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EXPLORING THE FACTOR INFLUENCING BUY NOW PAY LATER MECHANISM ON THE IMPULSIVE PURCHASE DECISION IN MALAYSIA

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Abstract: *For decades, impulsive purchase decision is one of the significant factors to increase sales volume in the retail sector. With the latest innovative technology development, the digital payment is becoming more attractive to consumers, and it provides an easy way for consumers to meet their needs with the current technology-based era which is buy-now-pay-later mechanism. Therefore, the purpose of this study is to investigate the factors that influence the consumer in Malaysia to make purchase using buy-now-pay-later mechanism. This research used a few variables from Technology Acceptance Model (TAM) and Theory of Planned Behaviour (TPB) as to analyse the buy-now-pay-later (BNPL) intention towards impulsive purchase decision.*

Keywords: Buy-Now-Pay-Later, Impulsive Purchase, TAM, TPB.

1. Introduction

In recent years, Stankevich (2017) found that the consumer behaviour has been marked by significant changes, mainly in decision-making process and consequently in the influences of purchase intention. E-commerce has become an important aspect in the current and following years.

Impulsive purchasing has been recognized as excessive conduct driven by sensations of joy and delight (Dhar & Wertenbroch, 2000; Verplanken & Herabadi, 2001). Verplanken and Herabadi (2001), distinguished that this propensity depends on both psychological and full of feeling components. Coley and Burgess (2003) make this differentiation, separating the psychological components into various qualities of spontaneous purchasing and short

intellectual contemplations, and full of feeling components into the powerful desires to purchase good purchasing feeling and temperament the executives.

Impulse buying can be described as “a state of desire that is experienced upon encountering an object in the environment” (Chen & Yao, 2018) in which the impulse buying decision might be exhibited at any time, in any individual, depending on different circumstances (Mandolfo & Lamberti, 2021; Lucas & Koff, 2014). Since impulse buying is considered as temporary behaviour (Lucas & Koff, 2014), this study will measure impulse buying decision while using Buy-Now-Pay-Later (BNPL) mechanism.

The creativity in the development of payment instrument keeps increasing with the issuance of many new features to support e-commerce and e-wallet as well, such as BNPL system. This system is a financial facility that allows payment method in installment without a credit card but easy process. BNPL is a financial technology product that emerged in 2018. BNPL is a new technology in payment methods that provides installment facilities without a credit card with a system of buying a product now and paying for the transaction later, in fact, the phenomenon of increasing online purchases in Malaysia using the BNPL system shows that the internet has a tremendous impact on its users. The impact is seen in consumer spending behavior patterns, especially in Malaysia.

Recently, BNPL are extensively adopted by e-commerce and e-wallet such as Shopee. The development of BNPL is an alternative for the gap in the penetration of credit card usage in Malaysia. Hence, this gap drives e-commerce as well as e-wallet to provide BNPL feature to target consumer who do not have access to credit card but need to make purchase on credit. The BNPL payment system have been adopted broadly in Europe for quite long, however, it has started to grow in the Asian market in recent years as an online purchasing solution.

Even though it offers a solution, yet this system creates a negative impact on impulsive behaviour in making purchase. According to Mitchell and Qadar (2019), BNPL mechanism creates a minimal shopping effort in one click that encourages consumer to make purchase immediately. Moreover, Duke, Andy, and Andrew (2019) discovered that BNPL mechanism is almost the same with credit card which provides an impulsive behaviour for purchase decisions because of the accessibility and convenience to buy now and pay later. Moreover, BNPL mechanism phenomenon is sounded to be able to encourage impulsive buying in e-commerce transactions.

Yet, BNPL mechanism is a relatively new technology system in Malaysia, and it is expected that innovative customers will personally develop a more positive attitude towards this new service. Although there are numerous literatures on consumer’s impulsive buying behaviour (Zheng et al., 2019; Djafarova & Bowes, 2021; Xiang et al., 2016; Xu et al., 2020) however there is relatively less research has examined the influenced of BNPL methods on impulse buying behaviour. Thus, this study is aimed to examine impulsive buying decision drivers in online shopping due to the existence of BNPL systems.

2. Literature Review

Impulse Purchase Behaviour

According to Kacen, Jacqueline, and Julie (2002), impulse purchase is interpreted as an act of purchase carried out without any prior consideration. Impulsive purchase can also be defined as a planless purchase characterized by (Brynjolfsson & Smith, 2000) relatively fast decision making (Dewi, Magdalena & Dhiana, 2015), subjective prejudice in the desire to immediately own an item (Rookh, 1987). Moreover, impulsive purchase can be referred as excessive shopping behaviour, unplanned and unbearable without any intention compared to planned shopping behaviour.

In consumer behaviour studies, impulsive purchase behaviour is often an important topic that always stimulates many researchers and marketers to figure it out (Muruganatham & Bhakat, 2013; Sirhindi, 2010). Impulsive purchase behaviour can be referring as an unplanned purchase (Tinne, 2010) to a decision-making style characterized by a sudden, irresistible, strong, sustained, and immediate urge to purchase a product (Rook & Fisher, 1995). Yet, with a simple unplanned purchase, researchers have expanded the concept to include emotional elements or a desire to make the purchase.

According to Youn and Faber (2020), impulsive buying can be due to external stimuli that marketers manipulate to encourage consumers to purchase. Therefore, impulsive purchase behaviour has a significant influence to boost the sales of the product (Amos et al., 2014).

Buy-Now-Pay-Later (BNPL)

The swift development of the technology makes all jobs easier, one of them is in the commercial sector. This technology makes trading a lot easier. No more cash is required to make payments, but people can me transaction via mobile phone. The application of credit and loan also does not need to be through the bank but can be done through the application. People who originally bought good offline are now being spoiled with various conveniences in shopping online, such as the number of e-commerce that began to appear.

The swift development of e-commerce has begun to have an impact on payment methods which were initially known as cash, paper money, and card payments, slowly starting to be replaced with new electronic-based payment systems.

BNPL has the same function as a credit card, but this technology offers an advantage, which is relatively easy way to register compared to credit cards. As with credit cards, pay later can make it easier for consumer to meet all their needs, ranging from shopping for primary needs to entertainment.

BNPL is one type of online credit payment. The use of pay later is thought to be one of the triggers for impulsive buying behaviour.

Behavioural Intention

Intention can be defined as a course of action that an individual aim to achieve (Zhao et al., 2010). Behavioural intention is a person's subjective probability that is intended to be attained within a period (Ajzen, 1988). Fishbein and Ajzen (1975) refer behavioural intention as a way of person will act in the future. Furthermore, BNPL system is a new form of payment in Malaysia.

Many researchers found a positive and significant relationship between behavioural intention and new technology use (Barry & Jan, 2018; Faqih & Jaradat, 2015; Jaradat, 2013). According to Mun and Hwang (2003), behavioural intention has positively and significantly affected actual use. Thus, the hypothesis to be examined is:

H1: Behavioural intention to use BNPL system will have positive influence on impulsive purchase decision.

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) model have been studied extensively in several literature (Davis, 1989) and it is in fact the theory of information services that model how users adopt and use technology (Dauda et al., 2015).

Davis (1989) mentioned that there are two elements that are crucial in describing the user's intention and behaviour towards the usage of a new technology, namely perceived usefulness, and perceived ease of use. Vijayasarathy (2004) mentioned TAM variables are best suited for a decision regarding to accept new technology. To study the usage of the new technology, TAM is considered a well-recognized extension in academic research (Aydin et al., 2016).

According to TAM theory, perceived usefulness and perceived ease of use will determine an individual's behavioural intention to utilize a system. TAM theory was created with the goal of describing computer-related behaviour. Also, according to Davis et al. (1989) TAM can describe and predicting individual behaviour across a greater range of end-user computing technologies and user groups while remaining both frugal and theoretically justified.

Perceived Usefulness

Consumer perception of a new technology implementation will develop the performance, regularly describes as perceived usefulness. According to Davis (1989) perceived usefulness can be defined as the degree to which a person believes that using a particular system that would enhance his or her performance. It means that an individual will only have the intention to use the technology to purchase goods from online when they found out that it is useful to them. Moreover, perceived usefulness can be described as a new technology that will improve job efficiency (Ayo, Adewoye & Oni, 2010). The consumer's perceptions of the outcome after the practice are known as perceived usefulness (Renny, Guritno & Siringoringo, 2013).

Moreover, the individual is willing to adopt if the latest information technology solution could enhance the productivity and efficiency of an individual. The effectiveness of the information technology system is determined by certain factors like usability, even though other research indicates that usability factors directly affect user satisfaction. Furthermore, perceived usefulness can be considered by the consumer to consider BNPL while purchasing e-commerce

goods and services (Barkordari et al., 2017). The BNPL system can provide quick navigation and make it possible for BNPL system to be implemented sooner. Thus, the hypothesis to be examined is:

H2: There is a significant relationship between perceived usefulness and intention to utilize buy-now-pay-later mechanism towards impulsive purchase decision.

Perceived Ease of Use

According to Davis (1989), perceived ease of use can be referring as the degree to which a person believed that using a particular system would be free of effort (Davis, 1989).

It also relates to the customer's belief on how efficient is the website that can help them to search more information with less effort (Chiu, Ling & Tang, 2005). Moreover, perceived ease of use requires issues of usage, easy to understand and easy to navigate. Also, perceived ease of use provides the consumer's view of used information technology. This means that a technology system which is more user-friendly than other would increase the usage.

According to Taherdoost (2018), perceived ease of use can be a tool that uses a particular system to minimize user effort. In other words, the consumer will benefit from the quick adaptation of the system and the ease of control information technology (Vinitha & Vasantha, 2017).

Vinitha and Vasantha (2017), mentioned that perceived ease of use can be influenced by daily buying practices and excellent connectivity is a key factor impacting the intention to use the new technology. Therefore, perceived ease of use is very important indicator in the implementation of the BNPL system as it will affect the purpose of the customer directly in BNPL. Thus, the hypothesis to be examined is:

H3: There is a significant relationship between perceived ease of use and intention to utilize buy-now-pay-later mechanism towards impulsive purchase decision.

Theory of Planned Behaviour (TPB)

According to Ajzen (1991), TPB is the extension of the theory of reasoned action (TRA) due to the limitations in the previous theory in dealing with behaviours over which people have incomplete volitional control. In the TRA model, it is stated that the motivational factors that influence an individual's intention to perform a behaviour. However, the behavioural intention will perform only if the behaviour in question is under volitional control.

On the other hand, TPB model developed a better explanation of behavioural model which depends jointly on the intention of an individual to actual control over the behaviour. Subjective norms, attitude toward behaviour and perceived behavioural control are used to predict behavioural intentions.

Attitude

Based on a study conducted by Fan, Shao, Li and Huang (2018), attitude is a fundamental influence on the actions of others, and everyone can define their attitude in any matter and issue. Hence, the definition of attitude is depending in other knowledge source. According to Azjen and Fishbein (1977), defined attitude as someone who reacts to an object, attitude, and institute with a great or bad mark. Attitude can be as interpersonal emotions reflecting whether he/she agrees or disagrees with something.

Bugembe (2010) found that the primary impact of using information technology or applications depends on an individual's attitude. This is in line with past researchers by Oney, Guven and Rizvi (2017), which claimed, the attitude of a consumer will influence perception and overall purpose. Lai (2017) mentioned that the essence of attitude to technology adoption can be determined by a person. Also, Ramos-de-Luna et al. (2016) found, if a person understands the desires and needs of technology, he or she adopts the technology to achieve pleasure. Thus, if a customer has easy access to information and services, they will enjoy more using the technology or system. Innovation such as simplicity and usability were critical in improving the user's attitude to technology (Ramos-de-Luna et al., 2016). Thus, the hypothesis to be examined is:

H4: There is a significant relationship between consumer's attitude and intention to utilize buy-now-pay-later mechanism towards impulsive purchase decision.

Subjective Norms

Subjective norm refers to an individual's perceived social pressure from the surrounding environment regarding whether to perform a behaviour, and two major sources of pressure are interpersonal influence and media influence (Liu et al., 2019). Also, Liu et al. (2019) mentioned, friends, peers and family can exert normative influence and exchange information upon the user's continuance intention to use the social media.

Moreover, Zheng et al (2019) observed that subjective norms associated with interpersonal influence and media influences. Liu et al. (2019) and Kim (2011) found that subjective norms act as a stimulus strongly affecting individuals buying behaviour, especially in a collectivist country. Indeed, Malaysia represents a collectivist culture (Tafarodia & Alyson, 2001; Bochner, 1994; Lew et al., 2020). This study adopts subjective norms in examining the usage behaviour of BNPL and subjective norms can influence consumer impulse purchase decision of using BNPL. Thus, the hypothesis to be examined is:

H5: There is a significant relationship between subjective norms and intention to utilize buy-now-pay-later mechanism towards impulsive purchase decision

2.1 Problem Statement

The present era is extremely competitive. The growth of the Internet and the entry of e-commerce has facilitated the digitalization of payment process by providing various e-payment options, including payment cards such as debit and credit cards, and digital and electronic or mobile wallets, BNPL systems and contactless other payment methods.

In fact, BNPL mechanism is becoming popular worldwide as it brings a revolution in the current consumption pattern of the consumers as it evolved as an art to meet the unlimited wants with limited resources and it puts the consumer at ease. BNPL often exposes some purchase decision among the consumers.

Yet, there are limited research has been carried out to examine the impulse purchase decision of the consumers due to BNPL mechanism. Hence, this study is to analyse the factors influencing the purchase decision of the consumers and their impulsive behaviour through BNPL mechanism in Malaysia.

3. Framework

Proposed Conceptual Framework

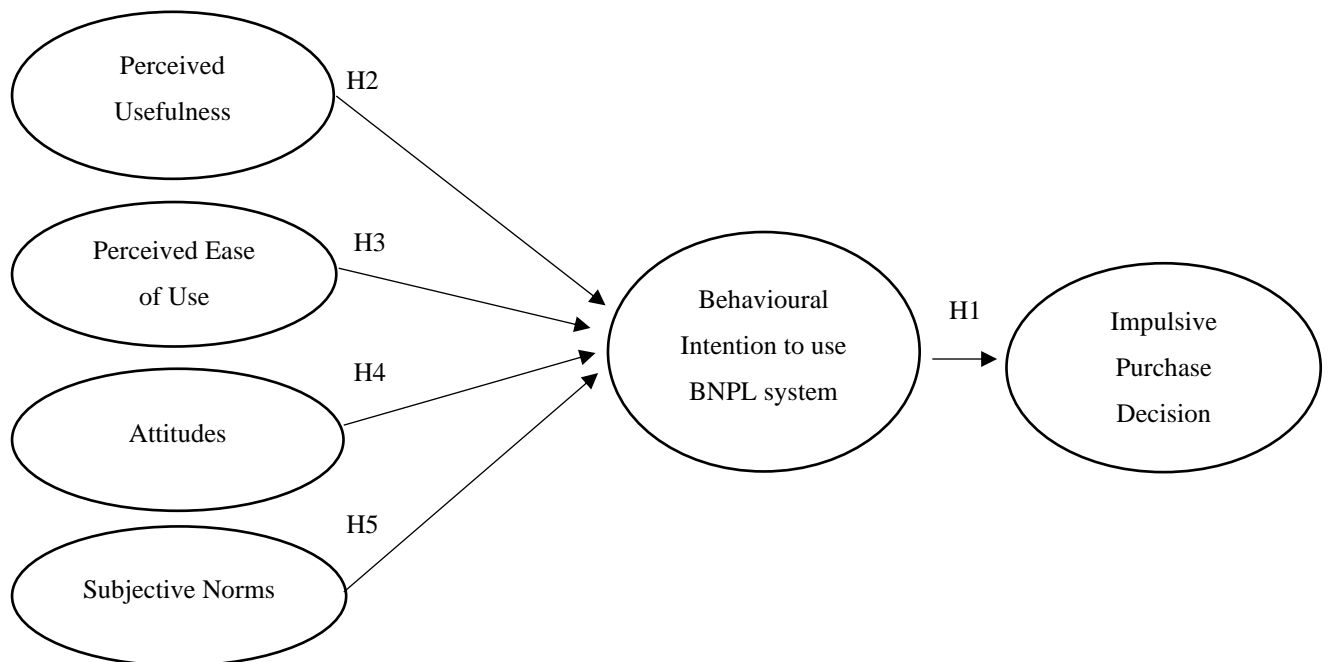


Figure 1: Conceptual Framework

Figure 1 represents the possible factors that influence the intention to use BNPL system on the impulsive purchase decision in Malaysia by combining both model of TAM and TPB.

4. Conclusion

The phenomenon of increasing online purchase in Malaysia using the BNPL system shows that the internet has a tremendous impact on its users. Now, the trend is also followed by Shopee e-commerce by issuing Shopee Pay later services.

Indeed, this BNPL mechanism began to become one of the digital payment options in addition to debit and credit cards and mobile transfers. The growing number of online financial service providers emerged by offering a variety of product diversification in the realm of credit financing. This certainly has an impact on impulsive purchasing decision.

Therefore, it is very important to determine the factors that will influence the intention to use BNPL system on the impulsive purchase decision in Malaysia.

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