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The Influence of Shopee PayLater Usage on Generation Z's Impulsive Buying

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Abstract: This study aims to analyze the relationship between the use of the PayLater feature on the Shopee platform and the emergence of impulsive buying behavior among Generation Z. The research employs a literature analysis approach by reviewing various academic studies and publications related to digital consumer behavior, buy now pay later services, and psychological factors influencing purchasing decisions. The findings indicate that the convenience of the Shopee PayLater feature, flexible payment systems, and the reduction of the *pain of paying* encourage consumers to make spontaneous purchases. In addition, psychological factors such as hedonic motivation, social pressure in the form of the *fear of missing out* (FOMO) phenomenon, and a consumptive lifestyle shaped by social media exposure further strengthen the tendency toward such behavior. Over time, PayLater services are no longer perceived solely as credit facilities for urgent needs but have also transformed into lifestyle enablers for young consumers. On the other hand, self-control plays an important internal role in mitigating impulsive buying, as individuals with stronger self-control are generally more capable of distinguishing between needs and wants in their consumption patterns. Therefore, strengthening digital financial literacy is essential for Generation Z as active users of fintech services. Improved financial literacy is expected to help young people utilize financial innovations more wisely while maintaining long-term financial well-being.

Keywords: Shopee, Shopee Paylater, Impulsive Buying, Generation Z, Digital Finansial Literacy

INTRODUCTION

In recent years, there have been quite significant changes in Indonesian consumer spending patterns. While shopping patterns used to involve visiting a store, physically viewing the goods, and then paying at the cashier, the entire process can now be done via a mobile phone screen. This change is not solely due to increasingly sophisticated technology, but also to new habits slowly forming. Increasing internet penetration is one of the main drivers of this change. Data from the Indonesian Consumer Protection Association (APJII) (2024) shows that the internet penetration rate has reached 79.5%. This means that nearly eight out of ten Indonesians are connected to the internet. This figure is not merely a statistic, but rather a reflection of the growing and widespread access to digital services, including e-commerce, across all levels of society.

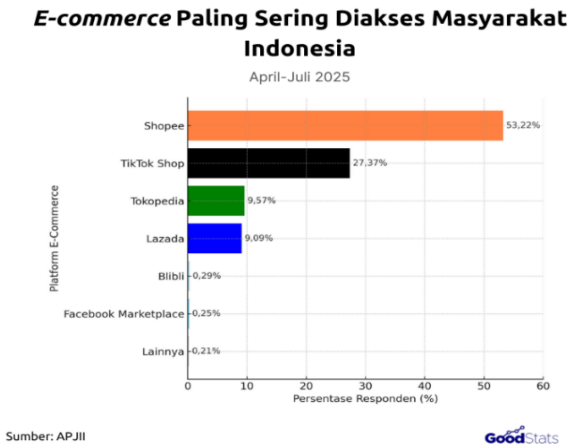

Figure 1. E-commerce Sites Most Frequently Accessed by Indonesians
Source: GoodStats, 2025

In intense competition among e-commerce platforms, Shopee has emerged as a dominant player. According to a survey by the Indonesian Consumers Association (APJII), Shopee recorded 53.22% active users, compared to other platforms, such as TikTok Shop (27.37%), Tokopedia (9.57%), and Lazada (9.09%). This achievement is no coincidence. Various promotional strategies, such as significant discounts, free shipping, and regular flash sales, have successfully created a sense of urgency and encouraged consumers to make purchases immediately.

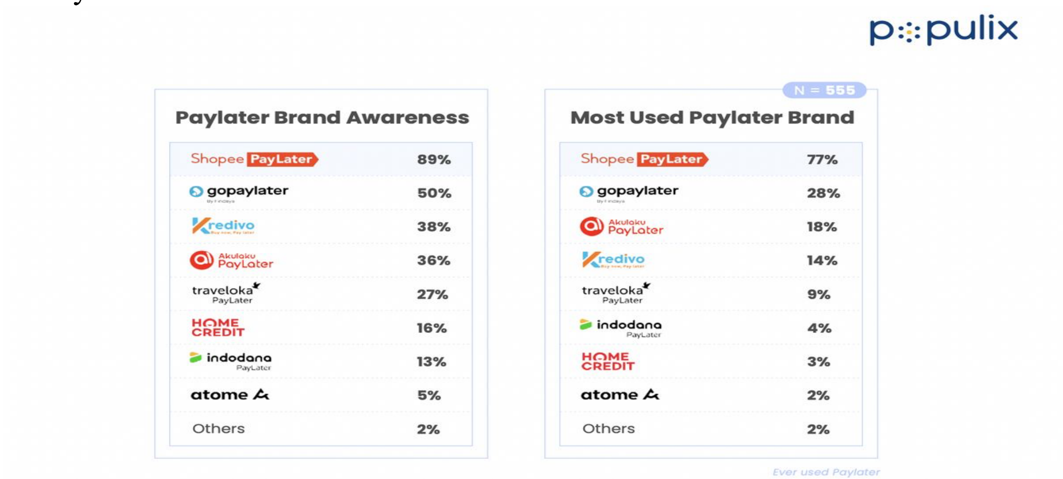

Figure 2. Infographic of PayLater Survey Results in Indonesia
Source: Populix, 2023

Besides promotions, innovation is also evident in the payment system. The Buy Now Pay Later (BNPL) concept has become a new attraction in digital transactions. Through the Shopee PayLater feature, users can purchase in advance and pay later through installments, as stated in Shopee's slogan, "Buy Now Pay Later." A 2023 Populix survey showed that around 89% of respondents were familiar with the Shopee PayLater service, and 77% of them used Shopee PayLater as their primary payment method when shopping online.

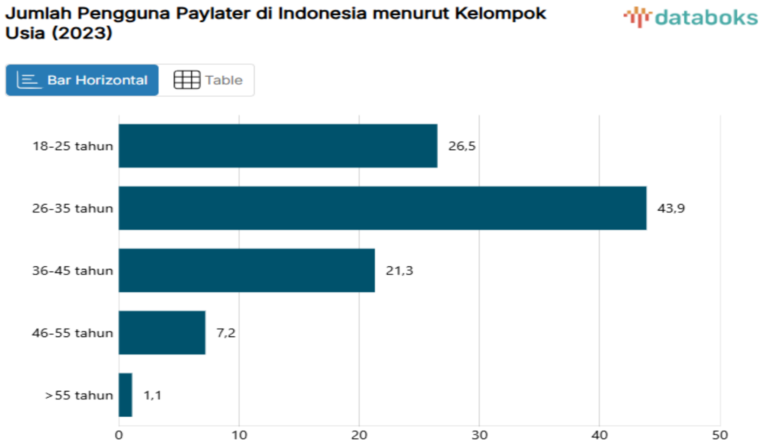

Figure 3. Number of PayLater Users in Indonesia by Age Group (2023)
Source: Databoks, 2023

Interestingly, data from Kredivo and Katadata Insight Center (KIC) shows that the majority of PayLater users are Generation Z, aged 18-25, at 26.5%. This generation grew up amidst digital advancements, accustomed to the rapid flow of information and responsive to trends and promotions. This phenomenon is crucial, as although Generation Z is technologically adept, psychologically they are still developing self-control, making them vulnerable to digital social media or the Fear of Missing Out (FOMO). Shopee PayLater provides instant liquidity but has the potential to trigger impulsive buying. Nikmah & Iriani (2023) emphasize that the convenience of instant credit without collateral reduces rational judgment and creates cognitive distortions regarding the value of money.

Theoretically, the interaction between application features and user behavior can be analyzed using the Stimulus-Organism-Response (SOR) framework. Shopee PayLater and its marketing incentives, such as cashback and discounts, act as stimuli that influence the user's internal state (organism), which then triggers responses in the form of massive and repetitive impulsive purchases (Ahmad et al., 2026). Without adequate self-control, BNPL has the potential to trap the younger generation in destructive consumption patterns.

Meskipun studi mengenai layanan Buy Now Pay Later (BNPL) telah banyak dilakukan, masih terdapat celah penelitian yang signifikan dalam konteks integrasi psikologis dan perilaku spesifik pada Generasi Z di Indonesia. Sebagian besar literatur sebelumnya cenderung fokus pada aspek teknis adopsi teknologi atau dampak ekonomi makro dari kredit digital. Namun, terdapat kekurangan dalam analisis mendalam mengenai bagaimana fenomena "pain of paying" yang tereduksi secara digital berinteraksi dengan tekanan sosial seperti Fear of Missing Out (FOMO) dalam memicu pembelian impulsif. Selain itu, terdapat kesenjangan antara tingkat literasi keuangan digital yang tergolong moderat dengan perilaku konsumtif yang sangat tinggi pada kelompok usia ini. Penelitian ini berupaya mengisi celah tersebut dengan mengevaluasi peran kontrol diri sebagai variabel internal yang sering kali terabaikan dalam ekosistem belanja daring yang sangat stimulatif, serta bagaimana Shopee PayLater bertransformasi dari sekadar alat transaksi menjadi lifestyle enabler yang mendistorsi persepsi keamanan finansial pengguna.

Kebaruan penelitian ini terletak pada pendekatan integratif yang menghubungkan kerangka kerja Stimulus-Organism-Response (SOR) dengan fenomena psikologis kontemporer yang spesifik pada ekosistem Shopee di Indonesia. Berbeda dengan studi umum tentang e-commerce, penelitian ini secara khusus membedah mekanisme "distorsi kognitif" terhadap nilai uang yang dihasilkan oleh fitur pembayaran sekali klik dan promosi eksklusif PayLater yang memicu pembelian spontan. Novelty lainnya adalah identifikasi pergeseran fungsi Shopee PayLater bagi Generasi Z, yang semula dirancang untuk kebutuhan mendesak, kini beralih menjadi fasilitas pemenuhan gaya hidup hedonis dan pencarian validasi sosial. Penelitian ini juga menawarkan pembaruan data empiris tahun 2025-2026 mengenai risiko overborrowing dan dampak jangka panjangnya terhadap profil kredit digital (SLIK OJK) kaum muda, yang memberikan kontribusi teoritis baru mengenai urgensi penguatan etika keuangan digital di tengah masifnya inovasi fintech

Based on this, this study aims to analyze in-depth how Shopee PayLater usage influences impulsive buying behavior in Generation Z through a literature review. This research is expected to provide academics, industry practitioners, and users with a critical understanding of the systemic impact of credit digitalization on the financial health of the younger generation.

Literature Review

Buy Now Pay Later (BNPL)

Buy Now Pay Later (BNPL) can be understood as a digital financial service innovation often associated with the increasing tendency for impulsive buying among consumers. This scheme allows for advance purchases and deferred payments in installments (Pusvisasari et al., 2025). Unlike other conventional credit options, BNPL often offers a much simpler process. Maulidya et al. (2022) stated that BNPL makes it much easier to create an account, access services, apply for a balance limit, and so on. This is supported by the argument of Cheng & Huo (2025) that BNPL services offer easy access, a fast approval process, and less complicated requirements, making them readily accepted by various segments of society. BNPL services generally resemble credit cards, where consumers are offered financing facilities with promotional interest-free installments for a specified period (Johnson et al., 2021). However, it is important to understand that interest-free schemes are usually short-term. For longer tenors, interest is still applied according to the terms (Alcazar & Bradford, 2021). Nusir et al. (2026) even assessed that the option of interest-free installments can reduce cognitive barriers in the decision-making process. This means that consumers find it easier to say "yes" when presented with an offer.

Shopee Paylater

One popular BNPL implementation in Indonesia is Shopee PayLater, or SpayLater. This service is available on the Shopee e-commerce platform, which falls under the Financial Technology (Fintech) category based on peer-to-peer lending, as regulated by POJK No. 77/01/2016. Simply put, Shopee PayLater allows users to purchase items first, then pay for them in installments according to the selected tenor (Fajrussalam et al., 2022). The main attraction of this feature lies in its flexibility. The activation process is relatively easy, there are various tenor options, and the system is directly integrated with e-commerce (Maharani et al., 2023). It's not surprising that Salputri et al. (2025) noted an increase in transaction volume as consumers who previously lacked access to formal credit finally felt they had a more affordable financing alternative.

Impulsive Buying

Impulsive buying refers to consumer behavior that involves spontaneous purchases without careful planning. Nyrhinen et al. (2024) explain that impulsive buying is an action that occurs spontaneously in response to a specific product or promotion. In such situations, the decision-making process tends not to involve careful rational consideration, but is driven more by momentary emotional impulses (Yahmini, 2019). From a consumer behavior perspective, Feng et al. (2024) state that impulsive buying behavior is often closely related to hedonistic motivation, namely the drive to obtain pleasure or emotional satisfaction through shopping activities. Stern, as cited in Juanim et al. (2024) also emphasized that this behavior is often triggered by environmental stimuli and marketing strategies deliberately designed to encourage consumers to make purchases outside of their original plans. Interestingly, impulsive behavior is not solely influenced by external factors. Internal factors such as emotional state, life satisfaction, self-esteem, and shopping situations also influence a person's tendency to make impulsive purchases (Gogoi & Shillong, 2020).

Generation Z

Generation Z, or Gen Z, generally refers to individuals born between 1997 and 2012, as classified by the Pew Research Center. Generation Z is the first generation to be exposed to technology from an early age (Firamadhina & Krisnani, 2021). Their growth and development coincided with the rapid development of the internet, social media, and various other digital technological innovations (Artis & Bayu, 2025). Angela & Paramita (2020) explain that this digital environment has shaped Generation Z into a highly adaptable generation. Research by Al-Qudah et al. (2024) also found that perceived convenience, or ease of use, is one of the main reasons Generation Z effectively utilizes digital services like e-wallets, payment apps, and e-commerce. Furthermore, psychological factors like fear of missing out (FOMO) and digital promotional strategies like flash sales and limited-time notifications also contribute to consumer and impulsive behavior in this generation.

METHOD

This study used a descriptive qualitative approach. Qualitative research is a systematic method for collecting and analyzing data in natural settings without the use of numbers or mathematical models (Nurrisa et al., 2025). The choice of a qualitative approach in this study was based on the complexity of the phenomenon being studied. This study utilized secondary data as the primary source, obtained indirectly through reference media (Arvynada et al., 2023). Data were collected through digital databases such as Google Scholar, ResearchGate, and ScienceDirect, including scientific journals, articles, and official publications relevant to the research topic. The data were analyzed descriptively. Descriptive analysis is used to describe and explain the characteristics of a variable independently without comparing or testing between variables (Jayusman et al., 2020).

RESULTS AND DISCUSSION

Psychological Dynamics of Generation Z in Using Shopee PayLater

Generation Z is very familiar with digital technology, but on the other hand, this generation remains quite financially vulnerable. Multhazam et al. (2026) stated that their digital financial literacy is moderate, while their consumer behavior is actually at a high level. This indicates a quite interesting trend: although this generation is adept at using financial services (fintech), they are less wise in managing long-term financial risks. The Shopee PayLater (SpayLater) feature is a clear example of the shift in the function of credit in digital consumption, from its original role as a tool for financial emergencies to a facility that supports lifestyle consumption patterns. This condition is also evident in the Generation Z group, which is one of PayLater's primary users. Nikmah & Iriani (2023) noted that Shopee PayLater usage is quite high even though the majority of respondents come from groups with unstable economic conditions. This is reinforced by the demographic characteristics of the respondents in the study, where the majority of Shopee PayLater users were aged 24-29 (53.6%), with 34.1% being students, and a dominant income ranging from IDR 1,500,000 to IDR 2,500,000 per month (Nikmah & Iriani, 2023). This situation suggests that limited income does not necessarily limit consumption intensity in this generation. Instead, the flexibility of the "buy now, pay later" payment system actually reinforces the psychological tendency to obtain instant consumption gratification without having to wait for immediate funds. This suggests that Shopee PayLater has the potential to create a false perception of financial security (pseudo-financial security), where consumers perceive greater purchasing power than their actual financial situation. In such situations, easy access to digital credit can diminish rational considerations in the consumption decision-making process, thereby increasing the likelihood of impulse buying.

Impulse Buying Analysis

1. Interaction between Ease of Use and Reducing the Pain of Paying

One of the most consistent factors influencing impulse buying is perceived ease of use. Nikmah & Iriani (2023) explain that the ease of access to Shopee PayLater, from its relatively quick activation process to its one-click payment method, can significantly reduce consumers' psychological barriers to making transactions. This relates to the concept of pain of paying, which is the uncomfortable feeling that arises when someone has to spend money directly. With cash transactions, consumers can directly feel the reduction in their funds. Conversely, with the paylater system, this feeling is reduced because transactions are conducted digitally and payments can be delayed. This situation is further reinforced by various strategies such as cashback and discounts that can only be claimed through the paylater payment method. These promotions act as catalysts that encourage consumers to make spontaneous purchases without thorough rational consideration (Avivi Hilwana, A et al., 2025).

2. The Influence of Hedonic Motivation and Social Pressure (FOMO)

Impulsive buying behavior among Generation Z is also influenced by hedonic motivation and social pressure, known as the fear of missing out (FOMO). (Laurinda et al., 2024) state that hedonic motivation emerges when shopping activities are no longer simply about fulfilling needs, but also about gaining pleasure, reducing stress, or improving social status. In the era of social media, Generation Z tends to seek self-validation through owning popular items or following emerging trends. Ahmad et al. (2026) explain that hedonic motivation often acts as a mediator between app features and purchasing decisions.

3. Lifestyle as a Determinant of Purchasing Decisions

Intense social media exposure also shapes consumer lifestyles among Generation Z. Lifestyle standards displayed through various digital platforms often influence individuals' perceptions of needs and wants. Fitiyani et al. (2026) and Ahmad et al. (2026) state that lifestyle has a significant influence on decisions to use Shopee PayLater. Generation Z tends to prioritize appearance and trends over financial well-being. In situations like this, Shopee PayLater acts as a lifestyle enabler, a facility that allows individuals to maintain their lifestyle even when their financial situation is at its limit.

Modernizing Self-Control and the Impact of Financial Ethics

1. The Role of Self-Control and the Impact of Financial Ethics

While various features on e-commerce platforms can encourage consumer behavior, there is actually an internal factor that can curb impulsive purchases: self-control. Self-control allows individuals to evaluate whether purchases are truly needs or merely wants. Individuals with good self-control tend to be better able to delay or avoid gratification and consider the financial impact of their decisions. However, in a fast-paced and stimulating digital ecosystem, Generation Z's self-control often declines. Continuous promotional notifications and gradual credit limit increases can encourage consumers to continue making purchases.

2. Risk of Overborrowing

Consumer behavior supported by easy access to digital credit also carries potential long-term risks. Multhazam et al. (2026) warn that uncontrolled use of paylater can trigger the risk of overborrowing or excessive debt. Accumulated interest and late payment penalties have the potential to impact users' future credit standing, for example through records in the BI checking system or the OJK's SLIK. Ethically, this behavior leads to wastefulness. Fitiyani et al. (2026) explain that using PayLater for luxury or non-urgent items solely for immediate gratification can negatively impact an individual's long-term financial condition.

CONCLUSION

Based on the results of the literature analysis, this study indicates that Shopee PayLater users are associated with the emergence of impulsive buying behavior among Generation Z. The convenience of PayLater features, flexible payment systems, and reduced pain or discomfort when making payments (the "pain of paying") are factors that encourage consumers to make spontaneous purchases. Furthermore, psychological factors such as hedonic motivation, social pressure in the form of the fear of missing out (FOMO) phenomenon, and a consumptive lifestyle formed through exposure to social media also reinforce this tendency. In this regard, Shopee PayLater is no longer perceived as merely a credit facility for urgent needs but has transformed into a lifestyle enabler. Furthermore, self-control plays a role as an internal factor that can mitigate impulsive buying. With good self-control, individuals tend to be better able to distinguish between needs and wants in their consumption patterns. These findings also emphasize the importance of consciously strengthening digital financial literacy in managing consumption, especially for Generation Z, who are active users of fintech services. These efforts are expected to help the younger generation utilize financial innovations more wisely, thereby supporting long-term financial well-being.

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