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The Influence of Buy Now Pay Later and Consumptive Behavior on The Decision to Use Shopee PayLater

Annisa Irsalia[1], Maulana Agung Pratama[2], May roni[3]

[1,2,3]Department of Business Administration, Lampung University,
Bandar Lampung, Indonesia.

Email: annisairsalia17@gmail.com, maulana.agung.@fisip.unila.ac.id,
mayroni@fisip.unila.ac.id

Abstract

The fast expansion of online shopping has increased consumer demand for flexible payment mechanisms, this development has led to greater uptake of online payment schemes like Shopee PayLater. The current study, therefore, aims to analyze the influence exerted by the buy now pay later feature and consumptive behavior on the decision-making process regarding Shopee PayLater usage. The method used is a quantitative approach involving a sample of 97 participants from Bandar Lampung who have used Shopee PayLater. The study utilized a structured questionnaire with Likert-scale items for data collection, analyzed via multiple linear regression. Findings indicate that both the buy now pay later feature and consumptive behavior yield a significant and positive effect regarding decision- making process regarding Shopee PayLater usage, whether considered partially or simultaneously. The buy now pay later feature influences initial interest through payment flexibility, while consumptive behavior provides the psychological drive to utilize digital credit facilities.

Keywords: Buy Now Pay Later, Consumptive Behavior, Decision to Use, Shopee PayLater.

INTRODUCTION

The accelerated development of online retail within Indonesia has significantly transformed consumer transaction patterns. The expansion of digital marketplaces has been accompanied by the integration of financial technology services, particularly digital

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credit facilities embedded within online shopping platforms. Finctionally similarly to a credit card, paylater services facilitate consumers in fulfilling diverse needs, ranging from essential goods to leisure expenditures, such as flight booking, hotel reservations, and recreational activities. This digital transformation is not only visible in metropolitan hubs but has also significantly penetrated regional areas, where the adoption of deffered payment method has surged. According to data from CNBC (2024), Lampung province holds the ninth position across the nation regarding online loans, with cumulative paylater loans reaching IDR 560 billion. This figure reflects the growing reliance of consumers on digital credit systems as a primary component of their everyday consumption activities.

Among the leading digital credit options in Indonesia is Shopee PayLater, which is a buy now pay later solution built into the Shopee platform. With Shopee PayLater, allows consumers to obtain products immediately as well as delay settlements over an agreed-upon duration, thereby reducing short term financial constraints (Magelo et al., 2023). Furthermore, Maesen & Ang (2025) discovered that payment methods based on installments greatly enhance the probability that consumers will participate in purchases, as they experience a reduced sense of financial pressure. Maggio & Katz (2022) presented evidence showing that Buy now pay later schemes have been shown to increase consumer spending. suggesting that postponed payment frameworks might change how consumers make financial choices.

However, most primary literature on digital credit has predominantly focused on functional payment flexibility and rational economic motives, often neglecting the deeper psychological drivers of the users. Consumer behavior theory emphasizes that purchasing decisions are influenced not only by rational economic considerations by psychological tendencies (Kotler et al., 2022). Within the field of e- commerce, consumer behavior has become apparent, especially among young buyers who are influenced by advertisements and social factors. Consumptive behavior describes the inclination to buy products in large quantities, surpassing what is necessary or reasonable.

Astuti & Wardani (2024) state that convenience of paylater services significantly drives consumptive behavior, suggesting that higher accessibility leads to a greater tendency for excessive consumption. Furthermore, Dimas (2024) asserts that that there is a significant correlation between a consumptive lifestyleand the ulitization of Shopee PayLater.

The primary gap is in the scarcity of research that simultaneously integrates both the buy now pay later functionality and consumer behavior together in one model. Morever, the variations in earlier research concerning these factors, combined with

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limited research populations, provide a significant opportunity to conduct a more focused and comprehensive analysis on the utilization of Shopee PayLater services.

To evaluate the impact exerted by consumptive tendencies and installment- based payment options on Indonesian users' commitment to Shopee PayLater, this research was conducted. Its unique value is derived from a cohesive analytical framework, combining the functional aspects of fintech with the psychological dimensions of consumer behavior, specifically within a regional context that has high credit engagement. It is anticipated that this study will contribute meaningfully to the field of consumer behavior by providing empirical evidence on how external convenience and internal lifestyle factors collectively shape financial technology adoption.

REVIEW OF LITERATURE

Buy Now Pay Later

Buy now pay later serves as a short-term credit facility integrated into various e-commerce platforms, allowing customers to purchase items immediately with the flexibility of deferred payments or monthly installment options (Devi et al., 2024). The indicators for buy now pay later include financial flexibility, transaction security, and ease of service access.

Consumptive Behavior

Consumptive behavior refers describes a persons tendency to buy or use products and services in excess, which is mostly influenced by their using social surroundings (Waani, 2022). Consumptive behavior is measured through four indicators, including the influence of advertising, conformity, lifestyle choices, and the use of credit instruments such as cards or digital facilities.

Decision to Use

The ultimate phase within the buyer decision process constitutes the consumption decision, which occurs when a person actually makes use of the good or services they have chosen after completing the earlier assessment procedure (Kotler et al., 2022). Usage decision indicators include readiness to utilize services, propensity to make repeat purchases, preferences for particular service, and recommendations to others.

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IMPLEMENTATION METHOD

Types of Data

This investigation assesses how consumptive orientations and installment- based features affect Indonesian consumers' commitment to Shopee PayLater services. Researchers utilized both primary and secondary datasets for this purpose. Specifically, the core analysis regarding the impact of payment flexibility and shopping behavior on adoption decisions relies predominantly on direct field data. This data was obtained directly from respondents through questionnaire designed based on research variable indicators, which was distributed via Google Form. Concurrently secondary data was to use strengthen the research development, sourced from literature reviews, academic journals, and relevant statistical reports. The researcher used a Likert scale to assess score. The study population included 97 respondents with the criteria being active Shopee PayLater users, aged 17 years, and domiciled in Bandar Lampung.

RESULT AND DISCUSSION

Validity Test

Determining whether a research tool precisely quantifies its intended constructs requires validity testing, as Ghozali (2021) suggests. When questionnaire items effectively disclose data regarding the investigated variables, the instrument attains a valid status. This process ensures that every inquiry aligns with the underlying theoretical framework. To statistically assess this validity, the Pearson Product — Moment correlation method is used. This technique produces a relationship between the scores of each individual item and the total score of the variable. Statistical verification via SPSS version 29.0 was implemented to guarantee the precision of the research instrument. Utilizing the df = n - 2 calculation with a cohort of 30 participants, the resulting degrees of freedom were identified as 28. At a 0.05 alpha level, this specific df corresponds to an r-table threshold of 0.361.

Table 1. Summary of Validity Test Outcomes

Item	Computed r	Table r	Description
Buy Now Pay Later			
Buy now pay later services provide the flexibility to fulfill needs without placing an immediate burden on finances.	0.631		Valid

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Satisfaction arises because of the flexibility of installment duration options offered by the buy now pay later services.	0.702	0.361	Valid
The buy now, pay later financing service system has good security procedures.	0.650		Valid
The buy now, pay later financing service can be accessed wherever I am.	0.518		Valid
The buy now, pay later financing service is very practical because it can be used without having to go through a complicated process.	0.695		Valid
Consumptive Behavior			
Shopee promotions often make me buy things without planning.	0.680	0.361	Valid
The tendency to use a product/service arises because friends also use it.	0.746		Valid
Trends in popular items often make me buy them to support my lifestyle.	0.864		Valid
I use credit/installment payments more often thancash payments.	0.823		Valid
The installment feature encourages me to buy more items at once.	0.873		Valid
Decision to Use			
Using Shopee PayLater feels more convenient compared to other payment methods.	0.858	0.361	Valid
Shopee PayLater helps make online shopping activities easier.	0.634		Valid
Use of Shopee PayLater will continue in the next transaction.	0.697		Valid
The convenience of previous experiences influences the decision to use Shopee Paylater again.	0.559		Valid
Shopee PayLater is the payment service I use most often.	0.792		Valid
Satisfaction in using Shopee PayLater makes me want to recommend it to others.	0.802		Valid

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In this study, every item's validity test produced an r-value exceeding the critical r table value. This finding confirms that all items possess the necessary validity and are appropriate for use in the research.

Reliability Assessment

A reliability test measures the extent to which a research instrument produces consistent results when measurements are taken repeatedly under the same conditions (Sekaran & Bougie, 2016). A variable is considered reliable and internally consistent if its Cronbach's Alpha coefficient exceeds the threshold of 0.60.

Table 2. Results of the Evaluation of Research Variable Reliability

Variable	Cronbach Alpha	Description
Buy Now Pay Later	0.636	Reliable
Consumptive Behavior	0.859	Very Reliable
Decision to Use	0.823	Very Reliable

All research variables satisfied the predefined reliability criteria, as evidenced by Cronbach's Alpha scores significantly higher than the 0.60 cut-off. With all variables performing exceptionally well, it can be said that the instruments employed in this investigation showed a respectable degree of consistency.

Results of Multiple Linear Regression Analysis

Table 3 Results of the Evaluation Multiple Linear Regression Analysis

Model	*Unstandardized Coefficients*		*Standardized Coefficients*		
	B	Standard error	Beta	t	sig
(Constant)	8.294	2.531		3.277	.001
Buy Now Pay Later	.305	.093	.262	3.287	.001
Consumptive Behavior	.502	.074	.569	6.815	<.001

The multiple linear regression yielded outcomes that may be elucidated by the regression equation as follows:

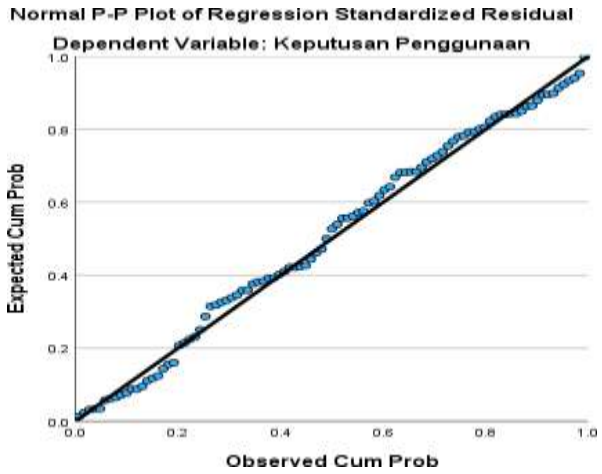
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- The regression constant of 8.294 signifies that the baseline for decision to use is estimated at 8.294 when all independent variables are zero. This suggests that even without the influence of examined factors, there is already a basic level of decision making toward using Shopee PayLater at this value.
- The regression coefficient for buy now pay later variable (X1) is 0.305, indicating a beneficial impact on the decision-making process regarding usage. Assuming all other factors remain constant, a one unit increase in the perception or facility of the buy now pay later service is projected to result in a 0.305 unit increase in the consumers decision to use.
- The regression coefficient for consumptive behavior (X2) is 0.502, representing a strong positive influence on the decision to use compared to other variables. This implies that, assuming all other factors stay the same, every additional one unit of consumptive behavior will raise the consumers decision to use by 0.502 units.

Classic Assumption Test Assessment of Normality

Outcomes of the Normality Test (P-Plot)



The results of the normality analysis using standardized residual P-Plot regression show that the points on the plot are located around the diagonal line without deviation, which means that the data distribution from this research questionnaire is normal. Thus, it can be concluded that the variables tested have the right data distribution and, in certain subpopulations, can be considered to represent a normal distribution.

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Examination of Multicollinearity

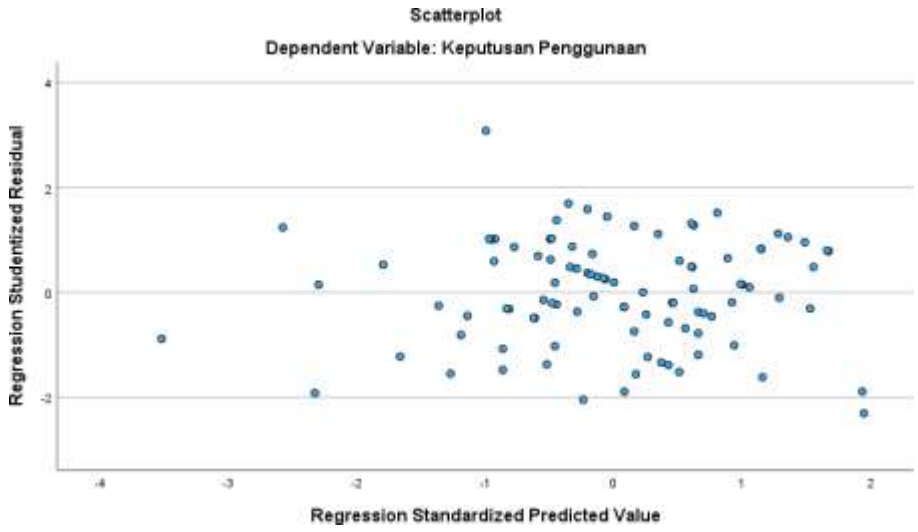
Table 4 Results of the Evaluation Multicollinearity Assessment

Model		Collinearity Metrics	
		Tolerance	VIF
	(Constant)		
	Buy Now Pay Later	.976	1.024
	Consumptive Behavior	.891	1.122

The multicollinearity assessment reveals that the two independent variables have tolerance statistics above 0.1 and VIF figures below 10. From these results, the study concludes that no multicollinearity is present between X1 and X2. The absence of such correlation implies that the explanatory variables operate independently without substantial interconnection.

Heteroscedasticity Test Results

Outcomes of the Heteroscedasticity Test



Findings from the heteroscedasticity test reveal that the model utilized in this investigation is devoid of heteroscedasticity problems concerning the variable under

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study. Consequently, the model meets the required diagnostic standards. This is evident from the even distribution of points above and below, or around the number 0.

Hypothesis Test Results Partial Test (t - test)

T-tests show the extent to which the independent variable affects the dependent construct—at least partially. In this study, a 95% confidence level, α = 0.05, results in a t-table value of 1.986. There is a belief that Ho is true if computed t is less than the t value in the table, and Ha is rejected. There is a belief that Ha is true if computed value of t is greater than the t table value, and Ho is rejected.

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
	(Constant)	8.294	2.531		3.277	.001
	Buy Now Pay Later	.305	.093	.262	3.287	.001
	Consumptive Behavior	.502	.074	.569	6.815	<.001
Dependent Variable: Decision to Use						

The partial hypothesis test shows that X1 shows a meaningful impact on consumption decisions, given the computed t-value (3.287) surpasses the table value (1.986) with a significance score of 0.001. Therefore, "buy now pay later" serves as a critical factor in determining user choices, resulting in Ha1 being accepted and H01 being rejected. Given the t-value of 6.815 surpasses the t-table limit with significance < 0.001, consumptive behavior (X2) also shows a significant influence, confirming that Ha2 is accepted and H02 is rejected. All of these findings demonstrate that the buy now pay later and consumptive behavior are important factors in determining whether or not a customer chooses to utilize Shopee PayLater.

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Simultaneous Test (f-test)

Analysis of Variance (ANOVA)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	431.183	2	143.728	22.692	<.001[b]
	Residual	589.044	93	6.334		
	Total	1020.227	96			
a. Dependent Variable: Decision to use						
b. Predictors: (Constant), Consumptive Behavior, Buy Now Pay Later						

Statistical testing yields an F-calculated of 22.692 against an F-table of 2.70, with significance at 0.001. Since these metrics surpass the 0.05 alpha level and the table threshold, both the "buy now pay later" feature and consumptive tendencies concurrently exert a significant effect on the decision to utilize the service.

Coefficient of Determination Test (R2)

This test measures the extent to which the independent variable explains variations within the dependent construct through the use of the coefficient of determination. It measures the explanatory strength of the model concerning the phenomenon in question.

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.650[a]	.423	.404	2.517
a. Predictors: (Constant), Consumptive Behavior, Buy Now Pay Later				
b. Dependent Variable: Decision to use				

Based on the findings, the Adjusted R Square value stands at 0.404. Accordingly, the consumer behavior and buy now pay later variables within the model account for 40.4% of the variation in the decision to use. The remaining 59.6% of the variance is attributable to external factors not considered in this particular investigation.

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DISCUSSION

The Influence of Buy Now PayLater on Decision To Use

Empirical evidence confirms that the "buy now pay later" feature exerts a significant positive impact on Shopee PayLater adoption. This positive correlation indicates that as consumers perceptions of the buy now pay later concept, especially with regard to transaction simplicity, payment deferral, and financial management flexibility. This outcome indicates that the buy now, pay later mechanism is a crucial driver for consumers in adopting digital payment services, primarily due to the simplified access it provides for making purchases without immediate upfront costs.

This is further reinforced by the research of Ikmal et al. (2025), which demonstrates that perceptions of ease, convenience, and payment delays in buy now pay later system correlate strongly with service usage decision. In a similar vein, Lestari et al. (2025) found that the ease of access, serving as a key indicator within the buy now pay later variable, exerts a strong influence on the decision to utilize Shopee PayLater. This conclusion aligns with the work of Audry et al. (2022), whose research indicates that accessible credit options embedded in the buy now pay later framework play a substantial role in shaping the adoption of paylater services.

It can therefore be stated that the buy now pay later arrangement yields a considerable beneficial influence on the decision to utilize Shopee PayLater.. A payment system that offers ease of access, secure transactions, and financial flexibility fosters a positive outlook and a sense of comfort among consumers during transactions. This situation empowers consumers to feel more confident and more inclined to choose Shopee PayLater for their online shopping activities.

The Influence of Consumptive Behavior on Decision To Use

Consumer behavior significantly and positively affects Shopee PayLater usage decisions, according to the data. This outcome is consistent with prior literature, notably Candika et al. (2025), who also identified behavioral influences as a critical determinant in similar contexts. Furthermore, research by Zein & Sartika (2025) indicating that consumers tendencies demonstrate a beneficial influence on the decision to utilize Shopee PayLater. Accordingly, the research confirms a statistically significant positive relationship between consumer behavior and the choice to adopt Shopee PayLater. This outcome bolsters previous claims regarding the role of consumerist habits in shaping utilization preferences.

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The significant positive correlation between these variables indicates that consumers frequently use PayLater facilities as a means to fulfill their shopping desires. A high propensity for consumptive behavior causes consumers to focus more on satisfying their impulses rather than considering long term needs or financial capabilities, thereby increasing consumer adoption decisions regarding Shopee PayLater

Shopee PayLater is seen as a payment method that offers convenience and flexibility, aligning with the characteristics of consumers who tend to be more consumptive in their transaction. This suggests that consumptive behavior plays significant role in influencing Shopee Paylater users perception.

The Influence of Buy Now PayLater and Consumptive Behavior on Decision To Use

The research conclusions show that consumers decisions to use Shopee PayLater are significantly influenced by both the buy now pay later option and their consumptive behavior. Consequently, this research emphasizes that the decision to adopt the service is not driven by a single factor, but rather by a combination of various elements that support the consumers final choice. Ifan et al. (2025) states that the existence of buy now pay later schemes contributes significantly to fostering consumptive behavior among consumers. Furthermore, Sukoco (2025) concludes that consumptive behavior demonstrates a positive and significant effect upon the utilization of buy now pay later offerings. Higher levels of consumerist tendencies among respondents directly correlate with an increased inclination to employ these payment facilities.

Such an outcome suggests that consumers' choices regarding paylater service usage result from a convergence of various elements. their propensity to use the service to satisfy their shopping needs is driven by their consumptive behavior, and buy now pay later feature provides convenience and flexibility in transactions, as well as lowering short term financial barriers.

CONCLUSION

Both "buy now pay later" features and consumptive habits significantly and favorably dictate the decision to utilize Shopee PayLater, according to partial and simultaneous testing. This payment system facilitates critical financial flexibility and streamlined access for consumers, allowing consumers to fulfil their needs without immediate payment, which serves as a primary driver for service adoption. High

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levels of consumptive behavior, which are frequently brought on social and lifestyle conformity, serve as psychological stimulant that further motivates customers to use these facilities in order to satisfy their desires right away.

Approximately 40.4% of the variability in the decision to utilize the service is attributable to "buy now pay later" and consumptive behavior, given the Adjusted R Square of 0.404. This metric quantifies the collective influence of the predictors within the current research framework. Other elements lying outside this model's scope explain the remaining 59.6% of the variation. In summary, the decision to adopt Shopee PayLater is a result of the synergy between the practical convenience of the payment system and the impulsive consumption patterns of the users, which together minimize financial barriers and support transaction-heavy lifestyles.

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