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**THE INFLUENCE OF THE SHOPEE PAY LATER FEATURE, LIVE STREAMING, AND LIFESTYLE (HEDONIC MOTIVATION) ON THE CONSUMER BEHAVIOR OF PEOPLE IN PONTIANAK IN ONLINE SHOPPING**

Joni Riawan<sup>1</sup>  
Noviansius<sup>2</sup>  
Velissa Alvinia<sup>3</sup>  
Vinsensius<sup>4</sup>

<sup>1, 2, 3, 4</sup>Institut Teknologi & Bisnis Sabda Setia, Indonesia  
Correspondence information: joans2819@gmail.com

**ABSTRACT**

Increasing online purchasing practices have driven the growth of E-commerce in Indonesia. Based on the popularity of Shopee in Indonesia, payment methods have been developed to facilitate the consumer transaction process. Later, with the increased use of live streaming features and payment methods such as Shopee PayLater, Indonesia's hedonistic lifestyle is increasingly dominating consumer behavior. Finally, a hedonistic lifestyle significantly impacts Indonesian people's consumer behavior, especially among the younger generation and the upper middle class. Hedonistic motivation drives individuals to consume based on functional needs and gain emotional satisfaction and social status. This study will discuss in more depth the causal relationship that can be caused by the Shopee Pay Later feature (X1), Live Streaming (X2), and Hedonism Motivation (X3) on consumer shopping behavior (Y) by using a research method based on the results of the multilinearity test. It is concluded that the live streaming feature and hedonistic lifestyle have significantly influenced the Pontianak community's consumer behavior. In contrast, the Shopee Pay Later feature is not significant. This can be proved by the T-Test score, which shows that the Shopee Pay Later feature obtained a Sig result of 0.680, which means it does not affect consumer behavior. Meanwhile, the Live Streaming feature obtained a Sig result of 0.005, and the hedonistic lifestyle shows a Sig result of 0.000, which means that these two variables have a significant effect in line with the research results. In addition, a hedonistic lifestyle strengthens the emotional drive to shop to achieve personal satisfaction.

**Keywords:** Shop Influence, Shopee Pay Later Feature, Consumer Behaviour, Live Streaming Feature, Hedonisme Motivation

## INTRODUCTION

In recent years, information and communication technology development has driven significant changes in how people shop (Darip & Auliana, 2024). Changes in the way people shop, which tend to buy online, have driven the growth of E-commerce in Indonesia. (Mahardhiyah, 2021). The value of E-commerce transactions continues to increase from IDR 105.6 trillion in 2019 to IDR 453.75 trillion in 2024 (Kharisma Gilang, 2024). Based on these data, E-commerce in Indonesia has increased every year. Shopee is the e-commerce platform Indonesians choose for online shopping (Alamin et al., 2023). Research conducted by Snapcart also shows that 78% of 1000 respondents use the Shopee platform for online shopping. This shows that the Shopee platform is Indonesia's leading choice for online shopping.

Along with the increasing popularity of Shopee in Indonesia, Shopee also develops payment methods to facilitate the consumer transaction process. Shopee provides various payment methods such as Shopee Pay, Shopee Pay Later, Bank Transfer, COD (cash on delivery), and others (Canestren & Saputri, 2021). Shopee Pay later has become a payment system in great demand by the public by offering the convenience of shopping now and paying later (Masputra, Alfani, & Rahmawati, 2023). Reported from Goodstats (2024) shows that the pay later payment system has experienced growth of around 144.35% annually and, as of March 2024, has increased by 23.9%. According to Sari, Makharaian, and Eka (2023), Shopee PayLater is the main factor that encourages someone to make a purchase, especially among young people who tend to choose to buy now and pay later. The Shopee PayLater service, along with low-interest offers, strengthens Shopee's dominance in the Indonesian e-commerce market, especially in meeting the financial needs of the wider community.

In addition to payment methods, Shopee developed a live-streaming feature to increase trust and interaction between sellers and buyers. Live streaming lets buyers see and find product information directly (Rahmawati, Sa'adah & Musyafaah, 2023). The integration of live streaming and Shopee Pay Later, accompanied by sales promotions, can increase sales (Buana et al., 2023); as many as 80% of people choose live streaming to find information about a product (Rachmawati, 2024). Thus, using live streaming integrated with the pay-later payment method can increase consumer purchasing decisions (Istiqomah, 2024).

Along with the increasing use of live streaming features and payment methods such as Shopee PayLater, Indonesia's hedonistic lifestyle is increasingly dominating consumer behavior. One factor influencing online shopping is a hedonistic lifestyle that prioritizes pleasure and self-satisfaction (Fahmy, 2024). Hedonistic consumers tend to engage in enjoyable experiences through social shopping to reduce boredom and entertainment while shopping (Mustika, Kurniawati, & Sari, 2023). In addition, the ease of access offered and promotions, including service quality, can encourage someone to make impulsive purchases that align with a hedonistic lifestyle (Rasuli, Arifin, & Rahman, 2022). The results of the Populix study also show that as many

as 51% of Gen Z and Millennials tend to choose online shopping with ease and comfort, which reflects the influence of hedonism in consumer behavior (Mamduh, 2023).

Consumptive behavior is also one of the impacts of the hedonistic lifestyle that is increasingly developing in society. Consumptive behavior is characterized by the tendency to buy goods that are not needed but only to satisfy self-satisfaction (Sugiarto & Amri, 2023). This is also exacerbated by the ease of access to technology and online shopping platforms that encourage someone to make impulsive purchases (Rahma, Bukhari, & Prasetyo, 2022). In 2023, online payment transactions reached IDR 58,478 trillion, showing an increase of 13.48% yoy compared to the previous year (Rachman Arrijal, 2024). How does the influence of Shopee Pay Later and Live Streaming service features affect consumer hedonic motivation when shopping? This is what researchers will discuss further in this study.

Several studies have been conducted to identify changes in consumer behavior when shopping. In a study conducted by Zahara (2023), the results showed that the Shopee Paylater feature significantly affects student consumer behavior. This feature facilitates impulsive buying by reducing psychological barriers to making purchases. It also provides a tool for people to organize and plan their payments, which can help manage personal finances. However, a study by Rahima and Cahyadi (2022) found no significant effect of using the Shopee Pay Later feature on consumer behavior. This is due to the Shopee Paylater feature, which is relatively new among students at the University of Mataram. Therefore, researchers are interested in further researching the influences that drive buyer-consumer behavior. This study is limited to three variables, namely the Shopee Paylater feature, Live Streaming, and Lifestyle (Hedonism Motivation), to test their influence on people's consumer behavior in Pontianak in online shopping. Hopefully, this study can contribute to understanding the importance of factors that influence consumer behavior.

This study will discuss in more depth the causal relationship that can be caused by the Shopee Pay Later feature (X1), Live Streaming (X2), and Hedonism Motivation (X3) on consumer shopping behavior (Y).

These three independent variables are important because they focus on significant changes in shopping trends, especially in dealing with consumers from the current generation. Shopee Pay Later contributes 56.8% to consumer behavior (Fitriani, 2021). Research on the influence of buy now, pay later (BNPL), such as Shopee Pay Later, on consumer behavior has been widely conducted in recent years, especially with the increasing adoption of this service during the pandemic. A study by Oktavianti and Firdaus (2021) stated that the ease of access to digital credit offered by BNPL features such as Shopee Pay Later can increase impulsive shopping behavior among millennial and Gen Z consumers. This study shows that users tend to ignore long-term financial capabilities because they are attracted to the payment flexibility offered.

On the other hand, Live streaming on e-commerce platforms has become increasingly popular as an effective marketing tool in recent years. This feature allows sellers to interact directly with consumers, provide detailed explanations about products, and create a more interactive and personalized shopping experience. Previous studies have strengthened this influence. A study by Liu et al. (2021) stated that live streaming significantly increases consumer engagement and influences purchasing decisions, especially for fashion and cosmetic products. Meanwhile, Chen et al (2022) found that real-time interaction, product demonstrations, and limited-time offers during live-streaming sessions increase impulse buying. Another study by Wang et al. (2023) highlighted that the use of live streaming increases consumers' emotional attachment to brands, which ultimately results in higher loyalty and purchase frequency. These findings indicate that live streaming influences short-term consumer behavior and strengthens long-term relationships between consumers and brands. Therefore, the first hypothesis in this study is the Influence of Live Streaming on Consumer Behavior in Pontianak.

Finally, a hedonistic lifestyle significantly impacts Indonesian people's consumer behavior, especially among the younger generation and the upper middle class. Hedonistic motivation drives individuals to consume based on functional needs and gain emotional satisfaction and social status. In Indonesia, this phenomenon is evident in the fashion, beauty, technology, and entertainment sectors, where consumers are often driven to purchase items that offer sensory experiences, pleasure, or self-image enhancement. The increasingly materialistic lifestyle among urban communities also strengthens this hedonistic motivation, reflected in impulsive and often excessive shopping patterns. Figure 1 shows the relationship of influence that will be analyzed in this study.

## RESEARCH METHODS

According to Creswell and Punch, the research method uses a quantitative approach, emphasizing that quantitative research aims to explain social phenomena through theory testing and numerical analysis. The process starts with formulating problems, conducting literature studies, and collecting and analyzing data. Thus, quantitative research becomes an important tool for valid generalizations regarding the relationship between variables in a particular context.

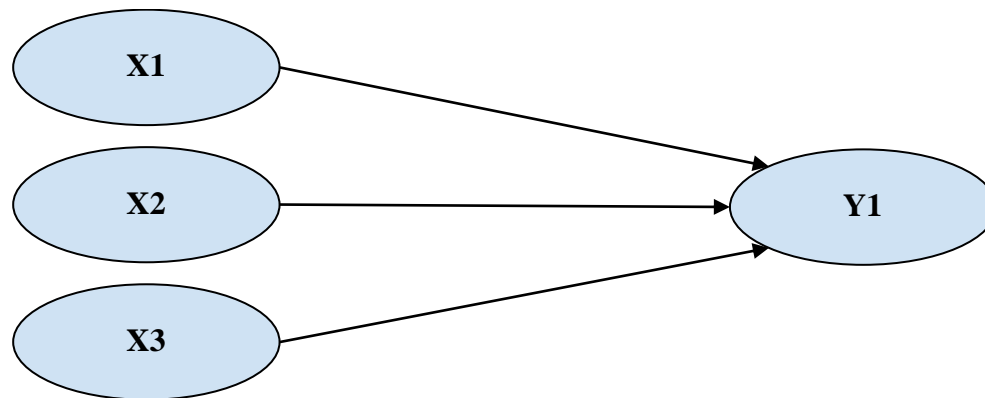
### 1. Population and Sample

The population in this study was the Pontianak community, which shops online using Shopee, primarily through live streaming. The sample was selected using the purposive sampling technique, which is a method of selecting respondents intentionally based on specific criteria, such as actively using Shopee, utilizing the Shopee Pay Later feature, or often following live streaming on the application. According to Sugiyono (2022), purposive sampling is a technique used to select samples with specific considerations to meet the study's objectives. In this study, the number of samples used

was 115 respondents, considered sufficient to represent the population and provide relevant and valid data for analysis.

## 2. Research Variable

The research variable can be seen in Fig 1. The independent variables in this study consist of the Shopee Pay Later feature, live streaming on Shopee, and hedonic lifestyle (hedonic motivation), all of which have the potential to influence people's consumer behavior. The Shopee Pay Later feature makes it easy for consumers to make purchases without having to pay in advance, thus encouraging them to shop more. Live streaming on Shopee allows direct interaction between sellers and buyers, creating a more engaging and interactive shopping experience, thus increasing consumers' desire to buy. Meanwhile, the hedonic lifestyle reflects the drive to seek pleasure and satisfaction, making consumers more likely to shop to fulfill emotional or entertainment needs. The dependent variable, namely consumer behavior, includes the actions and shopping decisions consumers make, which the three independent variables can influence. By understanding the relationship between these variables, this study aims to provide insight into the factors that drive consumer behavior in the era of online shopping.



**Figure 1.** Research Method  
Source: Data's Author

The influence of the Shopee Pay Later feature on people's consumer behavior in Pontianak (H1)

Shopee Pay Later is a service that allows users to make purchases without having to pay directly, providing flexibility in payments (Mursalina et al, 2024). Pay Later has a significant impact because it has changed the way people access credit and make purchases, especially in developing countries like Indonesia where access to traditional banking services may be limited (Andita, 2021). Shopee Pay Later has a significant influence of 51.8% on people's consumer behavior (Zahara et al, 2023). This feature facilitates impulsive purchases by reducing psychological barriers to making purchases, but also provides tools for people to organize and

plan their payments, which can help with personal financial management.

The influence of the Shopee Pay Later feature on people's consumer behavior in Pontianak (H1). Shopee Pay Later is a service that allows users to make purchases without paying directly, providing payment flexibility (Mursalina et al., 2024). Pay Later has a significant impact because it has changed how people access credit and make purchases, especially in developing countries like Indonesia, where access to traditional banking services may be limited (Andita, 2021). Shopee Pay Later significantly influences 51.8% of consumer behavior (Zahara et al., 2023). This feature facilitates impulsive purchases by reducing psychological barriers to making purchases. It also provides tools for people to organize and plan their payments, which can help with personal financial management.

The Influence of Live Streaming on the Consumer Behavior of People in Pontianak (H2). Live streaming on Shopee has a significant influence on the consumer behavior of the Pontianak community. Live streaming increases consumer interaction and trust, thus influencing purchasing decisions (Saputra, 2022). The TikTok Shop platform has become very popular since 2021; TikTok Shop has a live streaming feature for each brand and video review content, such as unboxing. Which can make consumers easily poisoned, so they buy the product (Ardani et al., 2024)

The Influence of Hedonistic Lifestyle on the Consumer Behavior of People in Pontianak (H3). Hedonistic motivation has a significant influence on the consumer behavior of the Pontianak community. Hedonistic motivation influences purchasing decisions based on the pleasure and satisfaction felt when shopping online and the sensory experience that influences consumer perceptions of the product. In addition, research conducted by (Subagyo et al., 2021) with the title "The Influence of Advertising, Conformity, and Hedonic Lifestyle on the Consumptive Behavior of Shopee e-commerce Users in Mojokerto City" stated that the hedonic lifestyle has a positive and significant effect on the consumptive behavior of Shopee e-commerce application users.

### **Data Analysis Technique**

This study uses the Statistical Package for the Social Sciences (SPSS) data analysis technique to analyze the relationship between independent variables (X1, X2, X3) and dependent variables (Y). Independent variables include X1 (Shopee Pay Later Feature), X2 (Live Streaming), and X3 (Lifestyle/Hedonism Motivation), while the dependent variable is Y (Consumer Behavior of Pontianak Society in Online Shopping). SPSS analysis involves descriptive analysis, multiple linear regression analysis, and validity and reliability tests to test the significance and relationship between these variables (Sugiyono, 2018). The results of this analysis will provide a comprehensive picture of how much influence the Shopee Pay Later feature, live streaming, and hedonism motivation have on the consumptive behavior of Pontianak society.

### **RESULT AND DISCUSSION**

### Demographic Characteristics

Demographic Characteristics based on Table 1 show that the respondents in this study were 115, consisting of 65 men and 50 women. In addition, the age level of the respondents in this study was the largest, from the age range of 15-20 and 21-35 years, totaling 54 people. This study's most significant respondents were still students, totaling 65 people. This shows that people who often shop online are teenagers still in school or college. This could be due to the unique features provided by Shopee or could be driven by the hedonistic motives of each individual.

**Table 1.** Demographic Characteristic

Profile	n	%
<b>Gender</b>		
Man	65	56,5
Woman	50	43,5
Total	115	100
<b>Age</b>		
15-20 years old	54	5
21-35 years old	54	3
35-45 years old	6	3,1
>45 years old	1	0
Total	98	100
<b>Job</b>		
Student	65	66,3
Self-employed	6	6,1
Private Employee	26	26,5
Others	1	1,0
Total	98	100

Source: Research Data, 2024

### Validity and Reliability

Table 2 shows the validity and reliability analysis; according to Wiratna (2014), data can be relied upon if it has a Cronbach Alpha value of more than 0.6. All variable values indicate that the data is valid and reliable.

**Table 2.** Pearson Correlations

No	Variabel	Items	Correlation	Cronbach's Alpha
1.	Fitur Shopee Pay later	x1a	.833	.770
		x1b	.781	.780
		x1c	.836	.773
		x1d	.815	.775
		x1e	.759	.781
		x1f	.838	.768
2.	Live Streaming	x2a	.734	.748
		x2b	.699	.750
		x2c	.546	.762
		x2d	.639	.758
		x2e	.665	.750
		x2f	.723	.745
3.	Gaya Hidup Hedonisme	x3a	.498	.786
		x3b	.757	.763
		x3c	.769	.761
		x3d	.812	.749
		x3e	.773	.752
		x3f	.734	.763
4.	Perilaku Konsumtif	y1a	.641	.741
		y1b	.669	.741
		y1c	.684	.740
		y1d	.555	.761
		y1e	.650	.734
		y1f	.587	.752

Source: Data's Author



### Normality Test

Ghozali's (2016) normality test is conducted to test the regression model and determine whether the independent and dependent variables have a normal distribution. Data will be expected if it has a Test value of 0.05. Table 3 shows the results of the normality test.

**Table 3.** Normality Test Result

Unstandardized Residual		
N		115
Normal Parameters <sup>a,b</sup>	Mean	-.0444477
	Std. Deviation	2.44502584
Most Extreme Differences	Absolute	.072
	Positive	.072
	Negative	-.071
Test Statistic		.072
Asymp.Sig. (2-tailed)		.198 <sup>c</sup>

Source: Data's Author

### Heteroscedasticity

According to Mardiatmoko (2020), heteroscedasticity is a condition of inequality in the variance of residuals for all regression models. Data does not experience hetero if it has a residual value >0.05.

**Table 4.** Heteroscedasticity

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.578	1.041		2.477	.015
	S-Paylater	-.029	.032	-.094	-.915	.362
	Live Streaming	.053	.044	.125	1.220	.225
	Motivasi Hedonisme	-.066	.034	-.209	-1.942	.055

a. Dependent Variable: ABS

Source: Data's Author

### Multicollinearity

According to Mardiatmoko (2020), multicollinearity is a condition of a nearly perfect linear relationship that can affect the model's accuracy. The test results show that all variables

have a VIF value of more than 0.01 and a VIF value of less than 10. Table 5 shows the Multicollinearity values obtained.

**Tabel 5.** Multicollinearity Values Obtained

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.766	1.620		4.176	.000		
	X1	.020	.049	.027	.413	.680	.797	1.255
	X2	.194	.068	.186	2.848	.005	.816	1.226
	X3	.525	.053	.678	9.861	.000	.734	1.362

a. Dependent Variable: Y1

Source: Data's Author

### Linearity $y_1 * x_1$

**Table 6.** Linearity Y1 with X1

			Sum of Squares	df	Mean Square	F	Sig.
Y1 * X1	Between Groups	(Combined)	474.477	20	23.724	1.735	.041
		Linearity	245.031	1	245.031	17.920	.000
		Deviation from Linearity	229.446	19	12.076	.883	.604
Within Groups			1285.297	94	13.673		
Total			1759.774	114			

Source: Data's Author

The data in Table 6 shows a significant value (P Value Sig) of .604, greater than 0.05, so there is a linear relationship between the Shopee Pay Later feature and consumer behavior.

### Linearity $y_1 * x_2$

**Table 7.** Linearity Y1 with X1

			Sum of Squares	df	Mean Square	F	Sig.
Y1 * X2	Between Groups	(Combined)	524.242	16	32.765	2.599	.002
		Linearity	385.323	1	385.323	30.563	.000
		Deviation from Linearity	138.919	15	9.261	.735	.744
Within Groups			1235.532	98	12.607		
Total			1759.774	114			

Source: Data's Author

The data in Table 7 shows a significant value (P Value Sig) of .744, greater than 0.05, so a linear relationship exists between live streaming and consumer behavior.

**Linearity y1\*x3**

**Table 8.** Linearity Y1 with X3

			Sum of Squares	df	Mean Square	F	Sig.
Y1 * X3	Between Groups	(Combined)	1126.920	20	56.346	8.369	.000
		Linearity	1028.361	1	1028.361	152.746	.000
		Deviation from Linearity	98.558	19	5.187	.770	.735
	Within Groups		632.854	94	6.732		
	Total		1759.774	114			

Source: Data's Author

The data in Table 8 shows a significant value (P Value Sig) of .736, greater than 0.05, so there is a linear relationship between a hedonistic lifestyle and consumer behavior.

**Test Coefficient of Determination (R2)**

The results of the data analysis in Table 9 show that the R Square value is .0615. According to Soepalman, Daga, & Hatta (2023), the R Square value is categorized as strong if it is more than 0.67, while if it is more than 0.33 but lower than 0.67, and weak if it is more than 0.33 but more than 0.67. More than 0.19 but lower than 0.33. Based on the criteria, this research variable is categorized as moderate because it is more than 0.33 but less than 0.67.

**Table 9.** Test R

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.784 <sup>a</sup>	.615	.605	2.470

a. Predictors: (Constant), X3, X2, X1

Source: Data's Author

**F-Test**

**Table 10.** F-Test Score

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1082.479	3	360.826	59.135	.000 <sup>b</sup>
	Residual	677.295	111	6.102		
	Total	1759.774	114			

a. Dependent Variable: Y1

b. Predictors: (Constant), X3, X2, X1

Source: Data's Author

Table 10 shows that the Sig value of 0.000 is smaller than 0.05, so the basis for making the F test decision is that the hypothesis is accepted, so it can be concluded that the Shopee pay later feature, live streaming, and hedonistic lifestyle variables have a significant effect on consumer behavior.

**T-Test**

**Table 11.** T-Test Score

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.766	1.620		4.176	.000
	X1	.020	.049	.027	.413	.680
	X2	.194	.068	.186	2.848	.005
	X3	.525	.053	.678	9.861	.000

a. Dependent Variable: Y1

Source: Data's Author

Table 10 shows that variable x1 has a Sig value of 0.680, which means that variable x1 does not affect variable y. Several articles support the idea that the shopee pay later feature variable does not affect consumer behavior variables. Variable x2 has a Sig value of 0.05, so this variable is accepted because it affects variable y. While variable x3 has a Sig value of 0.000, which is less than 0.05, it can be accepted because this variable meets the significance requirements.

The results of this study indicate that the Shopee Pay Later feature does not significantly contribute to the consumer behavior of the Pontianak community. As a service that allows payments to be made after purchase, this feature encourages consumers to make purchases without considering long-term financial capabilities (Zahara et al., 2023). Shopee Pay Later also facilitates impulsive purchases by reducing psychological barriers, such as guilt due to overspending (Mursalina et al., 2024). This is especially relevant among young people who tend to seek flexibility in financial transactions; in addition, live streaming has been shown to increase consumer behavior through real-time interactions between sellers and buyers. Through this feature, consumers can see the product directly, get more in-depth information, and feel more confident in the quality of the product offered (Rahmawati et al., 2023). Another advantage of live streaming is creating a sense of urgency through limited-time offers, such as flash sales, which trigger impulsive purchasing decisions (Saputra & Fadhilah, 2022). Thus, this study confirms that interactive features on e-commerce platforms significantly influence people's consumption patterns.

Increasing financial literacy in the community must be a priority to overcome the negative impacts of consumer behavior. Educational programs that teach people how to manage a budget, prioritize needs, and differentiate between wants and needs can be a long-term solution (Fitriani,

2021). The government and e-commerce platforms can work together to provide this learning module through digital campaigns that are easily accessible to various age groups. Shopee can apply transaction limits to the Pay Later feature, such as setting limits adjusted to the user's purchase history. This policy can reduce the risk of excessive debt, especially among consumers who do not understand the financial consequences of using credit (Andita, 2021). Another step that can be taken is to provide a reminder feature or automatic notification about payments that must be completed. This solution reduces consumer behavior and supports healthier financial management among users.

## CONSLUSION

The live streaming feature and hedonistic lifestyle have been shown to significantly influence the Pontianak community's consumer behavior. In contrast, the Shopee Pay Later feature is not significant. It can be seen in the T-Test test that the results of the analysis using SPSS, the Shopee Pay Later feature, show a Sig result of 0.680, which means it does not affect consumer behavior. This result aligns with research conducted by (Rahima and Cahyadi, 2022). Meanwhile, the Live Streaming feature shows a Sig result of 0.005, and the hedonistic lifestyle shows a Sig result of 0.000, which means that these two variables have a significant effect in line with the research results (Liu et al., 2021; Saputra, 2022; Subagyo et al., 2021). The convenience offered by Shopee Pay Later allows consumers to shop without worrying about direct payments, while live streaming increases consumer interaction and trust in products (Rahmawati et al., 2023). In addition, a hedonistic lifestyle strengthens the emotional drive to shop to achieve personal satisfaction. This research contributes to understanding people's consumer behavior dynamics in the digital era.

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