

ABSTRAK

ARJUNA AMRUM AMIR. 2026. *Pengaruh Penggunaan Shopee PayLater Terhadap Volume Pembelian Masyarakat Kecamatan Manggala Kota Makassar*. Skripsi Jurusan Ekonomi Pembangunan. Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh Akhmad dan Asdar

Penelitian ini bertujuan untuk mengetahui pengaruh penggunaan Shopee PayLater terhadap volume pembelian masyarakat Kecamatan Manggala Kota Makassar. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data primer diperoleh melalui penyebaran kuesioner kepada 96 responden pengguna Shopee PayLater yang berdomisili di Kecamatan Manggala. Sampel ditentukan menggunakan teknik purposive sampling dengan kriteria responden pernah atau sedang menggunakan Shopee PayLater serta pernah melakukan transaksi pembelian melalui layanan tersebut. Analisis data dilakukan melalui uji validitas, uji reliabilitas, uji normalitas, uji heteroskedastisitas, analisis regresi linear sederhana, uji parsial, dan koefisien determinasi. Hasil penelitian menunjukkan bahwa penggunaan Shopee PayLater berpengaruh positif dan signifikan terhadap volume pembelian masyarakat. Hal ini dibuktikan dengan nilai koefisien regresi sebesar 0,797, nilai t hitung sebesar 12,350 lebih besar dari t tabel 1,986, serta nilai signifikansi sebesar 0,000 lebih kecil dari 0,05. Nilai koefisien determinasi sebesar 0,619 menunjukkan bahwa penggunaan Shopee PayLater mampu menjelaskan variasi volume pembelian sebesar 61,9%, sedangkan 38,1% dipengaruhi oleh faktor lain di luar penelitian ini.

Kata kunci: *Shopee PayLater*, Volume Pembelian, Perilaku Konsumen, Fintech.

ABSTRACT

ARJUNA AMRUM AMIR. 2026. *The Effect of Shopee PayLater Usage on the Purchasing Volume of the Community in Manggala District, Makassar City. Undergraduate Thesis, Department of Development Economics, Faculty of Economics and Business, Muhammadiyah University of Makassar. Supervised by Akhmad and Asdar.*

This study aims to determine the effect of Shopee PayLater usage on the purchasing volume of the community in Manggala District, Makassar City. This research employed a quantitative approach with an associative research design. Primary data were obtained by distributing questionnaires to 96 respondents who used Shopee PayLater and resided in Manggala District. The sample was selected using a purposive sampling technique, with the criteria that respondents had previously used or were currently using Shopee PayLater and had conducted purchase transactions through the service. Data analysis was carried out through validity testing, reliability testing, normality testing, heteroscedasticity testing, simple linear regression analysis, partial testing, and the coefficient of determination. The results of the study indicate that Shopee PayLater usage has a positive and significant effect on the purchasing volume of the community. This is evidenced by a regression coefficient value of 0.797, a t-count value of 12.350, which is greater than the t-table value of 1.986, and a significance value of 0.000, which is less than 0.05. The coefficient of determination value of 0.619 indicates that Shopee PayLater usage explains 61.9% of the variation in purchasing volume, while the remaining 38.1% is influenced by other factors outside this study.

Keywords: *Shopee PayLater, Purchase Volume, Consumer Behaviour, Fintech.*