Quantitative Economics and Management Studies (QEMS) *ISSN: 2722-6247 (online)*
Vol. 5 No. 6 (2024)
https://doi.org/10.35877/454RI.qems3710

Analysis of Shopee Paylater Features and Twin Date Events on the Consumptive Behavior of Tadulako University Students in E-Commerce Shopee

Friskha Anggriani Kadoena, Wahyuningsih, Maskuri Sutomo, & Rian Risendy

Faculty of Economics and Business, Universitas Tadulako, Palu, Indonesia

Abstract

This research aims to analyze the role of using the Shopee PayLater feature and the twin date event on the consumer behavior of Shopee users. The sample in this study was selected using a purposive sampling technique, with the criteria being that respondents had activated the paylater feature on the Shopee application. The number of samples used was 90 respondents. Data analysis was carried out using the multiple linear regression method, with an Fcount test result of 12.263 which was greater than Ftable 3.10 and a significant value of 0.000 which was smaller than 0.05. These results indicate that the Shopee Paylater feature and the Twin Date Event simultaneously have an influence on consumer behavior. The R square value in this study reveals that 22% of the variability in consumer behavior is influenced by the Shopee Paylater feature and the Twin Date Event, while 78% is influenced by other variables not discussed in this study.

Keywords: consumptive behavior; shopee paylater features; twin date event.

Received: 4 November 2024 Revised: 13 December 2024 Accepted: 20 December 2024

1. Introduction

In the current era of globalization, various fields such as economics, technology, industry and others have experienced very rapid progress. Various conveniences for humans are present in every aspect of life thanks to technological advances (Rombe et al., 2021). The development of technology and social media has changed people's consumption behavior today (Fadjar et al., 2022). With the development of information and technology, people's shopping behavior is also affected, even in terms of food (Nasution et al., 2020). For decades, organizational learning has been recognized as a knowledge-based strategic instrument to empower teamwork in improving performance (Ferdinand & Wahyuningsih, 2018). The trade process that previously required customers to meet in person is now enough to touch the screen on a device connected to internet technology (Muzakir et al., 2021).

Technological advances and the internet have made various activities easier and more efficient. One of the prominent changes is the emergence of online shopping as a popular lifestyle trend in society, especially among the younger generation, including college students (Amalia, 2022). This change encourages companies to reformulate marketing strategies to retain existing customers and encourage repeat purchases of the same product (Wahyuningsih et al., 2022). Digital marketing is now a media that is in great demand by the public to support various activities, allowing companies to develop more efficient and adaptive business models (Bachri et al., 2023; Syamsuddin et al., 2024). The switch from physical shopping to online shopping is one of the clear examples of how technology makes daily life easier.

E-commerce is not just the activity of buying and selling products online, but also includes a wider process, ranging from product development, sales, marketing, delivery, to customer service. This involves internet networks to support collaboration with business partners around the world (Lele et al., 2022). E-commerce platforms offer a variety of products that make it easier for customers to compare prices and features, while providing a comfortable and secure shopping experience (Adam et al., 2023). However, in the midst of increasingly fierce competition in the business world (Muh. Sarfandi et al., 2023), e-commerce is an urgent need for business actors to face global challenges, new

* Corresponding author.
E-mail address: friskhakadoena@gmail.com

Quantitative Economics and Management Studies (QEMS) is licensed under an Attribution-NonCommercial-ShareAlike 4.0 International (CC BY-NC-SA 4.0)

competitors, and innovation demands (Nurfadilla Nurfadilla et al., 2024). However, the lack of website security and privacy is still one of the main reasons that hinders consumer trust in online transactions (Ponirin et al., 2009).

One of the e-commerce that is in great demand today among teenagers to adults is Shopee. Shopee is an e-commerce application for online buying and selling that was first released in 2009 in Singapore. The app then expanded its services to various countries, including Indonesia, Malaysia, Thailand, Vietnam, the Philippines, and Taiwan. Shopee was developed by Garena, now known as SEA Group, a Singaporean company that is also known as the publisher of the Point Blank game (Anthony & Sama, 2021). The platform offers a wide range of products, equipped with secure payment methods, integrated delivery services and innovative social features to make buying and selling more fun, safe and practical. With all the conveniences offered by shoppes in shopping can afford making consumptive behavior in their users (Fauziah et al., 2022). Repeat purchase behavior occurs when a customer purchases another product or service a second or more time with the same company; And the reason is that repurchases are primarily triggered by customer experience to products or services (Wahyuningsih et al., 2022).

The presence of various shopping conveniences in e-commerce can make someone more consumptive. Patterns of consumptive behavior are based on a tendency to personal pleasure and material desires, where product purchases are more concerned with the desire factor than needs (Kurniawan, 2017). Consumptive behavior is behavior that has a tendency to use something without distinguishing between wants and needs indicated through the drive to live luxuriously and excessively in order to satisfy personal desires and physical comfort, this behavior is not based on rational considerations (SL. Triyaningsih, 2011). With a general understanding of the purchasing decision-making process, marketers can better tailor their marketing programs (Fattah et al., 2024).

The thing that supports consumptive behavior in Shopee users is the paylater feature. Shopee Paylater, like other Paylater services, allows users to defer payments, which works like instant credit. For students who do not have a credit card or have limited access to conventional banking services, Shopee Paylater can be an interesting alternative option (T. Zahara et al., 2023). Paylater is an alternative payment method that allows users to delay or installment payments when shopping through certain platforms, such as e-commerce. This service is similar to online loans that do not require a credit card (Ningsih Wijaya et al., 2024). This feature is here to answer the needs of consumers who increasingly want convenience and comfort in online transactions, especially in the midst of the rampant digital shopping trend in Indonesia (Suci et al., 2024). However, users also need to understand the terms, conditions, and obligations that come with it so that the use of Shopee Paylater remains in accordance with their financial capabilities.

Along with the increasing popularity of online shopping, e-commerce platforms such as Shopee continue to innovate by holding various attractive promos. One of the most awaited events is the “Twin Dates” promo, where Shopee provides special offers every month on dates that have the same numbers, such as 1.1, 2.2, 9.9, to the peak on 11.11 and 12.12. Shopee has become one of the e-commerce that has routinely held “twin date” promo events since 2019 (Maharani et al., 2022). (Andriana et al., 2024) This event is always a great opportunity for users to get discounts, cashback, and free shipping promos, making the online shopping experience more economical and enjoyable. With so many products on offer and very competitive prices, the twin date event on Shopee is the perfect moment for people to meet their needs at affordable prices. It is said to be efficient if the price of the securities traded reflects all available information (Yunus Kasim et al., 2022).

From several previous studies, several differences in the results of the Shopee Paylater variable (X1) on Consumptive Behavior (Y) were found, so it is necessary to restudy this matter by adding the Twin Date Event variable as (X_2).

2. Literature Review

2.1. Consumer Behavior

Consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and place products, services, ideas, or experiences to meet their wants and needs (Kotler and Keller, 2016). Consumer behavior is an important aspect that anyone involved in the retail business needs to know, understand, and pay attention to. (Ardani, 2022) Consumer behavior is a complex phenomenon, involving perceptions, attitudes, and preferences towards various aspects related to a brand. Perception reflects how consumers perceive a product or service based on previous experiences, which can ultimately influence their intentions and behavior in the future**.** Behavioral intentions are influenced by three components, namely attitude, subjective norms, and perceived behavior control. Attitude is an expression of a person's feelings that reflect his likes or dislikes of an object.

2.2. E-Commerce

E-commerce is the use of communication networks and computers to run various business processes. Young consumers generally have a great interest in online shopping, as they take advantage of online facilities to meet their needs (Z. Zahara et al., 2021). Ecommerce opens up great opportunities in the business world, including selling products, providing services online, and increasing revenue (Rahmad, 2017). The process of buying and selling, and transactions that previously required consumers to meet face-to-face, can now be done using gadgets that are integrated with internet technology, called ecommerce (Muzakir et al., 2020). (Zulfa & Hidayati, 2018) E-commerce/m-commerce is defined as the distribution, purchase, sale, and marketing of goods and services carried out through electronic systems such as the internet, television, and other computer networks.

2.3. Shopee Paylater

Shopee PayLater is an online loan service without the need for a credit card, which allows users to delay transaction payments. Users can choose to pay off in one payment or through installments, making it easier for those who do not have enough funds but want to buy goods on credit through the available online shopping features (Puspitasari & Jazilatul, 2024). Shopee Paylater's billing and payment system is similar to a credit card, but the requirements to access Shopee Paylater are quite strict because there are several criteria that must be met, such as a Shopee account that is active in transactions, registered and verified, and is at least three months old. Therefore, not everyone can use Shopee Paylater; only certain users meet those criteria. In addition, Shopee also offers a variety of other payment methods, including COD (Cash On Delivery), where consumers pay for products when they receive the goods. Shopee provides a variety of conveniences for its consumers (Wulandari & Subandiyah, 2022).

Shopee Paylater is one of the paylater services that can be used to pay for certain products, as long as the merchant has collaborated with Gojek before. In addition to Gojek, the OVO digital wallet also provides a similar paylater service (Julita et al., 2022).

Some of the indicators of Shopee Paylater according to (T. Zahara et al., 2023) are, clear information, responsive customer care, easy to use, easy fund requests, few errors, easy registration, providing convenience in transactions, easier transactions, ensuring the security of consumer personal data, providing discounts, and varying limits. Responsive customer care helps to deal with issues or questions quickly. Ease of use and simple registration process increase user convenience. Easy request for funds and minimal errors in the system ensure smooth transactions. In addition, this service provides convenience and security in transactions, protecting consumers' personal data. Discounts and variations in credit limits add to the attractiveness of this feature for users.

2.4. Twin Date Promo

The twin date promo is one of the most anticipated monthly discount programs, especially by online buyers. As the name implies, this promo takes place on a date with a twin number every month, such as 6.6 which means the sixth day in June. This promo is also known as a twin date or a beautiful date (Fauziyah, 2021).

A marketing campaign on every twin date (often referred to as a “beautiful date” or “special date”) is one of Shopee's strategies to leverage consumer behavior in meeting needs online (Dewi et al., 2021). The concept of twin dates has its roots in a festival in China known as Singles Day Sale, which was first held in 2009 (Sun & Creech, 2019: 234). Singles Day was originally intended as a celebration for single youth in China to appreciate their single status. The festival is celebrated every year on November 11, as the date “11/11” visually resembles four single men standing side by side. The popularity of Singles Day prompted Alibaba, China's largest e-commerce company, to make it a harbolnas (national online shopping day). This step was then followed by many other e-commerce platforms, including Shopee.

The shopee twin date event has a deeper meaning related to the context of social change, especially people's consumption patterns in the digital era (Andriana et al., 2024). This has led to a shift in consumer behavior from traditional shopping patterns to patterns that are more driven by promotion and exclusivity (Tawasuli & Kholifah, 2023). Some indicators of twin date promos according to (Ariyanti & Setyo Iriani, 2022) are, discounts, coupons, gifts. Discounts provide discounts to attract consumer interest, coupons offer additional benefits when shopping, and rewards become incentives that encourage consumers to make purchases during the promo period.

2.5. Consumptive Behavior

Consumptive behavior is the behavior of consuming goods that are actually lacking or not needed (especially those related to the response to the consumption of secondary goods, that is, goods that are not really needed). Consumptive

behavior occurs because people have a materialistic tendency, a great desire to own things without paying attention to their needs and most of the purchases made driven by the desire to fulfill the desire for mere pleasure (Fitriani, 2021).

Consumptive behavior is an action that is carried out excessively against the use of a product. Furthermore, consumptive behavior is also defined as the act of using a product incompletely. That is, someone buys. The product is not because the product used has run out, but because of the lure of gifts offered or even the product is trending (Mustomi & Puspasari, 2020).

Some indicators of Consumptive Behavior according to (Ningsih Wijaya et al., 2024) are, expecting additional gifts, attractive packaging, fulfilling prestige, buying based on price perception determines a person's class. Expecting additional rewards shows the tendency of consumers to buy goods in order to get certain bonuses or incentives. Attractive packaging influences purchasing decisions because aesthetic visuals are often more appealing to consumers. Fulfilling prestige refers to the urge to buy goods that increase social status. Meanwhile, buying based on the perception of price that determines a person's class reflects the view that the price of goods reflects the status or social class of consumers.

3. Method

This study uses associative quantitative research methods to identify relationships or associations between two or more variables. Shopee Features Paylater and twin date events are independent variables while consumptive behavior is a bound variable (T. Zahara et al., 2023). This research was conducted in the Palu City area. The sample of this study is all Tadulako University students who have the Shopee application, activate and have transacted using the Paylater and also made purchases during promotions special event Shopee twin dates.

The sampling technique in this study is a purposive sampling technique. Sugiyono (2013) said that the purposive sampling technique is a sampling technique by a population that has special criteria. The special criteria that must be possessed by the population to be used in this study are, Tadulako University students, have a Shopee application and account on the smartphone private, enable the Paylater on Shopee, have made transactions using paylater, discount users special event voucher Shopee twin dates.

The sample size in this study uses the Hair formula. The Hair formula is used because the population size is not known for sure and suggests that the sample size of the drinking sample is 5-10 times the indicator variable (Hair et al., 2014). In this study, 18 indicators were obtained which were then multiplied by 5 (18x5 = 90), so that from the calculation as many as 90 samples were obtained. The data collection technique used is using a Likert scale. The data analysis techniques used are descriptive analysis, then questionnaire data processing with data quality tests (validity test, reliability test), classical assumption test (normality test, heterokedasticity test, multicollinearity test, linearity test, multiple linear regression analysis, R2 determination coefficient analysis), and hypothesis test (partial t test and simultaneous f test), using Statistical Product and Service Solutions (SPSS).

4. Result and Discussions

4.1. Result

4.1.1. Validity Test

To find out whether a questionnaire is valid or not, a validity test is carried out. The researcher used the IBM 26 SPSS program using Pearson Bivariate correlation (Pearson Moment Product). By knowing the value of N=90 and by using an error level of 5% in the distribution of statistical rtable values, it is known that the rtable is 0,207. If the value of the calculation > the table, the questionnaire is said to be valid. In this study, it can be seen that all questionnaire items are declared valid. The validity test in this study is shown in the Table 1.

4.1.2. Reliability Test

In this study, the data reliability test is by using the internal consistency reliability method which uses the Cronbach Alpha test to identify how well the item items in the questionnaire are related to each other with others. A construct or variable is declared reliable if it gives a Cronbach Alpha value > 0.70. So the questionnaire items in this study are declared reliable. The result shown on Table 2.

Table 1. Validity test results

Statement Items	r calculate	r table	Sig.	Information
Shopee *Paylater* (X_1)				
X1.1	0.783	0.207	0.000	Valid
X1.2	0.820	0.207	0.000	Valid
X1.3	0.781	0.207	0.000	Valid
X1.4	0.786	0.207	0.000	Valid
X1.5	0.605	0.207	0.000	Valid
X1.6	0.725	0.207	0.000	Valid
X1.7	0.830	0.207	0.000	Valid
X1.8	0.833	0.207	0.000	Valid
X1.9	0.793	0.207	0.000	Valid
X1.10	0.728	0.207	0.000	Valid
X1.11	0.792	0.207	0.000	Valid
Twin Date Event (X_2)				
X2.1	0.944	0.207	0.000	Valid
X2.2	0.942	0.207	0.000	Valid
X2.3	0.906	0.207	0.000	Valid
Consumptive Behavior (Y)				
Y1	0.740	0.207	0.000	Valid
Y2	0.790	0.207	0.000	Valid
Y3	0.852	0.207	0.000	Valid
Y4	0.734	0.207	0.000	Valid

Source : Data processed by researchers, 2024

Table 2. Reliability Test Results

No.	Variable	Cronbach Alpha	Information
1	Shopee Paylater	0.931	Reliable
2	Twin Date Events	0.923	Reliable
3	Consumptive Behavior	0.784	Reliable

Source : Data processed by researchers, 2024

4.1.3. Normality Test Results

In this normality test, it can be seen by assessing Asymp. Sig (2-tailed). For the statistical test of KolmogorovSmirnov (K-S), the decision was made according to (Ghozali, 2011:163), as follows:

a) If the significant results of Kolmogorov-Smirnov (K-S) show a significant value of > 0.05, then the residual data is distributed normally.

b) If the Kolmogorov-Smirnov (K-S) significant result shows a significant value < 0.05, then the residual data is not normally distributed.

Table 3. Normality Test Results

One Sample Kolmogorov-Smirnov Test	
Sig. 2 tailed	**Information**
0.055	Normally distributed

Source : Data processed by researchers, 2024

Based on the table 3, a significance value of 0.055 (Asymp. Sig. (2- tailed) is greater than α (0.05). So it can be concluded that the data is normally distributed.

4.1.4. Heterokedasticity Test Results

The heteroscedasticity test in this study was carried out by the Glejser test on the SPSS application, namely by regressing the residual absolute value to an independent variable to find out the existence of heteroscedasticity is to look at the significance value with the following conditions:

a) If the significance probability value < 0.05, it indicates that heteroscedasticity has occurred.

b) If the significance probability value ≥ 0.05, then heteroscedasticity does not occur.

Table 4. Heterokedasticity Test Results

Variable	Sig.	Conclusion
Shopee Paylater	0.345	Does not happen
Twin Date Events	0.57	Does not happen

Source : Data processed by researchers, 2024

Based on the table 4, it is known that the significance value of the X_1 variable (Shopee Paylater) of 0.345 is greater than 0.05 which can be concluded that the X_1 variable (Sopee Paylater) does not have hesterokedesasis. Similarly, the significance value of variable X_2 (Twin Date Event) of 0.57 is greater than 0.05 which means that variable X_2 (Twin Date Event) does not have hesterotoxicity.

4.1.5. Multicollinearity Test Results

The method used to detect the presence or absence of multicollinearity in the regression model is to look at the tolerance value and the Variance Inflaction Factor (VIF) value. Tolerance measures the variability of selected independent variables that are not explained by other independent variables. So a low tolerance value equals a high VIF value. The commonly used cutoff values are:

a) If the tolerance value > 0.10 is from the VIF value < 10, then it is concluded that there is no multicollinearity between independent variables in the regression model.

b) If the tolerance value < 0.10 is from the VIF value > 10, then it is concluded that there is multicollinearity between independent variables in the regression model

Table 5. Multicollinearity Test Results

Variable	Tolerance Value	VIF Value	Conclusion
Shopee Paylater	0.499	2.005	Does not happen
Twin Date Events	0.499	2.005	Does not happen

Source : Data processed by researchers, 2024

Based on the table 5, it can be seen that the X_1 variable (Shopee *Paylater)* has a tolerance value of 0.499 which is greater than 0.10 and a VIF value of 2.005 is less than 10 so it can be concluded that the X_1 variable (Shopee *Paylater*) to the Y variable (Consumptive Behavior) does not occur multicollinearity. Meanwhile, the variable X_2 (Twin Date Event) has a *tolerance* value of 0.499 which is greater than 0.10 and a VIF value of 2.005 is less than 10 so it can be concluded that the variable X_2 (Twin Date Event) to the variable Y (Consumptive Behavior) does not occur multicollinearity.

4.1.6. Linearity Test Results

The linearity test is to determine the relationship between the independent variable and the linear bound variable or not. Testing on SPSS using a test of linearity with a significance level of 0.05. Two variables are said to have a linear relationship if the significance is more than 0.05.

Table 6. Linearity Test Results

Variable	Sig.	Conclusion
Shopee Paylater	0.217	Linear
Twin Date Events	0.267	Linear

Source : Data processed by researchers, 2024

Based on the table 6, it can be seen that the significance value of the X_1 variable (Shopee *Paylater*) is 0.217 > from 0.05. So it can be concluded that the variable X_1 (Shopee *Paylater*) has a linear relationship with the variable Y (Consumptive behavior). Meanwhile, in the variable X_2 (*Twin date event*), a significance value of 0.267 > 0.05 was obtained. Therefore, it can be concluded that the variable X_2 (Twin Date Event) has a linear relationship with the variable Y (Consumptive behavior).

4.1.7. Multiple Regression Analysis Test Results

The multiple linear regression equation in this study is obtained from the SPSS data processing presented in the Table 7.

Table 7. Multiple Linear Regression Analysis Test Results

Independent Variable (X)	Unstandardized Coefficients		Standaridized Ceofficients Beta	t	Sig.
	B	Std. Error			
Constant	6.310	1.716		3.676	0.000
Shopee Paylater	0.070	0.057	0.166	1.242	0.218
Twin Date Events	0.403	0.161	0.336	2.507	0.014

Source : Data processed by researchers, 2024

Based on the data processing in SPSS, the regression equation is obtained as follows:

$$Y = a + b1X1 + b2X2 + \varepsilon$$

$$\mathbf{Y = 6.310 + 0.070 + 0.403 + e}$$

From the results of the linear regression equation above, it is known:

a) The value of the constant a of 6.310 means that if the variable X (X_1, X_2) is considered 0, then the product's Consumptive Behavior score on the Shopee application is 6.310.

b) The value of the variable regression coefficient X_1 (Shopee paylater) has a positive value of 0.166, X_2 (Twin date event) is 0.336. This illustrates that when the value of Shopee Paylater and the Twin Date Event has a positive effect on Consumptive Behavior, then Consumptive Behavior will increase or the value will be more positive. From these two variables, it can be seen that the magnitude of the coefficient a = 6.310, Shopee Paylater 0.166, Twin Date Event 0.336. This shows that the Twin Date Event has the greatest or dominant influence on Consumptive Behavior.

4.1.8. Determination Coefficient Analysis Test Results

The Coefficient of Determination (R2) analysis is used to determine how much the percentage of independent variables influence the dependent variables.

Table 8. Determination Coefficient Test Results

Type	R	R Square	Adjusted R Square	Std Error
1	0.469	0.22	0.202	2.748

Source : Data processed by researchers, 2024

Based on the table 8, it can be seen that the results of SPSS R square data processing are 0.22 which can be interpreted that the variables X_1 (Shopee *Paylater*) and X2 (*Twin Date Event*) affect Y (Consumptive Behavior) by 22% while the remaining 78% is influenced by other variables that are not discussed by the researcher in this study. Consumptive behavior in *e-commerce* can be influenced by several other variables outside of this study.

4.1.9. F Test Results

The F test in this study aims to find out whether all independent variables (X) have an influence simultaneously or together on the dependent variable (Y).

Based on the table 9, it can be seen that the result of F is calculated as 12.263 > from F table, which is 3.10 with a significance value of 0.000 < 0.05. Therefore, it can be concluded that H_3 is accepted, which means that the X_1 variable

(Shopee Paylater) and the X_2 variable (Twin Date Event) have an effect simultaneously or together on the Y variable (Consumptive Behavior).

Table 9. Test Result F

Variable	F count	F table	Sig.
Shopee Paylater Twin Date Events	12.263	3.10	0.000

Source : Data processed by researchers, 2024

4.1.10. T Test (Partial) Result)

The t test in this study was used to see how far the influence of individual independent variables in explaining the dependent variables was. The significant level used in the t-test was 0.05 (α= 5%).

Table 10. T Test (Partial) Result

Independent Variables	Dependent variables	t count	t table	Sig.	Information
Shopee Paylater	Consumptive Behavior	1.242	1.987	0.218	Rejected
Twin Date Events	Consumptive Behavior	2.507	1.987	0.014	Accepted

Source : Data processed by researchers, 2024

It is known that the result of the t_{table} is 1.987. Based on the results of data processing using SPSS in the table above, it is known that the variable X_1 (Shopee Paylater) has a t calculation of 1.242 < t table 1.987 with a significance value of 0.218 > 0.05. So it can be concluded that H_1 is rejected which means that the variable X_1 (Shopee Paylater) has no influence on the variable Y (Consumptive Behavior). In variable X_2, it is known that t is calculated as 2.507 > t table 1.987 with a significance value of 0.014 < 0.05. So it can be concluded that H_2 is accepted, which means that the variable X_2 (Twin Date Event) has a significant effect on the variable Y (Consumptive Behavior).

4.2. Discussion

4.2.1. Hypothesis 1: The Role of the Shopee Paylater Feature on Student Consumptive Behavior in Shopee E-Commerce

The results of the study show that the Shopee PayLater feature (X1) has no influence on the consumptive behavior of Tadulako University students. This is evidenced by a t-count value of 1.242 which is smaller than the t-table (1.987) and a significance value of 0.218 which is greater than 0.05. Thus, the first hypothesis (H1), which states the influence of Shopee PayLater on consumptive behavior, is rejected.

This explanation can be seen from several factors based on data collected through questionnaires. One of the main reasons is the lack of consumer interest in this feature because there are often technical errors (errors) in the Shopee Paylater system. In addition, the initial registration process is difficult and takes a long time is an additional obstacle. Students as new users may feel uncomfortable with this complex process, which ultimately lowers their enthusiasm for taking advantage of the feature.

The Shopee Paylater feature is also considered less attractive to some users because of the low cashback offered. Cashback is one of the incentives that generally increases consumer interest, but if it is not available in significant amounts, users tend to be reluctant to use it. In addition, the variety of credit limits provided by Shopee Paylater is often considered not to meet the needs of new users, especially students with limited financial capabilities. As a result, they prefer other payment methods that they feel are more practical and according to their needs.

Overall, technical obstacles and limitations of Shopee features PayLater making this feature has not been able to significantly encourage consumptive behavior among students. This is in line with research from (Suci et al., 2024); (Julita et al., 2022); that Shopee Paylater has no influence on consumptive behavior.

4.2.2. Hypothesis 2: The Role of the Twin Date Event on Student Consumptive Behavior in Shopee E-Commerce

The results of this study show that the Twin Date Event (X2) is proven to have a significant influence on students' consumptive behavior. This is evidenced by a t-count value of 2.507 which is greater than the t-table (1.987) and a significance value of 0.014 which is smaller than 0.05. Therefore, the second hypothesis (H2), which states the influence of the Twin Date Event on consumptive behavior, is accepted.

The promotion of twin dates has become a very effective marketing strategy to encourage consumptive behavior. Shopee offers various attractive promos, such as massive discounts, cashback, free shipping, and exclusive vouchers at this event. Students as the younger generation are often tempted to take advantage of these offers because they are considered an opportunity to get things at more affordable prices.

In addition, the characteristics of the younger generation who tend to be impulsive in shopping also support the influence of this event on consumptive behavior. Offers with a specific time limit, such as flash sales or discounts that only apply on twin dates, create a sense of urgency. This factor encourages students to make purchases, even for items that are not really needed.

From a social perspective, Event The Twin Dates also provide a pleasant shopping experience. Many students shared stories about the promos they got on social media, thus creating a viral effect that further increased consumer interest in participating in the Event Ini. Thus, the promotion of twin dates not only succeeded in attracting the attention of individuals but also influenced consumptive behavior collectively. This is in line with the results of research conducted by (Leilani et al., 2023); (Lingga, 2021), which shows that Event The Twins date has an influence on consumptive behavior.

4.2.3. Hypothesis 3: The Role of the Shopee Paylater Feature and the Twin Date Event on Student Consumptive Behavior in Shopee E-Commerce

Simultaneously, the results of the study show that the Shopee Paylater (X1) and Twin Date Event (X2) features together have an influence on students' consumptive behavior. This is evidenced by the results of the F test which shows an F-count value of 12.263, greater than the F-table (3.10), and a significance value of 0.000 which is smaller than 0.05. Thus, the third hypothesis (H3), which states that there is a simultaneous influence between the two variables on consumptive behavior, is accepted.

However, regression analysis showed that the contribution of these two variables to consumptive behavior was only 22% (R square = 0.22), while the rest (78%) was influenced by other variables not discussed in this study. This shows that while the Shopee Paylater feature and Twin Date Event have an influence, they are relatively small compared to other factors, such as social media trends, student purchasing power, or other e-commerce marketing strategies.

The Twin Date event is the dominant variable in influencing consumptive behavior, while the influence of Shopee Paylater is smaller. This shows that students are more interested in promos that directly reduce prices or provide instant benefits, compared to payment methods that only offer ease of credit.

Overall, the combination of creative promotions such as the Twin Date Event and payment convenience features such as Shopee Paylater is indeed able to create consumptive behavior. However, the success of this strategy largely depends on the effectiveness of each element, including how Shopee fixes technical constraints and increases the appeal of the Shopee Paylater feature.

5. Conclusion

This article highlights the influence of the Shopee Paylater feature and twin date events on the consumptive behavior of Tadulako University students. In this study, it was found that the Shopee Paylater feature did not have a significant effect on students' consumptive behavior. Factors such as technical errors, complicated registration processes, and less attractive cashback incentives make this feature undesirable among college students. In contrast, twin date events had a significant influence on consumptive behavior. Massive promotions, such as discounts and free shipping, encourage college students to shop, especially because of the urgency factor created by limited-time promotions.

Simultaneously, the Shopee Paylater feature and the twin date event have an effect on consumptive behavior, although their contribution is only 22%, with the twin date event being the more dominant variable. This shows that students are more responsive to direct incentives such as discounts compared to the ease of payment through credit. This research

provides important insights for e-commerce businesses to improve their marketing strategies, by emphasizing the importance of promotional innovations that suit consumer preferences.

References

Adam, R. P., Suardi, & Lahay, M. (2023). Pricing Strategy And Marketing Distribution Channels On Customer Satisfaction And Purchasing Decision For Green Products. *Uncertain Supply Chai Management*, *11*(4), 1467–1476. Https://Doi.Org/10.5267/J.Uscm.2023.7.022

Amalia, R. J. (2022). Analisis Perilaku Konsumtif Dan Daya Beli Konsumen Terhadap Belanja Online Di Masa Pandemi Covid-19. *Jurnal Ilmu Ekonomi Dan Bisnis Islam*, *4*(1), 1–16. Https://Doi.Org/10.24239/Jiebi.V4i1.87.1-16

Andriana, A., Abidah, Z. N., & Rahmadhani, R. M. (2024). Perubahan Sosial Masyarakat: Studi Kasus Pola Konsumerisme Pengguna Media Sosial Twitter Pada Event Tanggal Kembar Shopee. *Jurnal Pendidikan Bhinneka Tunggal Ika*, *2*(1), 43–55. Https://Doi.Org/10.51903/Bersatu.V2i1.519

Anthony, L., & Sama, H. (2021). Studi Kualitatıf Mengenai Faktor Penerimaan Aplikasi E- Commerce Shopee Dan Fintech Shopeepay Bagi Masyarakat Senior. *Combines*,*1*(1),678–686. Https://Journal.Uib.Ac.Id/Index.Php/Combines

Ardani, W. (2022). Pengaruh Digital Marketing Terhadap Perilaku Konsumen. *Jurnal Tadbir Peradaban*, *2*(1), 40–47. Https://Doi.Org/10.55182/Jtp.V2i1.102

Ariyanti, L., & Setyo Iriani, S. (2022). Pengaruh Promosi Penjualan Dan Electronic Word Of Mouth Terhadap Pembelian Impulsif Pada Saat Special Event Day (Studi Pada

Konsumen Shopee Jawa Timur). *Sibatik Journal: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, Dan Pendidikan*, *1*(5), 491–508. Https://Doi.Org/10.54443/Sibatik.V1i5.58

Bachri, S., Putra, S. M., Farid, E. S., Darman, D., & Mayapada, A. G. (2023). The Digital Marketing To Influence Customer Satisfaction Mediated By Purchase Decision. *Jurnal Aplikasi Manajemen*, *21*(3), 578–592. Https://Doi.Org/10.21776/Ub.Jam.2023.021.03.03

Fadjar, A., Hartini, S., & Astuti, S. W. (2022). Instagram Usage Behavior: Does It Aim To Look More Attractive? *Quality - Access To Success*, *23*(190), 226–232. Https://Doi.Org/10.47750/Qas/23.190.24

Faktor-Faktor Yang Mempengaruhi Perilaku Konsumtif Ekonomi, A., & Kurniawan, C. (2017). Analisis Faktor-Faktor Yang Mempengaruhi Perilaku Konsumtif Ekonomi Pada Mahasiswa. *Jurnal Media Wahana Ekonomika*, *13*(Vol. 13 No. 4 (2017): Jurnal Media Wahana Ekonomika, 4, Januari 2017), 1–12. Https://Jurnal.Univpgri Palembang.Ac.Id/Index.Php/Ekonomika/Article/View/2709/2520

Fauziah, G. U., Nurochani, N., & Nopianti, N. (2022). Pengaruh Fasilitas (Fitur) E-Commerce Shopee Terhadap Perilaku Konsumtif Mahasiswa. *At-Tawassuth: Jurnal Ekonomi Islam*, *7*(2), 254. Https://Doi.Org/10.30829/Ajei.V7i2.12665

Ferdinand, A. T., & Wahyuningsih, W. (2018). Salespeople's Innovativeness: A Driver Of Sales Performance. *Management And Marketing*, *13*(2), 966–984. Https://Doi.Org/10.2478/Mmcks-2018-0016

Fitriani, D. (2021). Pengaruh Gaya Hidup Dan Literasi Keuangan Terhadap Perilaku Konsumtif Belanja Online Pada Generasi Milenial Di Kabupaten …. *Jurnal Riset Sains Manajemen*, *2*(3), 103–110. Https://Doi.Org/10.5281/Zenodo.1410873

Julita, E., B, I., & Yustati, H. (2022). Pengaruh Penggunaan Shopee Paylatter Terhadap Perilaku Konsumtif Mahasiswa Muslim. *Jurnal Ilmiah Ekonomi Islam*,*8*(3), 2953.Https://Doi.Org/10.29040/Jiei.V8i3.6775

Leilani, A., Armandari, M. O., & Ambarwati, N. S. S. (2023). Hubungan Promorsi Tanggal Kembar Dengan Perilaku Konsumtif Kosmetik Pengguna Marketplace. *Adijaya Jurnal Multidisiplin*, *1*(4), 776–783. Https://E-Journal.Naureendigition.Com/Index.Php/Mj

Lele, A., Surayya, & Sari, D. F. K. (2022). Faktor-Faktor Yang Mempengaruhi Minat Beli Konsumen Melalui E-Commerce Di Kota Palu. *Syntax Literate: Jurnal Ilmiah Indonesia*, *7*(4), 3450–3463. Https://Jurnal.Syntaxliterate.Co.Id/Index.Php/Syntax-Literate/Article/View/6644/4014

Lingga, Z. P. (2021). *Pengaruh Event Tanggal Kembar, Flash Sale, Dan Gratis Ongkos Kirim Terhadap Keputusan Pembelian Di E-Commerce Shopee Pada Mahasiswa Kecamatan Binawidya Kota Pekanbaru*.

Luh Putu Surya Ari Dewi, N., Putu Risma Martadewi, N., Korneles Mangamis, A., Stefany, & Chris Susanto, P. (2021). Respon Dan Pengalaman Konsumen Berpartisipasi Pada Mega Sale Tanggal Kembar: Studi Kasus E-Commerce Shopee 9.9 Super Shopping Day. *Prosiding Sintesa*, *4*, 305–312.

Maharani, T. R., Alif Dartanala, M., Maharani, A. D., Aisatou, H., & Jallow, R. (2022). Keputusan Pembelian Pada Promo Tanggal Kembar Platform E-Commerce Shopee. *Universitas Negeri Surabaya 2022 |*, *01*, 674–684.

Muh. Sarfandi, Suryadi Samudra, & Juliana Kadang. (2023). Upaya Peningkatan Brand Image Melalui Konten Media Sosial Platform Instagram Kangvifo Fnb. *Jumbiwira : Jurnal Manajemen Bisnis Kewirausahaan*, *2*(1), 01–04. Https://Doi.Org/10.56910/Jumbiwira.V2i1.451

Mustomi, D., & Puspasari, A. (2020). Pengaruh Media Sosial Terhadap Perilaku Konsumtif Mahasiswa. *Cermin: Jurnal Penelitian*, *4*(1), 133. Https://Doi.Org/10.36841/Cermin_Unars.V4i1.496

Muzaki, Bachr, S., Ada, R. P., & Wahyuningsih. (2020). *Building Customer E-Loyalty In Online Marketing*. *135*(Aicmbs 2019), 200–204. Https://Doi.Org/10.2991/Aebmr.K.200410.030

Muzakir, Bachri, S., Adam, R. P., & Wahyuningsih. (2021). The Analysis Of Forming Dimensions Of E-Service Quality For Online Travel Services. *International Journal Of Data And Network Science*, *5*(3), 239–244. Https://Doi.Org/10.5267/J.Ijdns.2021.6.010

Nasution, H., Nasution, H., Roostika, R., & Yeni, Y. H. (2020). *Machine Translated By Google Menuju Belanja Makanan Online Selama Pandemi Covid-19 Machine Translated By Google*. 231–241. Ningsih Wijaya, A., Hanik, U., Wulandari, W., Nabila, N., & Kustina, L. (2024). Pengaruh Persepsi Kemudahan Penggunaan, Kepercayaan, Risiko Dan Keamanan Terhadap

Impulse Buying Pengguna Spaylater Di Kabupaten Bekasi. *Global: Jurnal Lentera Bitep*, *2*(01), 28–41. Https://Doi.Org/10.59422/Global.V2i01.185

Nurfadilla Nurfadilla, Syamsul Bachri, Elimawaty Rombe, & Farid Farid . (2024). Pemanfaatan E-Commerce Dalam Pengembangan Usaha Bawang Goreng Di Desa Oloboju Kabupaten Sigi. *Jurnal Riset Rumpun Ilmu Ekonomi*, *3*(1), 12–20. Https://Doi.Org/10.55606/Jurrie.V3i1.2592

Pakpahan, R., Febriyanti, S., Berliana, D., & Nur Esmeralda, R. (2024). Pengaruh Promo Event 6.6 Flash Sale Terhadap Perilaku Konsumtif Mahasiswa. *Journal Of Information System, Applied, Management, Accounting And Research*, *8*(1), 89–98. Https://Doi.Org/10.52362/Jisamar.V8i1.1277

Ponirin, Donald Scott, T. V. D. H. (2009). E-Loyalty: Its Antecedents, Implications And Differences Between Developed And Developing Countries. *Экономика Региона*, *Kolisch 1996*, 49–56.

Puspitasari, D., & Jazilatul, C. (2024). Pengaruh Persepsi Kemudahan Penggunaan Dan Fomo Terhadappembelian Impulsif Pada Gen Z Pengguna Shopee Pay Later. *Journal Of Comprehensive Scine*, *3*(1), 139–143.

Rahmad Dkk, E. Siti A. (2017). Pengaruh Perceived Social Presence, Perceived Ease Of Use, Perceived Usefulness, Dan Attitude Towards Online Shopping Terhadap Niat Beli Pada Jakarta Notebook.Com. *Jurnal Administrasi Bisnis*, *43*(1), 8.

Riskinaswara, L. (2021, Juli 15). Akselerasi Transformasi Digital Dalam Roadmap Digital Indonesia 2021-2024. Retrieved From Kominfo: Https://Aptika.Kominfo.Go.Id/2021/07/Akselerasi-Transformasi-Digital-DalamRoadmap-Digital-Indonesia-2021-2024/

Rombe, E., Zahara, Z., Santi, I. N., & Rahadhini, M. D. (2021). Exploring E-Mobile Banking Implementation Barriers On Indonesian Millennial Generation Consumers. *International Journal Of Data And Network Science*, *5*(4), 579–586. Https://Doi.Org/10.5267/J.Ijdns.2021.8.010

Sl. Triyaningsih. (2011). Dampak Online Marketing Melalui Facebook Terhadap Perilaku Konsumtif Masyarakat Sl. Triyaningsih Fakultas Ekonomi Universitas Slamet Riyadi Surakarta. *Jurnal Ekonomi Dan Kewirausahaan*, *11*(2), 172–173.

Suci, D. M., Akramiah, N., & Subagio, D. P. W. (2024). Peran Special Event Dan Penggunaan Paylater Terhadap Impulse Buying Pada Pengguna Aplikasi Shopee. *Jurnal Ema*, *8*(2), 190. Https://Doi.Org/10.51213/Ema.V8i2.392

Sun, Weimei & Creech. (2019). Celebratory Consumerism On China's Singles' Day : From Grass-Roots Holiday To Commercial Festival. Sage Journals, 15 (2), 233 – 248. Https://Doi.Org/10.1177/1742766519848453.

Syamsuddin, Saharuddin, Yusrizal, Dharmawati, T., Pujisari, Y., & Fatmawati, E. (2024). Utilizing Blockchain Technology In Global Supply Chain Management: An

Exploration Of Scalable Information Systems. *Eai Endorsed Transactions On Scalable Information Systems*, *11*(1), 1–12. Https://Doi.Org/10.4108/Eetsis.4374

Tawasuli, L., & Kholifah, K. (2023). Korelasi Special Event Day Tanggal Kembar Terhadap Minat Beli Masyarakat Di Shopee. *Journal Of Digital Business And Management*, *2*(2), 91–96. Https://Doi.Org/10.32639/Jdbm.V2i2.401

Vitayanti Fattah, Syamsul Bachri, Maskuri Sutomo , Farid, E. S. F. (2024). Banking On Belief: Investigating The Influence Of Religiosity On Sharia Banking Adoption. *Jurnal Aplikasi Manajemen*, *22*(2), 364–379. Https://Doi.Org/10.21776/Ub.Jam.2024.022.02.06

Wahyuningsih, Hanny Nasution, Ratna Roostika, Y. H. Y. (2022). An Examination Of Customer Satisfaction Toward Online Food Shopping During Covid-19 Pandemic. *Jurnal Aplikasi Manajemen*, *20*(2), 231–241. Https://Doi.Org/10.21776/Ub.Jam.2022.020.02.02

Wahyuningsih, W., Nasution, H., Yeni, Y. H., & Roostika, R. (2022). The Drivers Of Repurchase Intention During The Corona Pandemic: An Examination Of Gender Difference. *Asean Marketing Journal*, *14*(1). Https://Doi.Org/10.21002/Amj.V14i1.1149

Wulandari, H. P., & Subandiyah, A. E. (2022). Pengaruh Ulasan Produk, Harga Dan Pembayaran Non Tunai (Shopee Paylater) Terhadap Keputusan Pembelian Pada Market Place Shopee Di Yogyakarta. *Jurnal Bisnis, Manajemen, Dan Akuntansi*, *9*(2), 80–93. Https://Doi.Org/10.54131/Jbma.V9i2.138

Yunus Kasim, M., Muslimin, & Dwijaya, I. K. B. (2022). Market Reaction To The Covid-19 Pandemic: Events Study At Stocks Listed On Lq45 Index. *Cogent Business And Management*, *9*(1). Https://Doi.Org/10.1080/23311975.2021.2024979

Zahara, T., Kurniawan, B., & Dewi, M. C. (2023). Perilaku Konsumtif Belanja Online Melalui Fitur Shopee Paylater Pada Mahasiswa Universitas Yuppentek Indonesia. *Neraca: Jurnal Ekonomi, Manajemen Dan Akuntansi*, *48*(4), 48–56. Http://Jurnal.Kolibi.Org/Index.Php/Neraca

Zahara, Z., Rombe, E., Ngatimun, N., & Suharsono, J. (2021). The Effect Of E-Service Quality, Consumer Trust And Social Media Marketing On Intention To Use Online Transportation Services. *International Journal Of Data And Network Science*, *5*(3), 471–478. Https://Doi.Org/10.5267/J.Ijdns.2021.4.001

Zulfa, L., & Hidayati, R. (2018). Analisis Pengaruh Persepsi Risiko, Kualitas Situs Web, Dan Kepercayaan Konsumen Terhadap Keputusan Pembelian Konsumen E-Commerce Shopee Di Kota Semarang. *Diponegoro Journal Of Management*, *7*(3), 1–11. Http://Ejournal-S1.Undip.Ac.Id/Index.Php/Dbr