

THE INFLUENCE OF SCARCITY MESSAGES AND PAY LATER PAYMENT METHOD ON IMPULSE BUYING BEHAVIOR OF GEN Z SHOPEE USERS IN MANADO

PENGARUH PESAN KELANGKAAN DAN METODE PEMBAYARAN PAY LATER TERHADAP PERILAKU IMPULSIF PENGGUNA SHOPEE GEN Z DI MANADO

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Abstract: This study examines the influence of Scarcity Messages and the Pay Later Payment Method on Impulse Buying Behavior among Gen Z Shopee users in Manado, specifically focusing on students of the Management Department at the University of Sam Ratulangi. The research aims to explore how these two marketing strategies affect the purchasing decisions of young consumers in the context of e-commerce. Utilizing a quantitative approach, data was collected through a structured questionnaire distributed to 100 respondents selected using purposive sampling. The data were analyzed using multiple regression analysis. The results reveal that both Scarcity Messages and the Pay Later Payment Method have a significant and positive impact on Impulse Buying Behavior, both partially and simultaneously. This research contributes to the understanding of how e-commerce platforms can leverage marketing strategies to influence consumer behavior, particularly among Gen Z.

Keywords: Scarcity Messages, Pay Later Payment Method Impulse Buying Behavior.

Abstrak: Penelitian ini mengkaji pengaruh Pesan Kelangkaan dan Metode Pembayaran Pay Later terhadap Perilaku Impulsif Pengguna Shopee Generasi Z di Manado, dengan fokus khusus pada mahasiswa Jurusan Manajemen di Universitas Sam Ratulangi. Penelitian ini bertujuan untuk mengeksplorasi bagaimana kedua strategi pemasaran tersebut memengaruhi keputusan pembelian konsumen muda dalam konteks e-commerce. Menggunakan pendekatan kuantitatif, data dikumpulkan melalui kuesioner terstruktur yang didistribusikan kepada 100 responden yang dipilih menggunakan purposive sampling. Data dianalisis menggunakan analisis regresi berganda. Hasil penelitian mengungkapkan bahwa baik Pesan Kelangkaan maupun Metode Pembayaran Pay Later memiliki dampak signifikan dan positif terhadap Perilaku Impulsif, baik secara parsial maupun simultan. Penelitian ini berkontribusi pada pemahaman tentang bagaimana platform e-commerce dapat memanfaatkan strategi pemasaran untuk memengaruhi perilaku konsumen, terutama di kalangan Generasi Z.

Kata Kunci: Pesan Kelangkaan, Metode Pembayaran Pay Later, Perilaku Impulsive.

INTRODUCTION

Research Background

In the realm of buying behavior, impulse buying behavior holds a significant place. Impulse buying behavior refers to immediate purchases which are without any pre-shopping objective either to purchase the specific product category or to fulfill a specific need (Muruganantham & Bhakat, 2013). This type of buying is driven by immediate emotions and situational triggers rather than planned decision-making. Impulse buying behavior is important because it represents a substantial portion of consumer spending. Many retailers and online platforms capitalize on this by creating environments that encourage spontaneous purchases. Understanding impulse buying behavior helps businesses tailor their marketing strategies to effectively engage consumers and boost sales. For example, retailers use various techniques to trigger impulse buying, which can significantly impact their revenue and profitability.

Scarcity messages and pay later payment methods play vital roles in encouraging impulse buying

behavior. Scarcity messages create a sense of urgency and heightened value, while pay later options lower the immediate financial barriers. When scarcity messages and pay later options are used together, they make each other more effective. For example, imagine a consumer browsing an online store and encountering a "Flash Sale - Only 5 Items Left!" notification. This creates a sense of urgency and Fear of Missing Out (FOMO). But since they do not have enough money to buy the product, it prevents them from buying the product immediately. At the same time, the consumer notices that they can buy the gadget using the pay later option with no interest for the first three months. The reduced financial burden and immediate need to act combine to encourage the consumer to make an impulsive purchase. This synergy makes the consumers more likely to make quick, unplanned purchases, benefiting businesses by increasing sales and potentially enhancing customer satisfaction. Scarcity messages and pay later payment methods are effective tools for encouraging impulse buying behavior. When used together, they create a powerful incentive that motivates consumers to make quick, unplanned purchases, benefiting both the consumer and the business.

Having explored how scarcity messages and pay later payment methods influence impulse buying behavior, it is essential to see these dynamics in action on a leading e-commerce platform. One prominent example is Shopee, a popular online marketplace that effectively displayed these strategies to drive consumer engagement and sales. Shopee is an e-commerce platform founded in Singapore in 2016, and by 2021, it had become the leading e-commerce business in all of Southeast Asia. Shopee offers a compelling case study for understanding how digital platforms leverage marketing tactics to influence shopping behavior. As a major e-commerce platform in Indonesia, Shopee provides a range of features designed to attract and retain customers, from time-limited flash sales to flexible payment options like Shopee PayLater. By examining Shopee's approach to scarcity messaging and payment methods, we can gain insights into how these strategies are applied in real-world scenarios. Shopee's use of limited-time offers, promotional discounts, and installment payment options exemplifies how the principles we've discussed translate into effective marketing practices that drive impulse buying and enhance the overall shopping experience.

This study aims to uncover the influence of scarcity messages and the pay later payment method on the impulse buying behavior of Generation Z Shopee users in Manado and to provide a more targeted analysis, the research focuses on a specific demographic: Management Department students of Faculty of Economics and Business at Sam Ratulangi University (UNSRAT). Understanding the consumer behavior of this particular group is essential, as they represent a distinct subset of Generation Z consumers with unique characteristics and preferences. Management Department students in the Faculty of Economics and Business of UNSRAT are likely to exhibit specific shopping tendencies influenced by their academic background and the student may be familiar with management concepts and practices that may influence their perceptions of scarcity messages and alternative payment methods in the context of e-commerce.

Research Objectives

Based on background of the problem, the objectives of this research are:

1. To identify partial influence of Scarcity Messages on Impulse Buying Behavior of Gen Z Shopee users in Manado, particularly among management department students of the University of Sam Ratulangi.
2. To identify partial influence of Pay Later Payment Method on Impulse Buying Behavior of Gen Z Shopee users in Manado, particularly among management department students of the University of Sam Ratulangi..
3. To identify simultaneous influence of Scarcity Messages and Pay Later Payment Method on Impulse Buying Behavior of Gen Z Shopee users in Manado, particularly among management department students of the University of Sam Ratulangi.

LITERATURE REVIEW

Impulse Buying Behavior

Bayley and Nancarrow (1998) defined impulse buying behavior as "a sudden, compelling, and hedonically complex purchasing behavior that it involves rapid decision-making that prevents thoughtful consideration of alternative options". Block and Morwitz (1999) defined impulse buying behavior as "an instances where consumers buy items with minimal or no deliberation following a sudden and strong urge". Kacen and Lee (2002) stated that impulsive buying behavior is distinguished by its heightened stimulation and irresistibility, yet it tends to lack thoughtful consideration, unlike planned purchasing behavior. Engel and Blackwell (1982) defined impulse buying as a behavior occurring without prior conscious recognition or the formation of a buying intention before entering the store.

Scarcity Messages

Aggarwal et al. (2011) defined scarcity messages as “marketing communications that employ scarcity strategies for the products being advertised. Marketers are keenly interested in understanding the impact of scarcity, as it can influence consumer choices among various available options” (Goetha, 2020). Akram et al. (2018) defined scarcity messages as “a commonly used marketing tactic in both offline and online marketing, widely adopted by many marketers”.

Pay Later Payment Method

Quiserto (2019) defines pay later payment method as “an alternative payment method that utilizes an online installment system, eliminating the need for a credit card”. Parameswari and Ginny (2022) defines pay later payment methods as “a modern financial service that allows consumers to postpone or spread out their payments over time when making purchases. Unlike traditional credit cards, which require immediate repayment or offer revolving credit, pay later options let users defer payment or break it into installments, often without interest or with minimal charges.

Previous Research

Jang et al. (2015) examined the differential effects of LTS and LQS messages on different types of LE products by focusing on consumers’ need for uniqueness. They proposed and investigated an underlying mechanism for the effect of scarcity messages on purchase intentions. It was proposed that, compared with LTS, the LQS condition creates a greater sense of competition among consumers. Consistent with this proposition, it was determined that participants perceived significantly greater consumer competition under LQS than under the LTS condition. Regression analyses further demonstrated that consumer competition was a significant mediator of the relationship between scarcity messages and participants’ purchase intentions. This study also examined the moderating effect of brand concept on the relationship between scarcity messages and purchase intentions. There was significant interaction between types of scarcity and brand concepts. Specifically, the differential effect of LQS versus LTS is greater for symbolic brands than for functional brands

Aggarwal et al. (2011) examined the relative effect of two types of scarcity messages (limited-quantity and limited-time) on consumers' purchase intentions. The moderating influence of brand concept (functional or symbolic) on this relationship is also examined. Drawing on the results of two studies, the authors conclude that the limited-quantity messages are more effective than limited-time messages in influencing consumers' purchase intentions. This differential impact is further enhanced for symbolic brands. Consumer competition is found to mediate the effect of scarcity messages on purchase intentions.

Roy and Sharma (2015) examined differences in the impact of message framing and scarcity appeal types in advertisements on consumers with varying levels of need for uniqueness (NFU). Results from two experimental studies support a two-way NFU \times scarcity interaction, wherein participants with lower levels of NFU show a greater impact of demand (versus supply) scarcity appeal on their attitudes and purchase intentions; whereas participants with higher levels of NFU show a greater impact of supply (versus demand) appeal. In addition, they found support for a three-way interaction, which shows that, under both gain and loss frames, participants with lower levels of NFU prefer demand over supply appeal; whereas under the loss frame, participants with higher levels of NFU prefer supply over demand appeal.

Conceptual Framework

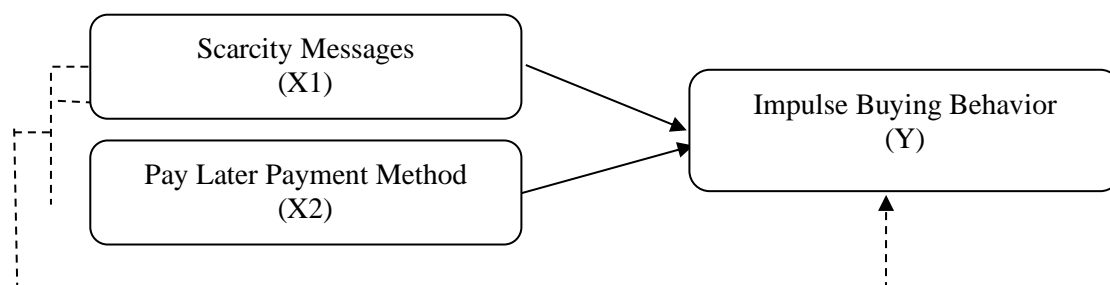


Figure 1. Conceptual Framework

Source: Literature Review

Research Hypothesis

H1: Scarcity messages have a positive influence on impulse buying behavior.

H2: Pay later payment method have a positive influence on impulse buying behavior.

H3: Scarcity messages and the pay later payment method have a positive influence on impulse buying behavior.

RESEARCH METHOD

Research Approach

This research is utilizing a quantitative approach. The quantitative method is characterized by its analytical approach, as it adheres to specific standards such as concreteness, empiricism, objectivity, measurability, rationality, and systematically. According to Sugiyono (2012), quantitative research rooted in positivism philosophy, employs a methodological approach aimed at examining particular populations or samples. It involves gathering data using research instruments and analyzing it quantitatively or statistically to test predefined hypotheses

Population, Sample, and Sampling Technique

The population refers to the group of individuals who are potential participants of interest in the study (Bacon-Shone, 2013). A sample represents a subset of the characteristics found within the larger population. It comprises individuals selected from the population as a representative subset (Ferdinand, 2014). To determine a representative sample size for the population, the researcher uses the Slovin formula. The sample size obtained is 99.97 but it has been rounded up to 100 respondents. This study used non-probability sampling in sample selection, where not every member of the population has an equal likelihood of being selected for inclusion in the sample with purposive sampling technique.

Data Collection Method

Primary data refers to information collected firsthand by the researcher for a specific research purpose. This research collected primary data through questionnaires to obtain data and information needed for this research.

Operational Definition of Research Variables

Table1. Operational Definition and Indicator of Research Variables

Variable	Definition	Indicator
Scarcity Messages (X1)	Scarcity messages are a retail method to increase purchase intention, informing consumers of limited quantities, time, purchase conditions, or locations of products or services, thereby stimulating psychological pressure on consumers	1. Limited-Time Scarcity 2. Limited-Quantity Scarcity 3. Demand-Based Scarcity 4. Seasonal Scarcity (Aggarwal et al., 2015)
Pay Later Payment Method (X2)	Pay later payment method is an alternative payment method that utilizes an online installment system, eliminating the need for a credit card.	1. Perceived Ease of Use 2. Perceived Usefulness 3. Attitude Toward Using 4. Intensity of Use (Raihan, 2022)
Impulse Buying Behavior (X3)	Impulse buying behavior is characterized by spontaneous purchases made without any prior intention to buy a specific product category or fulfill a particular need during the shopping process.	1. Spontaneity 2. Strength, Compulsion, and Intensity 3. Excitement and Stimulation 4. Indifference to Consequences (Serfas et al., 2014)

RESULT AND DISCUSSION

Result

Validity Test and Reliability Test

If the correlation coefficient between the value of one indicator and the total value of all indicators are

positive and $\geq R_{table}$ (0.196) then the instrument is considered as valid (Sugiyono, 2012).

Table 2. Validity Test

Variable	Item	R _{count}	R _{table}	Status
Scarcity Messages (X1)	X1.1	0.513	0.196	Valid
	X1.2	0.294	0.196	Valid
	X1.3	0.346	0.196	Valid
	X1.4	0.625	0.196	Valid
Pay Later Payment Method (X2)	X2.1	0.588	0.196	Valid
	X2.2	0.496	0.196	Valid
	X2.3	0.646	0.196	Valid
	X2.4	0.681	0.196	Valid
Impulse Buying Behavior (Y)	X3.1	0.748	0.196	Valid
	X3.2	0.664	0.196	Valid
	X3.3	0.321	0.196	Valid
	X4.4	0.724	0.196	Valid

Source: SPSS 29 Data Processed 2024

Table 2 shows that all the indicators of each variable is $\geq R_{table}$ (0.196), all the indicators of each variable in this questionnaire for this research is valid and can be used for future analysis.

Table 3. Reliability Test

Variable	Cronbach's Alpha	N of Item	Critical Value	Status
Scarcity Messages Pay Later Payment Method Impulse Buying Behavior	0.714	12	0.60	Reliable

Source: SPSS 29 Data Processed 2024

Table 3 shows that Cronbach's alpha value for these 12 statements across the three variables, which are Scarcity Messages (X1), Pay Later Payment Method (X2) and Impulse Buying Behavior variables is 0.714, which is above 0.60. From the data it can be concluded that the questionnaire is reliable.

Classical Assumption Test

Normality Test

To find out whether the data is normally distributed, the Kolmogorov-Smirnov Test is used as presented in the following table:

Table 4. Normality Test

	Unstandardized Residual	
N	100	
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.97133767
Most Extreme Differences	Absolute	.072
	Positive	.072
	Negative	-.061
Test Statistic	.072	
Asymp.Sig.(2-tailed)	.200 ^{c,d}	

a. Test distribution is Normal.

b. Calculated from data.

c. Lillie for Significance Correction.

Source : SPSS 29 Data Processed 2024

Table 4 presents the results of the One-Sample Kolmogorov-Smirnov Test. The significance value is 0.200, which is greater than 0.05, indicating that the data is normally distributed.

Heteroscedasticity Test

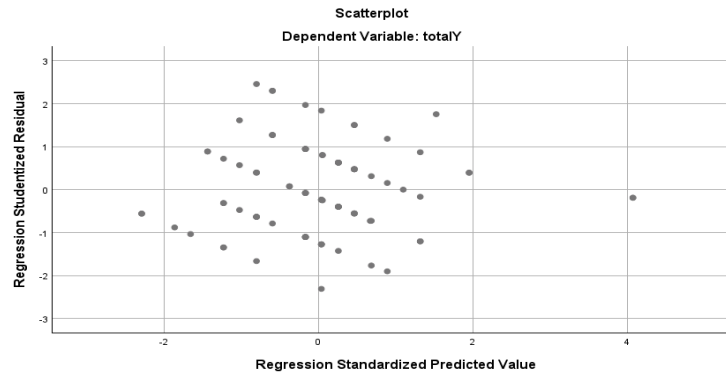


Figure 2. Scatterplot

Source : SPSS 29 Data Processed 2024

The scatterplot indicates no symptoms of heteroscedasticity if the points are dispersed above and below the 0 line on the Y-axis and do not follow a distinct pattern. The results show no evidence of heteroscedasticity, as the points are spread without a clear pattern and are distributed both above and below the 0 line on the Y-axis.

Multicollinearity Test

The table 5 that the tolerance values for Scarcity Messages (X1) and Pay Later Payment Method (X2) are 0.859, which is above 0.10. Additionally, the VIF values for Scarcity Messages (X1) and Pay Later Payment Method (X2) are 1.165, which is below 10. This indicates that there are no signs of multicollinearity among these independent variables.

Table 5. Multicollinearity Test

Variable	Tolerance	VIF	Status
Scarcity Messages	.859	1.165	MulticollinearityFree
Pay Later Payment Method	.859	1.165	Multicollinearity Free

Source: SPSS 29 DataProcessed2024

Multiple Linear Regression

Table 6. Result of Multiple Linear Regression

Model	Unstandardized Coefficients		Standardize d Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.163	1.903		3.239	.002
Scarcity Messages	.462	.098	.413	4.712	.000
Pay Later Payment Method	.311	.089	.307	3.503	.001

Source : SPSS 29 Data Processed 2024

The multiple linear regression equation in this study based on the table 6 below is as follows:

$$Y = 6.163 + 0.462X_1 + 0.311X_2 + e$$

The regression equation above can be explained as follows:

1. The constant (α) of 6.163 indicates that even if there were no Scarcity Messages and no Pay Later Payment Method (meaning those factors are absent or set to zero), the Impulse Buying Behavior would still have a score of 6.163 points. This number represents the baseline level of impulse buying behavior without the influence of those specific factors.
2. The regression coefficient β_1 of 0.462 indicates that for every 1-point increase in Scarcity Messages, Impulse Buying Behavior is expected to increase by 0.462 points, assuming all other factors remain constant. This means that Scarcity Messages have a positive influence on impulse buying behavior, with a slight increase in impulse buying behavior as the scarcity messages become stronger.

3. The regression coefficient of 0.311 suggests that for every 1-point increase in the Pay Later Payment Method, Impulse Buying Behavior is expected to rise by 0.311 points, assuming all other factors are held constant. This implies that the Pay Later Payment Method has a positive influence on impulse buying behavior, leading to a moderate increase in impulse buying behavior as the availability of pay later payment method options increases.

Coefficient Correlation Test (R) and Coefficient Determination (R^2) Test

Table 7. Coefficient Correlation (R)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.600 ^a	.360	.347	.98130

Source : SPSS 29 Data Processed 2024

From the table 7, it can be seen that the correlation coefficient (R) value is 0.600, signifying a moderate positive correlation between Scarcity Messages (X1) and Pay Later Payment Method (X2) on Impulse Buying Behavior (Y). While the value indicates a significant relationship, it is not close enough to 1 to be considered a strong correlation. The result of R^2 is 0.360. This indicates that the ability of the variables Scarcity Messages (X1) and Pay Later Payment Method (X2) to explain the variation in Impulse Buying Behavior (Y) is 36%, while the remaining 64% is explained or influenced by other variables.

Hypothesis Testing

T-Test

Table 8. T-Test

Model	t count	t table	Sig.	
1 (Constant)	3.239		.002	Accepted
Scarcity Messages	4.712	1.984	.000	Accepted
Pay Later Payment Method	3.503	1.984	.001	Accepted

a. Dependent Variable: Impulse Buying Behavior

Source : SPSS 29 Data Processed 2024

Based on the Table 8, the hypothesis t-Test result can be explained as follows:

- The significance value for Scarcity Messages (X1) is 0.000, which is below the required significance level of 0.05 (5%). The t value for Scarcity Messages (X1) is 4.712, which is greater than 1.984. This means that H1, which stated that Scarcity Messages have a significant partial influence on Impulse Buying Behavior, is accepted.
- Pay Later Payment Method (X2) has a significance value of 0.001, which is below the 0.05 (5%) threshold. The t count is 3.503, which exceeds the t table value of 1.984. This indicates that H2, which stated that Pay Later Payment Method have a significant partial influence on Impulse Buying Behavior, is accepted.

F-Test

Table 9. F-Test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	52.594	2	26.297	27.309	.000 ^b
Residual	93.406	97	.963		
Total	146.000	99			

Source : SPSS 29 Data Processed 2024

Based on the Table 9, can be seen that the results of the F test in ANOVA. the significance level is 0.000, which is less than 0.05 (5%). The total degrees of freedom (df) is 99, with 2 df for the regression model and 97 df for the residual. If the F count value is greater than the F table value, it indicates a strong model fit. The F table value is 3.090, and the F count value is 27.309. Since the F count is greater than the F table, it suggests a high model fitness. Therefore, H3, which stated that Scarcity Messages and Pay Later Payment Method have a significant simultaneous influence on Impulse Buying Behavior is accepted.

Discussion

The Influence of Scarcity Messages and Pay Later Payment Method on Impulse Buying Behavior

The results of simultaneous hypothesis testing reveal that both Scarcity Messages and the Pay Later

Payment Method significantly and positively influence impulse buying behavior among Gen Z Shopee users in Manado, particularly Management Department students at UNSRAT. Scarcity messages trigger emotional and heuristic processing (System 1), fostering urgency and perceived value that drive immediate buying decisions. When combined with the Pay Later Payment Method, which reduces perceived financial risk and enhances control, consumers are more inclined to make impulsive purchases. For e-commerce platforms like Shopee, leveraging these insights can enhance marketing strategies. When consumers encounter limited-time scarcity messages, they may not be ready to make immediate payments through Shopee Pay due to potential logistical delays. In these scenarios, Shopee Paylater presents a convenient solution. By effectively combining scarcity messages with pay-later options, Shopee can significantly boost sales and shape consumer behavior.

Discussion of The Influence of Scarcity Messages on Impulse Buying Behavior

The results of partial hypothesis testing indicate that scarcity messages significantly and positively influence impulse buying behavior among Gen Z Shopee users in Manado, particularly Management Department students at UNSRAT. Specifically, an increase in the intensity of scarcity messages correlates with a higher likelihood of impulse buying, while a decrease is linked to reduced impulse buying behavior. Cialdini (2009) describes the principle of scarcity as a potent psychological trigger that enhances the perceived value of products. When consumers perceive an item as limited in availability, they are more likely to make impulsive decisions to secure it. This finding supports the notion that the intensity of scarcity messages directly impacts impulse buying behavior. According to Umar (2005), marketing activities are designed to influence purchasing decisions on e-commerce platforms, heavily driven by the emotions associated with psychological pleasure. Consumers tend to value immediate rewards over future ones, leading to impulsive purchases for instant gratification. E-commerce platforms like Shopee effectively use flash sales and online shopping festivals to trigger impulse buying through scarcity messages, creating urgency and exclusivity that compel quick purchasing decisions. Scarcity messages disrupt the typical decision-making process, shifting focus from weighing options to responding to immediate urgency. For example, in a Shopee flash sale, a countdown timer can distract consumers from careful consideration, prompting immediate purchases. Marketers strategically employ scarcity messages to drive impulse buying by creating urgency, leveraging fear of missing out (FOMO), enhancing perceived value, evoking emotional responses, providing social proof, and interrupting deliberative thought. This aligns with findings from Wonseok et al. (2015), which confirm the positive influence of scarcity messages on consumer behavior and purchasing decisions.

Discussion of The Influence of Pay Later Payment Method on Impulse Buying Behavior

The results of partial hypothesis testing reveal that the Pay Later Payment Method significantly influences impulse buying behavior among Gen Z Shopee users in Manado, particularly Management Department students at UNSRAT. Specifically, an increase in the use of the Pay Later Payment Method is associated with a greater likelihood of impulse purchases, while a decrease corresponds to reduced impulsive buying behavior. This phenomenon can be explained by Beatty and Ferrell (1998), which suggests that the perception of available funds is positively linked to impulse purchases. When consumers have the option to pay later, they may feel as though they have more financial resources, even without an actual increase in income. This perception diminishes mental barriers to purchasing, as consumers feel more capable of affording items, leading to heightened impulsive buying. The Pay Later Payment Method amplifies this perception by allowing consumers to defer payments, creating the illusion of increased purchasing power. This sense of financial flexibility encourages purchases that consumers might otherwise avoid if required to pay upfront. The psychological effect of feeling financially empowered drives consumers to act on impulse, often without fully considering the long-term financial consequences. Additionally, Shopee Paylater enhances this effect by offering incentives such as discounts, cashback, and free shipping, further enticing consumers and reinforcing the perception of securing a good deal, which justifies spontaneous purchases. These findings align with Devano et al. (2023), who indicated that the Pay Later Payment Method positively influences impulse buying behavior. Their research highlights how the design and promotional strategies of Pay Later create an environment conducive to impulse buying by simplifying the shopping process, emphasizing benefits, and offering attractive incentives. Similarly, Burg and Keil (2022) underscore the significant impact of payment methods on shopping behavior, particularly among impulsive consumers. The consistency of these findings suggests that deferred payment options like Pay Later and Buy Now, Pay Later (BNPL) significantly drive impulsive purchasing by altering perceptions of affordability and financial flexibility.

CONCLUSION AND RECOMMENDATION**Conclusions**

This research result can be concluded as follows.

1. Scarcity Messages consists of four indicators (Limited Time Scarcity, Limited Quantity Scarcity, Demand-Based Scarcity, and Seasonal Scarcity) has a significant positively influence on Impulse Buying Behavior of Gen Z Shopee users in Manado..
2. Pay Later Payment Method consist of four indicators (Perceived Ease of Use, Perceived Usefulness, Attitude Toward Using, and Intensity of Use) has a significant positively influence on Impulse Buying Behavior of Gen Z Shopee Users in Manado.
3. Both Scarcity Messages and Pay Later Payment Method have a significant positively influence on Impulse Buying Behavior of Gen Z Shopee users in Manado. It can be interpreted that the urgency generated by scarcity messages, coupled with the financial flexibility provided by pay later payment method, significantly boosts the likelihood of consumers making spontaneous purchases. This combination taps into both psychological and financial aspects of consumer behavior, leading to an increase in impulse buying among Gen Z Shopee users in Manado.

Recommendations

1. Continuously improve the user interface of Shopee Paylater to ensure it is intuitive and user-friendly. Simplifying the process of using Paylater can encourage more consumers to opt for this payment method, potentially increasing sales. Based on the result of the study, can be seen that the use of digital payment have a positive influence towards MSMEs performance. So for the business owners who have not adopting digital payment system, it is better to considering using and apply it to their business for easier and practical payment method for the transaction with customers.
2. Future research could benefit from expanding the sample size and including a more diverse demographic to enhance the generalizability of the findings. Including respondents from different age groups, income levels, and geographical regions can provide a more comprehensive understanding of the influence of scarcity messages and pay later payment methods on impulse buying behavior.

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