

# Skema Pembayaran Buy-Now-Pay-Later: Pengaruh Metode Pembayaran “Beli Sekarang, Bayar Nanti” Terhadap Perilaku Belanja Konsumen di Indonesia = Buy-Now-Pay-Later Payment Scheme: The Effect of aBuy Now, Pay Later Payment Method on Consumer Shopping Behavior in Indonesia

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## Abstrak

Penelitian ini bertujuan untuk mengkaji bagaimana pengaruh perilaku belanja konsumen apabila melakukan perbelanjaan menggunakan metode pembayaran “Buy-Now-Pay-Later” sebagai inovasi terbaru metode pembayaran online. Untuk mencapai tujuan tersebut, penelitian ini mendasarkan analisisnya pada beberapa teori utama, yaitu konsep efek numerositas (numerosity effect); perceived expensiveness, dan rasa sakit saat membayar (pain of payment concept) yang berperan sbagai mediasi antara metode pembayaran paylater dan perilaku konsumen. Dengan membagi pembayaran menjadi jumlah lebih kecil menggunakan paylater, rasa sakit yang dirasakan saat membayar menjadi berkurang, sehingga menyebabkan peningkatan perilaku belanja. Penelitian ini akan menggunakan pendekatan kuantitatif dengan penyebaran kuesioner terstruktur melalui survei online. Responden diminta untuk menjawab pertanyaan-pertanyaan yang berfokus pada situasi belanja dengan metode pembayaran paylater. Hasil penelitian ini diharapkan dapat memberikan wawasan baru mengenai implikasi metode pembayaran paylater terhadap perilaku belanja konsumen, serta bagaimana variabel mediasi berperan dalam hal ini. Penelitian ini diperoleh melalui pengolahan data menggunakan Structural Equation Modeling (SEM).

.....This research aims to examine how consumer shopping behavior will be affected if they use the "Buy-Now-Pay-Later" payment method as the latest innovation in online payment methods. To achieve this goal, this research bases its analysis on several main theories, namely the concept of the numerosity effect; perceived expensiveness, and pain when paying (pain of paying concept) which act as mediation between the paylater payment method and consumer behavior. By splitting payments into smaller amounts using paylater, the pain felt when paying is reduced, leading to increased shopping behavior. This research uses a quantitative approach by distributing structured questionnaires through online surveys. Respondents were asked to answer questions that focused on shopping situations with the paylater payment method. It is hoped that the results of this research will provide new insight into the implications of the paylater payment method on consumer shopping behavior, as well as how mediating variables play a role in this. This research was obtained through data processing using Structural Equation Modeling (SEM).