AN ANALYSIS OF THE EFFECT OF THE BUY NOW, PAY LATER (BNPL) TREND ON CONSUMER PURCHASE INTENTION IN THE SHOPEE APPLICATION: A CASE STUDY OF THE COMMUNITY IN BENGKALIS DISTRICT

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ABSTRACT

This study aims to examine the influence of the Buy Now, Pay Later (BNPL) Trend *on consumer purchase intention in the Shopee application among the community of Bengkalis District. This research employed a quantitative approach using a survey method. The population consisted of Shopee users in Bengkalis District, with a sample of 100 respondents selected through purposive sampling. Data were collected using a Likert-scale questionnaire and analyzed using SPSS through validity testing, reliability testing, correlation analysis, simple linear regression analysis, coefficient of determination, and hypothesis testing (t-test). The results indicate that the Buy Now, Pay Later (BNPL)* Trend *has a positive relationship with consumer purchase intention, as evidenced by a Pearson correlation coefficient of 0.543, indicating a moderate level of relationship. The simple linear regression analysis produced the equation $Y = 29.314 + 0.600X$, indicating that every one-unit increase in the BNPL variable increases consumer purchase intention by 0.600 units. Furthermore, the hypothesis test revealed that the t-value was 6.397, which was higher than the t-table value of 1.984, with a significance value of $0.000 < 0.05$. Therefore, the research hypothesis was accepted. It can be concluded that the Buy Now, Pay Later (BNPL)* Trend *has a positive and significant effect on consumer purchase intention in the Shopee application among the community of Bengkalis District. The more positive consumers perceive the BNPL feature, the higher their intention to make purchases through the Shopee application.*

Keywords: *Buy Now, Pay Later (BNPL), Consumer Purchase Intention, Shopee, Simple Linear Regression.*

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