

The Effect of Paylater Features, Service Quality, and Free Shipping on Purchasing Decisions

The Effect of Paylater
Features

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ABSTRACT

The aim of this research is to determine the influence of paylater features, service quality, and free shipping on purchasing decisions on Shopee e-commerce. The method used in this research is a quantitative method. The population in this study are people who have purchased products using Shopee and used the paylater feature on Shopee. The sample obtained was 108 respondents. To select the sample size, this research used a purposive sampling technique, and individuals who were deemed to have data sources that met the research criteria were given a questionnaire. The measuring tool used is a closed questionnaire with 18 statements and distributed via Google Form. The technique used in this research is multiple linear regression analysis by carrying out validity tests, reliability tests, followed by hypothesis testing after the assumption tests are met. From the analysis carried out it can be concluded that: (1) The Paylater feature (X1) has a significant positive effect on purchasing decisions (Y). (2) Service Quality (X2) has a negative and insignificant effect on purchasing decisions (Y). (3) Free shipping (X3) has a significant positive effect on purchasing decisions (Y).

Keywords: Paylater Features, Service Quality, Free Shipping, Purchase Decisions.

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh fitur paylater, kualitas pelayanan, serta gratis ongkir terhadap keputusan pembelian pada e-commerce Shopee. Metode yang digunakan dalam penelitian ini adalah metode kuantitatif. Populasi dalam penelitian ini adalah orang yang telah membeli produk menggunakan Shopee serta menggunakan fitur paylater pada Shopee. Sampel yang diperoleh sebanyak 108 responden. Untuk memilih ukuran sampel penelitian ini menggunakan teknik purposive sampling, dan individu yang dianggap memiliki sumber data yang sesuai dengan kriteria penelitian diberikan kuesioner. Alat ukur yang digunakan adalah kuesioner tertutup dengan 18 pernyataan dan disebarakan melalui Google Form. Teknik yang digunakan dalam penelitian ini adalah analisis regresi linier berganda dengan melakukan uji validitas, uji reliabilitas, dilanjutkan dengan pengujian hipotesis setelah uji asumsi terpenuhi. Dari analisis yang dilakukan dapat disimpulkan bahwa: (1) Fitur Paylater (X1) berpengaruh positif signifikan terhadap keputusan pembelian (Y). (2) Kualitas Pelayanan (X2) berpengaruh negatif dan tidak signifikan terhadap keputusan pembelian (Y). (3) Gratis ongkir (X3) berpengaruh positif signifikan terhadap keputusan pembelian (Y).

Kata kunci: Fitur Paylater, Kualitas Pelayanan, Gratis Ongkir, Keputusan Pembelian.

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INTRODUCTION

According to Choudhary et al. (2019) Kizgin et al. (2020) Cultural acculturation with a touch of technology is one of the phenomena driving change and development that occurs in life in society. Some responsive businesspeople can see that the internet can be an opportunity to market their products. Business competition has become very tight, and marketing is the main key for a business to run well. This causes many businesspeople to do their marketing via the internet and generate sales, hence the emergence of e-commerce (Bala & Verma, 2018; Nurakhmawati et al., 2022). The current phenomenon is that consumers or customers are usually more interested in shopping on e-commerce which makes it easier for them to carry out online transactions (Helander & Khalid, 2000; Miles et al., 2000; Fang & Salvendy, 2003). Like e-commerce and traditional markets, both have the function of selling and shopping. However, people prefer to shop online to support their daily needs (Wolfenbarger & Gilly, 2001; Dennis et al., 2010). In Indonesia there are many companies that provide e-commerce platforms. One of them is Shopee which is ranked first as the most popular among Indonesian consumers. In the Google Play store, Shopee has been downloaded by more than 100 million users and given reviews by 1,316,738 users. Shopee has a review score of 4.7 out of a total of 5 stars.

The paylater feature on Shopee is one of the factors that influences consumers to make shopping transactions. This is because the paylater feature provides facilities for consumers to shop without paying up front. According to Torres (2014) and Nurakhmawati et al. (2022), consumers will see how a company provides quality service. If a company provides good and quality service to consumers, that is where interest in purchasing the goods or services offered by them can arise. Then another factor which is one of the biggest factors for buyers in determining purchasing decisions is the free shipping promotion given by Shopee to buyers. The reason researchers chose Shopee users as the target for this research case study is because Shopee is used more often than other e-commerce. Apart from that, Shopee offers a paylater feature which makes it easier for customers to make decisions when making purchases. Businesses that offer online loans, such as paylater, require funding from fintech lenders that offer peer-to-peer lending services. The simplicity of the application process is one of the advantages of the paylater payment method on Shopee, which is why many people are interested in using it for their purchases.

Apart from the paylater feature, purchasing decisions are also influenced by service quality. In this situation, businesses must differentiate themselves from competitors' offerings. When there is high-quality customer service, it can be a deciding factor for customers when they purchase a product. When customers are satisfied, either directly or indirectly, it can add value to a business. Potential customers will not hesitate to make a purchase when they are confident in a business that has a good reputation, and customer attitudes are influenced by the quality of the service provided (Amrullah et al., 2016; Fransiska & Madiawati, 2021; Fatimah & Nurtantiono, 2022). Likewise, customers often search for products that give the impression that the offer is limited to a certain time and will no longer be available. This is coupled with the slogan "Free Shipping" promoted by Shopee, which increasingly persuades customers to buy goods at discounted prices without having to worry about paying home delivery costs. In general, this research aims to find answers regarding whether the use of the paylater feature has an influence on purchasing decisions on the Shopee application, whether service quality has an influence on purchasing decisions on the Shopee application, and whether free shipping has an influence on purchasing decisions on the Shopee application.

LITERATURE REVIEW

Choosing between two or more product options is a process in which consumers combine information to make a purchasing decision. The decision to purchase a product can be influenced by several variables, such as comfort, service, location, promotion, price and quality. The steps a customer takes before purchasing a good or service are known as the purchase decision process or customer decision journey. When a customer recognizes

a need or problem, the buying process begins. After that, customers will be urged to research the product to meet their needs. After searching for information, customers will be presented with a wide selection of related goods. After that, customers develop preferences based on several brands. After their purchase, customers will be satisfied or dissatisfied with the item, if the item does not meet expectations, they will be disappointed, if it does, they will be satisfied.

E-commerce or electronic commerce is a business facility carried out using computer networks which has been known since the 1970s and early 1980s. Even though many people use e-commerce platforms, it turns out that there are still many who don't know the meaning of the history of e-commerce in Indonesia. In Indonesia, the history of the development of e-commerce began in 1996 with the founding of Dyviacom Intrabum or D-Net as a pioneer of the first online transactions in Indonesia. E-commerce covers a wide range of online-based activities, including marketing, sales, and purchasing. E-commerce generally requires several resources to make online sales and purchases, including websites, applications, and payment methods. It has been proven that people's ease in shopping is greatly influenced by the presence of e-commerce in Indonesia.

Apart from making shopping more convenient, e-commerce presents a viable business model for us to launch our own ventures. Based on a BOI Labs survey, e-commerce in Indonesia has succeeded in achieving market penetration of 64 percent in the last three months. "Pay" means to pay, and "later" means later. These two words are combined to form the term paylater. Paylater is generally a payment option that provides installment payment plans without requiring a credit card. Interest rate and usage limits are comparable to credit cards overall, although it does not require a credit card and the application process is also done online. "Buy now, pay later" is the main idea behind PayLater's payment feature. Buying and selling in this way requires the buyer to purchase goods from the seller, who will then be paid in full or according to the agreement at the end of the mutually agreed period. Fintech lending companies that offer P2P lending services are an important source of capital for companies that incorporate online lending features such as PayLater. When consumers take out a loan, they must pay back the money they borrow within a specified period and in installments. To avoid late fees, paylater bills must be paid before the due date. Any activity aimed at satisfying customers is referred to as service (or customer service). Through this service, customer needs and desires can be met. To attract customers' interest in using or buying the products or services offered by a business, service is very important. Higher service quality standards can also be achieved through service provision.

Many research study results indicate that customer satisfaction and service quality are two distinct but closely related constructs, and that improvements in one construct will likely lead to improvements in the other. Shopee offers a program called Free Shipping Program which allows sellers to offer free shipping coupons to their consumers. Many online sellers provide free shipping coupons to attract more customers. Because of its ability to reduce costs, this voucher is very useful for consumers. Participating stores will display an orange "Free Shipping" icon on their search results page. Shipping costs will be automatically deducted at checkout if the shop where you shop is registered in the Free Shipping program. Consumers can buy other necessities with the money they will spend on shipping. What's even more interesting is that this free shipping promotion applies throughout Indonesia (Febrianto et al., 2020; Prasetyo et al., 2021; Aisyah et al., 2022).

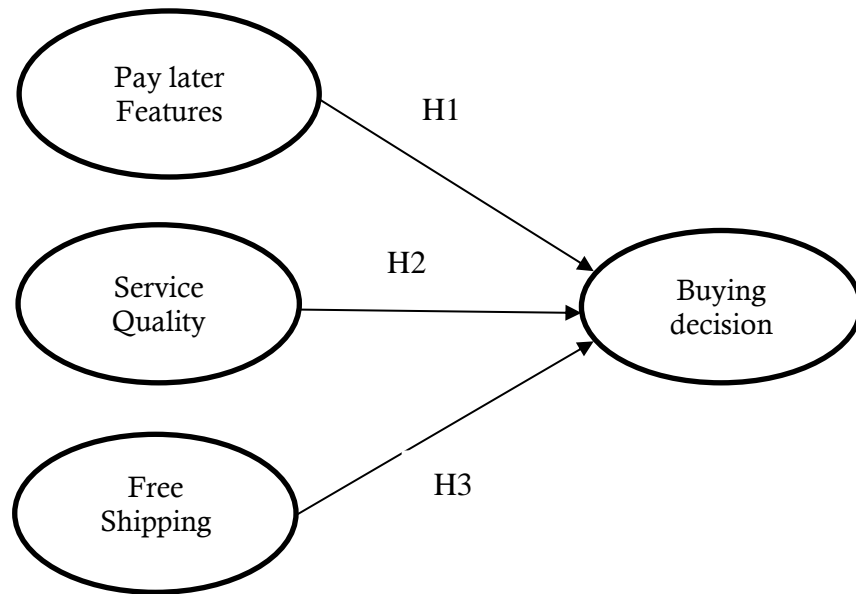


Figure 1. Research Framework

METHODS

The research conducted is included in the quantitative research category. Quantitative research methods include data collection using quantitative or statistical data analysis research instruments. These methods are based on positivist philosophy and are used to study specific populations or samples. The population in this research is the people of the city of Surakarta. The number of research samples was determined using the Slovin formula. In this research, researchers used a non-probability sampling technique, namely purposive sampling. Based on the criteria that will be used as research samples are people aged 18-30 years, people who shop using the Shopee application and people who use the Paylater feature on the Shopee application. Researchers use questionnaires to collect data directly from respondents. Meanwhile, the Likert scale is used as a measuring tool. This measure is psychometric in nature and is usually applied in questionnaires for survey-based research, such as descriptive survey research. There are five variations of the scale used in this study: strongly disagree, disagree, neutral, agree, and strongly agree. Respondents in this study were residents of the city of Surakarta aged 18-30 years. This research included a total of 148 respondents, and the total sample used was 108 data. The following is respondent data based on age, status, and income.

Table 1. Description of Respondents

Information	Category	Frequency	Percentage (%)
Age	18-25-year-old	143	96,6
	26-30-year-old	5	3,4
Gender	Man	43	29,1
	Woman	105	70,9
Income/ Allowance	<Rp1.000.000	78	52,7
	Rp1.000.000 - Rp3.000.000	57	38,5
	>Rp3.000.000	13	8,8

Source: Processed Primary Data

Based on the Table 1, the age profile of respondents who got the highest score in this study was around 18-25 years old, namely 143 people. Based on the gender profile of the respondents in this study, there were 105 women. Based on income/pocket money, many respondents in this study were those who had income worth <Rp. 1,000,000, namely 78 people.

RESULTS

The results of the research instrument analysis are explained in the validity test and reliability test which are explained in the following external model output. Validity tests include convergent validity, discriminant validity, and reliability tests include Cronbach's alpha and composite reliability tests. Further explanation is given below. In this research, hypothesis testing uses Partial Least Square (PLS) data analysis techniques with the SmartPLS 3.2.9 program.

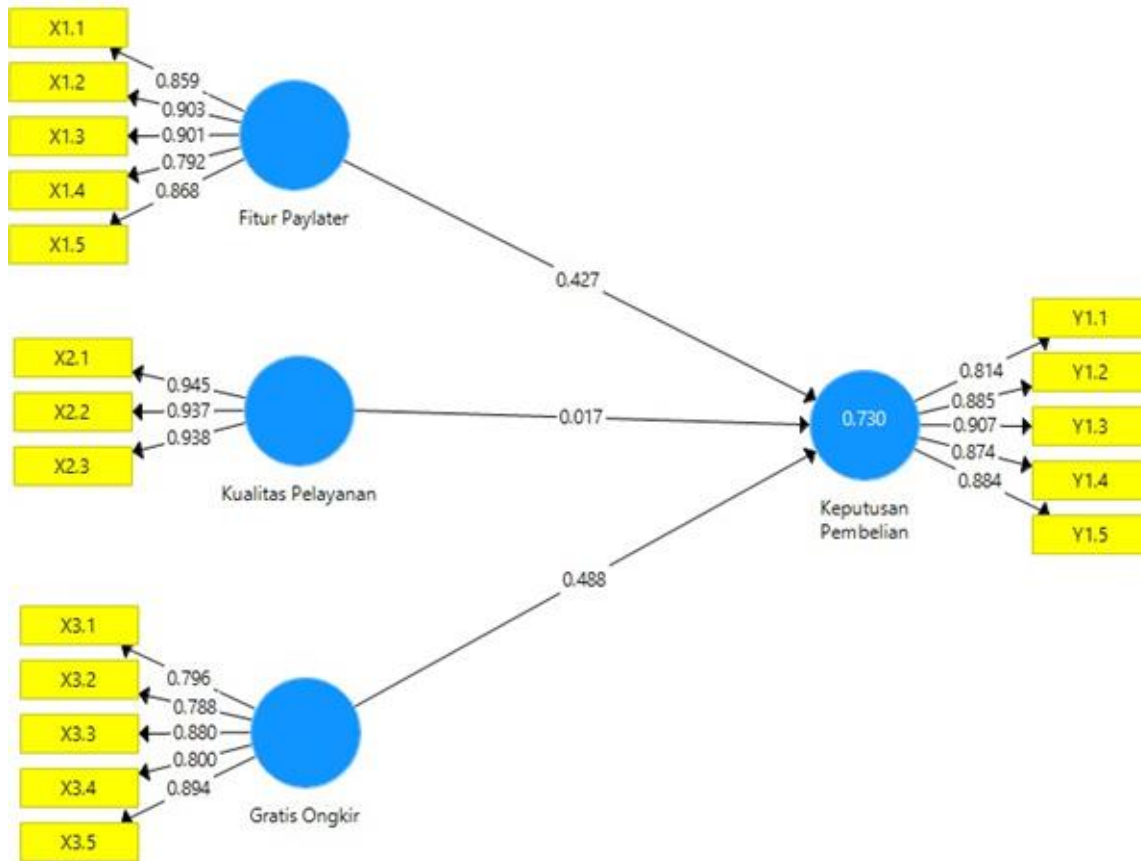


Figure 2. Outer Model

In Figure 2, outer model testing is used and carried out to determine the specifications of the relationship between latent variables and their indicators. This test includes validity, reliability and multicollinearity. An indicator is declared to meet convergent validity in the good category if the outer loading value is > 0.7. Following are the outer loading values for each indicator on the research variables.

Table 2. Cross Loading

Indicator	Paylater (X1)	Service quality (X2)	Free Shipping (X3)	Buying decision (Y)
X1.1	0, 859	0, 524	0, 646	0, 655
X1.2	0, 903	0,542	0, 606	0, 706
X1.3	0, 901	0, 545	0, 670	0, 664
X1.4	0, 792	0, 368	0, 389	0, 558
X1.5	0, 868	0, 523	0, 647	0, 747
X2.1	0, 554	0, 945	0, 691	0, 589
X2.2	0, 524	0, 937	0, 680	0, 571
X2.3	0, 565	0, 938	0, 669	0, 586
X3.1	0, 584	0, 681	0, 796	0, 652
X3.2	0, 527	0, 443	0, 788	0, 604
X3.3	0, 587	0, 612	0, 880	0, 698

X3.4	0, 574	0, 587	0, 800	0, 629
X3.5	0, 603	0, 673	0, 894	0, 723
Y.1	0, 640	0, 471	0, 604	0, 814
Y.2	0, 628	0, 522	0, 697	0, 885
Y.3	0, 692	0, 573	0, 690	0, 907
Y.4	0, 712	0, 575	0, 708	0, 874
Y.5	0, 705	0, 556	0, 767	0, 884

Source: Processed primary data

Based on Table 2, it is known that many indicators in each research variable have an outer loading value > 0.7. However, the measurement scale loading value of 0.5 to 0.6 is considered sufficient to meet the requirements for convergent validity. The data above shows that there are no variable indicators whose outer loading value is below 0.5, so that all indicators are declared suitable or valid for use in research and can be used for further analysis. Each indicator in the research variable has the largest cross-loading value on the variable it forms compared to the cross-loading value on the other variables. Based on the results obtained, it can be stated that the indicators used in this research have good discriminant validity in compiling their respective variables. Apart from looking at the outer loading value, convergent validity can also be assessed by looking at the AVE (Average Variance Extracted) value > 0.5 so it can be said to be valid using convergent validity (Fornell & Larcker, 1981; Bagozzi, 1981; Fornell & Larcker, 1981).

Table 3. Validity & Reliability

Variable	AVE	Composite Reliability	Cronbach's Alpha	VIF
Paylater (X1)	0, 749	0, 937	0, 916	1, 968
Service quality (X2)	0, 883	0, 958	0, 934	2, 157
Free Shipping (X3)	0, 693	0, 918	0, 888	2, 726
Buying decision (Y)	0, 763	0, 941	0, 922	

Source: Processed primary data

Based on the Table 3, each variable in this study shows an Average Variance Extracted (AVE) value, namely > 0.5. Each variable in this research has its own value for Paylater of 0.749, service quality of 0.883, Free Shipping of 0.693, and Purchase Decision of 0.763. This shows that each variable in this research can be said to be valid in terms of discriminant validity. Reliability Test shows the level of consistency and stability of measuring tools or research instruments in measuring a concept or construct. Reliability testing in this research used Composite Reliability and Cronbach Alpha. Composite reliability is the part used to test the reliability value of indicators on a variable. A variable can be declared to meet composite reliability if it has a composite reliability value > 0.7. This shows that the composite reliability value of all research variables is > 0.7. Paylater value is 0.937, service quality is 0.958, Free Shipping is 0.918 and Purchase Decision is 0.941. This shows that each variable has met composite reliability so it can be concluded that all variables have a high level of reliability.

Cronbach's Alpha is a test where this test is a statistical technique used to measure internal consistency in instrument reliability tests or psychometric data. According to Cronbach (1951), a construct is said to be reliable if the Cronbach alpha value is more than 0.60. It is shown that the Cronbach alpha value for all variables in this study is above > 0.6, which means the Cronbach alpha value meets the requirements so that the entire construct can be said to be reliable. The multicollinearity test is seen from the tolerance value and variance inflation factor (VIF). Multicollinearity can be detected with a cut off value which shows a tolerance value > 0.1 or the same as a VIF value < 5. The results of

the Collinearity Statistics (VIF) to see the test for each variable have a cut off value > 0.1 or the same as a VIF value < 5, so this does not violate the multicollinearity test.

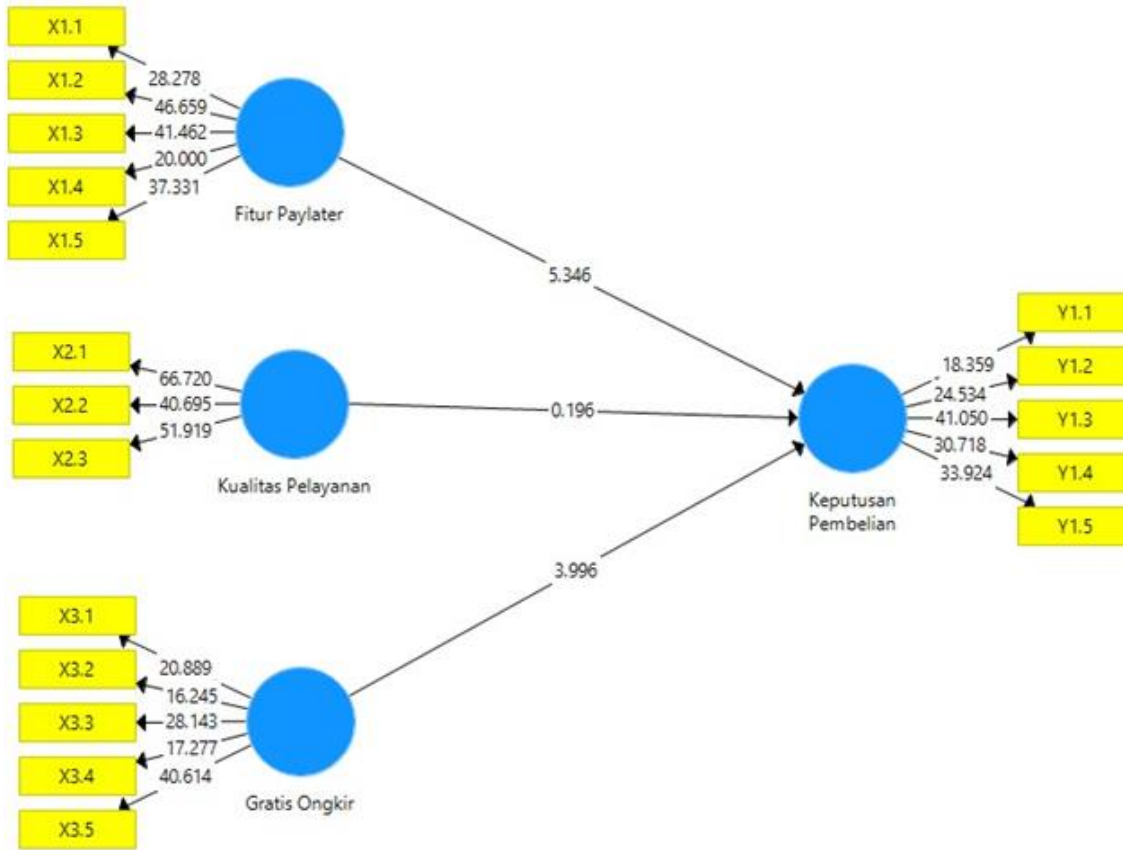


Figure 3. Inner Model

Inner models are used to test the influence between one latent variable and other latent variables. Inner model testing can be done with three analyzes, namely measuring the R2 value (R-square), Goodness of Fit (Gof), and path coefficient. Structural model evaluation was carried out to show the relationship between manifest and latent variables of the main predictor, mediator and outcome variables in one complex model. The goodness of fit test for this model consists of two tests, namely R-Square (R2) and Q-Square (Q2). The R2 or R-Square value shows the determination of the exogenous variable on the endogenous variable. The greater the R2 value indicates the better the level of determination. R2 values of 0.75, 0.50, and 0.25 can be concluded that the model is strong, moderate, and weak (Ghozali, 2015). The following are the values of the coefficient of determination in this research.

Table 4. R-Square Value

Variable	R-Square	R-Square Adjusted
Buying decision (Y)	0,730	0,722

Source: Processed primary data

Based on Table 4, R-Square is used to see the magnitude of the influence of the Purchase Decision variable on brand awareness, namely with a value of 0,730 or 73%, so this relationship is a strong relationship. The next test is the Q-Square test. The Q2 value in structural model testing is done by looking at the Q2 value (Predictive relevance). The Q2 value can be used to measure how good the observation values produced by the model and its parameters are. A Q2 value > 0 indicates that the model has predictive relevance, while a Q2 value < 0 indicates that the model lacks predictive relevance. Based on the research results, a Q-Square value was obtained of 0.722. This value explains the

diversity of research data which can be explained by the research model by 72.2%, while the remaining 27.8% is explained by other factors that are outside this research model. Thus, from the results of these calculations, this research model can be stated to have good goodness of fit. To test the hypothesis in this research, you can use a table of path coefficient values for direct influence. Test the path coefficient using the bootstrapping process to see the t statistics or p values (critical ratio) and the original sample values obtained from this process. A p value < 0.05 indicates there is a direct influence between variables, while a p value > 0.05 indicates there is no direct influence between variables. In this study, the significant value used was the t-statistic 1.96 (significant level = 5%). If the t-statistic value is > 1.96 then there is a significant influence. Hypothesis testing is carried out with the help of SmartPLS (Partial Least Square) 3.2.9 software. Below is the path coefficient value of the test results.

Table 5. Path Coefficient (Direct Effect)

	Hypothesis	Original Sample	t-Statistics	P Values	Information
Paylater (X1)-> Buying decision (Y)	H1	0, 427	5, 346	0, 000	Significant Positive
Service quality (X2)-> Buying decision	H2	0, 017	0, 196	0,845	Negative Not Significant
Free Shipping (X3)-> Buying decision (Y)	H3	0, 488	3, 996	0, 000	Significant Positive

Source: Processed primary data

Based on Table 5, the first hypothesis tests whether Paylater has a positive and significant effect on Purchasing Decisions. The table above shows a statistic value of 5.346 with an influence size of 0.427 and a p-value of 0.000. With a t-statistic value of >1.96 and a p value of <0.05, it can be concluded that the first hypothesis is accepted. The second hypothesis tests whether service quality has a positive and significant effect on purchasing decisions. The table above shows a statistical value of 0.196 with a large influence of 0.017 and a p-value of 0.845. With a t-statistic value >1.96 and a p value >0.05, it can be concluded that the second hypothesis is not accepted. The third hypothesis tests whether free shipping has a positive and significant effect on purchasing decisions. The table above shows a statistic value of 3.996 with an influence size of 0.488 and a p-value of 0.000. With a t-statistic value >1.96 and a p value <0.05, it can be concluded that the third hypothesis is accepted.

DISCUSSION

The Paylater feature is a service for postponing payments or debts that must be repaid later. The Paylater feature can be described as a trigger for purchase planning which produces a special emotional effect that can cause consumers to take purchasing action. The Paylater feature can create a feeling of desire in the consumer's heart to buy a product. Purchase Decision is the desire or intention to purchase a product. Statistical results show that the paylater feature has a significant positive effect on purchasing decisions. This means that the paylater feature can create a feeling of wanting to buy a product. These results prove the first hypothesis which states that the paylater feature has a significant positive effect on purchasing decisions. These results are in line with research conducted by Tambunan (2022) and Sarihima (2022), which shows that the paylater feature has a positive and significant effect on repeat purchases.

Service quality is the ability of a service provider to meet customers' needs and desires for a service, as well as the accuracy of delivery to match customer expectations for services. Service quality itself is determined by the company's ability to meet customer needs and desires in accordance with customer expectations (Knutson et al., 2010; Mok et al., 2013; Torres, 2014) Purchasing decisions are the intention to make a purchase that is motivated by the consumer's understanding of the company's service quality when deciding to make a purchase as well as a reduced assessment of individual satisfaction in

transactions that occur during and after consumption. Statistical results show that service quality has a negative and insignificant effect on purchasing decisions. This means that good quality service has not been proven to create a feeling of wanting to buy a product. These results prove the second hypothesis which states that service quality has a negative and insignificant effect on purchasing decisions.

Free shipping is a voucher given by several sellers or e-commerce platforms to consumers to get shipping costs subsidies. Free shipping is one of the triggers for consumers in making a purchasing decision. Statistical results show that free shipping has a significant positive effect on purchasing decisions. This means that free shipping plays a role for consumers in making purchases of a product. These results prove the third hypothesis which states that free shipping has a significant positive effect on purchasing decisions. These results are in line with research conducted by Aisyah et al. (2022); Syafitri et al. (2022), in their research stated that free shipping has a positive influence on purchasing decisions.

CONCLUSION

Judging from the results of the analysis that has been carried out, this research can be concluded as follows. The paylater feature has a significant positive effect on purchasing decisions so the first hypothesis is supported. Service quality has an insignificant negative effect on purchasing decisions, so the second hypothesis is not supported. Free shipping has a significant positive effect on purchasing decisions, so the third hypothesis is supported. Based on the research that has been conducted and the research results that have been obtained, there are research limitations, namely as follows. This research only examines several independent variables, namely paylater features, service quality, and free shipping as well as the dependent variable, namely purchasing decisions. This research is specifically aimed at millennial generation students or people aged 18-30 years only so it cannot be aimed at the public. This research used a sample of 194 respondents, so the data obtained was imperfect. The suggestions for further researchers based on this research are as follows. For further research, it is best to use or add other variables that have not been used in this research which can be studied significantly to influence purchasing decisions. For further research, it would be better to involve people from outside the age range used in this research as respondents with a larger sample size by examining a wider range of objects so that the data obtained is more varied and accurate.

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