Conference Paper

The Influence of ShopeePay and Shopee PayLater Features to Public Shopping Interest of the Bangka Belitung Islands Province on the Shopee Application

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ABSTRACT

This study aims to analyze the effect of the ShopeePay and Shopee PayLater features on the shopping interest of the people of the Bangka Belitung Islands Province on the Shopee application. The formulation of the problem in this study is whether the ShopeePay and Shopee PayLater features affect the shopping interest of the people in the Province of the Bangka Belitung Islands. The respondents used in this study are people in the Bangka Belitung Islands Province who use the Shopee application with the ShopeePay and Shopee PayLater features. The sample used in this study was 400 people divided into several districts and cities in the Province of the Bangka Belitung Islands. The distribution of the questionnaire was carried out directly by interviewing and using Google Forms to respondents who used the Shopee application. The type of research used in this research is quantitative research with an accidental sampling technique. The data analysis technique used in this study was multiple linear regression which was tested to test data quality, classical assumptions, and hypothesis testing. The results of the study illustrate that the ShopeePay and Shopee PayLater features affect the shopping interest of the people in the Province of the Bangka Belitung Islands on the Shopee application. The ShopeePay feature has a dominant influence on the ease of payment so it has a positive effect on people's shopping interest because Shopee PayLater provides solutions for payments with a later payment system to increase people's shopping interest.

Keywords: Shopee, Shopeepay features, Shopee PayLater Features, shopping interests

Introduction

Technological developments are increasingly intensive, supported by supporting infrastructure built by the government and the private sector. Additionally, people in the current era generally carry out buying and selling transactions or trading on an easily accessible service through *e-commerce*. Therefore, in this case, we need easy assistance and can provide the best service to the community. *E-commerce* services also help the public in making buying and selling transactions anytime and anywhere.

Internet-based technology provides opportunities for the rapid development of *e-commerce companies*, so various types of platforms offer daily needs *online. E-commerce* is the process of buying, selling, or trading data, goods, or services over the internet (Turban et al., 2015). Many types of e-commerce are developing and operating in Indonesia. Marketplace-type e-*commerce* is a type of *e-commerce* widely spread in Indonesia, such as Lazada, Tokopedia, Shopee, etc.

According to the latest report for the third quarter of 2021, PETA *e-commerce* iPrice, Shopee is one of the regional *e-commerce companies* operating in almost all Southeast Asian countries,

consistently ranking first in the *ranking of e-commerce applications* on the Play Store and App Store since the fourth quarter of 2018 (Ipice Insights Team, 2021). Shopee presents a variety of payment features that make Shopee able to continue to survive in the current era. The features provided by Shopee can answer the challenges that occur in the current period, both in terms of marketing, advertising, and payments. The payment methods provided by Shopee are very diverse, one of which is ShopeePay and Shopee Pay later.

The ShopeePay feature is a digital wallet service offered by Shopee that functions to make *online transactions* in applications or *offline transactions* with merchants who accept payments through ShopeePay. The Shopee PayLater feature is an instant loan solution service provided by Shopee without a credit card that allows consumers to pay for a transaction at a later date, either by being paid directly or in installments (Shopee, 2022).

Based on the background above, the discussion and analysis of the Shopee application and its various features have led to a high public interest in shopping on the Shopee application. So researchers are interested in researching "The Influence of ShopeePay, and Shopee Pay later Features to Public Shopping Interests of Province Bangka Belitung Islands on the Shopee Application".

Literature review
Theory of Reasoned Action (TRA)
The Theory of Reasoned Action (TRA) was first proposed by Fishbein and Ajzen in 1975. This theory comes from one of the behavioral models of social psychology. This theory explains that a person's *behavior* is done because someone has an interest or desire to do it (*behavioral intention*) or in other words, behavioral interest will determine his behavior (Rahmawaty, 2014). TRA proposes that behavioral interest is a function of attitudes *and subjective* norms. To reveal the influence of attitude (*attitude*) and subjective norms (*subjective norm*) on behavioral interest, Fishbein and Ajzen complement this TRA model with belief (*belief*). He stated that attitudes come from beliefs about behavior (*behavioral belief*), while subjective norms come from normative beliefs (*normative beliefs)* (Rahmawaty, 2014).

Interest
Interest is one of the psychological aspects that has a considerable influence on behavior. Interest is also a source of motivation that will direct someone to do what they do. Interest is the tendency of people to be interested in an experience and to continue to do so. This tendency persists even when a person is busy doing other things. Activities that a person participates in because they are interesting to him manifest his interest. This shows that interest is the tendency of one's soul to someone (usually accompanied by feelings of pleasure) because it feels there is an interest in something (Sadirman, 2011).

Shopee
Shopee is an *e-commerce platform* originating from Singapore where people can shop for various needs with various categories including Health, Care & Beauty, Electronics, Fashion, Home Appliances, Mother & Baby, and others that can be easily accessed anywhere and anytime. through the devices that people use (Shopee, 2022). Shopee presents various features in terms of payments, such as ShopeePay and Shopee PayLater. Shopee Pay is a digital wallet service offered by Shopee that functions to make *online transactions* in applications or *offline transactions* with merchants who accept payments through ShopeePay. The Shopee PayLater feature is an instant loan solution service provided by Shopee without a credit card that allows consumers to pay for a transaction in the future, either by being paid directly or in installments (Shopee, 2022).

Online shopping

Shopping (*Online Shopping*) is a process where consumers directly buy goods, services, and others from a seller in an interactive and *real-time manner* without an intermediary through the internet (Mujiyana & Elissa, 2013). *Online shopping* or *online shopping* via the internet, is a process of buying goods or services from those who sell via the internet or buying and selling services online without having to meet face-to-face with the seller or the buyer directly (Sari, 2015).

Material and Methods

The Theory of Reasoned Action (TRA) explains that a person's behavior (behavior) is carried out because someone has an interest or desire to do so (behavioral intention) or in other words, behavioral interest will determine his behavior. The emergence of thoughts about a person's interests and behavior in conducting online shopping activities, especially using the ShopeePay and Shopee Pay later payment methods on the Shopee application.

Research conducted by (Puspaningrum, 2022) stated that people returned to using ShopeePay after the Covid-19 pandemic with people stating that ShopeePay was able to provide convenience, trust, and the risks caused could be overcome with the protection factor provided by Shopee.

H1: The ShopeePay feature affects people's shopping interest

Research conducted by (Hanifah, 2022)states that people are interested in using the Shopee PayLater feature because it is easy to use for shopping in the form of instant loans which has a positive and significant impact.

H2: Shopee PayLater affects people's shopping interest

The approach in this study uses a quantitative research approach. According to (Sugiyono, 2019) quantitative research can be interpreted as a research method based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are usually random, research uses research instruments, data analysis, is quantitative/statistical to test established hypothesis.

Quantitative research is a systematic scientific study of the phenomena and causality of their relationships. This study aims to determine the relationship between variables in Thing this ShopeePay and ShopeePayLater on a population and develop mathematical models and theories related to natural phenomena. The location used in this study is in Province Bangka Belitung Islands and spread in some cities and regencies, namely Pangkalpinang City, Bangka Regency, West Bangka, Central Bangka, South Bangka, Belitung, and East Belitung. The time of this research starts from July 2022 to August 2022.

The population is a subject or object that is in an area and meets certain requirements related to the problem in research (Mulyani & Herawati, 2016). with this, the population is not only people but also objects and other objects in an area that meet certain conditions that are still related to research. The population in this study is all people in the Province of the Bangka Belitung Islands who use the Shopeepay and Shopee PayLater features on the Shopee application, with a population that is not known for certain.

The sample is part of the number and characteristics possessed by the population (Rosdiana et al., 2019). The existence of this selection is to overcome if the population is large and the researcher does not allow to study everything in the population; for example, due to limited time, funds, and manpower, the researcher can use samples taken from the existing population. Therefore, samples taken from the population must be truly representative.

In this study, to determine the sample size, the researcher used the Lemeshow formula because the population size was unknown using the following formula:

$$n = \frac{z\alpha^2 P(1 - p)}{d^2} \qquad (1)$$

$$= \frac{1,96^2(0,5)(1-0,5)}{0,05^2} \quad (2)$$

$$= 384,16$$

Where:
n = number sample
zα = Standard normal =0.05 z=1.96
p = Estimate proportion population = 0.5
d = Tolerable deviation (5%)

Then the results obtained that the minimum number of samples needed in this study was 384.16 respondents who were needed in this study, so the sample used by the researchers was 400 respondents. The technique used in sampling using accidental sampling. According to (Sugiyono, 2019) accidental sampling is a sampling technique based on chance, i.e., consumers who coincidentally/incidentally meet with researchers can be used as samples if it is deemed that the person who happened to be met is suitable as a data source. In this study, researchers used several methods of collecting data used, namely:

Observation or observation
This study collects direct observation data related to the effect of the Shopeepay and Shopee PayLater features on the shopping interest of the people of the Bangka Belitung Islands Province.

Questionnaire
The questionnaire is a list of questions that have been formulated by the researcher according to the indicators of the research variables. Then the respondents will choose the answer according to their knowledge or experience (Sekaran & Bougie, 2016). The questionnaire in this study was compiled based on the variables to be tested, namely the effect of the Shopeepay and Shopee PayLater features on people's shopping interests. The data collection technique in this study was by distributing questionnaires directly or online using the google form feature to users of the Shopeepay and Shopee PayLater features in the Province of the Bangka Belitung Islands.

Literature study
Literature study is an activity used to collect data through various sources to obtain information as research support material, namely through learning books, journals, previous research, and literature that supports this research. This study conducted a literature study to find references related to the influence of the Shopeepay and Shopee PayLater features on people's shopping interests.

The type of data in this study is primary data with spread questionnaires and interviews. The research instrument measures the value of the research variables to be studied. In this study, the scale used to measure the value of each research variable uses a Likert scale. Using the Likert scale type, the variable to be measured is translated into dimensions, after which it is used again as an indicator variable. Then, the indicator variable is used as a benchmark for compiling instrument items in the form of questions or statements. Answer each instrument item using the Likert scale type, where this scale has a point scale from very positive to very negative. The questions are given a range of values from 1 to 5.

Research variables and operational definitions

Table 1. Variable definitions, indicators, and, type measurement

Variable	Definition	indicator	Scale measurement
Shopee Pay	The Shopeepay feature is a digital wallet service offered by Shopee that functions to make online transactions in applications or offline transactions with merchants who accept payments through Shopeepay (Shopee, 2022).	1. Easy to learn 2. Ease of transacting 3. Trust in Transactions 4. Protection and security in transactions 5. Quality of service in the application	Ordinal
ShopeePayLater	The Shopee PayLater feature is an instant loan solution service provided by Shopee without a credit card that allows consumers to pay for a transaction in the future, either by being paid directly or in installments (Shopee, 2022).	1. User satisfaction 2. Ease of use 3. Security guarantee 4. Trust in the use of features 5. Efficiency and speed in transactions	Ordinal
Interest Shopping	Shopping interest (buy) is a great desire to have goods and the emergence of interest to buy. When consumers are affected by the quality of goods and related matters, the desire to buy goods is getting stronger (Durianto, 2013).	1. Product price 2. Convenience 3. Product Quality 4. Influence of others 5. Payment	Ordinal

Source: data processed, 2022

Results and Discussion

Results from the study first describe the perception of the respondent about interest in shopping to feature ShopeePay and ShopeePayLater. Shown in the following table 2.

Table 2. Descriptive statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Minat Belanja	400	1,00	5,00	4,2125	,65315
ShopeePay	400	1,00	5,00	4,2835	,75522
Shopee PayLater	400	1,00	5,00	3,7390	,89783
Valid N (listwise)	400				

Source: data processed, 2022

Table 2 explains that the number of samples 400 obtained for shopping interest is to have a minimum value of 1, a maximum value is 5, an average ranging from 4.21, and a standard deviation

of 0.653. This means that the average value is greater than the standard deviation value so that the deviation of the data that occurs is low, and the distribution of the values is evenly distributed so that the perception of the Public Province Related Bangka Belitung Islands with interest in shopping with indicator price product, convenience, quality product, influence others, payment offered by feature Shopee categorized as agreeing. Furthermore, the perception of Public Province Bangka Belitung Islands for variable Shopee Pay with indicator satisfaction user, convenience in use, guarantee security, trust in use features, efficiency and speed in the transaction so it can be said that society agrees. However, for variable Shopee Pay Later with indicator satisfaction user, convenience in use, guarantee security, trust in use features, efficiency and speed in the transaction could conclude with category hesitated.

Testing the validity of the data in this study was conducted based on data from 400 respondents with an alpha significance level of 0.05. The basis for making decisions from this test is r count > r table of 0.098. Based on the results of the validity tests carried out, all variables have a value exceeding the r table so the results of this validity test will be continued with a reliability test. The explanation related to the validity test is described in the following table 3:

Table 3. Validity test results

variable	Questionnaire questions	The value of r obtained	Value of r Table (n = 400, = 0.05)	description
	X1.1	0.8492	0.098	Valid
	X1.2	0,8216	0,098	Valid
X1	X1.3	0,8246	0,098	Valid
	X1.4	0,8157	0,098	Valid
	X1.5	0,8097	0,098	Valid
	X2.1	0,6719	0,098	Valid
	X2.2	0,6881	0,098	Valid
X2	X2.3	0,6162	0,098	Valid
	X2.4	0,5679	0,098	Valid
	X2.5	0,6390	0,098	Valid
	Y1	0,7454	0,098	Valid
	Y2	0,8366	0,098	Valid
Y	Y3	0,6483	0,098	Valid
	Y4	0,6139	0,098	Valid
	Y5	0,8051	0,098	Valid

Source: data processed, 2022

Based on the results of the reliability test on the variables X1, X2, and Y, it was found that the Cronbach Alpha values were 0.839, 0.932, and 0.939, respectively. This value is greater than the predetermined Rule of Thumb of 0.6. So it can be concluded that all questions on this variable are declared reliable or trustworthy so that all variables can be used for further data processing. The results of the reliability test can be seen in the following table 4:

Table 4. Reliability test

Variable	Cronbach's Alpha. value	Rule of Thumb	Results
X1	0.839	0.6	reliable
X2	0.932	0.6	Reliable
Y	0.939	0.6	Reliable

Source: data processed, 2022

Classic assumption test

The classical assumption test in this study fully meets the requirements to proceed to hypothesis testing. The results of each classical assumption test can be explained as follows:

- Normality test using Kolmogorov-Smirnov test with Asym value Sig. (2-tailed) is 0.200 above the alpha level of 0.05 it can be concluded that the residual data is usually distributed
- The multicollinearity test shows that the tolerance value for X1 is 0.782, and X2 shows the same result, 0.782. Meanwhile, the VIF value obtained for X1 is 1.279, and X2 also indicates the same value, 1.279. From these findings, it can be concluded that all variables have a tolerance value of more than 0.10 and a VIF value of less than 10. Therefore, all independent variables in the study do not experience multicollinearity between independent variables.
- The heteroscedasticity test shows that the significance value of ShopeePay and Shopee PayLater is 0.463 and 0.756, respectively, and the value is greater than 0.05. It can be concluded that the regression model in this study does not experience symptoms of heteroscedasticity.

Hypothesis testing

Table 5. Hypothesis test

	Coefficients [a]					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,170	,120		9.717	,000
	ShopeePay	,609	0.030	,704	20,294	,000
	Shopee PayLater	,116	0.025	,159	4,591	,000
a. Dependent Variable: Shopping Interest						

Source: data processed, 2022

By Table 5, it can be seen the value of each independent variable in the unstandardized coefficient column which is then described by the multiple linear regression equation as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$
$$Y = 1.170 + 0.609 + 0.116 \quad (3)$$

The results of the regression equation above can be explained in the following explanation:
a. Constant value 1.170
   The constant value of 1.170 indicates that if the independent variables ShopeePay and Shopee PayLater are considered constant or are considered zero, then the value of the dependent variable is 1.170. So, it can be concluded that in the absence of an independent variable, the value of consistency in the dependent variable, namely shopping interest is 1.170
b. ShopeePay regression coefficient value (X1) 0.609
   ShopeePay regression coefficient value shows a positive effect on Shopping Interest. of 0.609. It can be concluded that, if the ShopeePay variable has increased by 1 percent, the value of the shopping interest variable will increase by 0.609
c. Shopee PayLater (X2) regression coefficient value is 0.116
   Shopee PayLater regression coefficient value shows a positive effect on Shopping Interest. of 0.116. It can be concluded that, if the ShopeePay variable has increased by 1 percent, the value of the shopping interest variable will increase by 0.116.

Individual parameter significance test (t test)

This test was conducted to find out the partial effect of the independent variable or the ShopeePay and Shopee PayLater variables on the dependent variable or the Shopping Interest variable. The basis for this decision is if the significance value <0.05 then the alternative hypothesis can be accepted and vice versa. Another basis for making decisions is to compare the values of t count and t table. If t count is more than t table, then the alternative hypothesis can be accepted. In this study, the sample used was 400 at an error level of 0.05 with degrees of freedom = (df = nk-1) (400-3-1 = 396) so the t table value was 1.966. The results of this study obtained the following values (Table 6):

Table 6. Significance test of individual parameters (t test)

		Coefficients [a]				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,170	,120		9.717	,000
	ShopeePay	,609	0.030	,704	20,294	,000
	Shopee PayLater	,116	0.025	,159	4,591	,000

a. Dependent Variable: Shopping Interest

Source: data processed, 2022

Based on Table 6, the first hypothesis shows that based on the probability value of the ShopeePay variable of 0.000 which is less than 0.05. Then if based on the comparison value it is found that the T value obtained is 20.294. This value is greater than 1.966 (20.294 > 1.966). So, it can be concluded that Ha1 is acceptable. That is, ShopeePay has a significant effect on Shopping Interest.

The second hypothesis shows that based on the probability value of the Shopee Pay later variable of 0.000, this value is also less than 0.05. Then if based on the comparison value it is found that the T value obtained is 4.591. This value is greater than 1.966 (4.591 > 1.966). So, it can be concluded that Ha2 can be accepted. That is, Shopee PayLater also has a significant effect on Shopping Interest.

Simultaneous significance test (F Test)

Based on the results of the simultaneous significance test processing that has been carried out, the significance value is less than 0.05. And based on the comparison value obtained is 332.574 which is greater than 3.0185 (332.574 > 3.0185). So, it can be concluded that ShopeePay and Shopee PayLater have a simultaneous effect on shopping interest.

Table 7. Simultaneous significance test (F Test)

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	106.595	2	53,298	332.574	,000 [b]
	Residual	63.622	397	,160		
	Total	170,218	399			

a. Dependent Variable: Shopping Interest

b. Predictors: (Constant), Shopee PayLater, ShopeePay

Source: processed data, 2022

Coefficient of determination test

Table 8. Test of the coefficient of determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,791 [a]	,626	,624	,40032

a. Predictors: (Constant), Shopee PayLater, ShopeePay

Source: processed data, 2022

Based on the table above, the adjusted R square value is 0.624. This means that 62.4% of the dependent variable, namely Shopping Interest, can be explained by 2 independent variables, namely ShopeePay and Shopee PayLater. While the remaining 37.6% is explained by other variables outside of this study.

Discussion
The effect of the ShopeePay feature on shopping interest in the Province of the Bangka Belitung Islands

Based on the data generated from the research, the ShopeePay feature shows that many respondents agree with the use of the ShopeePay feature. Respondents feel that the ShopeePay

feature provides ease of learning, ease of transaction, trust in transactions, protection and security in transactions, and quality of service in applications that make people agree to use the ShopeePay feature. The results of this study are in line with the research (Brahmanta & Wardhani, 2021). They stated that the ShopeePay feature with perceived convenience, perceived usefulness, and perceived risk affected interest in reusing the Shopee Application for shopping. The results of this study are also supported by other researchers (Rosdiana et al., 2019) who state the influence of trust which plays a positive role in interest in buying products online, which is the same as the ShopeePay feature on the Shopee application.

The effect of the ShopeePayLater feature on Shopping Interest in the Province of the Bangka Belitung Islands

The results of the study describe the ShopeePayLater features with the level of user satisfaction, ease of use, security guarantees, trust in the use of features, efficiency, and speed in transactions can be concluded with the category of doubt. This is because people are not familiar with the pay later method and the interest is quite large on the ShopeePayLater feature. In addition, billing on the ShopeePayLater feature reduces interest in using purchases with the ShopeePayLater feature. This research is related to previous research (Adika, 2021). The results of the study show that the ShopeePayLater feature has a positive effect on service quality, while the effect of user convenience on trust has a negative effect.

Conclusion

Based on the results of the research, collection, and data processing above, it is known that the two independent variables affect the dependent variable. So it can be concluded that ShopeePay and Shopee PayLater affect people's shopping interests in the Bangka Belitung area. Another thing that supports it is that these two features provide a non-cash payment system that makes it easier for people to pay when shopping online without having to go to the bank as long as the balance in both features is sufficient. This feature can be an innovation for MSME (Micro, Small, and Medium Enterprises) actors who implement an online shopping system using the Shopee Application and payment systems that are made online and non-cash without having to go through a bank.

Acknowledgment

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