

The Dynamic of Paylater Usage and Its Influence on the Consumptive Behavior of Students at Universitas Muhammadiyah Surakarta

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ABSTRACT

This study aims to explore the consumptive behavior of students of the University of Muhammadiyah Surakarta in using paylater services. This research uses a qualitative approach with phenomenological methods. Data was collected through interviews and documentation of 12 students from various faculties who have been using paylater for more than a year. The validity of the data was tested using source triangulation and member check, while the data analysis was carried out using interactive analysis techniques. The results of the study show that the main motive for students to use paylater is ease of access and practicality compared to the conventional credit system. The use of paylater has been proven to increase the frequency of online shopping and shift student consumption patterns from needs to wants. Promotions such as discounts, cashback, and free shipping are factors that drive impulsive shopping behavior. Students tend to buy non-essential items because they feel secure with a payment system that can be delayed, thus fostering excessive consumptive behavior. Overall, paylater services not only facilitate financial transactions, but also have the potential to encourage uncontrolled consumption patterns among students.

Keywords: Online Shopping; Student Lifestyle; Paylater; Consumptive Behavior



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INTRODUCTION

Consumption becomes an obligation because it is related to the fulfillment of basic needs, while consumptive behavior can be interpreted as the fulfillment of excessive needs for oneself regardless of the surrounding circumstances (Murisal, 2007). All activities, actions, and psychological processes that continue to encourage a person to buy, use, and consume existing products and services (Sumarwan, 2011). Consumptive behavior is often associated with shopping tendencies, because shopping can be used as an alternative to relieve fatigue and stress due to daily activities. Consumptive humans will be willing to do and sacrifice various things in order to have them. Suminar & Meiyuntar (2020) Consumptive behavior is the behavior of consuming expensive goods and services with increasing intensity in order to get something newer, better and more and exceeds the actual need to show social status, prestige, wealth and privilege, as well as to get the satisfaction of ownership. Research on consumptive behavior is actually not new. Li et al. (2024) stated that

consumer behavior is influenced by cultural, social, personal, and psychological factors. Kinanti et al. (2024) emphasizing the importance of value and perception in shaping purchasing decisions. In Indonesia, research by (Nisya et al., 2024; Soumena & Risnawati, 2023) shows that aggressive promotion through discounts and cashback is the main trigger for consumptive behavior among students. Meanwhile, Palupi et al. (2023) highlighting that competitive prices in digital marketplaces encourage young consumers to make impulse purchases. Other studies conducted by Deswita et al. (2024) It was found that hedonistic lifestyles had a significant effect on the consumptive behavior of students in big cities. A study by Hares et al. (2024) It also shows a relationship between social identity on social media and purchase decisions on e-commerce platforms.

Moreover Praharjo (2019) found that aesthetics, along with usability, interaction, and marketing mix, significantly influenced online purchasing behavior among millennial Shopee users both partially and simultaneously. This is reinforced by research from Anggorowati & Sari (2024) who found that the perception of the convenience of the Shopee platform was positively correlated with loyalty and shopping frequency. Behind the convenience and comfort offered, there is a pattern of consumptive behavior that has begun to emerge. This phenomenon is not without consequences. The high intensity of online shopping, even for non-urgent needs, indicates a consumption impulse that is more emotional than rational. This phenomenon is worth observing, considering that students are in the phase of character formation, including consumption patterns. Purnama & Bangun (2024) shows that more than 60% of e-commerce users in Indonesia are from the age group of 18–25 years, most of whom are college students. Research Singh et al. (2024) It also noted an increase in the duration of use of the Paylater application among young people by up to 35% in the last two years. These numbers are not just statistics they are a representation of how the digital marketplace has infiltrated the rhythm of students' lives. They not only buy out of need, but also because they are tempted by promotions, social trends, or simply to satisfy a momentary emotional urge (Dhameria et al., 2024). The paylater payment phenomenon in Indonesia was first introduced by Traveloka, a well-known start-up company engaged in the field of online travel agents, Until now, the paylater system is widely followed by other startups such as OVO, Gojek, Shopee, and others (Pratika et al., 2021). In general, paylater has a function to make it easier for consumers to access credit without going through the banking process, as well as being an easier and more comfortable option for people to access credit without a card. The availability of paylater, which can make it easier for customers to meet all needs ranging from shopping for primary needs to purchasing entertainment such as hotel reservations, recreational tickets, and others is one example. Then the client can pay on a predetermined due date (Prastiwi & Fitria, 2021).

The public's enthusiasm with the presence of the paylater payment feature is evidenced by the increasing number of paylater users. Based on the results of the RISED research survey (Dewi et al., 2021) Showing that there is an increase in the intensity of Paylater service users, more than half of *E-Commerce users* in the country have been using Paylater for more than a year, the percentage is 56%. Furthermore, 21% of respondents who transacted in *e-commerce* using paylater for the last 6-12 months, in addition, as many as 14% of respondents who used this pay later feature for the last 3-6 months, as many as 9% of them said they had only used paylater for less than 3 months, an increase of 22.52% for users who were classified as very frequent and by 7.2% for users who were classified as frequent users (Ardianto, 2022). In research Setyowati & Widjayanti (2021) also explains that more than 50% of E-commerce users use paylater payments and this percentage amount has beaten the number of users of the COD payment feature. The use of this paylater is also inseparable from the attention of students. Students are one of the community groups that are active and play a role in the use of this technology. Also, since the payment is not made in advance after the goods reach the consumer's hands, the payment is automatically paid the following month. This is what causes the paylater payment system to be increasingly accepted by students. Paylater services represent a significant change in the way young people manage their finances and shop in today's digital age (Hilmi & Pratika, 2021). The features offered provide a convenient and flexible way to purchase goods and services without requiring immediate payment. In today's all-digital era,

paylater provides an efficient solution to help students who often face unstable financial situations, especially in dealing with tuition fees and daily needs. Therefore, paylater is considered a solution to meet needs without having to think about payments in the near future (Satria & Kaihatu, 2022).

College students have limited access to credit cards and don't always have a stable income, with paylater services allowing them to make purchases and delay payments later in the day in which case it could change the financial landscape. Paylater apps and services are generally easy to use with an intuitive interface that is suitable for tech-savvy students. The ease applied to online consumer behavior, a web interface that is considered to facilitate the transaction process and easy to operate that is likely to be accepted by consumers (Hong & Pavlou, 2014). This platform allows students to make it easy to purchase, this convenience makes paylater a very attractive choice, especially for students who are busy with lectures and social activities. This feature allows students to get the goods or services they want without having to wait for salary or money from their parents. However, the increasing use of paylater services among students raises concerns about financial literacy. Understanding financial literacy is very important for the millennial generation who are better known for their consumptive nature and do not have good financial knowledge. Financial skills allow a person to be able to make rational and effective decisions related to their finances and economic resources (Sugiharti & Maula, 2019). This lack of financial literacy knowledge will have an impact on decision-making in daily life, they will find it difficult to make decisions that are most beneficial for their economic well-being (financial well-being) such as having excess debt (Ningtyas, 2019). Previous research conducted Tibrisi et al. (2020) Explaining that financial literacy has a significant negative influence on students' consumptive behavior. This means that students with good financial literacy will be less likely to behave consumptively. Different results were shown in the study (Kamil & Istianingsih, 2020) which explains that financial literacy has a positive and significant influence on consumptive behavior. It can be interpreted that increasing people's understanding of financial literacy can have an impact on increasing consumptive behavior. Sourced from the 2019 National Survey on Financial Literacy and Inclusion (Otoritas Jasa Keuangan, 2022) Indonesian population has a financial literacy level of 38.03%, which means that less than half of Indonesians have good financial literacy. Likewise, the level of financial literacy in Central Java shows a percentage of 47.38%.

Digital transactions have now grown rapidly in various major cities in Indonesia. One of them is the city of Surakarta which is located in Central Java Province. This is in accordance with an article written by Kinal (2022) in jpnn.com, namely the city of Surakarta being the city with the most digital transactions. The city of Surakarta broke the muri record as the region that conducts the most digital transactions in Indonesia. The city of Surakarta also has many shopping centers that use cashless payments which can affect the behavior patterns of students in making transactions that will make students have a consumptive nature and difficulty in managing finances. Therefore, the city of Surakarta is the area with the largest number of digital service users. According to the Electronification of Local Government Transactions (IETPD), Surakarta City has the highest number of electronic money users in the Solo Raya area, which is 95%. The majority of students in Surakarta City agree with the indicators of consumptive behavior. Halimatussakdiyah et al. (2019) In his research it is stated that students would rather spend their money to keep up with current trends and to be recognized than to buy books or other important things related to lectures. This shows that students are more concerned with their desires than meeting their needs. Therefore, the researcher is interested in conducting research on students in Surakarta to find out whether the dynamics of the use of paylater in shaping the consumptive behavior of students of the University of Muhammadiyah Surakarta. The increasingly widespread use of paylater among students has many bad influences. One of them is consumptive behavior among students of the University of Muhammadiyah Surakarta can be seen in their daily behaviors such as playing slots (online gambling), gambling with cards, hanging out, and shopping following trends (fomo), with consumptive behavior shown by students as if they are in a well-established economy.

Based on the results of initial interviews with students from the 2020-2024 batch at the University of Muhammadiyah Surakarta, they behaved consumptively. This can be seen in the style displayed on a daily basis and the free time they use. Almost every month they use paylater to shop, hang out, slots (online gambling), and go for a walk for the reason that they want to look like they exist in front of other friends, they often shop for tertiary necessities to look trendier in the eyes of their friends. This leads to the desire to use *paylater* to meet their needs. In fact, they come from lower-middle class families and some also come from less harmonious family backgrounds. However, because they do not have a fixed income and do not think long-term, students have high potential in the problem of *paylater* payments every month. This study aims to describe the consumptive behavior of students of the University of Muhammadiyah Surakarta in the use of *paylater*, by focusing on identifying the motives of students of the University of Muhammadiyah Surakarta in using *paylater*, describing changes in student consumption behavior after using *paylater*, and identifying the impact of the use of *paylater* on the consumptive behavior of students.

METHODS

According to Alase (2017) Phenomenology is defined as a qualitative methodology that allows researchers to apply and apply their subjectivity and interpersonal abilities in the process of exploratory research. This research is qualitative approach research that aims to in-depth on the phenomenon of the use of *paylater* in the context of consumptive behavior of students of the University of Muhammadiyah Surakarta. A qualitative approach was chosen with the aim of understanding and exploring a deep understanding of this phenomenon, explaining how and why consumptive behavior occurs as a result of *paylater* use. This research began to be carried out from June - July 2025. Located around the campus area of the University of Muhammadiyah Surakarta. The subjects used were 12 students based on faculties at the University of Muhammadiyah Surakarta with criteria including, having used *paylater* for more than 1 year, there are indications of having a hedonistic lifestyle, and buying goods based on trends not needs. This research uses data collection techniques including interviews and documentation. The interview was also conducted in a semi-open state, through the interview the researcher wanted to get information about (1). Student motives, (2). Changes in student behavior, (3). Student Impact. In addition to interviews, information can also be obtained through facts stored in the form of documentation. Required documentation such as, screenshots of *paylater* bills (Shopee *Paylater*, Gopaylater, Akulaku, Kredivo, etc.), shopping history in the last 3-6 months through the *paylater* service (screenshot of consumptive shopping), proof of delays or fines (if any), and monthly expense records.

The validity of the data in this study used source triangulation and member check. Source triangulation, which is comparing interview results from all sources to obtain valid data (Sugiyono, 2016). Credibility test with member check is the process of checking data obtained by researchers to data providers (sources). The purpose of a member check is to find out how far the data obtained is in accordance with what the data provider provides. If the data found is agreed by the data providers, it means that the data is valid data. So that it is more credible or trusted. The data analysis technique uses interactive analysis, which has the advantage that users can interact directly with the data and users can explore the data in depth, so that they can make the right decisions, this analysis seeks to display data interactively so that users can observe from various points of view (Ovchinnikova & Anders, 2024). Data analysis was carried out using the Miles and Huberman interactive model which included three stages: data reduction, data presentation, and conclusion drawing and verification. The analysis process is carried out continuously from data collection until valid final results are obtained. This research has obtained an ethical license from the Research Ethics Committee of the University of Muhammadiyah Surakarta. All informants have given their consent after receiving an explanation of the purpose and procedure of the research, and the confidentiality of their identities is guaranteed.

RESULTS AND DISCUSSION

Motives of Students of the University of Muhammadiyah Surakarta in Using Paylater Services

The results of the study show that ease of access is the main factor that encourages the behavior of students of the University of Muhammadiyah Surakarta in using *paylater* services. This convenience is evident through the fast-paced registration process, direct integration with online shopping apps, and a simple and easy-to-understand interface. This is in line with the results of the informant interviews (FG, ZY, BM, MC, AZ, DT).

"This paylater is in the registration process easily and quickly, therefore I use this paylater service without thinking."

The informants revealed that the activation of *the paylater* account only takes a few minutes to a maximum of one day with light requirements, such as uploading an identity card (KTP) and filling in personal data. This condition is different from conventional credit services which generally require more administrative documents and a longer verification time. Students also feel benefited because *paylater* services are available in *e-commerce* applications and digital wallets that they use every day, so they can be accessed easily without switching platforms. With just a few clicks, the *paylater* feature can be used immediately to complete the payment. This convenience provides a sense of comfort for students because they do not need to carry cash or make manual transfers. In addition, for students who do not have a credit card or full access to banking services, *paylater* is seen as a more practical alternative to meet shopping needs and daily needs. Proof of documentation of the ease of access to the use of *paylater* for students of the University of Muhammadiyah Surakarta, is shown in figure 1.

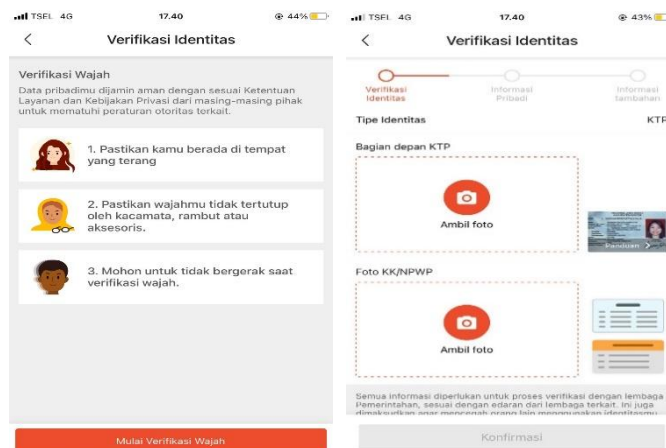


Figure 1. Proof of Documentation of Ease of Access to Paylater Use

Source: Author's documentation.

Consumptive Behavior of Students of the University of Muhammadiyah Surakarta After Using Paylater

Based on the results of research conducted on students of the University of Muhammadiyah Surakarta, it was found that the use of *paylater* services has a significant impact on increasing the frequency of online shopping. The informants admitted that after using *paylater*, they made transactions more often than before using this service. This is shown from the statement of students who previously only shopped once to twice a month, now it can increase to three to five times a month. This is in accordance with the results of the informant interview (MT, NJ, AR, ZY, BM, DT):

"Yes, I often check out at the online shop of goods that I see as good without looking at the usefulness and payment can be paid in installments even though I have made a transaction before."

The ease of this transaction without the need to pay directly, as well as the availability of *paylater* balance limits, encourages students to shop more often without thinking too much about their financial condition at that time. Some students said that the *paylater* service provides a sense of "relief" in transactions because payments can be delayed. This condition has led to the emergence of a habit to buy things that are actually not too urgent. In addition, promotional factors in the form of discounts, *cashback*, and free admin fees from *paylater* providers are also triggers for increased shopping intensity. Based on the results of the interviews, the informants said that the items they bought more often were secondary needs, such as clothes, accessories, instant food through delivery applications, and digital products. This increased frequency of shopping is not only due to necessity, but also due to emotional urges, such as wanting to try new services, follow trends, and take advantage of available promos. Evidence of documentation of the increase in the frequency of online shopping is shown in figure 2.

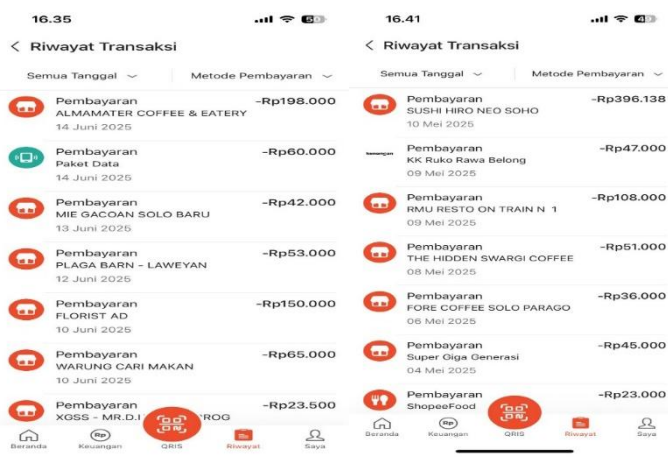


Figure 2. Proof of Online Shopping Frequency Documentation

Source: Author's documentation.

The impact of the use of *paylater* on the consumptive behavior of students of the University of Muhammadiyah Surakarta

Based on the results of the study, it shows that the use of *paylater* services has an impact on increasing the consumptive behavior of students of the University of Muhammadiyah Surakarta. The students admitted that they often buy items that are not fully needed after having access to *paylater*. The ease of transactions and the availability of limits that can be used make them encouraged to make impulse purchases. Some students mentioned that before using *paylater*, they were more careful in managing their finances, by only buying basic necessities or goods that were really necessary. This is in accordance with the results of the informant interviews (IS, PA, MC, FG, AZ, MT):

*"I like to use this *paylater* because I can shop easily and practically, but I feel anxious when it is due, where I don't have a fixed income, making me confused and late installments."*

This service creates a dependency to increase the number of groceries because payments can be delayed until a certain period. This situation creates a momentary sense of security because students feel unburdened at the beginning, even though in the end the bills will still pile up. In addition, promotional factors offered by service providers, such as discounts, free shipping, and *cashback*, also strengthen the consumptive drive of students. Many of them admit that they shop not because

of need, but because they are tempted by the existing promos. This shows that students' consumptive behavior is not only influenced by real needs, but also by psychological factors in the form of wanting to take advantage of opportunities. Documentation of the improvement of consumptive behavior, found in figure 3.

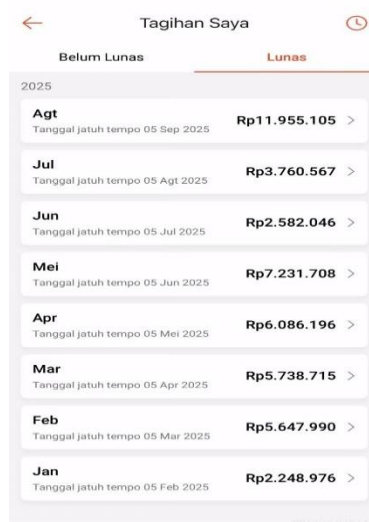


Figure 3. Documentary Evidence of Increased Consumptive Behavior

Source: Author's documentation.

Motives of Students of the University of Muhammadiyah Surakarta in Using Paylater Services

The ease of access can be seen from the relatively short paylater account activation process, only requiring an identity card (KTP) and filling in personal data. This is different from conventional credit services which generally require more complex administrative requirements and longer verification times. Research conducted by (Rahmawati et al., 2024) This support these findings, where perceived *ease of use* is one of the main factors influencing the adoption of digital financial services, including *paylater*. This difference is what makes students prefer *paylater*, because it is in accordance with the characteristics of the younger generation who like speed, efficiency, and convenience in transactions. In addition, the integration of *paylater* with *e-commerce* applications and digital wallets used daily provides its own added value. With just a few clicks, students can use *paylater* without having to switch platforms or go through complicated procedures. This convenience makes *paylater* more preferred than other payment methods such as manual transfers or cash payments. This ease of access is also relevant to the condition of students, most of whom do not have credit cards or full banking access. For them, *paylater* is a practical alternative to support their daily needs and online shopping activities. This shows that *paylater* has taken on the role of a substitute for formal financial products in providing quick and simple access to financing. The findings of this study are reinforced by several previous studies. Nurchayati et al. (2025) found that ease of transaction has a significant impact on consumer purchase decisions. Research Yuliana & Nuswantoro (2024) It also shows that the simple interface and fast registration process increase students' preference for the service. According to (Sulistiawati et al., 2025) The ease of *fintech service procedures* plays a big role in attracting the interest of the younger generation who do not yet have access to formal credit services. The paylater service answers the needs of students who often experience limited cash funds, but still want to meet their daily consumption needs.

Consumptive Behavior of Students of the University of Muhammadiyah Surakarta After Using Paylater

The ease of transactions without having to pay directly creates a perception of "relief" in students. They feel unburdened when shopping because payments can be delayed. However, this condition

actually fosters the habit of buying goods that are not always urgent or secondary needs. This is in line with the findings Utami & Sari (2023) which states that the pending payment feature in *Paylater* encourages consumers to make transactions more often than direct payments. Thus, *paylater* not only affects the practical aspect, but also shifts student consumption patterns towards a more consumptive direction. In addition to the ease of access factor, promotions offered by *paylater* providers are also one of the main drivers of increasing shopping frequency. Promos in the form of discounts, *cashback*, and free admin fees often trigger students to make more transactions, even though the goods purchased are not classified as primary needs. Items that are often bought by students of the University of Muhammadiyah Surakarta are clothes, accessories, instant food through delivery applications, to digital products. This indicates an emotional impulse in students' shopping behavior, such as a desire to follow trends, try new features, or simply take advantage of available promos. This phenomenon indicates that students are vulnerable to changes in consumption behavior due to *paylater* services. Some informants realize that they often make purchases on the basis of momentary desires, not because of planned needs. This is in accordance with the characteristics of consumptive behavior according to (Dwiastanti, 2015) That is, consuming without planning and tending to prioritize desires over needs. In some cases, students even buy small quantities of items repeatedly, on the grounds that "because they can be paid in installments" or "the limit is still there". This condition describes a shift from functional consumption to emotional and symbolic consumption.

The Impact of the Use of Paylater on the Consumptive Behavior of Students of the University of Muhammadiyah Surakarta

The results of the study show that the use of *paylater* services contributes to the increase in consumptive behavior of students of the University of Muhammadiyah Surakarta. Ease of access, instant balance limits, and flexibility in payments make students encouraged to make purchases more often, including items that are not really urgent needs. This pattern indicates a shift in consumptive behavior, from a need orientation to a desire orientation. Another factor that strengthens consumptive behavior is the existence of promotions, discounts, and exclusive offers that are integrated with the *paylater* feature on e-commerce platforms. Students tend to feel more free to manage expenses because payments can be delayed, even though these conditions actually raise the risk of unhealthy financial management. This has implications for the emergence of impulsive shopping behavior, where purchasing decisions are made without careful planning. This dependency is facilitated by e-commerce platforms that offer very easy access to credit, which often leads to impulsive purchases (Bahadiani & Hutagalung, 2022). This phenomenon of increasing consumpitivity also illustrates that *paylater* not only functions as a transaction aid, but also has an influence on students' lifestyles. This convenience creates a sense of comfort and security in shopping, so they often ignore rational considerations related to financial ability. As a result, students' consumptive behavior has increased in line with the intensity of using *paylater* services. Nurhayati & Lestari (2024) Showing that *fintech* services, including *Paylater*, trigger an increase in overconsumption among college students. However, this condition also caused a financial burden in the following month.

CONCLUSION

The main motive of students of the University of Muhammadiyah Surakarta in using *paylater* services is ease of access. The fast registration process, light administrative requirements, and direct integration with e-commerce applications and digital wallets make this service more practical than conventional credit. *Paylater* is seen as a payment alternative that provides convenience, especially for students who do not have full access to banking services or credit cards. The use of *paylater* has been proven to affect student consumption behavior. After using this service, the frequency of online shopping increases significantly. Students who previously shopped only once to twice a month can now transact three to five times in the same period. The ease of delaying payments, the availability

of balance limits, and the existence of various promos are factors that drive the increase in shopping intensity. The majority of the goods purchased are not primary needs, but secondary needs and other consumptive products. The impact of the use of *paylater* can be seen in the tendency to increase student consumptive behavior. The sense of "pseudo-security" due to delayed payments makes students more impulsive in buying goods, even when they are not really needed. Promotions in the form of discounts, cashback, and free shipping further strengthen this behavior. This shows that the use of *paylater services* not only facilitates transactions, but also has the potential to foster excessive and less controlled consumption patterns among students. The research suggestion in the future can expand the object of study not only to students of the University of Muhammadiyah Surakarta, but also to involve students from other universities or the general public to obtain a more comprehensive picture, and it is recommended to use a quantitative approach with more in-depth statistical analysis in order to measure the relationship between ease of access, consumption behavior, and the level of consumptive behavior more objectively.

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