*

*This study aims to find out (1) How much the Shopee PayLater Feature has a partial effect on student consumer behavior in Makassar (2) How much the COD Feature has a partial effect on student consumer behavior in Makassar (3) How much the Shopee PayLater and COD Features effect simultaneously on student consumer behavior in Makassar.*

*This research uses quantitative methods by collecting data through questionnaires. The sample in this study was 100 respondents who were students using Shopee in Makassar. The results of this study indicate that (1) The Shopee PayLater feature partially has no effect on student consumer behavior in Makassar (2) The COD feature partially has a positive and significant influence on student consumer behavior in Makassar (3) Simultaneously Shopee PayLater and COD have a positive and significant influence on consumer behavior of students in Makassar.*

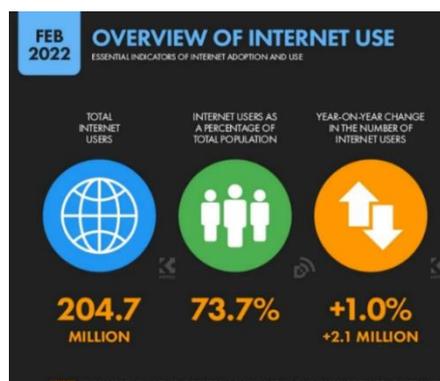
**Keywords :** *Shopee PayLater, COD (Cash on Delivery), Student Consumen Behaviour.*

### INTRODUCTION

Along with the development of the fast-growing technology era, changes in the payment system are also growing. In this independent electronic world, it is increasingly replacing the role of paper money into digital money or what is commonly referred to as *electronic money (e-money)*. According to Bank Indonesia (2020) in (Amelia 2021) Payment systems that are currently developing in the world including in Indonesia are *financial technology (fintech)*. *Fintech* is a combination of information technology and financial services that can make transactions carried out quickly without worrying about distance.

In general, *fintech* is an umbrella term for financial services supported by innovative technologies and the business models that accompany those services. In simpler terms, *fintech* can be used to describe any innovation related to how businesses seek to improve the process, delivery and use of financial services (Mention 2019). According to (Kalakota and Whinston 1997) e-commerce is an online shopping activity in digital money transactions as an aspect of payment using the internet network.

Figure 1 Internet users in Indonesia in 2022



Source : <https://datareportal.com/reports/digital-2022-indonesia>

In figure 1 above, there are 204.7 million internet users in Indonesia in January 2022. The intrusion rate of internet users in Indonesia reached 73.7 percent of the total population in early 2022. Data shows that internet users in Indonesia increased by 2.1 million (+1.0 percent) between 2021 and 2022. (Kemp and Reportal)

In Indonesia, online shopping has become the choice of many parties to obtain goods. *Growthecommerce* which continues to increase in Indonesia such as *marketplace* Shopee, which helped enliven this industry. Shopee is an application *mobile marketplace* the first for consumer-to-consumer (C2C) which is safe, fun, easy, and practical in buying and selling.

It's getting more and more widespread *ecommerce*, society is encouraged to be able to fulfill all needs and desires, which have their own priorities for fulfilling them. Meanwhile, the ability to fulfill needs and desires is very limited because not everyone can afford to pay in cash. Therefore, today there is a company *ecommerce* in Indonesia who opened the service *PayLater* for installment payments without a credit card, one of which is the Shopee application.

Shopee as a digital payment with *tagline* "buy now, pay later" is called *ShopeePayLater*. *ShopeePayLater* can be made by purchasing in advance and paying for it in the following month or by installments over several months. Aside from being a payment method at Shopee, it can also be used to pay *ShopeepayLater* bills. (Shopee 2022).

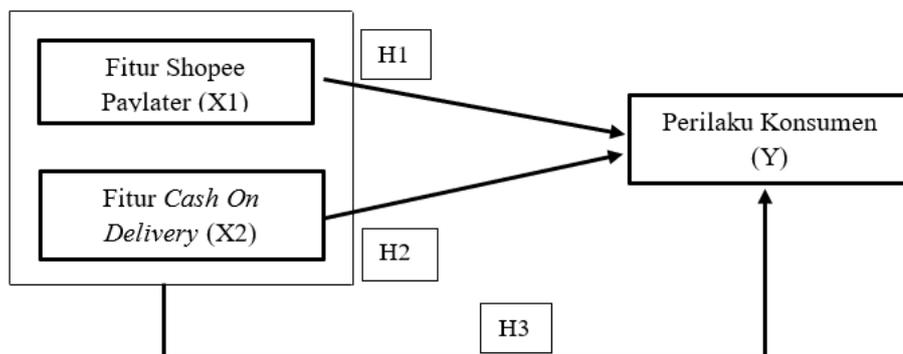
Next feature (*Cash On Delivery*) or COD is a payment method made by the seller to the buyer in transacting an item in cash when the order arrives. In some conditions COD can be done by couriers who deliver goods to buyers. Usually COD is done by paying cash to the courier directly.

The amount of benefits and convenience provided by the use of Features *Shopee Pay Later* and this COD feature makes researchers want to know the extent of its influence on students. And researchers chose this title because both are new technologies in terms of digital payments, so researchers can measure their impact on consumer behavior. This research will be conducted in Makassar City. This research will focus on how much the use of features is *Shopee Pay Later* and the COD feature for students in Makassar.

The thinking framework describes the influence of the independent variables on the dependent variable, namely the effect of using the *Shopee Paylater* feature and the COD

feature on consumer behavior among students in Makassar. For more details can be seen in the image below:

**Figure 2. Thinking Framework**



Based on the description of several relevant definitions and research above, the hypothesis in this study is:

1. H<sub>1</sub> : Feature *Shopee Paylater* partially influence student consumer behavior.
2. H<sub>2</sub>: Feature *Cash On Delivery* partially influence student consumer behavior.
3. H<sub>3</sub>: Feature *Shopee Paylater* and *COD* Features (*Cash On Delivery*) simultaneously influence student consumer behavior.

## RESEARCH METHODS

This research was conducted by researchers on Shopee user students located in Indonesia, South Sulawesi Province, Makassar City, and this research took place from February 2023 to March 2023.

This research uses *non-probabilty sampling* because the number of members of the population is unknown, and with *purposive sampling* as a sampling technique. The population to be used in this study are students who live in the city of Makassar whose number is not known with certainty (*Unknown Population*).

Sampling method *purposive sampling* is part of the population whose characteristics are to be investigated. The sample in this study is the user questionnaire respondents *platform* shopee who has used the *Shopee Paylater* feature and has used the *COD* feature as payment. The sample size in this study was determined based on the unknown population sample formula. This formula is used for samples of unknown population with a 5% error rate and 95% confidence level. After calculating the meal, it was found that the sample used in this study was 100 respondents.

The type of data used in this study is quantitative data, namely data in the form of numbers that can be counted, which are obtained from calculating the questionnaire that will be carried out related to the issues discussed. The purpose of using the quantitative method is to look for relationships that explain the causes of social facts in the field in a measurable way, in an effort to show the relationship between variables as well as analyze it.

Sources of data from this study are divided into two, namely primary data and secondary data. Primary data is data obtained from respondents through a questionnaire or a series of questionnaires that have been prepared and submitted by researchers. This

data includes shopee paylater users and cod features that influence consumer behavior. While the respondents who answered the questionnaire were consumers who used the ShopeePaylater Feature and the COD Feature. While Secondary Data obtained from *literature*, previous research journals, magazines related to the problem under study and literature obtained from several books that support research so as to obtain a theoretical description of the problem to be studied.

The analytical method used in this study is multiple linear regression, validity test, reliability test, coefficient of determination, T test and F test. This analysis is to determine the direction of the relationship between the independent variables and the dependent variable whether each independent variable is positively or negatively related and to predict the value of the variable if the value of the independent variable increases or decreases. This data will be processed through the SPSS application, and the data will be used on an interval or ratio scale

## RESEARCH RESULTS AND DISCUSSION

### Validity test

According to Ghozali (2012) the validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. The validity test is calculated by comparing the calculated r value (correlated item – total correlation) with the r table value. If  $r_{count} > r_{table}$  and the value is positive then the item or question is declared valid.

**Table 1. Validation Test Results**

Variable	Indicator	Pearson Correlation	Information
X1 (Shopee Paylater feature)	X1.1	0,764	Valid
	X1.2	0,747	Valid
	X1.3	0,849	Valid
	X1.4	0,688	Valid
	X1.5	0,796	Valid
x2 (Cash on Delivery feature)	X2.1	0,841	Valid
	X2.2	0,850	Valid
	X2.3	0,901	Valid
	X2.4	0,655	Valid
	X2.5	0,806	Valid
AND (Consumer behavior)	Y1	0,748	Valid
	Y2	0,790	Valid
	Y3	0,691	Valid
	Y4	0,687	Valid
	Y5	0,718	Valid

Source: Primary Data Processed (2023)

Based on the processing results in table 1 above, it shows that all statement indicators in the questionnaire can be declared valid to measure the instruments in this study because all correlation values are above 0.300. In the validity test, the correlation value limit is at least 0.300 which can be declared valid (Santoso, 2021: 168).

So from these results the data can be included again at the next data processing stage because the processed data is good. All variable indicators can meet the required validity values or it can be concluded that the variable statement indicators are said to be valid (Santoso, 2021: 168).

### Reliability Test

Reliability testing is carried out to find out whether the statement instrument used to measure is reliable and constant. In accordance with the standard Cronbach’s Alpha table, the reliability coefficient value must be more than 0.70 to state that the items used are reliable.

**Table 2. Reliability Test Results**

Variable	Cronbach’s Alpha	N of Items
X1	0,826	5
x2	0,872	5
AND	0,766	5

Source: Primary Data Processed (2023)

Based on the complete results, it can be seen in table 2 above, indicating that all indicators in the questionnaire meet the required Reliability test values. With all the variable indicators already valid, it also shows that the research variables in the questionnaire have met the Cronbach’s Alpha test value limit, which is already more than 0.700 so that they are declared reliable. These results are acceptable and state that if the questionnaire statement indicators are presented to the same or different respondents, the results will be quite reliable, consistent and relevant for measuring variables (Santoso, 2021: 170).

This is of course also supported because all correlation values are above 0.300. These indicators really measure what you want to measure in this study. So it can be concluded that all statement indicators in the research instrument are declared valid and can be used at the next data processing stage (Santoso, 2021: 168).

### Multiple Regression Test

Multiple linear regression test is a linear relationship between two or more independent variables ( $X_1, X_2, \dots, X_n$ ) with the dependent variable ( $Y$ ). This analysis is to determine the direction of the relationship between the independent variables and the dependent variable whether each independent variable is positively or negatively related and to predict the value of the dependent variable if the value of the independent variable increases or decreases. The data used is usually an interval or ratio scale. The equation of the multiple regression analysis in this study is:

- AND =  $a + \beta_1 X_1 + \beta_2 X_2$
- AND = Consumer Behavior (Students)
- a = Constant
- b1- b2 = Regression coefficient
- X1 = Shopee PayLater feature
- x2 = Feature CODE

**Table 3. Results of Multiple Linear Regression Analysis  
 Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	10.589	1.191		8.889	.000
	Shopee Paylater	.086	.060	.126	1.428	.157
	Cash On Delivery	.437	.068	.572	6.472	.000

Source: Primary Data Processed (2023)

Based on the table above, the estimation model can be analyzed as follows:

- AND = 10,589 + 0,086 + 0,437  
 AND = Consumer Behavior  
 B = Regression Coefficient  
 X1 = Shopee Paylater feature  
 x2 = Cash on Delivery feature

From the equation above it can be explained that:

- The Shopee Paylater feature has a positive regression coefficient value of 0.086. However, it has a significance value of 0.157 which is greater than 0.050, meaning that the Shopee Paylater feature has no influence on the consumer behavior of students in Makassar.
- The Cash on Delivery feature has a positive regression coefficient value of 0.437. Its significance value is 0.000, which is less than 0.050, which means that the Cash on Delivery feature has a positive and significant impact on consumer behavior among students in Makassar. The relationship shows a unidirectional relationship to student consumer behavior in Makassar

**T Test (Partially)**

The t test is used to determine whether the independent variables partially have a significant effect or not on the dependent variable. The degree of confidence used is 0.05 (Firdaus, 2004). Proposed test criteria: If t count > t table at  $\alpha = 5\%$  then H0 is rejected and H1 is accepted. And also if t count < t table at  $\alpha = 5\%$  then H0 is accepted and H1 is rejected.

**Table 4. T-test (Partial)  
 Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	10.589	1.191		8.889	.000
	Shopee Paylater	.086	.060	.126	1.428	.157
	Cash On Delivery	.437	.068	.572	6.472	.000

Source: Primary Data Processed (2023)

The basis used in testing the hypothesis is the value found in the output path coefficients in table 4 above.

a. Hypothesis Test Results 1

H1: The Shopee Paylater feature (X1) partially influences student consumer behavior in Makassar (Y).

Based on the table above, the results of the T statistical test show a significance value of the Shopee Paylater feature variable of 0.157. With a probability value greater than 0.050, hypothesis 1 is not supported statistically. This means that the Shopee Paylater feature variable has no influence on student consumer behavior in Makassar.

b. Hypothesis Test Results 2

H2: The Cash on Delivery feature (X2) partially influences student consumer behavior in Makassar (Y).

Based on the table above, the results of the T statistical test show a significant value of the Cash on Delivery feature variable of 0.000. The regression coefficient for the Cash on Delivery feature is 0.437 and the T value is 6.472. With a probability value of less than 0.050, hypothesis 2 is statistically supported. This means that the Cash on Delivery feature variable has a positive and significant influence on student consumer behavior in Makassar.

**F Test (Simultaneously)**

According to Ghozali (2012) F statistical test basically shows whether all the independent variables or independent variables included in the model have a joint effect on the dependent variable or the dependent variable. To test this hypothesis F statistics is used with the following criteria: Determine a significant level of  $\alpha = 10\%$  or 0.1 Calculate the F-Test. The formula used is:

$$F \text{ Count} = \frac{R^2/k}{(1-R^2)/(n-K-1)}$$

Information:

- $R^2$  = Coefficient of determination combined
- k = Number of independent variables
- n = Number of samples
- X = Independent variable
- AND = Dependent variable

**Table 5. F-test (Simultaneous)**

Model		Sum of Squares	df	Mean Square	F	Say
1	Regression	510.483	2	255.242	33.912	.000
	Residual	730.077	97	7.527		
	Total	1240.560	99			

Source: Primary Data Processed (2023)

Obtained F count of 33.912 with a probability of 0.000 which is smaller than 0.050 so that the regression model can be used to predict consumer behavior. Because the probability of 0.000 is less than 0.050, the regression model can be used to predict

consumer behavior or it can be concluded that the Shopee Pay Later feature and the Cash on Delivery feature both affect consumer behavior (Priyastama, 2017: 160-161).

### Determination Coefficient Test ( $R^2$ )

According to Gozhali (2012) The coefficient of determination basically measures how far the model's ability to explain the variation of the dependent variable. The value of the coefficient of determination is between zero and one. Mark  $R^2$  which is smaller means the ability of the independent variables to explain the variation of the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the dependent variable. To measure the magnitude of the influence of variable X on Y, namely by:

$$r = \frac{N \sum XY - (\sum X)(\sum Y)}{\sqrt{(N \sum X^2 - (\sum X)^2)(N \sum Y^2 - (\sum Y)^2)}}$$

$$R^2 = (r)^2 \times 100\%$$

Information:

- R = Correlation coefficient
- n = Number of samples studied

**Table 6. Results of the Coefficient of Determination ( $R^2$ )**

Model	R	R Square
1	.641	.411

Source: Primary Data Processed (2023)

Table 4 above shows that the results of the coefficient of determination or the R Square value obtained by this study are worth 0.411 or in this case it means that it can be explained that 41.1% of the Consumer Behavior variable can be influenced by the Shopee Pay Later Feature and Cash on Delivery Feature variables. while the remaining 60% is influenced by price variables, information quality, service quality and other promotions. (Priyastama, 2017: 160).

## DISCUSSION

### The Influence of the Shopee PayLater Feature Partially on Student Consumer Behavior in Makassar

Based on the test results and analysis of the Shopee Paylater variable above, it shows that the Shopee Paylater Feature has a positive regression coefficient value of 0.086. However, it has a significance value of 0.157 which is greater than 0.050, so it is concluded that the Shopee Paylater feature has no influence on consumer behavior of students in Makassar.

This shows that many student consumers do not use paylaters impulsively to make purchases at Shopee. And also the majority of student respondents in Makassar have not used the Shopee paylater feature for a long time and their use is still under control.

The results of this study are not in line with the results of previous studies conducted by Oliver (2013) and Rook & Fisher (1995) because the Shopee Paylater feature is not a factor that influences student consumer behavior in Makassar.

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### **The Effect of the COD (Cash On Delivery) Feature Partially on Student Consumer Behavior in Makassar**

Based on the test results and analysis of the COD Feature variable above, it shows that the COD Feature has a positive regression coefficient value of 0.437. Less than 0.050, it is concluded that the Cash on Delivery feature variable has a positive and significant influence on consumer behavior of students in Makassar.

The results of this study are in accordance with previous research by Pulungan (2022) and Pasaribu (2022). The Cash on Delivery (COD) payment method is a payment method that offers a sense of security, guaranteed privacy, and trust for consumers because the most important form in every type of business and online business is trust.

### **The Effect of the Shopee PayLater Feature and the COD Feature Simultaneously on Student Consumer Behavior in Makassar**

- a. Based on the Significance Value (Sig.) of the Anova Output  
Based on the SPSS output table above, it is known that the sig. is equal to 0.000. Because the value of sig.  $0.000 < 0.05$ , it can be concluded that the hypothesis is accepted.
- b. Based on a comparison of calculated F values with F tables  
Based on the SPSS output table above, it is known that the calculated F value is 33.912. Because the calculated F value is  $33.912 > F$  table 2.70, it is concluded that the variable (X1) Shopee PayLater feature (X2) COD feature influences (Y) consumer behavior simultaneously.

### **CONCLUSION**

If seen from the previous explanation in this study, it discusses the analysis of various variables using the SPSS data processing application. After going through various data collection, data processing and analysis, the following conclusions are obtained:

1. The first hypothesis is that the Shopee PayLater feature has no partial effect on student consumer behavior in Makassar
2. The second hypothesis is that the COD feature partially influences student consumer behavior in Makassar
3. The third hypothesis is that the Shopee Paylater feature and the COD feature simultaneously influence student consumer behavior in Makassar

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