

# Socio-Economic Impact of Digital Credit Accessibility: A Quantitative Analysis of Shopee Paylater Adoption and Consumptive Behavior

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## Abstract

**Purpose** – This study investigates the psychological and technical determinants of digital credit-driven consumption within localized Indonesia administrative districts, specifically focusing on the influence of perceived ease of use and perceived usefulness on the consumptive behaviour of the community in Sumedang Regency. The objective of the study is to analyse the extent to which the Shopee Paylater feature catalyses unplanned and irrational spending patterns among diverse demographic groups. **Methodology/approach** – Utilizing a quantitative methodology characterized by descriptive and verification analysis, the study surveyed 100 respondents in Sumedang Regency through purposive sampling, employing multiple liner regression and classical assumption testing via SPSS software. **Findings** – The research findings indicate that perceived ease of use and perceived usefulness both exert a positive and significant influence on consumptive behaviour, both partially and simultaneously with the Technology Acceptance Model (TAM) variables collectively accounting for 38 percent of the variance in consumer spending habit. **Novelty/value** – The originality of this research lies in its localized focus on semi-urban regency, providing granular insight into how digital payment innovations transform financial behaviour outside of major city, where traditional credit penetration remains low.

**Keywords:** Perceived Ease of Use, Perceived of Usefulness, Consumptive Behavior, Shopee Paylater

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## INTRODUCTION

The integration of digital technology into the fundamental landscape of commerce has significantly altered consumer behaviour on global scale. In the United States, reports from the Bureau of Economic Analysis indicate that real Gross Domestic Product (GDP) increased at an annual rate of 2.8 percent in the third quarter of 2024, driven largely by consumer spending which reached an all-time high of 16,111.70 billion USD (BEA, 2025). This global trend of high consumption is acutely reflected in Indonesia, where the digital economy is projected to experience exponential growth. However, a survey by the Katadata Insight Center (KIC) involving over 5,000 respondents revealed that 53.5 percent of Indonesians reported monthly expenditures exceeding their income within last year (Katadata, 2021). The gap between income and expenditure has been bridged by the rapid rise of financial technology, particularly the Buy Now Pay Later (BNPL) services that allow consumers defer payments through instalments (Pramesthi and Ananda, 2025). By 2025, the BNPL market in Indonesia reaches estimated US\$8.59 billion, growing at 13.5% annually (Trade.gov, 2025). This trajectory is bolstered by a shifting behavioural trend toward lifestyle-financing, where digital credit is no longer reserved for emergency liquidity but is increasingly integrated into daily,

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recurring micro-transactions, marking a transition from BNPL as a mere financial tool for a fundamental lifestyle enabler.

In the Indonesian context, Shopee Paylater has emerged as the market leader, anchoring the e-commerce sector through its integrated logistics and massive user base (Businesswire, 2026). National statistics show that BNPL transaction in Indonesia increased by 125 percent between 2021 and 2022, reaching IDR 41.8 trillion, or approximately 7.9 percent of total digital economic transactions (Pramesthi and Ananda, 2025). While these tools provide liquidity to the underbanked population, they also introduce significant financial risk. The Otoritas Jasa Keuangan (OJK) reported in 2023 that NPL ratio for the BNPL services reached 3.8 percent, surpassing that of traditional credit cards, which stood at 2.7 percent (Pramesthi and Ananda, 2025). This phenomenon suggests that the convenience of digital credit may be facilitating a culture of unsustainable debt, particularly in localized regions where financial literacy may lag behind technological adoption.

Despite the economic benefits of increased transaction volume, the presence of Shopee Paylater has been linked to a rise in non-rational consumption. In Sumedang Regency, preliminary interviews conducted in mid-2025 indicated that 80 percent of respondents engaged in overspending, primarily for items related to appearance, vehicles, entertainment, and digital gaming. The ease of application and the perception of immediate benefit offered by Shopee Paylater often lead individuals to prioritize psychological wants over psychological needs (Putri and Priantilianingtiasari, 2024). This creates a paradox where a tool designed to manage cash flow becomes a mechanism for impulsive and wasteful expenditure (Pramesthi and Ananda, 2025). Despite these alarming localized indicators, existing literature predominantly focuses on the acceptance phase of BNPL, leaving a critical research gap regarding the consequence phase, specifically how technical dimensions alter long-term spending character in suburban corridors. To address this gap, this study presents a distinct novelty by shifting the analytical focus from metropolitan centres to Sumedang Regency, providing a rare evolution of digital debt behaviour in a transitioning suburban demographic. Furthermore, unlike traditional adoption studies, this research establishes a direct empirical link between technical perceptions and actual consumptive behaviour. There is an urgent need to quantify how the technical aspects of this service, specifically its ease of use and perceived usefulness, directly shape the spending character of the community in Sumedang.

To address the identified problem, this study formulates the following questions: RQ1. What are the levels of perceived ease of use and perceived usefulness of Shopee Paylater among the community in Sumedang Regency? RQ2. How does the perceived ease of use of Shopee Paylater partially influence the consumptive behavior of the community in Sumedang Regency? RQ3. How does the perceived usefulness of Shopee Paylater partially influence the consumptive behavior of the community in Sumedang Regency? RQ4. To what extent do perceived ease of use and usefulness simultaneously influence the consumptive behavior in the Sumedang Regency?

## LITERATURE REVIEW

### Financial Management and the Fintech Revolution

Financial management encompasses the strategic acquisition, utilization, and management of funds to maximize operational efficiency and value (Jaya et al., 2023). In the modern era, this discipline has been revolutionized by the Technology-based Joint Funding Services or Financial Technology (Fintech). Fintech is defined as the use of the technology in the financial system to generate new products, services, or business models that impact monetary stability and the efficiency of the payment system (Giglio, 2021). The OJK categorizes fintech into several types, including payment and settlement systems, e-aggregators, risk management, and peer-to-peer (P2P) lending (Faried and Dewi, 2020).

Digital payment systems, particularly e-wallets and BNPL services, now dominate everyday transactions in Indonesia. Platforms like GoPay, OVO, Dana, and ShopeePay are widely adopted, with OVO's dominance the market share (Situmorang, 2023). The growth of these services is supported by the Quick Response Code Indonesia Standard (QRIS), which saw transaction volumes surge 175 percent in 2024, reducing reliance on cash even in rural settings (Saragih, 2025).

## The Technology Acceptance Model (TAM)

The Technology Acceptance Model, developed by Davis (1989), is a foundational framework used to predict the adoption of new technologies based on user perceptions (Lewis and Sauro, 2023). TAM posits that the intention to use a system is primarily driven by two factors:

1. Perceived Ease of Use (PEOU) is the degree to which a person believes that using a particular system would be free from effort (Siagian et al., 2022). In the context of Paylater, this refers to how easily users can learn the interface, control their transactions, and navigate the activation process (Fadli et al., 2024).
2. Perceived Usefulness (PU) is the degree to which a person believes that using particular system would enhance their job performance or life quality (Lewis and Sauro, 2023). For digital credit, this is often viewed through the lens of cash flow management and the ability to fulfill urgent needs without immediate liquidity (Pramesthi and Ananda, 2025).

Recent studies indicate that TAM is a highly effective predictor of behavioral outcomes in the digital finance space, as ease of access systematically removes the friction that traditionally prevented impulsive spending (Pramesthi and Ananda, 2025).

## Financial Behavior and the Consumption Paradigm

Financial behaviour refers to the individual's actions in controlling financial resources, including budgeting, saving, and managing unexpected expenses (Meida and Kartini, 2023). A critical subset of financial behaviour is consumptive behaviour, which carries a negative connotation of irrational and excessive purchasing (Maison, 2019). Consumptive behaviour is often driven by internal factors such as psychological needs for status and external factors like social media influence and aggressive marketing communications (Kimmel and Kimmel, 2018; Wulandari and Halizah, 2021).

Maslow's Hierarchy of Needs provides a useful lens for this analysis. While humans have basic psychological and safety needs, digital credit often allows individual to jump to higher levels of pyramid, satisfying esteem needs and self-actualization through purchase of trendy goods (Bratu and Cioca, 2024). This shift is particularly evident among Gen Z and Millennials, who increasingly view BNPL not as a loan, but as a modern financial management tool that helps them maintain a specific lifestyle despite income constraints (Pramesthi and Ananda, 2025).

## Indicators and Theoretical Framework

To measures these variables, the study utilizes a set of standardizes indicators derived from established literature:

Table 1. Operational Definition.

Variable	Indicators	Contextual Application	Source
Perceived Ease of Use (X <sub>1</sub> )	Easy to learn, Controllable, Clear and Understandable, Flexible, Easy to use	The simplicity of the Shopee Paylater activation and the intuitive nature of the one-click checkout process	Tjie (2024); Zikri (2023); Anggraeni and Darma (2023)
Perceived of Usefulness (X <sub>2</sub> )	Efficiency, Utility Productivity, Effectiveness, Performance	The utility of the Shopee Paylater in managing daily cash flow and the speed of transaction completion	Tjie (2024); Zikri (2023);
Consumptive Behavior (Y)	Impulsivity, Irrationality, Overconsumption, Priority lack	Purchasing items due to packaging, advertisements, or FOMO rather than actual utility	Tjie (2024); Zikri (2023);

Based on the theoretical framework and existing empirical studies, the following hypotheses are established for testing in this research:

H1: Perceived Ease of Use has a positive and significant influence on the Consumptive Behavior of the community in Sumedang Regency

H2: Perceived of Usefulness has a positive and significant influence on the Consumptive Behavior of the community in Sumedang Regency

H3: Perceived Ease of Use and Perceived of Usefulness simultaneously and significantly influence on the Consumptive Behavior of the community in Sumedang Regency

## METHOD

This study adopts a combination of descriptive and verification methods to achieve its objective of the study. The descriptive method is used to map the demographic of the respondents and their perceptions of the variables, while the verification method is used to test the hypotheses regarding the relationships between perceived ease of use, perceived of usefulness, and consumptive behaviour. The object of the study is the Shopee Paylater service and its influence on the spending habits of the community in Sumedang Regency, West Java. Sumedang represents a semi-urban region where digital transformation is rapidly evolving, making it an ideal location to observe the impact of fintech innovations on a diverse population.

The population for this study consists of the community in Sumedang Regency who have used Shopee Paylater for online transactions. Given the large total population around 1,164,116, the sample size was determined using the Taro Yamane formula with precision level of 10 percent. A total of 100 respondents were selected via purposive sampling, ensuring that the participants met specific criteria such as they must be at least 18 years old and have an active Shopee Paylater. Primary data were collected through an online questionnaire distributed via Google Forms. The questionnaire utilized a 5-point Likert scale ranging from Strongly Agree to Strongly Disagree. This method allows for the quantification of subjective perceptions into measurable data points for statistical analysis.

The collected data were analysed using IBM SPSS Statistics through a rigorous, multi-step process designed to guarantee the validity and reliability of the findings. The analytical phase commenced with instrument testing to verify the measurement tools. During this step, an item was deemed valid if its calculated r-value exceeded the r-table threshold of 0.2565, while the instrument's reliability was established using a Cronbach's Alpha standard of greater than 0.60 (Ghozali, 2018; Sugiyono, 2022).

Following the confirmation of reliable instrument, the data were subjected to classical assumption testing to ensure they met the prerequisites for regression analysis. This comprehensive screening included a One-Sample Kolmogorov-Smirnov test to confirm data normality, an evaluation of Tolerance and VIF values to check multicollinearity, a Durbin-Watson assessment to rule out autocorrelation, and a scatterplot analysis to verify the absence of heteroscedasticity (Umar, 2019).

Once the data successfully cleared these assumptions, multiple linear regression was conducted to map the mathematical relationship between the independent variables and dependent variables (Ghozali, 2018). To draw definitive conclusions, hypothesis testing was subsequently executed. This involved conducting partial T-tests to evaluate the distinct significance of each independent variable, alongside a simultaneous F-test to assess their collective impact on the dependent variable (Sugiyono, 2022). The analysis concluded with a coefficient determination test, which measured the precise extent to which the independent variables could explain the variance observed in the dependent variable (Ghozali, 2018).

## RESULT AND DISCUSSION

### Demographic of Respondents

The demographic profile of the 100 respondents in Sumedang Regency provides essential context for the consumption patterns observed:

Table 2. Demographic of Respondents

Category	Grouping	Frequency	Percentage
Age	18 – 24 Years	40	40%
	25 – 30 Years	15	15%
	More than 30 Years	45	45%
Gender	Male	37	37%
	Female	63	63%
Occupation	Private Employee	27	27%
	Student	17	17%
	Housewife	19	19%
	Civil Servants	11	11%
	Others	26	26%

Source: Data Processed (2025)

Table 2 shows a high participation rate among females (63%) and individuals over age of 30 (45%), suggesting that Shopee Paylater is not just a tool for the youth but is widely used by those household management and productive age brackets. The dominance of private employees (27%) highlights that those with regular income are utilizing digital credit to manage or inflate their lifestyle.

## Validity test

The validity test was conducted to ensure the research instrument accurately measured the intended variables by comparing the calculated correlation coefficients ( $r_{count}$ ) against the critical table value ( $r_{table}$ ). Based on the degree of freedom formula ( $df = n - 2$ ), the study established a threshold value of 0.265 to determine item validity (Sugiyono, 2023).

Table 3. Validity Test

Construct	Indicator	Coding	Items	$r_{count}$
<b>Perceived Ease of Use (X1)</b>	Easy to Learn (Zikri, 2023; Tjie, 2024)	X1.1	I can simply figure out how to use Shopee Paylater for transactions	0.381
		X1.2	I can easily understand the features of Shopee Paylater	0.336
		X1.3	When I initially utilized Shopee Paylater, I found it easy to learn.	0.460
	Controllable (Tjie, 2024)	X1.4	Shopee Paylater allows me to control every purchase I Make	0.349
		X1.5	Shopee Paylater is easy to use for all types of transactions	0.463
		X1.6	I believe Shopee Paylater is simple to use and meets my requirements	0.326
	Clear and Understandable (Anggraeni & Darma, 2023; Tjie, 2024)	X1.7	I can simply obtain the necessary information to use Shopee Paylater	0.546
		X1.8	Using Shopee Paylater, I can quickly see the results of transactions	0.306
		X1.9	I believe the Shopee Paylater procedure is easy to understand, thus I am not confused when using it	0.346

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Construct	Indicator	Coding	Items	r <sub>count</sub>	
<b>Perceived of Usefulness (X2)</b>	Flexible (Anggraeni & Darma, 2023; Tjie, 2024)	X1.10	I can utilize Shopee Paylater to complete transactions anytime, as long as I have an internet connection	0.391	
		X1.11	Many shops and stores already allow Shopee Paylater transactions.	0.610	
		X1.12	I believe that transactions with Shopee Paylater are very flexible and save time.	0.449	
	Easy to Use (Anggraeni & Darma, 2023; Tjie, 2024)	X1.13	Shopee Paylater is a simple and convenient payment method.	0.394	
		X1.14	I believe that using Shopee Paylater is a simple transaction method.	0.343	
		X1.15	I enjoy the convenience of utilizing Shopee Paylater when shopping	0.297	
	Makes the job easier (Tjie, 2024)	Useful (Tjie, 2024)	X2.1	With Shopee Paylater, I don't have to download many paylater-based payment apps to make payments	0.462
			X2.2	With Shopee Paylater, I don't need to carry cash	0.410
			X2.3	With Shopee Paylater, I don't need to carry debit or credit cards	0.265
		Increase productivity (Zikri, 2023; Tjie 2024)	X2.4	Using Shopee Paylater makes it easy for me to handle my funds, allowing me to focus more on other duties.	0.506
			X2.5	I believe that using Shopee Paylater makes my transactions faster to be completed.	0.403
			X2.6	I believe Shopee Paylater is simple to use and meets my requirements.	0.526
		Enhance effectiveness (Tjie, 2024)	X2.7	Using Shopee Paylater, I may work on two jobs at once	0.534
			X2.8	With Shopee Paylater, I don't have to apply for a loan when I don't have enough money to complete transaction	0.291
			X2.9	Using Shopee Paylater can help me be more productive	0.411
Improve job performance (Tjie, 2024)		X2.10	Using Shopee Paylater, transactions can be completed in a relatively short time	0.379	
		X2.11	By using Shopee Paylater, my transactions became faster	0.462	
		X2.12	Using Shopee Paylater, for cashless transactions save time compared to using cash	0.304	
Not taking function or utility into account when purchasing products (Tjie, 2024)	X2.13	Shopee Paylater can help me improve my job performance	0.522		
	X2.14	Using Shopee Paylater can help me function better at work	0.323		
	X2.15	The adoption of Shopee Paylater improves my job performance	0.268		
<b>Consumptive Behavior (Y)</b>	Not taking function or utility into account when purchasing products (Tjie, 2024)	Y1	With the availability of Shopee Paylater, I am often tempted to purchase new things, even if they will not be utilized immediately	0.538	
		Y2	With Shopee Paylater, I am more likely to buy products I enjoy without reluctance	0.432	
		Y3	I frequently use Shopee Paylater to make continuous purchases promotional items	0.597	

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Construct	Indicator	Coding	Items	r <sub>count</sub>
Excessive consumptions of goods and services (Tjie, 2024)		Y4	I frequently utilize Shopee Paylater to acquire new things, even while I continue to use old products	0.385
		Y5	With the availability of Shopee Paylater, I have a tendency to make hasty purchased based on fleeting wants	0.527
		Y6	I often use Shopee Paylater to purchase products without considering their importance	0.612
Prioritizing wants over needs (Tjie, 2024)		Y7	I frequently utilize Shopee Paylater to buy popular things	0.373
		Y8	Because of the availability of Shopee Paylater, I frequently purchase products that I enjoy even if they are not necessities	0.372
		Y9	I buy things because of their appealing packaging	0.426
No priority scale (Zikri, 2023; Tjie, 2024)		Y10	With Shopee Paylater, I frequently make spontaneous purchases without prior planning	0.290
		Y11	Ads influence my purchasing decisions	0.389
		Y12	I buy items to help me appear more confident	0.262

Refer to Table 3, Perceived Ease of Use (X1), which includes five indicators and fifteen questionnaire items revealed that  $r_{count}$  values ranged from a minimum of 0.297 (X1.15) to a maximum of 0.610 (X1.11). Since every item consistently exceeded the 0.2565 benchmark, all indicators for Perceived Ease of Use were declared valid. Similarly, all the indicators for Perceived Usefulness (X2) and Consumption behavior (Y) were subjected to the same rigorous criteria to ensure their empirical strength. Consequently, these results confirm that the research questionnaire is a valid and robust instrument, capable of providing reliable data to analyze the influence of Shopee Paylater on the consumptive behavior of the community in Sumedang Regency.

## Reliability test

The reliability test was conducted to determine the consistency and stability of the respondents' answers over time. According to the standards established by Ghozali (2018), a construct or variable is considered reliable if it yields a Cronbach's Alpha value greater than 0.60.

**Table 4. Reliability Test**

Coding	Construct	Cronbach's Alpha
X1	Perceived Ease of Use	0.615
X2	Perceived of Usefulness	0.614
Y	Consumptive Behavior	0.612

Source: SPSS Output (2025)

Based on Table 4, the variable for Perceived Ease of Use (X1) achieved Cronbach's Alpha of 0.615, while the Perceived Usefulness (X2) variable recorded a nearly identical score of 0.614 and Consumptive Behavior (Y) achieved Cronbach's Alpha of 0.612. Since all values surpass the critical threshold of 0.60, the questionnaire items for these variables are deemed reliable and fit for further use.

## Descriptive Statistical Analysis

The descriptive results for the variables under study are as follows:

Table 5. Descriptive Statistical Analysis

Variable	Min	Max	Mean	Std. Deviation
Perceived Ease of Use (X <sub>1</sub> )	25	49	34.12	3.988
Perceived of Usefulness (X <sub>2</sub> )	25	48	27.54	3.688

Source: SPSS Output (2025)

The mean values in Table 5 indicate that respondents generally have a positive perception of both the ease and usefulness of the service, while the mean for consumptive behavior suggest a moderate to high tendency toward non-rational spending.

## Instrument and Classical Assumption Testing

The classical assumption tests confirmed that the data set met the requirements for multiple linear regression:

Table 6. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.10645874
Most Extreme Differences	Absolute	.082
	Positive	.082
	Negative	-.065
Test Statistic		.082
Asymp. Sig. (2-tailed)		.093 <sup>c</sup>

a. Calculated from data.

c. Lilliefors Significance Correction.

Source: SPSS Output (2025)

Table 6 shows Normality Test by using the Kolmogorov-Smirnov significance was 0.093 higher than 0.05, and the normal probability plot as showed in Figure 1, data points clustered along the diagonal line.

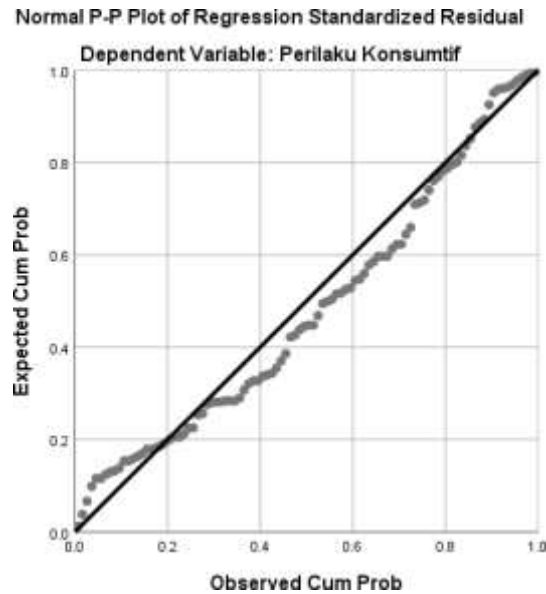


Figure 1. Normal Probability Plot  
Source: SPSS Output (2025)

Table 7 showed the result of Multicollinearity Test, the VIF value was 1.227 which lower than 10, and tolerance value was 0.815 which higher than 0.10, indicating no multicollinearity.

Table 7. Multicollinearity Test

Model	Coefficients <sup>a</sup>					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
1 (Constant)	11.124	2.163		5.143	.000		
Perceived Ease of Use	.402	.073	.491	5.538	.000	.815	1.227
Perceived of Usefulness	.124	.051	.216	2.440	.017	.815	1.227

Source: SPSS Output (2025)

Table 8 showed Autocorrelation Test's result, the Durbin-Watson value of 0.468 fell within the acceptable range or between -2 and 2, confirming no autocorrelation.

Table 8. Autocorrelation Test

<b>Model Summary<sup>b</sup></b>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.616 <sup>a</sup>	.379	.366	3.003	.468

a. Predictors: (Constant), Perceived of Usefulness, Perceived Ease of Use

b. Dependent Variable: Consumptive Behaviour

Source: SPSS Output (2025)

Referring to Figure 2, the Heteroscedasticity Test was executed using the scatterplot. It showed random distribution of residuals without specific pattern, indicating constant variance

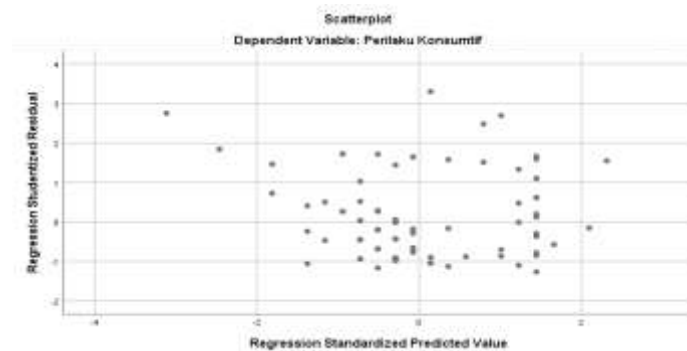


Figure 2. Scatterplot  
Source: SPSS Output (2025)

### Multiple Linear Regression Analysis

Multiple linear regression was conducted to map the mathematical relationship between the independent variables and dependent variables (Ghozali, 2018). The results of the regression analysis are summarized in the Table 9.

Table 9. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
Constant	11.124	2.163		5.143	0.000
Perceived Ease of Use (X <sub>1</sub> )	0.402	0.073	0.491	5.538	0.000
Perceived of Usefulness (X <sub>2</sub> )	0.124	0.051	0.216	2.440	0.017

Source: SPSS Output (2025)

The regression equation is formulated as:

$$Y = 11.124 + 0.402 X_1 + 0.124 X_2 + e \quad (1)$$

The equation 1 reveals that if perceived ease of use (X1) and perceived of usefulness (X2) are zero, the level of Consumptive Behavior is 11.214 units. A one-unit increase in Perceived Ease of Use results in a 0.402 increase in Consumptive Behavior, while a one-unit increase in Perceived of Usefulness results in a 0.124 increase. Notably, the influence of Perceived Ease of Use is significantly higher than Perceived of Usefulness, suggesting that the frictionless nature of the application is a more powerful catalyst for spending than its functional benefits (Siagian et al., 2022; Moslehpour et al., 2018).

## Hypothesis Testing Results

The partial test (T-test) results are as follows (Table 10):

1.  $H_1$  (The relationship between Perceived Ease of Use and Consumptive Behaviour):  $t_{count} = 5.538$  higher than  $t_{table} = 1.985$ , with  $p = 0.000$  lower than 0.05. Therefore, Perceived Ease of Use has a positive and significant effect on Consumptive Behavior.
2.  $H_2$  (The relationship between Perceived of Usefulness and Consumptive Behaviour):  $t_{count} = 2.440$  higher than  $t_{table} = 1.985$ , with  $p = 0.017$  lower than 0.05. Therefore, Perceived of Usefulness has a positive and significant effect on Consumptive Behavior.
3. The simultaneous Test (F-test) result (Table 8) is  $F_{count} = 29.611$  higher than  $F_{table} = 3.09$  with  $p = 0.000$  lower than 0.05. This indicates that Perceived Ease of Use and Perceived of Usefulness simultaneously and significantly influence Consumptive Behavior.

Table 10. Simultaneous Test (F-test)

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	533.955	2	266.978	29.611	.000
	Residual	874.555	97	9.016		
	Totak	1408.510	99	266.978		

Source: SPSS Output (2025)

## Analysis of the Coefficient of Determination

The analysis of R square provides insights into the strength of the model:

Table 11. Coefficient of Determination

Model	R	R-Square	Adjusted R-Square	Std. Error of Estimate
1	0.616	0.379	0.366	3.003

Source: SPSS Output (2025)

Table 11 showed that the Adjusted R Square value of 0.366 means that 36.6% of the variance in Consumptive Behavior in Sumedang Regency is explained by the Perceived Ease of Use and Perceived of Usefulness of Shopee Paylater. The Remaining 63.4% is influenced by the other variables not examined in this study, such as social influence (Elareshi et al., 2022), materialism (Kim et al., 2015), and lifestyle factors (Liu and Huang, 2024).

## Discussion of Empirical Findings

The empirical analysis reveals Perceived Ease of Use is the dominant driver of Consumptive Behavior in Sumedang, yielding a significant coefficient of 0.402. It aligns with broader national trends where 68 percent of users choose BNPL specifically for the quick and easy registration process (Prameshti and Ananda, 2025). This finding aligns with Lim and Jin (2026) who argue that when digital payments systems

minimize cognitive effort, they effectively lower the psychological barriers to spending. This frictionless checkout mechanism essentially bypasses the traditional pain of paying, allowing users to make impulsive decisions without immediate psychological impact of a cash outflow (Ardiansari et al., 2025). As illustrated in Table 12, while the national context shows an 89 percent Top of Mind awareness for BNPL, the community in Sumedang specifically leverages this ease to facilitate impulsive purchases. The localized behaviour identified by Nguyen-Thi-Phuong et al. (2026) where the one-click nature of fintech apps creates a cashless effect dissociating the user from the actual economic value of the transaction and serving as a psychological lubricant for non-rational consumption.

Table 12. Comparison: National vs. Sumedang

Feature Comparison	BNPL National Context	Sumedang Study Findings on Shopee Paylater
Dominance	89 percent Top of Mind for BNPL (Ardiansari et al., 2025)	Primary method for overspending
Growth	125 percent transaction surge between 2021 to 2022 (Pramesthi and Ananda, 2025)	High frequency among private employees.
Demographics	Millennials and Gen Z dominate (Kredivo, 2024)	Large segment of users over 30
NPL Risk	3.8 percent NPL higher than credit cards (Pramesthi and Ananda, 2025).	80 percent engage in overspending

Furthermore, the significant influence of Perceived of Usefulness indicates a profound shift in consumer psychology digital debt. Users in Sumedang view Shopee Paylater as a strategic utility for cash flow management rather than a traditional loan. This perspective is consistent with findings by Reis and Kamau (2025) which highlight that over-indebtedness is prevalent among low-income workers whom utilize digital credit for liquidity smoothing. National data in Table 12 confirms this paradigm shift, with 78 percent of youth viewing BNPL as a modern management tool. However, as noted by Świecka (2025), this perceived of usefulness often masks the long-term risks over-indebtedness, especially when immediate gratification over long-term financial health. In Sumedang, this is particularly evident among private employees over the age of 30, suggesting that the perceived of usefulness of Shopee Paylater has expanded its reach beyond the typical Gen Z demographic.

The study identifies a substantial 63.4 percent of unexplained variance, suggesting that external socio-cultural factors plays a massive role in suburban Indonesia. As shown in comparison in Table 12, the 80 percent overspending rate in Sumedang surpasses traditional credit risk levels, likely driven by social pressure. Referring to Flecha Ortiz et al. (2024), peer-driven Fear of Missing Out (FOMO) and social media influence override individual financial rationality. Ultimately while Shopee Paylater provides technical convenience and utility, its interaction with the unique socio-economic landscape of Sumedang creates a high-risk environment for unsustainable consumption, emphasizing the urgent need for localized financial literacy interventions

## CONCLUSION

The research confirms that the perceived ease of use and perceived of usefulness of Shopee Paylater significantly catalyse consumptive behaviour in the community of Sumedang Regency. The statistical analysis demonstrates that the intuitive interface and the perceived utility of the service in managing cash flow work together to encourage both partial and simultaneous increases in non-rational spending. While the TAM variables account for 36.6 percent of this behaviour, it is clear that the technical convenience provided by Shopee Paylater is the primary vehicle which latent consumptive desires are manifested. The localized data from Sumedang highlights that even in semi-urban areas, the digital credit revolution is

rapidly reshaping the financial priorities of the population, often leading to a disregard for traditional scales of priority in favour of immediate gratification.

## RECOMMENDATION

Based on the findings, the following recommendations are offered for various stakeholders: It is imperative for consumers to enhance their financial literacy. Users of Shopee Paylater in Sumedang should implement a rigorous priority scale and distinguish between urgent needs and temporary desires. Understanding that BNPL is a formal debt obligation with significant penalties is crucial to avoiding the debt trap associated with rising NPL ratios. The Shopee platform as fintech providers should integrate responsible spending features, such as real-time debt-to-income warnings and more transparent information about compounding effect of interest and late fees. Improving system stability to prevent technical bugs is also essential for maintaining trust among the 27 percent of users who are private sector employees relying on consistent budget/ Regulators should enforce stricter credit assessment standards for BNPL services to match the rigor of traditional credit products, thereby protecting vulnerable segment of the population. Public awareness campaign focused on the risks of digital debt should be localized to regions like Sumedang, where adoption is high but financial education may be uneven.

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