

**THE IMPACT OF IMPULSIVE BUYING AND CONSUMPTIVE BEHAVIOUR
TOWARD GENERATION Z ON E-COMMERCE PAYLATER SYSTEM
IN PALEMBANG**



SKRIPSI

Disusun untuk Memenuhi Syarat Menyelesaikan Pendidikan Sarjana
Terapan (D-IV) Akuntansi Sektor Publik pada Jurusan Akuntansi
Politeknik Negeri Sriwijaya

Oleh :

SAFIRAH ADLINA

061940512767

POLITEKNIK NEGERI SRIWIJAYA

PALEMBANG

2024

**THE IMPACT OF IMPULSIVE BUYING AND CONSUMPTIVE BEHAVIOUR
TOWARD GENERATION Z ON E-COMMERCE PAYLATER SYSTEM
IN PALEMBANG**



SKRIPSI

Disusun untuk Memenuhi Syarat Menyelesaikan Pendidikan Sarjana
Terapan (D-IV) Akuntansi Sektor Publik pada Jurusan Akuntansi
Politeknik Negeri Sriwijaya

Oleh :

SAFIRAH ADLINA

061940512767

POLITEKNIK NEGERI SRIWIJAYA

PALEMBANG

2024



KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI
POLITEKNIK NEGERI SRIWIJAYA
JURUSAN AKUNTANSI

Jalan Srijaya Negara, Palembang 30139

Telp. 0711-353414 Fax. 0711-355918

Website : www.polsri.ac.id E-mail: akuntansi@polsri.ac.id

LEMBAR PENGESAHAN SKRIPSI

Nama : Safirah Adlina
NIM : 061940512767
Jurusan : Akuntansi
Program Studi : D-IV Akuntansi Sektor Publik
Mata Kuliah : Analisis Laporan Keuangan
Judul Skripsi : The Impact of Impulsive Buying and Consumptive
Behaviour Toward Generation Z on E-Commerce
Paylater System in Palembang.

Telah Diujikan Pada Ujian Skripsi/*Colloquium* Tanggal 28 Agustus 2023

Dihadapan Tim Penguji Jurusan Akuntansi

Politeknik Negeri Sriwijaya dan Management & Science University

Palembang, Februari 2024

Pembimbing I,

Nashreen Zakaria

Pembimbing II,

Dra. Faridah, M. S.
NIP 196107011989032001

Mengetahui,
Ketua Jurusan Akuntansi,

Dr. Evada Dewata, S.E., M.Si., Ak., CA.
NIP 197806222003122001

MOTTO

Happy soul is the best shield for a cruel world

-Safirah Adlina

*Dia mengetahui apa yang ada di langit dan bumi, dan mengetahui apa yang kamu
rahasiakan dan apa yang kamu nyatakan. Dan Allah Maha Mengetahui segala isi
hati*

(Q.S At-Tagabun :6)

KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI	
POLITEKNIK NEGERI SRIWIJAYA	
JURUSAN AKUNTANSI	
	Jalan Srijaya Negara, Palembang 30139 Telp. 0711-353414 Fax. 0711-355918 Website : www.polsri.ac.id E-mail: akuntansi@polsri.ac.id
 	

SURAT PERNYATAAN BEBAS PLAGIARISME

Yang bertanda tangan di bawah ini :

Nama : Safirah Adlina
NIM : 061940512767
Jurusan/Program Studi : Akuntansi/D-IV Akuntansi Sektor Publik
Judul Skripsi : The Impact of Impulsive Buying and Consumptive
Behaviour Toward Generation Z on E-Commerce
Paylater System in Palembang

Dengan ini menyatakan :

1. Skripsi yang saya buat dengan judul sebagaimana tersebut di atas beserta isinya merupakan hasil penulisan saya sendiri.
2. Skripsi tersebut bukan plagiat atau menyalin skripsi milik orang lain.
3. Apabila skripsi ini di kemudian hari dinyatakan plagiat atau menyalin skripsi milik orang lain, maka saya bersedia menanggung konsekuensinya.

Demikian surat pernyataan ini saya buat dengan sebenarnya dalam keadaan sadar, untuk diketahui dan digunakan sebagaimana mestinya.

Palembang, Februari 2024

Yang Membuat Pernyataan,



Safirah Adlina

NIM 061940512767

KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI
POLITEKNIK NEGERI SRIWIJAYA



JURUSAN AKUNTANSI

Jalan Srijaya Negara, Palembang 30139

Telp. 0711-353414 Fax. 0711-355918

Website : www.polsri.ac.id E-mail: akuntansi@polsri.ac.id

LEMBAR PELAKSANAAN REVISI SKRIPSI

Mahasiswa berikut,

Nama : Safirah Adlina

NIM : 061940512767

Jurusan/Program Studi : Akuntansi/D-IV Akuntansi Sektor Publik

Judul Skripsi : The Impact of Impulsive Buying and Consumptive
Behaviour Toward Generation Z on E-Commerce
Paylater System in Palembang

Telah melaksanakan revisi terhadap Skripsi yang diujikan pada hari Senin tanggal 28 bulan Agustus tahun 2023. Pelaksanaan revisi terhadap Skripsi tersebut telah disetujui oleh Dosen Penguji yang memberikan revisi:

No.	Komentar	Nama Dosen Penguji	Universitas	Tanggal	Tanda Tangan
1.	-	Dr. Muhammad Ahmad Dost Muhammad Employee No. S012023030011	Management & Science University	17-02-24	
2.	-	Henny Yulsiati, S.E., M. Ak NIP 196707171997022001	Politeknik Negeri Sriwijaya		



DECLARATION

With this, I declare that the work has been carried out by the regulations of Management and Science University. This results is original from my own work and that no part of the work on this thesis has been submitted in support of the application for any other degree or diploma from this university or any other university or institution of learning.

I hereby declare that have been supplied with the Academic Rules and Regulations for Under Graduate, Management and Science University, regulating the conduct of my study and research.

Name of students : Safirah Adlina
Student Number : 012022091030
Programme : Bachelor in Accounting
Faculty : Faculty of Business Management and Professional
Studies Research Title : The Impact of Impulsive Buying and Consumptive
Behaviour Toward Generation Z on E-Commerce
Paylater System in Palembang



Signature of Student :
Date : 21 August 2023

ACKNOWLEDGEMENT

I want to start by giving thanks to God Allah SWT, for it is through His will that I have been able to finish my education and conduct my study thus far. My dear family, ibu, ayah, kakak, and adik, also have my sincere gratitude for their sacrifices, prayers, and concern for my future. I want to express my gratitude for all of their efforts, encouragement, sacrifices, tolerance, and unending love from the beginning. I offer myself the utmost respect for being strong, persistent, and patient enough to complete all of my tasks. Additionally, I would like to sincerely thank Dr. Siti Fatimah Binti Mohd Kassim, AP and Dr. Azam Abdelhakeem Khalid, for being a good lecturers for me. My supervisor, Miss Nur Nashreen Zakaria, and Ibu Dra. Faridah, M. S. for their unwavering guidance and for consistently offering the finest advice for my research. Finally, I would want to express my gratitude to my closest friends, Tasya, Syadrinna, Elfina, Indah, Tiara Nur, Chika, Salma, Yuni, Mouly, Naftal, and Habib, for their unwavering support and encouragement me over the years, there are no enough words to describe how grateful I am to have you guys in my life, and i would also like to thanks all of my classmates for always appreciating every step I take.



(Safirah Adlina)

Bachelor in Accounting

Faculty of Business Management and Professional Studies

Management and Science University

THE IMPACT OF IMPULSIVE BUYING AND CONSUMPTIVE BEHAVIOR TOWARD GENERATION Z ON E-COMMERCE PAYLATER SYSTEM IN PALEMBANG

**Safirah Adlina¹, Nur Nashreen Zakaria ¹, Dr Siti Fatimah Mohd Kassim², AP
DrAzam Abdelhakeem Khalid Ahmed ²**

*¹Faculty of Business Management and Professional Studies Management and Science
University, Malaysia*

²Graduate School of Management, Management and Science University, Malaysia

Safirah.adlina123@gmail.com

ABSTRACT

Payment elements designed to draw customers have become more prevalent as a result of the expansion of e-commerce and subsequent growth in digital payments. The Paylater function has become a popular trend in Indonesia recently. enables customers to make purchases on credit up to a specific limit, performing a function that is nearly identical to that of a credit card. Numerous earlier research have demonstrated how credit cards encourage impulsive purchasing by making people feel as though they must buy now, regardless of how useful the item is. The goal of the study is to identify the variables that influence consumers' intentions to use PayLater when shopping online. The study incorporates perceived risk and trust as mediating variables together with variables from the Technology Acceptance Model (TAM). People today must change their payment methods as a result of the emergence of e-wallets and e-money. Not only have payment methods changed, but consumers are now able to search and purchase anything online with ease using a smartphone. However, this kind of disturbance encourages consumerism.

Keywords : Paylater, Payment, Impact of Using, E-Commerce

2.2	Theory of Study	10
2.2.1	Technology Acceptance Model (TAM).....	10
2.3	E-Commerce	11
2.4	Impact of Impulsive Buying on E-Commerce	13
2.5	Impact of Consumptive Behavior on E-Commerce	14
2.6	Conceptual Framework	15
2.7	Hypotheses Development	17
2.8	Conclusion	17
CHAPTER 3 RESEARCH METHODOLOGY		18
3.1	Introduction.....	18
3.2	Research Paradigm.....	18
3.3	Quantitative Versus Qualitative Research Approach.....	19
3.4	Research Design.....	20
3.5	Research Process.....	21
3.6	Sampling Procedure	21
3.6.1	Target Population.....	21
3.6.2	Unit Analysis.....	22
3.6.3	Method of Sampling.....	22
3.6.4	Justification for Non-Probability Sampling	22
3.6.5	Sample Size.....	22
3.7	Research Intrument Development.....	23
3.7.1	Questionnaire Design.....	23

3.7.2	Instrument Development.....	24
3.7.3	Measurement Item	25
3.7.4	Validity and Reliability	25
3.7.5	Pilot Testing	26
3.8	Data Collection Method	26
3.9	Data Analysis Techniques.....	40
3.9.1	Descriptive Statistical Analysis	26
3.9.2	Correlation Analysis	27
3.10	Conclusion	27
CHAPTER 4 DATA ANALYSIS AND FINDINGS.....		29
4.1	Introduction.....	29
4.2	Data Cleaning and Screening.....	29
4.3	Descriptive Analysis	30
4.3.1	Demographic Statistic	30
4.3.2	E-Commerce	32
4.3.3	Impact of Impulsive Buying	34
4.3.4	Impact of Consumptive Behavior	36
4.4	Normality Test	37
4.5	Reliability Test.....	38
4.6	Correlation Analysis	39
4.7	Multiple Linear Regression Analysis.....	40
4.8	Conclusion	41

CHAPTER 5 CONCLUSIONS AND RECOMMENDATIONS	42
5.1 Introduction.....	42
5.2 Overview of Study	42
5.3 Summary of Research Findings	43
5.3.1 The Impact Impulsive Buying of Using Paylater System Toward Generation Z on E-Commerce in Palembang	43
5.3.2 The Impact Consumptive Behavior of Using Paylater System Toward Generation Z on E-Commerce in Palembang	43
5.4 Contribution of Study	44
5.4.1 Body of Knowledge	44
5.4.2 Theory.....	44
5.4.3 Practical.....	45
5.5 Limitation.....	45
5.6 Future Research.....	46
5.7 Conclusion	46
REFERENCES.....	47
APPENDIX	49

LIST OF TABLES

Table 3.1 Questionnaire Design	23
Table 4.1 Data Cleaning and Screening.....	30
Table 4.2 Demographic Respondent Profile.....	30
Table 4.3 Descriptive Statistic E-Commerce	33
Table 4.4 Descriptive Statistic for Impulsive Buying	34
Table 4.5 Descriptive Statistic for Consumptive Behavior	36
Table 4.6 Normality Test.....	38
Table 4.7 Reliability Test	38
Table 4.8 Correlation Analysis	39
Table 4.9 Multiple Linear Regression	40

LIST OF FIGURES

Figure 2.1 Conceptual Framework.....	16
---	----