

## **CHAPTER 5**

### **CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Introduction**

The reader is fully informed about the research overview and study summary after reading this chapter. This chapter's objectives are to present an overview of the study, a discussion of the findings, the study's contribution, suggestions for further research, and a conclusion.

#### **5.2 Overview of Study**

The goal of this study is to identify the factors that impact of using paylater system toward generation z on e-commerce in Palembang. In addition, there are 2 research questions that will be highlighted in this paper, whether impact of impulsive buying and consumptive behaviour have a significant relationship to using paylater system on e-commerce . In this study, one hypotheses will be related with the variables produced in this study for further testing of the using of paylater system on e-commerce.

A questionnaire was employed to collect the study's data. To gather information, a structured, closed-ended questionnaire will be given to Palembang's Z generation. Google Form will be used to administer the survey. The form will be made available through social media platforms like Whatsapp and Instagram. The questionnaire was answered by 113 people. The SPSS tool was also used to study and evaluate the data.

Additionally, the SPSS version 23 programme was used to analyse and evaluate the gathered data.

<b>Hypothesis</b>	<b>Accepted (Sig &lt; 0.1)</b>	<b>Rejected (Sig &gt; 0.1)</b>
<b>H<sub>1</sub></b> Impulsive buying of using paylater system on e-commerce	✓	
<b>H<sub>2</sub></b> Consumptive Behaviour of using paylater payment on e-commerce		✓

### 5.3 Summary of Research Findings

#### 5.3.1 The Impact Impulsive Buying of Using PayLater System Toward Generation Z on E-Commerce in Palembang

The first question of this research is as follows "Does the use of Paylater System influence your big decision to shop at e-commerce?". Based on this research question, Hypothesis 1 (H<sub>1</sub>) was formulated to investigate the impact impulsive buying of using paylater payment toward generation Z on e-commerce in Palembang. After conducting the analysis, the research findings show that impulsive buying of using paylater payment on e-commerce toward generation z on e-commerce in Palembang. This research is accepted and significant relationship.

There is similar result from research conducted by Rahmatika Sari (2020) which states that trust has a significant and positive relationship with impulsive buying of using paylater system on-commerce

#### 5.3.2 The Impact of Consumptive Behavior of Using PayLater System Toward Generation Z on E-Commerce in Palembang

The second question of this research is as follows "What is the relationship between consumptive behavior on paylater system toward Generation Z on e-commerce in Palembang?". Based on this research question, Hypothesis 2 (H<sub>2</sub>) is formulated to investigate the relationship between dependent variable and independent variable. After conducting the analysis, the y. Trust, research findings show that consumptive behaviour has not a significant relationship with using of paylater system which has a positive, means that generation z didn't get a consumptive behaviour.

There is similar result from research conducted by Alvi Raihan Utami (2022) which states that consumptive behavior hasn't a significant and not positive relationship with using paylater system on-commerce

## **5.4 Contribution of Study**

### **5.4.1 Body of Knowledge**

Based on an analysis of past research that has examined the effects of employing the paylater method in several investigations, it can be said that this study does not differ much from earlier research papers on the subject. This study considers the significance of the connection between impulsive buying and consumptive behaviour in the paylater system in this setting. Future researchers can use this study as a literature review and a source of inspiration for their own pertinent issues at the same time.

### **5.4.2 Theory**

This study aims to contribute to existing knowledge by investigating the impact of impulsive buying and consumptive behaviour of using paylater system toward

generation z on e-commerce in Palembang . This study uses a modified theory of Technology Acceptance Model (TAM) to determine the impact of using paylater system on e-commerce. Theory of techonolgy acceptance model are expanded to provide better insights about the impact of impulsive buying and consumptive behaviour toward generation on e-commerce in Palembang.

#### 5.4.3 Practical

Generation Z may benefit from this research's insights and details on the variables that affect the paylater system's effects, as well as the effects of impulsive purchasing and other consumption-related behaviours. Furthermore, it is hoped that by comprehending the factors that influence using the paylater system, as well as the effects of impulsive buying and consumptive behaviour of these factors, generation z will make a more informed decision regarding the use of the paylater system.

### 5.5 Limitation

There were a number of challenges in doing this study. The lack of prior research comes first. The effect of employing the paylater method on e-commerce is discussed in this paper. Paylater, however, is a very recent development. Because paylater system is a recent phenomena and has not received much attention, researchers find it challenging to conduct study.

The time given to gather responders is the second restriction on this study. Due to time constraints, it is challenging to obtain the necessary number of responses. In less than 2 weeks, researchers must collect as many responses as they can. so that 113 respondents are all the researchers can receive.

Thirdly, the respondents of this survey are members of the z generation, who range in age from 17 to 27. The results are not as diverse because the vast majority of responders were from student organisations.

## **5.6 Future Research**

This study looks into the variables that affect how using the paylater method affects e-commerce. Only two independent factors were used in this study to determine the outcomes; future research may include more independent variables in the regression model. In addition to this research, there are numerous more elements that affect how utilising the paylater system affects you, as shown by earlier literature.

Additionally, information was gathered from 113 respondents. It is suggested that future studies gather data from a bigger sample to allow for generalisation. Future research may therefore prioritise these factors while taking into account the effect of employing the paylater system on e-commerce.

## **5.7 Conclusion**

This study's major goal is to examine the variables that affect how the paylater system is used. The study discovered a link between impulsive buying and the use of the paylater system in e-commerce, indicating that Generation Z engages in impulsive purchase when shopping online. The study's findings also indicate that consumer behaviour has no bearing on how often the paylater mechanism is used. Not only that, but Generation Z is also readily swayed by the fear of falling behind in order to avoid missing out on trends, especially in light of the fact that paylaters can assist Generation Z in satisfying their supplementary demands.