ABSTRAK

Pengaruh Penggunaan Shopee PayLater Terhadap Perilaku Pembelian Impulsif Generasi Z di Kabupaten Nganjuk

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Perkembangan *financial technology (fintech)*, khususnya layanan Shopee PayLater, memberikan kemudahan dalam bertransaksi secara digital yang berpotensi meningkatkan perilaku pembelian impulsif, terutama pada Generasi Z. Penelitian ini bertujuan untuk menganalisis pengaruh kemudahan akses, fleksibilitas pembayaran, dan kenyamanan penggunaan Shopee PayLater terhadap perilaku pembelian impulsif Generasi Z di Kabupaten Nganjuk, baik secara parsial maupun simultan. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Populasi penelitian adalah Generasi Z pengguna Shopee PayLater di Kabupaten Nganjuk. Sampel penelitian berjumlah 110 responden yang dipilih menggunakan teknik purposive sampling. Data dikumpulkan melalui kuesioner skala Likert dan dianalisis menggunakan regresi linier berganda dengan bantuan program SPSS versi 25. Hasil penelitian menunjukkan bahwa variabel kemudahan akses (t=3,806; Sig.=0,000), fleksibilitas pembayaran (t=2,703; Sig.=0,008) dan kenyamanan penggunaan (t=2,484; Sig.=0,015) berpengaruh positif dan signifikan secara parsial terhadap perilaku pembelian impulsif. Secara simultan, kemudahan akses, fleksibilitas pembayaran, dan kenyamanan penggunaan berpengaruh positif dan signifikan terhadap perilaku pembelian impulsif dengan nilai F hitung sebesar 66,782 dan Sig.=0,000. Nilai Adjusted R Square sebesar 0,644 menunjukkan bahwa 64,4% variasi perilaku pembelian impulsif dapat dijelaskan oleh ketiga variabel tersebut, sedangkan 35,6% dipengaruhi oleh variabel lain di luar penelitian. Dengan demikian, semakin tinggi kemudahan akses, fleksibilitas pembayaran, dan kenyamanan penggunaan Shopee PayLater, semakin tinggi pula kecenderungan Generasi Z di Kabupaten Nganjuk melakukan pembelian impulsif.

Kata Kunci: Shopee PayLater, Pembelian Impulsif, Generasi Z

ABSTRACT

The Effect of Shopee Paylater Usage on The Impulsive Buying Behavior of Generation Z In Nganjuk Regency

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The rapid development of financial technology (fintech), particularly the Shopee PayLater service, has provided greter convenience in conducting digital transactions, which has the potential to increase impulsive buying behavior, especially among Generation Z. This study aims to analyze the effect of access convenience, payment flexibility, and usage convenience of Shopee PayLater on the impulsive buying behavior of Generation Z in Nganjuk Regency, both partially and simultaneously. This study employed a quantitative approach with an associative research design. The population consisted of Generation Z users of Shopee PayLater in Nganjuk Regency. The sample comprised 110 respondents selected using a purposive sampling technique. Data were collected trough questionnaires using a Likert scale and analyzed using multiple linear regression with IBM SPSS Statistics version 25. The result showed that access convenience (t=3,806; Sig.=0,000), payment flexibility (t=2,703; Sig.=0,008), and usage convenience (t=2,484; Sig.=0,015) each had a positive and significant partial effect on impulsive buying behavior. Simultaneously, these three variables also had a positive and significant effect on impulsive buying behavior, with an F-value of 66.782 and a significance value of 0,000. The Adjusted R Square value of 0,644 indicates that 64.4% of the variation in impulsive buying behavior can be explained by these three variables, while the remaining 35,6% is influenced by other variables outside the scope of this study. Therefore, the higher the level of access convenience, payment flexibility, and usage convenience provided by Shopee PayLater, the greater the tendency of Generation Z in Nganjuk Regency to engage in impulsive buying behavior.

Keywords: Shopee PayLater, Impulsive Buying Behavior, Generatio