

Analysis of PayLater Services Impacts on Impulsive Buying Behavior of Online Marketplace Consumers in Kendari

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Abstract

The Paylater feature on marketplaces in Indonesia is increasingly popular because it offers easy payment in installments or deferred payments. This convenience has the potential to encourage impulsive buying behavior in consumers, namely the tendency to buy without careful planning. This study aims to describe the consumer experience in using Paylater and its relation to impulsive behavior. This study uses a qualitative descriptive approach with instruments in the form of a questionnaire containing closed-ended statements on a Likert scale to support quantitative descriptive analysis, as well as open-ended questions to explore consumer experience in more depth, which were disseminated online to 23 informants who used Paylater in the marketplace. The analysis was carried out through simple descriptive statistics for quantitative data and thematic analysis for open-ended answers. The results of the study show that the majority of informants feel that Paylater facilitates transactions (76.9%), but at the same time increases the tendency to impulsive buying, especially when there are promos or flash sales. The qualitative analysis revealed three main themes: (1) the motivation for using Paylater includes convenience, promos, and payment flexibility; (2) impulsive triggers come from discounts, advertisements, and product recommendations; and (3) the diverse emotional and financial impacts, from momentary gratification to regret due to accumulating installments. This study concludes that Paylater has a significant role in shaping the impulsive buying behavior of marketplace consumers, so it is important to have digital financial literacy education to reduce its negative impact.

Keywords: *Digital Consumer Behavior, Impulsive Buying, Marketplace, Paylater.*

INTRODUCTION

The development of financial technology (fintech) and e-commerce in Indonesia in recent years has shown very rapid growth. The We Are Social (2023) report shows that more than 178 million Indonesians are actively shopping online, dominating marketplace platforms such as Shopee, Tokopedia, Lazada, and TikTok Shop. One of the digital financial service innovations that is widely used is Paylater or Buy Now Pay Later (BNPL), which allows consumers to make transactions without having to pay in advance, but with an installment or deferral payment system (Davis, 2020).

On the one hand, Paylater makes it easier for consumers to make digital transactions, especially for those who do not have access to a credit card. However, on the other hand, the ease of access to consumptive credit has the potential to increase the risk of impulsive buying or impulsive buying behavior. According to Rook (2007), impulsive buying is the tendency of consumers to make sudden purchases without prior planning, often triggered by emotional impulses and external stimuli such as promotions, discounts, and advertisements. Beatty and Ferrell (2018) further emphasize that factors of the retail

environment (including promotion and access to credit) have an important role in reinforcing impulsive buying behavior.

In the context of marketplaces, Paylater's features are often combined with various promotional strategies such as flash sales, discounts, and algorithmic recommendations that can significantly influence consumer decision-making (Chen & Yao, 2018). Studies by Ali and Bhasin (2019) also show that the use of consumptive credit services, including BNPL, increases consumers' tendency to make purchases without planning.

Kendari City, as the capital of Southeast Sulawesi Province, is one of the areas that has experienced significant growth in the use of digital services. Data from BPS Kendari City (2022) shows that more than 70% of the productive age population uses the internet for daily activities, including financial transactions and online shopping. The penetration of the use of smartphones and e-wallet services in Kendari is also increasing along with the expansion of the internet network and the availability of marketplace services in the city. This condition makes Kendari a relevant location to research the phenomenon of Paylater and impulsive buying behavior, especially among young

consumers and urban people who actively use marketplaces.

Based on this background, this study is focused on describing the consumer experience in using Paylater services and its implications for impulsive buying behavior in marketplace consumers in Kendari City. This research is expected to provide an empirical overview of how digital financial services, such as Paylater, affect people's consumption behavior in the region, as well as make a theoretical contribution to the study of digital consumer behavior and practical input for fintech and marketplace service providers. Therefore, this study aims to describe the consumer experience in using Paylater and identify its relationship with impulsive buying behavior.

LITERATURE REVIEW

Paylater

Paylater is a form of digital consumptive credit service that allows consumers to buy goods or services instantly without having to make direct payments, but with a deferral or installment system. This service is increasingly popular through e-commerce platforms such as Shopee, Tokopedia, TikTok Shop, as well as fintech applications such as Kredivo and Akulaku. According to Davis (2020), Paylater is included in the Buy Now Pay Later (BNPL) category, which offers quick access to credit without complicated administrative procedures as in conventional bank loans. The existence of this feature provides ease of transactions, increases consumer financial flexibility, and is often combined with exclusive promotions that make it even more attractive.

However, research shows that there is another side to this convenience. Ali and Bhasin (2019) emphasized that easy access to consumptive credit can increase the risk of impulsive buying behavior and encourage overconsumption. Thus, Paylater can not only be seen as an innovation in the payment system, but also as a factor that influences the consumption behavior of the digital community.

Based on previous theories and research, Paylater's indicators in this study include: ease of use adapted from the Technology Acceptance Model by Davis (2009), transaction security which emphasizes the aspect of trust in digital services (Gefen, 2000), user satisfaction which refers to the concept of user experience (Oliver, 2017), promotions and incentives (promotion benefits) as emphasized by Chen and Yao

(2018) related to the role of online promotion, as well as provider reputation which refers to consumer perception of the credibility of service providers (Aaker, 2016).

Impulsive Buying Behavior

Impulsive buying or impulsive buying is defined as the tendency of consumers to buy goods suddenly, without prior planning, and often without considering the long-term consequences (Rook, 2007). This phenomenon is generally triggered by emotional factors, external stimuli such as promotions and discounts, and the availability of easy access to credit. According to Verplanken and Sato (2011), impulsive buying can be understood as a form of self-regulation failure, where consumers are unable to control the momentary urge to make a purchase. This is reinforced by Beatty & Ferrell (2018), who show that there is a close relationship between retail environmental stimuli (such as promotions and discounts) and impulsive buying behavior. In the digital context, Chen and Yao (2018) found that online promotions, flash sales, and algorithmic recommendations reinforce impulsive buying tendencies, especially if consumers have access to consumptive credit facilities such as Paylater.

With reference to these theories and studies, the indicators of impulsive buying in this study include: unplanned buying as described by Rook (2007), irresistible urge that emphasizes spontaneous emotional impulses (Verplanken & Sato, 2011), promotion-driven buying that highlights the role of external stimuli (Beatty & Ferrell, 2018), and emotional outcomes in the form of a feeling of pleasure or satisfaction shortly after buying (Rook & Gardner, 2013; Qambrani, 2024).

Marketplace as a Digital Consumption Environment

Marketplace is a digital platform that brings together sellers and buyers in one online ecosystem. The presence of marketplaces in Indonesia, such as Shopee, Tokopedia, and TikTok Shop, has changed people's consumption patterns (Upe, 2023). Kotler & Keller (2016) said that the digital marketplace shortens the consumer decision journey by displaying various stimuli (advertisements, discounts, product recommendations) that can strengthen shopping decisions quickly. In the context of this study, the marketplace is positioned as a digital consumption environment that provides Paylater features while triggering impulsive buying behavior through intensive promotions.

The Relationship of Paylater and Impulsive Buying

A number of previous studies have shown a strong relationship between consumptive credit services and impulsive buying behavior. Beatty and Ferrell (2018) found that ease of access to finance plays a significant role in strengthening consumers' tendency to make impulsive buying. Easy access to credit makes the psychological barrier to buying even lower, making consumers more vulnerable to making unplanned purchases. Furthermore, Verplanken and Sato (2011) highlight psychological factors in the form of self-regulation failure as the main trigger for impulsive behavior. Consumers who have difficulty controlling momentary impulses tend to make irrational purchases, especially when given convenience in payment mechanisms.

Similar findings are shown by Ali and Bhasin (2019), who examined the Buy Now Pay Later (BNPL) phenomenon, including Paylater. They emphasized that modern consumptive credit services increase the risk of consumptive debt due to impulse purchases. The Paylater facility gives the illusion of short-term affordability, but in reality, it encourages consumers to increase their financial burden through installments. In addition to the credit factor, digital marketing strategies have also been proven to strengthen impulsive buying behavior. Chen & Yao (2018) stated that online promotions, discounts, and flexible payment features offered by e-commerce platforms can trigger consumers to make transactions immediately. Intensive promotional stimulus, when combined with Paylater access, makes it increasingly difficult for consumers to control impulsive buying impulses.

Recent research in Indonesia has made it even clearer that the effect of Paylater on impulsive buying does not occur in a vacuum. A study by Wulandari & Murtadlo (2023) on Shopee users in Pasuruan found that hedonic motives reinforce impulsive impulses that arise due to Paylater's features. In Yogyakarta, Hanivah & Aji (2025) showed that financial literacy and financial pressure are important factors in determining how strongly a consumer will make impulse purchases. Meanwhile, a survey of BNPL users in Indonesia by Verni Juita et al. (2023) confirms that self-control, more than digital literacy, plays a major role in controlling impulsivity, while risk perception is not always a significant factor. In Jakarta, research by Syifa Andarliana et al. (2024) shows that financial literacy and hedonic lifestyle affect impulsive buying

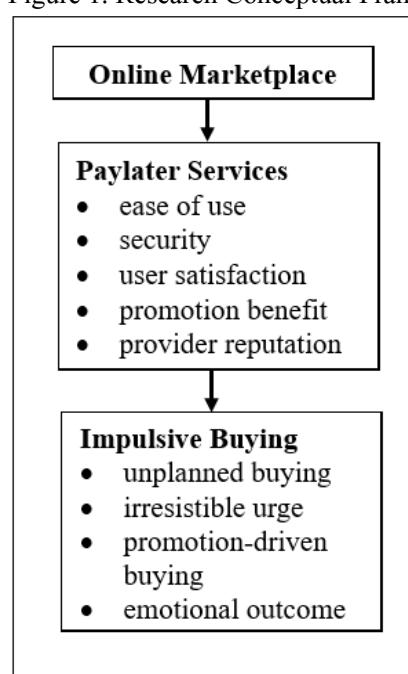
through self-control as a mediator. These findings show a pattern that is relevant to be tested in Kendari City, where the level of financial literacy and intensity of digital promotions (including flash sales) may differ, thus affecting the strength of the relationship between Paylater and impulsive buying.

Based on these findings, it can be understood that Paylater services not only function as digital payment instruments but also have an important role in shaping consumption behavior. Therefore, in this study, Paylater is seen as an independent variable that affects the tendency to engage in impulsive buying in marketplace consumers.

Research Conceptual Framework

Based on a literature review, this study builds a conceptual framework that positions Paylater as an independent variable (X) and impulsive buying as a dependent variable (Y). Paylater is understood as a digital consumptive credit service that provides ease of transactions with a deferred payment or installment system, while impulsive buying is interpreted as buying behavior without careful planning, triggered by momentary impulses or promotional stimuli. The relationship between the two is strengthened by the context of the marketplace as a digital environment that is loaded with promotional stimulus, discounts, and flash sales, thereby increasing the likelihood of consumers making impulse purchases. Thus, the conceptual framework of this research can be described as follows.

Figure 1. Research Conceptual Framework.



METHODS

This study uses a qualitative descriptive approach with the aim of describing consumer experience in using Paylater and its relation to impulsive buying behavior. The research subjects consisted of 23 consumers in Kendari City who had used Paylater on the marketplace at least once in the last six months. The research instrument is in the form of an online questionnaire compiled in Google Forms. The questionnaire consists of ten closed-ended statements using a Likert scale of 1–5 that measures aspects of Paylater and impulsive buying, as well as three open-ended questions to delve deeper into the consumer experience.

The data collection technique is carried out by spreading Google Form links through social media and WhatsApp groups in order to reach informants who meet the criteria. The collected data is analyzed in two ways. First, quantitative data is analyzed descriptively using frequency, percentage, and average value distributions to illustrate informant tendencies. Second, qualitative data from open-ended questions were analyzed using thematic analysis techniques, starting from the coding process, then grouping into categories, to the formation of the main theme that represented the informant's experience related to the use of Paylater and impulsive buying tendencies.

RESULTS AND DISCUSSION

Quantitative Descriptive Analysis

Based on 23 marketplace consumers in Kendari City, the majority of Paylater users are women (76.9%) with a dominant age range of 26–35 years (69.2%). In terms of income, more than half of the informants have an income of > IDR 3,000,000 per month, which shows that Paylater is used not only by low-income groups but also by the middle segment. The frequency of using Paylater is quite intense: 53.8% of informants use it 2–3 times in the last six months, even 23.1% more than 3 times. ShopeePayLater dominates as the most popular service (76.9%), followed by GoPayLater and OVO PayLater. The most purchased product categories include fashion & accessories (53.8%), health & beauty (30.8%), and home appliances (23.1%). This indicates that Paylater is more used for consumptive needs than primary needs.

In terms of Paylater indicators, most informants feel comfortable (69.2%) and easy to use (100% agree/strongly agree). The level of trust in service

providers is also high (92.3%). However, there are doubts in the cost aspect: 76.9% of informants stated that they do not agree that the interest/fees charged are fair.

Regarding impulsive buying, 69.2% of informants admitted that they had bought goods without planning when using Paylater, and 84.6% stated that promos/flash sales encouraged them to impulsive buy. More than half of the informants (53.8%) admitted to having regretted using Paylater, which shows a psychological impact in the form of post-purchase regret.

The results of quantitative descriptive analysis showed that the majority of informants felt that Paylater provided ease of transactions. As many as 76.9% of informants stated that they agreed that Paylater simplifies the purchase process in the marketplace, so it can be concluded that this feature is perceived as a practical solution in meeting consumption needs quickly. However, other findings suggest that promos and flash sales are the dominant triggers that drive consumer impulsive behavior. This is reflected in 84.6% of informants who admitted that they are more motivated to make purchases when there is a promo, even though the item is not always planned in advance.

In addition to providing momentary satisfaction, the use of Paylater also has emotional and financial consequences. As many as 53.8% of informants admitted that they had regretted having made a transaction using Paylater, especially because of the installment burden that had to be borne in the future. This shows the existence of a typical cycle of impulsive buying, which is a spontaneous impulse to buy, temporary satisfaction, and ending with regret. On the other hand, the cost aspect is a weak point of Paylater services. Most informants (76.9%) consider the interest or fees charged to be unfair, which can reduce satisfaction with the service, even though, in terms of accessibility, Paylater is considered beneficial.

Qualitative Analysis

An analysis of the three open-ended questions yielded three main themes.

1. Motivation for Using Paylater

Informants use Paylater for practical reasons, installment flexibility, and promotional appeal.

- a. Paylater makes shopping easier; you don't have to transfer first. Sometimes I use it for urgent needs, such as buying medicine or vitamins (Informant 2).

- b. I feel helped, especially if I have the goods I need, but the money is not enough. With the paylater, it can be paid in the beginning (Informant 5).
- c. I got a price discount due to Paylater promotion, and it's a great deal (Informant 9).

Meaning: Paylater is perceived not only as a consumptive tool, but also as a short-term solution for emergency needs and a means of taking advantage of promos.

2. Triggers of Impulsive Behavior

Some informants admitted that they were often tempted by marketplace promos so that they bought goods without planning.

- a. If there's a discount notification or product advertisement, I like to click right away and buy even if it's not really important (Informant 1).
- b. The product recommendation system at Shopee makes me think about buying small things, such as accessories, that I didn't actually plan (Informant 6).
- c. Flash sales are the most mistaken. I often check out because I'm afraid of running out, even though the items are not my main needs (Informant 8).

Meaning: Flash promotion factors, ad notifications, and recommendation algorithms reinforce impulsive buying impulses, according to the findings of Chen & Yao (2018).

3. Emotional and Financial Impact

Although initially it provides satisfaction, the use of Paylater also has negative impacts in the form of regrets and financial burdens.

- a. It's nice to be able to buy my dream item faster, but after seeing the monthly bill, I regret it (Informant 4).
- b. At first, I was satisfied because I could follow the trend, but after three months of installment, it started to feel heavy (Informant 10).
- c. "I once forgot to pay bills, got fined, and finally felt like I was using Paylater for non-essential items (Informant 12).

Meaning: The pattern of informant experience reflects the impulsive buying cycle of producing momentary satisfaction, but then the burden of installments begins to appear, so that regret occurs.

The results of this study show that Paylater is perceived as a service that provides convenience in transacting in the marketplace. As many as 76.9% of informants stated that Paylater makes it easier for them to make purchases, in line with the findings of Davis

(2020), who called BNPL a financial innovation that increases transaction flexibility. The fact that the majority of users come from the productive age group of 26–35 years old and have an upper-middle-income income shows that Paylater is not only used by consumers with financial limitations, but also by consumers who view it as a practical payment alternative. This finding is consistent with research by Wulandari & Murtadlo (2023), which found that the motivation for using Paylater is not always based on limited funds, but also because of the convenience and attractiveness of promotions.

However, the results also show that Paylater is closely related to impulsive buying behavior. As many as 69.2% of informants admitted that they had bought goods without planning to use Paylater, while 84.6% stated that promos and flash sales were the main triggers for them to make impulse purchases. This confirms the theory of Beatty & Ferrell (2018) that promotional stimuli play an important role in triggering impulsive behavior, as well as research by Chen & Yao (2018), which confirms that online promotions and flash sales in e-commerce reinforce the impulse to spontaneous shopping. In the context of Kendari, the dominance of purchases in the fashion, beauty, and household categories also indicates that Paylater is more often used for consumptive needs than for primary needs. The fashion & beauty category is the most impulsive buying item for young people (Kaur & Singh, 2007).

The qualitative analysis reinforces these findings by displaying consumer motivation that is not only consumptive but also practical. Some informants use Paylater as a short-term solution for urgent needs, such as buying drugs or vitamins, but most others use it for promos, free shipping, and light installments. This is in line with the concept of hedonic shopping motivation (Arnold & Reynolds, 2003), where shopping is not only seen as fulfilling needs, but also as an activity that provides pleasure.

Triggering factors for impulsive behavior were found to come from promotions, advertising, and product recommendation algorithms. Informants admitted that they are often tempted to buy things that are not very important just because of notifications or recommendations that appear in the application. This supports Verplanken & Sato's (2011) view of self-regulation failure, i.e., the consumer's failure to control

momentary impulses, especially when driven by intense external stimuli.

The impact of using Paylater on emotional and financial conditions is also quite significant. More than half of the informants (53.8%) stated that they had regretted having transacted with Paylater, mainly because of the burden of installments and additional costs that were considered unfair (76.9% did not agree with interest/reasonable fees). This illustrates the existence of a typical impulsive buying cycle as described by Rook (2007): a spontaneous urge to buy, followed by momentary satisfaction, and finally regret. This post-purchase regret phenomenon is also in line with the research of Ali & Bhasin (2019), which highlights the risk of consumptive debt due to BNPL, as well as the study of Verni Juita et al. (2023), which affirms that self-control plays an important role in suppressing the negative impact of using Paylater.

Thus, this study confirms that Paylater has an ambivalent role. On the one hand, it provides convenience, flexibility, and instant satisfaction for consumers in Kendari. On the other hand, it strengthens the impulsive buying tendency triggered by marketplace promotions, and ultimately causes negative impacts in the form of regret and financial burdens. This condition shows the need for better digital financial literacy, as emphasized by Oktaviana & Aji (2025), so that consumers are able to use Paylater wisely and avoid the cycle of harmful impulsive consumption.

CONCLUSION

This research shows that Paylater is perceived as a service that provides convenience and flexibility in transacting in the marketplace, especially among consumers of productive age with medium income in Kendari City. The majority of informants felt helped by the ease of use and promotion offered, although there was dissatisfaction with the cost and interest aspects that were considered unfair.

In terms of consumer behavior, Paylater is proven to be related to impulsive buying tendencies. Most informants admitted that they often buy goods without a plan when using Paylater, especially when there are promos or flash sales. Qualitative analysis shows that the main motivations for using Paylater include practical reasons, installment flexibility, and promotional appeal. However, triggers such as advertising and product recommendations reinforce the

impulse to buy, which ultimately results in momentary gratification but is followed by regret and installment burden.

Thus, Paylater can be understood as an ambivalent digital financial instrument: on the one hand, it facilitates transactions and increases consumer convenience, but on the other hand, it reinforces impulsive consumptive behavior that has the potential to cause emotional and financial problems. Therefore, increasing digital financial literacy and self-control is important for consumers to use Paylater wisely, while service providers need to consider cost transparency and user education to minimize its negative impact.

This study still has a limited number of informants, which is relatively small and qualitative descriptive. Therefore, further research can use a larger and more diverse sample to obtain stronger generalizations, applying inferential quantitative methods such as regression tests or SEM to measure the influence of Paylater variables on impulsive buying statistically.

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