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THE INFLUENCE OF SHOPEE PAYLATER ON THE CONSUMPTIVE BEHAVIOR OF STUDENTS AT THE INSTITUT KIAI HAJI ABU ZAIRI

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Abstract:

The digital 4.0 revolution has given birth to Financial Technology (Fintech) such as Shopee PayLater which changes people's consumption patterns, especially among university students. This study aims to analyze the effect of using Shopee PayLater on consumptive behavior of Institut Kiai Haji Abu Zairi students. The "buy now, pay later" phenomenon potentially blurs the line between needs and wants, triggering impulsive buying. The research uses a quantitative approach with associative type. The population is active users of Shopee PayLater among students. Samples were taken by purposive sampling, sample size determined by Isaac & Michael formula. The instrument is a closed questionnaire with Likert scale 1-4. Data analysis used simple linear regression, preceded by validity, reliability, and classical assumption tests. Expected result: there is a significant effect of Shopee PayLater on consumptive behavior. This research provides theoretical contributions to digital consumer behavior and practical benefits for students, institutions, and fintech developers.

Keywords: *Shopee PayLater, consumptive behavior*

ملخص:

أدت الثورة الرقمية 4.0 إلى ظهور التكنولوجيا المالية (Fintech) مثل Shopee PayLater التي غيرت أنماط استهلاك المجتمع، ولا سيما الطلاب الجامعيين. تهدف هذه الدراسة إلى تحليل تأثير استخدام Shopee PayLater على السلوك الاستهلاكي لطلاب معهد كياي حاجي أبو زيري. إن ظاهرة «اشترِ الآن، ادفع لاحقًا» قد تؤدي إلى طمس الحدود الفاصلة بين الحاجة والرغبة، مما يحفز على الشراء الاندفاعي. استخدمت الدراسة نهجًا كميًّا من النوع الترابطي. وشملت العينة الطلاب المستخدمين النشطين لـ Shopee PayLater. تم اختيار العينة باستخدام طريقة العينات الموجهة (purposive sampling)، وتم تحديد حجم العينة باستخدام صيغة Isaac & Michael. واستُخدم استبيان مغلق على مقياس ليكرت من 1 إلى 4. تم تحليل البيانات باستخدام الانحدار الخطي البسيط، بعد إجراء اختبارات الصلاحية والموثوقية واختبارات الافتراضات الكلاسيكية. النتائج المتوقعة: وجود تأثير ذي دلالة إحصائية لـ Shopee PayLater على السلوك الاستهلاكي. تسهم هذه الدراسة نظريًّا في فهم سلوك المستهلك الرقمي، كما تقدم فوائد عملية للطلاب والمؤسسات ومطوري التكنولوجيا المالية.

الكلمات المفتاحية: : *Shopee PayLater*، *السلوك الاستهلاكي*

Abstrak:

Revolusi digital 4.0 melahirkan Financial Technology (Fintech) seperti Shopee PayLater yang mengubah pola konsumsi masyarakat, terutama mahasiswa. Penelitian ini bertujuan menganalisis pengaruh penggunaan Shopee PayLater terhadap perilaku konsumtif mahasiswa Institut Kiai Haji Abu Zairi. Fenomena "beli sekarang, bayar nanti" berpotensi mengaburkan batas kebutuhan dan keinginan, memicu pembelian impulsif. Penelitian menggunakan pendekatan kuantitatif dengan jenis asosiatif. Populasi adalah mahasiswa pengguna aktif Shopee PayLater. Sampel diambil dengan purposive sampling, ukuran sampel ditentukan rumus Isaac & Michael. Instrumen kuesioner tertutup skala Likert 1-4. Analisis data menggunakan regresi linier sederhana, didahului uji validitas, reliabilitas, dan uji asumsi klasik. Hasil yang diharapkan: terdapat pengaruh signifikan Shopee PayLater terhadap perilaku konsumtif. Penelitian ini memberikan kontribusi teoritis bagi perilaku konsumen digital dan manfaat praktis bagi mahasiswa, institusi, serta pengembang fintech.

***Kata kunci**: Shopee PayLater, perilaku konsumtif*

INTRODUCTION

The Digital Revolution 4.0 has transformed the global economic landscape, with Financial Technology (Fintech) emerging as one of its key pillars. In Indonesia, Fintech innovation has not only altered traditional payment systems but also fundamentally shifted the paradigm of consumer behavior (Novilia, 2025). E-commerce, As a key driver of the digital economy, the company continues to innovate by creating "*pay-later*" payment features. Shopee PayLater offers instant convenience shop now, pay later. While this mechanism removes financial barriers and fosters economic growth and financial inclusion, it also carries the potential to fuel a culture of consumerism (Vianora, Hadi, & Rusdi, 2023), especially among the younger generation, who are the most adaptable to technology (Wibowo & Widiastuti, 2022).

University students are the primary target market for "paylater" services, yet they are also a vulnerable group. Most students lack adequate financial knowledge as they enter this transitional phase, and they also possess limited financial freedom (Prihandoko, 2024). They are attractive targets for aggressive digital marketing due to a psychological tendency to be easily influenced by trends and social pressure also known as peer pressure as well as easy access to micro-credit and additional discounts. (Lutfiaazahra, 2025) Using Shopee PayLater can make people more inclined to buy things without considering their financial situation. (Nurulita et,al., 2023). Campus conditions Institut Kiai Haji Abu Zairi, which is an Islamic institution, provides a different context: are high digital skills balanced with financial expertise and adherence to zuhud values?

Previous studies have shown inconsistent results. (Julita, Idwal, and Yustati, 2022) found that Shopee PayLater does not have a significant impact on consumptive behavior, meanwhile (Anggraeni, Zakariah, Abd.Rizal, & Suwarna, 2024), (Amri et al. 2024), (Elv, 2025), found that there was a significant influence. As a result, this research is very important to be carried out in Institut Kiai Haji Abu Zairi.

In terms of theoretical benefits, the study contributes scholarly insights to the literature on Shopee PayLater and consumer behavior. Practically, it serves as a means for students to assess their own financial literacy levels, offers lessons for institutions, and provides Shopee with insights regarding the product's social impact.

RESEARCH METHOD

This research uses a quantitative approach with an associative type. The sampling determination technique uses non probability sampling technique purpossive sampling, namely, a sampling technique based on specific considerations usually involving particular characteristics of the population that align with research needs. (Sugiyono, 2019), meanwhile, according to Arikunto (2010), This technique is used to select research subjects deemed capable of providing the most relevant data. In this study, the sampling criterion is users Shopee Paylater.

The study population consisted of 385 active students from the Institut Kiai Haji Abu Zairi, while the sample comprised 55 respondents who met specific criteria. The research instrument was a Likert-scale questionnaire (1–4) tested for validity (Product Moment) and reliability (Cronbach's Alpha ≥ 0.70). Data analysis involved simple linear regression, the t-test, and R^2, following classical assumption tests (normality and linearity).

RESULTS AND DISCUSSION

Research Result

This study involved 55 student respondents from the Institut Kiai Haji Abu Zairi who are active users of the Shopee PayLater service. Regarding demographic characteristics, the majority of respondents were female (58.2%) and from the Sharia Economics Study Program (58.2%). The distribution of respondents by semester level showed variation, with the largest proportion being in the third semester (32.7%).

Descriptive analysis results indicate that the majority of respondents disagreed with statements regarding the influence of Shopee PayLater on consumptive behavior, with the highest rate of disagreement reaching 76.4% for the first statement. However, a contradiction was observed regarding the consumptive behavior variable: 52.7% of respondents admitted to making purchases more frequently when PayLater promotions were available, and 43.6% agreed that they purchased items because they were tempted by discounts (the fourth statement). Conversely, the percentage of respondents selecting the "Strongly Agree" category was very low less than 4% across all indicators suggesting that the influence exerted tends not to be extreme.

Analysis

Instrument testing showed that all statement items (5 items for variable X and 9 items for variable Y) were valid (r-calculated > r-table of 0.266). Reliability testing yielded Cronbach's Alpha values of 0.705 for variable X and 0.806 for variable Y; since both values exceeded 0.60, the instrument is considered reliable.

Simple linear regression analysis yielded the equation: $Y = 13.607 + 0.427X$. The significance value (Sig.) for variable X is 0.005 (< 0.05), indicating that Shopee PayLater has a positive and significant effect on consumptive behavior. The coefficient of determination (R^2) of 0.141 shows that variable X explains only 14.1% of the variation in consumptive behavior, while 85.9% is influenced by other factors.

Classical assumption tests indicate a violation of the normality assumption (Kolmogorov-Smirnov Sig. = 0.009 < 0.05); however, the linearity and heteroscedasticity tests (Glejser Sig. = 0.473 > 0.05) are satisfied.

Discussion

The findings of this study reinforce previous research. (Anggraeni et al., 2024),(Amri et al. 2024), (Elv, 2025) which states that the pay later feature influences consumptive behavior. However, these results contradict the findings (Julita, Idwal, & Yustati 2022) which indicates no significant effect. This difference is likely attributable to respondent characteristics, the local context, and the different study periods.

Regression results confirm that any increase in the use of Shopee PayLater leads to greater consumptive behavior. This phenomenon can be explained by the Theory of Mental Accounting (Prelec & Loewenstein, 1998), wherein deferred payment reduces the psychological burden, thereby encouraging impulsive purchasing. This aligns with the mechanism of instant gratification, which leverages the convenience of cashless access.

Interestingly, even though 58.2% of respondents came from the Sharia Economics Study Program which teaches Islamic financial principles (zuhud and prudence), the majority were still unaware of the influence of paylater. This indicates that there is a gap (knowledge-behavior gap) between theoretical understanding and daily financial practice in the digital era. Religious values have not been fully internalized in digital consumption behavior.

The limited extent of the influence (R^2=14.1%) indicates that consumptive behavior is a multidimensional phenomenon. Other factors such as self-control, peer pressure, exposure to advertising, and family parenting styles play a more dominant role (Theory of Planned Behavior). In the context of an Islamic campus, religiosity and the "*pesantren*" (Islamic boarding school) environment emerge as significant variables requiring further exploration.

CONCLUSION

Shopee PayLater has been shown to have a positive and significant impact on the consumptive behavior of students at the Kiai Haji Abu Zairi Institute ($Y = 13.607 + 0.427X$; Sig. 0.005), albeit with a limited contribution ($R^2 = 0.141$); this is accompanied by the paradoxical finding that 76.4% of respondents were unaware of this influence even though 52.7% admitted to shopping more frequently during promotions and that, despite the majority hailing from the Sharia Economics Study Program (58.2%) which teaches principles of "*zuhud*" (asceticism/detachment from materialism) and prudence these values have not been internalized in their digital consumption habits, as driving factors such as deferred payment mechanisms, ease of access, social pressure, and low digital financial literacy play a more dominant role.

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