

THE INFLUENCE OF PERCEPTIONS OF RELIGIUSITY, PERCEPTIONS OF EASE TO USE AND PERCEPTIONS OF BENEFITS OF IAIN METRO STUDENTS ON PURCHASE DECISIONS USING SHOPEE PAYLATER CREDIT

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Abstract

The purpose of this research is to determine the influence of perceived religiosity, perceived convenience and perceived benefits of IAIN Metro students on purchasing decisions using Shopee Paylater credit. This research uses quantitative methods with descriptive statistics and primary data sources by distributing questionnaires using a Likert scale. The population of this research is active even semester students at IAIN Metro for the 2022-2023 academic year. The sample in this study was 98 respondents. The data that has been obtained is then processed using the SPSS version 25 application. The results of this research in the t test, the calculated value of the Perception of Religiosity variable is $-1,500 \leq 1,661$, meaning that there is no influence of Perception of Religiosity on Purchasing Decisions using Shopee Paylater. The t-count value for the Perception of Ease variable is $3,157 \geq 1,661$, meaning that there is an influence of Perception of Ease on Purchasing Decisions using Shopee Paylater. The calculated value for the Perception of Benefits variable is $6,584 \geq 1,661$, meaning that there is an influence of Perception of Benefits on Purchasing Decisions using Shopee Paylater. In the F test, the results obtained were that the value of Fcount > Ftable, $40,597 > 2,703$, meaning that there was a significant simultaneous influence between the variables Perception of Religiosity, Perception of Convenience and Perception of Benefits on Purchasing Decisions using Shopee Paylater. Then the R2 test obtained a result of 0,550 or 55%.

Keywords: *Perceived Religiosity, Perceived Convenience, Perceived Benefits, Purchasing Decisions*

Abstrak

Tujuan dari penelitian ini untuk mengetahui pengaruh persepsi religiusitas, persepsi kemudahan dan persepsi manfaat mahasiswa IAIN Metro terhadap keputusan pembelian menggunakan kredit Shopee Paylater. Penelitian ini memakai metode kuantitatif dengan statistik deskriptif dan sumber data primer dengan menyebarkan kuesioner yang menggunakan skala likert. Populasi penelitian ini yaitu mahasiswa aktif semester genap IAIN Metro tahun akademik 2022-2023. Sampel dalam penelitian ini sebanyak 98 responden. Data yang sudah didapatkan tersebut, kemudian diolah dengan aplikasi SPSS versi 25. Hasil penelitian ini pada uji t, nilai t_{hitung} variabel Persepsi Religiusitas $-1,500 \leq 1,661$, artinya tidak terdapat pengaruh Persepsi Religiusitas terhadap Keputusan Pembelian menggunakan Shopee Paylater. Nilai t_{hitung} pada variabel Persepsi Kemudahan diperoleh $3,157 \geq 1,661$, artinya terdapat pengaruh Persepsi Kemudahan terhadap Keputusan Pembelian menggunakan Shopee Paylater. Nilai t_{hitung} pada variabel Persepsi Manfaat diperoleh $6,584 \geq 1,661$, artinya terdapat pengaruh Persepsi Manfaat

terhadap Keputusan Pembelian menggunakan Shopee Paylater. Pada uji F diperoleh hasil bahwa nilai $F_{hitung} > F_{tabel}$, $40,597 > 2,703$ artinya terdapat pengaruh secara simultan signifikan antara variabel Persepsi Religiusitas, Persepsi Kemudahan dan Persepsi Manfaat terhadap Keputusan Pembelian menggunakan Shopee Paylater. Kemudian uji R^2 didapatkan hasil sebesar 0,550 atau 55%.

Kata Kunci: *Persepsi Religiusitas, Persepsi Kemudahan, Persepsi Manfaat, Keputusan Pembelian*

Introduction

Consumer behavior is an interesting thing in the world of marketing. Consumer behavior provides an overview of how each individual behaves in planning and doing what they want in order to fulfill their needs for various products and services that make it easier for them to carry out their daily activities. Consumer behavior is behavior that is expected by consumers to fulfill their needs, which includes the behavior of searching for, buying, evaluating, using and spending products and services (Mauludin dkk., 2022).

The circumstances and conditions of the society in which individuals are born, grow and develop will greatly influence consumer behavior, meaning that each individual who comes from a different society or environment will have different assessments, needs, opinions, attitudes and tastes, resulting in a different decision making process. Decisions at the purchasing stage will be influenced by many things (Dwi Endriani, 2018). The existence of a need is the beginning of the decision making process. Efforts to fulfill these needs are related to several alternative choices, so there is a need for an evaluation with the aim of getting the best choice from the consumer's perception. During this selection process, consumers need information in the amount and level of importance depending on what the consumer needs and the situation. and the conditions he faced (Nurrahmi dkk., 2021).

Purchasing decisions are individual knowledge regarding desires and needs for an item/product, by providing assessments from various existing sources by deciding the purpose of the purchase and identifying alternatives/other options (Rino Sardanto & Sigit Ratnanto, 2016). A person's choice of purchase will also be influenced by main psychological factors, including: motivation, perception, learning process, and beliefs and attitudes (Jafrizal, 2020).

Perception is a person's point of view in interpreting something that happens in their environment based on the source of information they receive through their five senses. Customer perceptions are often identified by their level of satisfaction with a particular product or service, and customer satisfaction is usually measured in terms of service quality and service features offered by an institution or service owner (Rahmi dkk., 2020).

Perceived Religiosity is defined as the extent to which a person is committed to religion and its teachings, including attitudes and behavior based on the standards of their religion. Considering halal and haram, whether it contains usury or not, whether it is in accordance with sharia or not is also a factor that determines purchasing decisions (Dary & Pudjiharjo, 2022).

Perception of ease has the meaning of an individual's belief that they use a certain system, which will be free from effort. This means that they do not find it difficult to use the system. Meanwhile, perceived usefulness is defined as a belief in usefulness, namely the level at which users believe that using the service/system can improve their performance at work (I'tishom dkk., 2020).

E-commerce is a buying and selling transaction activity or what we know as trade transactions through online media/platforms. Meanwhile, the marketplace is a place where online buying and selling transactions are carried out. The seller will only receive the money from the sale if the goods he sold have reached the buyer (Sahroni, 2019). One of the services provided in this marketplace is a payment method using Shopee Paylater credit.

Shopee Paylater Credit is an instant loan given to Shopee consumers who already have loyalty to Shopee. This credit is given in the form of a Shopee Paylater balance, which can only be used for shopping or transactions in the Shopee application, not given in cash. With this Shopee Paylater credit method, Shopee users can shop first and then pay one month later or make installments (Wafa, 2020).



Figure 1. Shopee Users in 2019-2020 in Indonesia

Source: <https://databoks.katadata.co.id/> accessed 10 January 2022

From this data it can be seen that the Shopee website was only visited by 56 million visitors per month in the third quarter of 2019. Then it can be seen in the graph that there has been an overall increase in visitors, during the period from the third quarter of 2019 to the second quarter of 2022 the number of visitors to the Shopee website has experienced growth. around 134%. Which means that users of the Shopee Paylater service have also certainly experienced an increase.

Shopee Paylater is one of the many services provided by Shopee to make it easier for users who shop online via the Shopee application (Retno Dyah & Herwiyanti, 2018). However, in the Shopee Paylater service there is interest (usury). This interest is charged over all payment periods, both 1 month and 3 to 12 months. The interest amount is 2.95% of the total payment. Apart from that, there is also a handling fee of 1% for each transaction made. One of the target markets for the development of paylater technology is students.

The State Islamic Religious Institute (IAIN) Metro is an educational facility located in the city of Metro, Lampung Province. IAIN as an Islamic-based campus institution has an education system that should be based on Islamic values. The following is the number of active IAIN Metro Strata-1 students in 2022/2023:

Table 1. Number of Active Strata-1 Students at IAIN Metro

Faculty	Number of Students
FTIK	2.878
FS	653
FEBI	1.936
FUAD	427
Amount	5.894

Source: IAIN Metro Academic Year 2023

Based on data on the increase in Shopee application users and data from temporary free interviews that researchers have conducted, researchers are interested in finding out the influence of student perceptions on purchasing decisions using Shopee Paylater credit in the Shopee marketplace. If you look at the graph in Figure 1, the increase in Shopee users automatically results in an increase in users of the Shopee Paylater service in the application. The results of the interim interviews also showed that many students used the SpayLater service. These students have an Islamic educational background, they should be students with an Islamic or sharia educational background, their understanding of usury or halal and haram in transactions or services is sufficient. In theory, they understand, but in practice in everyday life, are they able to sort and distinguish which services are halal and which services contain prohibited elements in them, such as usury.

In journal research conducted by Fany Fadhila, et al in 2020 regarding "The Influence of Religiosity, Product Knowledge and Social Factors on the Use of Shopee Paylater", the results obtained were that religiosity has a strong positive relationship and does not have a significant effect on Shopee Paylater users' decisions (Fadhila & Marpaung, 2020). So the hypothesis proposed in this research is that religiosity has a negative influence on the decision to use Shopee Paylater. This means that the more religious a person is, the more likely they are to choose not to use Shopee Paylater, and vice versa.

Ho₁ : Perceived religiosity does not influence purchasing decisions using Shopee Paylater.

Ha₁ : Perceived religiosity has a negative effect on purchasing decisions using Shopee Paylater.

In journal research conducted by Fanny Anggraeny Putri in 2020 regarding "The Influence of Trust and Convenience on Purchasing Decisions Using Shopee Paylater Online Loans" the results obtained were that there was a positive influence between the convenience variable on purchasing decisions using Shopee Paylater online loans (Putri & Iriani, 2020). So the hypothesis proposed in this research is that perceived convenience has a positive influence on the decision to use Shopee Paylater. This means that the easier the service is to use, the greater the tendency for someone to make a decision to use Shopee Paylater.

Ho₂ : Perception of ease to use does not influence purchasing decisions using Shopee Paylater.

Ha₂ : Perception of ease to use has a positive influence on purchasing decisions using Shopee Paylater.

In journal research conducted by Rita Dewi Anggraeni Purnamasari, et al in 2021 regarding "The influence of perceived ease of use, perceived usefulness, perceived risk, and brand image on purchasing decisions using the paylater payment method, it is known that perceived benefits have a positive and significant influence on purchasing decisions using paylater (Purnamasari dkk., 2021). So the hypothesis proposed in this research is that perceived benefits have a positive influence on purchasing decisions using Shopee Paylater. This means that the more useful Shopee Paylater is, the more likely someone is to make a decision to make a purchase with Shopee Paylater.

Ho₃ : Perceived benefits have no influence on purchasing decisions using Shopee Paylater.

Ha₃ : Perceived benefits have a positive influence on purchasing decisions using Shopee Paylater.

Ho₄ : Perceived religiosity, perceived ease to use and perceived benefits do not simultaneously influence purchasing decisions using Shopee Paylater.

Ha₄ : Perceived religiosity, perceived ease to use and perceived benefits simultaneously influence purchasing decisions using Shopee Paylater.

Research Methods

This research uses quantitative methods with descriptive statistics and primary data sources by distributing questionnaires using a Likert scale (Suharsaputra, 2012). The population of this research is active even semester students at IAIN Metro for the 2022-2023 academic year. The researcher used a purposive sampling technique for sampling. The sample in this study was 98 respondents. The data that has been obtained is then processed using the SPSS version 25 application. The data collection technique used is by distributing questionnaires via Google Form which is distributed via WhatsApp (WA) social media, either via Story, WA Group or Personal Chat. Distribution of questionnaires was carried out from May 11 2023 to May 20 2023.

Instrument Test

1. Validity test

The validity test was carried out using Pearson product moment correlation (Sugiyono, 2016).

Table 2
Validity Test Results

Variable		r_{xy}	r_{table}	Information
Perceived Religiosity (X1)	X.1.1	1	0,1671	Valid
	X.1.2	0,748	0,1671	Valid
	X.1.3	0,723	0,1671	Valid
	X.1.4	0,44	0,1671	Valid
	X.1.5	0,267	0,1671	Valid
	X.1.6	0,345	0,1671	Valid
Perceived Ease to Use (X2)	X.2.1	1	0,1671	Valid
	X.2.2	0,719	0,1671	Valid
	X.2.3	0,594	0,1671	Valid
	X.2.4	0,550	0,1671	Valid
	X.2.5	0,420	0,1671	Valid
	X.2.6	0,576	0,1671	Valid

Perceived Benefits (X3)	X.3.1	1	0,1671	Valid
	X.3.2	0,404	0,1671	Valid
	X.3.3	0,362	0,1671	Valid
	X.3.4	0,348	0,1671	Valid
Purchasing Decisions (Y)	Y.1	1	0,1671	Valid
	Y.2	0,677	0,1671	Valid
	Y.3	0,626	0,1671	Valid
	Y.4	0,38	0,1671	Valid
	Y.5	0,475	0,1671	Valid
	Y.6	0,268	0,1671	Valid

Source: Processed Primary Data, May 2023

From the results of the analysis, a correlation value has been obtained between the item scores and the total score. The r_{table} is searched for a significance value of 0,1 with a 2-sided test and $df = n - 2 = 98 - 2 = 96$, then the r_{table} value is 0,1671. Based on the results of the analysis, it shows that each statement on the variables Perception of Religiosity, Perception of Convenience, Perception of Benefits and the Purchase Decision variable is said to be valid, because the calculated $r_{value} > r_{table}$.

2. Uji Reliabilitas

The reliability test uses Cronbach's Alpha method with the following conditions; it is said to be reliable if the Cronbach's Alpha value is $> 0,6$ and it is said to be unreliable if the Cronbach's Alpha value is $< 0,6$ (Sugiyono, 2016). The results of the reliability test are as follows.

Table 3
Reliability Test Results of Perceived Religiosity (X1)

Reliability Statistics

Cronbach's Alpha	N of Items
.809	6

Source: Processed Primary Data, May 2023

From the results of the reliability test in the table above, the alpha value for the Religiosity Perception variable is 0,809. These results are categorized as reliable because $0,809 > 0,60$.

Table 4
Reliability Test Results Perception of Ease to Use (X2)

Reliability Statistics

Cronbach's Alpha	N of Items
.889	6

Source: Processed Primary Data, May 2023

From the reliability test results in the table above, the alpha value for the Perception of Ease variable obtained an alpha value of 0,889. This result is said to be reliable because $0,889 > 0,60$.

Tabel 5
Reliability Test Results Perception of Benefit (X3)

Reliability Statistics

Cronbach's Alpha	N of Items
.806	4

Source: Processed Primary Data, May 2023

From the reliability test results in the table above, the alpha value for the Benefit Perception variable obtained an alpha value of 0.806. This result is said to be reliable because $0,806 > 0,60$.

Tabel 6
Reliability Test Results Purchasing Decision (Y)

Reliability Statistics

Cronbach's Alpha	N of Items
.878	6

Source: Processed Primary Data, May 2023

From the reliability test results in the table above, the alpha value for the Purchase Decision variable obtained an alpha value of 0,878. These results are said to be reliable because $0,878 > 0,60$.

Classic Assumption Test

1. Normality test

The normality test in this study used the One-Sample Kolmogorov Smirnov test with a significance level of 0.1 (Afandi US, 2017). The results of the normality test are as follows.

Table 7
Normality Test Results
One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual
N	98
Normal Parameters ^{a,b} Mean	.0000000
Std. Deviation	3.19704423
Most Extreme Differences	.120
Positive	.089
Negative	-.120
Test Statistic	.120
Asymp. Sig. (2-tailed)	.001 ^c
Sig.	.113 ^d

Monte Carlo Sig. (2-tailed)	99% Confidence	Lower Bound	.104
		Upper Bound	.121

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. Based on 10000 sampled tables with starting seed 2000000.

Source: Processed Primary Data, May 2023

It can be seen from the table that if you use the Asymptotic equation the test results get a significance value of $0,001 < 0,1$, which means the data is not normally distributed. Therefore, the Monte Carlo equation was used so that the test results obtained a significance value of $0,113 \geq 0,1$. These results show that the data is normally distributed.

2. Multicollinearity Test

The benchmark for decision making in the multicollinearity test is a Tolerance value $> 0,10$, which means there is no multicollinearity and a VIF value $< 10,00$, which means there is no multicollinearity in the regression model (Nikolaus Duli, 2019). Below are the results of the multicollinearity test.

Table 8
Multicollinearity Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constan)	4.367	2.755		1.585	.116		
X1	-.131	.087	-.106	-1.500	.137	.924	1.082
X2	.305	.097	.260	3.157	.002	.684	1.461

X3	.914	.139	.554	6.584	.000	.655	1.528
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a. Dependent Variable: Y

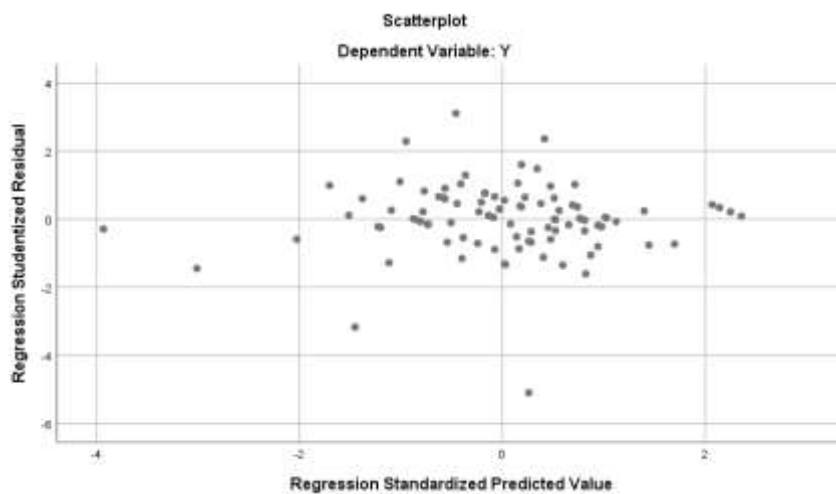
Source: Processed Primary Data, May 2023

Based on the basis of decision making in the multicollinearity test, it can be known that if the VIF value is $< 10,00$ and the tolerance value is $\geq 0,10$, multicollinearity does not occur. Thus, it is clear from the table above that the VIF value of the variable perception of religiosity (X1) is 1,082; perceived ease (X2) 1,461; and perceived usefulness (X3) 1,528, all of which are $<10,00$ and the tolerance value for the three variables is the variable perceived religiosity (X1) 0,924; perceived ease (X2) 0,684; and perceived benefits (X3) 0,655, all of which are $> 0,10$. Thus, it can be concluded that there is no multicollinearity between the independent variables in the regression model.

3. Heteroscedasticity Test

The heteroscedasticity test in this research was carried out by reviewing the results of the scatterplot graph. In regression, one of the assumptions that must be met is that the variance of the residuals from one observation to another does not form a particular pattern (Imam Ghozali, 2012).

Figure 2
Heteroscedasticity Test Results



Source: Processed Primary Data, May 2023

From these results it can be seen that the distribution of residuals is irregular or does not form a particular pattern. Thus, it can be concluded that there are no symptoms of heteroscedasticity or the regression equation meets the assumption of heteroscedasticity, so the regression model is suitable for use for the variables of perceived religiosity, perceived convenience and perceived usefulness which influence student purchasing decisions.

4. Autocorrelation Test

To determine the presence of autocorrelation, the Durbin Watson (DW) test is carried out (Nachrowi Djalal & Hardius Usman, 2002).

Table 9
Autocorrelation Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.751 ^a	.564	.550	3.248	1.754

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

b. Dependent Variable: Y

Source: Processed Primary Data, May 2023

Based on the results of the Autocorrelation Test above, the Durbin Watson (DW) value is 1,756, which is between -2 and +2, which means there is no autocorrelation.

Multiple Linear Regression Analysis

The multiple linear regression equation is mathematically formulated as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + \dots + b_n X_n$$

Which one :

Y = purchasing decision

a = constant $b_1, b_2, \dots,$

b_n = regression coefficient value

X_1, X_2, \dots, X_n = independent variable

Table 10
Results of Multiple Linear Regression Analysis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.367	2.755		1.585	.116
	X1	-.131	.087	-.106	-1.500	.137
	X2	.305	.097	.260	3.157	.002
	X3	.914	.139	.554	6.584	.000

a. Dependent Variable: Y

Source: Processed Primary Data, May 2023

From the results of the multiple linear regression analysis, the following regression equation was obtained:

$$Y = a + b_1 X_1 + b_2 X_2 + \dots + b_n X_n$$

$$Y = 4,367 + (-0,131) + 0,305 + 0,914$$

Based on the results of the multiple linear regression analysis above, the regression equation is obtained:

- a. The constant value is 4,367. This number means that if there were no variables Perception of Religiosity (X1), Perception of Convenience (X2) and Perception of Benefits (X3), then the consistent value of the Purchase Decision variable (Y) would be 4,367.
- b. The regression coefficient for the Perception of Religiosity variable is -0,131, meaning that if the value of other independent variables is constant and every time there is an effort to increase the Perception of Religiosity variable by 1%, then the purchasing decision using Shopee Paylater for IAIN Metro students will decrease by 0,131.
- c. The regression coefficient for the Perception of Convenience variable is 0,305, meaning that if the other independent variables have a constant value and every

time there is an effort to increase the Perception of Convenience variable by 1%, then the purchasing decision using Shopee Paylater for IAIN Metro students will increase by 0,305.

- d. The regression coefficient for the Perception of Benefit variable is 0,914, which means that if the other independent variables have a constant value and every time there is an effort to increase 1% for the Perception of Benefit variable, then the purchasing decision using Shopee Paylater for IAIN Metro students will increase by 0,914.

Hypothesis test

1. Partial Test (T Test)

This test is used to see the partial influence of the independent variable on the dependent variable. The independent variables in this research are Perception of Religiosity (X1), Perception of Convenience (X2), Perception of Benefit (X3) and the dependent variable Interest in Saving (Y). Following are the results of the T Test:

Table 11
Partial Test Results (T Test)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.367	2.755		1.585	.116
X1	-.131	.087	-.106	-1.500	.137
X2	.305	.097	.260	3.157	.002
X3	.914	.139	.554	6.584	.000

a. Dependent Variable: Y

Source: Processed Primary Data, May 2023

The basis for decision making used to accept or reject a hypothesis is:

- 1) Ho is accepted and Ha is rejected if $t \text{ count} \leq t \text{ table}$ or $\text{sig value} \geq 0,1$.
- 2) Ho is rejected and Ha is accepted if $t \text{ count} \geq t \text{ table}$ or $\text{sig value} \leq 0,1$.

To find T_{table} use the following formula:

$$T_{table} = (a/2 ; n-k)$$

$$T_{table} = (0,10 / 2 ; 98-4)$$

$$= (0,05; 94)$$

$$= 1,661$$

a) The influence of perceived religiosity on purchasing decisions using Shopee Paylater credit

Based on table 11 above, the calculated value for the Religiosity Perception variable (X_1) is $-1,500 \leq 1,661$ (t_{table}), so it can be concluded that H_0 is accepted and H_a is rejected, which means that there is no influence of Religiosity Perception on Purchase Decisions using Shopee Paylater.

These results contradict previous research conducted by Syifaun Nufusiah (2023) with the title *The Influence of Trust, Risk Perception and Religiosity on Purchasing Decisions Using the Shopee Paylater Feature*. In fact, the t-count results obtained were $3,848 > 1,661$ t_{table} . This means that there is an influence between religiosity and purchasing decisions using the Shopee Paylater feature. The differences in the results obtained are caused by the presence of several different indicators used in the research, namely that in Nufusiah's research there are indicators of deciding to buy because of the most preferred brand and buying because of recommendations from other people, whereas in the author's research there are no indicators. the. Apart from that, the research subjects used are also different, in Nufusiah's research the subjects used were only students from the Islamic Economics and Business Faculty of IAIN Ponorogo, whereas in the author's research the subjects used were all active students of IAIN Metro, even semester 2023, all faculties. However, the results of the author's research are supported by research conducted by Sri Kartika Dewi and Azhari Akmal Tarigan (2022), the results showed that Religiosity $t_{count} < t_{table}$ ($-0,200 < 1,98472$) and a sig value of $0,842 > 0,05$ meaning that Religiosity has no effect on the Decision to Use Shopee Paylater.

b) The influence of perceived ease to use on purchasing decisions using Shopee PayLater credit

Based on table 11 above, the t-calculated value for the variable Perception of Ease (X2) is $3,157 \geq 1,661$ (ttable), so it can be concluded that Ho2 is rejected and Ha2 is accepted, which means that there is an influence of Perception of Ease on Purchase Decisions using Shopee Paylater. Because tcount is positive, the Perception of Ease is positively related to Purchase Decisions using Shopee Paylater. Then the sig value is obtained. $0,002 \leq 0,1$, which means that the perception of convenience has a significant influence on purchasing decisions using the Shopee Paylater Credit service.

The results of this research are different from the results of research conducted by Rita Dewi Anggraeni Purnamasari, Hadi Sasana, and Ivo Novitaningtyas (2021), that the variable perceived ease of use was proven to have a negative influence with a value of $-2,074 > 1,660$. The difference in the results of this research was because the Shopee PayLater payment method was still relatively new at that time so respondents needed time to better understand the convenience provided by the Shopee PayLater system compared to other payment methods that had previously existed. However, this research is supported by journal research conducted by Fanny Anggraeny Putri in 2020 regarding "The Influence of Trust and Convenience on Purchasing Decisions Using Shopee Paylater Online Loans". 0,000 which is smaller than 0,05 or 5%, so it can be said that there is a positive influence between convenience on purchasing decisions using Shopee Paylater.

c) The influence of perceived benefits on purchasing decisions using Shopee Paylater credit

Based on table 11 above, the t-calculated value for the Perceived Benefit variable (X3) is $6,584 \geq 1,661$ (ttable), so it can be concluded that Ho3 is rejected and Ha3 is accepted, which means that there is an influence of Perceived Ease on Purchasing Decisions using Shopee Paylater. Because tcount is positive, the Perception of Benefits is positively related to Purchase Decisions using Shopee Paylater. Then the sig value is obtained. $0,000 \leq 0,1$, which means that perceived benefits have a significant influence on purchasing decisions using the Shopee Paylater Credit service.

These results are supported by Rita Dewi Anggraeni Purnamasari, Hadi Sasana, and Ivo Novitaningtyas (2021), that the decision to use the Shopee PayLater payment method is influenced positively and significantly by the perceived usefulness variable. Likewise, research conducted by Hana Zahra Salsabila, Susanto, Lusiana Tria Hatmanti Hutami with the title *The Influence of Perceptions of Risk, Benefits and Ease of Use on Online Purchasing Decisions on the Shopee Application* (2021) shows that a t-count value of 9,803 and a sig. of 0,000. These results indicate that the sig value. $0,000 < 0,05$. So in this research, perceived benefits influence purchasing decisions.

2. F test

The simultaneous significance test (F test) is used to test the effect simultaneously or together (Sugiyono, 2016).

Table 12
Simultaneous Test Results (F Test)

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1284.554	3	428.185	40.597	.000 ^b
	Residual	991.446	94	10.547		
	Total	2276.000	97			

a. Dependent Variable: Y

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

Source: Processed Primary Data, May 2023

Ftable can be searched for the distribution of statistical Ftable values at a significance of 10% or 0,1 by looking at the Ftable value using the formula df numerator = k-1, and df denominator = N (Number of respondents) – k – 1, thus producing the number $df1 = 4 - 1 = 3$ and $df2 = 98 - 4 - 1 = 93$. So the F table is 2,703 (see appendix F table).

Based on the results of the SPSS output table above, it is known that the Fcount value is 2,703. Because the value of Fcount > Ftable, $40,597 > 2,703$, Ho4 is rejected.

Ha4 is accepted, meaning that there is a significant influence between the variables Religious Perception (X1), Perception of Convenience (X2), and Perception of Benefit (X3) on the dependent variable Purchasing Decisions using Shopee Paylater for IAIN students Metro (Y). So in this research it can be concluded that the variables Religious Perception (X1), Perception of Convenience (X2), and Perception of Benefit (X3) together influence the Purchase Decision using Shopee Paylater for IAIN Metro students (Y). Then the sig value is obtained. $0,000 \leq 0,1$, which means that perceived religiosity, perceived convenience and perceived benefits simultaneously have a significant influence on purchasing decisions using the Shopee Paylater Credit service.

3. Coefficient of Determination (R2)

The Determination Coefficient is used to see how much the contribution of the independent variable influences the dependent variable. According to Imam Ghozali (2018), testing the coefficient of determination is shown by the adjusted R-Square value. The adjusted R-Square value essentially measures how far the model's ability is to explain variations in the independent variables (Imam Ghozali, 2018). The R Square test results are as follows.

Table 13
R2 Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751 ^a	.564	.550	3.248

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

b. Dependent Variable: Y

Source: Processed Primary Data, May 2023

The results from the SPSS output table are obtained from the Adjusted R Square figure of 0,550 or 55%. This shows that the percentage contribution of the influence of the dependent variables Religious Perception (X1), Perception of Convenience (X2), and Perception of Benefit (X3) is 55%, while the remaining 45% is influenced by other

variables not included in this research model. According to Sugiyono, in the interpretation value of the Adjusted R Square coefficient, 55% falls into the high/strong influence category.

Conclusion

Based on the results of research analysis and discussion of the influence of perceived religiosity, perceived convenience and perceived benefits of IAIN Metro students on purchasing decisions using Shopee Paylater credit, the conclusion is that:

- a. The calculated value for the Religiosity Perception variable is $-1,500 \leq 1,661$ (t-table), which means there is no influence of Religiosity Perception on Purchasing Decisions using Shopee Paylater.
- b. The t-count value for the Perception of Ease variable is $3,157 \geq 1,661$ (t-table) and the sig. $0,002 \leq 0,1$, which means there is a significant influence of Perceived Ease on Purchasing Decisions using Shopee Paylater.
- c. The t-count value for the Perception of Benefits variable is $6,584 \geq 1,661$ (t-table) and the sig. $0,000 \leq 0,1$, which means there is a significant influence of perceived benefits on purchasing decisions using Shopee Paylater.
- d. In the F test, the results obtained were that the F value was 40,597. Because the value of $F_{count} > F_{table}$, $40,597 > 2,703$ and the value of sig. $0,000 \leq 0,1$, it is concluded that the variables Perception of Religiosity, Perception of Convenience, and Perception of Benefits of IAIN Metro students together have a significant influence on Purchase Decisions using Shopee Paylater credit.
- e. Then the R Square test gets a result of 0,55 or 55% (high/strong). This shows that the percentage contribution of the dependent variables Perception of Religiosity, Perception of Convenience and Perception of Benefit is 55% on the Purchase Decision using Shopee Paylater for IAIN Metro students and the rest is influenced by other variables that were not examined.

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