

## ***Rendang Asase Padang's Online Purchase Decision In E-Commerce Shopee Using Paylater***

### **Keputusan Pembelian Online Rendang Asase Padang Menggunakan Paylater Pada E-Commerce Shopee**

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#### **ABSTRACT**

*This research is motivated by the high use of the PayLater feature on the Shopee platform and Rendang Asase, a pioneer of rendang packaging that has used the PayLater feature in its online sales transactions. The purpose of this research is to analyze in depth the purchasing decision process of Rendang Asase Padang using the PayLater feature. This research is a descriptive study using 35 regular Rendang Asase buyers outside the city of Padang who have made Rendang Asase purchase transactions using the PayLater feature more than twice. The results of the data analysis show that Rendang Asase's online purchase decision process on the Shopee Platform uses the PayLater payment feature, including in terms of system quality, information quality, user satisfaction, service quality, and usage. PayLater is a very helpful payment feature when buying food on credit. Besides that, the system is not complicated, and activating this feature is not guaranteed, making PayLater even more desirable. Furthermore, PayLater is a secure feature with minimal error risk and is easy to use.*

**Keywords :** Online Payment Issues, PayLater, Shopee E-Commerce

#### **ABSTRAK**

Penelitian ini dilatarbelakangi oleh tingginya penggunaan fitur PayLater pada Platform Shopee dan Rendang Asase sebagai pelopor rendang kemasan yang telah menggunakan fitur PayLater pada transaksi penjualan onlinenya. Tujuan penelitian ini adalah menganalisa secara mendalam proses keputusan pembelian Rendang Asase Padang menggunakan fitur PayLater. Penelitian ini merupakan penelitian deskriptif dengan menggunakan 35 orang pembeli tetap Rendang Asase luar kota Padang yang telah melakukan transaksi pembelian Rendang Asase menggunakan fitur PayLater lebih dari dua kali. Hasil analisis data menunjukkan proses keputusan pembelian online Rendang Asase pada Platform Shopee menggunakan fitur pembayaran PayLater, diantaranya Kualitas Sistem, Kualitas Informasi, Kepuasan Pengguna, Kualitas Pelayanan dan Penggunaan. PayLater merupakan fitur pembayaran yang sangat membantu ketika membeli makanan secara kredit. Disamping itu, sistem yang tidak rumit dan tidak ada jaminan dalam mengaktifkan fitur ini, membuat PayLater semakin diminati. Selanjutnya, PayLater merupakan fitur yang aman, minim resiko kesalahan dan mudah digunakan.

**Kata Kunci :** Keputusan Pembelian Online, PayLater, E-Commerce Shopee

## **1. Introduction**

The use of the internet in this globalization era has brought business people to open their minds and overcome the limitations of space and time in developing their business. One form of using the internet in business is as a means of economic transactions known as e-commerce. According to (Alam et al., 2005), the benefits of e-commerce for companies or organizations are that they can reach a wide marketing area without having to spend a lot of advertising costs. This e-commerce makes the rapid development of online shops and online shopping from the community. Especially since the Covid-19 pandemic broke out in Indonesia. This is evidenced by the results of research conducted by (Octaviani & Sudrajat, 2019) where

during the current Covid-19 pandemic many promos were offered at low prices and varied product and distributor choices as a result there were many alternative choices for consumers in meeting their needs and lifestyle. . Since online purchases have increased, marketplaces in Indonesia have also experienced rapid development.

A digital marketplace or platform is a location for buying and selling products where customers and sellers meet on a digital marketplace/platform. Sellers will sell the goods in stalls that have been provided by e-commerce with the concept of a digital marketplace/platform. Examples of digital marketplaces/platforms include Shopee, Lazada, Tokopedia, Bukalapak and so on. Shopee's success cannot be separated from the promotional strategy of free shipping and cashback, as well as services that have been strengthened in terms of technology through the development of artificial intelligence (AI) and in-app games. This is also proven by previous research according to (Cahya, et al, 2021) discussing the benefits of this marketplace designed to minimize complex business processes so as to create efficiency and effectiveness. With this marketplace, everyone can carry out buying and selling activities easily, quickly and cheaply because there are no space, distance and time limits.

Digital Marketing is one strategy to promote their products. Not only are buyers the potential market, but these sellers are also competing through their products. Crowds of sellers provide something different, interesting, and educative to consumers in order to attract and generate buying interest. The efforts of sellers/producers to create buying interest give the term content marketing. Marketing content (content marketing) is now widely discussed and is the main focus of sellers and producers who play in digital marketing. They are competing to create interesting content and get closer to their consumers. This marketing content must be able to captivate and lead digital users to see, pay attention to and ultimately make purchases of their products. (Astari, 2017)

According to data compiled by NielsenIQ on CNN Indonesia, it is noted that the number of online shopping consumers in Indonesia who use e-commerce will reach 32 million people in 2021. This number has shot up sharply by 88% compared to 2020, which was only 17 million people. This data proves that the increase in online shopping in Indonesia is increasing rapidly every year. This has made all business owners, both clothing and food, switch to online sales.

One of them, Rendang Padang is a culinary originating from West Sumatra. Anyone familiar with Rendang, an original dish from West Sumatra, made from beef, coconut milk-based sauce and rich in spices, making this dish the *prima donna* and pride of the Minang Kabau people, the hallmark of rendang is that it requires hours of cooking to get the original rendang taste. The long hours of cooking are a characteristic of rendang dishes that are not shared with other dishes. Apparently, the Minangkabau people, have their own philosophical values, namely patience, wisdom, and sincerity. Usually, the Minangkabau people serve rendang dishes at festivities, customs and receptions of important guests. Rendang comes from the word Marandang or making rendang, which is drying the coconut milk/gravy by stirring and cooking rendang for a long time during processing.

Rendang is not only a *prima donna* in the eyes of Minangkabau and Indonesian people. According to a survey conducted by Cable News Network in 2001 and 2017, rendang was nominated as the world's most delicious dish based on the reader's choice of 35,000 voters beating out sushi and Tom Goong from Thailand. Rendang is indeed famous for its delicacy and philosophical value in the process of making it, rendang is not just formed, but through a mixture of cultures, customs and religions that has been going on for a long time, rendang still exists today and has become a global cuisine.

To get authentic cuisine from West Sumatra, of course, people from outside the region and outside the province and abroad have difficulty getting it, with advances in information technology, online buying and selling activities make it easier for them to get authentic Minang

specialities easily and many people those who use online shopping platforms, especially shopee, are the best opportunity to market Rendang, one of which is Rendang Asese. Rendang Asese is one of the pioneers of packaged rendang in the city of Padang and is in great demand by many groups. Rendang Asese has many customers and has been marketing its packaged Rendang through the Shopee platform since 2020.

Shopee has several features including shopee paylater. Shopee paylater is a service that is currently being offered by many online service providers to increase consumers, namely paylater. The paylater concept is similar to a credit card, namely the provision of loan funds by one party with a certain limit to meet all needs. The Paylater feature service itself has been regulated in article 1 number (3) of the Financial Services Authority Regulation (POJK) No. 77/POJK.1/206 concerning information technology-based money-lending services which states that information technology-based money-lending services are the provision of financial services to bring together lenders and loan recipients in order to enter into loan agreements in the rupiah currency directly through electronic system using the internet network (Fuadi, 2019). Since Shopee uses the PayLater feature which carries the idea of "shopping now, paying later" making transactions on e-commerce more attractive and efficient as a payment feature. This is also coupled with the ease of activating this PayLater feature. This service is provided by Shopee which is used as an instalment strategy when shopping at e-commerce on the Shopee application. The underlying presence of Shopee PayLater is felt by sellers at Shopee only, but now it can also be experienced by Shopee users depending on uncommon agreements.

Currently, the credit range that can be accessed starts from IDR 750,000-IDR 1,800,000. However, due to the Covid-19 pandemic, Shopee has limited adjustments to the strategy for using Shopee PayLater. This is done to ensure that ShopeePayLater can in any case be used by all users in the midst of the Covid-19 situation in implementing Shopee to overcome the problem. The amount of the limit range that has been changed starts from IDR 460,000. Buyers can also apply one additional time. After making a payment with ShopeePayLater, billing details will appear every 25th and must be paid no later than the 5th of that month, for example, transactions made between the 25th of this month to the 24th of next month will be billed on the 25th and paid no later than the 5 at the beginning of the following month. The payment of the Shopee PayLater feature is a clever promotional way to attract shoppers who shop a lot at Shopee. According to ShopeePayLater's measured information posted on the LDN website, currently, the number of borrowers has contacted 1,270,101 people, with 850,631 people being dynamic borrowers. This shows that Indonesian regions are increasingly adept at financial innovation, such as the PayLater feature available on Shopee.

The Shopee PayLater payment feature can also be used to buy Rendang Asese products. According to data compiled from Rendang Asese himself, since activating Shopee PayLater, many consumers have used it to buy Rendang Asese products. This also made Rendang Asese's online sales increase.

However, some previous research results state that Shopee PayLater is proven to increase consumptive behaviour for consumers. As stated by Kurniasari and Fisabililla (2021) that the PayLater shopee feature increases consumptive behaviour where the desire to shop increases. Furthermore, in their research, Juwita, Idwal & Yustati (2022) also found that the Pay later features on Shopee increases the negative behavior of consumptive transactions where, the convenience provided and the benefits that consumers experience, the more often they make transactions, this triggers the emergence of wasteful attitudes. Besides that, Sofyan et al., (2021) and Christine Pingkan Sampouw (2019) also found that what influences purchasing decisions in e-commerce shopee is customer perception. These results are different from Iin Ratih Ningcahya's research (2019), according to him, namely that there are purchasing decisions on e-commerce shopee that affect consumptive behavior.

Purchasing decisions are important in retaining customers. The purchase decision is the customer's response to the discrepancy between the previous level of importance and the actual performance he feels after use (Rangkuti, 2012). Perceived convenience is defined as the extent to which a person believes that using a technology will be free of effort (Hartono, 2007). (According to Amijaya, 2010) this perception of convenience will have an impact on behavior, namely the higher one's perception of the ease of using the system, the higher the level of information technology utilization.

From some of the results of previous studies that have been put forward regarding the influence of purchasing decisions on e-commerce shopee, different results are obtained. On the one hand, customer perceptions influence purchasing decisions at e-commerce shopee. On the other hand, it was found that purchasing decisions at e-commerce shopee had an effect on consumptive behavior. Based on the differences in the results of previous studies, the results show inconsistencies, so there is a research gap. Based on these findings, Shopee PayLater has a tendency to increase consumptive behaviour and the desire to continue shopping. In addition, many Rendang Asele consumers also use the PayLater payment feature at Shopee, so this is the background for this research. The purpose of this research is to analyze in depth the decision-making process of Rendang Asele consumers in using the PayLater feature on the Shopee platform.

## **2. Literature Review**

### **Buying decision**

(Schiffman and Kanuk, 2012), purchasing decisions are a choice of several existing alternatives. There are several types of decision behavior in buying, in other words, the more complex the decision will usually involve the more parties involved and the more considerations. (Setiadi in Etta, 2013) also defines purchasing decisions as an integration process that combines knowledge to evaluate two or more alternative behaviors and choose one of them. (Tjiptono, 2008) also states that purchasing decisions are a process in which the buyer knows the problem, searches for information about a particular product or brand and evaluates some of each of these alternatives to be used in solving the problem, which then directs him to a purchase decision. From the above understanding it can be concluded that purchasing decisions are a form of consumer behavior in using a product. To make purchasing decisions in using a product, consumers usually go through several processes that can make a picture of consumer behavior analyzing various choices to make decisions in making purchases. In buying a product, consumers usually go through several stages of the purchasing decision process. The purchasing decision process will occur if the consumer has received service from purchasing the product and after that will get satisfaction or dissatisfaction. Therefore, purchasing decisions are inseparable from the concept of customer satisfaction. Consumers usually act rationally and consider everything that will appear before making a purchase.

### **Shopee PayLater Feature**

Shopee PayLater is a data innovation-based lending and borrowing service that brings together lenders and credit recipients in terms of purchasing credit by lenders to borrowers in rupiah directly through the stages as stated in POJK No. 77/2016. This service is provided by Shopee which is used as an installment strategy when shopping at e-commerce on the Shopee application. The underlying presence of Shopee PayLater is felt by sellers at Shopee only, but now it can also be experienced by Shopee users depending on uncommon agreements. Shopee PayLater makes it easy for goods to be received in advance but payments can follow next month in installments. Shopee PayLater is provided by PT. Lentera Dana Nusantara is an

installment strategy by utilizing bailout funds from connected application organizations, then, at that time, the user pays the bill to the application organization. Shopee PayLater offers credit items with a zero percent initial down payment without basic redemption, and the deposit provided must be used to purchase goods at Shopee with a tenor of 30 days (Hasanah, 2020). Using the Shopee PayLater feature provided by the Shopee application to make it easier for buyers to make installments. Broadly speaking, the PayLater feature provides convenience in the form of installments that can be made on credit on the web, so that customers can pay them in a short amount of time with one payment (Aulianisa, 2020). Hasanah (2020) also adds that with the presence of mechanical development loan installments it encourages buyers' ability to increase usage choices by providing safe and fast customer access.

### **3. Research Methods**

This research is descriptive research where this research aims to describe in depth the decision process in using the PayLater feature on Shopee e-commerce. This research focuses on the decision process in purchasing Rendang Asele, which is packaged rendang in Padang City which is also sold on this platform so that the informants in this study are 35 Rendang Asele consumers who have ordered Rendang using the PayLater feature at Shopee more than 2 times. So that the informants from this study were selected using a purposive sampling technique, where the informants were selected based on the objectives of the research. Furthermore, data collection uses a questionnaire whose indicators are developed from the purchasing decision process theory of the DeLon & MMclean model where the purchasing decision process is based on System Quality, Information Quality, Service Quality, Use and User Satisfaction. Each item in this questionnaire will be calculated using a Likert scale. In addition, this study also used interviews conducted online with 18 Rendang Asele consumers who used the PayLater feature at Shopee. Furthermore, data collection such as a questionnaire in the form of a Google form was sent to the informant via WhatsApp. The results of further data processing are carried out by grouping data according to the purpose of in-depth research. A descriptive analysis was carried out to draw conclusions and also the limitations of the study.

### **4. Results and Discussions**

The results of the analysis of data taken from the questionnaire show that the quality of the system and user satisfaction have a mean of 4.11 and 4.25 with a strong assessment category. This proves that consumers feel the quality of the system using the PayLater feature on the Shopee platform makes it easy for them to purchase Rendang Asele. Besides that, the response time from the Rendang Asele admin in online purchases using Shopee was very responsive and informative. This makes consumers feel comfortable doing transactions online. Besides that, the PayLater feature is straightforward and easy to use as a means of payment so that purchase transactions are easy and time-saving. This is in line with the results of interviews with consumer f where he stated that he had used the PayLater payment feature more than three times to purchase Rendang Asele, besides being easy he also thought that the PayLater feature on the Shopee platform allowed him to order and buy Rendang Asele directly from Padang with it's easy, saves time and doesn't need to think about the availability of money when ordering because it can be paid for later in the month.

Furthermore, user satisfaction is the most powerful indicator in the process of making a decision to purchase Rendang Asele using the Shopee PayLater feature. Almost all informants agreed that they were very satisfied with using PayLater to buy Rendang Asele directly sent from Padang. They also stated that PayLater makes it easy to make buying and selling transactions. They can buy Rendang Asele anytime and anywhere. Besides that, the steps for applying for credit and its use are easy to understand and implement. In addition, the

satisfaction of using Shopee PayLater is due to the effectiveness and efficiency produced because the time needed for transactions is not long, and it is not complicated, just entering a password and purchasing transactions can be processed immediately.

The next decision indicator which has a mean of 3.83 is the quality of information. Rendang Asele consumers state that the quality of information on credit applications and Shopee PayLater transactions suits their needs, especially those who don't like convoluted transaction processes and have to use mobile banking or transfers. In addition, payment information using Shopee PayLater is accurate and has minimal errors, so this is the main point in choosing a purchase transaction using PayLater. In other words, the information generated from transactions using Shopee PayLater is complete, clear, and with minimal risk of errors and even losses. The decision process in using Shopee PayLater in purchasing Rendang Asele is service quality. Transactions using PayLater are displayed in a clear and precise menu so that it is easy to understand using them during transactions. Besides that, transactions using PayLater do not require guarantees and are also safe to use. This is evidenced by the mean of this indicator, which is 3.80 in the strong category.

Usage is the last indicator with the lowest mean of 3.75 with a strong category where informants state that they do not always use PayLater in every Rendang Asele purchase transaction. They also added that PayLater is used if the expenditure for that month has exceeded the target but they want to eat Rendang Asele. 85% of informants stated that they use PayLater 3-6 times a month and one of them is for purchasing Rendang Asele because most of these informants are regular customers of Rendang Asele outside the city of Padang. PayLater also makes them order rendang asele in large quantities. The average consumer who uses PayLater buys at least 3 kg of Rendang Asele.

Based on the results of the data analysis, it can be concluded that the purchasing decision process for Rendang Asele according to online consumers who use the Shopee platform with the payment method using PayLater starts with system quality, information quality, user satisfaction, service quality, and usage. Broadly speaking, the PayLater feature on the Shopee Platform helps them in the process of purchasing Rendang Asele transactions because it is easy, safe, and can be used at any time so they can enjoy Rendang Asele even though it is on an old date because this PayLater feature is very fast and appropriate to use as a payment transaction. This is also in line with what Trinawati disclosed in Yuliawan et al (2018) that convenience is a factor in making decisions in online transactions because of the easy process, various payments, a comfortable and informative shopping process and fast and accurate shipping routes.

## 5. Conclusion

The decision process to purchase Rendang Asele on the Shopee platform using the PayLater payment method starts from the strength of System Quality, Information Quality, Quality of Use, Quality of Service, and use of this payment system. The decision to use PayLater is motivated by the ease of transactions without any guarantees. In addition, consumers can enjoy Rendang Asele even outside the city of Padang and feel helped by this feature because they can buy food on credit easily, quickly and safely. The limitations of this study are the scope of purchasing food in the form of Rendang Asele only and there is also no in-depth analysis regarding further reasons for the decision to use PayLater. It is hoped that further research can analyze this online purchasing decision process in a wider scope and among informants.

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