

The Impact of Consumptive Behavior on Changes in User Lifestyles of *Shopee Paylater* to Fkip Unram Students

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Abstract

The development of digital financial services has given rise to easier transactions in the form of a "buy now, pay later" system, one of which is Shopee PayLater. This convenience has the potential to trigger consumer behavior, especially among students with limited monthly income. This researcher uses Baudrillard's Consumption Theory (2018). This study aims to describe the forms of lifestyle changes and analyze the impact of consumer behavior on lifestyle changes among FKIP students at Mataram University using Shopee PayLater. The research subjects consisted of 5 and 5 supporting informants. Data collection techniques included non-participant observation, semi-structured interviews, and documentation. Data validity was tested by triangulation of sources, techniques, and time. The results of the study show 1). the form of student lifestyle after utilizing Shopee Paylater services, seen from the shift in consumption orientation which is no longer based on needs, but on desires, social symbols, and the influence of digital media. 2). The impact of consumptive behavior on lifestyle changes is twofold, namely positive impacts including the ease of meeting needs quickly, utilizing promotions and discounts, and increasing efficiency and practicality in transactions, and negative impacts encouraging a more wasteful lifestyle, reducing opportunities to save, and making students less likely to consider their needs and financial conditions in the future.

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1. INTRODUCTION

The development of information and communication technology has brought significant changes to various aspects of daily life. This technology makes it easier for people to access digital information and use it for various purposes such as communicating, exchanging data, increasing work productivity, and even shopping through electronic commerce or e-commerce. Electronic commerce (EC) refers to the buying and selling of products or services conducted over the internet, particularly the World Wide Web. EC can also be interpreted as the process of exchanging goods, services, and information that takes place over digital networks, including the internet, and is widely known as online shopping (Danuri, 2019).

In Indonesia, a number of e-commerce platforms that are quite popular include Tokopedia, *Shopee*, and Lazada. Of the three, *Shopee* has become one of the most popular. Originally launched in Singapore, *Shopee* has now become one of the most popular online shopping platforms in Indonesia. In the third quarter of 2023, *Shopee* recorded an average of 216 million monthly visits, an increase of approximately 30% compared to the previous quarter. Asih, (2024). The way *Shopee PayLater* works is that after being approved by the customer, they will receive a limit that can be used for shopping. The amount of this limit

can vary depending on Shopee's decision. Every purchase with PayLater will deduct from the limit, and if the limit is paid, it will be returned. They tend to be tempted by discounts and prefer to spend time at cafes, shopping centers, or cinemas rather than setting aside money for savings or investment. This is in accordance with the results of a 2019 Financial Services Authority (OJK) survey, which stated that around 51% of millennial generation spending is used for consumption, while only 2% is allocated for investment. Evi, (2022).

Consumptive behavior describes consumption patterns that are no longer based on logical considerations, but rather driven by irrational desires. Consumptive behavior itself is defined as the act of purchasing or using goods and services without careful consideration, driven more by desire than need, and a tendency to overbuy (Septiansari & Handayani, 2021). Furthermore, consumptive behavior is also strongly influenced by lifestyle. Lifestyle changes in Shopee PayLater student users are also closely related to the development of the times and technology because increasingly advanced and sophisticated technology and times will create the development and implementation of lifestyles such as clothing styles, speaking styles, language styles, and consumptive lifestyles in everyday life (Satrio et al., 2024).

Some previous research was carried out by Amelia & Syafrini (2024), who stated that the use of *Shopee PayLater* among students allows users to shop without limits with a "buy now, pay later" system. Therefore, students need to improve their financial literacy, especially since they live in a digital era that facilitates access to online credit services. Many students tend to spend their money hanging out in trendy places, buying the latest gadgets, snacking on trendy foods, and even buying items simply for social media posts. All of these things indicate a lack of ability to manage finances healthily. Solihat, (2025).

This is in line with the results of research conducted by Restike et al. (2024) on "The Influence of Financial Literacy, Impulsive Buying Behavior, and Lifestyle on the Use of *Shopee PayLater* Gen Z", which found that lifestyle and impulsive behavior have a significant influence on the use of *Shopee PayLater*. The study explains that low financial literacy and the strong push towards a modern lifestyle make individuals tend to make purchases without careful planning. Furthermore, the ease of access and payment flexibility offered by *Shopee PayLater* increasingly encourage consumer behavior, especially among the younger generation who are easily influenced by trends on social media.

Based on the researcher's observations at FKIP, the researcher found that the use of *PayLater* on the Shopee platform has a significant impact on daily consumption patterns. Among students who have begun utilizing this service, the frequency of online shopping has increased, especially through the application of *Shopee*. This is inseparable from the flexible payment system, where consumers can purchase products in advance and pay the following month. This convenience provides space for short-term financial management, although it still carries the risk of encouraging consumer behavior if not accompanied by good self-control. In addition to payment flexibility, *Shopee* also provides additional incentives for active users of *PayLater*. One of these is the periodic increase in credit limits. This encourages users, including students, to make more frequent transactions, enticed by the increased limit. This situation has also changed student shopping preferences. While previously students often purchased secondhand (thrift) clothing, now they prefer to purchase new, quality clothing through online shopping on *Shopee*.

2. RESEARCH METHODS

This research uses a qualitative approach with a case study method. A qualitative approach is used to understand social phenomena in depth through the collection and analysis of data obtained from informant sources in a natural setting. The case study method was chosen to intensively examine the impact of consumer behavior on changes in users' 2252 | **The Impact of Consumer Behavior on Changes in User Lifestyles of *Shopee Paylater* to Fkip Unram Students** (Riza Aprilia)

lifestyles of *Shopee PayLater* on FKIP students of Mataram University. The research was conducted at the Faculty of Teacher Training and Education (FKIP) of Mataram University from November 2025 to June 2026.

Determination of research subjects using a purposive sampling technique with the following criteria: active students of FKIP, Mataram University, using *Shopee PayLater services*. They regularly shop, have made purchases, and have experienced changes in their shopping habits and lifestyle. Subjects were recruited using a snowball sampling technique until data saturation was reached. Research informants included friends, relatives, and family members who were aware of the phenomenon and able to provide relevant information.

Data collection techniques were conducted through non-participant observation, semi-structured interviews, and documentation. The main research instrument was the researcher herself, supported by observation guidelines, interview guidelines, a voice recorder, and research documentation. Data analysis techniques used the interactive analysis model of Miles, Huberman, and Saldana, which includes data reduction, data presentation, and drawing conclusions and verification. Data validity testing was conducted through the following stages: (1) Technique triangulation, (2) Source triangulation, and (3) Time triangulation to ensure the credibility of the data obtained.

3. RESULTS AND DISCUSSION

3.1. Research result

Based on the research that has been conducted, the researcher will present the findings of the Impact of Consumptive Behavior on Changes in User Lifestyles of *Shopee Paylater* for FKIP students.

3.1.1 What lifestyle changes do FKIP students experience after using the Shopee Paylater service?

a. Lifestyle as Symbolic Consumption

Researchers found that there were forms of lifestyle experienced by FKIP students using services *Shop Paylater* namely lifestyle as symbolic consumption, which is shown by impulsive consumer behavior, namely, consumption activities that are not solely based on functional needs, but rather on the symbolic meaning attached to goods to form self-identity, enhance image, and support self-confidence. Use of features such as *pay later* encourages easier access to various products that are considered capable of representing a modern lifestyle and following developing trends on social media.

Items purchased such as shoes, clothes, bags, and watches not only function as basic needs, but also as symbols of status, aesthetics, and self-existence, where purchasing decisions are made spontaneously without careful consideration due to the urge for ease of payment and the influence of promotions and trends. Strengthened by the results of research conducted by Lestari & Ilhamuddin (2025), the research results that have been described show that promotions have been proven to not only encourage *impulsive purchases* but also strengthen the relationship between a hedonistic lifestyle and consumer behavior.

The results of this study are in line with the concept put forward by Baudrillard (2018) in the theory of symbolic consumption, which states that in modern society, consumption is no longer based on utility value, but rather on the value of the sign, where an item is consumed because of the symbolic meaning attached to it.

b. Lifestyle as Simulacra & Simulation

Researchers found that there were forms of lifestyle experienced by FKIP students using services. *Shop Paylater*, namely the Simulacra & Simulation lifestyle, which

is shown by behavior simulation-based consumption, where purchasing decisions are driven by the desire to realize a socially constructed lifestyle image. Lifestyle as simulacra and simulation, namely a condition where consumption activities are no longer based on the reality of actual needs, but rather on representations or images produced and reproduced by the media and the consumption system itself.

Items purchased, such as clothes, pants, and trendy clothing, show that consumption is more oriented towards following the simulation of modern lifestyles displayed on social media, rather than on real needs. Strengthened by the results of research conducted by Kusmayanti et al. (2024), the results of research on the use of social media in online shopping activities influence the consumer behavior of students who tend to buy goods because purchases are driven by advertising figures/models.

The results of this study align with the concept proposed by Baudrillard (2018), who states that simulacra are signs or images that no longer refer to the original reality, but instead possess their own reality, detached from their original reference. Simulation is the process of producing such reality, in which the image or imitation becomes more real than reality itself.

c. Hyperreality Lifestyle

Researchers found that there were forms of lifestyle experienced by FKIP students using services of *Shop Paylater*, namely a hyperreality lifestyle which is indicated by consumption behavior *impulsively* repeated, where purchases are made spontaneously whenever a new trend emerges, as well as *fear of missing out (FOMO)* which encourages individuals to keep up with digital lifestyle developments. Purchased items include fashion products and appearance enhancements such as trendy shoes and clothes *trends*, as well as branded watches, which frequently appear in social media content. In this hyperreality, students tend to perceive what they see on social media as an ideal reality that must be realized in real life. This is reinforced by research conducted by Ufrida & Harianto (2022), which states that in the postmodern era, image and appearance have become paramount and determine a person's existence.

The results of this study are in line with the concept put forward by Baudrillard (2018), which states that hyperreality is a condition in which reality and representation have merged, so that what is imitation or simulation is considered more real and more valuable than actual reality.

3.1.2 The Impact of Consumer Behavior on Changes in Users' Lifestyles of *Shopee Paylater* For FKIP Students

1. Positive Impacts of Consumptive Behavior

1). Makes it easier to fulfill needs quickly

Researchers found that the use of *Shopee PayLater* makes it easier for students to quickly meet their needs without having to wait for funds to be available. Students can immediately purchase items they consider essential, such as college supplies, *skincare*, and clothing, especially in urgent situations. This indicates a shift in demand fulfillment patterns, becoming more instant and responsive to the situation. This is reinforced by research conducted by Setyagustina et al. (2022), which states that utilizing online shopping offers tangible benefits such as cost savings, ease of access, and time flexibility.

The results of this study are in line with the concept put forward by Baudrillard (2018). Based on his perspective (2018), the convenience offered by *Shopee PayLater* in fulfilling needs quickly not only reflects the fulfillment of functional needs, but also shows a shift towards symbolic consumption.

2). Make Optimal Use of Promos and Discounts

Researchers found that *Shopee PayLater* encourages students to be more active in taking advantage of various promotions and discounts such as *flash sales*, *cashback*, as well as limited discounts. Students tend to make quick purchases when they see these opportunities, without deeply considering the urgency of their need for the bags, shoes, or watches that are widely promoted on the internet, *TikTok*, and *Shopee*. This indicates a shift in consumer behavior that is increasingly responsive to digital promotional stimuli. This is reinforced by research conducted by Pratama & Sinduwiatmo (2024), expresses the need to meet students' needs in conducting non-cash transactions more efficiently.

The results of this study are in line with the concept put forward by Baudrillard's perspective (2018). Students' tendency to take advantage of promotions such as *flash sales*, *cashback*, and discounts is no longer solely based on rational needs, but is influenced by a system of signs constructed by digital media. Real needs, but rather because of the urge to respond to the symbol of a "rare opportunity" constructed by digital platforms, so that consumption behavior becomes increasingly impulsive and reactive.

3). Increase Time Efficiency and Practicality

Researchers found that the use of *Shopee PayLater* increases time efficiency and practicality in transactions; students no longer need to carry out additional processes such as topping up balances or bank transfers, because all transactions can be done instantly in one place on the *platform*. This convenience makes the shopping process simpler, faster, and more in line with modern lifestyles that prioritize efficiency. This is supported by research conducted by Setyagustina et al. (2022), which states that utilizing online shopping offers tangible benefits such as cost savings, ease of access, and time flexibility.

The results of this study are in line with the concept put forward by Baudrillard's perspective (2018) increasing time efficiency and practicality in the use of *Shopee PayLater* not only reflects technological advances in facilitating transactions, but also shows the formation of a culture of instant consumption in modern society.

2. Negative Impact of Using *PayLater* Services

1). Thinking about a wasteful lifestyle that will give rise to social jealousy.

Researchers found that the ease of access offered by the *PayLater* service has significantly changed the mindset and lifestyle of students, making them more wasteful and less considerate of the value of money. This wasteful behavior is increasingly evident in the types of items purchased, which generally support lifestyle and appearance, such as trendy clothes, pants, shoes, bags, watches, and other accessories. Furthermore, students also tend to purchase additional items such as beauty products and *skincare*, even small items that aren't really needed but are attractive because of promotional prices. This is reinforced by research conducted by Prayusi & Ingriyani (2021), which states that financial literacy has a significant negative impact on consumer behavior.

The results of this study align with the concept proposed by Baudrillard (2018), which addresses symbolic consumption and social differentiation. According to Baudrillard, in modern society, goods are no longer consumed solely for their utility or functional value, but rather for their inherent symbolic and symbolic value. These goods serve to differentiate a person's social status, class, and position.

2). Reduced Opportunity to Save

Researchers found that the habit of using *PayLater* services has slowly but surely reduced or even eliminated students' opportunities and abilities to save. This tendency is increasingly evident in the types of items purchased, which are generally

not essential needs, but rather consumer goods that are desires. Students tend to buy fashion accessories such as watches, glasses, and trendy clothes to enhance their appearance. Furthermore, purchases often include beauty and personal care products such as *skincare*, Makeup that are attractive because of promotions or discounts, even though it's not really needed. This is supported by research conducted by Restike et al. (2024). *UseShopee*: The higher the financial literacy, the wiser the use.

The results of this study align with the concept proposed by Baudrillard (2018), who stated that, regarding the logic of consumer society, consumer society operates within a pattern and logic of fulfilling current desires and needs. In this pattern, future values and long-term preparation are often sacrificed for instant and rapid gratification and pleasure.

3). Tends not to think about future needs

Researchers found that the use of services like *PayLater* leads students to neglect thinking about or preparing for future needs. The convenience of the "pay later" system creates a false sense of security, leading students to feel they don't need to set aside funds or prioritize their needs carefully. As a result, financial allocation becomes less focused and tends to be used up to meet current consumer needs. Furthermore, students also tend to ignore the importance of emergency funds, savings, and urgent future needs, focusing on installment payments and purchasing temporary items. This is reinforced by research conducted by Amelia & Syafrini (2024). *Unlimited shopping with the "buy now, pay later" system*.

The results of this study are in line with the concept put forward by Baudrillard (2018): in a world dominated by signs, images, and simulations, individual attention and awareness are only focused on what is happening in the present and what appears real on the surface. The reality of the future, possible risks, and thorough preparation are often lost or no longer a top priority, because individuals live in the illusion of reality presented by the system, where everything seems easy, available, and can be obtained at any time as desired.

3.2.Discussion

Based on the results of interviews with subjects, it was found that there was a change in the lifestyle of students who tended to become more consumptive after using *Shopee PayLater*. The convenience of payment systems that allow purchases without having to have cash on hand encourages individuals to shop more frequently, even when it's not for urgent needs. Furthermore, the influence of social media, promotions, and social circles also reinforces the tendency to follow trends, particularly when purchasing clothing, skincare, and appearance-enhancing accessories.

Based on the results of observations carried out by researchers with all subjects and informants, it was found that the use of *Shopee PayLater* provides convenience in conducting transactions without having to pay directly, thus encouraging increased shopping frequency. Thus, the use of *PayLater* not only makes transactions easier, but also creates a lifestyle that is more instant, consumptive, and less considers the priority of needs. Thus, the use of *PayLater* not only functions as a practical means of payment, but it also indirectly creates an instant lifestyle, tends to be consumptive, and oriented towards momentary satisfaction.

4. CONCLUSION

Based on the results of the research that has been conducted, it can be understood that the use of *Shopee PayLater* services shows the student lifestyle after utilizing the service. The Faculty of Teacher Training and Education, University of Mataram, is moving towards a more consumerist direction. This shift in consumption orientation is evident, no longer

based on needs but rather on desires, social symbols, and the influence of digital media. Students tend to use consumption as a means to construct self-identity (symbolic consumption), conform to realities constructed by media and trends (simulacra and simulation), and prioritize image over reality (hyperreality).

Based on the results of the research that has been conducted, it can be understood that the use of *Shopee PayLater* has both positive and negative impacts on changing the lifestyles of FKIP students. Positive impacts include the ease of quickly meeting needs, utilizing promotions and discounts, and increasing efficiency and practicality in transactions. However, on the other hand, the use of *Shopee PayLater* also encourages more wasteful lifestyles, reduces opportunities for saving, and makes students less likely to consider future financial needs and conditions. *Shopee PayLater* contributes to changes in students' lifestyles to become more practical, but also increases the tendency towards consumer behavior if not used wisely.

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