



THE INFLUENCE OF SHOPEE PAYLATER USAGE ON IMPULSE BUYING BEHAVIOR WITH HEDONIC LIFESTYLE AS AN INTERVENING VARIABLE AMONG GENERATION Z IN SERDANG BEDAGAI

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Article Info

ABSTRACT

Keywords:

SPaylater, Impulse Buying, Hedonic Lifestyle, Generation Z

The SPayLater service is a method of paying for purchases on credit that is increasingly popular with the public, especially among Generation Z who are known to have high consumption patterns and tend to be impulsive. This research aims to analyze the effect of using SPayLater on Impulse Buying behavior with Hedonic Lifestyle as an Intervening Variable in Generation Z Serdang Bedagai City. This research uses quantitative methods with an associative approach. Data was collected by distributing questionnaires to 90 respondents who were SPayLater users in Serdang Bedagai City. The data analysis technique used SPSS 30 with a series of statistical tests including path analysis regression tests and hypothesis tests. The results of this research show that (1) SPayLater has a positive and significant influence on Impulse Buying behavior (2) SPaylater has no significant influence on Hedonic Lifestyle (3) Hedonic Lifestyle has a positive and significant influence on Impulse Buying behavior (4) Hedonic Lifestyle was unable to mediate the relationship between SPayLater use and Impulse Buying behavior.

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1. INTRODUCTION

One of the rapidly evolving technological advancements in Indonesia's financial sector is financial technology (fintech). Fintech is the result of combining information technology with financial services, allowing transactions to be conducted quickly without being hindered by geographical distance (Sheilla Emilia Sholehah & Evaluati Amaniyah, 2024). Fintech supports various types of transactions, including lending, buying and selling, and payments, making them more efficient, effective, and economical (Tesalonika Juniar Christina, 2023). Alongside these technological developments, the banking industry has also adapted by introducing digital-based innovations such as mobile banking, internet banking, and digital credit services. Many banks have collaborated with fintech companies to offer Buy Now Pay Later (BNPL) services. BNPL is among the three most popular fintech products in Indonesia. SPayLater is the most widely used BNPL service in the country, with 78.4% of users, followed by GoPayLater, Kredivo, Akulaku, Traveloka PayLater, and others (Doni Susanto et al., 2024).

Shopee is the most visited e-commerce marketplace in Indonesia throughout 2024. From January to December 2024, the total number of visits to Shopee's website reached approximately 2.3 billion (Doni Susanto et al., 2024). One of Shopee's key features offered to its users is Shopee PayLater (SPayLater). SPayLater is an online loan service without a credit card, provided by Shopee in the form of a balance that allows users to purchase products first and make payments at the beginning of the following month, in accordance with Financial Services Authority Regulation (POJK) No. 77/2016 (Luthfi Fauziani, 2024). This feature provides convenience

for users who do not have sufficient funds at the time of purchase but wish to acquire products through online shopping platforms that offer installment payments (Defi Puspitasari & Jazilatul Chikmiyah, 2024).

5 Aplikasi Paylater yang Paling Banyak Digunakan Gen Z dan Milenial

(Tahun 2025)

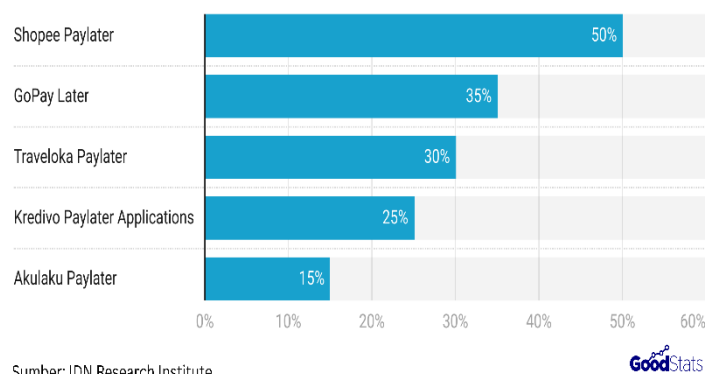


Figure 1. Most Widely Used PayLater Applications

Source: IDN Research Institute (2025)

According to the data above, in 2025, SPayLater is the most widely used PayLater application, with a usage rate of 50% among other e-commerce platforms, followed by GoPayLater (35%), Traveloka PayLater (30%), Kredivo (25%), and Akulaku PayLater (15%). SPayLater has gained widespread popularity, particularly among Generation Z, due to its ease of use, including no need for a credit card, a simple registration process without a survey, convenient purchasing options, attractive promotions, and flexible installment payments (Defi Puspitasari & Jazilatul Chikmiyah, 2024). This ease of payment benefits all users, especially Generation Z, often referred to as “digital natives,” as they have grown up with digital communication (Baiq Wanda Hamidah et al., 2024). Generation Z refers to individuals born between 1997 and 2012, currently aged 13–28. The population of Serdang Bedagai Regency has been recorded separately since 2005. Based on data from the Central Bureau of Statistics (BPS), the number of Generation Z individuals aged 13–28 in Serdang Bedagai Regency in 2022 was 173,580 people. Meanwhile, according to Databooks sourced from the Central Bureau of Statistics (BPS), the number of Generation Z as of June 2024 was 190,900 people (Badan Pusat Statistik, 2024).

One reason Generation Z dominates online shopping is that they were born into the era of internet advancement. Moreover, Generation Z is highly familiar with online shopping and digital payment systems (Arya Zahrurofiq, 2022). They are often viewed as the most materialistic generation, as they demonstrate a strong desire for instant gratification (Doni Susanto et al., 2024). This is driven by their strong desire to acquire things without considering necessity, a behavior often associated with a hedonistic lifestyle (Andi Thirah Koesitany Mallarangan & Rizky Dermawan, 2024). According to Tesalonika Juniar Christina (2023), a hedonistic lifestyle is characterized by behavior focused on seeking pleasure, such as spending more time outside the home, purchasing expensive (branded) items, and constantly seeking attention.

The use of SPayLater can also influence consumer behavior, particularly impulsive buying behavior. Impulse buying is defined as a spontaneous and unplanned purchase of a product (Rook, 1987). It can occur when consumers are tempted by products or promotions they encounter (Muhammad Aulia Fajri et al., 2024). In addition, lifestyle factors can also influence consumers’ impulsive buying behavior (Kotler et al., 2012).

To ensure that this study is focused on a specific research problem and yields novel findings, the researcher reviewed several prior studies with similar themes. A previous study by Tesalonika Juniar Christina (2023), entitled “The Influence of SPayLater Usage Decisions on Impulse Buying Behavior with Hedonic Lifestyle as an Intervening Variable among Students of STIE Malangkecewara”, found a positive influence of impulse buying through hedonic lifestyle on purchasing decisions using SPayLater. Similarly, a study by Doni Susanto et al. (2024) concluded that BNPL has a positive impact on impulsive buying behavior, with hedonic motivation also positively influencing Generation Z’s impulse buying on e-commerce platforms, particularly Shopee.

Observations were conducted with 10 Generation Z individuals who use SPayLater for online shopping on the Shopee marketplace. Based on interviews, the primary reason for using SPayLater was the ease of installment payments and the ability to meet urgent needs without having cash on hand. From the explanation above, the researcher selected these variables because they are relevant to current conditions. These factors have led many individuals, particularly Generation Z, to engage in unplanned impulse buying behavior.

Therefore, this study aims to analyze the influence of SPayLater usage on impulse buying behavior with hedonic lifestyle as an intervening variable among Generation Z in Serdang Bedagai Regency.

2. RESEARCH METHODS

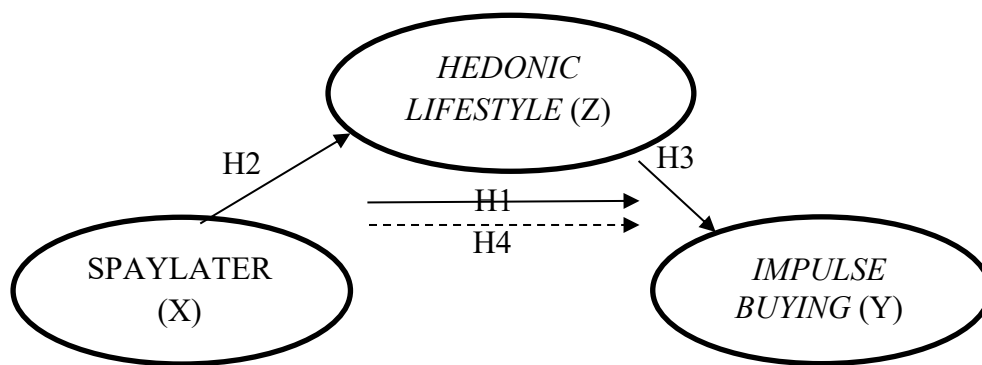
This research is an associative study employing a quantitative approach. The data used in this study are primary data obtained through the distribution of online questionnaires via Google Forms, using a Likert scale ranging from 1 to 5. The respondents of this study are members of Generation Z who use the SPayLater feature. The determination of the sample size refers to the theory proposed by Hair et al. (2010), which states that the ideal sample size depends on the number of indicators multiplied by 5 to 10. Therefore, the sample size in this study was set at 90 respondents, based on the following calculation:

$$\text{Sample} = (\text{Number of Variables} + \text{Number of Indicators}) \times 5 = (3 + 15) \times 5 = 90$$

Since the population in this study is unlimited, the sampling technique used is non-probability sampling with a purposive sampling method. This technique was chosen because the sample was determined based on specific criteria (Sugiyono, 2019). The criteria for selecting the sample in this study are as follows:

1. Individuals from Generation Z, aged between 13 and 28 years old.
2. Residing in Serdang Bedagai Regency.
3. Have used or are currently using the SPayLater service.

For data analysis, this study employs path analysis with the assistance of SPSS version 30 software.



Gambar 1. Flow Chart

3. RESULT AND ANALYSIS

There are two regression equations with two path coefficient models (path analysis) used in this study to determine both the direct and indirect effects of the variables.

Regression Test Equation I

Tabel 1. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.120 ^a	.014	.003	3.638

a. Predictor: (Constant), SPayLater

Source: Processed data using SPSS, 2025

Tabel 2. ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	16.958	1	16.958		
Residual	1.164.642	88	13.235	1.281	.261 ^b
Total	1.181.600	89			

a. *Lifestyle* Dependent Variable: Hedonic Lifestyle

b. Predictor: (Constant), SPayLater

Source: Processed data using SPSS, 2025

Tabel 3. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	14.099	1.665		8.468	<.001
SPaylater	.110	.097	.120	1.132	.261

a. Dependent Variable: Hedonic Lifestyle

Source: Processed data using SPSS, 2025

As shown in Table 1, the R-square value is 0.014, indicating that the SPayLater variable contributes 1.4% to the Hedonic Lifestyle variable. The remaining 98.6% is influenced by other factors not examined in this study.

The SPayLater coefficient value of 0.120 suggests that SPayLater does not have a statistically significant positive influence on Hedonic Lifestyle. **Table 3** shows that the significance value for the relationship between SPayLater and Hedonic Lifestyle is 0.261, which is greater than the threshold value of 0.05 (0.261 > 0.05). This

finding indicates that SPayLater has no significant effect on Hedonic Lifestyle, as determined from the regression results of Equation I.

$$\begin{aligned} \text{Equation I : } Z &= pzx + e1 \\ Z &= 0,120 + 0,992 \end{aligned}$$

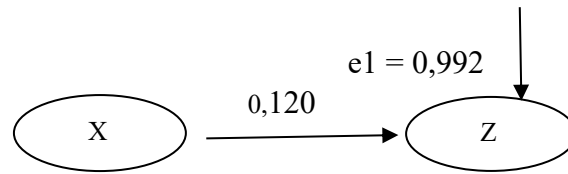


Figure 3. Path Diagram of Equation I

Regression Test Equation II

Tabel 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.774 ^a	.599	.590	2.827

a. Predictors: (Constant), Hedonic Lifestyle, SPayLater
Source: Processed data using SPSS, 2025

Tabel 5. ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1039.783	2	519.892		
Residual	695.372	87	7.993	65.045	<.001 ^b
Total	1735.156	89			

a. Dependent Variable: Impulse Buying
b. Predictors: (Constant), Hedonic Lifestyle, SPayLater
Source: Processed data using SPSS, 2025

Tabel 6. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	-3.480	1.743		-1.997	.049
SPaylater	.167	.076	.150	2.194	.031
Hedonic Lifestyle	.899	.083	.742	10.849	<.001

a. Dependent Variable: Impulse Buying
Source: Processed data using SPSS, 2025

Table 4 As shown in Table 4, the R-square value of 0.599 indicates that SPayLater and Hedonic Lifestyle together explain 59.9% of the variance in Impulse Buying behavior. The remaining 40.1% is influenced by other factors not examined in this study. Table 6 shows that, based on the regression analysis for Equation II, the SPayLater variable has a significance value of 0.031 and the Hedonic Lifestyle variable has a significance value of <0.001—both below the standard threshold of 0.05. Given that SPayLater is a key variable in this second equation, these findings support the notion that SPayLater significantly influences Impulse Buying behavior.

1. The SPayLater coefficient of 0.150 indicates that the ease of using SPayLater increases the tendency for individuals to engage in unplanned and repetitive purchases.
2. Similarly, the Hedonic Lifestyle coefficient of 0.742 suggests that individuals with a hedonic lifestyle are also more likely to make impulse purchases.

Accordingly, the path diagram for Equation II can be illustrated as follows:

$$\begin{aligned} \text{Equation II : } Y &= pxy + pzy + e1 \\ Z &= 0,150 + 0,742 + 0,633 \end{aligned}$$

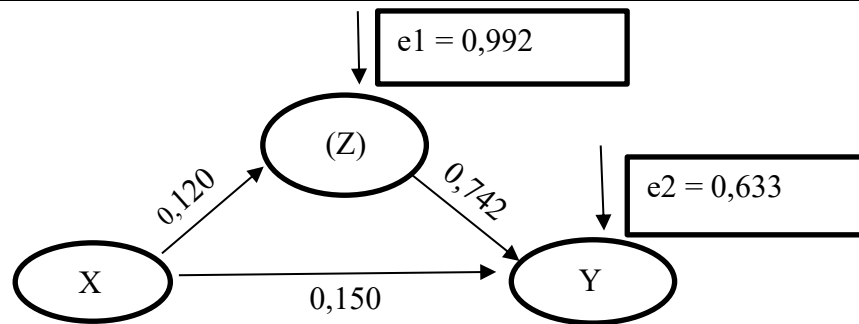


Figure 4. Path Diagram of Equation II

Hypothesis Testing

- 1. The Effect of SPayLater on Impulse Buying**
 To determine whether SPayLater has an effect on Impulse Buying, the probability value (p-value) is examined. The result is 0.031, which is less than the significance threshold of 0.05 ($0.031 < 0.05$). Additionally, the calculated t-value is 2.194, which is greater than the critical t-table value of 1.987 ($2.194 > 1.987$). Therefore, the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted. This indicates that SPayLater has a significant effect on Impulse Buying.
- 2. The Effect of SPayLater on Hedonic Lifestyle**
 To assess whether SPayLater affects Hedonic Lifestyle, the probability value is 0.261, which is greater than the 0.05 threshold ($0.261 > 0.05$). Furthermore, the calculated t-value is 1.132, which is less than the t-table value of 1.987 ($1.132 < 1.987$). As a result, the null hypothesis (H0) is accepted and the alternative hypothesis (H1) is rejected. This finding implies that SPayLater does not have a significant influence on Hedonic Lifestyle. In other words, the use of SPayLater does not necessarily lead individuals to adopt a more pleasure-seeking or consumerist lifestyle.
- 3. The Effect of Hedonic Lifestyle on Impulse Buying**
 To examine the influence of Hedonic Lifestyle on Impulse Buying, the probability value is 0.001, which is lower than the significance level of 0.05 ($0.001 < 0.05$). The t-value is 10.849, which exceeds the critical t-table value of 1.987 ($10.849 > 1.987$). Hence, the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted. This confirms that Hedonic Lifestyle has a positive and significant effect on Impulse Buying behavior.
- 4. The Effect of SPayLater on Impulse Buying through Hedonic Lifestyle**
 The direct effect of SPayLater on Hedonic Lifestyle is 0.120. The indirect effect of SPayLater on Impulse Buying through Hedonic Lifestyle is calculated by multiplying the path coefficient from SPayLater to Hedonic Lifestyle with the coefficient from Hedonic Lifestyle to Impulse Buying: $0.120 \times 0.742 = 0.089$. Therefore, the total effect of SPayLater on Impulse Buying is the sum of the direct and indirect effects: $0.120 + 0.089 = 0.209$.
 Based on the above calculations, the direct effect (0.120) is greater than the indirect effect (0.089). These results suggest that the indirect effect of SPayLater through Hedonic Lifestyle on Impulse Buying is not significant. In other words, SPayLater does not significantly influence Impulse Buying through the mediating role of Hedonic Lifestyle.

Discussion

The Effect of SPayLater on Impulse Buying Behavior

Based on the first hypothesis, it can be concluded that SPayLater (X) has a significant effect on Impulse Buying behavior (Y). This is evidenced by the significance value of 0.031, which is lower than the established threshold of 0.05 ($0.031 < 0.05$). Thus, the first hypothesis (H1), which states that SPayLater has a positive and significant effect on Impulse Buying among Generation Z in Serdang Bedagai, is accepted.

This finding is consistent with the research conducted by Yuni Maryam Siregar et al. (2024), which revealed that the Shopee PayLater feature has a significant influence of 33.3% on impulse buying behavior. One of the main factors explaining why PayLater services lead to impulsive purchases is that SPayLater serves as a financial solution for individuals who do not have the means to pay in cash at the time of purchase. This aligns with the responses of 48 participants (53.3%) who agreed with this statement. Another contributing factor is the ease of use, with 36 respondents (40%) agreeing that SPayLater's convenience encourages impulsive behavior.

These findings support the Theory of Planned Behavior (Ajzen, 1991), which suggests that consumer behaviors such as impulse buying are influenced by behavioral intentions shaped by attitudes, subjective norms, and perceived behavioral control. The convenience of SPayLater enhances consumers' perceived control over financial decisions, thereby strengthening their intention to engage in impulsive purchases.

The Effect of SPayLater on Hedonic Lifestyle

According to the second hypothesis, the effect of SPayLater (X) on Hedonic Lifestyle (Z) was found to be not significant, as indicated by the significance value of 0.261, which exceeds the threshold of 0.05 ($0.261 > 0.05$). Therefore, the second hypothesis (H2), which proposed that SPayLater has a positive and significant influence on Hedonic Lifestyle among Generation Z in Serdang Bedagai, is rejected.

This result indicates that although SPayLater facilitates shopping convenience, it does not directly promote a hedonic lifestyle characterized by pleasure-seeking and luxurious behavior among Generation Z. One explanation for this finding is that the motivation to use SPayLater among respondents is driven more by urgent needs or ease of payment rather than the desire to fulfill a consumerist lifestyle.

These results align with the study by Eka Listiyani et al. (2021), which found no significant effect of lifestyle on financial behavior. The negative impact of a hedonic lifestyle stems from excessive spending patterns that reduce an individual's financial stability, ultimately leading to difficulties in managing and allocating finances. In other words, access to SPayLater does not necessarily lead to extravagant or pleasure-oriented behavior.

The Effect of Hedonic Lifestyle on Impulse Buying Behavior

The third hypothesis revealed a significant effect of Hedonic Lifestyle (Z) on Impulse Buying behavior (Y), as indicated by a significance value of 0.001, which is below the threshold of 0.05 ($0.001 < 0.05$). Therefore, the third hypothesis (H3), which states that Hedonic Lifestyle has a positive and significant effect on Impulse Buying among Generation Z in Serdang Bedagai, is accepted. In other words, the more hedonistic a person's lifestyle, the higher the likelihood of making impulsive purchasing decisions.

A hedonic lifestyle positively influences impulse buying decisions because Generation Z perceives shopping as an enjoyable activity. They tend to be drawn to trendy and fashionable products. This finding is consistent with the study by Nelviyanti Panggalo et al. (2022), which showed that lifestyle significantly influenced impulse buying decisions among Generation Z on Shopee PayLater by 44.8%.

The Effect of SPayLater on Impulse Buying through Hedonic Lifestyle

Regarding the fourth hypothesis, the direct effect of SPayLater (X) on Hedonic Lifestyle (Z) is 0.120, while the indirect effect through Hedonic Lifestyle is 0.089. This indicates that the direct effect is greater than the indirect effect. Therefore, SPayLater through Hedonic Lifestyle does not have a significant indirect effect on Impulse Buying behavior.

The rejection of this hypothesis suggests that Hedonic Lifestyle does not mediate the relationship between SPayLater and Impulse Buying. In other words, even though SPayLater facilitates transactions, it does not lead to the development of a hedonic lifestyle that subsequently triggers impulsive buying. This finding implies that even individuals with a hedonic lifestyle do not necessarily become more inclined toward continuous purchasing due to SPayLater; thus, lifestyle is not the main mediating factor in the relationship between SPayLater and impulse buying behavior.

This result is consistent with the research by Wulandari Astuti (2023), which concluded that the ease of access to SPayLater does not directly or indirectly affect consumer behavior through mediating variables. However, it contrasts with the findings of Tiffany Dea Pratiwi (2022), who found that a hedonic lifestyle significantly mediates the relationship between digital payment methods and consumer behavior.

4. CONCLUSION

impulse buying behavior with hedonic lifestyle as an intervening variable among Generation Z in Serdang Bedagai, it can be concluded that SPayLater has a significant influence on impulse buying. This indicates that the greater the convenience provided by SPayLater, the higher the likelihood of individuals engaging in impulsive purchases. Furthermore, hedonic lifestyle is also proven to have a significant effect on impulse buying, suggesting that individuals who tend to pursue pleasure and immediate gratification are more susceptible to impulsive buying behavior. In other words, the more hedonistic an individual's lifestyle, the greater their tendency to make spontaneous purchases without considering financial necessity.

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