

The influence of consumptive behavior, transaction convenience, and promotions on the decision of ukts students in using *spaylater*.

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ABSTRACT

The study investigates consumptive behavior among college students, focusing on the influence of promotions and transaction convenience on decision-making, specifically regarding the use of SPaylater. Data was collected through questionnaires and analyzed using multiple linear regression. Results indicate that consumptive behavior significantly affects students' decisions to use SPaylater, with a regression coefficient of 0.220 and a t-value of 2.122 ($p < 0.05$). Transaction convenience, however, showed insignificant influence, with a regression coefficient of 0.149 and a t-value of 0.805 ($p > 0.05$). Promotions, particularly those offered by Shopee, significantly influence students' decisions, with a regression coefficient of 0.690 and a t-value of 2.478 ($p < 0.05$). This highlights the importance of attractive promotions in influencing students' choices. Overall, the study underscores the significance of understanding consumer behavior and promotional strategies in shaping students' decisions regarding SPaylater usage.

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1. INTRODUCTION

Purchasing decision is a consumer decision-making process that involves gathering information to choose between two or more available product options, influenced by factors such as quality, price, location, promotion, convenience, service, and others. The consumer decision-making process regarding the purchase of a product or service begins with the awareness that their needs or desires are fulfilled and recognizing additional issues, leading consumers through several stages ultimately culminating in post-purchase evaluation. According to (Kotler & Armstrong, 2019), purchasing decision is the consumer behavior on how individuals, groups, and organizations select, purchase, use goods, services, ideas, or experiences to fulfill their needs and desires. According to (Tjiptono, 2017) cited in (PUTRI MELINDA, 2020), factors influencing customer purchasing decisions include the emotional bond formed between customers and producers after customers use products and services from the company and find that the products or services provide added value.

Generation Z, which is the demographic group born between the mid-1990s and the early 2010s, has been the primary focus for marketers in recent years. Their presence in the consumer market has significantly altered the landscape of consumer behavior. Generation Z tends to have different preferences and consumption habits compared to previous generations, especially when it

comes to purchasing products and services. One product that has caught the attention of Generation Z is chocolate products, including Silverqueen products. These products have their own appeal to young consumers, especially due to branding factors and product image. For Generation Z, purchasing decisions are influenced not only by the quality of the product but also by the experiences and values associated with the brand. Previous research has revealed that consumptive behavior significantly influences purchasing decisions, especially among Generation Z. (Sutarno & Purwanto, 2022) conducted a study on the purchasing decisions of Generation Z regarding Silverqueen products in the city of Sidoarjo. Their research findings indicate a positive influence between consumptive behavior and purchasing decisions. The higher the consumptive behavior of Generation Z, the higher their purchasing decisions towards Silverqueen products.

Consumptive behavior is a behavior or lifestyle that involves spending money without careful consideration. In the Kamus Besar Bahasa Indonesia (KBBI), "konsumtif" means consumption-oriented, implying only using and not producing oneself. Consumptive behavior is an action taken in consuming a product where the need is only to satisfy personal satisfaction and desires rather than fulfilling its function (Pohan et al., 2021). Quoting the book "Self-Concept and Conformity in Adolescent Consumptive Behavior," there are internal and external factors influencing consumptive behavior (Iftitah Nurul Laily, 2022). Factors influencing consumptive behavior include internal and external factors. Consumptive lifestyle has become one of the significant factors influencing consumer purchasing behavior in recent decades. In this increasingly complex consumer era, lifestyle not only reflects individual preferences but also becomes one of the main factors in shaping purchasing decisions. Recent research by (Fibriyanti, 2021) highlights the importance of consumptive lifestyle in the context of purchasing decisions. (Fibriyanti, 2021) conducted research showing that, partially, consumptive lifestyle has a positive influence on purchasing decisions. Statistical tests results indicate that the higher someone's consumptive lifestyle, the greater the likelihood of making a purchasing decision. These findings provide a deeper understanding of how consumer behavior is influenced by their lifestyle and how it affects their decisions to purchase certain products or services. The importance of this research lies not only in understanding consumer behavior but also in the context of marketing and business strategies. With a better understanding of how consumptive lifestyle affects purchasing decisions, companies can direct their marketing strategies more accurately. This may include developing more relevant marketing messages, adjusting products or services, and determining distribution channels that align with consumer preferences.

Transaction convenience is when someone feels they don't need to exert much effort to use new or existing technology normally. According to (Rahayu & Djawoto, 2017) cited in (Supartono, 2022), convenience is a condition where consumers believe that using technology is easy and does not require much effort. In Maslow's hierarchy of needs, physiological needs are the most urgent basic needs to be fulfilled because they are related to human survival, needs whose fulfillment cannot be postponed (Rostanawa, 2019). According to Davis Prasetyo and Rahardja cited in (Isnawati, 2020), convenience has four indicator factors: easy to use, easy to get the system to do what the user wants, doesn't require a lot of mental effort, clear and understandable. Online purchasing behavior has become a dominant phenomenon in the consumption patterns of modern society. In the rapidly evolving e-commerce ecosystem, understanding the factors influencing online purchasing behavior is key for e-commerce companies to optimize their marketing strategies. One important aspect that has garnered attention is impulsive purchasing behavior. A study by (Darmawan & Putra, 2022) examined the influence of several factors, namely User Experience, Transaction Security, and Usability, on impulsive online purchasing behavior on the Lazada e-commerce platform. Their research results indicate that User Experience, Transaction Security, and Usability significantly influence impulsive purchasing behavior on Lazada. User Experience is a key factor in determining user satisfaction in online shopping. Based on this research, a positive experience using the e-commerce platform, such as easy navigation and intuitive interface, has a positive impact on impulsive purchasing behavior. Transaction Security is a critical factor in building consumer trust in e-commerce platforms. By demonstrating that their online transactions are secure, consumers tend to feel more comfortable making impulsive purchases on Lazada. Usability, such as a quick and simple checkout process, also has a significant influence on impulsive purchasing behavior. This

ease of use makes it easier for consumers to complete transactions quickly, increasing the likelihood of them making impulsive purchases.

Promotion originates from the word "promote," which in English means to develop or enhance. Promotion is one component of the marketing mix. According to (Kotler et al., 2019), promotion is any form of communication used to inform, persuade, and remind the target market about products produced by organizations, individuals, or households. (Laksana, 2019) stated that promotion is a communication between the seller and buyer derived from accurate information aimed at changing the attitudes and behaviors of buyers, from being unaware to becoming aware and eventually purchasing and remembering the product. According to (Kotler & Armstrong, 2019), some indicator aspects of promotion include advertising, sales promotion, direct marketing, and public relations. In the current digital era, social media has become a highly effective tool in marketing strategies for various types of businesses, including small and medium-sized enterprises (SMEs). One of the most popular social media platforms for promotional activities is Instagram. A study by (Puspitarini & Nuraeni, 2019) explored the utilization of social media, particularly Instagram, as a promotional medium in the context of Happy Go Lucky House. This research highlights the results of promotional activities carried out on the Instagram account @hglhouse, including the use of Instagram ads, discounts or price reductions, giveaways, and reposting testimonials from Insta Stories. The results of these promotional activities show a significant impact on Happy Go Lucky House's sales. The choice of Instagram as an active promotional medium is based on the practicality of this platform in providing information and benefits to sales. This is because the number of Instagram users continues to increase significantly over time. Thus, this research confirms that Instagram is the right choice for Happy Go Lucky House in developing their marketing strategy. This decision is supported by Instagram's ability to reach a wide audience, facilitate active interaction with customers, and provide ample creativity for promoting products and services.

2. RESEARCH METHOD

This research examines Consumptive Behavior, Transaction Convenience, and Promotion in the important role of UKTS students' decisions to use SPaylater. According to (Sugiyono, 2018), the population is a group of subjects and objects that have been determined because they have similar characteristics and qualities in an environment. The population used is students who use SPaylater in Surakarta. The reason for choosing students is because the majority of students nowadays are familiar with and use fintech innovations. Therefore, the population in this study includes UKTS students, and the researcher uses Purposive Sampling. Purposive sampling is a sampling technique by determining various specific criteria based on the research objectives so that it is expected to be able to answer the research problems according to (Sugiyono, 2018). The data collection method in this study uses primary data obtained from the responses of UKTS student respondents to questionnaires. Sampling is done with criteria, including:

- a) Have used SPayLater more than 1 transaction
- b) Active students of the Faculty of Economics, Universitas Kristen Teknologi Surakarta

3. RESULTS AND DISCUSSIONS

This study concludes that the consumptive behavior of students has a positive and partial influence on the decision of UKTS students to use SPaylater. This indicates that the higher the level of students' consumptive behavior, the greater the likelihood they will choose to use the SPaylater service. Consumptive behavior such as tendencies for impulsive or uncontrolled shopping can be an important factor in students' decision-making regarding the use of SPaylater. Furthermore, the analysis results also indicate that transaction convenience has a positive and partial influence on the decision of UKTS students to use SPaylater. Factors such as ease in the transaction process using SPaylater, such as quick and simple payment processes, can increase students' interest in using the service. This suggests that factors influencing the convenience and ease of using a payment service are crucial in influencing consumer decisions. Lastly, promotion is also concluded to have a positive and partial influence on the decision of UKTS students to use SPaylater. Effective promotions can increase awareness and interest among students in payment services like SPaylater. Thus, appropriate promotional efforts can be a crucial factor in increasing the adoption of SPaylater by

UKTS students. Overall, the analysis results indicate that consumptive behavior, transaction convenience, and promotion play significant roles in influencing the decision of UKTS students to use SPaylater. Understanding these factors can help service providers design more effective marketing strategies and increase the adoption of digital payment services among students.

4. CONCLUSION

Based on the discussion and data processing results above, it can be concluded that students' consumptive behavior, transaction convenience, and promotions have a positive influence on the decision of UKTS students to use SPaylater. Based on the conclusions explained above, there are several suggestions that the author can provide for Shopee to improve SPaylater. Shopee, as the owner of the SPaylater facility, should focus more on maintaining and improving the quality features of SPaylater and conducting evaluations of customer complaints and issues that occur in the application. Shopee should also diversify the types of products available for purchase using the SPaylater feature because offering a wider range of products through SPaylater will make it easier for customers to make purchases using this feature. Furthermore, Shopee should actively promote and educate potential users who have not yet used the SPaylater feature. Some potential users refrain from using SPaylater due to concerns about how to use it, the payment system, and alarming news about Paylater, the accuracy of which has not been confirmed. Therefore, Shopee, as the owner of the SPaylater feature, needs to carry out socialization and education for potential users so that they can confidently use SPaylater.

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