

Analysis of Paylater Use on Online Impulse Buying Behavior in Gen Z

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ABSTRACT

The purpose of this research is to understand how the use of paylater affects online impulse buying behavior among Gen Z. Using a descriptive qualitative approach and data collection through interviews, the researcher analyzes and describes how Gen Z uses paylater, leading to urges for impulse buying. The research shows that the use of paylater significantly results in excessive impulse buying behavior among Gen Z, which has negative consequences. The hope of this research is to contribute knowledge and understanding regarding the use of paylater on online impulse buying behavior for paylater users to be prudent in its usage.

INTRODUCTION

The development and changes that occur in daily life are one of the impacts of globalization. This globalization can occur in various fields, for example in the field of technology, which from time to time continues to experience very significant developments. This development has produced various innovations and changes such as the development of digital technology which of course has benefits both in terms of practitioners and accessibility for all groups.

There are many various kinds of technological innovations that can develop from globalization, for example, innovations in digital technology in the financial sector in the form of financial technology or also known as fintech and e-commerce. Financial technology or finetch is an innovation of combining technology with financial services that aims to make transaction services faster, easier and more efficient. Fintech encompasses many aspects such as digital payments, online investments, and online-based lending. The development of finetech is so very rapid due to the high use of the internet and smartphones, especially in Indonesia.

Fintech is able to change the business model that was initially a business model with traditional techniques which then changed to more modern techniques so that it can make it easier for users to make transactions remotely, anywhere and anytime with faster, practical and effective payment methods.

E-commerce or electronic commerce is electronic commerce that carries out the process of buying, selling, marketing or distributing goods and services through an electronic system with the support of internet technology. The convenience provided by e-commerce certainly has a significant impact, especially to Generation Z who buy goods online, where online shopping has many choices and is spoiled in making online transactions.

The presence of e-commerce certainly changes the behavior pattern that initially shopped offline by coming directly to shopping centers, markets, stores, or other offline shopping places, which then changed direction by choosing to shop online which only by using the internet the goods they want can be obtained easily with more efficient time and cost.

The convenience obtained can affect consumer behavior caused by consumer views regarding distance, price, promotion, and place that has been set by the company, therefore changes in consumer behavior are caused by the convenience obtained from purchases made online.

With many people using e-commerce, of course, many e-commerce companies will be encouraged to use fintech technology to support their platforms, where they will provide different services to consumers that they do not get when making offline purchases, namely paylater facilities.

Currently, many e-commerce platforms sell their products by offering a paylater system as a payment transaction method of choice. Paylater has the convenience of accessing it, which is just by registering a photo of themselves and a photo of the user's ID card, they can already use paylater. The existence of this certainly attracts Gen Z as a generation that is proficient in using technology.

The convenience provided by paylater continues to encourage the increase in users, so this makes companies need to improve the data security of their users.

In addition, the convenience provided by paylater affects consumer behavior to purchase an item that is desired or considered attractive without thinking about whether the item is a primary item or not.

Problem Formulation

Based on the discussion above, there are things that need to be researched further. Therefore, the formulation of the problem of this study is 1) what is the relationship between paylater and online impulse buying behavior in Gen Z? 2) what are the factors that influence Gen Z to use paylater and impulse buying? 3) how does the use of paylater affect online impulse buying behavior in Gen Z in the long term? The purpose of this study is to find out that the use of paylater can affect the behavior of impulse online buying along with the factors underlying this behavior.

LITERATURE REVIEW

Paylater

Paylater is a financial service that allows users to buy goods or goods with the concept of buy now and pay for them later in installments or delayed payments. Paylater certainly provides a lot of various conveniences in access which does not require a credit card so it is enough to use identity verification so that paylater is very flexible. This convenience is what makes it popular among the younger generation or Gen Z.

Impulse buying

Impulse buying or implied behavior is the act of buying an item spontaneously without or without careful planning beforehand, which is triggered by various factors such as psychological or conditions in the surrounding environment. The convenience offered by paylater, both in transactions, promotions and online shopping experiences, makes Gen Z very vulnerable to impulse buying.

Gen Z and consumptive behavior

Gen Z or generation Z is a generation born between 1996 - 2012 where they are a generation that is familiar with digital technology and social media, of course, tend to have online shopping behaviors that are influenced by the ease of access and digital promotions so that they are inclined to make implied purchases. This is influenced by the existence of continuous fish to offer convenience and increased doses, one of which is by using paylater payments.

Framework

The basic thinking framework in this research is from a generation that is very familiar with digital technology and e-commerce, usually this generation is Generation Z or commonly also called Gen Z. They are a group that is very familiar with online transactions and various conveniences in digital payment features, one of which is Paylater.

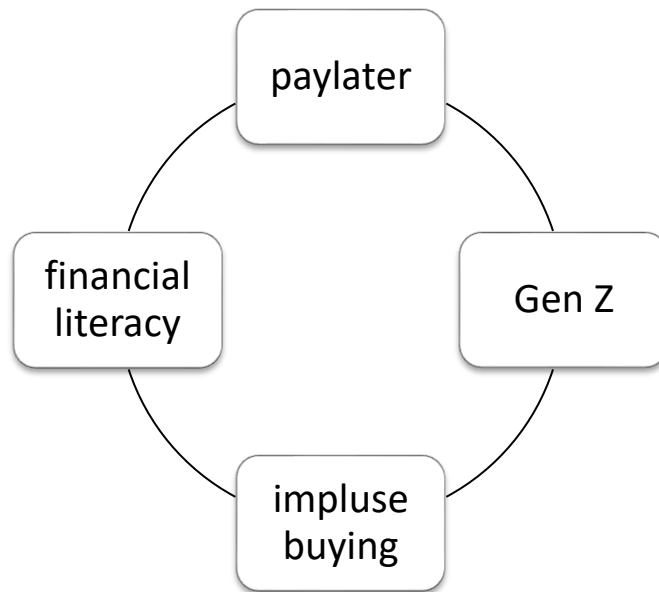


Figure 1. Framework

In the image, paylater is the first variable that can and most affects the other variables. The intensity of the use of paylater is getting higher for Gen Z to do impulse buying online where they are a generation that is very proficient in using technology, especially e-commerce. Financial literacy and lack of understanding of needs cause Gen Z not to use paylater, so it continues to encourage impulse buying.

METHODOLOGY

The method used in this study is to use a descriptive qualitative method by collecting data through observation and interviews to carry out the process of identification and assessment and interpretation to answer the research clearly. Sugiyono (2022), explained that the descriptive qualitative research method is research based on the philosophy of postpositivism which is used to scientifically examine the condition of objects, where the researcher has the role of the main instrument in data collection. In descriptive qualitative research, there is a purpose to describe how a phenomenon can occur in detail without using statistical calculations, so that the results in the study can be expressed in words or sentences that describe a phenomenon.

To support the research, the researcher conducted a data collection process using the interview method. Observation is a data collection technique by making observations on every event, condition or behavior that is happening directly and observing it. The researcher also used data collection techniques with interviews. Interviews are data collection that aims to obtain in-depth information related to views, experiences, or understandings of an issue being researched using general statements. Data obtained in the research through observations and interviews with Gen Z regarding the use of paylater on impulse buying behavior online will provide an overview and understanding of this behavior.

RESEARCH RESULT AND DISCUSSION

What is the relationship between paylater and impulse buying behavior online in Gen Z

Based on the results of research that has been conducted by researchers using the interview method, it can be explained that the use of paylater with online impulse buying behavior in Gen Z shows a significant relationship. With the use of paylater, which has the convenience and flexibility of payments offered by paylater, it encourages Gen Z to do impulse buying without careful planning.

Gen Z is known as a generation that is very familiar with technology and social media which are often affected by the influence of media such as promos, discounts, and ease of payment using paylater. Offering a more comfortable shopping experience through simple verification, of course, users can directly enjoy payment facilities without the need to have a credit card.

Currently, there are a lot of e-commerce platforms that work together by providing paylater services that can provide attractive offers with exclusive discounts, cashbacks or limited offers that can only be used when users choose to use paylater payments. This convenience is what makes Gen Z encouraged to do impulse buying without using careful consideration.

Table 1. E-commerce platform and paylater provision services

Shopee	Shopee paylater (Spaylater)
Blibli	Blibli paylater
Tokopedia	Gopay later
Lazada	Kredivo
Bukalapak	Akulaku and Kredivo
Tiktok	Gopay later and Kredivo

Currently, there are a lot of e-commerce platforms in Indonesia that collaborate with paylater services to attract more users, for example users from Gen Z.

What are the factors that influence Gen Z to use paylater and impulse buying?

There are several factors that influence Gen Z to use paylater and do impulse buying. This can be based on the ease of access, financial needs as well as the influence and encouragement of the social environment as well as psychological factors.

Ease of access is the most important factor that makes Gen Z to use paylater. The reason is that the application process is very simple and does not use guarantees and can be done anywhere, of course, it will make Gen Z feel comfortable and flexible in making transactions. According to them, paylater is one of the financial management tools that can be used to allocate their financial expenses.

The many attractive offers offered by e-commerce platforms also encourage Gen Z to take advantage of paylater, which makes them feel more profitable when shopping when using paylater.

Lifestyle and the influence of the surrounding environment are the second factors regarding Gen Z using paylater and impulse buying. Gen Z, who is a generation that is very active in playing social media, is certainly often affected by the rapid current of globalization, for example in e-commerce where they often get various advertisements, the latest trends, or often get various recommendations from friends or influencers from social media which they are, when it is said again when they are going to buy a product beyond their ability limits, For example, such as electronic goods or luxury fashion, of course, the price of these goods is relatively high, but with paylater you can get it. This will certainly be a burden so that it poses a risk of debt that accumulates if it is not based on good financial literacy skills.

Financial conditions are a factor when it comes to why Gen Z uses paylater and impulse buying. From the results of the interviews, those who are already working and have a fixed but limited income, argue that the existence of Paylater makes it easier for them to get the goods they want without the need to spend a large amount of money in one expense. Even so, there are things that also have an impact on psychological pressure where the risk of debt accumulation increases considering the income they earn is limited, this can cause Gen Z to have psychological pressure caused by payment obligations in the future.

Consumptive culture is also one of the factors. The ease gained when using paylater and the rapid development of trends that can arise from anywhere, such as dosage media, will tend to strengthen Gen Z to use paylater and impluse buying. Easily influenced individuals and lack of self-control, causing Gen Z to continuously buy an item using paylater. Many of Gen Z use paylater because of trends or recommendations from the social environment so that this is like being part of the Gen Z lifestyle to get comfort, satisfaction and instant speed.

How does the use of paylater affect online impluse buying behavior in Gen Z in the long term

As a result of the research that has been conducted, it is explained that the use of paylater in the long term can affect the financial and psychological condition of its users. As a result of self-encouragement and the social environment, Gen Z continues to use paylater, which has an impact on the accumulation of higher debts, which causes serious problems in financial management in Gen Z.

When long-term use continues to be carried out without considering the factors of necessity and careful consideration, of course, not only financial risks will be faced, but psychological risks or mental disturbances can occur due to pressure either from the continuous burden of bills or from the pressure of the social environment.

Low financial literacy among Gen Z makes it very difficult for them to get out of the zone, so impluse buying and over-compulsive behavior is difficult to avoid. From the interviews conducted, Gen Z makes more payments with

paylater than with direct payments because they think that payments with paylater are more flexible. Gen Z also explained that when they do impulse buying, they don't feel guilty because they have bought it, this indicates that their financial literacy is very lacking.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the study, it can be explained that the use of paylater is a form of use of digital technology in the field of e-commerce where this use is very often used by Gen Z. This generation is a generation that is very familiar with digital technology and tends to have a habit of shopping in an easier and more flexible way.

The existence of impulse buying behavior occurs due to the high level of paylater use, which in this service provides various conveniences that can be obtained. The many promos and discounts offered through e-commerce platforms when choosing to pay using paylater certainly encourage Gen Z to use them. There are many factors that encourage Gen Z to use paylater and impulse buying such as ease of access, attractive offers, environmental influences and financial conditions.

The increasing frequency of using paylater over time results in impulse buying behavior that is very difficult to avoid. The many influences from external or internal environments make it difficult for Gen Z to exercise self-control. The use of paylater in the long term has negative impacts such as an increase in the burden of bills that must be borne every month, mental disorders and a messy financial condition as a result of improper financial management.

From the results of the research and discussion that has been presented, there are several suggestions that can be applied for paylater users to have control over the use of paylater due to impulse buying behavior.

1. Distinguish between needs and wants before making a purchase, make a balance about the goods to be purchased are goods that are really needed or goods that only satisfy desires.
2. Make limits on the use of paylater and digital payments to prevent the accumulation of debt burdens incurred every month and avoid excessive transactions to avoid impulse buying.
3. Establish boundaries and priorities regarding the needs and desires so that financial expenditures can be directed and controlled
4. Make yourself limits to realize that every advertisement, promotion offered in e-commerce is a trigger for impulse buying.
5. Divert the desire to overspend by doing positive activities and continuing to seek information to increase understanding of financial literacy.

Limitations of the Research

This research still has limitations so that it is possible for further development.

1. This research does not use quantitative methods but by using descriptive qualitative methods by taking data through interviews and observations.
2. The focus of this study only focuses on Generation Z as the primary population, so that the results of the research cannot be generalized directly

to other generations such as generation X or millennials who have different characteristics.

3. The sample of this study is very limited, where the respondents are only in one area, considering that the time and place limitations are used.

ADVANCED RESEARCH

Future research should examine the psychological mechanisms and behavioral patterns underlying the relationship between paylater usage and impulse buying among Gen Z consumers, with a focus on moderating variables such as financial literacy, self-control, and digital peer influence. Longitudinal studies could provide insights into how sustained exposure to digital promotions and buy now, pay later (BNPL) schemes shape long-term financial habits and consumer well-being. Moreover, integrating neuroeconomic perspectives may reveal how digital payment environments affect decision-making processes at a cognitive level. Comparative studies across different age cohorts and cultural contexts would also enrich understanding of generational differences in digital consumption behavior. Finally, investigating the potential role of AI-driven personalized marketing in amplifying or mitigating impulse buying tendencies could inform more ethical design of digital financial products and consumer protection policies.

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