

The Influence of Paylater Usage on Consumerism Behavior: The Moderating Role of Cultural Values

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ABSTRACT

This study aims to examine the effect of PayLater usage on consumerism behavior, with cultural values as a moderating variable. As PayLater services continue to grow as part of financial technology, their influence on consumer behavior—particularly in promoting impulsive and excessive spending—warrants deeper investigation. Using a quantitative and explanatory research approach, data were collected through an online questionnaire distributed to 116 respondents with prior experience using PayLater services. Data analysis was conducted using moderation regression with PROCESS Macro Model 1 on SPSS version 26. The results indicate that PayLater usage has a significant positive effect on consumerism behavior ($p < 0.05$). Cultural values also show a significant direct influence on consumerism. Interestingly, the interaction between PayLater usage and cultural values was found to be statistically significant, indicating a moderating effect. However, rather than weakening the relationship, cultural values in this context were found to strengthen the influence of PayLater usage on consumerism. This suggests that the cultural values internalized by respondents may not necessarily reflect financial restraint or frugality, but rather emphasize social norms, lifestyle conformity, or prestige. These findings contribute to a deeper understanding of consumer behavior in the digital age and highlight the importance of considering cultural contexts when analyzing the impact of financial technology on individual financial behavior.

Keywords: PayLater, Consumerism Behavior, Cultural Values, Financial Technology, Moderation Analysis.



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INTRODUCTION

The development of financial technology (fintech) has introduced various innovations in the payment system, one of which is the Buy Now Pay Later (BNPL) service, widely known as PayLater (Bhageria, 2025). This service enables consumers to purchase goods or services and pay for them at a later time without the need for upfront funds. Shopee PayLater is among the most popular BNPL platforms, particularly among young consumers such as university students (Amanda et al., 2024).

From a theoretical perspective, the Theory of Planned Behavior (TPB) developed by Ajzen (1991) explains that behavioral intention is influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control (Seni & Ratnadi, 2017). The use of PayLater can be viewed as a behavior mediated by perceived control over personal finances, which in practice is reinforced by promotional discounts, peer influence, and the motivation for instant gratification (Amanda et al., 2024). Additionally, the hedonic consumption theory is also relevant in explaining that purchasing decisions are not solely rational but are often driven by the pursuit of pleasure and positive emotions, which can be amplified by the use of PayLater services (Kurniaty et al., 2020).

The growing popularity of PayLater services has indirectly influenced consumer behavior. Prior studies have shown a strong association between PayLater usage and impulsive and consumptive behaviors (Nicholas & Ruben, 2023; Prawira et al., 2024). Furthermore, sales promotions and the phenomenon of fear of missing out (FOMO) further amplify consumers' impulses to purchase impulsively using PayLater (Djamhari et al., 2024). From psychological and social perspectives, values such as hedonism, materialism, and social habits also play a role in reinforcing the adoption of PayLater and shaping consumptive behaviors (Raj et al., 2024; Surwanti & Nurazizah, 2025). However, several studies emphasize that factors such as financial literacy and cultural values may moderate this relationship (Nur & Dewanto, 2022). Individuals with higher levels of financial understanding tend to be more cautious in using PayLater services. Likewise, cultural values such as modesty, communal solidarity, or financial prudence within certain communities can suppress excessive consumption behaviors.

On the other hand, the rise of PayLater usage among university students raises concerns regarding shifting consumption patterns. Several previous studies have confirmed that the convenience of accessing PayLater services may encourage impulsive and excessive spending. For instance, (Rahima & Cahyadi, 2022) found that Shopee PayLater features significantly influence consumptive behavior among students at the University of Mataram. Similar findings were also reported by (Julita et al., 2022) and (Zuliyansah et al., 2024), highlighting a positive correlation between the use of Shopee PayLater and students' consumptive behavior. From the perspective of Islamic economics and sharia business principles, researchers such as (Khairunnisa et al., 2022) and (Aftika et al., 2022) have noted that PayLater schemes may contradict the principles of prudence in financial management.

Nevertheless, most of the existing studies have not taken into account the role of cultural values that may moderate the relationship between PayLater usage and consumptive behavior. In the context of Indonesia's highly pluralistic society, which is rich in cultural norms and values, aspects such as collectivism, modest living, and social norms may influence individual consumption decisions. This gap remains underexplored in the current body of literature. Hence, this study seeks to address this gap by analyzing the effect of PayLater usage on consumptive behavior while examining how cultural values serve as a moderating variable in this relationship.

The novelty of this research lies in its integration of financial behavioral perspectives with cultural values in the context of digital financial service usage. The urgency of this study highlights the need for financial education and literacy that not only focuses on economic data but is also contextualized within local cultural settings. By understanding how cultural values influence consumptive behavior, PayLater service providers, policymakers, and educational institutions can design more effective strategies to curb excessive consumption and protect the financial well-being of younger generations. The objective of this study is to analyze the relationship between PayLater usage and consumptive behavior and to examine the moderating role of cultural values in that relationship.

Conceptual Framework

The advancement of financial technology, particularly through *Buy Now, Pay Later* (BNPL) services such as PayLater, has significantly transformed individual consumption patterns by enabling consumers to make purchases without immediate payment obligations (Triyana et al., 2024). From the perspective of the Theory of Planned Behavior (Ajzen, 1991), the decision to use PayLater can be associated with positive attitudes toward transaction convenience, subjective norms that support digital consumption, and a perceived lower level of behavioral control over spending. These psychological and social factors often contribute to increased consumerism, especially in the form of impulsive and excessive buying, as demonstrated by various empirical studies (Djamhari et al., 2024; Nicholas & Ruben, 2023).

Nevertheless, the relationship between PayLater usage and consumerism cannot be understood in a linear and universal manner without considering contextual factors, particularly the cultural values internalized by individuals. According to Hofstede's cultural dimensions theory (Hofstede, 2001), culture plays a critical role in shaping one's orientation toward consumption, debt, and financial decision-making (Armia, 2002). Values such as collectivism, frugality, and long-term orientation can serve as internal regulatory mechanisms that restrain consumerist tendencies—even in the presence of easy access to deferred payment systems like PayLater.

Within this framework, cultural values are positioned as a moderating variable that has the potential to alter the direction or strength of the relationship between PayLater usage and consumerism. Individuals with a high degree of cultural value internalization are believed to exhibit stronger self-control and be more influenced by social norms, making them less susceptible to excessive consumer behavior despite the appeal of digital financial conveniences (Alkusani et al., 2022; Ayu et al., 2024; Elsenbroich & Gilbert, 2014; Maltseva, 2015). Conversely, individuals with lower adherence to such cultural values may show greater consumerist behavior as a result of PayLater usage.

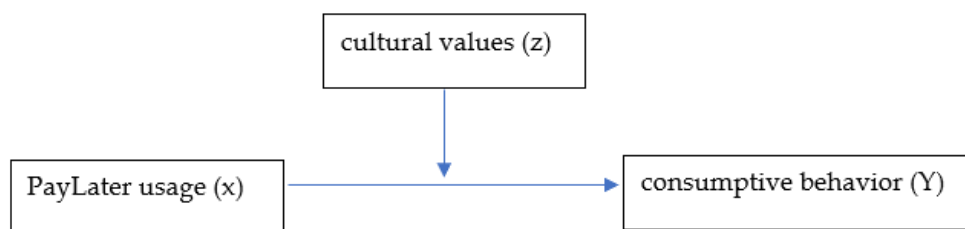


Figure 1. Conceptual Framework

Therefore, the conceptual framework of this study is built upon a causal relationship between PayLater usage (X) and consumerism behavior (Y), moderated by cultural values (Z) as a contextual factor that may strengthen or weaken this relationship

Research Hypotheses

Based on the theoretical foundation and conceptual framework described above, the following hypotheses are proposed:

The formulation of this hypothesis is grounded in both theoretical foundations and empirical evidence that consistently point to a positive relationship between the use of PayLater services and increased consumerism. From the perspective of the Theory of Planned Behavior (Ajzen, 1991), an individual's behavioral intention is influenced by attitudes toward the behavior, perceived social norms, and perceived behavioral control. PayLater services, by design, lower the perceived barriers to purchasing by offering deferred payment options. This ease of use and perceived control over spending encourages individuals to make purchases more

frequently and with less deliberation. As a result, PayLater usage aligns with a behavioral pattern that supports higher consumption levels, often driven by impulse rather than necessity.

Empirical findings support this theoretical assertion. Studies show that the introduction of BNPL services, such as PayLater, leads to a measurable increase in spending. For instance, (Maeng et al., 2023) found that monthly spending increases by an average of 11.2% following the adoption of PayLater, illustrating its direct effect on purchasing behavior. Additionally, (Djamhari et al., 2024; Surjandy et al., 2023) demonstrated that PayLater users are more likely to engage in impulsive buying, driven by factors such as sales promotions and *fear of missing out (FOMO)* in digital shopping environments.

Furthermore, PayLater's perceived usefulness and hedonic appeal have been shown to significantly influence users' behavioral intentions (Fitriyah & Nadlifatin, 2024; Nur & Dewanto, 2022). The promise of convenience and the satisfaction of immediate acquisition—without immediate financial sacrifice—fosters a consumption mindset where gratification is prioritized over long-term financial planning. These psychological and emotional reinforcements lead to increased consumerism, particularly among younger demographics who dominate digital payment ecosystems.

Moreover, the widespread integration of PayLater into e-commerce platforms has shifted consumer preference away from traditional payment methods (e.g., cash or credit cards) towards deferred payment solutions, reinforcing patterns of spontaneous and higher-value purchases (Fernandi et al., 2023; Kemper & Deufel, 2018). This shift signifies not only a change in payment preference but also an underlying behavioral transformation toward more aggressive consumption practices. Taken together, both the theoretical framework and empirical evidence strongly support the assumption that the use of PayLater services has a significant and positive effect on consumerism behavior. Therefore, the hypothesis is formulated as follows:

H1: PayLater usage has a significant positive effect on consumerism behavior.

The formulation of this hypothesis stems from the understanding that consumerism behavior is not solely influenced by technological factors such as the use of PayLater services, but also by the social and cultural context in which individuals are embedded. According to Hofstede's cultural values theory (2001), cultural dimensions such as collectivism, long-term orientation, and frugality play a crucial role in shaping individual decision-making, including decisions related to consumption and the use of credit.

Several previous studies have indicated that cultural values can function as moderating variables in the relationship between various consumer motivations and purchasing behaviors. For instance, (Eastman & Iyer, 2021) found that cultural values such as power distance and collectivism moderated the relationship between status motivation and ecologically conscious consumer behavior. Similarly, (Pick & Zielke, 2019) reported that individualism moderated consumer perceptions of socially justified price increases. These findings reinforce the argument that cultural values can alter the direction or strength of a variable's influence on consumption behavior.

In the context of PayLater usage, individuals with a high level of cultural value internalization—such as those who uphold financial prudence, modesty, and collectivist principles—tend to exhibit stronger self-control. They are more likely to consider the long-term implications of debt and are less susceptible to impulsive buying behavior, even when given easy access to PayLater services. Conversely, individuals with lower levels of cultural internalization, or those who exhibit high levels of materialism and individualism, may be more vulnerable to consumerist tendencies when using digital financial services like PayLater (Czarnecka et al., 2020; Wang & Zhai, 2022).

Considering these findings, it is reasonable to assume that the effect of PayLater usage

on consumerism behavior is not universal but depends on the extent to which cultural values are internalized by the individual. Therefore, cultural values are positioned as a moderating variable in the proposed research model. Accordingly, the hypothesis is formulated as follows: H2: Cultural values moderate the relationship between PayLater usage and consumerism behavior, such that the effect is weaker among individuals with a high level of cultural value internalization

METHODS

This study employs a quantitative approach with an explanatory research design, aiming to examine the influence of PayLater usage on consumerism behavior, as well as the moderating role of cultural values. The research is conducted through the collection of primary data using an online questionnaire.

Population and Sampling Technique

The population in this study is not clearly defined due to the general and dispersed characteristics of the target respondents. Therefore, the sampling technique used is non-probability sampling with a purposive sampling approach. The inclusion criteria for respondents are as follows:

1. Individuals who have made purchases through e-commerce platforms (such as Shopee, Tokopedia, Lazada, etc.).
2. Individuals who have experience using or are familiar with PayLater services.

Since the population size is unknown, the sample size was determined using the Slovin's formula, a commonly applied method for estimating the minimum required sample size for large or undefined populations, with a specified margin of error. The Slovin's formula is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = sample size

N = population size (assumed to be large)

e = margin of error

Assuming a population size (N) of 10,000 and a margin of error (e) of 10% (0.1), the calculation is as follows:

$$n = \frac{10.000}{1 + 10.000(0,1)^2} = \frac{10.000}{1 + 100} = \frac{10.000}{101} \approx 99$$

Based on this calculation, the minimum required sample size is approximately 99 respondents. The questionnaire was distributed by the researcher, who resides in Aceh, via various social media platforms such as WhatsApp groups, Instagram, and Facebook. Data were collected over a specific period and compiled through Google Forms. A total of 116 valid responses were obtained, exceeding the minimum requirement for valid quantitative analysis.

Research Instrument

The instrument used in this study is a structured questionnaire based on a five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree. The questionnaire consists of three main constructs:

1. PayLater Usage (X)

Measured by indicators such as frequency of PayLater use, perceived ease of use,

promotional influences, and increased spending when using the service.

2. Consumerism Behavior (Y)

Measured by indicators such as unplanned purchases, promotional sensitivity, post-purchase satisfaction, and financial control.

3. Cultural Values (Z)

Measured through aspects such as frugality, financial caution guided by religious values, and the tendency to consider others in purchasing decisions.

Validity and Reliability Testing

Before conducting the main analysis, all questionnaire items were tested for validity and reliability. Validity was assessed using item-total correlation analysis, while reliability was measured using Cronbach's Alpha coefficient for each construct to ensure internal consistency of the instrument.

Data Analysis Technique

The data were analyzed using moderated regression analysis to examine:

1. The direct influence of PayLater usage on consumerism behavior (Hypothesis H1), and
2. The moderating role of cultural values in strengthening or weakening the relationship between PayLater usage and consumerism behavior (Hypothesis H2).

This analysis was conducted using statistical software such as SPSS, utilizing the PROCESS Macro (Model 1) developed by Andrew F. Hayes. Prior to hypothesis testing, the data were screened to ensure no violation of classical assumptions, including normality, and multicollinearity.

RESULTS AND DISCUSSION

This study aims to examine the effect of PayLater usage on consumerism behavior, with cultural values as a moderating variable. Based on data analysis using SPSS and PROCESS Macro version 4.2 model 1, the following findings were obtained:

Reliability and Validity Test

The reliability test results show that all constructs in this study have adequate Cronbach's Alpha values: PayLater usage ($\alpha = 0.916$), consumerism behavior ($\alpha = 0.717$), and cultural values ($\alpha = 0.767$). All items in each variable were also valid based on item-total correlation, with significance < 0.05 and correlation > 0.3 . The results are presented in Tables 1 and 2:

Table 1. Reliability Test Results

Variable	Cronbach's Alpha	Number of Items	Description
X – PayLater Usage	0.916	5	Highly reliable
Y – Consumerism Behavior	0.717	5	Reliable
Z – Cultural Values	0.767	5	Reliable

Source: Processed by researcher (2025)

Table 2. Validity Test Results

Variable	Indicator	Item-Total Correlation	Sig. (2-tailed)	Description
PayLater Usage (X)	x1	0.904	0.000	Valid
	x2	0.871	0.000	Valid

	x3	0.861	0.000	Valid
	x4	0.822	0.000	Valid
	x5	0.867	0.000	Valid
Consumerism Behavior (Y)	y1	0.807	0.000	Valid
	y2	0.653	0.000	Valid
	y3	0.618	0.000	Valid
	y4	0.783	0.000	Valid
	y5	0.564	0.000	Valid
Cultural Values (Z)	z1	0.214	0.021	Valid*
	z2	0.849	0.000	Valid
	z3	0.782	0.000	Valid
	z4	0.795	0.000	Valid
	z5	0.846	0.000	Valid

*Note: z1 is statistically valid but has a lower correlation than other indicators.

Source: Processed by researcher (2025)*

Normality Test

The distribution of the dependent variable (Y_total) was tested using the Kolmogorov-Smirnov and Shapiro-Wilk tests. The results show a significance value of 0.070 (Kolmogorov-Smirnov), indicating that the data are normally distributed statistically. Although Shapiro-Wilk showed $p < 0.05$, the data were still considered normal due to the large number of respondents and supported by visual results (Q-Q plot). Results are shown in Tables 3 and 4:

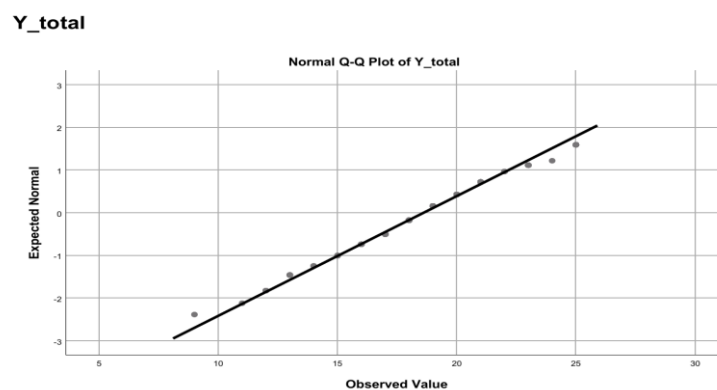
Table 3. Normality Test Results (Kolmogorov-Smirnov and Shapiro-Wilk)

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Y_total	.079	116	.070	.972	116	.016

a. Lilliefors Significance Correction

Source: Processed by researcher (2025)

Table 4. Q-Q Plot for Normality Test



Source: Processed by researcher (2025)

Multicollinearity Test

Tolerance values for X_{total} and Z_{total} were 0.666 and VIF values were 1.502, indicating that no multicollinearity occurred. Results are shown in Table 5:

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF	Description
X _{total}	0.666	1.502	No multicollinearity
Z _{total}	0.666	1.502	No multicollinearity

Source: Processed by researcher (2025)

Heteroscedasticity Test

A separate heteroscedasticity test was not conducted in this study because the moderation regression analysis used PROCESS Macro (Model 1), which is based on bootstrapping. This approach is robust to violations of classical assumptions, including heteroscedasticity, thus still providing valid and reliable parameter estimates.

Moderation Regression Results (PROCESS Macro Model 1)

The analysis found that PayLater usage had a statistically significant direct effect on consumerism behavior ($b = 0.1858$, $p = 0.0143$). Cultural values also had a significant positive influence on consumerism behavior ($b = 0.2113$, $p = 0.0168$). Furthermore, the interaction between PayLater usage and cultural values ($X \times Z$) was statistically significant ($b = 0.0238$, $p = 0.0119$), indicating that cultural values moderate the relationship between PayLater usage and consumerism behavior. These results are presented in Table 6:

Table 6. Moderation Regression Results (Model 1 – PROCESS Macro)

Variable	Coefficient (b)	SE	T	P	95% CI		Description
					Lower	Upper	
(Constant)	17.5529	0.6121	28.6760	0.0000	16.3395	18.7662	-
PayLater Usage (X)	0.1858	0.0747	2.4862	0.0143	0.0380	0.3336	Significant
Cultural Values (Z)	0.2113	0.0874	2.4181	0.0168	0.0382	0.3844	Significant
Interaction ($X \times Z$)	0.0238	0.0092	2.5745	0.0119	0.0056	0.0419	Significant Moderation Effect

Source: Processed by researcher (2025)

Conditional Effects

The conditional effect results show that when cultural values are low ($Z = -4.6897$), the influence of PayLater usage on consumerism behavior is not significant ($p = 0.4212$). At moderate levels of cultural values ($Z = -0.6897$), the effect becomes significant ($p = 0.0276$). When cultural values are high ($Z = 4.3103$), the effect is increasingly significant and stronger ($p = 0.0004$). These results are shown in Table 7:

Table 7. Conditional Effects – Moderation by Cultural Values

Cultural Values (Z) Level	Effect of X on Y (b)	SE	T	p	95% CI		Description
					Lower	Upper	

-4.6897 (Low)	0.0745	0.0913	0.8157	0.4212	-0.1062	0.2552	Not significant
-0.6897 (Moderate)	0.1694	0.0750	2.2585	0.0276	0.0207	0.3180	Significant
4.3103 (High)	0.2884	0.0748	3.8555	0.0004	0.1399	0.4369	Significant & Stronger Effect

Source: Processed by researcher (2025)

Coefficient of Determination

The R-squared value of 0.3756 indicates that the model explains 37.56% of the variance in consumerism behavior. The result is shown in Table 8:

Table 8. Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.585 ^a	.342	.331	2.91465

a. Predictors: (Constant), Z_total, X_total

Source: Processed by researcher (2025)

Discussion

The findings of this study provide empirical evidence that the use of PayLater services has a significant influence on consumerism behavior. This result is consistent with the Theory of Planned Behavior (Ajzen, 1991), which posits that an individual's behavioral intention is shaped by their attitude, subjective norms, and perceived behavioral control. In the context of this study, PayLater services facilitate perceived ease in transactions and offer payment flexibility, which in turn encourages increased consumerist tendencies—particularly in the form of impulsive purchases.

These findings strengthen prior studies that demonstrate how Buy Now, Pay Later (BNPL) services increase monthly spending and impulsive consumer behavior, as consumers feel relieved from the burden of immediate payment (Djamhari et al., 2024; Maeng et al., 2023; Nicholas & Ruben, 2023). The psychological distance created between the act of purchasing and the moment of payment reduces emotional resistance and promotes excessive consumption tendencies. Interestingly, a notable finding emerged in the moderation test involving cultural values. While the initial hypothesis predicted that strong cultural values would weaken the effect of PayLater usage on consumerism behavior, the results revealed the opposite: cultural values actually strengthened the relationship.

This finding indicates that cultural values, in the context of the respondents—who likely come from collectivist or religious cultural backgrounds—do not function as inhibitors of consumption, but rather as reinforcers. This may be because the cultural values measured in this study do not necessarily reflect frugality or financial self-control, but instead emphasize other dominant social values such as “prestige,” “social norms,” or “lifestyle conformity.” This result aligns with the studies by (Czarnecka et al., 2020) and (Wang & Zhai, 2022) which show that cultural dimensions such as materialism, individualism, and even collectivism can enhance consumer behavior—especially when consumption is associated with social symbols or group status. In collectivist societies, consumption decisions are not purely individualistic but are often influenced by social acceptance, group expectations, or symbolic honor (Elsenbroich & Gilbert, 2014).

Furthermore, (Eastman & Iyer, 2021) emphasize that in cultures where social status forms part of collective identity, consumption becomes a mechanism to assert social position. In such cases, the use of PayLater is not only about fulfilling individual needs but also about meeting social expectations or maintaining face within one's community. Thus, these findings broaden our understanding by illustrating that cultural values do not universally suppress consumerism behavior. On the contrary, in certain contexts, cultural values may serve to amplify consumption, particularly when those values contain social dimensions that encourage individuals to uphold harmony, status, or social presence through consumption behavior.

Study Limitations and Future Research

This study is not without limitations. The use of a non-probability sampling method and a geographically concentrated respondent pool (primarily from Aceh) may limit the generalizability of the findings to broader populations. Additionally, the study relied on self-reported data, which may be subject to social desirability bias. Future research is encouraged to use larger and more diverse samples across cultural regions, as well as to explore additional moderating or mediating variables—such as financial literacy, religiosity, or lifestyle orientation—that may further explain consumer behavior in the context of PayLater usage.

CONCLUSION

This study demonstrates that PayLater usage significantly influences consumerism behavior, supporting the Theory of Planned Behavior which emphasizes the role of perceived ease and behavioral intention in shaping individual actions. Contrary to initial expectations, cultural values were found to strengthen rather than weaken this relationship. This suggests that in certain socio-cultural contexts, cultural values—rather than promoting financial restraint—may actually reinforce consumption, particularly when tied to social norms, status, or lifestyle conformity. These findings highlight the complex role of culture in financial behavior and underscore the need for culturally sensitive approaches in both academic inquiry and financial product design.

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