THE EFFECTIVENESS OF SPAYLATER USAGE IN SHOPPING ACTIVITIES DURING COVID-19 PANDEMIC
(Case Study on Tasikmalaya City Community)

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Abstract

This study aims to determine the level of satisfaction with the use of e-wallet (Shopee Pay) as a non-cash payment instrument. The research method used is descriptive qualitative research. The technique of collecting data is by means of a survey in the form of a questionnaire instrument which is then distributed via google form. Simple random sample was used as a sampling technique of 80 respondents. SPayLater is an online shopping platform that aims to facilitate the online shopping process for Shopee users. SPayLater is a payment method that uses bailout funds from the application company in question. SPayLater offers loan products with a 0% initial loan without a minimum transaction. However, we are encouraged to realize the risks that may occur behind this convenience, and this feature might be described as a teaser in the millennial period.

Keywords: *Effectiveness, SPayLater, Shopping Activity, Covid-19*

1. INTRODUCTION

The World Health Organization (WHO) has declared the corona virus, also known as COVID-19, a pandemic since it has spread to multiple nations and has even gone global. Covid-19 (Corona Virus Disease) is a hazardous disease that might spread, originating in the Chinese province of Wuhan since December 2019. An increase in the number of diseases above the normal level occurs frequently, and it also occurs unexpectedly in a specific geographic area's population. This virus then expanded throughout the world, with Indonesia becoming a Covid-19 virus-affected country in April 2020. The COVID-19 pandemic has an impact on many aspects of life, including the economy, society, and education (Sugianti & Anwar, 2021).

Furthermore, the government has adopted a policy to break the chain of dissemination of COVID-19, specifically by directing the policy of Large-Scale Social Restrictions (PSBB). This PSBB instructs the public not to engage in crowd-causing activities. People only undertake their activities from home during PSBB, therefore everything like shopping, studying, working, and so on are done from home. People frequently use their gadgets to suit their demands during the PSBB, because most activities are done out via the internet or online.

The economic factor is one of the most essential and influential, as the advancement of increasingly sophisticated technology and information forces every individual to use all digital services (Piranda et al., 2022). During a pandemic like this, this has a good impact on

the community. During this pandemic, buyer perceptions and behavior in conducting transactions shift from offline to online activities.

This pandemic has caused individuals to do everything from home using technology; there are many markets and even programs that have grown up with the goal of making it easier for people to satisfy their needs; one of the highest rated and currently popular applications is the Shopee application. This program is an online shopping application that provides numerous features that can assist individuals in meeting their everyday needs, ranging from shopping for items, meals, digital wallets, and electronic money to offering online money loans.

SPayLater is one of the payment methods available in the Shopee app, allowing users to shop on the spot but pay the bill the following month (Pay Later) (Anatasya, 2020). SPayLater is also incredibly convenient, safe, and fast, and it offers a variety of discounts and benefits to its users. The existence of this digital payment is deemed highly safe, and it has, of course, conformed with health guidelines because it will be safer than direct payments, especially during pandemic conditions such as this. SPayLater is a lending service provided by PT Commerce Finance and other partners in collaboration with PT Commerce Finance, and PT Commerce Finance is directly controlled by OJK (Financial Services Authority).

2. THEORETICAL BASIS

2.1. Satisfaction

According to Siregar (2019), customer satisfaction is a pleased or cheerful customer attitude demonstrated by comparing the performance (results) felt or obtained because they are in line with expectations. If the perceived or received performance (results) falls short of their expectations, the customer is unhappy; conversely, if the perceived or received performance surpasses their expectations, the customer is satisfied (Aryani & Rosinta, 2011).

According to Lovelock et al. (2011), satisfaction is a decision made based on experience (Fandy & Gregorius, 2011). There is an urgent need for research to verify the existence or absence of past expectations, which are the most significant component of contentment. Meanwhile, Kotler (2003) defines customer satisfaction as "a person's experience of joy or dissatisfaction resulting from a comparison between his impression of a product's performance (outcome) and his expectations."

Based on the definitions provided above, it is possible to conclude that contentment is a concept generated based on the customer's evaluation of the results expected by the customer earlier with the outcomes got at this moment. If these expectations are met through performance, the customer will enable recurrent purchases of a product or service, resulting in loyalty.

According to Parasuraman et al. (1988), various factors can be used to assess customer satisfaction, including the following:
 a. Reliability
    Regarding the company's capacity to deliver accurate service the first time without making mistakes and to provide services on time.
 b. Responsiveness

Concerning staff' willingness and capacity to assist clients and reply to their requests, as well as inform them when services will be supplied, then provide services quickly.

c. Assurance

Being able to cultivate client trust in the firm and the company can provide a sense of security for its customers This assurance also implies that personnel are always pleasant and answer to any queries or issues that consumers may have.

d. Empathy

The organization understands its customers' problems and operates in their best interests, as well as providing personal attention to customers and working during convenient hours.

e. Tangible

The attractiveness of the company's physical facilities, equipment, and materials, as well as the look of its people

2.2. SPayLater

Shopee is an e-commerce platform based in Singapore that was created in 2015 by the SEA Group (previously Garena). Shopee's operations have since spread to Malaysia, Thailand, Taiwan, Indonesia, Vietnam, and the Philippines. Shopee is now available in Brazil as of 2019. Shopee is one of the five most disruptive e-commerce businesses, according to Tech in Asia, because of its mobile component built around the global e-commerce philosophy. Chris Feng is the founder and CEO of Shopee. Chris Feng is a former Rocket Internet activist who previously served as CEO of Zalora and Lazada.

Shopee Indonesia was officially launched in Indonesia in December 2015 by PT. Shopee International Indonesia. Shopee Indonesia has grown at a remarkable pace since its inception. Millions of people have downloaded the Shopee app for their smartphones even today. Fashion, electronics, cosmetics, and many other categories are among the products available. Several people are interested in utilizing the Shopee program since it has many features that make it easier for vendors and customers to engage.

Shopee offers a number of amazing features on the Shopee mobile application in addition to an appealing and up-to-date transaction process. The Shopee mobile application has features such as 9.9 discounts, 10,000 each, rapid discounts, free shipping with a minimum purchase of Rp.0, cashback and coupons, Shopee games, ShopeePay, and the most recent SPayLater, among others. SPayLater is a new digital credit card payment feature introduced by Shopee. This service was launched on March 6, 2019. Shopee offers this PayLater function by cooperating with PT. Lantern Nusantara Foundation, a peer-to-peer lending company (LDN).

SPayLater is one of the features of the Shopee program that is a buy now pay later offer (Sari, 2021). The premise is that Shopee consumers can purchase things at a specific moment and pay in installments over a specified length of time. The payment period comprises the following month's payment, three installments, six installments, and twelve installments. PT is in charge of Shopee payments. Lentera Dana Nusantara is a payment mechanism that uses a bailout from an allied application company, after which the user must pay the application company's cost. SPayLater provides loan solutions with 0% down payment loans with no minimum transactions and loans for product purchases with a 30-day repayment duration.

SPayLater has benefits and drawbacks. The benefit is that it offers loan products with 0% interest payments, has reached all regions of Indonesia, and allows small and medium-sized firms (SMEs) to obtain loans. While the disadvantage of SPayLater is that there is no tolerance for late payments, you may be fined if you are late, and not everyone can register because you must first submit an application to be introduced.

2.3. Shopping Activities

Humans engage in shopping to purchase goods or meet their wants. Shopping is the most preferred activity for women, especially when it comes to fashion products such as garments, blouses, overalls, skirts, jeans, purses, shoes, and so on (Harahap & Amanah, 2018). Women tend to be more concerned with their beauty than males. They gain confidence in mingling and carrying out their routines as a result of their good appearance and attractiveness. This type of fashion product shopping is typically done at malls, shops, factory outlets, distribution centers, or boutiques. Boutique clothing stores with the notion of selling trendy and exclusive goods have become the women's clothing store of choice over time.

Tasikmalaya is a city that can be said to be quite large in the eastern part because Tasikmalaya has one state university, namely Siliwangi University. Of course, this will indirectly increase shopping activities in Tasikmalaya City due to the large number of people who come and go in Tasikmalaya City, especially the many students who will of course think about fashion to go to campus.

2.4. Covid-19

The World Health Organization (WHO) has declared the corona virus, also known as COVID-19, a pandemic since it has spread to multiple nations and has even gone global. A pandemic is defined by WHO as the situation of the world's population and its potential to produce falls and illness. A pandemic is an outbreak that affects a huge number of people and spreads throughout a big portion of a country or continent.

An increase in the number of diseases above the normal level occurs frequently, and it also occurs unexpectedly in a specific geographic area's population. The COVID-19 pandemic has an impact on many aspects of life, including the economy, society, and education. The disease COVID-19 is an infectious disease caused by a recently discovered coronavirus known as severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) and was unknown prior to the December 2019 pandemic in Wuhan, China. COVID-19 has now become a worldwide pandemic, affecting many countries (World Health Organization, 2020).

Corona virus disease is an undiagnosed human disease that can be spread from person to person by frequent close contact. People who are at high risk of developing this disease include close contacts of Covid-19 patients, specifically doctors and nurses. Based on the findings of an epidemiological investigation, this case is thought to be linked to a seafood market in Wuhan, China. Crude fatality rates differ by country and are determined by the affected population, the progression of the pandemic, and the availability of laboratory tests (Chairani, 2020).

Corona virus is a virus that is commonly found in animals and humans; this virus can cause disease in either animals or humans; people infected with the virus can easily transmit

the disease to others; this disease is an infection that occurs in the respiratory tract and ranges from the common cold, cough, and other symptoms (Yurianto & Wibowo, 2020). As a result, during COVID-19, Indonesians in particular are recommended to stay at home in order to break the chain of transmission of Covid-19 itself.

3. RESEARCH METHOD

3.1. Conceptual Research

The descriptive quantitative approach was utilized in this study, which is strongly related to the research's aim, namely how satisfaction affects the usage of SPayLater in shopping activities during the covid19 pandemic. This research was similarly conducted in two (two) stages, namely data collecting and data analysis.

3.1.1. Data Collection

Survey research kicks in the data collection process. One of the research approaches that uses questionnaires as a measuring instrument or guidelines for data gathering is the survey. The data collection strategy used in this study was a questionnaire or a Google Form questionnaire. Respondents were sent the Google Form link over Whatsapp, Instagram, and Facebook. The questionnaires were disseminated via social media accounts, private chats, and groups. The questionnaire, on the other hand, can only be filled out by responders who utilize SPayLater. The goal is to gather information about a group of respondents who are thought to reflect a specific population. A questionnaire will be used to collect information from respondents in this study. In general, the meaning of this survey is confined to a study in which data is collected from a representative sample of the community.

3.1.2. Data Analysis

The research is continuing at the stage of processing the data acquired from the questionnaire findings based on the data that has been collected. At this point, it is constructed in the form of a diagram depending on the responses provided by the respondent. The data in this diagram is subsequently turned into information, making it easier to analyze and draw conclusions and make recommendations.

3.2 Research Subject

In research, implementation cannot be isolated from the object and subject of the research. With the research object, it will gain various variables that will become a problem as well as a source of data to be researched. The population is the research subject. The following criteria were used to select the population for this study:
a. Domiciled in the City of Tasikmalaya
b. SPayLater users
c. Over 17 years old

The sampling approach is the probability sampling technique, in which the sample is done randomly or at random. This strategy gives every member of the population an equal chance of being the selected sample.

4. RESULT AND DISCUSSION

The following results were derived based on the questionnaire survey results:

4.1. Age

Of the 80 Tasikmalaya City residents polled, 26.3% are between the ages of 17 and 20, 63.7% are between the ages of 21 and 24, 2.5% are between the ages of 25 and 28, and 7.5% are between the ages of 29 and 32. And it is known that they are all SPayLater users, with the majority of them being between the ages of 21 and 24. This age range is known as the productive age. People between the ages of 21 and 24 have a mix of student and employment status (people who have worked and have income).
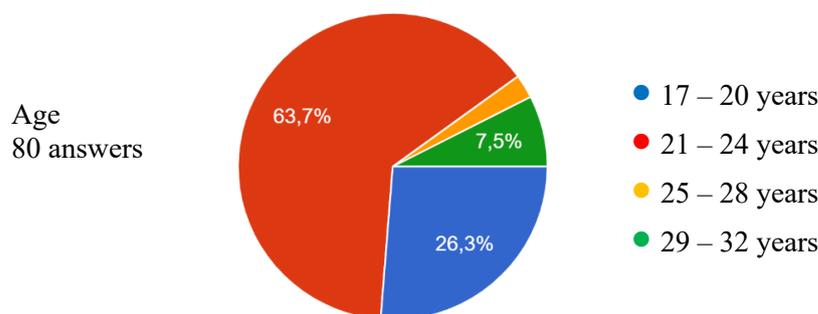
Figure 1 Questionnaire Survey Results

4.2. Profession

The 80 respondents from the City of Tasikmalaya who filled out the distributed questionnaire, of course, came from various professions or occupations, but it can be seen in the picture that the most use of SPayLater came from among students, namely 77.5%, because in this case, of course, students/college students are part of a relatively large number of layers of society in the use of information technology in their daily lives. As a result, it is not surprising that many students use SPayLater because they have many wants or requirements but it is not enough to buy an item directly but can be in installments, then there are 1.2% for civil officials and businesspeople. Furthermore, 12.5% of housewives and 7.5% of other employment use the SPayLater option.
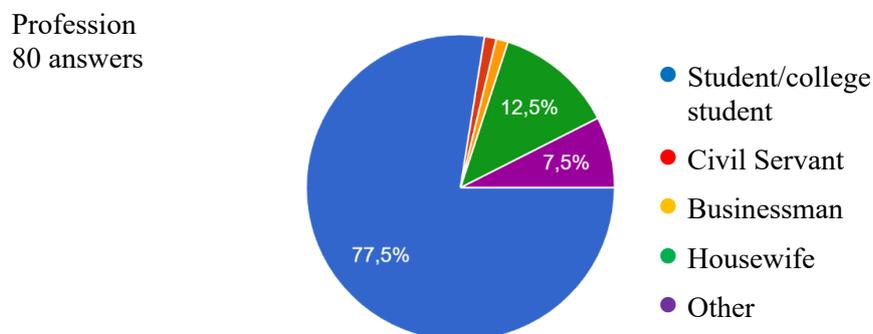
Figure 2 Questionnaire Survey Results

4.3. SPayLater is easy for anyone to learn?

Of the 80 respondents who responded, 86.3% agreed that the SPayLater feature is simple for anyone to understand because, as is generally known, registering to be able to SPayLater is simple; all you need is an ID card to register and activate it. SPayLater, of course, has several benefits, one of which is "free delivery," where there are generally a lot of individuals who merely require free shipping, as you can see. According to the graph below, 13.7% of respondents disagreed that SPayLater was simple to understand.

SPayLater is easy for anyone to learn
80 answers
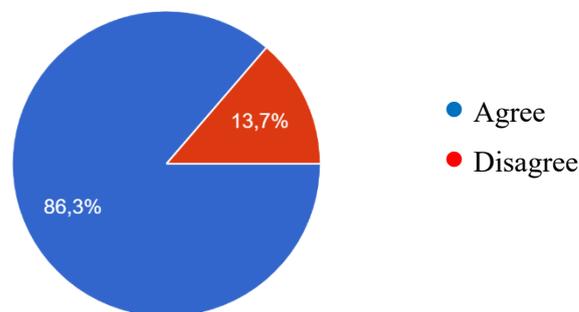
Figure 3 Questionnaire Survey Results

4.4. How long have you been using SPayLater?

From the 80 respondents, 71.3% have used the SPayLater function for less than a year, 16.2% have used it for one year, and 6.3% have used it for 2 and 3 years, respectively. in making use of the SPayLater function.

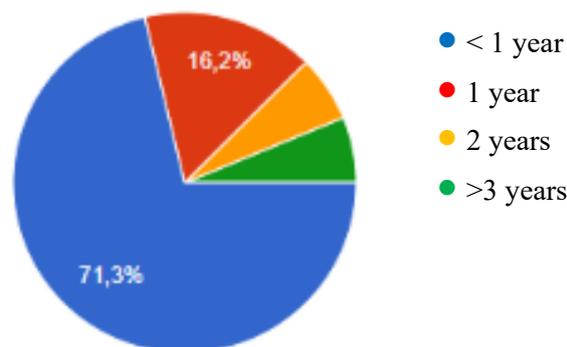How long have you been using SPayLater?
80 answers

Figure 4 Questionnaire Survey Results

4.5. In your opinion, does using the SPayLater payment method make it easier for transaction activities on the Shopee application?

We know that there are many features provided or offered by shopee itself to suit one of its customers' wants, one of which is the SPayLater feature, in which the client can shop

for all the needs that are in shopee at the time but can pay for it in the month in advance (pay later). So, the SPayLater payment system can pay bills at a later time than when shopping, and the payment can be made in monthly installments.

And, of the 80 respondents who use SPayLater, 91.3% believe that the presence of SPayLater helps transaction operations on the Shopee application, while 8.8% disagree. This can help with transactions on the Shopee app.

In your opinion, does using the SPayLater payment method make it easier for transaction activities on the Shopee application?
80 answers
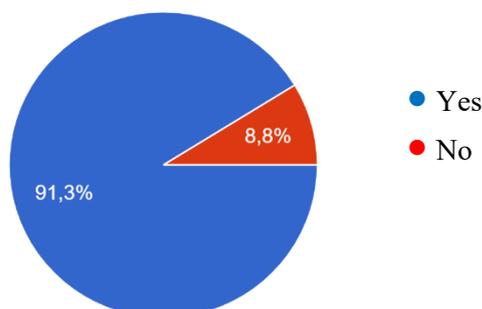
Figure 5 Questionnaire Survey Results

### 4.6. Are you satisfied with the SPayLater payment method?

Because most individuals are pushed by various requirements but with limited income, 87.5% of respondents said they are satisfied with the existence of SPayLater. With so many necessities, and especially during this COVID-19 pandemic, most people have a meager income. The existence of this SPayLater payment technique can assist those who have a high need but a low income. However, many people who use the SPayLater service have a good income. As a result, anyone with any level of income may be able to take advantage of this feature.

Aside from the ability to be paid at various times, this function has several benefits, one of which is free delivery for users who use the SPayLater payment method.

Then 12.5% are not satisfied with this SPayLater payment method.

Are you satisfied with the SPayLater payment method?
80 answers
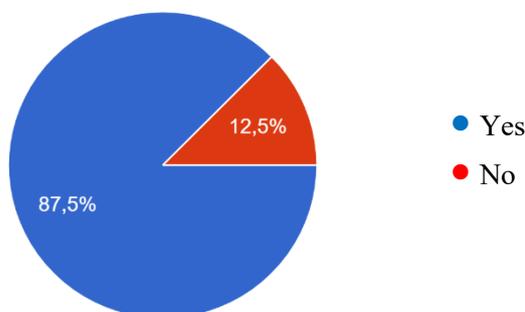
Figure 6 Questionnaire Survey Results

4.7. Does this SPayLater payment method provide lots of offers that make it interesting to use?

When we used SPayLater, 91.3% agreed with the offer, one of which was free delivery, as we know some people may not be interested in a discount on an item they will buy if they have to pay postage, in contrast to goods that do not have a discount but have free shipment. Furthermore, 8.8% of respondents disagreed with the volume of offers presented when using the SPayLater feature.

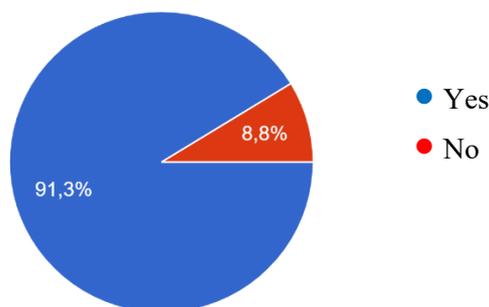Does this SPayLater payment method provide lots of offers that make it interesting to use?
80 answers

Figure 7 Questionnaire Survey Results

4.8. During the covid-19 pandemic how often do you use the SPayLater feature?

With the covid-19 pandemic, 50% of respondents occasionally use the SPayLater feature, 22.5% have never used SPayLater, 20% frequently use the SPayLater feature, and 7.5% very frequently use this SPayLater option, according to 80 respondents.

During the covid-19 pandemic how often do you use the SPayLater feature?
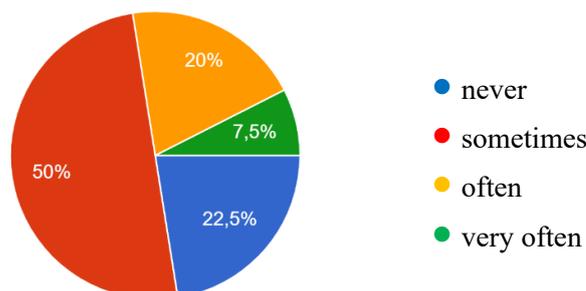80 answers

Figure 8 Questionnaire Survey Results

5. CONCLUSION

SPayLater is one of the features of the Shopee program that is a buy now pay later offer. The premise is that Shopee consumers can purchase things at a specific moment and pay in installments over a specified length of time. The payment period comprises the following month's payment, 3 installments, 6 installments, and 12 installments.

When used, SPayLater is very practical, safe, and fast, and it offers a variety of offers and benefits to its users. This is, of course, relevant to Shopee users; especially in this millennial period, most of them are more concerned with lifestyle in order to conceal their status. To conceal their status, many millennials use SPayLater as a bridge to satisfy their lifestyle.

After delivering questionnaires to SPaylater users in the city of Tasikmalaya and collecting data from 80 respondents, it was discovered that the majority of SPaylater users are aged 21 to 24 years, with a percentage of 63.7%, while the minority are aged less than 25 to 24 years. 28 years old, with a percentage of 2.5% Then, according to the work of SPayLater users, the most are students (77.5%) and the least are in the government servant and entrepreneurial professions (1.2%). Furthermore, based on the SpayLater inquiry, is it simple to learn? SPayLater is simple to use, according to 86.3% of respondents. And the majority of individuals who have been using SPayLater for less than a year had a satisfaction rate of 87.5%, according to the data.

Researchers anticipate that Shopee will pay attention to additional elements, both internal and external, that can influence customer loyalty in order to retain customer loyalty at Shopee.

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