

The Use of Paylater for a Hedonistic Lifestyle Among Students at the University of Muhammadiyah North Sumatra

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Abstract

This study is motivated by the increasing use of PayLater services among university students, which may encourage hedonistic lifestyles and consumptive behavior. The objective of this research is to analyze how PayLater usage contributes to students' hedonistic lifestyles. This study employs a qualitative approach with an exploratory research design. Data were collected through observation, in-depth interviews, and documentation, and analyzed using data reduction, data display, and conclusion drawing. The results show that PayLater is mainly used for secondary needs and lifestyle purposes, such as fashion shopping, entertainment, and following social trends. Key factors influencing its use include ease of access, social environment, and the desire for instant gratification. In addition, students with low financial literacy are more vulnerable to consumptive behavior. The study concludes that PayLater usage is closely related to hedonistic lifestyles among students, highlighting the need for improved financial literacy and self-control in using such services.

Keywords: *PayLater, hedonistic lifestyle, consumptive behavior, students, financial literacy*

INTRODUCTION

The development of digital technology today has caused significant changes in the way the general public accesses and uses goods and services, marked by the increasingly widespread use of the internet, mobile devices, financial technology (fintech), and digital platforms. Digital technology has not only changed the way we talk and interact with each other, but has also had a positive impact on the promotion and advertising of businesses in Indonesia and around the world (Nursapia Harahap, 2024). In this era of globalization, it has brought developments to every sector of everyone's life (Yusniah, Audina Putri, 2023). "This progress makes it easier for people to buy and sell. Purchases that were previously made in person can now be made online through e-commerce platforms" (R. Sari, 2021). "The rapid development of e-commerce has certainly brought convenience to various activities and transactions, resulting in competition among marketplace products. Various marketplace platforms offer numerous benefits to consumers, ranging from discounts, free shipping, cashback, to Paylater and e-wallet facilities" (Asmara et al., 2024).

Besides making transactions easier for consumers, these features are also key strategies for attracting user attention and loyalty. Competition is no longer limited to product price but also to service quality, payment convenience, and the shopping experience offered across all platforms. This situation has driven consumers to increasingly embrace instant and convenient purchasing using various e-commerce platforms. Rapid economic growth has encouraged business owners to employ various methods to grow their businesses. Their approach to business is always evolving with current trends and technological advancements. Consumer spending patterns are changing due to technological advancements and easier internet access; digital marketing is crucial for business growth.(Yolanda, 2024).

Ongoing progress is gradually transforming human life, ultimately having a direct impact on people's financial conditions, both in terms of income and expenditure management, saving and investment habits, and tendencies toward debt and consumption. Therefore, people must become more financially literate and adaptable. "Advances in financial technology (fintech) have influenced changes in people's consumption patterns, particularly through digital payment

features based on PayLater." (Bado et al., 2025). One of the innovations from fintech is Paylater, customers can buy products and services today and pay for them in the future, which is usually called Buy Now, Pay Later (BNPL). In short, it works similarly to a "digital version of a credit card" integrated with a digital wallet or e-commerce application.

"Buy Now, Pay Later (BNPL) features offer flexibility in payment timing, either through a one-time payment or installments, allowing customers to purchase goods on credit without the need for a credit card. These features, often integrated into fintech platforms, e-commerce sites, and digital wallets, are particularly attractive to students on a budget." (Economy et al., 2025) Several studies have shown that ease of access, quick sign-up procedures, and promotions make BNPL services highly attractive to young people and students, but they also increase the risk of using them in ways that are contrary to their desires rather than their needs.

This strong growth in buy now, pay later services coincides with claims that buy now, pay later increases spending. Leading buy now, pay later providers, Afterpay and Klarna, claim to have increased average transaction sizes by 18% and 41%, respectively. (Ashby et al., 2025). Projected increase in the use of PayLater Cards will reach up to five million people in 2025, due to its efficiency in use. (Dominic, 2023). In addition to faster access and more flexible payment options, this development also raises new concerns about the misuse of public funds, especially among children and students, who make up the majority of PayLater users. Easy access to digital credit, relatively large loan limits, and attractive incentives such as discounts and rewards can encourage higher purchase frequency, consumer behavior, and impulse buying beyond basic needs, according to several studies. This is a major attraction for students with limited finances, but it also increases the risk of fulfilling a hedonistic lifestyle rather than fulfilling basic needs.

The e-Paylater feature, commonly known as "Buy now, pay later" or BNPL, is a financial technology innovation that provides a convenient credit option for everyday purchases. The system works by making an initial payment followed by several biweekly installments, making it easier for people to purchase items without having to pay in full all at once. (Juita et al., 2024) This study shows that a hedonistic lifestyle is often reflected in purchasing branded goods, frequently hanging out at cafes, following fashion trends, and spending money that can potentially create an imbalance between income and expenditure. Most previous studies have focused on general consumer behavior and have not specifically addressed how PayLater is used to promote a hedonistic lifestyle on several campuses, including universities like the Muhammadiyah University of North Sumatra, which upholds the values of simplicity and caution when taking on debt.

Financial literacy, lifestyle, and self-control have been shown to significantly impact how people use these services. While a hedonistic lifestyle and consumer-oriented tendencies are associated with excessive PayLater use and risky credit behavior, financial literacy and self-control tend to lead to more selective and prudent use. Therefore, for digital innovation to support financial inclusion and well-being without increasing vulnerability to debt problems, systematic efforts are needed, including financial education, strengthening self-control, and developing consumer protection policies and features amid the rapid expansion of fintech and BNPL services. Young consumers are a key audience for BNPL services. Between 2019 and 2021, BNPL usage among Generation Z increased sixfold, while usage by Millennials more than doubled. (Cheng, 2025).

This gap highlights the need for research on the use of PayLater as a means to support a hedonistic lifestyle among students at the University of Muhammadiyah North Sumatra, so that its impact on financial habits and debt risk can be more deeply understood. Lifestyle changes, such as wanting to live a luxurious life, excessive spending money hanging out at cafes or malls, or even buying branded goods to gain recognition from their surroundings, are becoming increasingly common. Today's youth lifestyles are highly dynamic and readily adopt trends from the internet and social media. (Awanda et al., 2024) "When someone has entered a hedonistic

lifestyle, it will influence them to continue wanting to live comfortably, luxuriously, and comfortably, without ever thinking about whether or not they are capable of following such a lifestyle, because there are so many people who are determined to force themselves to live a life full of hedonistic pleasures even though they were actually born into a family with a simple life and without excessive luxury."(Sari et al., 2022).

One of the main reasons students frequently use PayLater services is because they have high spending habits. This feature makes them more inclined to shop without prior planning. As a result, they often make impulsive purchases, as this feature seems to make them feel secure, even though there's a real budget limit.(Candika et al., 2025). Few studies have specifically examined the relationship between a hedonistic lifestyle and the intensity of PayLater use among students at the University of Muhammadiyah North Sumatra. Consequently, empirical research is needed to determine this relationship as a basis for educational strategies and financial support for students, as well as to better understand the potential risks of debt.

Against this backdrop, this research is relevant and urgent. It is hoped that this study will fill a gap in the literature by providing an empirical overview of how PayLater services are utilized by students at the University of Muhammadiyah North Sumatra, the extent to which a hedonistic lifestyle shapes the intensity of PayLater use, and its implications for financial habits and the potential risk of student debt. The results of this study are expected to contribute not only academically but also serve as a basis for formulating financial education programs, strengthening the value of simplicity, and developing student protection policies amid the rapid expansion of fintech and BNPL services in Indonesia.

This study focuses on the use of PayLater for a hedonistic lifestyle among students at the University of Muhammadiyah North Sumatra. The main focus of this study is to understand how students use PayLater's payment delay feature, its ease of use, and promotional offers to meet their needs and satisfy their desires related to a hedonistic lifestyle, such as purchasing branded goods, relaxing in cafes, and following fashion trends, regardless of their financial situation.

The scope of this study is limited to active students at the University of Muhammadiyah North Sumatra (UMSU) in a specific academic year, for example (2024-2025) who have used or are currently using PayLater services on e-commerce platforms, digital wallets, or other fintech platforms. The study does not cover all other forms of digital credit such as online loans, so the analysis focuses on BNPL usage behavior. Geographically, this study is limited to the University of Muhammadiyah North Sumatra. Substantively, this study focuses on the relationship between a hedonistic lifestyle and the level of PayLater usage, as well as its consequences on students' financial behavior, including the tendency to go into debt, consumptive behavior, and the possible risk of income and expenditure imbalance. With these limitations, this study is expected to provide a clearer and more focused description of the use of PayLater to support a hedonistic lifestyle among UMSU students, as well as provide input to the campus to provide fintech services to educate about digital credit usage policies among students.

Previous research has shown that PayLater usage is linked to consumer behavior and a hedonistic lifestyle. Priyadi and Rinawati (2025) explained that a hedonistic lifestyle positively influences PayLater usage among college students. Research by Candika et al. (2025) also found that consumer behavior is the dominant factor driving college students to use PayLater. Furthermore, research by Bado et al. (2025) demonstrated that "PayLater services are positively correlated with increased student consumption patterns."

However, research on the use of PayLater to support a hedonistic lifestyle among students at the University of Muhammadiyah North Sumatra is still limited. Therefore, this study is important to understand how students use PayLater in their daily lives and how the service supports the emergence of a hedonistic lifestyle among them.

RESEARCH METHODS

Research methods are essentially scientific ways of obtaining data for specific purposes and uses. Based on this, there are four key words to consider: scientific method, data, purpose, and use.(Sugiyono, 2020).This research employed a qualitative approach with a phenomenological approach. Qualitative methods were employed to gain a detailed and comprehensive understanding of social phenomena, particularly regarding the use of PayLater for a hedonistic lifestyle among students at the University of Muhammadiyah North Sumatra.

According to(Arianto, 2024)"Research methods are the primary means used by researchers to achieve their objectives and determine answers to the proposed problems." According to Sutrisno Hadi (III & Research, 2021) in his book *Research Methodology*, "research methodology is defined as "an effort to discover, develop, and test the truth of knowledge, and this effort is carried out using scientific methods." The goal is to ensure that the information obtained from the research has the highest scientific value."

According to(Pulford, 2023)Qualitative approaches are methods for exploring and understanding the meanings derived by individuals/groups of people who are considered to originate from social or humanitarian issues. Thus, this study does not focus on numbers or statistics, but rather on the aim of uncovering the essence of students' motivations in using PayLater for instant gratification, such as social interactions on campus that encourage impulsive shopping, and its impact on their consumption behavior and daily lives. In addition, this study also uses the principle of natural regulation, where researchers play a primary role as the main tool in collecting and analyzing data regarding the use of PayLater and hedonistic lifestyles among students at the University of Muhammadiyah North Sumatra.

Researchers will go directly into the field to directly observe how students use paylater facilities in their daily lives, the consumption situations that arise, and consumer behavior tendencies that lead to a hedonistic lifestyle. Through this approach, researchers seek to understand more deeply the patterns of student interaction with paylater services, their reasons for choosing to use paylater, and the meanings they give to shopping activities and lifestyle fulfillment. In addition to observation, researchers will also interpret interview results in a reflective and interpretive manner, so as to describe the relationship between the variable of paylater use as variable X and the hedonistic lifestyle as variable Y in the social context of students at the University of Muhammadiyah North Sumatra.

Data collection techniques are crucial in qualitative research because they enable researchers to obtain accurate, complete, and relevant information that aligns with their research focus. "Qualitative data collection/retrieval techniques are inherently tentative because their use is determined by the context of the problem and the data description to be obtained."(Harahap, 2020). Data processing collected must accurately describe field conditions so that research findings can describe the phenomenon. According to(Sugiyono, 2020)"Qualitative research methods are often called naturalistic research methods because the research is conducted in natural conditions (natural settings); also called ethnographic methods, because initially this method was used more for research in the field of cultural anthropology; called qualitative methods, because the data collected and analyzed are more qualitative in nature, where the researcher is used as the main instrument that interacts directly with the research object"

To obtain accurate and valid information, this study uses several data collection techniques, namely observation, in-depth interviews, and documentation.(Miles et al., 2020)Observations were conducted by developing guidelines focused on students' hedonistic behavior related to PayLater use, such as the frequency of hanging out at cafes, shopping for fashion, following trends, and the tendency to consume for momentary pleasure. Furthermore, researchers also observed indirect indications of PayLater use, such as discussions about the feature, evidence of digital transactions, and plans to purchase non-essential goods. Meanwhile, in-depth interviews were conducted to explore informants' experiences, views, and perceptions regarding PayLater use and its relationship to a hedonistic lifestyle. Informants in this study consisted of key

informants, primary informants, and additional informants who were selected purposively to obtain diverse perspectives.

Interviews were conducted openly and in-depth on campus to ensure informants felt comfortable providing honest answers. Interviews were recorded with the informants' permission and transcribed verbatim for further analysis, with expressions and context recorded to enrich the data. Furthermore, documentation techniques were used as a complement through the collection of archives, notes, and visual evidence relevant to the research. These three techniques complement each other, with observation providing a realistic picture of the situation, in-depth interviews exploring the informants' subjective meanings, and documentation strengthening the data's validity. Thus, the combination of these three techniques yielded comprehensive, valid data that comprehensively illustrates the phenomenon of PayLater use within the context of a hedonistic student lifestyle.

Data analysis is a crucial part of qualitative research because it allows researchers to interpret, understand, and discover meaning from data obtained in the field. This process is carried out continuously from the beginning to the end of the research through three main stages: data reduction, data presentation, and drawing conclusions. (Miles et al., 2023) In this study, data were obtained from in-depth interviews, observations, and documentation related to the use of PayLater in the hedonistic lifestyle of students. In the data reduction stage, researchers selected and simplified the raw data by focusing on aspects of PayLater usage intensity, hedonistic lifestyle indicators such as consumption of fashion, gadgets, entertainment, and students' financial condition. Irrelevant data was set aside, while important data was coded and grouped into specific categories such as the level of PayLater usage, the urge for instant gratification, and the impact on personal finances. This process aims to identify key patterns, such as the tendency of students with a hedonistic lifestyle to use PayLater to meet consumptive needs.

Descriptive narratives were used to explain the reasons for PayLater use, including ease of access, the influence of trends, and the urge for instant gratification associated with a hedonistic lifestyle. In the final stage, the researcher drew conclusions in a gradual and iterative manner, taking into account the evidence found. The conclusions indicate that a hedonistic lifestyle influences the intensity of PayLater use and student consumer behavior, along with implications for the need to improve financial literacy and self-control. Furthermore, this study acknowledges limitations, such as the sample size, and provides recommendations for further research to achieve more comprehensive and in-depth results.

Data analysis is a crucial part of qualitative research because it allows researchers to interpret, understand, and discover meaning from data collected in the field. "Analysis is conducted continuously from the beginning to the end of the research through three main stages: data reduction, data presentation, and drawing conclusions." (Flick, 2018) In this study, data analysis was based on the results of in-depth interviews, observations, and documentation related to the use of PayLater in the hedonistic lifestyle of students. Each data point was systematically processed to provide a comprehensive picture of PayLater usage patterns in meeting consumptive needs and momentary pleasure. In the data reduction stage, researchers selected and simplified the raw data obtained by focusing on aspects of PayLater usage intensity, hedonistic lifestyle indicators such as fashion, gadget, and entertainment consumption, and students' financial condition.

This presentation allows researchers to observe PayLater usage patterns, the reasons for its use, and its relationship to a hedonistic lifestyle that emphasizes instant gratification and the influence of social trends. The next stage is drawing conclusions, which are carried out gradually and iteratively based on the analyzed data. Conclusions are not final from the outset, but evolve as stronger evidence is discovered. The results show that a hedonistic lifestyle influences the intensity of PayLater use and student consumer behavior. Furthermore, this study also identifies practical implications in the form of the importance of improving financial literacy and self-

control in the use of digital financial services. The researchers also acknowledge limitations, such as the limited sample size, so further research is needed to expand on the findings.

The validity of the data in this study was maintained through several techniques, namely extended participation, participant observation, and triangulation. Researchers were directly involved in the research environment to understand the context in depth and obtain natural data. Triangulation was carried out in three ways: source triangulation by comparing information from various informants; method triangulation by combining interviews, observation, and documentation; and time triangulation by collecting data at different points in time. Through these techniques, the data obtained is expected to have a high level of accuracy, consistency, and objectivity, thus being able to realistically describe the phenomenon of PayLater use in the hedonistic lifestyle of students.(Ascarya Academia, 2022).

RESULTS AND DISCUSSION

Results

Based on the results of in-depth interviews with five informants who are students who use the PayLater service, it was found that the use of PayLater among students is motivated by various factors, both in terms of needs and desires. Most informants admitted to starting to use PayLater due to financial limitations and the convenience of the payment system offered. In addition, curiosity about the "buy now, pay later" mechanism was also the initial reason for use. This is as expressed by one informant who stated that he used PayLater because he wanted to understand how it works and to buy the goods he wanted, "Initially because of curiosity... you can borrow first, pay later. So I used it to buy a cellphone" (Informant A). Similar findings were also conveyed by another informant who said that the use of PayLater was done because he did not have enough funds at that time, "I wanted to buy something but didn't have enough money" (Informant C).

In practice, PayLater is not only used for primary needs, but also for secondary needs and entertainment. Some informants use PayLater to purchase items that support college activities, such as cellphones or laptops. However, there are also informants who use it for lifestyle needs, such as buying clothes, ordering food, and following trends. This is evident from the statement of an informant who said, "usually I use PayLater for secondary needs, such as buying clothes or food" (Informant B), as well as another informant who said, "often for entertainment or lifestyle, like buying clothes or snacks" (Informant E). However, there are also informants who use PayLater more wisely and only for necessities, as stated by informant A who said, "I buy using PayLater only for necessities."

In addition to needs and desires, PayLater usage is also influenced by social media and the environment. Informants revealed that friends' invitations, influencer promotions, and emerging trends on social media contributed to their adoption. One informant stated, "I first used PayLater because of a friend's advice" (Informant A), while another revealed that "social media makes me want to follow trends so I don't get left behind" (Informant E). This demonstrates that social factors significantly influence student consumption behavior.

Furthermore, most informants defined a hedonistic lifestyle as one focused on pleasure and fulfilling personal desires. In this context, PayLater is considered to support this lifestyle because it offers the convenience of making purchases without having to have cash on hand. As one informant expressed, "PayLater can support this because it makes shopping easier without thinking twice" (Informant C), and another informant stated that "PayLater helps students live stylishly even when they don't have any money" (Informant E).

The research findings also indicate consumer behavior and impulsive buying among some informants. They admitted to having purchased items they didn't really need, but still did so

because of promotions and easy payment options. This is evident from one informant's statement, "I once bought something because it was discounted and could be paid in installments" (Informant B), and another who said, "I checked out straight away because I could pay later" (Informant E). However, not all informants exhibited this behavior, as some still adhered to the need to use PayLater. In terms of financial management, it was found that each informant's level of financial awareness varied. Some informants admitted to considering their payment capabilities before using PayLater, as expressed by informant A, "I consider first whether I can pay or not." However, there were also informants who did not always make detailed calculations, even prioritizing their desire to own the item first, as expressed by informant E, "the important thing is to get the item first, then pay later."

Furthermore, financial literacy is a factor influencing PayLater usage behavior. Informants with a good financial understanding are generally more cautious and selective in using the service. This is evident in the informant's statement that "if you understand finances, you're more careful" (Informant D). Conversely, students with low financial literacy tend to be more easily tempted and use PayLater uncontrollably, as expressed by informant E, who said that "those with low financial literacy usually just use it and end up wasting money." Finally, all informants agreed that efforts are needed to improve financial literacy among students to prevent excessive PayLater use. Informants suggested that universities hold various educational activities such as seminars, workshops, and learning related to financial management.

This was expressed by informant B, who said, "The campus could hold financial seminars or workshops," and informant D, who stated that "financial education is important so that students do not overuse PayLater." Based on the results of in-depth interviews with five informants who are students who use the PayLater service, it was found that PayLater use among students is driven by various factors, both from the aspect of needs and desires. Most informants started using PayLater due to financial constraints, where they did not have enough funds to purchase desired items, so they used the "buy now, pay later" payment system as an alternative solution. In addition, curiosity about the PayLater mechanism and the ease of the registration process without a credit card were also initial factors that encouraged the use of the service. In practice, the use of PayLater is not only limited to meeting primary needs, but also includes secondary needs and entertainment consumption. Some informants use PayLater to purchase relatively expensive items such as cellphones or laptops to support study activities. However, on the other hand, there are also informants who use PayLater to meet lifestyle needs, such as buying clothes, ordering food, and following developing trends on social media. This shows that PayLater not only functions as a financial aid tool, but also becomes part of students' consumption patterns.

Social environmental factors and social media also have a significant impact on students' decisions to use PayLater. Informants revealed that invitations from friends, exposure to promotions from influencers, and emerging trends on social media encouraged them to use the service to stay ahead of the curve. This phenomenon indicates the presence of social pressure (social influence) that indirectly shapes students' consumption behavior. Furthermore, some informants defined a hedonistic lifestyle as one oriented toward pleasure and the fulfillment of personal desires. In this context, PayLater is considered to play a role in supporting this lifestyle by simplifying the shopping process without the need for direct cash. This gives students greater freedom to fulfill their consumptive desires, even if their financial situation is not yet fully supportive.

The research findings also indicate consumer behavior and impulsive buying among some informants. They admitted to purchasing goods or services they didn't really need, but did so anyway due to promotions, discounts, and the ease of payment through PayLater. However, some informants admitted to using PayLater more wisely and only for essential needs. In terms of financial management, it was found that each informant's level of financial awareness varied. Some informants admitted to always considering their payment capabilities before using

PayLater, such as calculating installments and paying attention to due dates. However, others tended to consider these aspects less thoroughly, even prioritizing the desire to own the item first over considering the consequences of future payments. Furthermore, financial literacy is an important factor influencing PayLater usage behavior. Informants with a good financial understanding are generally more careful, selective, and planned in using the service. Conversely, informants with low financial literacy are more prone to impulsive purchases and less consider long-term risks, such as accumulating debt.

Finally, all informants agreed that an active role from universities and related institutions is needed to improve students' financial literacy. Efforts can include seminars, workshops, and the integration of financial literacy materials into the curriculum, enabling students to manage their finances more wisely and use PayLater services responsibly.

Discussion

The Use of Paylater for a Hedonistic Lifestyle Among Students at the University of Muhammadiyah North Sumatra

Based on the research results obtained, it can be seen that PayLater usage among students is not only influenced by needs but also closely related to changes in consumption patterns that lead to a hedonistic lifestyle. Ease of access, flexible payment systems, and various promotions offered by digital platforms are the main factors that encourage students to use the service intensively. This finding aligns with the concept of a hedonistic lifestyle that leads to the pursuit of pleasure and self-satisfaction as the primary goal in life. In the context of this research, students tend to use PayLater as a means to fulfill consumptive desires, both in the form of purchasing goods and services for entertainment. The convenience of the "buy now, pay later" system makes students feel they have greater financial capabilities than they actually have, thus encouraging consumptive behavior.

From the perspective of the Uses and Effect theory, PayLater can be understood as a medium or tool used by individuals to fulfill certain needs, which then has an effect on user behavior. In this case, the use of PayLater not only provides convenience in transactions, but also has an impact on increasing the tendency for impulsive buying and overconsumption. This is evident from the informants who admitted to buying goods not because of necessity, but because of promotions, discounts, or the urge to follow trends. The results of the study also show that consumptive behavior is influenced by various factors, both internal and external. Internal factors include motivation, lifestyle, and economic conditions, while external factors include the social environment and the development of digital technology. This is in line with the opinion of (Syafuddin Pohan, 2023) and (Hadi et al., 2024) states that consumer behavior can be influenced by both internal and external factors.

The influence of the social environment and social media also reinforces this phenomenon. Students, as part of a social group, tend to follow behaviors considered common in their environment. Exposure to content on social media, such as the consumerist lifestyles displayed by influencers and peers, creates an incentive to participate in these trends. This suggests that student consumption behavior is influenced not only by internal factors but also by external social pressures. Furthermore, financial literacy levels are a significant differentiating factor in PayLater usage behavior. Students with good financial literacy tend to be wiser in managing their finances, understand the risks of debt, and are able to control PayLater usage in a more planned manner. Conversely, students with low financial literacy tend to be more easily trapped in consumer behavior. This aligns with research. (Priyadi & Rinawati, 2025) which states "that the interaction between financial literacy and a hedonistic lifestyle shapes financial behavior patterns and plays a significant role in controlling consumption behavior and the use of digital credit services." However, this study also shows that not all students are negatively affected by PayLater use. Students with good financial literacy are better able to control themselves in using the service. They consider their financial capabilities more carefully, understand the risks of debt,

and use PayLater more wisely and in a planned manner. Conversely, students with low financial literacy are more prone to consumptive behavior and uncontrolled PayLater use.

CONCLUSION

Based on the research results, it can be concluded that PayLater usage among students is influenced by the ease of the payment system and financial constraints. PayLater usage is not only utilized to meet needs, but also used to support lifestyle, such as following trends and fulfilling consumptive desires. Furthermore, social environmental factors and social media also play a role in encouraging PayLater usage among students. The use of this service also shows a tendency towards consumptive behavior and impulsive buying among some students. However, the level of financial literacy is an important factor that differentiates PayLater usage behavior. Students with good financial literacy tend to be wiser and more controlled, while students with low literacy are more prone to excessive use. Thus, PayLater usage is related to a hedonistic lifestyle among students.

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