

The Influence of Lifestyle and Belief on Purchasing Decisions using the Shopee Paylater fitur among INSURI Ponorogo Student

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Abstract

This research aim to determine the influence of lifestyle and beliefs on purchasing decisions using the Shopee Paylater fitur among INSURI Ponorogo students. This type of research is descriptive research using a quantitative approach, with data collection procedures through questionnaire and observation techniques. In this study, the population used was INSURI Ponorogo students using a purposive sampling technique which is included in the non-probability sampling technique. The sample in this study was 100 students. The analysis used is multiple linear regression analysis. Multiple linear regression calculations in this research used the Eviews-10 program. The research results show that lifestyle has no partial effect, trust has a partial effect, and lifestyle and trust have a simultaneous effect on purchasing decisions using the Shopee Paylater fitur among INSURI Ponorogo students.

Keywords

Lifestyle; Trust; Buying decision

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1. INTRODUCTION

Indonesia is the main target market for android based communication technology product, with around 75% of people using smartphones and the internet. Technology and communications are developing rapidly in this country, and people prefer to carry out activities using smartphones because of their speed, convenience and efficiency.

The internet has become a popular medium among people because of the convenience it offer, such as searching for information, communicating and shopping is considered more efficient than conventional (direct) shopping. People and carry out various activities, such as

shipping and ordering food without having to go to the location because of the application that provides these services. This leads to new behavior, where people utilize technology to shop online, which further increases internet use and competition in the business world.



Smartphone make it easier for users to start various downloadable applications. Many business people use this media to offer products and services. However, consumers are still rarely aware of the factors that influence their purchasing decisions. These factors are divided into 4 categories: personal, psychological, social and economic. One of the popular online shopping platforms in Indonesia is shopee.

The culture of online shopping is increasingly embedded in Indonesian society thanks to technological developments that continue to create new information. Online shopping has become a new lifestyle that follows the development of communication and information technology, with the internet and features such as paylater, consumers can order goods and pay for them later.

Consumer behavior is important in Islamic economics, which encourages healthy markets. Factors such as lifestyle influence purchasing decisions. Shopee paylater is a feature that allows consumers to buy goods in advance and pay within a certain time with interest. Students, as a group vulnerable to consumer behavior, often use this feature, even though there are risks if it is not based on urgent needs.

2. RESEARCH METHODS

In carrying out the research used was descptive research using a quantitative approach. This research is included in the explanatory research category, namely a method that aims to explain the position of the variables studies and the relationship between one variable and another variable. The method used is a survey method, with the research object located at INSURI ponorogo. This research will focus on consumers who use the shopee paylater feature. The data used is primary data sourced directly from interviews and questionnaire respondents. Data collection techniques use interviews, questionnaires and observation. The population in this study was INSURI Ponorogo students, totaling 1011 students. The number of samples in this research was 100 sudnets who had shopee accounts. Describes descriptive statistical analysis, validity test, reliability test, classical assumption test: normality test, multicollinearity test, heteroscedasticity test, autocorrelation test, multiple linear regression analysis test, hypothesis test. Test the analysis using Eviews-10.

3. RESULTS AND DISCUSSION

3.1. The influence of lifestyle on purchasing decisions using the shopee paylater feature among INSURI Ponorogo students

The test result show that the lifestyle group for purchasing decisions uses the Shopee Paylater feature among INSURI Ponorogo students. It can be seen that the result of testing X_1 against Y produce a statistical t-test value that lifestyle does not influence purchasing decisions so that H_{01} is accepted and H_{a1} is rejected, meaning that there is no significant influence between lifestyle X_1 and purchasing decisions

(Y). It can be seen that the test results of lifestyle has a calculated t_{value} of 1.290273 which means it is smaller than the t_{tabel} ($1.290273 < 1.98472$) with a probability value of 0.031 which means it is smaller than the significant level ($0.031 < 0.05$). So it can be concluded that lifestyle variables have no influence on purchasing decisions.

According to Ardy (2013), lifestyle is defined as a person's lifestyle in spending their time and money. Human lifestyle can change, one of which is consumer lifestyle. This is not caused by changes in needs because in general human needs remain the same throughout life. These changes occur because the values held by consumers can change due to environmental influences. Consumers will tend to look for and evaluate existing alternatives with complete products that promise to fulfill their lifestyle needs.

3.2. The influence of trust on purchasing decisions using the shopee paylater feature among INSURI Ponorogo students.

The test result show that the trust group for purchasing decisions uses the shopee paylater feature among INSURI Ponorogo students. It can be seen that the result of testing X_2 against Y produce a statistical t-test value that trust has an effect on purchasing decisions so that H_{02} is accepted and H_{a2} is accepted, meaning that there is significant between trust X_2 and purchasing decisions (Y). Can be seen that the results of testing trust has a calculated X_2 of 5.559433 which means it is greater than t_{tabel} ($5.559433 > 1.98472$) with a probability value of 0.000 which means it is smaller than the significant level ($0.000 < 0.05$). So, it can be concluded that the trust variable influences purchasing decisions.

This research is supported by previous research conducted by Fanny Anggraini Putri and Sri Setyo iriani., entitled the influence of trust and convenience on purchasing decisions using Shopee Paylater online loans. The result is that trust has a positive and significant effect on purchasing decisions. This is in accordance with the theory presented by Kotler and Armstrong that trust is one of the factors that trust is one of the factors that influences purchasing decisions.

3.3. The influence of lifestyle and beliefs on purchasing decisions using the shopee paylater feature among INSURI Ponorogo students.

This research is able to prove that lifestyle and beliefs together influence purchasing decisions. The prob (F-statistic) value is 0.000000 with a significance level of 5% (0.05). This means that the Prob value (F-statistic) is smaller than the significant level ($0.000000 < 0.05$). So lifestyle and beliefs variables simultaneously influence purchasing decisions using the shopee paylater feature among INSURI ponorogo students.

The Adjusted R-squared value 0.358467. This means that the ability of the independent variable to explain the dependent variable is 35%, while the remaining 65% is influenced in this research. Thus it can be concluded that lifestyle and beliefs can predict purchasing decisions with a percentage of 35%, while

65% of purchasing decisions can be predicted by other factors that are not explained by other factors that are not explained in this research. The results of this research are the same as HHHH research which states that lifestyle and beliefs simultaneously influence purchasing decisions.

This research is supported by previous research conducted by Valdi Ramadhan Jaya and Tri Sudarwanto, entitled The influence of lifestyle, trust and convenience on purchasing decisions using Shopee Paylater in the city of Surabaya. The result is that lifestyle and beliefs simultaneously influence purchasing decisions.

4. CONCLUSION

Based on the results of the analysis and data processing carried out in this research, the following conclusions can be drawn:

- a. Lifestyle variables have a negative influence on purchasing decisions using the Shopee Paylater feature among INSURI Ponorogo students. With the result of t-count 1.290273 and t-table 1.98472, then $1.290273 < 1.98472$ with a significance level of $0.0301 < 0.05$. So the hypothesis is rejected.
- b. The trust variable has a positive and significant effect on purchasing decisions using the Shopee Paylater feature among INSURI Ponorogo students. With the result of t-count 5.559433 and t-table 1.98472, then $5.559433 > 1.98472$ with a significance level of $0.000 < 0.05$. Based on these result, the hypothesis is accepted.
- c. Lifestyle and believe variables have a significant influence on purchasing decisions using the Shopee Paylater feature among INSURI Ponorogo students. The results obtained were F-count. F-table, namely $28.658 > 3.09$ with a significance level of $0.00 < 0.05$ and the adjusted R-square (coefficient of determinatio) result obtained were 0.371. With this, the magnitude of the influence of lifestyle and belief variables is 37% and the remaining 63% is influenced by other factors outside the research variables.

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