

Effect of Promotion: Cashback & Free shipping, Benefits: Credit limit & Interest, and Ease of Access to Consumer Decisions for Using Shopee Pay Later Payment Method Among UNS's Students

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Abstract

This study aims to determine the factors that influence the use of shopee paylater among Sebelas Maret University students. The data used is primary data. This data was obtained through an online questionnaire and was obtained by 100 respondents. The data was processed using Stata16. The results of the study indicate that the variables of promotion, ease and benefits have a significant and positive effect on the decision or interest of Sebelas Maret University students in using Shopee PayLater partially. Meanwhile, simultaneously, the three independent variables also affect the decision or interest of Sebelas Maret University students in using Shopee PayLater.

1. Introduction

Financial technology (Fintech) become one of the drivers of the digital economy in Indonesia, even since 2017 Fintech dominate Indonesian start-up funding. Fintech Lending is the practice of lending money to individuals and businesses through an online platform that functions as a matchmaker for the lender directly to the borrower. The process takes place on an online platform, usually in the form of a website and using certain credit scoring or analytical tools (DSResearch, 2020). According to Bank Indonesia (BI: 2013) Financial technology / FinTech is a combination of technology that competes with the financial system to form new technology-based financial services. (BI.go.id, 2019).

One of the interesting ideas from FinTech is the implementation of a pay later system (Pratika et al., 2021). The application of a paylater means that consumers can buy the desired product in advance, while payments can be made in installments and pay in full at the maturity date of the loan. People are encouraged to be able to fulfill their needs such as shopping this and that and traveling here and there without having to wait for enough money, because there is the PayLater digital credit card installment feature which is one of the trends that attracts millennial attention

(BI.go.id, 2019).

Based on Iprice (2020) Shopee became the most visited platform throughout 2020, beating Lazada and Tokopedia with a total of 281,385,626 visitors. For the SPayLater service, Shopee collaborates with the peer-to-peer (P2P) lending company PT Lentera Dana Nusantara (LDN). SPayLater is an unsecured financial and credit card solution for Shopee application users (LDN, 2021). Based on DSResearch (2020) SPayLater is the most widely used in Indonesia with 54.3% research results, followed by GoPay PayLater (50.5%) and OVO PayLater (28.9%). (Iprice, 2020)(Dailysocial.id, 2019).

DailySocial's research (2019) also shows 51.9% of respondents from 347 people said the PayLater that was used the most this year belonged to OVO PayLater. Furthermore, in the second position is occupied by Gopaylater and the third position is Shopee PayLater. Shopee is an e-commerce platform that has PayLater facilities as an alternative method of shopping payments by installments

or paying in full at the maturity of the loan by cooperating with the peer to peer lending company PT Lentera Dana Nusantara (LDN).

Shopee is the e-commerce that gets the highest number of shopping frequencies, which is 29%. Meanwhile, Tokopedia at second place

Pembanding	GoPaylater	OVO Paylater	Shopee PayLater
Syarat pengguna	Meng-upgrade akun Gojek	Terpilih	Minimal 3 kali transaksi belanja
Saldo limit awal	Rp500.000,-	Rp1.000.000,-	Rp 450.000- Rp1.800.000,-
Tanggal Pengembalian	Sebelum tanggal 1	Sebelum tanggal 1	Sebelum tanggal 5
Bunga pinjaman	0-12 % per bulan	0-2,90 % per bulan	0-2,95 % per bulan
Cara aktifkan	Gojek	Tokopedia	Shopee
Penggunaan Fasilitas	Go-ride, Go-car, Go-bills, Go-tix dan Go-Shop.	Belanja melalui marketplace Tokopedia	Belanja melalui marketplace Shopee

Sumber: ovoint.com (2018); shopee.id (2018); gojek.com (2018), data diolah.

Table 1 Pay;ater User CComparison

and followed by Lazada. However, Shopee is also in second place under Tokopedia in terms of the number of visitors,

According to Davis (1989) ease means without difficulty or not requiring great effort when using the technology. Supported by the research of Andy Mahkota Putra, Imam Suyadi, Riyadi (2014) and research by Lita Limpo, Meryana (2017) who also said that ease had a significant effect on online purchasing decisions. The results of the Daily Social Research Shopee PayLater are in third place under GoPaylater and OVO Paylater even though Shopee PayLater is easier to apply. This is contradictory and supports the research of Desthri Annisa (2019) which says that if it is not influenced by other variables, then the ease variable has no effect on online purchasing decisions through the Shopee application.

The decision to use paylater services is very important, therefore marketing managers at these companies need to understand the factors that can influence user interest. Factors that influence the behavior of interest such as perceived benefits, ease, trust, although Shopee's shopping frequency is higher than Tokopedia. JakPat Mobile Survey and Brilio.net research on 1.021 millennials aged 21- 37 years in 34 major cities in Indonesia shows that this generation prefers noncash transactions using debit cards (50%), electronic money or e-money (33%), and credit cards (17). %) (Faspay.co.id., 2018). risk, income, promotions and others.

2. Literature review

2.1 Ease

Ease is an influence for consumers in deciding to make a purchase transaction.

(Davis, 1989) Changes in the times that are all instant and easy have also changed people's lifestyle patterns to become fast-paced. Based on the theory of Technology Acceptance Model (TAM), TAM argues that perceived ease of use is an important factor that determines the user's attitude towards his intention to use. According to Davis (1989) the perspective of perceived ease of use is a person's level of belief that if someone uses the system, the effort expended to do something will be reduced. Meanwhile, according to Pavlou (2014) The ease that is applied to consumer behavior online, a Web interface that is considered to facilitate the transaction process and is easy to operate is likely to be accepted by consumers. So that the indicators in this study integrate the opinions of Priyono, et al. (2016), Davis et al, in Ratnawati (2018) Venkatesh and Davis, 2000 (in Ardyanto, 2016) form indicators, namely the interaction of individuals with the system is clear and easy to understand (clear and easy to understand). understandable), It does not take much effort to interact with the system (does not require a lot of mental effort), The system is easy to use and easy to operate the system according to what individuals want to do.

2.2 Benefits

The perceived benefit factor is the first factor studied in this study. The news written by Padamsari & Cynthia (2021) is that there is a Shopee Paylater user named Devi Afrianti. He uses the Shopee PayLater service for his taichan satay business capital. According to him, this feature is quite useful for him who does not have large capital and stable finances. This is in line with the findings by RISED by producing 92% of the opinion that paylater services are useful for managing expenses and cash flow (Hidayat, 2021).

2.3 Promotion

Of course, a product created by the company aims to make it easier for people to be able to use something, especially in the use of applicationbased technology. In marketing a product, it is necessary to have a sales promotion strategy because sales promotion has attractive advantages and can retain customers and build strong relationships with sellers. The perceived ease and attractive promotion will be able to generate someone's interest in using it. Interest in use can function as one of the causes of a person's intention to behave or take certain actions (Davis et.al., 1989). The indicators used to measure the variable of interest in using this research are found in previous research according to Leon (2018), namely the first; in various types of transactions, the third is a person's tendency to encourage the desire to use in everyday life as a transaction tool, the fourth is the desire of a person to use regularly.

2.4 Purchase Decision

Online purchasing decisions are the buying process by consumers using internet media which has a higher value for benefits. Deavaj et al, in Anggraeni (2016). According to Iswara (2016) purchasing decisions are consumer behavior related to whether or not they make a purchase or transaction. According to Kotler and Armstong, in Wardoyo (2017) explains that purchasing decisions are the actions or behavior of a person in making a decision to choose a product both in terms of the type and quantity of the product itself. This interest is a feeling where Shopee application users will feel interested in one of the payment facilities provided by Shopee, namely the Shopee PayLater service without coercion or voluntarily and users think that the Shopee PayLater service will provide benefits to users. With all the benefits and ease provided by Shopee, it will encourage consumer interest in using Shopee Paylater when shopping.

2.5 Shopee PayLater

PayLater is a form of peer-to-peer lending (Nirmalapurie, 2020). Shopee PayLater is a joint

product of PT Commerce Finance (a Financing Company), PT Lentera Dana Nusantara (P2P Lending Platform) and PT Shopee International Indonesia ("Shopee"). Shopee PayLater is a financial loan service feature for Shopee application users (PT Commerce Finance, 2021).

2.6 Consumer Behavior Theory

Kotler and Keller (2008), both agree that the theory of consumer behavior is a study that studies individuals, groups, and organizations in choosing, buying, using, and evaluating products to satisfy their needs and desires.

3. Research Methods

3.1 Research Type

This research is an applied research. The researcher raised the problem of using shopee paylater among Sebelas Maret University Students. There are independent and dependent variables in this study. Independent affect dependence on phenomena to explain cause and effect relationships (causal studies). In addition, this study involves statistical calculations so that it is quantitative in nature which requires data from respondents. The data used in this study is primary data. As a primary data collection tool, the researcher used a survey approach with an online questionnaire.

3.2 Sample

The sample used in this study was 100 respondents from Sebelas Maret University Students and used a non-probability sampling technique. This study did not take respondent's data randomly, but by determining specific characteristics called purposive sampling method. This method requires respondents to meet predetermined requirements, namely Sebelas Maret University Students who use the Shopee application.

3.3 Characteristics of Respondents

Table 2. Characteristic of Respondent

Characteristics of Respondents	Amount
Find out Shopee paylater information	
a. Yes	97
b. Not	3

Gender	Amount
a. Male	24
b. Woman	76

Using Shoppe Paylater	Amount
a. Yes	29
b. Not	71

Batch	Amount
a. 2017	1

b. 2018	3
c. 2019	82
d. 2020	10
e. 2021	4

Income	Amount
a. < 500,000	55
b. 500,000 - 1,000,000	34
c. > 1,000,000	11

Department	Amount
Economic development	60
Industrial	3
Engineering	1
English Education	3
Sociology	3
Anthropology	30
Education	
Accountancy	
And others	

Source: Processed by Researchers, 2021

In the table of respondent characteristics, it can be seen that there are 97 respondents who know information related to ShopeePay Later in accordance with the criteria in the study. The majority who are interested in using Shopee are female students as many as 76 out of 100 respondents with an age range. Could it can be concluded that women are more interested in shopping using Shopee for the reason that there are more attractive offers when making transactions on the Shopee application. In essence, women will be more easily attracted by shopping promos than men. The research sample shows that as

many as 29 students use ShopeePay Later. Based on the category of income/monthly pocket money for students, the highest applicants amounted to 55 people, indicated by the most choices < Rp. 500,000 which is the second largest choice indicated by income / pocket money per month, namely Rp. 500,000 – Rp. 1,000,000 with a total of 34 people. It can be seen that students who are interested in using ShopeePay Later in online shopping transactions have income/pocket money < Rp. 500,000 every month.

3.4 Analysis Method

In this study using multiple linear

regression method which is used to determine whether there is a relationship between the independent variables and the dependent variable which is formulated with the following formula:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Description:

Y = Interest or decision in using Shopee PayLater

a = Constants

$b_1 b_2 b_3$ = Regression Coefficient

X_1 = Promotion

X_2 = Ease

X_3 = Profit e

e = error

4. Types and Sources of Data

This quantitative analysis is to estimate the magnitude of the influence quantitatively from changes in one or several other events using Stata statistical analysis tools. Sources of data used in this study are primary data and secondary data. Primary data were obtained from direct respondents who filled out the questionnaire. And secondary data obtained from literature studies or journals.

4. Result and Discussion

4.1 Validity test

Picture. 1
Result of Validity Test

		Correlations											
		x11	x12	x21	x22	x23	x31	x32	x33	y11	y12	y13	totalitem
x11	Pearson Correlation	1	.295**	.486**	.400**	.456**	.358**	.365**	.312**	.358**	.419**	.363**	.560**
	Sig. (2-tailed)		.003	.000	.000	.000	.000	.000	.002	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100
x12	Pearson Correlation	.295**	1	.574**	.435**	.490**	.443**	.492**	.393**	.635**	.531**	.481**	.681**
	Sig. (2-tailed)	.003		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100
x21	Pearson Correlation	.486**	.574**	1	.701**	.712**	.651**	.564**	.469**	.713**	.872**	.579**	.868**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100
x22	Pearson Correlation	.400**	.435**	.701**	1	.686**	.654**	.580**	.463**	.462**	.601**	.552**	.772**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100
x23	Pearson Correlation	.456**	.490**	.712**	.686**	1	.597**	.557**	.497**	.481**	.595**	.668**	.800**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100
x31	Pearson Correlation	.358**	.443**	.651**	.654**	.597**	1	.613**	.633**	.597**	.600**	.784**	.823**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100
x33	Pearson Correlation	.312**	.393**	.469**	.463**	.497**	.633**	.704**	1	.544**	.484**	.532**	.709**
	Sig. (2-tailed)	.002	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100
y11	Pearson Correlation	.358**	.635**	.713**	.462**	.481**	.597**	.581**	.544**	1	.779**	.561**	.799**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100
y12	Pearson Correlation	.419**	.531**	.872**	.601**	.595**	.600**	.595**	.484**	.779**	1	.601**	.842**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100
y13	Pearson Correlation	.363**	.481**	.579**	.552**	.668**	.784**	.645**	.532**	.561**	.601**	1	.806**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100	100	100	100	100	100	100
totalitem	Pearson Correlation	.560**	.681**	.868**	.772**	.800**	.823**	.789**	.709**	.799**	.842**	.806**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100	100	100	100	100	100

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

a

In the research validity test using Cronbach's Alpha. This can be seen in the table R arithmetic > R table then there is validity. For the value of R table with a significance level of 5% is 0.1638. The results of the validity test regarding the 11 statement items from sub The indicator of

perceived ease of use, profit, promotion and decision variables has a calculated R value > R table (0.1638), where the R arithmetic result shows the lowest value of 0.560. So that the 33 statement items are declared valid.

4.2 Reliability Test

Promotion

Picture. 2 Promotion Reliability Test

```
. alpha x11 x12 totalx1
Test scale = mean(unstandardized items)
Average interitem covariance: .882862
Number of items in the scale: 3
Scale reliability coefficient: 0.8355
```

Ease

Picture 3. Ease Reliability Test

```
. alpha x11 x12 totalx1  
  
Test scale = mean(unstandardized items)  
  
Average interitem covariance:      .882862  
Number of items in the scale:      3  
Scale reliability coefficient:      0.8355
```

Benefits

Picture 4. Benefits Reliability Test

```
. alpha x31 x32 x33 totalx3  
  
Test scale = mean(unstandardized items)  
  
Average interitem covariance:      1.54032  
Number of items in the scale:      4  
Scale reliability coefficient:      0.8546
```

Decision

Picture 5. Decision Reliability Test

```
. alpha y11 y12 y13 totaly  
  
Test scale = mean(unstandardized items)  
  
Average interitem covariance:      1.921616  
Number of items in the scale:      4  
Scale reliability coefficient:      0.8546
```

Source: Processed by Researchers, 2021

The reliability test can be seen from the table results Cronbach Alpha has a value of > 0.5 (Sugiyono, 2013). If Cronbach Alpha has a value of > 0.5 then it can be interpreted that this research is reliable. The results of the reliability test are seen based on the value of Cronbach Alpha the perceived ease of use

variable has a value of 0.8355. The promotion variable has a value of 0.8355 then the profit variable using has a value of 0.8546 and the decision variable has a value of 0.8546. So that this research can be declared reliable in accordance with the basic measurement of decision making.

4.3 Regression

Picture 6. Result of Regression

```
. regress keputusan promosi kemudahan keuntungan
```

Source	SS	df	MS	Number of obs	=	100
Model	652.769741	3	217.589914	F(3, 96)	=	87.89
Residual	237.670259	96	2.47573186	Prob > F	=	0.0000
				R-squared	=	0.7331
				Adj R-squared	=	0.7247
Total	890.44	99	8.99434343	Root MSE	=	1.5734

keputusan	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
promosi	.3791167	.138368	2.74	0.007	.1044583 .6537751
kemudahan	.3704343	.0885483	4.18	0.000	.1946674 .5462012
keuntungan	.4677059	.0857671	5.45	0.000	.2974597 .6379522
_cons	-.7507716	.7750451	-0.97	0.335	-2.289224 .7876807

Source: Processed by Researchers, 2021

Effect of Promotion on Decision or interest in using Shopee PayLater among Sebelas Maret University Students

Statistical results for the promotion variable obtained are significantly smaller than 0.05 (0.007 < 0.05), so promotion has an effect on decisions or interest in using Shopee Paylater among Sebelas Maret University students.

The effect of Ease on decisions or interest in using Shopee PayLater among Sebelas Maret University Students

Statistical results for the ease variable obtained are significantly smaller than 0.05 (0.000 < 0.05), so ease affects decisions or interest in using Shopee Paylater among Sebelas Maret University students.

The influence of profit on the decision or interest in using Shopee PayLater among Sebelas Maret University Students

Statistical results for the profit variable obtained are significantly smaller than 0.05 (0.000 < 0.05), so promotion has an effect on decisions or interest in using Shopee Paylater among Sebelas Maret University students.

The effect of promotion, Ease and profit on decisions or interest in using Shopee PayLater among Sebelas Maret University Students

Based on the tests carried out using stata16, the F test results were obtained, namely 0.0000. The significance value of the F test is less than or less than 0.05. This means that the three independent variables, namely promotion, ease and profit, jointly affect the decision or interest of Sebelas Maret University.

4.4 Classical Assumption Test

4.4.1 Normality Test

Picture 7. Normality Test

```
. sktest res
```

Skewness/Kurtosis tests for Normality					
Variable	Obs	Pr(Skewness)	Pr(Kurtosis)	adj chi2(2)	joint Prob>chi2
res	100	0.1884	0.1172	4.30	0.1163

Kolmogrov-Smirnov used to test the normality of each variable in order to know the data that is normally distributed. When the Asymp value. Sig > (0.05) it can be said that the data study normally distributed and if the value of Asymp Sig < (0.05) then the data is said to be abnormal.

The results of the normality test can be seen the value of Sig namely 0.1163 > 0.05 so that the normality test of the independent and dependent variables can be said to be normally distributed.

4.4.2 Multicollinearity Test

Picture 8. Multicollinearity Test


```
. estat vif
```

Variable	VIF	1/VIF
kemudahan	2.57	0.389454
keuntungan	2.12	0.471564
promosi	1.82	0.549343
Mean VIF	2.17	

Source: Processed by Researchers, 2021

The multicollinearity test was carried out with the aim of testing the correlation in the regression model on the independent variables. Multicollinearity test can be measured from the VIF value. If the tolerance value is close to 1 and the VIF is less than 10, it can be said that there is no multicollinearity. If the tolerance value is less than 0.1 and the VIF is more than 10, it can be said that multicollinearity occurs.

Based on the results of the multicollinearity test, it can be seen that the tolerance value has approached number 1,

namely the ease variable with a value of 0.389, the profit variable with a value of 0.471 and the promotion variable with a value of 0.549. then the VIF value of the ease variable with a value of 2.57, the profit variable with a value of 2.12 and the promotion variable with a value of 1.82 which is not more than 10. In this case it can be stated that in all variables there is no multicollinearity.

4.4.3 Heteroscedasticity Test

Picture 9. Heteroscedasticity Test

```
. estat hettest
```

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
 Ho: Constant variance
 Variables: fitted values of keputusan

chi2(1) = 1.14
 Prob > chi2 = 0.2863

Source: Processed by Researchers, 2021

Heteroscedasticity test is carried out with the aim of testing the variation of the residual of an observation. The results of the heteroscedasticity test can be known usingspearman rank, if the value of Sig > 0.05 then there is no symptom of heteroscedasticity.

From the results of the heteroscedasticity test, it shows a significant value on the decision variable, namely 0.2863. So the variable shows that there is no heteroscedasticity.

5. Conclusion

Based on the results of the data analysis that has been carried out, it can be concluded that the Promotional Variable has a positive effect on the decision or interest in using Shopee payLater among Sebelas Maret University Students. The Ease variable has a positive influence on the decision or interest in using Shopee pay later among Sebelas Maret University Students. Likewise, the profit variable also has a positive influence on the decision or interest in using Shopee payLater among Sebelas Maret University Students.

5.1 Limitation and Advanced Study

The majority of respondents in this study were students of the Development Economics Study Program, so they could not reach respondents in all faculties at Sebelas Maret University. In addition, the object of research does not refer to Shopee payLater users with certain segments that are more conical in shape. So the research has not been able to measure the effect specifically on the interest or decision to use Shopee payLater among Sebelas Maret University Students. Suggestions for future researchers are to be able to categorize respondents more broadly, not only covering Sebelas Maret University students, maybe other universities and even all of Indonesia. Then the object of research can be done on other applications that offer paylater services such as GoPay PayLater and OVO PayLater, in order to know consumer behavior when conducting online transactions as a whole. Then add supporting variables such as risk perception, trust, security and others

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