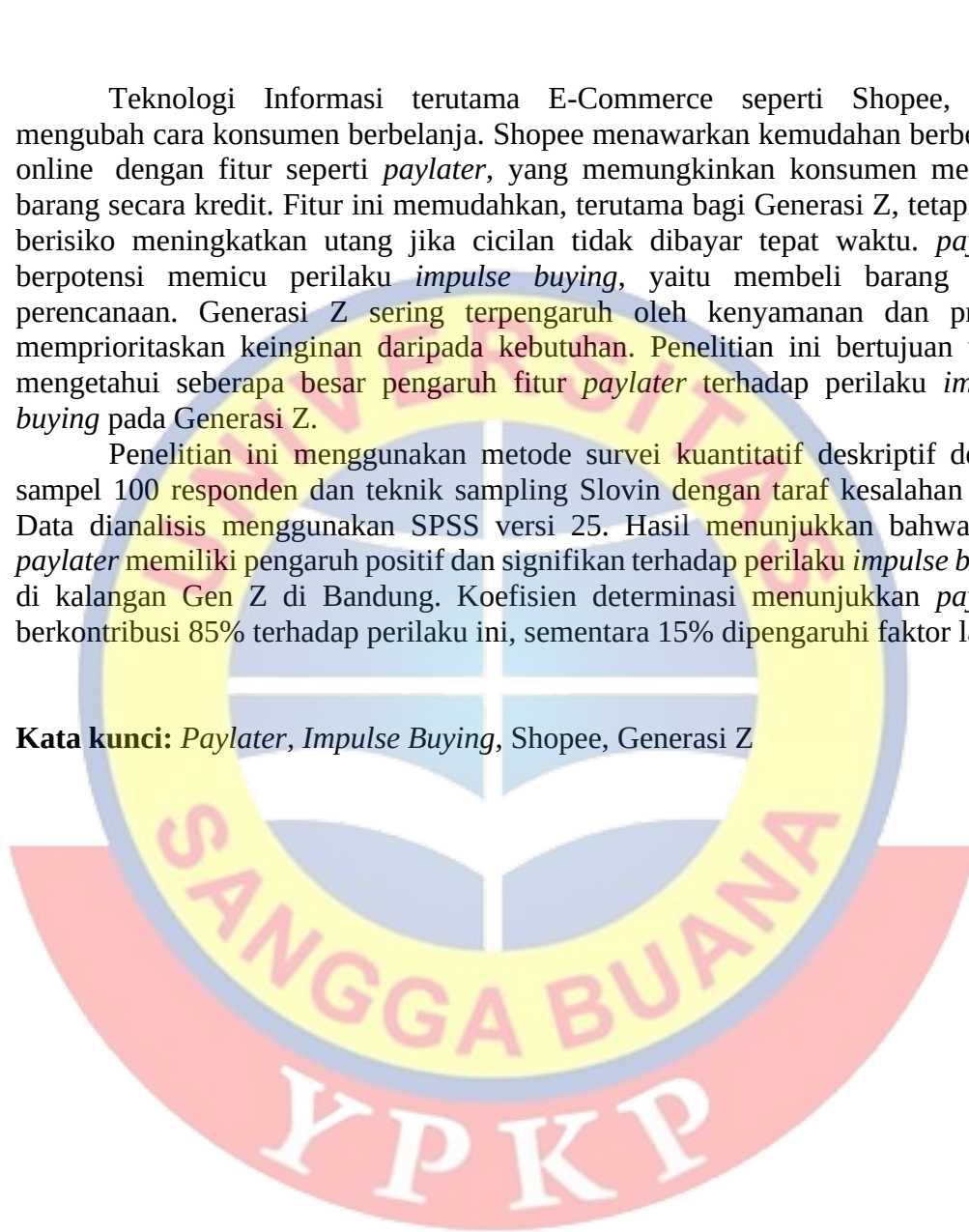


ABSTRAK

Teknologi Informasi terutama E-Commerce seperti Shopee, telah mengubah cara konsumen berbelanja. Shopee menawarkan kemudahan berbelanja online dengan fitur seperti *paylater*, yang memungkinkan konsumen membeli barang secara kredit. Fitur ini memudahkan, terutama bagi Generasi Z, tetapi juga berisiko meningkatkan utang jika cicilan tidak dibayar tepat waktu. *paylater* berpotensi memicu perilaku *impulse buying*, yaitu membeli barang tanpa perencanaan. Generasi Z sering terpengaruh oleh kenyamanan dan promo, memprioritaskan keinginan daripada kebutuhan. Penelitian ini bertujuan untuk mengetahui seberapa besar pengaruh fitur *paylater* terhadap perilaku *impulse buying* pada Generasi Z.

Penelitian ini menggunakan metode survei kuantitatif deskriptif dengan sampel 100 responden dan teknik sampling Slovin dengan taraf kesalahan 10%. Data dianalisis menggunakan SPSS versi 25. Hasil menunjukkan bahwa fitur *paylater* memiliki pengaruh positif dan signifikan terhadap perilaku *impulse buying* di kalangan Gen Z di Bandung. Koefisien determinasi menunjukkan *paylater* berkontribusi 85% terhadap perilaku ini, sementara 15% dipengaruhi faktor lain.

Kata kunci: *Paylater*, *Impulse Buying*, Shopee, Generasi Z



ABSTRACT

Information Technology, especially E-Commerce such as Shopee, has changed the way consumers shop. Shopee offers easy online shopping with features such as paylater, which allows consumers to buy goods on credit. This feature makes things easier, especially for Generation Z, but also risks increasing debt if installments are not paid on time. paylater has the potential to trigger impulse buying behavior, namely buying goods without planning. Generation Z is often influenced by convenience and promotions, prioritizing wants over needs. This research aims to find out how much influence the paylater feature has on impulse buying behavior in Generation Z.

This research uses a descriptive quantitative survey method with a sample of 100 respondents and a Slovin sampling technique with an error rate of 10%. The data was analyzed using SPSS version 25. The results show that the paylater feature has a positive and significant influence on impulse buying behavior among Gen Z in Bandung. The coefficient of determination shows that paylater contributes 85% to this behavior, while 15% is influenced by other factors.

Keywords: Paylater, Impulse Buying, Shopee, Generation Z

