

ABSTRAK

PENGARUH KEPERCAYAAN DAN KEMUDAHAN TRANSAKSI PENGUNAAN PAYLATER TERHADAP PERILAKU PEMBELIAN IMPLUSIF

(Studi pada pengguna *E-Commerce* di Indonesia)

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Seiring dengan berkembangnya zaman, teknologi juga turut berkembang dengan cepat dan semakin canggih. Perkembangan teknologi juga mempengaruhi unsur-unsur kehidupan manusia, termasuk di bidang ekonomi. Hal ini terlihat dari berubahnya sistem perkenomian yang tradisional menjadi perekonomian yang berbasis pada teknologi informasi dan komunikasi. Seiring dengan pertumbuhan teknologi yang semakin canggih, internet tampaknya telah menjadi konsumsi sehari-hari dalam kehidupan manusia dan dunia bisnis. Hadirnya *e-commerce* telah membuat perubahan pada perilaku konsumen yang semula hanya berbelanja secara *offline* dengan datang langsung ke pusat perbelanjaan, pasar, maupun toko itu sendiri sekarang dapat dengan mudah dilakukan secara *online* di rumah. Alasan terbesar terjadinya perubahan pola perilaku pembelian dari pembelian secara langsung ke pembelian online karena dasar kemudahan yang ditawarkan dari toko online, namun kendati banyaknya kemudahan yang ditawarkan masih terdapat faktor-faktor yang menjadi alasan beberapa pelanggan tidak memilih berbelanja online, diantaranya yaitu faktor resiko penipuan baik dari segi kualitas maupun sistem pembayaran. Sampel yang digunakan pada penelitian ini adalah 400 yang diambil secara *purposive sampling*. Dengan bantuan aplikasi SPSS Hasil penelitian menunjukkan bahwa pengaruh kepercayaan dan kemudahan transaksi penggunaan *paylater* berpengaruh signifikan terhadap perilaku pembelian implusif.

Kata Kunci : Kemudahan Transaksi, Penggunaan *Paylater*, Pembelian Implusif, *Ecommerce*

ABSTRACT
THE INFLUENCE OF TRUST AND EASE OF TRANSACTIONS USING
PAYLATER ON IMPULSIVE PURCHASE BEHAVIOR
(Study of E-Commerce users in Indonesia)

By
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As time goes by, technology also develops rapidly and becomes more sophisticated. Technological developments also influence elements of human life, including the economic sector. This can be seen from the change in the traditional economic system to an economy based on information and communication technology. Along with the growth of increasingly sophisticated technology, the internet seems to have become everyday consumption in human life and the business world. The presence of e-commerce has made a change in consumer behavior. Previously they only shopped offline by coming directly to shopping centers, markets or the shops themselves, now they can easily do it online at home. The biggest reason for the change in purchasing behavior patterns from direct purchases to online purchases is because of the convenience offered by online stores, but despite the many conveniences offered there are still factors that are the reason why some customers do not choose to shop online, including the risk factor of fraud. in terms of quality and payment system. Paylater has the same function as a credit card, the advantage offered by this technology is that registering is relatively easy compared to a credit card. Like credit cards, paylater can make it easier for consumers to fulfill all their needs, from shopping for primary needs to entertainment such as purchasing plane tickets, hotel reservations, recreation tickets, and others, then users can pay at each predetermined due date. The sample used in this research was 400 taken by purposive sampling. With the help of the SPSS application, the research results show that the influence of trust and ease of transactions using paylater has a significant effect on impulsive purchasing behavior.

Keywords : *Ease of Transactions, Use of Paylater, Impulsive Purchases, Ecommerce*