

# STUDI KUALITATIF TERHADAP PREFERENSI PENGUNAAN PAY LATER

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## ABSTRAK

Pada era sekarang, inovasi digital semakin pesat. Kemajuan di bidang teknologi mampu menarik perhatian besar dalam industri keuangan. Dalam industri keuangan, inovasi digital telah memunculkan perusahaan *financial technology*. Hadirnya layanan pembayaran *online* yang disediakan perusahaan *fintech*, khususnya uang elektronik, mendorong peningkatan preferensi masyarakat dan akseptasi pedagang terhadap pembayaran *online* khususnya dalam transaksi *e-commerce*. Fitur pembayaran *online* yang makin populer pada *e-commerce* yaitu fitur *pay later*. Fitur pembayaran *pay later* memiliki fungsi dan manfaatnya sama persis dengan kartu kredit. Namun, *pay later* dinilai memiliki bunga cicilan yang terbilang cukup tinggi dibandingkan kartu kredit. Meskipun bunga yang ditagihkan cukup tinggi, beberapa konsumen *e-commerce* masih tertarik untuk menggunakan metode pembayaran *pay later*. Studi ini menggunakan metode kualitatif deskriptif eksplorasi, bertujuan untuk mengetahui preferensi konsumen dalam pengambilan keputusan penggunaan alat transaksi *pay later*. Data dikumpulkan melalui wawancara yang diolah melalui analisis data *coding*. Data dari hasil wawancara menunjukkan bahwa faktor psikologis dan faktor pribadi mempengaruhi perilaku konsumen dalam menggunakan *pay later*, selain itu faktor *promotion* dan faktor *product* mempengaruhi keputusan penggunaan *pay later*.

**Kata kunci: non tunai, pay later, perilaku konsumen**

# QUALITATIVE STUDY OF PREFERENCES USE OF PAY LATER

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## ABSTRACT

*In this era, digital innovation is growing rapidly. Advances in technology are able to attract great attention of the financial industry. In the financial industry, digital innovation has led to the appearance of financial technology companies. The presence of online payment services provided by fintechs, especially electronic money, encourages increased public preference and merchant acceptance of online payments, particularly in e-commerce transactions. The online payment feature that increasingly popular in e-commerce is Pay Later. The Pay Later payment method has the same functions and benefits as a credit card. However, Pay Later has a fairly high installment interest if it compared to credit cards. Even though the interest charged is quite high, some e-commerce consumers are still interested in using a Pay Later method. This study uses descriptive qualitative exploratory methods, aiming to determine consumer preferences in making decisions using later payment transaction instruments. Data were collected through interviews which were processed through coding data analysis. Data from interviews show that psychological and personal factors influence consumer behavior to use pay later, besides promotion and product factors influence consumer decisions to use pay later.*

**Keywords: non cash, consumer behavior, pay later**