



Price Discount, Paylater, Shopping Lifestyle and Impulse Buying Shopee Users

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Abstract : This study aims to analyze the influence of a price reduction, paylater, shopping habits and impulsive purchases in Shopee users in Jakarta. The quantitative approach was used by a survey method through an online questionnaire involving 100 respondents chose utilizing purposive methods for sampling. The information was SEM-PLS, or structural equation modeling-partial least squares, was used for the analysis to see how the influence of a price reduction, paylater, and lifestyle of shopping variables on impulsive purchases. The study's findings show that price discounts in the form of consumer perception of the amount of discounts, the period of discounts, and the frequency of use of discounts affect impulse buying. Paylater is in the form of ease of access to services, and benefits. It also affects impulse buying. In addition, shopping frequency, interest in shopping trends, and the tendency to shop without planning which are indicators of shopping lifestyle also have an impact on impulse buying. These findings indicate that Shopee's marketing strategy that combines discounts, credit systems, and lifestyle-based promotions plays a big role in encouraging consumptive behavior. Therefore, financial education for consumers and more responsible e-commerce policies are needed to control the risk of impulse shopping.

Keywords : Price discount, Paylater, Shopping lifestyle, Impulse buying, Shopee, E-commerce.

INTRODUCTION

The evolution of the e-commerce Indonesian industry is accelerating with increasing internet penetration and the adoption of digital technology. With the fastest growth of the digital economy, Indonesia is the center of various marketplaces and online shopping platforms. One of them with the highest number of visitors in Indonesia is Shopee (Siapa-juaranya: <https://edot.id/articles/5-e-commerce-dengan-pengunjung-terbanyak-di-Indonesia-pada-awal-2024>). Shopee presents various marketing strategies, such as price discounts, Paylater payment features, and a shopping lifestyle approach to attract consumer interest. The phenomenon of impulse buying is increasing with this marketing strategy, allowing consumers to make purchases without prior planning.

The importance of this research lies in a deeper understanding of how price discounts, paylater, and shopping lifestyles can encourage impulse buying. By understanding these factors, businesses can design more effective marketing strategies, while users can consider the impact of ease of credit on people's consumptive behavior. In addition, this study contributes into the academic literature by offering factual data regarding the relationship between digital marketing strategies and consumer shopping behavior on e-commerce platforms. A price reduction is a decrease in the original cost of a product or service to encourage consumers to make a purchase. According to Kotler and Keller (2016), price discounts can produce attractiveness for customers and increase the desire to buy impulsely. Price discounts are promotional strategies that provide goods at a reduced cost compared to the normal price, which can influence consumers' purchasing decisions spontaneously. Previous research has shown that price discounts play a significant role in increasing impulse buying. Price discounts create a perception of urgency and added value that encourages consumers to make spontaneous purchases (Abel, 2020) (Hasim et al., 2019).

Paylater is a payment method that allows users to make purchases without having to pay directly. Users can obtain the desired goods or services in advance, and payments are made on a predetermined due date. ([Digibank: https://www.dbs.id/id/id/articles/paylater-pengertian-manfaat-cara-pakai-dan-menggunakannya](https://www.dbs.id/id/id/articles/paylater-pengertian-manfaat-cara-pakai-dan-menggunakannya), 01, 2024). This feature can encourage impulsive buying behavior because consumers can buy goods without considering their financial capabilities at the time. (Zhang et al., 2022) Paylater is a credit-based payment method that gives consumers the flexibility to postpone payments until a certain time, thereby increasing their purchasing power. The Paylater feature allows consumers to make purchases with a credit card system, which can increase impulsivity in shopping (Kutbi et al., 2024) (Ashby, 2024). Shopping lifestyle reflects consumer behavior patterns in shopping that reflect their values, preferences, and habits (Schiffman and Wisenblit, 2019). Shopping lifestyle is a consumer's orientation towards shopping activities that are influenced by hedonistic motivations, where shopping is considered a form of recreation and self-expression.

Shopping lifestyle refers to the tendency of consumers to make shopping a part of their lifestyle and leisure activities. Previous studies have shown that individuals with a high shopping lifestyle are more susceptible to impulse buying than those who are more rational in purchasing (Zhang et al., 2022) (Monika Kukar (Kinney et al., 2016). Impulse buying is an unplanned buying action, often occurring spontaneously without careful consideration. (Schiffman and Wisenblit, 2019) Impulse purchasing is a consumer behavior characterized by

sudden and immediate purchase decisions, without prior planning, often triggered by external stimuli such as promotions or attractive product displays. (Michael R. Solomon, 2020).

This study employs a survey method in conjunction with a quantitative approach on active Shopee users. The data will be The Structural Equation Modeling-Partial Least Square (SEM-PLS) approach was used for analysis to identify the impact between, price reductions, paylater, and shopping lifestyles on impulsive purchases. This study analyzes the effect of price discounts on impulse buying in Shopee users, examines the impact of paylater use on impulse buying tendencies, examines the influence between purchasing habits and impulsive purchases among Shopee users, and provides recommendations for e-commerce players in designing more effective marketing strategies.

RESEARCH METHODS

This study employs a survey method in conjunction with a quantitative approach because the purpose of this study is to test the influence in between price discount, paylater, shopping lifestyle, and impulse buying using statistically analyzed numerical data. The population is Shopee users in Jakarta who have made purchases on the platform. For example, respondents were selected using purposive sampling techniques, according to the standards that respondents were at least 18 years old, had made purchases on Shopee at least 2 times in the past month, had been active in using paylater services, had bought products with discounted prices, and had impulse shopping tendencies. The quantity of samples was established based on the Lemeshow formula of 100 respondents to get representative results.

Questionnaires were utilized to collect primary data distributed through Forms on Google and social media platforms. The analysis tool employs SmartPLS 4 in conjunction with Structural Equation Modeling-Partial Least Square (SEM-PLS) statistical software. Data was gathered by means of a survey method with the distribution of questionnaires online. The questionnaire consisted of closed-ended questions based. The research variables were measured using a 5-point Likert scale, where 1 represented strongly disagree and 5 represented strongly agree.

In this research, the operational variables of Price Discount (PD) are – Price discounts provided by Shopee in the form of direct discounts, discount vouchers, or cashback. Measurement indicators include consumer perception of the amount of discounts, the period of rebate, and the frequency of use of discounts. Paylater (P) – A digital credit service that allows Shopee users to make purchases now and pay later. Measurement indicators include ease of

access to services, and benefits. Shopping Lifestyle (SL) – A person's shopping habits that reflect a consumptive lifestyle and orientation towards online shopping trends. Measurement indicators include spending frequency, interest in shopping trends, and tendency to spend without planning. Impulse Buying (IB) – Purchases made spontaneously without prior planning due to emotional impulses or external factors. Measurement indicators include the tendency to buy without thinking, feelings of regret after the purchase, and the frequency of impulse purchases on Shopee (Ittaqullah. et al., 2020)

Evaluation of the external model using a test for validity and reliability to ensure that the indicators used in measuring the research variables have adequate validity. The validity test (convergent validity) uses a loading factor whether the value is more than 0.7. The validity test (discriminant validity) by looking at the crossloading indicator against the construct and using the Average Variance Extracted (AVE) value with a value greater than 0.5. The reliability test used Cronbach's Alpha with a value of ≥ 0.7 as a good reliability limit. Internal model evaluation (structural model) with the t-test each independent variable's impact on the dependent variable was examined using the hypothesis test, and the degree to which the independent variable could account for the dependent variable was gauged using the coefficient of determination (R^2).

RESULTS AND DISCUSSION

Using the outcomes of the frequency tabulation of responses from respondents, it shows that as many as 73.76% of respondents stated that the price discounts provided by Shopee in the form of direct discounts, discount vouchers, or cashback were responded to positively. As many as 73.35% agree with digital credit services that allow Shopee users to make purchases now and pay later, judging from the ease of access to services, and benefits. Meanwhile, as many as 92.25% of respondents agree with the statement about Impulse Buying which shows that purchases they make spontaneously without prior planning due to emotional urges or external factors. Measurement indicators include the tendency to buy without thinking, feelings of regret after the purchase, and the frequency of impulse purchases on Shopee.

Measurement Model Results (Outer Model). By using the analysis tool for Structural Equation Modeling-Partial Least Square (SEM-PLS). In the first validity test, there were two statements in the questionnaire that were invalid so they had to be issued in the next test. After both statements are omitted, the iteration results are as shown in figure 1.

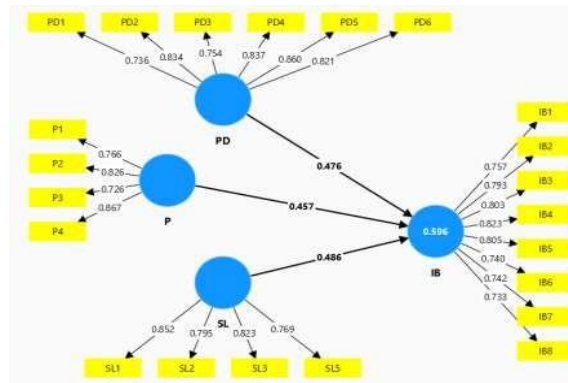


Figure 1: Results of the iteration of the Price discount, Paylater, Shopping model lifestyle and Impulse Buying through SEM-PLS

Figure 1 illustrates this point all outer loading values show a result of > 0.7 , which shows that each indicator of each variable is considered valid or meets the validity convergence test. The test of discriminant validity shows that all indicators are valid. This is shown by each indicator having a larger cross loading value with its latent variable in contrast to other variables. The correlation value of construct price discount (PD) with the indicators PD1, PD2, PD3, PD4, PD5, and PD6 has higher crossloading than other trucks. This also happens in the paylater correlation (P) which has a higher cross loading value than the others, then the shopping lifestyle (SL) construct correlation also possesses a greater cross loading value than others, and the impulse buying (IB) construct correlation has a cross loading value which is higher compared to others. Thus, it can be concluded that the entire construct is declared to be able to meet the requirements of discriminant validity which means that the indicators used in this research are capable to explain the latent variables being studied. In addition, the validity discriminating test also uses Average Variance Extracted (AVE). An indicator is considered to have a good convergence of validity if its AVE value is > 0.5 . The following are the results of AVE measurements:

Table 1. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Price Discount	0.601
Paylater	0.637
Shopping Lifestyle	0.654
Impulse Buying	0.657

Furthermore, The reliability test was carried out to ensure the degree to which the response of the statement to the questionnaire could provide consistent results using composite reliability and cronbach alpha. The following are the outcomes of Cronbach Alpha and Composite Reliability measurements.

Table 2. Composite Reability and Cronbach Alpha

Variable	Composite Reability	Cronbach Alpha
Proce Discount	0.919	0.894
Paylater	0.875	0.810
Shopping Lifestyle	0.884	0.826
Impulse Buying	0.923	0.905

From table 2, Cronbach Alpha and Composite Reability results obtained from all variables show a > number of 0.7. This shows that all variables have good reliability so that the instruments used in this study are reliable, and the results obtained from the measurements are reliable.

Results of Structural Model (Inner Model). From table 3, the value of R-squared obtained for the Impulse Buying variable is 0.596. This shows that the Impulse Buying variable can be explained by the variables Price Discount, Paylater, Shopping Lifestyle the R-squared value 0.596 or 59.6% and while the remaining 0.404 or 40.4% is affected by other factors that are not included in this research, including live streaming variables, influencer marketing and hedonic motives.

Table 3. R-Square (R²)

	R-Square	R-Square Adjusted
Impulse Buying	0.596	0.584

Table 4 findings from the analysis coefficient path answer the research objectives. From table 4, it can be concluded that.

Table 4. Path Coefficient Analysis

	Original Sample (O)	Sample Mean (M)	Standart Deviation (STDEV)	T Statistic (O/STDEV)	P- Value
Price Discount → Impulse Biying	0.476	0.473	0.075	6.354	0.000
Payletter → Impulse Biying	0.457	0.458	0.064	7.178	0.000
Shoping Style → Impulse Biying	0.486	0.482	0.063	7.724	0.000

There is an price reduction's impact on impulsive purchases. Consumer perception of the size of the discount, the discount period, and the frequency of use of discounts affect the tendency to buy without thinking, feelings of regret after purchase, and the frequency of impulse purchases on Shopee. This is consistent with studies that have been done by O. Abel that price discounts play a significant role in increasing impulse buying. Price discounts create a

perception of urgency and added value that encourages consumers to make spontaneous purchases. (Abel, 2020). (Hasim et al., 2019) Price discount is a marketing strategy commonly used by e-commerce to attract consumer attention. Price discounts create a perception of financial gain and increase the attractiveness of a product, thus encouraging impulse buying behavior (Schiffman & Wisenblit, 2019). Price discounts have a great influence on the impulse buying of Shopee users in Jakarta because of a combination of the following factors: Price sensitivity: consumers are always looking for the best price; Consumptive lifestyle: Jakarta is a city that is heavily affected by online shopping trends; Shopee's marketing strategy: Discounts are promoted aggressively through various features such as Flash Sale and Shopee Live Discount; Fast-paced and instant culture: Consumers in Jakarta often don't want to miss out on the opportunity to get a bargain.

There is an influence of Paylater on Impulse Buying. The ease of access to services, and benefits affect the tendency to buy without thinking, feelings of regret after purchase, and the frequency of impulse purchases on Shopee. Research conducted by , Paylater feature allows consumers to make purchases with a credit system without a card, which can increase impulsivity in shopping. Paylater has a great influence on Impulse Buying of Shopee users in Jakarta because of the following factors: Consumptive and fast-paced lifestyle in metropolitan cities that support spontaneous shopping decisions; The ease of Paylater removes temporary financial barriers, so that people feel they have more purchasing power than they actually have; The culture of FOMO (Fear of Missing Out) which means "fear of missing out in Jakarta is very strong, and Shopee takes advantage of this with urgency-based promotions Shopee users in Jakarta are mostly Generation Z and Millennials, who are more likely to be impulsive in shopping; Shopee is aggressively marketing Paylater as a convenient and profitable payment method, encouraging more people to use it without a second thought. This is in line with the opinion (Kutbi et al., 2024) (Cakanlar & Nguyen, 2019).

There is an influence of Soping Lifestyle on Impulse Buying. Shopping lifestyle refers to the tendency of consumers to make shopping a part of lifestyle and leisure activities. Previous studies have shown that individuals with a high shopping lifestyle are more susceptible to impulse buying than those who are more rational in purchasing (Kukar-Kinney et al., 2016). The lifestyle of shopping has a great impact on impulsive purchases of Shopee users in Jakarta due to a combination of the following factors: Jakarta is a city with a strong shopping culture, where consumption is not only a necessity, but also part of lifestyle and social status; The influence of social media and influencers makes users even more motivated to follow trends and buy products

impulsively; Shopping is often a form of emotional satisfaction and a way to cope with stress, which is further strengthened by Shopee's marketing strategy. (Zhang et al., 2022) (Ittaquallah et al., 2020)

CONCLUSION

With the impact between price reductions and impulsive purchases Shopee should optimize its marketing strategy in a more ethical and responsible manner, while users must be more aware and disciplined in controlling their shopping habits. A balance between effective marketing strategies and consumer awareness in shopping can create a healthier and more sustainable e-commerce ecosystem in Indonesia. The finding that Paylater has an effect on Impulse Buying of Shopee users in Jakarta shows that although this feature provides convenience, if not controlled properly, it can lead to dangerous consumptive habits. For Shopee, the best solution is to manage the Paylater system more responsibly and provide educational features and expense control for its users. For users, they need to be more aware of the financial consequences of using Paylater and start implementing more controlled spending habits so as not to get caught up in consumptive debt. The finding that shopping lifestyle affects impulse buying of Shopee users in Jakarta shows that although shopping can be a fun activity, if not controlled, it can lead to excessive consumptive behavior and risk to users' financial condition. For Shopee, the best solution is to develop a more responsible marketing strategy and provide features that help users control their spending. For users, they need to be more aware of their spending habits, implement self-control strategies, and use budgets wisely so as not to get caught up in excessive consumptive patterns.

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