The Influence of Paylater and Affiliate Features on Consumer Buying Interest in Shopping on the Shopee Aplication

Irma Trimulyawati[1], Ladina Syafa Sholeha[2], Adi Setiawan[3], Tiara Muthiarsih[4]

Faculty of Economics and Bisnis, Universitas Swadaya Gunung Jati Cirebon, Indonesia

Author Email: irmatm00@gmail.com[1], ladinasyafa89@gmail.com[2], a.setiawan28@gmail.com[3], tiara.muthiarsih@ugj.ac.id[4]

Abstrak. The paylater feature is a digital payment feature that uses an e- commerce platform, purchasing goods among teenagers is very lacking due to the economic conditions that are currently unstable. The method used in this research is quantitative method. The population in this study was conducted at the unswagati Cirebon campus, level 1-4 management study program as many as 147 respondents. The sampling technique used by researchers is non-probability sampling with purposive sampling technique and data analysis used in this researcher is regression and descriptive analysis then the analysis methods used in this study include validity test, cross tabulation, reliability test, normality test, multicollinearity test, hypothesis testing, path analysis fit model test using SPSS and amos Softwer analysis tools to test the effect of paylater and affiliate features on consumer buying interest. The results of this study indicate that the paylater feature has a positive effect on consumer buying interest, affiliates have an effect on consumer buying interest. Because the validity and reliability test results are less than 0.1362, the normality test is less than 0, 01, the multicoronality test is less than 10, hypothesis testing, the results show that all hypotheses are accepted, because the C.R value is more than 1.98, namely with a C.R value of 7.875 and 11.532 respectively. And the P value also shows the same result if the P value is less than 0.05 or symbolized * (below 0.01), it means that the two hypotheses have a significant effect or are accepted. path analysis fit model test is accepted because the GFT measure shows a P-value of more than 0.05, RMSE less than 0.08, CMIN less than 2.00, GFI less than 0.90, AGFI less than, 0.90, CFI more than 0.90, TLI more than 0.90. So it can be stated that the path analysis model fit test is accepted.

Keywords Affiliate, Consumer Purchase Interest, Paylater Feature

1 Introduction

The current modern era is the impact of an accelerated culture from manual to instant, it cannot be denied that online shopping is the most popular buying and selling feature for all circles, online shopping or what is often called a marketplace is an online buying and selling site to conduct consumer and producer transactions. Producers in Indonesia as business actors in 2017 there were 100 trillion transactions through e-commerce in 2018, increasing by almost 150 trillion transactions. Currently the payment feature is supported by practical transactions, namely e-commerce [1], [2]. E-commerce is a feature of online buying and selling or trading transactions where consumers feel confident with online shopping because of the warranty, every product purchased has a security feature that is accounted for by the seller this protection varies depending on buying and selling online. E-commerce is an expansion of the meaning of electronic business (e-business) which covers a wider range of buying and selling goods and services. The scope of e-business includes customer service, collaboration between several business relationships and the use of electronic-based transactions in a business company [3],[4]. Therefore, it can be concluded that e-commerce is something th can change the way a person shops by facilitating online transactions, opening global opportunities for businesses, increasing efficiency, and creating new challenges such as intense competition and online security through marketplaces. Marketplace is an information system between organizations where buyers and sellers in the market communicate information about prices, products and are able to complete transactions through electronic communication channels. Marketplace is an intermediary or third party in online transactions by providing a place to sell and payment facilities. Marketplace is an electronic product marketing platform that brings together many sellers and buyers to transact with each other [5],[6]. So it can be concluded that a marketplace is an online platform where various sellers and buyers can meet to conduct buying and selling transactions of goods and services where sellers can offer their products to potential buyers, while buyers can search and compare various products from various sellers in one location.

The marketplace in Indonesia that is most often used by the public is shopee. Shopee is a mobile application, which is an online shopping platform that focuses more on mobile platforms so that consumers can more easily search, shop and sell directly through their cellphones. Shopee is one form of e-commerce that has experienced a high rate of increase in transactions in Indonesia [7], [8]. Based on the databox that shows people's enthusiasm in online shopping is very high and increasing every year. Nowadays, building a business website or e- commerce store is easier than ever, from small local businesses to leading entities in this new technological era, having a website is not an option but a necessity for their business growth. Shopee is one of the marketplace businesses that has a C2C (consumer to consumer) business concept, which is a type of marketplace business that only provides a platform to facilitate the meeting of buyers and sellers. Shopee is the leading e-commerce platform in Southeast Asia and Taiwan. Shopee is designed to provide an easy, safe, and fast online shopping experience both through payment and strong logistical support to buyers and sellers. With a wide selection of product categories ranging from electronics, health & beauty, baby needs & toys, apparel, fitness equipment, to daily necessities. Shopee aims to continuously improve its platform and become the e-commerce destination of choice in Southeast Asia and Taiwan. Shopee comes in the form of mobile applications and websites to make it easier for potential consumers to shop [9],[10].

Reporting from the shopee page, the application has been in Indonesia since 2015, an online shopping platform that has various payment features that are quite easy to reach by several groups, besides that shopee adjusts each region to make transactions easier. Shopee has several digital payment services, namely shopeepay, shopee paylater, where these services are able to meet the needs of non-cash user transactions using the stored balance. A feature that is of great interest to the community is the paylater feature, which is a money lending service based on data innovation that finds lenders with credit recipients in purchasing credit from lenders to borrowers in rupiah directly and gradually [11], [12] [13]. The presence of shopee paylater is basically only felt by shopee sellers, but now shopee users can also feel it based on unusual transactions. Shopee paylater offers convenience with items that can be picked up in advance, but can be paid in installments every month.The number of shopee paylater users reached 1.27 million users with the number of active loans reaching 67%, which is around 850 thousand borrowers in 2020. Based on the accumulation there shopee paylater loans issued almost reached Rp. 1.5 trillion with a success rate of 95% [14],[15]. Users can use services in the shopee application or other digital applications that have become partners.

Shopee also publishes an affiliate program that allows individuals or companies to register as affiliates and promote shopee products to consumers. Affiliate marketing is a digital marketing technique through affiliate links that have been created and shared to earn income from sales. Affiliate marketing is a digital marketing technique through affiliate links that have been created and shared to earn income from sales. So it can be concluded that when consumers make transactions through the link provided by the affiliate, the affiliate will get a commission. Affiliates who are able to influence consumer buying interest widely so that they are able to bring traffic to the website until a transaction occurs will get a commission. The relationship between shopee and affiliates can be categorized as a cooperative partnership relationship in the form of marketing. In 2022 the shopee affiliate program was very well received by the public so that it could increase rapidly within one year [16],[17], [18] [13]. Where it was noted that product purchases through the shopee affiliate link increased 3 times when compared to 2021. The content created by affiliators is free to upload on any social media, the social media used in carrying out affiliate marketing are Instagram and TikTok which are short- duration video sharing platforms with a maximum duration of 3 minutes which contain various types of unique content accompanied by music which are used to express themselves users and are widely used for commercial business purposes. Social media has a crucial influence in facilitating affiliate marketing. The use of the TikTok platform is dominated by generation Z, because in marketing products effectively to this generation, it can be done by making short videos that directly focus on discussing the advantages of a product being offered. One of them is that with affiliates, consumers feel interested because of the reviews so that consumers are interested in buying their products [19] ,[20] [21].

Consumer buying interest is an important component in purchasing activities by paying attention to consumer buying interest, it will help producers to understand needs, demand and behavior. Purchase interest is a behavior that arises in response to an object that indicates a consumer's desire to make a purchase [22],[23]. Based on the above background in the modern era, there are currently many e-commerce challenges that occur in marketplace services, therefore the researcher examines how influential consumer buying interest is on the paylater feature, and this research affiliate aims to find out whether the paylater feature, and affiliates have an influence on shopping in the shopee application. So the researcher is interested in making this research with the title "The Effect of Paylater, and Affiliate features on Consumer Purchase Interest in Shopping on the Shopee Application".

2 Literature Review and Hypothesis
2.1 Paylater Feature

The paylater feature is a financial facility service for payments by installments without using a credit card, one of the motivations for consumers to shop online using paylater is the ease of transactions. The ease of transactions using paylater starts from the easy requirements and registration compared to applying for a credit card at the bank. Paylater is a credit card-like payment method where the application company first covers the payment of the user's bill at the merchant after which the user pays the bill to the application company. To be able to use this service, users will be asked to provide personal data, photos of themselves and photos of ID cards. In addition, you must also fill in your personal data information on the form provided online. The paylater feature is part of the services provided by shopee and is used as a payment strategy when making e-commerce purchases on the shopee app. This payment method allows consumers to make payments with payment options at the end of the period. The large number of payment options makes the site accessible to users whose customers 62% of buy now pay later in the United States believe that buy now pay later can replace credit cards [24],[25],[26],[27]. Therefore, it can be concluded that Paylater is a payment option where consumers can make purchases without paying immediately, but will pay at a specified time in the future.

Behind the use of the paylater feature, there is also a great responsibility in using this feature. Users of these features must have a good understanding so that they will avoid debt, because the paylater feature must be used wisely, this can help increase financial inclusion in Indonesia. By providing emergency funds, vulnerable users can also handle unexpected emergency expenses and can avoid financial difficulties .The reason users choose to use paylater is because of its easy requirements and process. Ease of use that does not require great mental effort and can have implications for attracting new customers.The negative impact of paylater if not used wisely is wasteful. Waste is influenced by the convenience of this paylater feature. So that many people do not think in the long term [28], [29], [30], [31], [32].

2.2 Affiliate

Affiliate is a collaborative activity between organizations and companies to benefit both parties through agreements in product advertising activities. Affiliate is one of the marketing methods carried out by influencers using a strategy that is tasked with promoting shopee products from star stores, and shopee malls through influencers' personal website links such as Instagram, Twitter, TikTok, and other communication channels. Affiliate marketing is a performance-based marketing model that rewards affiliates with commissions for successful leads, companies use affiliate marketing to promote their products or services through independent venues and channels. Affiliate marketing is a collaborative activity that involves organizations, companies or sites to gain profit for both parties in an agreement through advertising products or services [33] ,[34], [35], [36]. Therefore, it can be concluded that an affiliate program is a marketing model in which affiliates promote other companies' products or services and earn commissions on sales or actions generated. This provides an opportunity for companies to increase their sales and exposure without massive marketing costs.

Websites can provide various benefits for businesses in marketing and reaching their target audience. Meanwhile, to reach a wider audience, an affiliate marketing system can be implemented on the website because by partnering with affiliates, brands can reach a wider audience. Affiliates are paid a commission for each sale through affiliates so that they get a profit [37], [38]. To effectively manage and optimize affiliates companies need to establish a structured monitoring and reporting system, define relevant quantitative metrics to measure success and guide decision making. Affiliate marketing is among the most effective tools for generating sales. The growth of affiliate marketing is understandable given its impact on revenue and sales. For example, affiliate programs account for 30% of revenue for merchants who participate in them [39], [40],[41].

2.3 Consumer Purchase Interest

Purchase interest is consumer behavior where consumers have the desire to buy or choose a product, based on experience in choosing, using and consuming or even wanting a product, purchase interest is the stage where consumers form their choices among several brands that are part of the choice set. Consumer buying interest is a consumer action related to the emergence of ambition in making a choice, using and consuming to expect ownership of a product offered. Purchase interest arises after getting motivation from the product he sees, then the desire to own and buy arises so that it has an impact on action. Purchase interest is a sense of consumer interest in a product (goods or services) which is influenced by attitudes outside the consumer and within the consumer himself. In this case, customer trust in this product can be obtained if marketers can create and maintain [42], [43], [44]. Therefore, it can be concluded that purchase intention is the level of interest or desire of a person to buy or

use a particular product or service. This is influenced by various factors such as needs, desires, preferences, product promotions, previous experiences, and other psychological factors [45] , [46].
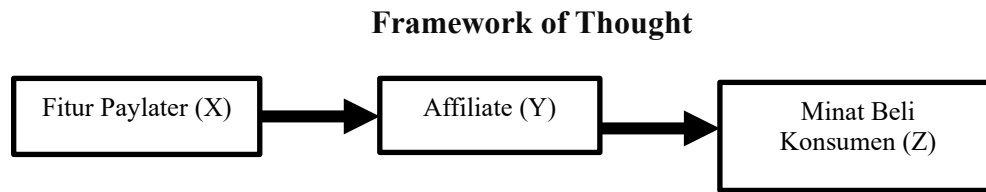
Framework of Thought

| Fitur Paylater (X) | → | Affiliate (Y) | → | Minat Beli Konsumen (Z) |

Figure 1. Research Framework

H1   : The paylater feature has a positive effect on consumer purchase intention
H2   : Affiliates influence consumer purchase intention

3   Research Methods

This study uses quantitative research methods. Quantitative methods can be defined as a research approach based on knowledge claims and experimental surveys. Quantitative methods test a theory by detailing specific hypotheses, then collecting data to support or refute these hypotheses. Experimental strategies are applied to assess behaviors, both before and after the experimental process. Data is collected with the help of special instruments designed to assess behaviors, while information is analyzed using statistical procedures and hypothesis testing. The sampling technique used by researchers is non-probability sampling with purposive sampling technique and the data analysis used in this research is regression and descriptive analysis then the analysis methods used in this study are validity test, cross tabulation reliability test, normality test, multicollinearity test, and hypothesis testing, path analysis model fit test using SPSS and amos Softwer analysis tools to test the effect of paylater and affiliate features on consumer buying interest [47],[48].

3.1   Population

The population in this study were all shopee e-commerce users who used the paylater feature and the affiliate program. In this study, the sample size was 147 respondents who were taken through the application of non-probability sampling methods using purposive sampling techniques. Non probability sampling is a sampling technique that does not provide equal opportunities for each element or member of the population to be selected as a sample. Population is a group of individuals who have the same special characteristics as certain characters that can be identified and studied [49]. The population in the study refers to ugj management students who have often shopped online through Shopee e-commerce.

32.   Sample

The sample is part of the population that has previously been selected for study so that researchers can draw conclusions about the population and researchers must be able to select a sample of individuals who have characteristics that can represent the entire population [50] . The sample in this study were UGJ management students as many as 147 respondents. The following are the characteristics of respondents determined by researchers in this study:
1. Respondents who have the Shopee app.
2. Have you ever seen shopee affiliate content from affiliates or content creators from the [50] omepage (fyp) of the Tiktok/Instagram application.
3. Respondents who purchased products/goods or used the paylater payment feature.
4. Respondents who purchased products/goods or used Shopee service features more than once or at least 2 times.

3.3   Data Collection Techniques

Data collection techniques are carried out by giving a set of questions or written statements to respondents to answer". Obtaining information by collecting data through giving a list of questions to respondents with procedures, distributing questionnaires, respondents were asked to fill out the questionnaire according to the instructions, then the questionnaire was made using googlefrom, the questionnaires were collected, selected, processed and then analyzed.

4 Results and Discussion
4.1 Validity & Reliability Test Results

Validity testing is carried out to find out whether a questionnaire is valid or not from each of these variables. The validity test that has been carried out in this research is shown in the table as follows:

Table 1. Validity and Reliability Test Results

Research Variables	No Invalid Items	Coefficien C_a
Paylater Feature	-	0,865*
Affiliate	-	0,826*
Consumer Belli Interest	-	0,863*

* Corrected total item relatedness coefficient (r_itd) < 0.1362
* Reliabel

4.2 Cross Tabulation Test

Table 2. Cross Tabulation Test Results

		Gender		Total
		Male	Women	
Age	17	2	0	2
	18	3	6	9
	19	13	25	38
	20	12	17	29
	21	10	24	34
	22	6	25	31
	23	2	1	3
Total		49	98	147
		33,3%	66,7%	100%
Level	1	18	25	43
		41,9%	58,1%	100%
	2	11	16	27
		40,7%	59,3%	100%
	3	12	23	35
		34,3%	65,7%	100%
	4	8	34	42
		19,0%	81,0%	100%
Total		49	98	147
		33,3%	66,7%	100%
Religion	Islam	49	97	146
	Budha	0	1	1
Total		49	98	147
		100%	100%	100%
Domicile	Cirebon	27	57	84
	Indramayu	2	11	13
	Majalengka	11	12	23
	Kuningan	7	14	21
	Brebes	1	2	3
	Karawang	1	0	1
	Cilacap	0	1	1
	Jakarta	0	1	1
Total		49	98	147
		100%	100%	100%

Demographic data of respondents in this study are mostly 19 years old with a total of 38 respondents. Gender is mostly female with a total of 98 respondents. The level is mostly Level 1 with a total of 43 respondents. Religion is mostly Islam with a total of 146 respondents, and for Domicile most are Cirebon city with a total of 84 respondents.

4.3 Classical Assumption Test

A. Normality Test

Normality test, Kolmogrov-Smirnov aims to determine the distribution of variables observed in the questionnaire, normal distribution. The standard error used is sig ≤ 0.001.

Table 3. Normality Test

	Paylater Feature	Affiliate	Consumer Interest	Purchase
Aymp Sig(2 Tailed)	0.000	0.000	0.000	

Based on normality testing, it can be seen that the value of the Paylater Feature variable, Affiliate, Consumer buying interest is 0.000 ≤ 0.01.

B. Multicollinearity Test

The multicolonierity test is used to determine whether there is a strong correlation between the independent variables included in the model formation. To detect a linear regression model experiencing multicolonierity, it can be checked using the Variance Inflation Factor (VIF) for the independent variables, namely if the independent variables have a VIF value ≤ 10, it means that multicolonierity has occurred.

Table 4. Multicolonierity Test Results

Model	VIF
Paylater Feature (X)	1.425
Affiliate (Y)	1.425

a. Dependent Variable: Consumer Purchase Intention

Based on the output results, it is known that the VIF value of the paylater and affiliate feature variables of 1.425 is smaller than 10, which means that there is multicolonierity of each independent variable (paylater Features) (X) and affiliate (Y).Berdasarkan hasil output diketahui nilai VIF dari variabel fitur paylater dan affiliate sebesar 1.425 lebih kecil dari 10 berarti telah terjadi multikolonieritas dari masing-masing variabel indenpenden (fitur paylater (X) dan affiliate (Y)
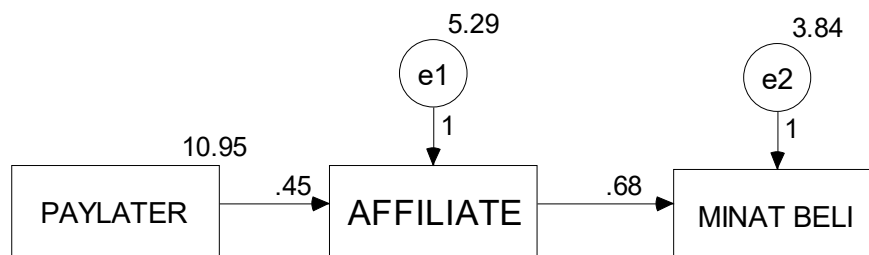
4.4 Hypothesis Test

Figure 2. Output 2 Result Image

Table 5. Hypothesis Test Results

Hypothesis	Path	C.R	P	Results
H1 Paylater Feature (X)	⟶ Affiliate (Y)	7,875	***	Retrieved
H2 Consumer Purchase Interes(Y)	⟶ Affiliate (Z)	11.532	***	Retrieved

Table 5 shows the results of hypothesis testing. The results show that all hypotheses are accepted, because the C.R value is more than 1.98, namely with C.R value of 7.875 and 11.532 respectively. And the P value also shows the same result if the P value is less than 0.05 or symbolized * (below 0.01), it means that the two hypotheses have a significant effect or are accepted.

Table 6. Results of Path Analysis Model Fit Test

GFT Size	Value	Testing Criteria	Implication on H_0
P-Value	0,381	$\geq$ 0,05	Accepted
RMSEA	0,000	$\leq$ 0,08	Accepted
CMIN	0,767	$\leq$ 2,00	Accepted
GFI	0,997	$\leq$ 0,90	Accepted
AGFI	0,979	$\geq$ 0,90	Accepted
CFI	1,000	$\geq$ 0,90	Accepted
TLI	1,005	$\geq$ 0,90	Accepted

Table 6 shows that the path analysis model fit test analysis is accepted because the GFT measure shows a P-value of more than 0.05, RMSE less than 0.08, CMIN less than 2.00, GFI less than 0.90, AGFI less than, 0.90, CFI more than 0.90, TLI more than 0.90. So it can be stated that the path analysis model fit test is accepted.

4.5 Influence Decomposition

The Paylater feature (X) has a positive and very significant effect on affiliates (Y) is equal to $0.45^2 = 0.2025$ or 20.25%. The remaining (1- 0.2025) = 0.7975 or 79.75% is influenced by other variables not explained by the model. Affiliate (Y) has a positive and significant effect on consumer purchase interest (Z) is equal to $0.68^2 = 0.4624$ or 46.24%. The remaining (1- 0.4624) = 0.5376 or 53.76% is influenced by other variables not explained by the model. The magnitude of the path coefficient model of the residual variable e1 s exogenous variable affiliate (Y) is $\sqrt{0.7975} = 0.8930$. In the magnitude of the path coefficient model of the residual variable e2 on the endogenous variable consumer purchase intention (Z) $\sqrt{0.4624} = 0.68$. Thus the estimated structural influence of the affiliate model and consumer purchase intention is Y = 0.45X + 0.8930e1 and Z = 0.68Y + 0.68e2.

5 Conclusion

Based on the results of the study using the SPSS and Amos softwer analysis tools to test the effect of paylater and affiliate features on consumer buying interest and it can be concluded that the paylater feature has a positive effect on consumer buying interest affiliates affect consumer buying interest. As we know, shopee services are an alternative to the millennial generation, where this millennial generation buys many needs, wants through shopping on the shopee application because it is practical. The paylater feature can increase buying interest because it provides payment flexibility to consumers. With the option to pay later, consumers may be more likely to make a purchase. From the paylater feature and the affiliate program can create a stronger push towards purchase intention. For example, affiliates who recommend products and offer the option to pay later through the paylater feature can create a more engaging experience for consumers.

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