The Effect of Hedonism and Ease of Use of e-Commerce Feature on Excessive Consumerist Behaviour

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Abstract: The purpose of this study was to determine the effect of hedonism and the ease of use of the Shopee-PayLater feature on consumptive behaviour/excessive consumerist behaviour. Respondents in this study were residents of a housing complex in Bekasi. A sample of 97 people was taken, using the Bernoulli formula. This research used simple descriptive regression analysis and multiple linear regression analysis. The SmartPLS 3.0 application and measurements are used for this purpose. The results of the study indicate that hedonism has a positive and significant effect on excessive consumerist behaviour. The ease of use also has a positive and significant effect on the excessive consumerist behaviour of the community members. People are not really aware of what usury means, so most people do online shopping with a credit system with interest such as shopping now pay later/SPaylater. An understanding of the legal practice of buying and selling in Islam is required. It is the obligation of the scholars to provide more teaching so that the public clearly understands that anything added to the repayment of the loan is forbidden. Islam is a guide for life in this world and in the hereafter.

Keywords: hedonism, ease of use of e-commerce feature, excessive consumerist behaviour, consumptive behaviour
Introduction

Technology and the internet provide convenience in human life, and this has influenced the lifestyle of the modern Muslim community. Based on research conducted by the Association of Indonesian Internet Service Providers, in 2020, the number of internet users in Indonesia was 73.7% or 196.71 million of the total population of Indonesia, which was 266.91 million. The development of technology and the rapid growth of internet users in Indonesia have at least two consequences. First, the creation of a payment system called fintech. Fintech is a combination of information technology and financial services, the application of new technological advances to products and services.

With fintech, transactions are carried out quickly without worrying about distance (Bank Indonesia, 2020). Fintech is currently in great demand by the public, especially when there is an installment service without a credit card, which is bundled attractively in the form of features, such as the PayLater system. According to Nizar (2017), the function, which is based on the principle of "buy now, pay later", allows consumers to use installments without the need for a credit card. The second consequence is the emergence of consumerism, namely wasting money on something that is not necessary.

Consumptive behaviour/excessive consumerist behaviour is an individual's buying of products in excess of basic needs and only based on pleasure and desire (Lina & Rosyid, 1997). This behaviour focuses on pleasure and purchase of goods or services excessively just to fulfill desires.

Seeing the public's enthusiasm for Fintech, Shopee, one of the brands from SEA GROUP Singapore which is an e-commerce platform that is currently in great demand among millennials, launched a service called PayLater in March 2019. Shopee focuses on a mobile application web platform that accommodates online shopping which is very easily accessible by all people in Southeast Asia. Shopee application is widely used.

Residents of the housing complex in Bekasi are a small group who enjoy the sophistication of the internet and Shopee services. The market is quite far from the location of the housing complex, and the hot weather has caused residents to choose to do online shopping for the products they want.

The majority of the heads of families in the housing complex are factory workers, and the average wages received are between 3 and 6 million per month. This supports the community’s online shopping, which can include buy now and pay later. The desired product also arrives quickly, so they choose this service (taken from a pre-research interview).
This study examines three interrelated variables with hedonism, X1, as an independent variable, ease of use as an independent variable X2, and consumptive behaviour/excessive consumerist behaviour as dependent variable Y.

Consumptive behaviour/excessive consumerist behaviour is wasteful behaviour (Sumartono 2020). Surah Al-Furqon explains that in spending his wealth a Muslim should not overdo it. That is, they should not squander their wealth in shopping for more than what is needed. They should spend their wealth with balanced and selective and moderate spending. The best thing is that which is done moderately, that is, neither excessively nor stingily. As Muslims, it is proper for us to consume halal goods, as the word of Allah Subhanahu wa Ta'alā which means: O people, eat that which is lawful and good from what is on earth, and do not follow the steps of the devil; for verily the devil is a real enemy to you. (Surat al-Baqarah 168).

People in other parts of the world are trying to reduce their consumption of clothing (Vesterinen & Syrjälä, 2022), and food (Tapper & Seguias, (2020). But Indonesian people are actually increasing their consumption.

SPayLater/Shopee PayLater is the service most used by users, amounting to 78.4 percent of all fintech users in Indonesia (Fintech Report 2021 released by Dailysocial.id). By 2020, the number of Shopee Paylater users reached 1.27 million users with the number of active borrowers reaching 67% which is approx. 850,000 borrowers (Sari, 2021). The amount of loan funds issued by Shopee Paylater reached almost IDR 1.5 trillion (Lentera Dana, 2020).

Islam views the additions added to loans as forbidden. Rozalinda's research in 2016 stated that Shopee's PayLater is included in the usury nasī'ah class. This means that there is interest/riba due on the purchases, and that is forbidden in Islam.

Types of usury:

Riba qardh is a certain advantage or excess that is required for people who owe (muqtaridh) (Mardani, 2016). For example, someone who owes 500,000 rupiahs is required to pay 550,000 rupiahs. The additional 50,000 rupiahs is usury qardh (Idris, 2015).

Riba jahiliyah occurs when the debtor is unable to pay off the debt at a predetermined time (Karim Adiwarman A. and Sahroni Oni, 2015). The inability to repay this debt is then used to take advantage (Mardani, 2016). Because the debt that is paid exceeds the loan principal, this is usury. The basis for the prohibition of usury in this category includes the word of God in QS Ali-Imran 3/130.
Riba nasi'ah is a required addition by the creditor from the person who owes the debt for delaying debt payments (Rozalinda, 2016). This type of usury was famous in the jahiliyah era. Someone gives his wealth to someone else until a certain time on condition that his payments are on time, and if he is unable to pay, the time and interest will be added (Aziz Muhammad Azzam Abdul, 2010).

Riba fadhl is the exchange of usury goods. Riba fadhl is defined as the exchange of similar goods but of different quality (Muhammad, 2008).

Hedonism is defined as a lifestyle that always seeks pleasure (Asri et. al., 2019), avoiding painful things (Graham, 2015). It has a role in consumerist behaviour among members of the public. Indicators of hedonism are: shopping for personal pleasures, for experiences, for feelings of independence, to escape from problems and to indulge in fantasies (Babin et al., 1994; Hircman and Holbrook, 1982). This study proposes the conjecture that: H1. Hedonism affects people's consumptive behaviour/excessive consumerist behaviour.

SPayLater is widely used by people because of its ease of use. According to Davis, ease is related to how easy it is to access a technology system (Davis, 1986). Ease means easy to learn, controllable, clear and understandable, flexible and easy to become proficient in it (Joan and Sitinjak, 2019). The convenience of non-cash transactions can affect consumer attitudes (Giswandhani and Hilmi, 2020), and research by Fratiwi and Fitria, (2020) found that the use of SPayLater increasingly affects consumer behaviour. This research proposes that: H2. Ease of use affects people's consumptive behaviour/excessive consumerist behaviour.

Figure 1: Research Framework
Method

This study uses a quantitative approach, analyzing the effect of hedonism and ease of use of SPayLater on the consumptive behaviour/excessive consumerist behaviour of the case study community in a housing complex in Bekasi. Data was obtained from questionnaires distributed online to the public at a housing complex in Bekasi. Non-probability sampling technique was used. Individuals who are sampled are individuals who have used SPayLater. Non-probability sampling is a sampling technique that does not provide equal opportunities for each member of the population being sampled (Sugiyono, 2019).

Questionnaires were in the form of Google forms and then distributed through the WhatsApp application to distributed to the respondents. The collected data was processed using the smart PLS application.

Result and Discussion

The result of testing the first hypothesis (H1) is that hedonism has an effect on consumptive behaviour/excessive consumerist behaviour. This can be seen in the table below, where the influence of hedonism on consumptive behaviour/excessive consumerist behaviour has a t-statistic value of 10.568 which is declared significant because it has a value greater than the t-table value of 1.96 (alpha 5%) and has a Path coefficient value of 0.648 with a positive value because has a value > 0.1. So it can be concluded that the first hypothesis (H1) is proven: hedonism has a positive effect on consumptive behaviour/excessive consumerist behaviour.

The results in testing the second hypothesis (H2), namely ease of use has an effect on consumer behaviour decisions can also be seen in the table below, where the influence of ease of use on consumptive behaviour/excessive consumerist behaviour has a t-statistic value of 3.390 which is declared significant because it has a value greater than the t-table value of 1.96 (alpha 5%) and has a Path coefficient t value of 0.230 with positive value because it has a value > 0.1. So it can be concluded that the second hypothesis (H2) is proven: ease of use has a positive effect on consumptive behaviour/excessive consumerist behaviour.
Table 1
Summary of Hypothesis Test Results

<table>
<thead>
<tr>
<th>Hypothesis Statement</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1. Hedonism has a positive effect on Consumptive behaviour/excessive consumerist behaviour</td>
<td>Supported</td>
</tr>
<tr>
<td>H2. Ease of Use has a positive effect on Consumptive behaviour/excessive consumerist behaviour</td>
<td>Supported</td>
</tr>
</tbody>
</table>

Source: Output SmartPLS 3.0 Primary Data Processed (2022)

Table 2
R-square and adjusted R-square values

<table>
<thead>
<tr>
<th></th>
<th>R Square</th>
<th>R Square Adjusted</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumptive behaviour</td>
<td>0.604</td>
<td>0.596</td>
<td>Moderate</td>
</tr>
</tbody>
</table>

Source: Output SmartPLS 3.0 Primary Data Processed (2022)

The following are the final conclusions obtained for each hypothesis that has been proposed in this research:

The results in this study show that the hedonism variable (X1) has a positive and significant effect on the independent variable (Y), which is consumptive behaviour/excessive consumerist behaviour. This shows that the greater the level of hedonism, the greater the consumptive behaviour/excessive consumerist behavior will be.

This research is in line with research by Hasnidar, Adnan (2021), with the title "The Relationship Between Hedonistic Lifestyle and Consumptive Behaviour in Students". The results of the study found a relationship between hedonistic lifestyle and consumptive behaviour/excessive consumerist behaviour of Pare Pare students. There is a significant correlation between hedonistic lifestyle and consumptive behaviour/excessive consumerist behaviour. Patricia and Handayani's (2014) research entitled "The Influence of Hedonistic Lifestyle on Consumptive Behaviour of Stewardesses of Airline "X", shows that there is a significant positive influence between hedonistic lifestyle on consumptive behavior.

The results in this study also showed the ease of use variable (X2) of SPayLater has a positive and significant effect on consumptive
behaviour/excessive consumerist behaviour (Y). This means that if the fintech features of a company have allow ease of use, the consumptive behaviour/excessive consumerist behaviour of their consumers will increase. The attractive fintech features provided by the company increase consumer interest and purchasing.

Figure 2

Structural Research Model PLS-PM Analysis Result

Source: Output SmartPLS 3.0 Primary Data Processed (2022)

This research is in line with research of Fratiwi (2020) "The effect of using Shopeepay later payments on the Islamic consumption behaviour of the millennial generation in Surabaya, as well as Fanny's (2020) research "The Influence of Trust and Ease of Purchase Decisions Using Shopee Paylater Online Loans". The results of this study indicate that there is a significant positive relationship between ease of use and his means that if the fintech features of a company have allow ease of use, the consumptive behaviour/excessive consumerist behaviour.
Conclusion

Based on the results of the study, hedonism (X1) has a significant influence on the consumptive behaviour/excessive consumerist behaviour (Y) of the community in a housing complex in Bekasi and ease of use (X2) has a significant influence on the consumptive behaviour/excessive consumerist behaviour (Y) of the community in a housing complex in Bekasi.

We suggest that research can be continued with a wider scope and cover other e-commerce pay later services besides SPaylater. Researchers can use the same variables in order to test the accuracy of this study.

Further research can use other approaches such as surveys or other methods to get a broader picture of hedonism, ease of use and consumptive behaviour/excessive consumerist behaviour as affected by fintech applications.

It is hoped that further research can be developed using quantitative methods or adding variables that might affect consumptive behaviour/excessive consumerist behaviour.

People are not really aware of what usury means, so most people do online shopping with a credit system with interest such as shopping now pay later/SPaylatter. An understanding of the legal practice of buying and selling in Islam is required. It is the obligation of the scholars to provide more teaching so that the public knows clearly that anything added to the repayment of the loan is forbidden. It is the obligation of the scholars to provide information about what is forbidden and what is allowed in Islam. Islam is a guide and guide for life in this world and in the hereafter.
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