

# Study Of Impulse Buying Behavior On Interest In Using Paylater Facilities In The Marketplace With Celebrity Endorsers As Mediations

Zahra Zahra<sup>1</sup>, Dede Suleman<sup>2</sup>, Anus Wuryanto<sup>3</sup>, Etik dwi styaningrum<sup>4</sup>, Ratih Setyo Rini<sup>5</sup>, Asep Dony Suhendra<sup>6</sup>, Supriatin<sup>7</sup>, Adi Chandra Setiawan<sup>8</sup>

<sup>1,3,4,5,6,7</sup> Universitas Bina Sarana Informatika, Indonesia

<sup>2</sup>Department of Management & Jaya Launch Pad, Universitas Pembangunan Jaya, Indonesia

<sup>8</sup>Universitas Nusa Mandiri, Indonesia

[zahra.zzzr@bsi.ac.id](mailto:zahra.zzzr@bsi.ac.id)<sup>1</sup>, [dede.suleman@upj.ac.id](mailto:dede.suleman@upj.ac.id)<sup>2</sup>, [anus.awu@bsi.ac.id](mailto:anus.awu@bsi.ac.id)<sup>3</sup>, [etik.eds@bsi.ac.id](mailto:etik.eds@bsi.ac.id)<sup>4</sup>, [ratih.rsr@bsi.ac.id](mailto:ratih.rsr@bsi.ac.id)<sup>5</sup>, [asep.aya@bsi.ac.id](mailto:asep.aya@bsi.ac.id)<sup>6</sup>, [supriatin.spr@bsi.ac.id](mailto:supriatin.spr@bsi.ac.id)<sup>7</sup>, [adi.dhe@nusamandiri.ac.id](mailto:adi.dhe@nusamandiri.ac.id)<sup>8</sup>

*Abstract* — The purpose of this study was to examine the effect of impulsive buying behavior on interest in using a paylater with celebrity endorser as an intervening variable. The sample of this study was 100 students in Jakarta who were selected using the convenience sampling method, data were collected using a questionnaire. The collected data is processed using SmartPLS 3.0. The results of this study indicate that impulsive buying behavior has a significant effect on interest in using paylater. Celebrity endorser has no significant effect on interest in using paylater, Celebrity endorser also has no significant effect as an intervening variable.

*Keywords* : impulsive buying behavior, celebrity endorser, interest, paylater.

## I. INTRODUCTION

Numerous aspects, including those in the areas of communication, medicine, and other industries, are impacted by technological advancements. One of the changes is the ability to utilize electronics in the banking sector. The economy and people's lifestyles will be impacted by this development in its own way. The National Digital Research Center defines financial technology (fintech), a term coined from the outcomes of these advancements, as an innovation in the financial industry that makes it simpler for users to conduct financial transactions. Purchasing and selling shares, payments, peer-to-peer lending, cash transfers, retail investments, and financial planning (personal finance) are all processes in this sector (Nadia et al, 2019). Numerous fintech product and service initiatives have evolved, along with shifts in people's online-only lifestyles that are perceived as quick and simple. Due to the PayLater digital credit card installment function, one of the trends that draws millennial attention, people are encouraged to be able to satisfy their wants like shopping for several items or going around without having to wait for adequate money (Fanny, 2020).

The use of the internet as a technology to facilitate two-way contact between vendors and customers is known as digital marketing (Oktaviani & Rustandi, 2018). Digital marketing enables businesses to market their goods and services so that customers looking for those goods can quickly find them. Establish virtual, one-on-one interactions with customers to exchange information and solicit suggestions for businesses and goods. With the use of digital marketing, businesses can create goods that are high-quality, offer excellent customer service, and enhance the shopping experience for customers.

According to Fanny (2020), OVO PayLater was chosen as the most popular PayLater this year by 51.9% of the 347 respondents. Additionally, Gopaylater is in the second spot, and Shopee PayLater is in the third spot. PT Lentera Dana Nusantara, a peer-to-peer lending company, collaborates with Shopee to offer PayLater features as an alternate mode of shopping payments by installments or paying in full at the maturity of the loan (LDN). The e-commerce site with the highest frequency of purchases, 29%, is Shopee. Lazada is the next-largest retailer, followed by Tokopedia. However, in terms of visits, Shopee is likewise in second place after Tokopedia, despite the fact that Shopee shopping is more frequent than Tokopedia (shopee.id, 2019 in Fanny 2020).

In the era of digital marketing, there are various strategies to improve sales, and one of them is through using endorsers. Celebrity endorsers are well-known personalities in commercials who serve as middlemen, raising consumer interest in receiving advertising messages. Producers are increasingly looking for this innovative approach. Popular personalities are typically well-known people who are thought to symbolize the brand or its reputation. According to Saragih et al. (2018) using Sweeney and Soutar's theory that consumer support for endorsers increases consumer trust because consumers are interested in imitating the tastes of their idols, celebrity endorsement influences the formation of attitudes towards a particular brand. brand (Rosi, 2013),

According to Herawati (2017), celebrities are chosen as endorsers for a variety of reasons, including their level of popularity, their ability to convey the personality of the product through their image, their capacity to convey product information, and their capacity to persuade and draw attention from the general public. Celebrity credibility is therefore crucial when choosing a celebrity as an endorser.

According to Maulana (2018), who adapts Hsu and Hsu, customers are more likely to choose products they are familiar with because they are more likely to develop attitudes and have positive impressions that motivate them to make a purchase (Aziz et al., 2013). Consumers currently have trouble remembering a product brand that is presented in an advertisement because to the growth of incredibly inventive advertising treatments to catch their attention. As a result, an appealing concept for an advertisement or attractiveness of an advertisement is crucial (Gunawan, 2014). The goal of advertising is to persuade people to become aware of a brand, which is created through strong advertising appeal (Gunawan, 2014).

An act of purchasing that was not previously acknowledged cognitively as a result of a thought or purchase purpose developed before entering the store is referred to as impulse buying behavior (Mowen and Minor in Utami 2016). Currently, the majority of Indonesian shoppers prioritize leisure when they shop. This is similar to how consumers prioritize their hedonic value, or the enjoyment and happiness they derive from their buying experiences. Hedonic purchasing is valued by a tool that explicitly communicates the advantages of a purchase-making process, such as enjoyment and novelty (Utami 2016).

The development of artificial intelligence is consistent with the expansion of start-up companies, particularly in the accounting industry, as well as the surge of online loan applications, particularly during the Covid-19 Pandemic. It is undeniable that people's lifestyles have changed as a result of making it simpler to fulfill a variety of needs through online transactions. This has also increased impulse buying, which is supported by hedonic values when shopping online, or a sense of pleasure and happiness from the experience. A strong community must exercise restraint in order to avoid becoming enmeshed in a consumerist mindset.

II. METHOD

The purpose of this study's causal research methodology is to examine the relationship between one variable and another. The Online Pay Later System on the Marketplace is the dependent variable (Y1) in this study, while Impulsive Buying Behavior with Celebrity Endorser as Mediator is the independent variable. Statistical tests must be used to test the hypotheses in this study. The participants in this study were Jakartan college students who have done online shopping. Using gform, 100 students who use the online pay later system in the Jakarta area were given questionnaires as part of the study's convenience sample technique. SmartPLS 3.0 is used to process the data that was gathered.

III. RESULT

a. Validity Test

Based on the results of data processing, the following are the results of the validity test in this study.

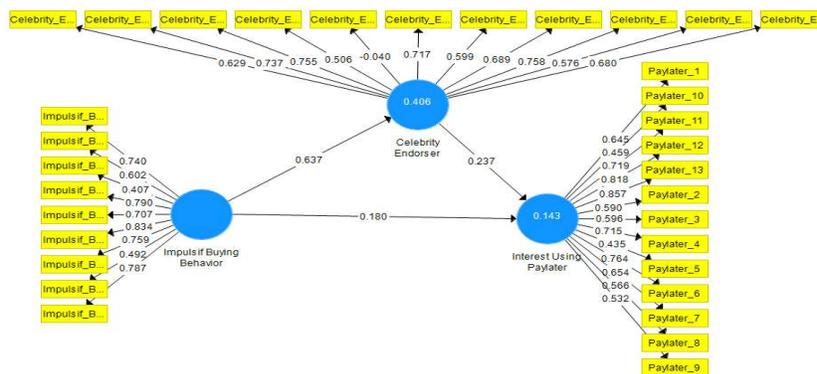


Figure 1. Validity Test Stage 1

Based on Figure 1, there are still some constructs in the research model that are not valid, so proceed to the validity test phase 2.

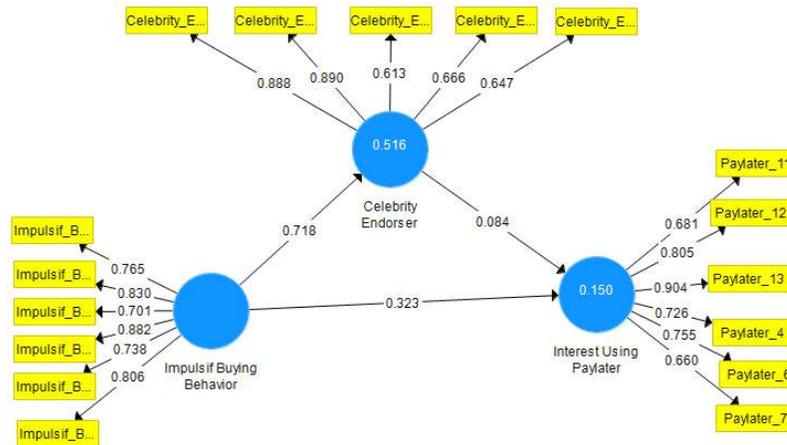


Figure 2. Validity Test Stage 2

After the phase 2 validity test was carried out, it was seen that all the constructs in the study were valid.

**b. Reliability Test**

To see the reliability results, it can be seen that the Average Variance Extract (AVE) value must be above 0.5 and the Composite Reliability must be above 0.7 (Ghozali, 2014).

Table 1. Reliability Test

Construct Reliability and Validity

|                          | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|--------------------------|------------------|-------|-----------------------|----------------------------------|
| Celebrity Endorser       | 0.820            | 0.906 | 0.863                 | 0.564                            |
| Impulsif Buying Behavior | 0.878            | 0.884 | 0.908                 | 0.623                            |
| Interest Using Paylater  | 0.868            | 1.085 | 0.890                 | 0.577                            |

Based on table 1, it is known that the AVE value is above 0.5 and the Composite Reliability value is above 0.7, so that all variables meet the reliability requirements (Ghozali, 2014).

**c. Evaluation of the Measurement Model (Outer Model)**

Table 2. Outer Model

Cross Loadings

|                             | Celebrity Endorser | Impulsif Buying Behavior | Interest Using Paylater |
|-----------------------------|--------------------|--------------------------|-------------------------|
| Celebrity_Endorser_10       | 0.888              | 0.756                    | 0.267                   |
| Celebrity_Endorser_11       | 0.890              | 0.739                    | 0.262                   |
| Celebrity_Endorser_4        | 0.613              | 0.317                    | 0.291                   |
| Celebrity_Endorser_7        | 0.666              | 0.318                    | 0.194                   |
| Celebrity_Endorser_9        | 0.647              | 0.262                    | 0.178                   |
| Impulsif_Buying_Behaviour_1 | 0.678              | 0.765                    | 0.153                   |
| Impulsif_Buying_Behaviour_4 | 0.583              | 0.830                    | 0.334                   |
| Impulsif_Buying_Behaviour_5 | 0.370              | 0.701                    | 0.381                   |
| Impulsif_Buying_Behaviour_6 | 0.563              | 0.882                    | 0.376                   |
| Impulsif_Buying_Behaviour_7 | 0.503              | 0.738                    | 0.356                   |
| Impulsif_Buying_Behaviour_9 | 0.656              | 0.806                    | 0.246                   |
| Paylater_11                 | 0.019              | 0.039                    | 0.681                   |

## Cross Loadings

|             | Celebrity Endorser | Impulsif Buying Behavior | Interest Using Paylater |
|-------------|--------------------|--------------------------|-------------------------|
| Paylater_12 | 0.133              | 0.219                    | 0.805                   |
| Paylater_13 | 0.403              | 0.495                    | 0.904                   |
| Paylater_4  | 0.091              | 0.153                    | 0.726                   |
| Paylater_6  | 0.120              | 0.178                    | 0.755                   |
| Paylater_7  | 0.273              | 0.214                    | 0.660                   |

Based on Table 2, it can be concluded that each latent variable is able to predict the size of each block better than other block sizes, so that the evaluation of the measurement model (outer model) with discriminant validity is valid.

## d. Evaluation of the Structural Model (Inner Model)

Table 3. Inner Model

## R Square

|                         | R Square | R Square Adjusted |
|-------------------------|----------|-------------------|
| Celebrity Endorser      | 0.516    | 0.511             |
| Interest Using Paylater | 0.150    | 0.133             |

## f Square

|                          | Celebrity Endorser | Impulsif Buying Behavior | Interest Using Paylater |
|--------------------------|--------------------|--------------------------|-------------------------|
| Celebrity Endorser       |                    |                          | <b>0.004</b>            |
| Impulsif Buying Behavior | <b>1.065</b>       |                          | 0.059                   |
| Interest Using Paylater  |                    |                          |                         |

Based on table 3, from R Square Adjusted it can be concluded that 13.3%, interest in using a paylater can be explained in this model.

## e. Hypothesis Test

Table 4. Hypothesis Test

## Path Coefficients

## Mean, STDEV, T-Values, P-Values

|   | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics ( O/STDEV ) | P Values     |
|---|---------------------|-----------------|----------------------------|--------------------------|--------------|
| Celebrity Endorser -> Interest Using Paylater       | 0.084               | 0.082           | 0.191                      | 0.439                    | <b>0.661</b> |
| Impulsif Buying Behavior -> Celebrity Endorser      | 0.718               | 0.727           | 0.050                      | 14.315                   | <b>0.000</b> |
| Impulsif Buying Behavior -> Interest Using Paylater | 0.323               | 0.348           | 0.169                      | 1.984                    | <b>0.030</b> |

Based on the results of statistical tests in Table 4, it can be described as follows.

1. The Effect of Celebrity Endorsers on Interest Using Paylater.  
From the results of statistical tests, the t-statistical value is 0.439 with a significant level of 0.661. This means that  $t \text{ count} < t \text{ table}$  ( $0.439 < 1.96$ ) and significant level  $> 0.05$  ( $0.661 > 0.05$ ). This means that Celebrity Endorser does not significantly affect Interest Using Paylater.
2. The Effect of Impulsive Buying Behavior on Interest Using Paylater  
From the results of statistical tests, the t-statistical value is equal to a significant level of 1.984. This means that  $t \text{ count} > t \text{ table}$  ( $1.984 < 1.96$ ) and a significant level  $< 0.05$  ( $0.030 < 0.05$ ). Impulsive Buying Behavior Significantly Affects Interest Using Paylater  
Specific Indirect Effect is used to show the strength of the effect or indirect effect of the independent variable on the dependent variable through the intervening variable. Specific Indirect Effect will give the value of

the influence of the intervening variable, namely brand image. The hypothesis can be accepted if the T-Statistic > 1.96 or the P-Values <0.005.

**Table 5. Measuring the Mediation Effect**

Specific Indirect Effects

Mean, STDEV, T-Values, P-Values

|   | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values     |
|---|---------------------|-----------------|----------------------------|------------------------|--------------|
| Impulsif Buying Behavior<br>-> Celebrity Endorser -><br>Interest Using Paylater | 0.060               | 0.056           | 0.137                      | 0.438                  | <b>0.662</b> |

Specific Indirect Effect the influence of the Impulsive Buying Behavior variable on interest in using paylater through Celebrity Endorser is 0.438 smaller than the T-Statistic value (0.471 < 1.96) and the P-Values value is 0.663 > 0.05 so it can be concluded that Celebrity Endorser has no effect as a variable. Intervening in relationships or the influence of Impulsive Buying Behavior on interest in using paylaters.

#### IV. DISCUSSION

The findings of this study are consistent with Fanny's research (2020), which demonstrates a significant positive relationship between trust and the convenience of making purchases using the Shopee Paylater online loan system, and with Nadia, et alresearch .s (2019), which claims that the paylater application makes it simple for all students who want to borrow money for class activities or want to buy goods online but do not have enough money so they make payments in installments with it. It goes without saying that the employment of installments that pique students' interest has an impact on their conduct. This study supports the idea that impulsive spending is the primary cause of debt for most people, and that substantial emotional support is required while using online installment facilities. As a result of a thought or purchase intention that was formed prior to entering the store, impulsive buying behavior is described as an act of purchasing that was not previously recognized consciously. Most individuals find shopping to be enjoyable, thus for some it might be challenging to break bad habits. The spending model has changed and shifted for some folks. In addition to meeting needs, people also make purchases in order to satisfy internal desires. This shopping action is referred to as a purchase based on an impulsive mindset, or the act of purchasing an item when the buyer has no prior desire to do so. It can also be described as an unplanned or an instant purchase.

#### V. CONCLUSION

According to the study's findings, consumers' interest in using paylater is significantly impacted by impulsive purchasing behavior. Celebrity endorsements have no discernible influence on consumers' willingness to use paylater, and they have no discernible influence as a moderating factor. This study demonstrates that the younger generation, specifically students, prefers to shop using the pay-later method due to the impulsive buying behavior factor. As a result, it is important for the younger generation to increase their financial literacy in order to manage their money more effectively.

#### REFERENCES

- Anak Agung, dkk. 2018. "Pengaruh *Personality* Dan *Shop Enjoyment* Terhadap *Impulse Buying Behavior* Yang Dimediasi *Impulse Buying Tendency*". E-Jurnal Manajemen Unud, Vol. 7, No. 6, 2018: 3320-3352 ISSN : 2302-8912
- Apriliya Eka. 2014. "Analisis Faktor yang Mempengaruhi Pembelian Spontan," Jurnal Sains Pemasaran Indonesia
- Aziz, S., Ghani, U., & Niazi, A. (2013). Impact of celebrity credibility on advertising effectiveness. *Pakistan Journal of Commerce and Social Sciences (PJCSS)*, 7(1), 107–127.
- Fanny, dkk (2020). "Pengaruh Kepercayaan Dan Kemudahan Terhadap Keputusan Pembelian Menggunakan Pinjaman Online Shopee Paylater". *Jurnal Ilmu Manajemen* Volume 8 Nomor 3 – Jurusan Manajemen Fakultas Ekonomi Universitas Negeri Surabaya
- Fathia Nur Azizah, dkk (2015). "Kontrol Diri Dan Gaya Hidup Hedonis Pada Mahasiswa Fakultas Ekonomika Dan Bisnis Universitas Diponegoro" *Jurnal Empati*, Oktober 2015, Volume 4(4), 156-162
- Ghozali, I. (2014). *Model Persamaan Struktural: Konsep dan Aplikasi dengan Program AMOS 22.0 Update Bayesian SEM*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2015). *Konsep, teknik, aplikasi menggunakan Smart PLS 3.0 untuk penelitian empiris*. BP Undip. Semarang.

- Gunawan, F. A. (2014). Analisis Pengaruh Iklan Televisi dan Endorser Terhadap Purchase Intention Dengan Brand Awareness Sebagai Variabel Intervening. *Jurnal Strategi Pemasaran*, 2(1), 1–14.
- Herawati, S. (2016). Pengaruh Kredibilitas Celebrity Endorser Dan Daya Tarik Iklan Terhadap Brand Attitude Oppo Smartphone. *Jurnal Ekonomi Bisnis*, 21(1), 46–50.
- Intan Ayu. 2020. “*Pengaruh Gaya Hidup, Religiusitas, Impulsif Buying, Hedonisme Dan Harga Terhadap Keputusan Pembelian Di Online Store Media Sosial Dengan Self Control Sebagai Variabel Intervening (Studi pada Mahasiswa Ekonomi Syariah Universitas Islam Negeri Sunan Ampel dan Ekonomi Islam Universitas Airlangga Surabaya)*”. Skripsi Universitas Islam Negeri Sunan Ampel Surabaya
- Maulana, R. I. (2018). Pengaruh Awareness, Daya Tarik Iklan Terhadap Brand Attitude Indomie Kota Tangsel. *Jurnal Pemasaran Kompetitif*, 1(3).
- Nadia, dkk 2019. “*Dampak Penggunaan Pinjaman Online Terhadap Gaya Hidup Konsumtif Mahasiswa Yogyakarta*”. *Proceeding SINTAK 2019 ISBN: 978-602-8557-20-7*
- Oktaviani, F., & Rustandi, D. (2018). Implementasi Digital Marketing dalam Membangun Brand Awareness. 3(1), 1–20
- Pakpahan, E., Restuti, S., & Musfar, T. (2017). Pengaruh Kredibilitas Celebrity Endorser Terhadap Keputusan Pembelian dan Kepuasan Konsumen You-c 1000 Vitamin C di Kota Pekanbaru. *Jurnal Online Mahasiswa Fakultas Ekonomi Universitas Riau*, 4(1), 721–734.
- Raden Ani, dkk. 2019 “*Praktik Finansial Teknologi Ilegal Dalam Bentuk Pinjaman Online Ditinjau Dari Etika Bisnis*” *Jurnal Pembangunan Hukum Indonesia Volume 1, Nomor 3, Tahun 2019 Fakultas Hukum Universitas Diponegoro*
- Ratih Dewi. 2020. “Pengaruh Life Style, Self Control Dan Financial Literacy Terhadap Perilaku Konsumtif Mahasiswa Melakukan Online Shopping”. *Equilibrium: Jurnal Ekonomi-Manajemen-Akuntansi Volume 16, Nomor 1, April 2020*. Hal. 29-36
- Ratih Hurruyati. 2015,”*Bauran Pemasaran dan Loyalitas Konsumen*. Bandung: Alfabeta
- Rosi, F. (2013). Analisis Perbandingan Pengaruh Endorser terhadap Sikap pada Merek Shampo Sunsilk dan Shampo Pantene. *Jurnal Ilmu Manajemen (JIM)*, 1(1).
- S Chatimah dan Purwadi 2007. “Hubungan antara Religiusitas dengan Sikap Konsumtif Remaja,” *Jurnal Humanis Indonesia*, Vol. 4
- Saragih, D. V. C., Pangestuti, E., & Rahma Devita, L. D. (2018). Pengaruh Perceived Value, Celebrity Endorser dan Advertising terhadap Brand Attitude (Survei pada Mahasiswi Universitas Brawijaya Pengguna Kosmetik Wardah). *Jurnal Administrasi Bisnis*, 64(1), 1–9.
- Sari (2021), “Pengaruh Penggunaan Paylater Terhadap Perilaku Impulse Buying Pengguna E-Commerce di Indonesia”. *Jurnal Riset Bisnis dan Investasi Vol. 7, No. 1, April 2021 44 P-ISSN 2460-8211 E-ISSN 2684-706X*
- Savitri Aprilyana Putri. 2017. “Pengaruh Norma Subyektif, Religiusitas dan Self Control Terhadap Perilaku Konsumtif Masyarakat Muslimah Pengguna Kartu Kredit” Tesis--UIN Sunan Ampel Surabaya, 2017.
- Stoner, James A. F. 2012. *Manajemen*. Prentice-Hall
- Sugiyono. 2018. *Metode Penelitian Kuantitatif*. Bandung: Alfabeta.
- Utami, B. (2017). Pengaruh Nilai Belanja Hedonik terhadap Impulse Buying dengan Emosi Positif sebagai Variabel Perantara (Studi Kasus pada Pelanggan di Ambarukmo Plaza Yogyakarta). *Jurnal Manajemen Bisnis Indonesia (JMBI)*, 6(1), 11–22.
- Wina Lestari. 2020. “Pengaruh Kontrol Diri Terhadap Pembelian Impulsif Produk Fashion Pada Wanita”. Skripsi Universitas Sumatera Utara