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Factors Influencing Impulse Buying Behavior Among Generation Z Shopee Paylater Users (A Study Of Generation Z In Bandar Lampung)

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Abstract

The increase in Buy Now Pay Later (BNPL) services, like Shopee PayLater, has changed how people shop, especially young people in Generation Z, who often prefer the easy convenience of paying with digital methods when they buy things. This convenience can trigger impulse buying behavior. This research looks at how risk perception, perceived usefulness, and hedonic shopping motivation influence impulse buying among Gen Z Shopee PayLater users in Bandar Lampung. This study uses a quantitative method and follows an explanatory research design. Sampling was done using a non-probability method called purposive sampling, and it included 100 people. Data was gathered through an online survey and was analyzed using IBM SPSS Statistics version 31. The results of the study indicate that perceived risk has a significant negative effect on impulse buying, while perceived usefulness and hedonic shopping motivation have significant positive effects on impulse buying. Collectively, perceived risk, perceived usefulness, and hedonic shopping motivation have a significant effect on impulse buying.

Keywords: Perceived Risk, Perceived Usefulness, Hedonic Shopping Motivation, Impulse Buying, Shopee PayLater

INTRODUCTION

Advances in information technology have driven a transformation in consumer behavior when it comes to shopping, particularly through the use of e-commerce and digital payment systems. As the use of online shopping platforms has increased, BNPL services have emerged as a digital financial innovation that offers convenient

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transactions and flexible payment options. Shopee PayLater has grown to be one of the most popular BNPL services in Indonesia because it provides a straightforward procedure, installment alternatives, and a number of customer-pleasing promotional programs (Rofiah & Graciafernandy, 2023; Zahroh et al., 2023). The growth of BNPL services also reflects a shift in consumer shopping behavior, particularly among younger generations who are increasingly familiar with digital technology.

Shopee has maintained its position as one of Indonesia's leading e-commerce platforms by offering various features and promotional programs, including free shipping, flash sales, cashback, and flexible payment methods such as Shopee PayLater. These features not only enhance consumers' shopping experience but also encourage more frequent online purchasing activities. Consequently, Shopee PayLater has emerged as one of the most popular " BNPL services, especially among younger customers who value efficiency and convenience in online transactions (Wardah & Harti, 2021). Generation Z has become the dominant user of digital financial services due to their familiarity with technology and online shopping platforms. As digital natives, they are more likely to adopt BNPL services because these payment methods offer convenience, flexibility, and efficiency in completing online transactions. However, this convenience may also increase the tendency to make unplanned purchases, particularly when consumers are exposed to attractive promotions and flexible payment options (Ghani, M., & Firman, F. 2025).

Shopee PayLater's convenience may encourage impulsive purchase, which is defined as decisions made on the spur of the moment, without planning, and primarily motivated by feelings rather than logic (Wahyudi, 2017). The inclination of consumers to make impulsive purchases is progressively reinforced in the e-commerce landscape by a variety of marketing methods, including flash sales, discounts, cashback offers, and free delivery (Aprizal & Mutiara, 2023). Various studies indicate that the use of BNPL services also reinforces this tendency because consumers find it easier to obtain products without having to make an immediate payment.

Various studies suggest that impulse buying behavior is influenced by several factors, including perceived risk, perceived usefulness, and hedonic shopping motivation. Perceived risk relates to consumers' perceptions of potential risks associated with using a service, while perceived usefulness reflects the belief that technology provides benefits and enhances transaction efficiency (Syam & Hutapea, 2024). Hedonic shopping motivation, on the other hand, represents a consumer's inclination to shop for enjoyment, amusement, and emotional fulfillment as opposed to meeting strictly

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practical demands (Pratama et al., 2023). Shopee PayLater customers' impulse buying behavior is anticipated to be significantly influenced by these three reasons.

Although numerous studies have examined impulse buying among BNPL users, previous research findings remain inconsistent regarding the influence of perceived risk, perceived usefulness, and hedonic shopping motivation. Furthermore, studies that simultaneously test these three variables among Generation Z Shopee PayLater users in Bandar Lampung remain limited. This research aims to investigate impulse buying within Generation Z Shopee PayLater customers in Bandar Lampung is affected by perceived risk, perceived usefulness, and hedonic shopping motivation.

Objectives

This article intends

1. To understand the effect of perceived risk on impulse buying behavior
2. To understand the effect of perceived usefulness to impulse buying behavior
3. To understand the effect of hedonic shopping motivation to impulse buying behavior
4. To understand the simultaneous effect of perceived risk, perceived usefulness, and hedonic shopping motivation on impulse buying behavior

Literature Review

A consumer's evaluation of the uncertainty and possible adverse effects that could result from using a product or service is known as perceived risk (Holik & Maulana, 2023). This risk is one of the factors consumers consider before making a purchase decision. Customers are more inclined to be cautious while making a purchase if the perceived risk is larger. According to Priambodo and Prabawani (2016), perceived risk is an individual's view of the potential losses from using a product or service. Haryani (2019) dividing perceived risk into four categories: psychological, performance, social, and financial risk. Based on this, the study proposes:

Ha1: Perceived Risk has a positive influence on Impulse Buying Behavior.

Perceived usefulness is consumers' belief that using a technology can provide benefits and increase their effectiveness in carrying out activities. In the Shopee PayLater service, perceived usefulness are reflected in the ease of transactions, payment flexibility, and efficiency in meeting consumer needs. According to Purwati and Setiawan (2025), perceived benefits arise when individuals believe that a system can help them make better decisions. Meanwhile, Rofiah and Graciafernandy (2023) state

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that consumers will be more likely to use Shopee PayLater if the service is perceived as capable of speeding up and simplifying the transaction process. Customers are therefore more likely to use this service to make a purchase if they perceive larger benefits. Consequently, it is hypothesized that:

Ha2: Perceived Usefulness has a positive influence on Impulse Buying Behavior.

The term "hedonic shopping motivation" describes a consumer's urge to purchase not only to satisfy utilitarian needs but also for enjoyment, amusement, and emotional fulfillment. Shopping is viewed as an enjoyable experience that brings happiness, relieves boredom, and fulfills the desire to keep up with trends. Renaldi and Nurlinda (2023) explain that hedonistic shopping motivation is based on emotional considerations, while Pratama et al., (2023) state that this motivation arises when consumers view shopping as an enjoyable experience. The following hypotheses are derived:

Ha3: Hedonic Shopping Motivation has a positive influence on Impulse Buying Behavior.

Impulse buying is defined as spontaneous, unplanned purchases that are primarily motivated by feelings rather than logic. (Wahyudi, 2017; Mh & Harmon, 2016). This behavior arises when consumers feel a strong urge to immediately purchase a product, often causing them to overlook the consequences of their decision. According to Wahyudi (2017), a purchase made on the spur of the moment and without any prior forethought is known as impulse buying, while Rook in Mh and Harmon (2016) argues that spontaneity, a strong desire to purchase, emotional triggers, and a lack of concern for the repercussions are characteristics of this conduct. Due to a variety of promotional activities, including flash sales, discounts, and cashback incentives, as well as the practical payment options offered by online shopping platforms, impulse purchases are becoming more frequent in the context of e-commerce. Furthermore, Tumanggor et al. (2022) state that impulse buying behavior is becoming increasingly common due to the rapid development of digital shopping platforms that provide convenience and attractive promotional offers. Thus, the study posits:

Ha4: Perceived Risk, Perceived Usefulness, Hedonic Shopping Motivation has a positive influence on Impulse Buying Behavior.

Methodology

In order to examine the impact of perceived risk, perceived usefulness, and hedonic shopping motivation incentive on impulse buying among Generation Z Shopee

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PayLater customers in Bandar Lampung, this study uses a quantitative technique within an explanatory research framework. All of Bandar Lampung's Generation Z Shopee PayLater users make up the research population. Purposive sampling, a non-probability sample technique, was utilized to select Bandar Lampung residents between the ages of 17 and 23 who have used or are presently using Shopee PayLater. The sample size for this study was determined to be 100 respondents based on computations using Cochran's method (Sugiyono, 2020).

A five-point Likert scale was used in questionnaires to gather primary data, and books, scholarly journals, and pertinent earlier studies were used to gather secondary data. The predictor variables included perceived risk (X_1), perceived usefulness (X_2), and hedonic shopping motivation (X_3), while the outcome variable was impulse buying (Y). IBM SPSS Statistics 31 was used to examine the data; hypotheses were tested using validity/reliability measures, classical assumptions, multiple linear regression, as well as t-tests (partial), F-tests (simultaneous), and the R^2 test. (Ghozali, 2016).

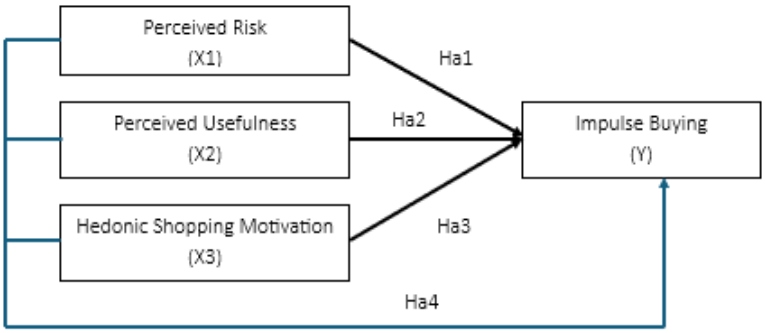


Figure 1. Conceptual Framework.

DISCUSSION

The data collection phase yielded a total of 384 valid responses from The findings indicate that among Gen Z Shopee PayLater customers in Bandar Lampung, perceived risk significantly and negatively affects impulse buying. According to this research, customers are less likely to make impulse buying when perceived risk is larger in terms of financial, performance-related, and psychological factors. When making selections about what to buy, consumers who are aware of the hazards are typically more circumspect.

Perceived usefulness has positive significant effect on impulse buying. Result indicates buyer who perceive Shopee PayLater as beneficial, practical, and capable of

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facilitating payment transactions are more likely unplanned purchases. The convenience and flexibility provided by the payment system encourage consumers to complete purchases without extensive consideration.

Additionally, this research shows hedonic shopping motivation significantly and favorably affects impulse buying. This suggests that consumers are more inclined to make impulse buying when they are motivated by enjoyment, excitement, and emotional fulfillment. Various promotional programs, such as discounts, flash sales, and cashback, further stimulate consumers' emotional responses and strengthen impulse buying behavior.

Simultaneously, perceived risk, perceived usefulness, and hedonic shopping motivation significantly influence impulse buying behavior. These findings imply that consumers' impulsive purchasing decisions are determined by the interaction between perceived risk, perceived usefulness, and hedonic shopping motivation.

Table 1. Respondent Characteristics

Characteristics	Category	Frequency	Percentage
Gender	Male	42	42%
	Female	58	58%
Age	17-20 years	43	43%
	21-23 years	57	57%
Last Education	Senior High School	61	61%
	Diploma (D3)	18	18%
	Bachelor (S1)	21	21%
Occupation	Student	51	51%
	Employee	15	15%
	Entrepreneur	34	34%
Income	< IDR 1,500,000	36	36%
	IDR 1,500.000-3,000,000	37	37%
	IDR > 3,000,000	27	27%
Duration of Use	< 6 months	17	17%
	6-12 months	28	28%
	> 1 year	55	55%
Frequency of Use	1-2 times	29	29%
	2-5 times	44	44%
	> 5 times	27	27%
Amount Used	IDR 500,000-1,000,000	38	38%
	IDR 1,000,000-1,500,000	32	32%
	IDR > 1,500,000	30	30%

Source: Sherly Novianti (2026)

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An overview of the traits of the respondents who were part of the research sample is given by the questionnaire distribution results. One hundred respondents in all took part in this research. Every respondent in Bandar Lampung is a member of Generation Z and has either used or is currently utilizing the "Shopee PayLater" option, which requires a minimum total transaction value of IDR 500,000, whether through a single transaction or a series of transactions. The following characteristics of respondents are shown by the questionnaire distribution findings.

Validity Test

Instrument validity in this research was evaluated using SPSS version 31, specifically by testing each question item within the variables. The total sample for the validity test used in this study was 30 respondents. Degrees of freedom (df) = n – 2 are used to calculate the r-table value; with a sample size (n) of 30 and df = 30 – 2 = 28, the r-table value is set at 0.36

Table 2. Validity Test Results

Variable	Item	r-Count	r-Table
Perceived Risk	X1.1	0,812	0,361
	X1.2	0,778	
	X1.3	0,739	
	X1.4	0,777	
Perceived Usefulness	X2.1	0,825	0,361
	X2.2	0,847	
	X2.3	0,883	
	X2.4	0,804	
Hedonic Shopping Motivation	X3.1	0,870	0,361
	X3.2	0,918	
	X3.3	0,755	
	X3.4	0,842	
Impulse Buying	Y.1	0,898	0,361
	Y.2	0,873	
	Y.3	0,888	
	Y.4	0,846	

Source: Sherly Novianti (2026)

If the r-count > r-table, the item is deemed genuine. Based on table, validity test results for all items of th variable indicate that they are valid, as they meet the criterion

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of r-count values > r-table values, which 0,361. All items are considered valid and It serves as a basis for the research's progression.

Table 3. Reliability Test Results

Variable	Cronbach Alpha
Perceived Risk	0,778
Perceived Usefulness	0,858
Hedonic Shopping Motivation	0,869
Impulse Buying	0,899

Source: Sherly Novianti (2026)

Measured by calculating Cronbach's alpha coefficient for each variable analyzed using SPSS Statistics version 31. Findings presented in the table indicate that each variable fulfills the reliability criteria, with Cronbanch's Alpha values are greather than 0,60, perceived risk (0,778), perceived usefulness (0,858), hedonic shopping motivation (0,869), and impulse buying (0,899). Thus, the instrument is reliable for consistently generating data in research.

Table 4. Multiple Linear Regression Analysis Results

Coefficients[a]						
Model			Unstandardized Coefficients	Standardized Coefficients	t	Sig.
		B	Std.Error	Beta		
	(Constant)	7,387	1,658		4,456	,001
	Perceived Risk	-,258	,080	-260	-3,224	,002
	Perceived Usefulness	,316	0,84	,308	3,757	,001
	Hedonic Shopping Motivation	,359	0,68	,435	5,282	,001
a. Dependent Variable : Impulse Buying						

Source: Sherly Novianti (2026)

This analysis was conducted to dissect the extent to which variables of perceived risk, perceived usefulness, also hedonic shopping motivation influence impulse buying behavior. The purpose of this analysis is to identify whether these three variables have

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significant influence on impulse buying behavior by using SPSS 31. Constant term 7,387, the coefficient for perceived risk 0,-258, the coefficient for perceived usefulness 0,316, also coefficient for hedonic shopping motivation 0,359. Formulation of the multiple linear regression equation (Sugiyono, 2019):

$$y = a + \beta 1X1 + \beta 2X2 + \beta 3X3 + e$$

$$y = 7{,}387 - 0{,}258X1 + 0{,}316X2 + 0{,}359X3 + e$$

Normality Test

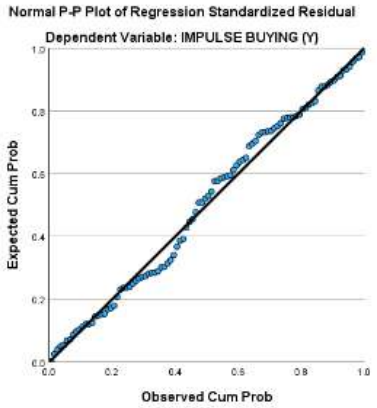


Figure 2. Normality Test Result

The data points are dispersed along and around the reference diagonal line that runs from the bottom-left to the top-right corner of the plot, according to the P-plot analysis results, and they do not significantly deviate from it. The regression model in this study meets the normality assumption since the residuals in the model are regularly distributed.

Heteroscedasticity Test

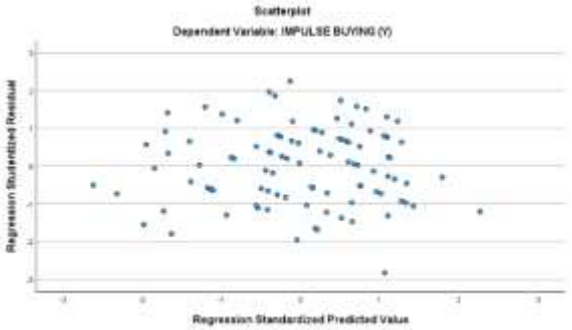


Figure 2. Heteroscedasticity Test Result

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The regression model's variance was analyzed for inequality in residual or error terms. The test is conducted using IBM SPSS Statistics 31 by examining the plot of dependent variable (ZPRED) against its residuals (SRESID). The residual points indicate neither narrowing nor broadening, and they are haphazardly dispersed around the horizontal line on the Y-axis. Additionally, the points are dispersed both above and below the Y-axis zero value. The assumption is met by the regression model. of the lack of heteroscedasticity since this shows that there is no heteroscedasticity in the study.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Perceived Risk	0,992	1,008
	Perceived Usefulness	0,964	1,038
	Hedonic Shopping Motivation	0,956	1,045
a. Dependent Variable : Impulse Buying			

Source: Sherly Novianti (2026)

According table 5, it is observed tolerance for perceived risk is 0,992 > 0,10 also VIF 1,008 < 10; furthermore, tolerance value for perceived usefulness 0,964 > 0,10 also VIF value is 1,038 < 10, as well as tolerance value for the hedonic shopping motivation of 0,956 > 0,10 and VIF value of 1,045 < 10. Results reveal regression model doesn't exhibit multicollinearity.

Partial Test (t-Test)

Table 6. t-Test Result

Coefficients[a]						
			Unstandardized Coefficients	Standardized Coefficients	t	Sig.
		B	Std.Error	Beta		
	(Constant)	7,387	1,658		4,456	,001
	Perceived Risk	-,258	,080	-260	-3,224	,002

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	Perceived Usefulness	,316	0,84	,308	3,757	,001
	Hedonic Shopping Motivation	,359	0,68	,435	5,282	,001
a. Dependent Variable : Impulse Buying						

Source: Sherly Novianti (2026)

The results of the t-test show that the t-value for the "perceived risk" variable concerning "impulse buying behavior is -3.224. The t-value of 3.224 surpasses the critical t-value 1.985, and significance 0.002 is lower than 0.05. Result show Ha1 is accepted, signifying the "perceived risk" variable significantly negatively impact the impulsive buying behavior of Generation Z Shopee PayLater users in Bandar Lampung. The results align with those of the research by F. A. Agustin et al. (2025), which discovered that impulse buying behavior is significantly affected by perceived risk. However, the findings differ from Sulaiman and Waluyo (2024), who reported that perceived risk had no significant partial effect.

The t-test results, the t-value for the perceived usefulness variable concerning the impulse buying behavior variable is 3.757. The t-value 3.757 > critical t-value 1.985, and the significance 0.001 < 0.05. Consequently, Ha2 is accepted, signifying that the perceived usefulness variable significantly and positively impact impulsive buying behavior of Generation Z Shopee PayLater users in Bandar Lampung. This finding supports the research conducted by Nikmah and Iriani (2023), which discovered that perceived usefulness positively influences impulsive buying among users of Shopee PayLater.

The t- results demonstrate t-value 5.282 for correlation the variables hedonic shopping motivation and impulse buying behavior. The t-value of 5.282 > critical t 1.985, and the significance 0.001 < 0.05. Ha3 is thus accepted, which shows hedonic shopping motivation positive and significant alter the impulsive buying behavior of Generation Z Shopee PayLater users in Bandar Lampung. This outcome aligns with the conclusions of Iftitah et al. (2023), who determined hedonic shopping motivation significant positive influences impulse buying behavior.

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Simultaneous Test

Table 7. F-Test

ANOVA[a]						
	Model	Sum of Square	df	Mean Square	F	Sig.
1	Regression	223,406	3	74,469	19,471	,001b
	Residual	367,154	96	3,825		
	Total	590,560	99			
a. Dependent Variable : Impulse Buying						
b. Predictors : (Constant), Perceived risk, Perceived usefulness, Hedonic shopping motivation						

Source: Sherly Novianti (2026)

The F-test assesses combined effect of independent factors on the outcome. The analysis involves a comparison of F-value with the F-table. It is assumed the predictor variables have a simultaneous on the outcome variable if the significance level is below 0.05 and the F-value is greater than the F-table. In this study, the F-table value of 2.70 was applied. The F-test results (simultaneous test) indicate F-value of 19.471, while the F-table for this study is 2.70, significance 0.001 (< 0.05). Consequently, Ha4 is accepted, signifying that perceived risk (X1), perceived benefit (X2), and hedonic shopping motivation (X3) collectively have significant impact on the impulsive buying behavior of Generation Z Shopee PayLater users in Bandar Lampung.

R^2 Test Results

Table 8. R^2 Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,615a	,378	,359	1,95564
a. Predictors : (Constant), Perceived risk, Perceived usefulness, Hedonic shopping motivation				
b. Dependent Variable : Impulse buying				

Source: Sherly Novianti (2026)

A comparatively significant correlation indicated by an R 0.615. The regression model appears to be sufficiently robust to describe the association connection of independent elements to the dependent variable. based on the adjusted R2 0.359 (or 36%). Overall, the three independent variables analysed in this study account for 36% of the variance in impulsive purchasing behaviour when utilising Shopee PayLater; the remaining 64% is influenced by characteristics not covered here.

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CONCLUSION

This study reveals that Generation Z Shopee PayLater consumers in Bandar Lampung's impulsive purchasing behavior is significantly impacted negatively by perceived risk. On the other hand, impulsive purchasing behavior is significantly positively impacted by perceived utility and hedonic purchasing incentive. In general, impulsive purchasing behavior is greatly influenced by perceived risk, perceived utility, and hedonic purchasing incentive. These findings suggest that although consumers are aware of the potential risks associated with using Shopee PayLater, the perceived usefulness of the service and the enjoyment experienced during shopping play a greater role in driving impulse buying behavior.

These findings contribute to our understanding of consumer behavior Considering the framework of BNPL schemes by highlighting the importance of technological and psychological factors in influencing impulse buying among Generation Z. Results of research suggest Shopee should continue to improve transaction security and service quality while maintaining the convenience and shopping experience offered by Shopee PayLater to encourage responsible and sustainable use of the service.

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