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The Influence Of Paylater Use And Lifestyle On Consumptive Behavior In Bandar Lampung City

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Abstract

This article aims to find out whether the use of paylaters and lifestyle influence consumer behavior in the city of Bandar Lampung. The problem focuses on changes in the behavior of paylater users who are becoming more consumptive and prioritizing lifestyle. This research uses a quantitative approach with a sample of 100 respondents. In collecting data through questionnaires. The method for analyzing data uses multiple linear regression analysis via SPSS 29. The results of the research show that the use of paylater has a positive and significant influence on consumptive behavior as well as lifestyle giving a positive and significant influence on consumptive behavior. Simultaneously the use of paylaters and lifestyle provide a positive and significant influence on consumer behavior.

Keywords: Paylater, Lifestyle, Consumptive Behavior

INTRODUCTION

The advancement of technology in payment systems has shifted the role of cash to non-cash payments. Non-cash payments involve the use of virtual or electronic money, which began with the introduction of debit and credit cards. The development of these payment systems has become one of the main drivers for the advancement of e-commerce. E-commerce offers various digital payment methods such as interbank transfers, virtual accounts, online credit card payments, digital wallets, and others. In recent years, a new payment method known as paylater has emerged.

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Paylater is among the latest innovations in the financial technology sector in the country that has been developing quite rapidly. This service offers advantages such as "buy now, pay later" capability and installment payment options with low interest rates, some even without any interest at all, along with various attractive promos. The concept of Paylater is similar to credit cards, with a maximum balance limit and specific payment deadlines. However, the main advantage of Paylater lies in its ease of use and simpler requirements, as well as its availability virtually without the need for a physical card. The offers provided are also more appealing. With the existence of Paylater, the payment process in online transactions has become more convenient and easy, both in terms of requirements and registration process, making it a superior payment alternative compared to conventional credit cards.

The development of Paylater services is carried out by financial technology companies collaborating through e-commerce platforms to provide these payment options. One of the first e-commerce platforms to introduce Paylater in the country is Traveloka, in collaboration with the financial technology company PT. Dana Pasar Pinjaman. Currently, several other platforms have also provided payment methods using Paylater, including Shopee, Gojek, Kredivo, Akulaku, and others.

According to Novendra (2020), Paylater users need to be careful in choosing a Fintech platform that provides online loan services based on Paylater, which are currently widely available. Novendra emphasizes the importance of choosing a Paylater service that has ensured data security and is registered and monitored by the Financial Services Authority (OJK).



Figure 1. The most common activity that uses Paylater is online shopping.
Source: goodstats.co.id (2023)

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Based on the data presented, the most common activity using Paylater is online shopping. Saadah (2021) states that when shopping online using this payment method, people tend to be more consumptive. The more frequently people use Paylater for transactions, the higher the likelihood of them exhibiting consumptive behavior.

Consumptive behavior is defined as a habit of consuming various products, whether actually needed or not. This often occurs because individuals have materialistic tendencies and a strong urge to possess items without considering their actual needs. The majority of purchases are made to satisfy one's emotional desires. Lifestyle factors also influence this consumptive behavior, as revealed by Kotler (2016).

According to Engel, Blackwell, and Miniard (2015), consumptive behavior refers to the process of determining, buying, utilizing, acquiring, or managing goods, services, concepts, or experiences to satisfy needs and wants.. Amaliya & Setiaji (2017) state that consumptive behavior is an individual's activity in making excessive purchases to achieve temporary satisfaction. The formation of consumptive behavior is due to the integration of consumption itself as part of an individual's lifestyle. Engel, Blackwell, and Miniard (2015) indicate indicators of consumptive behavior as follows:

1. Impulsive Buying
2. Wasteful Buying
3. Non-Rational Buying

An individual's lifestyle is reflected in their interests, activities, habits, and how they spend their time making purchases. In the modern era where staying up to date is essential, lifestyle needs become a primary focus for individuals (Jati, 2015). An individual's lifestyle impacts their needs, desires, and purchasing behavior (Hariyono, 2015). Consumptive behavior observed in the use of Paylater can be seen in purchasing habits to fulfill lifestyle needs, such as shopping for food, clothing, cosmetics, as well as activities related to appearance, travel, and so on.

According to Priansa (2017), consumer lifestyles are influenced by two main factors: internal and external factors. Internal factors include attitudes, experiences and observations, personality, self-concept, motives, and individual perceptions. Meanwhile, external factors involve reference groups, family environment, social class, and cultural aspects. Lifestyle indicators according to Kotler and Keller (2009) include:

1. Activities
2. Interests
3. Opinions

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Although Paylater services provide convenience and comfort to users, ironically, this can also potentially lead to negative consequences detrimental to users. One of the impacts is the creation of behavior resembling addiction, where users tend to continuously use this service, potentially getting trapped in increasing debt. As a result, users tend to rely excessively on this payment method in their transaction activities.

Previous research by Risnawati et al. (2018) showed that there was no correlation between lifestyle and consumptive behavior. However, recent research by Rahmawati & Mirati (2022) indicates a significant relationship between lifestyle and consumptive behavior. This means that the more luxurious an individual's lifestyle, the higher their consumptive behavior, while individuals with simpler lifestyles tend to have lower levels of consumptive behavior.

This research aims to identify the influence of Paylater usage and lifestyle on consumptive behavior, especially among Paylater users in Bandar Lampung City.

RESEARCH METDHOS

This study is a quantitative research type, which is a method to test the relationships between specific variables in certain theories (Sugiyono, 2019). Data collection is conducted through questionnaires using Google Form. The measurement scale applied is the Likert scale. The population studied is users of Paylater services in Bandar Lampung City, with an unknown number, thus 100 respondents were sampled using the Lemeshow formula. The data used are primary data obtained directly from the source, as well as secondary data obtained indirectly by the data collector from sources such as books, journals, articles, etc. Data analysis is performed using SPSS version 29. The techniques in data analysis include instrument testing, classic assumptions, multiple regression, and hypothesis testing.

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RESULTS AND DISCUSSION

Table 1. Validity Test Results

Variabel	Butir Pernyataan	R_{hitung}	R_{tabel}	Keterangan	Status
Penggunaan *Paylater* (X1)	X1.1.1	0,696	0,196	$R_{hitung} > R_{tabel}$	Valid
	X1.1.2	0,704	0,196	$R_{hitung} > R_{tabel}$	Valid
	X1.2.1	0,746	0,196	$R_{hitung} > R_{tabel}$	Valid
	X1.2.2	0,746	0,196	$R_{hitung} > R_{tabel}$	Valid
	X1.3.1	0,825	0,196	$R_{hitung} > R_{tabel}$	Valid
	X1.3.2	0,761	0,196	$R_{hitung} > R_{tabel}$	Valid
	X1.4.1	0,760	0,196	$R_{hitung} > R_{tabel}$	Valid
	X1.4.2	0,679	0,196	$R_{hitung} > R_{tabel}$	Valid
Gaya Hidup (X2)	X2.1.1	0,720	0,196	$R_{hitung} > R_{tabel}$	Valid
	X2.1.2	0,776	0,196	$R_{hitung} > R_{tabel}$	Valid
	X2.2.1	0,722	0,196	$R_{hitung} > R_{tabel}$	Valid
	X2.2.2	0,797	0,196	$R_{hitung} > R_{tabel}$	Valid
	X2.3.2	0,835	0,196	$R_{hitung} > R_{tabel}$	Valid
	X2.3.2	0,756	0,196	$R_{hitung} > R_{tabel}$	Valid
Perilaku Konsumtif (Y)	Y.1.1	0,570	0,196	$R_{hitung} > R_{tabel}$	Valid
	Y.1.2	0,675	0,196	$R_{hitung} > R_{tabel}$	Valid
	Y.2.1	0,509	0,196	$R_{hitung} > R_{tabel}$	Valid
	Y.2.2	0,682	0,196	$R_{hitung} > R_{tabel}$	Valid
	Y.3.2	0,629	0,196	$R_{hitung} > R_{tabel}$	Valid
	Y.3.2	0,443	0,196	$R_{hitung} > R_{tabel}$	Valid

Source: Processed by SPSS (2024)

From the presented table, it can be concluded that all values of r obtained for each statement exceed 0.196, indicating that all statements used in this study can be considered valid.

Table 2. Reliability Test Results

Variabel	Cronbach Alpha	Nilai Alpha	Keterangan
Penggunaan *Paylater* (X1)	0,881	0,60	Reliabel
Gaya Hidup (X2)	0,860	0,60	Reliabel
Perilaku Konsumtif (Y)	0,735	0,60	Reliabel

Source: Processed by SPSS (2024)

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According to the data in the table, all items are considered reliable because the Cronbach's Alpha values for each item have exceeded 0.6.

Table 3. Normality Test Results

N	Test Statistic	Asymp. Sig. (2-tailed)	Std. Deviation
100	0,057	0,200	.37345562

Source: Processed by SPSS (2024)

Based on the table, it is concluded that the Asymp. Sig value > 0.05, indicating that the data follows a normal distribution.

Table 4. Multicollinearity Test Results

Coefficients			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Penggunaan Paylater	.988	.1012
	Gaya Hidup	.988	.1012
a. Dependent Variabel: Perilaku Konsumtif			

Source: Processed by SPSS (2024)

Based on the table, the variables Paylater Usage and Lifestyle show tolerance values > 0.1 and VIF > 10. The analysis indicates the absence of multicollinearity in the dataset.

Table 5. Heteroscedasticity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.553	.218		2.531	.013
	Penggunaan Paylater	-.007	.004	-.164	-1.631	.106
	Gaya Hidup	-.002	.007	-.029	-.288	.774

Source: Processed by SPSS (2024)

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In this study, the Glejser technique was used with a significance value > 0.05.

Based on the table, the significance values for the Paylater usage and Lifestyle variables exceed 0.05. This suggests the absence of heteroscedasticity., thus the regression type is considered suitable for use.

Table 6. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.756	.377		47.136	<,001
	Penggunaan Paylater	.046	.007	.352	6.354	<,001
	Gaya Hidup	.163	.012	.725	13.081	<,001

Source: Processed by SPSS (2024)

Based on the table, the constant and coefficient calculations for each variable can be used to form the regression equation is as follows:

Y = a + b1X1 + b2X2 + e

Y = 17,756 + 0,046 X1 + 0,163 X2 + e

Table 7. t Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.756	.377		47.136	<,001
	Penggunaan Paylater	.046	.007	.352	6.354	<,001
	Gaya Hidup	.163	.012	.725	13.081	<,001

Source: Processed by SPSS (2024)

From the research findings, the variable of Paylater usage shows a calculated t-value of 6.354, which is higher than the critical t-value of 1.984 at a significance level of < 0.05. This suggests that the hypothesis null (H0) is not accepted, and the alternative hypothesis (Ha) is accepted, indicating that Paylater usage positively and significantly influences consumer behavior.

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Similarly, the Lifestyle variable has a calculated t-value of 13.081, which is greater than the critical t-value of 1.984 at a significance level of > 0.05. Therefore, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted, indicating that Lifestyle has a positive and significant effect on consumer behavior.

Table 8. F Test Results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.033	2	16.516	116.030	<,001[b]
	Residual	13.807	97	.142		
	Total	46.840	99			

Source: Processed by SPSS (2024)

Based on the table, the calculated F-value of 116.030 is higher than the critical F-value of 3.090 at a significance level of < 0.05. Hence, it can be concluded that both Paylater usage and Lifestyle together have a significant impact on consumer behavior.

Table 9. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.840[a]	.705	.699	.377

Source: Processed by SPSS (2024)

From the above data, the Adjusted R-Square value is 0.699, or 69.9%. This indicates that in this study, Paylater usage and Lifestyle together contribute 69.9%, while the remaining 31.1% is influenced by other variables not observed in this research.

DISCUSSION

The Influence of Paylater Usage on Consumer Behavior

Based on the partial testing, it is found that the usage of Paylater has a significant and positive impact on consumer behavior, thus the hypothesis can be accepted. This

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indicates that Paylater usage has a one-way relationship, where an increase in Paylater usage will likely lead to an increase in consumer behavior among the public.

The convenience of using the payment system through Paylater services has the potential to trap individuals and may have negative consequences for users in the future. The findings of this study are consistent in the study conducted by Ramadanti (2022), which concluded that the use of Paylater features significantly influences aspects of consumer behavior.

The Influence of Lifestyle on Consumer Behavior

Based on the analysis of the generated data, it can be inferred that lifestyle has a significant and positive impact on consumer behavior. This means that lifestyle has a unidirectional relationship, where an increase in lifestyle will likely affect an increase in consumer behavior among the public.

Lifestyles that show interest in the development of technology and modern trends can encourage individuals to engage in consumer behavior. The findings of this study are consistent in the study conducted by Anggraini & Fauzan (2017), which revealed a significant positive relationship between hedonistic lifestyle and consumer behavior. As an individual's hedonistic lifestyle increases, their consumer behavior also tends to increase. Conversely, if their hedonistic lifestyle is low, their consumer behavior tends to be lower.

CONCLUSION

Based on the data obtained in this study, it can be inferred that Paylater usage has a significant and positive impact on consumer behavior. Additionally, lifestyle also has a significant and positive impact on consumer behavior. Both Paylater usage and lifestyle have a significant and positive impact on consumer behavior.

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