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The Influence of E-commerce, Lifestyle and Consumer Behavior on the Decision to Use Shopee PayLater as a Digital Credit Service

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Abstract

This study analyzes the influence of e-commerce, lifestyle, and consumer behavior on the decision to use Shopee PayLater among Gen Z Medan, amidst the growth of Indonesian BNPL reaching US$8.59 billion in 2025. The main objective is to test the partial and simultaneous effects of these three variables. Using a quantitative explanatory approach with a descriptive-verification design, a population of 500 users was sampled by 222 respondents via purposive sampling and a 5-point Likert questionnaire. Data analysis was performed using SPSS 27, including classical assumption tests, multiple linear regression, t-test, F-test, and R^2. The results show that e-commerce (β=0.241, t=4.084, p<0.001) and consumer behavior (β=0.227, t=3.993, p<0.001) have a significant partial effect, while lifestyle does not (t=1.166, p=0.245); Simultaneously, the three factors explained 25.4% of the variance (F=26.078, p<0.001). The study concluded that digital platforms and individual factors drive digital credit adoption, with risk education implications for Shopee and the Financial Services Authority (OJK).

Keywords: Buy Now Pay Later, Consumer Behavior, E-commerce, Lifestyle, Shopee PayLater

INTRODUCTION

The growth of global e-commerce has driven the emergence of buy now pay later (BNPL) services as a flexible digital payment innovation, allowing consumers to transact

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without immediate cash payments. In Indonesia, the BNPL market is projected to reach US$8.59 billion by 2025 with an annual growth of 13.5%, driven by e-commerce penetration reaching US$75 billion in 2024 and predicted to reach US$125 billion by 2027. This trend is in line with the increase in non-cash transactions, where Shopee PayLater—launched in 2019 through a collaboration between PT Shopee International Indonesia and PT Commerce Finance—is one of the main players supervised by the Financial Services Authority (OJK). Scientifically, this phenomenon is relevant to understanding the dynamics of consumer behavior in the digital era, while practically supporting financial inclusion for the younger generation who dominate 70.4% of paylater users aged 18–35.

Furthermore, Indonesia's e-commerce transaction value is expected to surge to IDR 487.01 trillion in 2024, fueled by platforms like Shopee integrating paylater to facilitate impulse purchases. However, this convenience carries risks, with the non-performing loan (NPL) rate for fintech loans reaching 2.75% in 2025, despite a marginal decrease from the previous year, reflecting the potential for default due to consumer behavior. This phenomenon is evident in the popularity of Shopee PayLater among millennials and Gen Z, who often neglect financial literacy in favor of instant gratification.

Previous research shows that e-commerce influences the decision to use PayLater through efficiency and ease of access, as Harmayani et al. (2020) define e-commerce as internet-based buying and selling activities that increase digital transactions. Similarly, a consumer lifestyle is a key driver, with indicators such as dynamic hobbies and interests (Sumarwan, 2011; Puspitasari & Susanti, 2023), while consumer behavior—including age, occupation, and self-image (Amirullah, 2021; Nova et al., 2022)—reflects the process of searching for and evaluating services. Studies by Jaya & Tri (2023) and Anindita (2024) confirm the influence of these three variables on the decision to use Shopee PayLater through platform convenience and fear of missing out (FOMO).

However, research findings are inconsistent; for example, some studies found a significant influence of lifestyle and accessibility on purchasing decisions (a coefficient of determination of 79.3%), while others highlighted a stronger role for consumer behavior than for the paylater feature itself. Key limitations include a partial focus on a single variable, such as e-commerce or lifestyle, and a limited geographic context (e.g., Surabaya or Sukoharjo) with student samples, without simultaneous integration of all three factors. Furthermore, the dominant quantitative methodology rarely incorporates simultaneous analysis with current national data.

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The research gap lies in the lack of studies that comprehensively integrate the simultaneous influence of e-commerce, lifestyle, and consumer behavior on Shopee PayLater usage decisions in the post-2024 Indonesian context, where fintech NPLs are fluctuating and BNPL adoption is surging. This problem arises because while individual variables have been explored, the combined effects—including decision indicators such as brand choice and purchase timing (Ardani, 2023)—have not been empirically tested nationally, thus hampering a holistic understanding of consumer risk.

This study aims to analyze the influence of e-commerce, lifestyle, and consumer behavior—and their simultaneous effects—on the decision to use Shopee PayLater. Its urgency lies in the rapid growth of BNPL amidst strict OJK supervision in 2025. Its novel theoretical contribution lies in the development of a marketing management model with an integration of previously unexplored simultaneous variables, complementing literature such as Wardoyo & Andini (2017) and Rahima & Irwan (2022). Practically, the results provide strategic input for Shopee, consumer education, and references for future researchers on digital credit risk mitigation.

METHOD

This study adopts a quantitative approach with an explanatory research design to empirically test causal relationships between variables, as defined by Sugiyono (2020) who states that quantitative methods are positivistic, using standard instruments to collect data from specific population samples to test hypotheses through statistical analysis. The type of research is descriptive-verifiable, where data is analyzed to describe the phenomenon of Shopee PayLater usage while verifying the influence of e-commerce (X1), lifestyle (X2), and consumer behavior (X3) on usage decisions (Y), as recommended by Creswell and Creswell (2022) within a quantitative design framework that emphasizes primary data-based hypothesis testing. The nature of the research is comparative causal, conducted cross-sectionally from June–December 2025 through the Shopee platform in the Medan area as an urban context with a high level of fintech adoption.

The primary data collection instrument was an online questionnaire with a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), measuring independent and dependent variables based on operational definitions such as efficiency and reputation for e-commerce (Harmayani et al., 2020; Fitri et al., 2024), activities and interests for lifestyle (Anindita, 2024; Puspitasari & Susanti, 2023), age and economic conditions for consumer behavior (Amirullah, 2021; Nova et al., 2022), and product choices and

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payment methods for usage decisions (Argitama in Ilyas Rinaldi et al., 2020; Ardani, 2023). Secondary data was obtained from OJK reports, Bank Indonesia, and related literature to support triangulation. The collection technique involved distributing Google Forms via the Shopee PayLater user community on social media, with validity testing through factor analysis (loading factor >0.70) and reliability via Cronbach's alpha (>0.70), as explained by Sugiyono (2020) and Rahmasari (2022).

The study population included 500 active Shopee PayLater users in Medan, selected because they represent an urban group with high digital consumption behavior. The sample was determined using the Slovin formula with a 5% margin of error (e=0.05), resulting in a sample size of n=222 respondents, calculated as $n=N/(1+N\ e^2)$ where N=500, in accordance with Subhaktiyasa's (2024) guidelines and common practices in social research to ensure representativeness. A non-probability purposive sampling technique was applied to target respondents aged 18–35 years with a minimum of six months of PayLater transaction history, to minimize bias and increase local generalizability.

The research procedure began with instrument preparation (trial testing on 30 pilot respondents), followed by three months of data collection, and analysis using SPSS version 27. Descriptive analysis presented the mean, standard deviation, and distribution of variables, while inferential analysis included classical assumption tests: normality (Kolmogorov-Smirnov, $p>0.05$), multicollinearity (VIF<10), and heteroscedasticity (Glejser, $p>0.05$), following Ghozali (2018). Multiple linear regression analysis was applied with the model $Y = a + b1X1 + b2X2 + b3X3 + e$ to test partial (t-test, Sig.<0.05), simultaneous (F-test, Sig.<0.05), and coefficient of determination (R^2) hypotheses, as described by Ghozali (2019) and Priyatno (2022). This process ensured the validity and reliability of the findings, in line with Emzir's (2021) methodology for quantitative research in the field of consumer behavior.

RESULTS AND DISCUSSION

General description

Consumer transaction habits have changed significantly as a result of the growth of e-commerce, shifting toward more useful and effective digital platforms. Digital credit services like Shopee Paylater, which allow customers to buy now and pay later, are one such new development.

The choice to use this service is influenced by contemporary lifestyles and customer behavior, in addition to technical convenience. The PayLater feature has

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become increasingly popular due to consumerist lifestyles and online shopping habits. Decision-making is also influenced by customer attributes and perceived benefits of the service.

Therefore, the focus of this study is to examine how customer behavior, lifestyle, and e-commerce influence the choice to use Shopee Paylater as a digital credit service.

Respondent Characteristics

Respondents who agreed to complete the questionnaire distributed for this study were identified by name, age, and gender. A sample of 222 respondents was used in this study. Respondents completed the survey to provide this data. The following table shows the number and percentage of respondents.

Table 1

No	Characteristics		Amount	Presentation
1	Gender	Man	119	53.6%
		Woman	103	46.4%
		Amount	**222**	**100%**
2	Age	17-30 Years	204	91.9%
		31-45 Years	14	6.3%
		46-55 Years	4	1.8%
		Amount	**222**	**100%**

According to Table 1, the age and gender characteristics of the study respondents show that 119 respondents, or 53.6% of the total, were male, while 103 respondents, or 46.6% of the total, were female. Although males were more dominant, this study can be said to be quite balanced. In terms of age, 204 respondents, or 91.9%, were between 17 and 30 years old, followed by those between 31 and 45 years old (14 people, or 6.3%), and four people, or 1.8%, who were between 46 and 55 years old. This indicates that most of the survey respondents were young individuals, who are more likely to use digital technology and services such as Shopee PayLater.

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Descriptive Statistical Analysis

Table 2 Descriptive Statistics Results

I. Descriptive Statistics

	Minimu Sum	Deviatio Mean	n	N	m	Std. Maximum
E-commerce	222	10	40	6484	29.21	4,692
Lifestyle	222	14	30	4892	22.04	2,847
Consumer Behavior	222	23	49	8184	36.86	4,886
Decision Use	222	17	40	6623	29.83	4,050
Valid N (listwise)	222					

Based on Table 2, the E-commerce variable has an average value of 29.21 and a standard deviation of 4.692. The Lifestyle variable has an average value of 22.04 and a standard deviation of 2.847. The Consumer Behavior variable has an average value of 36.86 and a standard deviation of 4.886. The Purchase Decision variable has an average value of 29.83 and a standard deviation of 4.050.

Classical Assumption Test

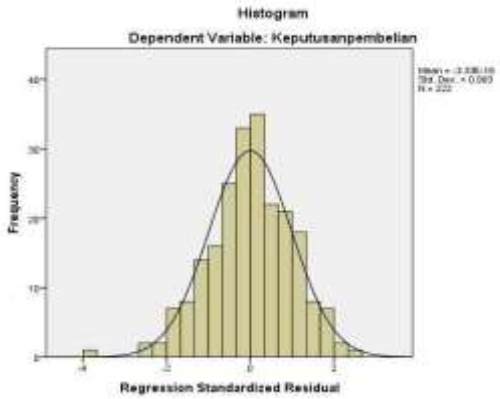


Figure 1 Normality Test – Histogram

Based on the histogram graph in Figure III, it can be concluded that the data is distributed regularly.1 shows that the actual data forms a curved line that does not deviate to the left or right and tends to be symmetrical (U).

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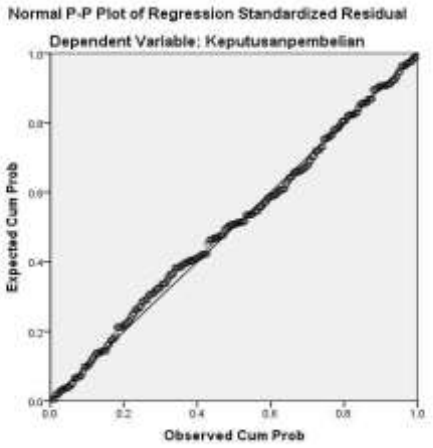


Figure 2 Normality Test – Normal Probability Plot

Source: SPSS Data Processing Version 24, 2026

The data is spread both along the diagonal line and around it in Figure III.2. Therefore, the data is regularly distributed.

Table 5 Normality Test

One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual Ed
N		222
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	3.47423199
Most Extreme Differences	Absolute	.044
	Positive	.028
	Negative	-.044
Test Statistics		.044
Asymp. Sig. (2-tailed)		.200c,d

a. Test distribution is Normal.
b. Calculated from data.

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c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
Source: SPSS Data Processing Version 24, 2026

The significant result of 0.200 > 0.05 is shown in Table III.3. Consequently, the findings of the Kolmogorov Smirnov test indicate that the data are regularly distributed.

Test Multicollinearity

Table 6 Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	E-commerce	.721	1,388
	Lifestyle	.824	1,214
	Consumer Behavior	.717	1,395

According to Table 6, the findings of the multicollinearity test show that each independent variable of e-commerce (0.721), lifestyle (0.824), and consumer behavior (0.717) has a tolerance value of more than 0.1. Three factors consistently have VIF values of less than 10: consumer behavior (1.395), lifestyle (1.214), and e-commerce (1.388).

Thus, it can be concluded that there is no indication of multicollinearity or correlation between independent variables in this regression model.

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Heteroscedasticity Test

Graph – Scatterplot

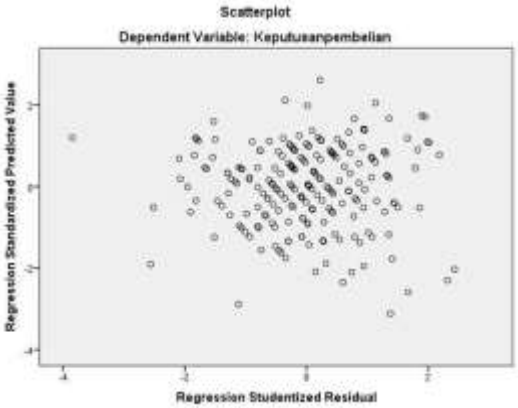


Figure 3 Heteroscedasticity Test

The points in Figure 3 above are widely distributed and random, without a clear pattern on the Y-axis. Therefore, it can be said that the regression model used in this study does not show symptoms of heteroscedasticity.

Table 7 Glejser Test
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,065	1,397		1,478	.141
	E-commerce	-.045	.037	-.097	-1.218	.225
	Lifestyle	.004	.057	.006	.076	.940
	Consumer Behavior	.050	.036	.112	1,405	.161

a. Dependent Variable: Abs_Res Source: SPSS Data Processing Version 24, 2026

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The significance value for the E-commerce variable is 0.225, Lifestyle is 0.940, and Consumer Behavior is 0.161, according to the findings of Table III.5 from the heteroscedasticity test using the Glejser technique. Since the significance value of the three independent variables is more than 0.05, the regression model in this study does not show heteroscedasticity.

Multiple Linear Regression Test

Table 8 Coefficientsa

Model		standardized Coefficient B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)		12,075	2,227		5,421	.000
	E-commerce	.241	.059	.280	4,084	.000
	Lifestyle	.106	.091	.075	1,166	.245
	Behavior Consumer	.227	.057	.274	3,993	.000

a. Dependent Variable: Decision_Use

Source: SPSS Data Processing Version 24, 2026

The multiple linear regression equation model is derived as follows using the table .6:

Y= 12.075 + 0.241X1 + 0.106X2 + 0.227X3 + e

The regression equation is interpreted as follows:

1. The constant value of 12.075 means that the Usage Decision (Y) will be 12.075 units if the E-commerce (X1), Lifestyle (X2), and Consumer Behavior (X3) variables are all zero.
2. A unidirectional association is indicated by a positive e-commerce regression value of 0.241. Thus, the Decision to Use will increase by 0.241 units for every one-unit increase in e-commerce.
3. A unidirectional association is indicated by a positive lifestyle regression coefficient of 0.106. This indicates that the Decision to Use will increase by 0.106 units for every one-unit increase in Lifestyle.

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4. A unidirectional relationship is indicated by a positive Consumer Behavior regression value of 0.227. Thus, the Decision to Use will increase by 0.227 units for every one-unit increase in Consumer Behavior.

Hypothesis Testing

Table 9 Coefficient of Determination (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.514a	.264	.254	3,498

a. Predictors: (Constant), Consumer Behavior, Lifestyle, E-commerce

The E-commerce, Lifestyle, and Consumer Behavior variables together can explain 25.4% of the Usage Decision, according to the adjusted R value of 0.254 in Table 9.

Table 10 Simultaneous test (F test)

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1 Regression		957,300	3	319,100	26,078	.000b
		2667,534	218	12,236		
	Residual					
	Total	3624.833	221			

a. Dependent Variable: Decision_Use
b. Predictors: (Constant), Consumer Behavior, Lifestyle, E-commerce

The calculated F value is 26.078 based on Table III.8, which is higher than the F table value of 2.640 (26.078 > 2.640). Furthermore, the significance value shows a figure of 0.000, which is less than 0.05 (0.000 < 0.05). Therefore, it can be said that consumer behavior, lifestyle, and e-commerce factors all have a significant impact on the decision to use.

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Partial test (t-test)

Table 11 Partial test (t-test)
Significance Test of Partial Effect
t-test Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12,075	2,227		5,421	.000
	E-commerce	.241	.059	.280	4,084	.000
	Lifestyle	.106	.091	.075	1,166	.245
	Behavior Consumer	.227	.057	.274	3,993	.000

a. Dependent Variable: Decision_Use Source: SPSS Data Processing Version 24, 2026

1. At a significance threshold of 0.000 < 0.05, the calculated t-value for the Ecommerce variable is 4.084 > t-table 1.971. This indicates that e-commerce has a beneficial and significant impact on the Decision to Use; consequently, H0 is accepted and H0 is rejected.
2. The Lifestyle variable has a calculated t-value of 1.166 < t-table 1.971 and a significance value of 0.245 > 0.05. This indicates that lifestyle does not have a positive and significant impact on the decision to use; as a result, H0 is accepted and H0 is rejected.
3. At a significance threshold of 0.000 < 0.05, the calculated t-value for the Consumer Behavior variable is 3.993 > t-table 1.971. This indicates that consumer behavior has a positive and significant impact on the Decision to Use; therefore, Ha is accepted and H0 is rejected.

DISCUSSION

1. The Influence of E-commerce on Usage Decisions

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Purchasing decisions are proven to be partially influenced by the E-commerce variable (X1), with a significance value (Sig.) of 0.000 < 0.05. Furthermore, the first hypothesis can be accepted because the calculated t-value is 4.084 > t-table 1.971. Thus, it can be concluded that the e-commerce component has a significant and beneficial influence on the choice to use ShopeePayLater.

2. The Influence of Lifestyle on Usage Decisions

   The partial impact of lifestyle variables (X2) on usage decisions is determined to have a significance value (Sig.) of 0.245 > 0.05. In addition, because the t-value is 1.166 < t-table 1.971, the second hypothesis cannot be supported. Thus, it can be concluded that the decision to use ShopeePayLater is not positively and significantly influenced by e-commerce elements.

3. The Influence of Consumer Behavior on Usage Decisions

   A significance value (Sig.) of 0.000 < 0.05 was found for the partial influence of Consumer Behavior X3 on the Decision to Use. The third hypothesis can be accepted because the t-value is 3.993 > t-table 1.971. Thus, it can be said that consumer behavior factors have a positive and significant influence on the decision to use ShopeePayLater.

4. The Influence of E-commerce, Lifestyle and Consumer Behavior on Consumer Usage Decisions

   Simultaneously, e-commerce, lifestyle, and consumer behavior significantly influence the decision to use Shopee Paylater. This indicates that while lifestyle factors do not significantly influence consumers individually, the combination of the shopping platform and overall individual behavior is a key factor in consumers' adoption of this digital credit service.

CONCLUSION

This study concludes that e-commerce and consumer behavior partially have a positive and significant effect on the decision to use Shopee PayLater, with t-values of 4.084 and 3.993 respectively, exceeding the t-table of 1.971 and significance below 0.05, while lifestyle does not show a significant effect (t-value 1.166, Sig. 0.245). Simultaneously, the three variables contribute 25.4% to the variance in usage decisions (Adjusted R^2=0.254; F=26.078, Sig.=0.000), confirming the role of digital platforms and individual factors in driving the adoption of digital credit services among Gen Z Medan.

However, limitations of the study include its geographic focus on Medan (N=500, n=222), which limits national generalizability, and the use of self-reported data, which is

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susceptible to social desirability bias. Recommendations for future studies include expanding the sample to multiple regions, integrating moderating variables such as financial literacy, and using a mixed-methods approach for qualitative exploration. Practically, these findings recommend that Shopee enhance its risk education features on its e-commerce platform to mitigate NPLs, and that the Financial Services Authority (OJK) strengthen its literacy campaign for young consumers to ensure sustainable financial inclusion.

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